



Snug Harbor News

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

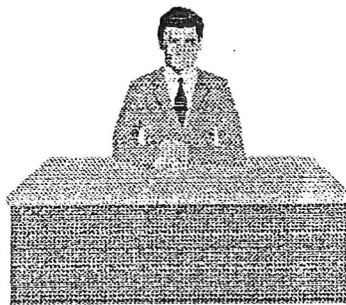


OCTOBER 1995

Annual Meeting Notice

The Annual Meeting of the membership will be on Saturday, November 11, 1995, at 10:00 a.m. in the Clubhouse. As provided in the bylaws the membership is to elect governors to fill the terms expiring on December 31st. This year the terms of three members of the Board expire. Three candidates (nominees) have come forth volunteering to serve.

At the end of this letter you will find biographical sketches and a ballot for your action. Lets see your support by sending in those ballots. Better yet! Come to the meeting.



PRESIDENT'S CORNER

! ATTENTION ! **ALL PROPERTY OWNERS**

Over the past 9 months your Board Of Governors has worked diligently to solve the problems presented by the wording in our restrictive covenants set forth by Yeopim Beach Corp. on the 30th day of December, 1969. Just when we thought the solution was at hand, our attorney discovered an April 1995 Superior Court decision concerning debt collection which referred to the 1981 litigation between Snug Harbor Property Owners Association and Martin Curran, et ux, et al and Snug Harbor Property Owners Association vs. Albert F. Williams, et ux., which case is a North Carolina Court of Appeals case. The ruling stated that the standard "assessments" paragraph of the Snug Harbor Covenants were "too vague to be enforceable". This leaves us in a precarious situation. Without assessments to maintain the common areas, Snug Harbor Property Owners Association will cease to exist.

Your Board of Governors has stated from the outset that all transactions conducted by said Board will be legal regardless of the consequences and that all property owners will be advised accordingly. The time has come to present the facts as they stand today and leave the outcome to you.

In order for the Association to remain solvent, the proposed restrictive covenants must be passed. We currently have received 470 votes in the affirmative thus leaving 136 lots to be voted for passage. Unless we receive these confirmations by December 31, 1995, the following events will occur beginning January 1, 1996:

- 1. Monies received from back assessments in 1995 will be used to pay our insurance for a period of one year.**
- 2. Assessments collected will be voluntary in accordance with recommendations from our attorney:**
 - A. Building Lots - \$60.00 per lot / \$18.00 assessments plus \$42.00 for maintenance of common areas.**
 - B. Section "P" - \$70.00 per lot / \$18.00 assessments, \$42.00 for maintenance of common areas plus \$10.00 for Comfort Station utilities.**
- 3. The Board will evaluate monthly the level of service which can be provided with monies received through voluntary collections.**
- 4. A special called meeting of the membership will be held on March 30, 1996 to ascertain the feasibility of maintaining our common areas or closing the facilities.**

Due to the Judge's ruling in a recent Holiday Island litigation requiring one set of covenants per development instead of seven as we have today, and the discontinuance of electrical service to individual lots in "P" Section, the Board is proposing a reduction of \$30.00 per lot as indicated in Section 2 paragraph B above. This must be approved by the membership voting in person or by proxy at the annual meeting.

Over the years assessments have increased, with approval of the membership attending the annual meeting, to where they stand today at \$60.00 per building lot and \$100.00 per camping lot. Our facilities have previously been maintained by approximately 80% of the membership paying their fair share. This figure has continued to decline to an all time low of 68% for 1995. Based on these declining figures, your Board has come to the reality that the survival of Snug Harbor Property Owners Association hangs in the balance. Unless we all pay our fair share, the Association will be dissolved.

Please do not allow your Association fold. Termination of our Maintenance, Staff and Board positions will have a devastating effect on the appearance of our common areas as well as drastically reducing property values. Remember, should you decide to sell your property, the advertisement could no longer include an offer of amenities which has been a tremendous selling point in the past.

Board members are property owners too. We volunteer our time, much more than most people realize, for the good of Snug Harbor. Decisions that effect you also effect us. We are proud to be a part of this community and want only the best for all concerned. However, we are no longer in a position to function without your support. THE DECISION IS IN YOUR HANDS. Return your signed notarized affidavit to our office as soon as possible to avoid inevitable drastic measures. PASSAGE OF THE PROPOSED COVENANTS IS A MUST NOT AN ALTERNATIVE.

