

President's Report

October 15, 2025

Aloha,

Personnel: The GM no longer works for the Association.

The Board of Directors (BOD) have taken responsibility for operations. Teresa Bayne is the Acting GM and Robert (Paul) Derbyshire will be supervising the Road Crew. They are also being assisted by other members of the BOD as needed.

WEB:

1. Website cleanup and redesign is underway. Please go there and find the new site and how easier it is to navigate.
2. Our Facebook Page is up and running. Follow it for timely and up-to-date HPPOA information

Litigation: At this time, we have 2 active cases. A trial date for the Craig case has been set for June 2026. The Small Claims case is scheduled for October 13.

Mailbox Keys:

We are still handing out keys for the 4<sup>th</sup> and Kaloli Mailboxes.

Easement Encroachment: We have begun sending out letters to property owners who are in violation of the HPPOA Corporate Policies, Land Use Policy 2. Easements along the roads belong to the Association. They need to be kept clear of personal property, plantings, trees, and permanent structures (i.e. Rock Walls).

Illegal dumping: We are still finding more Green Waste and trash dumping on HPP property. This is illegal and if you see it, please take a picture, call the police, or give the information to the office. Dumping of any type should not be tolerated.

Facilities:

1. We Completed getting the Activity Center Roof and Gutter power washed and cleaned out.
2. We have approved electrical work going in the office this week to improve safety and usability.

One of our top priorities is Communications. Please check the Web Page periodically and join our Facebook Page that is up and running. Please bring your district representative your ideas, concerns, etc. and your Dist. Rep and/or Board will discuss it and get back to you as timely as we can.

Remember that if you see speeding, fireworks, or other illegal activities contact the police. Also, for loose animals, barking dogs, etc. contact Animal Control.

Mahalo,  
Jon Loehndorf  
HPPOA President

*HPPOA Treasurer's Report  
October 15, 2025*

*Bank Balances as of the end of September 2025:*

TOTAL Checking, Savings, Investments and Bond Reserve: \$7,737,725.49

TOTAL Accounts Receivables: \$3,438,582.48

This account balance represents unpaid road maintenance fees, lien fees, finance charges, legal fees, collection expenses and bounced check charges as well as a few transfer fees that have been billed but not paid. The Accounts Receivable balance at 9/2024 was \$3,185,917.57. The annual billing for this year was \$3,792,112.50. As of September 2025, we had a total of 7195 owners paid in full or 81%. We took in \$170,923.22 in fees in January, \$843,822.21 in February, \$1,244,752.00 in March, \$713,941.22 in April, \$132,976.07 in May, \$166,459.29 in June, \$207,511.11 in July, \$84,554.61 in August and \$67,801.66 in September for a total of \$3,632,741.39.

Allowance for Doubtful Accounts balance is: \$421,347.50. (This is a contra-asset account required by Generally Accepted Accounting Principles (GAAP) that records the estimated dollar amount of receivables which may not be collectible.)

There were approximately 58 property transfers during the month of September.

**Statement Regarding Unaudited Financial Information**

The unaudited financial information set forth above is preliminary and subject to adjustments and modifications. The audited financial statements and related notes are to be included in our annual report for the year ending June 30<sup>th</sup>, 2024. Adjustments and modifications to the financial statements may be identified during the course of the audit work, which could result in significant differences from this preliminary unaudited financial information.

General Manager's Report  
October 15, 2025  
For the Month of September 2025

Graded, Graveled, Compacted 15 miles

Watered 96 miles

Mowing and easement trimming 110 miles

Removed 2 downed trees, numerous dead animals, and reported 4 abandoned vehicles to the police. Hauled 3.61 tons of rubbish

Painted Stop bars on Kaloli from 1<sup>st</sup> to 13<sup>th</sup>. This is an on-going project and will be continued as the schedule allows.

Cold Patching (pothole repair) was done on several roads, and more have been identified and are on the list for repair.

