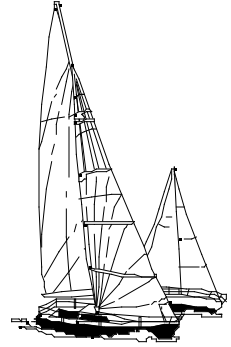


MONARCH BAY
ASSOCIATION

BAY BANTER



SEPTEMBER 2003

ANNUAL MEETING REMINDER

This year's Annual Meeting is scheduled for Saturday, October 4th at South Shores Community Church. Registration begins at 8:30 a.m. and the meeting begins at 9:00 a.m. We look forward to seeing you there.

Enclosed is the Meeting Notice and Proxy for the Monarch Bay Land Association, which is scheduled immediately preceding the Association meeting. Please complete the enclosed proxy and return by mail in the enclosed envelope, facsimile to (949) 582-7796 or bring this with you to the meeting.

NEWS FROM THE BAY CLUB

If you haven't already done so, please obtain your member decals from the Beach Club. Random inspections of the parking lot will be performed and vehicles without decals may be towed at the owners expense.

There are many member benefits beyond the use of the Club facilities, some of which include:

- * "Best available rate" at the St. Regis Monarch Beach Resort & Spa,*
 - * Free daytime valet hotel parking with a Monarch Bay Club decal ,*
 - * 10% discount on food & non-alcoholic beverages at Motif and Crust in the St. Regis,*
 - * Priority invitations to Hotel sponsored events,*
 - * Preferred seating at Aqua,*
 - * Signing privileges (billed to member's Bay Club account),*
 - * 15% discount on Spa services Sunday-Thursday (reservations required),*
 - * 10% discount on all items in the Spa Boutique,*
 - * Discounts on Green Fees,*
 - * 14-day booking window on tee times,*
 - * 10% discount on Golf Shop merchandise (excluding clubs),*
 - * 10% discount on food and non-alcoholic beverages at Club 19.*
-

NEXT BOARD MEETING TO BE HELD OCTOBER 20TH

The next meeting of the Board of Directors will be held at 7:00 p.m. on Monday, October 20, 2003 at the McLeish residence, 101 Monarch Bay Drive. A homeowner forum will be

held at the beginning, to provide the homeowners with an opportunity to discuss issues directly with the Board. The November meeting will be held on Monday, November 10th at 7:00 p.m. at the O'Connor residence, 145 Monarch Bay Drive.

2003 STREET PROJECT

Enclosed is the detailed street sealing schedule for the week of September 22nd. Please refer to the previous mailing which includes specifics as to when vehicles need to be off of the streets, etc.. We thank you for your cooperation and apologize for any inconvenience.

PROTECT WATER QUALITY WHILE GARDENING

Urban run-off and Storm Water pollution are among the most serious issues facing Orange County. This pollution occurs when rain or water from other sources (like washing your car or watering your lawn) carries litter, pet waste, yard clippings, and chemicals into our storm drains. Because the storm drains are separate from the sewer system, this polluted water does not receive treatment before flowing into lakes, creeks, streams and eventually the ocean.

Water flowing off your lawn or garden from hoses or sprinklers can carry chemicals and debris into the storm drains. Over-watering and poorly maintained irrigation systems can cause hundreds of gallons of water per household to flow into storm drains each week. If water runs off of your landscape and onto your driveway, sidewalks or the street, your irrigation system should be checked for broken sprinklers, broken pipes and the possibility that too much water is being applied at one time.

Here are some gardening tips that you can follow to help protect water quality:

** Carefully follow the directions printed on containers of fertilizer, insecticides and herbicides. Do not overuse these products. Doing so can damage your plants and the environment.*

** Do not rinse these products into the street or gutter.*

** Do not use fertilizers, pesticides or herbicides before a predicted rainstorm. The rain can wash the products into the storm drain.*

- * Adjust sprinklers to avoid over-watering:*
- * Observe how long it takes before your lawn starts “shedding” water into the gutter.*
- * Set your timer to the last minute before the water starts to run off the lawn.*
- * Check your controller on a regular basis.*
- * Check your system for broken sprinkler heads and replace them immediately.*

While products like pesticides and fertilizers can make landscape beautiful, misuse of these products can add to the untreated pollution flowing into our storm drains and waterways. Remember, if it is not raining, there should be no water in the gutters or storm drains! It's everyone's responsibility to help protect and improve our region's water quality. For more information about what you can do to prevent water pollution, please visit www.ocwatersheds.com.

MONARCH BAY ASSOCIATION
c/o Progressive Community Management
27405 Puerta Real, Suite 300, Mission Viejo, CA 92691
(949) 582-7770, FAX (949) 582-7796
or by e-mail: lisak@progressivecm.com

Please note that the offices of Progressive Community Management will be closed in observance of the Columbus Day Holiday on Monday, October 13, 2003 and for the Veteran's Day Holiday on Tuesday, November 11, 2003. As always, emergency service is available by calling our regular business number and following the emergency paging instructions.