THE IMPLEMENTATION OF POSSIBLE FACILITY CLOSURES AND JOB TERMINATIONS ARE NOT THREATS, THEY ARE FACT. These will take place unless you stand up and be counted. We ask for your attendance at the annual meeting on November 11, 1995 at 10:00 am. Our attorney will be present to address all questions concerning this matter.

Sincerely,



Alvin F. Mizelle
President
S.H.P.O.A.

BOX SCORE REVISED COVENANTS

(as of Sept. 30)

Number of Lots Required 606Number Signed 470

As you know, the primary purpose of the Association is to maintain the common property which is owned by Snug Harbor Property Owners. As noted in the President's letter, it is vital that the covenants be revised to spell out the responsibilities of the Association and allow a reasonable method of collecting funds for the upkeep of the public property. Remember, The Association is nothing more than a management tool. Should it fail, there will be no-one left to take care of things.

Now about the assessments; Some members may have with-held ratification because the revised covenants authorizes the Board of Governors to raise the assessments by **no more than 5% a year**; *however*, the Bylaws (quoted below) requires a vote of the membership before any assessment change may be made. Therefore, **unless the bylaws are changed, the Board acting alone MAY NOT CHANGE THE ASSESSMENTS.**

Bylaws Article VIII

Section 4. Fiscal Responsibility. An Annual Budget shall be prepared by the Board of Governors based upon reasonable expenses/improvements cost projections giving account to the state of the economy as may be possible (and within bounds of Article VIII, section 5.).

The Board will advise and bring before the membership at the Annual Meeting a rate schedule of Assessments/dues for a vote. All members will be afforded the opportunity to vote.

IT'S YOUR MONEY**ANNUAL FINANCIAL SUMMARY - Through 30 September 1995**

Beginning balance (1 Jan. 1995)	\$ 5,718.70	
Amount Billed \$ <u>72,400</u>		
<u>Collections</u>		
Assessments collected, 1995	\$49,021.00	
collected, one time past due	12,840.00	(note 1)
Interest	273.06	
Rent	145.00	
Other	<u>2,690.60</u>	
Total collections	<u>\$64,969.66</u>	
Overall Total funds	\$70,688.36	
Expenses	<u>45,886.01</u>	
Fund Balance (9/30/95)	<u>\$24,802.35</u>	

Note 1: In July the Association billed 282 lot owners approximately \$35,000 for past due assessments. To date only 82 members have responded with \$ 12,840.00

Camping Section Utilities Fund

Beginning Balance (1 Jan. 1995)	\$ 244.73	
Collections	<u>3,278.32</u>	
sub total	3,523.05	
less Utilities	<u>- 623.57</u>	
Balance (9/30/95)	<u>\$2,899.48</u>	(note 2)

Note 2: Camping section utilities fund has a large increase due to collection of past due assessments from delinquent owners, and lowered use of electricity. (continued)

Tennis Fund \$ 3,060.12 (note 3)

Note 3: This fund was established to provide money to resurface the tennis courts, and is raised by parties, dances, etc. and NOT from assessments. Deposits are in a separate Money Market account.

PROJECTIONS END OF YEAR

Collections estimated.	\$ 500.00
Expenses	\$ 17,000.00 (includes paid insurance thru 1996)
End of year Balance	\$ 8,302.00 (of this, about \$2,400 will be P-Sec.)

RECOMMENDATIONS FOR 1996

The Finance Committee recommends a Budget of \$ 50,600 for 1996. This assumes that the revised covenants have been ratified. The per lot assessments are the same as last year for non-camping lots, \$60.00. For camping lots, a bylaws change reducing the assessments to \$70.00 is recommended.