Several downed signs were replaced, and an inventory of missing, damaged, or worn signs is being conducted so they can be replaced.

October 15, 2025 Board Meeting

Aloha everyone,

The Bylaws committee has been very busy the past month so let me dive right into it

1. The bylaws committee was tasked at the June General Membership meeting to address three specific regions of Article XII, which we have done. The 3 issues were sending out 1) delinquency bills, 2) the Annual Payment fee and 3) notices. The bylaws committee wants to have certified mail with return receipt sent out with the first delinquency. This way HPPOA can determine right away if the person who did not pay their Annual bill actually got the bill. All subsequent delinquencies from that person can be delivered by email, if that is their preference. The bylaws committee is ok with Annual bill being sent properly through electronic transmission, not just as an email to pay. HPPOA needs to establish a way to have a secure link embedded in the email for people to pay their Annual bill. This is the method businesses and government agencies use to send out their bills. This process really helps to prevent people from having their identity stolen because simple emails don't have those protections. Think Costco membership renewal or your HELCO bill. At the present time HPPOA does not have that capacity but the changes that were written will allow HPPOA to implement them when they are available for those who have chosen electronic transmission for their Annual bill. Until then the method remains the same. We have also added a definition that is in 414D as the definition for electronic submission. We feel this definition, which is already approved by the state, will help define the process. At the present time, 4 of the 9 Board members don't like this. The 4<sup>th</sup> issue of sending plain old notices through the email by electronic submission is fine with us. There is no chance of identity being stolen with a notice about gardening around the 4<sup>th</sup> and Kaloli mail box site. Community members should stay until the 13.b. when the Board plans on discussing the changes.

2) On September 30, 2025 Jon Loendorf (President) sent an email to Ray and myself concerning the Term Years on page 9 of the August 20, 2025 bylaws are out of date. He wanted to know if they could be updated without the entire HPPOA voting on it. He thought it could be done since all that is changing is updating the years.

This issue was discussed at the October 8, 2025 bylaws meeting. Two important points were discussed: 1) the bylaws don't really need to be altered because after the word years it states "and so on". People can do the calculations to see more years; and 2) that its possible to present future years in an Appendix. However, this needed to be investigated. After some exchanges between Bylaws committee member's, it was decided by the committee that this was not one of the three issues tasked to the Bylaws committee at the June General membership meeting. If President Loendorf would like to have this addressed he needs to bring it up at a the next General membership meeting. If the committee pursued this issue we would be breaking the Bylaws.

3) Like President Loendorf, I too examined the Bylaws that are were amended on August 20, 2025 and posted on the website by a Board person. I was stimulated to do this by a statement

of the Board appointed person to the Bylaws committee before they resigned. There appeared to be a 2 page discrepancy between the August 20, 2025 version and the March 12, 2025 version, after only a few additions were made with the amendment. A comparison between the 2 versions yielded lots of differences. For the most part a lot of it is formatting issues with changes in the Font of sections, the increase in page length is because lots of spacing was added between paragraphs and more indentations and larger letters in some portions. However, the big difference came in the appendices. Appendix B where the map of the 9 districts in HPP should be, is a blank spot and Appendix F which was a nice table easy to read is now a jumble mess. These changes are also due to formatting issues because when I added the June bylaws changes into my version of the March 12, 2025 bylaws those changes occurred, which indicates the BOARD person who made these changes and the BOARD person who certified the changes (last page of the August bylaws) **DID A REALLY POOR** job of reviewing the document after making the changes. These alterations to the bylaws are just cosmetic, I fixed my August 20<sup>th</sup> version to match the March 12<sup>th</sup> version and it went back to original page length of 32 pages. What really bothered me was the unlawful alteration of words. The following are alterations to the March 12, 2025 bylaws that were NOT voted on by the whole membership:

1. Article VIII- Board of Directors  
Section 9

(g) has been combined with (f). This makes the rest of the lettering off.

