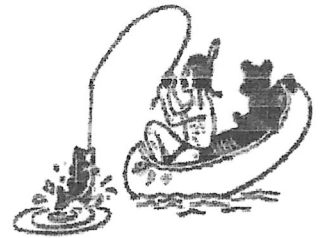
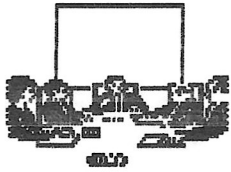


Snug Harbor News

Snug Harbor Property Owners Association
P.O. Box 392, Hertford, NC 27944
Ph: (919) 426 - 5172



April 1995



Board Highlights

Although there has been two regular meetings of the Board of Governors since publication of the last newsletter, there have also been several special meetings. However, since the bulk of discussions and proposals centered around the revised covenants there really isn't much else to report.

In one of our letters to you we set the date of March 15, 1995 as the date we would like to have as many replies as possible. This date was set not knowing that there would be several delays in getting our package off to you. Therefore, for all of you who have not submitted your affidavits, this is to inform you that you still have plenty of time to do so. However, in order that we may be able to get on with other business, we would appreciate your taking care of this matter at the earliest possible time.

A more comprehensive explanation of several items covered in the covenants is included in this newsletter as well as schedules of events that will be taking place in the future.

Gene Bouch, Secretary



PRESIDENT'S CORNER

During the past several weeks, some of you have voiced concerns over the 5% increase as outlined in the proposed covenant revisions. I would like to address this issue not only as your President, but as a retiree and concerned citizen of our community.

Realizing that many of us are on fixed incomes and may not be in a position to absorb additional expenses, the Board of Governors has no intention of imposing undue burdens on any of our members. The authority of the Board to increase your assessments by 5% per year, without a vote of the membership, was not proposed by the Board nor was it an option. FHA/VA guidelines for Planned Unit Developments specifies

that a vehicle be in place to collect an additional 5% per year if necessary, without a vote of the membership, for implementation of capital improvements. If government backed loans are to be available for potential buyers, we must conform to FHA/VA regulations.

The payment of assessments is a **legal obligation** undertaken by each and every property owner at the time of purchase. However, some feel this obligation does not apply to them and therefore refrain from paying their fair share. If everyone accepted their responsibility, more than enough money would be available and assessments could be lowered.

The current budget stands at \$55,000.00 which is a bare minimum for maintaining our common areas. If all property owners were paying their fair share, we would have approximately \$72,000.00 available for operation and improvements. At this rate, we could reduce assessments \$14.45 per lot and still meet our obligations for 1995. Even if the Board deemed it necessary to increase assessments 5% per year beginning in 1996, it would be the year 2001 before we would return to the amount we are paying today. Your Board is committed to reducing assessments, not increasing them, but we need your help.

Approximately 70% of our membership understand the benefits from being a property owner in Snug Harbor. Where else can we get so much for so little? Whether or not we take advantage of available facilities is our prerogative. However, there is a distinct advantage, should we decide to sell, if these facilities are operational and well maintained. Don't avoid your obligation and allow the Association to face the possibility of bankruptcy as is the case of Holiday Island. Support your Association, help increase your property values, stand up and be counted. If you have not returned your signed notarized statement confirming your support for the Covenant Revisions, please do so today. The future of Snug Harbor is in your hands.

Alvin F. Mizelle

The following article is from the Association Treasurer (and who until recently was a County Commissioner).

About The Revised Covenants

During the meetings held to inform property owners about the revised covenants, there were some recurring questions that should be shared with all.

First there seemed to be confusion concerning covenants, bylaws, and the association (Snug Harbor Property Owners Association, herein referred to as SHPOA). This may get long, but please read on.

- The existing covenants are restrictions placed on each lot in Snug Harbor by the original developer (Yeopim Beach Corporation) long before the association was formed. The idea was to provide for an enhanced community in an area without zoning laws. Covenants run with the land and transfer automatically with new ownership. They may **ONLY** be changed by the consent of a majority of lot owners. Each lot has one vote.

- The SHPOA was formed when the developer left, in order to have an organization to manage and maintain the common property.