BUDGET PROPOSAL

Category	Actual 1995 (through Sept. 1995)	Proposed 1996
Beginning Balance (1/1/95)	\$ 5,718.70	
<u>INCOME</u>		
Assessments, 1995	\$ 49,021.00	\$ 50,600.00
one-time past due	12,840.00	0.00
Interest	273.00	320.00
Rent	145.00	200.00
Other	2,290.00	500.00
Total	\$ 70,288.36	\$ 51,620.00
<u>EXPENSES</u>		
Payroll	\$ 13,577.88	\$ 18,500.00
Payroll Taxes	3,777.74	5,200.00
Insurance/Licenses	4,095.41	7,300.00
Professional Services	538.00	1,000.00
Bank Charges	60.00	0.00
Office supplies	3,145.31	2,000.00
Postage	2,189.53	1,600.00
Recreation Facilities	405.54	0.00
Recreation Activities	413.69	500.00
Swimming Pool	3,324.60	3,300.00
Telephone	378.45	600.00
Electricity	3,298.73	3,200.00
Water	508.90	520.00
Fuel	1,357.74	2,000.00
Clubhouse/Grounds	1,551.32	1,500.00
P-Section	576.76	750.00
Park	752.08	750.00
Machinery	2,882.74	1,200.00
Streets	330.52	1,000.00
Misc.	70.00	0.00
Disaster	0.00	0.00
Donations (Vol. Fire Dept., etc)	145.00	200.00
Capital Improvements	0.00	0.00
Contingency	2,506.07	0.00
TOTAL	\$ 45,886.01	\$ 51,120.00
Bank Balance	\$ 24,802.35	500.00

The following is provided for information only:
Budget impact if only the original assessments of \$18.00 were collected.

Collections	\$ 14,900.00
Expenses.	
Insurance	\$ 7,200.00
Utilities	2,500.00
available to all other	5,200.00

VIOLATORS PROSECUTED

We have received numerous complaints concerning unauthorized use of our facilities including the boat ramps and park area. The Sheriff's Department was notified by letter of our concerns and has responded favorably each time they have been called. Increased surveillance of our area by Sheriff's deputies has proved very effective as they understand our concerns and are willing to provide the necessary assistance to eliminate these problems.

On the evening of July 30, the Sheriff was notified that there were two female adult subjects swimming nude at the park and creating a disturbance. Upon investigation by authorities, it was determined that those in question were under the influence of alcohol and did not live in Snug Harbor nor did they have relatives in the area. One was from Hertford and the other from Virginia. Each indicated they were aware of the park restrictions but ignored them anyway. Charges were filed and the subjects arrested and charged with second degree trespassing. The outcome of the trial included suspended jail time, fines of \$50.00 each plus cost of court and six months probation. During the probationary period, stringent restrictions and curfews were imposed.

Other recent arrests including growing marijuana, possession of a controlled substance and the use of alcoholic beverages in the Park area parking lot, is a direct result of increased surveillance by the Sheriff's Dept. We commend Sheriff Lane and his staff for their overwhelming cooperation.

Due to increased after hours activity at the clubhouse parking lot by the youth of Snug Harbor and surrounding areas, the Board is undertaking the task of proposing curfew restrictions for said area. Sheriff's deputies have periodically been clearing the area if occupied after dark. However, we feel that this specific time limit may not be in the best interest of the Board and those involved. We do not wish to deprive our youth the use of Snug Harbor facilities, but in retrospect, we feel that we must protect the peace and quiet of the surrounding community. Representatives of the Board will be meeting with all youth groups involved to work out a reasonable solution containing a curfew that will be suitable for all concerned.

We intend to rid Snug Harbor of any and all violations but we need your help. Should you detect suspicious activity in your neighborhood or on the Association's common property, please contact Sheriff Lane at **426-5615** or notify one of your Board representatives. **Together we can make a difference.**

S.H.P.O.A.
Board of Governors

MAINTENANCE

1995 really started out as a year that we could get a number of minor projects started and completed without a lot of expenditure. Bulkheads and ramps had been done last year so capital improvements would have to wait a while. The first order of business was to replace our lawn mower. That little Ariens had done a tremendous amount of work. We decided to purchase a finish "Bush Hog" mower to do lawns, ball field and ramps. So now 99% of the mowing is done more efficiently with the tractor and a bush hog. We do not however have a small mower to do around the pool area and courts. The septic tank(s) in P-Section were pumped this summer and we are glad to report systems in excellent condition. A power auger was used too in an attempt to clear the drains, but more work needs to be done when the comfort station is closed for the winter.