2. Article VIII- Board of Directors  
Section 10

(e) Orientation meeting

1. Orientation of HPPOA bylaws with emphasis on Article IV – Should read “Purposes; Nonprofit Character”, but it states Objects and Purposes

3. Article VIII- Board of Directors

Section 11. Conflict of Interest. The board shall annually adopt a Conflict of Interest Policy that conforms to these Bylaws and all applicable laws; The s was removed.

4. Appendix F the title of Schedule of Notices to Members is missing.

Now when I added the June bylaws changes as I indicated above, THESE CHANGES DID NOT OCCUR.

Now the Board member that signed the certificate (last page) that “The attached is a true correct and complete copy of the amended and restated Bylaws of said corporation. Amending Document No. CT-196718” was lying, she broke the law because the document is not correct. A thorough review of the document was OBVIOUSLY not done.

The bylaws committee discussed these egregious errors and request the BOARD CORRECT these errors (including formatting) and place a corrected version on the website ASAP. If the amended bylaws are done without correcting the format the bylaws could ultimately be 50 pages long (or

maybe even longer) with huge gaps throughout the document. I would like to think the BOARD would want to present a legally correct version of the bylaws to the membership and the public. If this incorrect version was sent to the state as documentation of amended changes, a corrected version now needs to be sent with a notation that the previous version sent contained unlawful changes. I really hope such shoddy work by the Board will not occur again.

# ~~MBPC~~ BOD Report 10/15/25

MPBC

Aloha!

MPBC

The ~~MBPC~~ Committee continues to meet monthly, unless quorum can't be met.

Here's a brief summary on what's new:

- The bulletin board at 4th & Kaloli is up and running. Several notices have been posted about upcoming events, missing pets, meeting notices etc.
- New plants are being planted, weeding and mowing continue.
- The next work party is this Sunday at 6th & Maku'u
- Entry and exit signs are posted on the driveways at 4th & Kaloli

Pathi 0207

The Board announcing at last month's Board meeting that it wasn't going to take questions from the membership that was in attendance was a clear violation of 421J-5 Meetings of the Board of directors; committee or subcommittee.

(a) All meetings of the Board of directors, other than executive sessions, shall be open to all members to provide input on matters being discussed. Members who are not on the board of directors may participate in any deliberation or discussion, other than during executive sessions. The Board finally saw that they were breaking state laws, AGAIN. So now the Board at 13(f) Discuss adopt (or not) "limit audience participation" resolution will try to use the later part of this law which is "unless a majority of a quorum of the Board of directors votes otherwise.

It is quite apparent that this Board of directors really don't care what we have to say and will try their absolute best to silence us. Its not these meeting have 100s of members in attendance wanting to ask questions about their actions. There are concerned members who have questions about their actions because their communication skills are the absolute worst and as the example of the shoddy job on the bylaws, they don't really think things through. Half of the Board members don't ever utter a word during these meetings except for their name at the beginning. The members in attendance here have every right to ask questions on all the topic in Unfinished business and new business until they silence at 13(f). Speak up!!

Good evening HPPOA Board of Directors,

I have stated many times that I, as an HPP Owner, will comply with court order that states I must pay HPPOA, the administrator, road maintenance fees. I will comply with court order, even though I feel HPPOA is ill-equipped and unqualified to perform road maintenance duties, because until that court order can be changed, I am obligated by law to do so.

However, I will not be forced to be a member of a voluntary club, which I feel is governmentally dysfunctional and I will not be forced to pay for the voluntary club's non-road projects against my free will. I and other HPP Owners have the right to choose HPPOA membership or not. This right was acknowledged by the Hawai'i courts and mandated by the same court order that obligates HPP Owners to pay road maintenance fees to HPPOA.

I am not a litigious person, and as many of you have pointed out, I am not an attorney. But I have had some experience in court and if I am given no other option because of the HPPOA Board of Directors refusal to try to come to some resolve (as in not addressing the Demands in my Demand Letter, or refusing to enter into a professional mediation) I will, though discouraged with having to do so, have no other choice but to file a lawsuit against all of you.