- The Bylaws are the rules adopted by the property owners to govern themselves as SHPOA. Changes to the bylaws may **ONLY** be made by a majority of SHPOA members voting, in person or by proxy, normally at the annual meeting in November each year.

- The Board of Governors are elected by SHPOA members. There are 9 members serving staggered three year terms. Their primary responsibility is to manage the common property. The Board members have no authority or responsibility not authorized by the SHPOA Bylaws. The Board serves **WITHOUT** pay of any kind.

Second, the revised covenants mailed several weeks ago is the first step in the process of establishing an orderly set of guidelines to manage our common property for the present and future benefit of all owners.

In comparing the original covenants with the revised:

Some things that are new:

1. All sections will be governed by a single set of rules.
2. Defines exactly what is common property.
3. Establishes responsibility to maintain the common property.
4. Establish procedures to collect assessments from delinquent property owners.
5. Requires property to be reasonably maintained.

What has not changed:

1. Type and size of dwellings owners may put on their lot.
2. Easements on the sides, back, and front of lots.

Once again, we urge those who have not returned their notarized forms to do so. The association needs your help. Please return only the last page. Keep the document for your records. If you do not have a copy of the original covenants for your lot, you may obtain them at the Perquimans County Courthouse. Or - we will send a copy for \$1.00 to cover cost of mailing. If you also need a copy of the current bylaws, please remit \$1.00 for postage. Copies may also be obtained from the office in the clubhouse during open hours of Saturdays from 10 a.m. to 2 p.m.

IT'S YOUR MONEY

The Treasurer reports that we finished 1994 as follows:

Amount billed \$ 72,400 received \$46,942 spent \$67,705.

NOTE: More was spent than taken in because the Association had been saving for several years to make necessary repairs to bulkheads and boat ramps in Sections C & F.

1995 billed \$72,400 received to date 4/8/95 \$ 34,441

Box Score Revised Covenants

Need 606

Received thru 4/7/95 : 265

On the Lite Side:

Crime Time

If crime doesn't pay, and if we don't get paid for overtime, isn't working overtime a crime?

Error Message

They call that computer program Windows, because you get so frustrated you want to throw your computer out of one.

Overheard

At a stock broker's office: "I worry about economists who are so young, they think the Great Depression was ended by Prozac."

Civic League News

The Snug Harbor Civic League is in the full swing of spring. Our next meeting will be Saturday April 15th at 6:30 p.m. at the clubhouse. Meetings are always on the third Saturday of each month. Bring the family and a covered dish or two for a pleasant non-smoking dinner and our short business meeting.

Your Civic League is sponsoring upcoming events:

- April 8th Saturday. Easter Egg hunt open to all children 11 and under. It will be held at the S.H. Park from 12 Noon to 2 p.m.

- April 16th Easter Sunrise Service. Reverend Stanley Nixon will perform the sunrise services starting at 7:00 a.m. Coffee, hot chocolate and doughnuts will be served free of charge. In case of rain, services will be held at the Snug Harbor Community Church.

- April 29th Saturday. Spring Cleaning Yard & Bake Sale from 10 a.m. to 2 p.m. at the clubhouse. Rent a table to sell your items for \$5. To reserve space call Bev. Pulley at 426 - 5525. Donate items for the Civic League to sell for fund raising. Deliver to clubhouse Friday 28th from Noon to 2 p.m. To have items picked up, call Skip at 426 - 5671. There will be pony rides for the children. We have advertised our Spring Sale in the local papers. To make this a successful Yard/Bake Sale, we need your help and donations of baked goods and whatever. Baked goods accepted on 29th at 9 a.m. Come out and enjoy a fun filled community event and help support your Civic League. If you would like to donate your time and talent, please do. We welcome all, please call Bev Pulley (426-5525).

- May 20th Saturday - Covered Dish dinner, clubhouse at 6:30 p.m.

- May 27th Saturday - Memorial Day hot dogs & hamburgers. More details to come.

The Civic League is here to help make Snug Harbor a great place to live and visit. It only costs \$3.00 per year per family. You must be in good standing with SHPOA to join. It is very inexpensive to come, be a part of this clean, community minded group. We'd love to have you.

HELP WANTED

Two Swimming Pool Attendants for period memorial Day to Labor Day. Needed are two responsible adults to learn pool operation and work with children and adults. For further information, job description and application, contact Lily Millirons at 426 - 5878 or come by the clubhouse office Saturdays 10 a.m. to 2 p.m.

General Activities

Ladies exercise on Monday, Wednesday and Friday at 8:00 a.m. — Tennis Monday, Wednesday and Friday 8 to 10 a.m. — Line Dancing on Monday, Wednesday and Friday at 10:00 a.m. with instruction too!

Line Dancing; Thursday evenings 8 to 10:30 p.m.

Adult Social Tuesdays 10 am to 3 p.m. come out and play cards etc., followed by Bingo.

BINGO — every Saturday evening (when clubhouse is free) at 7:30 p.m.

Teens Line Dancing — Monday evenings from 8 to 9:30 p.m.

Community Relations Committee

When you first moved to Snug Harbor did you know where to pay your utilities, where the schools and shopping areas were, or, anything about the activities in Snug Harbor? Probably not! — so, we've started a group of people interested in making newcomers feel more at home in Snug Harbor and in trying to help all our residents be more comfortable and more a part of the community.

We're assembling a "Welcome to Snug Harbor" packet to be distributed to all new residents — owners and renters. The packet will include information about our local area and Snug Harbor in particular, and maybe some treats from local merchants. Please let us know if there are any new residents around your neighborhood and we will be glad to contact them!

Our first project involving all residents will be a "Yard of the Month" event. Since we've seen lots of people out doing yard work and "fixing up" we'd like to acknowledge how great these jobs make our community. look. So, for the next year, we'll be awarding two awards each month to homes (owners or renters) who have:

Award #1 — The best yard this month —and

Award #2 — The most improved yard this month.

The awards will be attractive signs placed in the winners yards and a certificate of excellence. The first judging will take place during the month of April with the announcement being made the first week in May.

Our Christmas Lighting Contest is so successful we're optimistic that the Yard of the Month award will be equally so.

If you are aware of any new residents in Snug Harbor that we should welcome, please help us by contacting one of the following committee persons:

Ann Jones — 426 5678

Clif Lenz — 426 9633

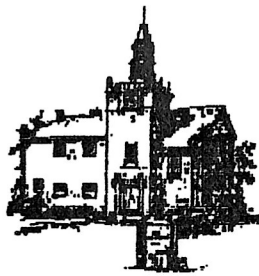
Cora Anderson —426 4855 Crystal Evans —426 8255

Barbara Gustafson —426 9698

Paid Ad

First Presbyterian Church of Edenton

Invites you to it's fellowship
and worship.

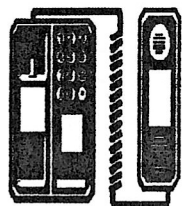


Sunday School is at 9:45 a.m. followed by Worship
Service is 11 a.m.



We are located in downtown
Edenton on the corner of W.
Queen St. (Hwy 17 Business)
and Mosely St. Parking and
Elevator for the handicapped
available.

Paid Ad



Telephone Installation and Repair



Bob Evans 426 - 8255

Snug Harbor Community Church



We are your community interdenominational church
in the heart of Snug Harbor providing you with many
services. Here is an overview of just a few of our
activities.

Sunday Morning Worship
9:00 a.m.

Sunday School
10:15 a.m.

Adult & Youth Bible Study

Sunday 7:00 p.m.
Wed. Mid-Week 7:00 p.m.

Pastor: Stanley Nixon
Assit. Pastor Gerald Bright

Paid Ad

Lots for Sale

Two Lots for sale —
Section L - lot 26 and
Section M - lot 73

Asking \$ 3,800 for each — negotiable

Contact: William Adams 919 - 934 -5666
3353 Wilson Hills Rd
Smithfield, NC 27577

Paid Ad

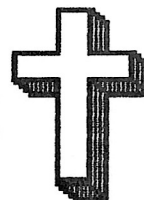
BASS CONSTRUCTION

1 Residential Developer
Septic Systems. Piers, Bulkheads,
Clearing and Grading

JOHNNY BASS
PO Box 4, Hertford
426 - 1897

Paid Ad

The Bethel Baptist Church
and Pastor Jerry Boyd invite you to
worship with them.