I am trying in every way I can to fair, honest, transparent, and reasonable. I am hoping the HPPOA Board of Directors will finally do the same.

Thank you,

Patricia Ruppert

As HPPQA does not appear to have a Mediation Policy or Alternative Dispute Resolution Method that has been outlined in detail (or at all) in their bylaws or on their website under “Corporation Policy,” and as there appears to be no Hawai’i state law (except as provided for under statute 514b) outlining a Mediation Process or Alternative Dispute Resolution Method for non-condominium associations, I have enclosed, a well-defined OFFER TO PARTICIPATE IN PRE-TRIAL MEDIATION LETTER and an AGREEMENT TO MEDIATE. The aim of which is to promote a fair process by focusing on facts and acquiring a verifiably neutral party to conduct a timely, cost effective, and professional mediation.

Sincerely,

Patricia L. Ruppert

10/15/25

James & Leslie Miles

P.O. Box 492933

Keaau, HI 96749

Comments for the 10/15/25 Board of Directors Meeting:

Aloha HPPOA Board of Directors,

I would like to put on record our objection to raising the roads fees yet again for HPPOA owners. The fees have been raised just about every year since we moved here. As owners, one of the priorities we would like to see is paving the roads. We've been here almost nine years and seen little to no paving, and certainly none on our road. It's been mentioned that you can pave two miles a year, so we should have seen about 18 new miles of road, but we have not seen that. The "mains" also need maintaining and although they were striped, the paint wore off in two weeks. There were reflectors installed, but apparently they were done incorrectly, and only down the sides and not in the middle.

I watch or attend most meetings and while you definitely have very ambitious agendas, paving is never at the top of the list.

We've heard a lot about mailboxes, speed bumps, investing roads funds, digging wells, studies, changing bylaws, dissolving owner-run committees and implementing board-run committees, etc.

We've seen you make multiple decisions that ended up in costly lawsuits where our roads funds were needed for legal representation-when if you had made better decisions, would not have led to lawsuits.

We've seen you discuss at length where to invest roads funds, where it looks like you're holding more funds than necessary instead of using them on the roads.

So in light of the fact that roads monies aren't being used to pave more roads, we object to the fees being raised.

We also object to the board limiting the time for owner input even more. You're here to represent us, not ignore us. You make decisions, limit people's time to speak, don't listen when they are speaking, and they say no one objected to your decisions, for example, the speed bumps.

It is important that you take into consideration what the property owners have to say, because no one knows everything, and when people share their suggestions, they have good suggestions and it's frustrating when they're ignored, while you sit there and decide how to spend our money.

If you don't want to hear what owners have to say, then perhaps you should not be on the board. Thank you.

MORE ITEMS

COULD YOU PLEASE OPEN THE GATE FACING THE PARKING  
LOT SO WE DON'T HAVE TO WALK OUT IN THE DARK

PROVIDE LIGHTING AROUND THE BUILDING

FIX THE MICROPHONE IF IT'S NOT ALREADY.

Thank you.

Oct. 15, 2025

Aloha Ahiahi, My name is Kathy Hollingsworth. I have lived on the Big Island since the early '80s. After careful consideration, I chose to buy a house in Paradise Park. This is a special place and has become home to lots of people. There are many retired folks on fixed incomes. There are lots of families pinching pennies just to survive.

PLEASE DO NOT RAISE OUR ANNUAL MANDATORY ROAD FEES!!

Instead I'm asking that our Board of Directors be more frugal with their spending. Also, they have devised many ways to generate income that does not come from our road fees. I have researched the annual road fees of other subdivisions in Puna. Paradise Park was by far the highest. Please show us some respect!

~~In conclusion~~ I want to suggest that the maximum of raising the road fees be reduced from 10% to 5% in the bylaws. Your serious consideration is appreciated.

Mahalo Nui Loa

One last thing, there has been some one setting off very loud fireworks or explosives.

This is extremely ~~at~~ inconsiderate and startling for humans and animals. PLEASE STOP!

Oct. 12, 2022

Alona Ahlani, My name is Kathy Hollingsworth. I have lived on the Big Island since the early 80s. After careful consideration, I chose to buy a house in Paradise Park. This is a special place and has become home to lots of people. There are many retired folks on fixed incomes. There are lots of families finding genius just to survive. PLEASE DO NOT RAISE OUR ANNUAL MANDATORY ROAD FEES!!

Instead I'm asking that our Board of Directors be more frugal with their spending. Also, they have devised many ways to generate income that does not come from our road fees. I have researched the annual road fees of other subdivisions in Paradise Park was by far the highest. Please show us some respect!

In conclusion I want to request that the maximum of raising the road fees be reduced from 10% to 2% in the future. Your serious consideration is appreciated.

Alona Ahlani

One last thing there has been some one setting off very loud fireworks or explosives. This is extremely inconsiderate and startling for humans and animals. PLEASE STOP!

## Mail Park Update

Oct 9, 2025

The interim postmaster for Keaau will be replaced on Oct 14th with the new permanent Post Master. The master locks that were ordered 5 months ago have still not arrived. Without the master locks, no additional parcel lockers will be able to be installed and the CBU's at 14<sup>th</sup> & Kaloli can not be installed.

Mail service at 4<sup>th</sup> & Kaloli Mail Park began June 11<sup>th</sup> and we have over 760 residents receiving their mail there now. If you live in the area for the 4<sup>th</sup> & Kaloli , you can pick up your mailbox keys from the office on any work day between 8am to 3pm. If you can't make it during those hours, please email your district representative and we can try to arrange a time that will work for everyone.

Please remember that you must have a utility statement, mortgage bill or homeowners insurance as proof of residency as well as state issued ID for all adults who will get mail mail at the address. See our website for all information.

USPS has continued to be nonresponsive to our emails. We may need to start up another campaign to have owners send in a Congressional Complaint through the office of our Congresswoman Jill Tokuda to try to get USPS to be responsive to get the 6<sup>th</sup> & Maku'u mail park open for service. This approach worked to get the 4<sup>th</sup> & Kaloli site open.

The beautification of the lower sites is coming along great with the help of owner volunteers. Volunteers have begun to work at 14<sup>th</sup> & Kaloli as well as on 16<sup>th</sup> and Maku'u to remove the cane grass and pull up the thousands of Albizia trees that have germinated. These sites still need volunteers to help remove the baby Albizia trees. Even though progress has been slow, we continue to weed, plant native plants, spread cinder and trim trees. More volunteers are needed and welcomed.

# Hawaiian Paradise Park Association

Aloha HPP members

- Below are changes to HPPOA Bylaws with proposed changes made to Article XII, Section 3(d) Delinquent Accounts, 3(l) Communication to Members and 3(l)2. Fiscal statement.
- If a word/sentence is removed, it is ~~striked through~~.
- If something is added, the added portion is in **bold and underlined**.
- A (REASON: is added in red in parentheses after the change to add clarity for the action).
- If the changes are complex (additions, strike throughs and moving statements) the version is provided; followed by the altered bylaws, so a direct comparison can be made, again a (REASON: is added in red in parentheses after the change to add clarity for the action).

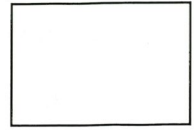
To make changes permanent requires a 2/3 votes of a minimum of 600 returned ballots! Vote soon!!

## **DO NOT RETURN BALLOTS TO THE HPPOA OFFICE**

**Mail Ballot(s) to: League of Women Voters of Hawaii CO  
C/O HPPOA Elections  
PO BOX 665, Hilo HI 96721**

HPPOA Ballot(s) **MUST BE RECEIVED** by the League of Women voters by the close of business, **??, 2025.**

# Hawaiian Paradise Park Association



Proposed Bylaws Changes  
Due ??, 2025

Please vote yes or no on the 4 changes listed below.  
Please follow instructions on the reverse side of the ballot.