Sunday School is at 10 a.m. followed by worship at
11 a.m. A Sunday evening service is held at 7:30
p.m. with Bible Study and Youth service. There are
programs for all ages. We welcome you to join with
us in Christian fellowship. Ph: 426 - 5242

Paid Ad

N.C. License
17383

J R PLUMBING

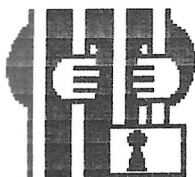
24 Hour Service
Service Work . . . New Work



JAMES BOWLING
426-5584

73 N. Fir Street
Hertford, NC 27944

Crime Watch Program



The next general membership meeting of the Crime Watch Committee will be held on April 11th at the clubhouse at 7:30 p.m. Our guest speaker that evening will be Mr. Mike Dean an expert on home security systems and home safety measures. The meeting promises to be interesting and very informative. Come join us and bring a neighbor! Block Captains please call the residents in your area.

Snug Bug News

Snug Bugs are beginning to wrap things up for the Summer Recreation program to begin, but Snug Bug members are encouraged to still participate in club meeting. We meet every other Saturday morning at 10:00 a.m.

We say "thank you" to all the parents and volunteers that helped make this year great. Although we had a good year, we are looking forward to a lot of new members beginning next year as we are planning some exciting for the next season.

If there are any questions or comments you have concerning Snug bugs, please contact Lee Ann Pauti, 426 - 4972, Danielle Talmadge, 426 - 1831 or Mrs. "Gus" at 426 - 9698. Again, thanks for all the support.

Teens-in-Action

We are starting to get busy again by starting off with Danielle Talmadge, Crystal Elkie, Ginny Talmadge, Becky Flood, Danny McGuinness and two leaders Debra Talmadge & Laurie Talmadge going on a District Retreat at Nags Head.

We are planning an Easter Egg hunt for April 8th from Noon to 2 p.m. at the Park. We have 3 fund raising projects planned, a Rock-a-Thon in April, a Hot Dog Sale & car wash for April 29th from 10 a.m. to 2 p.m.

For May 6th we have a Basketball Tournament set. On May 13th we have planned a trip to the beach for the day and on that evening roller skating.

Lost & Found

A large bunch of keys were found on Dogwood Drive roadway. Owner may claim by calling Ann Jones 426 - 5010.

Directory Update

Add new after #40

DAVENPORT, David & Delores
64 L Chestnut St. 426 - 7486

Delete: #s 58, 59 & 87

Add new after #88

HARRIS, Jim & Sherry
5 B Commanche Trail 426 - 7194

Add new after #211

STETINA, Roy & Arlene
139 M Holly St. 426 - 5237

"Try-Act-Team"

Chrystal Elkie, Ginny Talmadge, Becky Flood and Danielle Talmadge recently taught a District 4-H Workshop at Nags Head entitled "My Wonderful Body Machine".

Josh Seden and Lauren Saunders attended a workshop in Plymouth entitled "Adults Under Construction" where they learned techniques for teaching drug prevention facts to younger children. Incorporating skills they have learned at these workshops, the teens are scheduled to teach a 4-H day camp during Easter Vacation, a class at a local Day Care Center and a childrens class at the library in the near future.

Paid Ad



Beautiful lot and a half, with 2 BR, 1 Bath Mobile home. Refrig., stove, washer, dryer, storage shed plus greenhouse.

Serious offers only, call collect to (214) 272 - 1820 [after May 1st call (919) 426 - 5965].

Asking \$ 15,500 or BO
Pat Adams — 14 C Comanche Trail

Paid Ad

Cottage for Sale

Furnished and has carport & shed

Located On 100 X 120 FT Lot At M-47 Holly Street (a paved road) in Snug Harbor

Asking \$17,000 — negotiable

Contact: Henry or Edna Hodges
804-625 - 1787



Snug Harbor Property Owners Association
P.O. Box 392
Hertford, NC 27944

Bulk Rate
U.S. Postage
Paid
Permit No. 10
27944

ADDRESS CORRECTION REQUESTED