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## Change #1

Shall the Bylaws be amended as follows:

Article XII-Administration

Section 3. Administrative Requirements.

(d) Delinquent Accounts: The Association shall mail ~~notices of any delinquency to~~ **the first delinquent notice by Certified mail** to the delinquent lot owner, **with a return receipt requested to the delinquent lot owner's address shown in HPPOAs current record of members. It is the lot owner's responsibility to keep the Association current with their mailing address. This notice shall show the delinquent** amount, due date, delinquency and interest to be paid. The Association shall use every reasonable and customary effort to collect delinquent accounts as per Article XI. **Subject to the member's preference, the Association shall send follow up notices by email or other written correspondence. Any consent to receive electronic notifications, shall only be revocable by signed written notification by the individual who provided the original consent to receive electronic notification. Such revocation requests shall be made in person or by mail.** (REASON: These modifications are to update the possibility of sending subsequent delinquent accounts via electronic payment through a secure site. The first notice HPPOA is making sure the delinquent lot owner is aware that their payment is delinquent by sending out a certified mail with return receipt to the address of record.)

YES

Please place a check, X or fill in the box for your vote

NO

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## Change #2

Shall the Bylaws be amended as follows:

Article XII-Administration

Section 3. Administrative Requirements.

(l) Communications to Members. The Association shall provide members with required notices, news of Association business and matters of community interest. Members shall be provided an option to receive communications electronically, ~~with the exception of the~~ **including Annual billing Payment Notice which shall be mailed may or may not include provisions for an imbedded secure electronic payment to HPPOA. Instructions for acceptable alternative methods of payment shall be provided. Only these methods of payment can be accepted. Any consent to receive electronic notifications, shall only be revocable by signed written notification by the individual who provided the original consent to receive electronic notification. Such revocation requests shall be made in person or by mail.** (Reason: This is to allow the Annual Payment of road fees to be made by electronic payment through a secure site when it is available and only to members who have agreed to an electronic payment.)

YES

Please place a check, X or fill in the box for your vote

NO

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## Change #3

Shall the Bylaws be amended as follows:

Article XII-Administration

Section 3. Administrative Requirements.

(l) Communication to Members

2. Fiscal Statement. Within 60 days of the fiscal year end, the Association shall prepare and mail **or email** **(based upon members preference)** annually to each member a statement containing:

- a. Decisions impacting the Association legally or financially
- b. The President's Statement on the state of the Association.
- c. The Treasurer's Annual Report, which shall include the Association's fiscal year-end financial statement (unaudited) and 3 -year capital improvement plan.
- d. Board and member meeting dates and other items as may be required by these bylaws.

**Any consent to receive electronic notifications, shall only be revocable by signed written notification by the individual who provided the original consent to receive electronic notification. Such revocation requests shall be made in person or by mail.**

**(REASON: To allow HPPOA to send out notices to members who have consented to receive these emails).**

YES

Please place a check, X or fill in the box for your vote

NO

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**Change #4**

**Shall the Bylaws be amended as follows:**

Addition to Article V- Bylaws Definitions

**"Electronic transmission" means any form of communication, not directly involving the physical transmission of paper, that creates a record that may be retained, and reviewed by a recipient thereof, and that may be directly reproduced in paper form by such recipient through an automated process.** **(REASON: Addition of this definition is required to help explain what an electronic transmission is for the changes described above and how to revoke the consent.)**

YES

Please place a check, X or fill in the box for your vote

NO

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**END**

**Please Read Instructions**

Place your MARKED ballot(s) in the provided, self-addressed envelope.

Please add a stamp and mail to address on the envelope.

**DO NOT RETURN BALLOTS TO THE HPPOA OFFICE**

**Mail Ballot(s) to: League of Women Voters of Hawaii CO**

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