Sago Dr. became a favorite school bus turn-around. The road bed was not substantial enough to handle the weight and subsequently, the roadway gave way. After notification by the Board, the State repaired Sago Dr. up to their 30' right of way.

If anyone knows of or has a drainage ditch on their property, and you live on a State roadway, and the ditch is overgrown or wont allow water flow, contact Emerson Culling 426-7136. We are going to survey community and ask State to clear ditches.

The air conditioner next to the CH office expired this summer and has been replaced with a 25,000 Btu window unit. What a difference that makes, cooler now for dances and bingo.

Did you read about "Big Sweep" where nearly 10,300 volunteers in 66 counties participated and picked up nearly 270,000 pounds of trash! That's 138 tons! That is 11 tractor-trailer loads. That is disgusting. Why are we so lazy that we cant wait to get to a trash container, instead of throwing out the window?

Some maintenance jobs that we need to schedule as funds become available:

1. Additional bulk heading on C Section ramp to stop erosion.
2. Remove and replace bulkhead in the Park. That facing the sound is ready to collapse at anytime.
3. Club House parking lot needs gravel and grading.
4. Comanche Trail needs extensive repairing.
5. Re-roof the back side of the Clubhouse.
6. Scrape and paint the pool bowl.
7. Clean drainage ditches on Assoc. owned roads.
8. Rewire Park house and install a new circuit breaker panel.

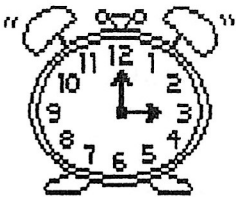
Emerson Cullings

Attention P-Section Lot Owners

Please support your camping section by attending the Snug Harbor Property Owners Annual Meeting on Nov. 11, 1995 at the Clubhouse. All vacancies on the Board will be voted for at this meeting. The lawyer representing Snug Harbor will be in attendance to answer your questions on the new covenants.

Please take time to come. We are looking forward to seeing you there in November.

Barbara Russell
P-Section Representative



It is Fall & Time again for
the clock to "fall" back.

Oct. 29th at 2:00 a.m.

Yard-of-the-Month Project

Throughout the Summer, the Community Relations Committee has sponsored the Yard-of-the-Month event. We've chosen one yard on the river side of Snug Harbor and a yard on the creek side to be honored each month for their efforts to beautify Snug Harbor. The winners receive a sign proclaiming the honor to be placed in their yard for 1 month and a certificate of their achievement to keep for their personal records. The winners so far have been:

MAY	Hebrew Smith	Dogwood Drive
JUNE	Hills Bailey	Micmac Trail
JULY	Peden Durham	Willow St.
AUG.	Toney Rosenberg	Fir St.
SEPT.	Little Witte	Evergreen Dr.
OCT.	Skrabiszewski Lane	Clark St.
		Willow St. (chosen for
		Creek Trail the water view)
		Sycamore St.
		Bay Ct. (Water view)
		Linden St.
		Huron Trail

Congratulations to all these residents who have worked so hard to make Snug Harbor a beautiful place in which to live.

Christmas judging will be done in Dec. by the Civic League. Regular Yard-of-the-Month judging will resume in March when yards start to beautify again!

Keep up the good work everyone - the yards are getting so nice it's hard to judge!

After School Tutoring Program

After School Tutoring Program is now in full swing! Children grades Kindergarten through 5th grade are welcome to join us at the Snug Harbor Community Church every Tuesday and Thursday afternoon for extra help with schoolwork. The school buses drop children off at the church right after school and parents must pick them up at 5 p.m. The bus drivers require the children give them a permission slip from parents in order to be dropped off.

We always can use tutors. If you are willing to spend 2 hours on Tues. and Thurs. to help our community children brush up on basic skills — you do not have to be a teacher — we are working on simple basic skills and on positive interaction with caring adults.

Call Barbara Gustafson at 426 - 9698 if you would like to work with us - lots of people you may know are there! Mamie K., Marge H., Marilyn McQ., Carla P., Laurie T., Cora A., Mable W., Mr. Gus., Lee Ann, Becky, Erin, Travis.....

4-H Try Act Team

The Try Act Team has reached over 100 children this Summer teaching cancer prevention facts and health and well-being. This week they will teach ecology and recycling to 139 3rd graders at Central School's Ecology Field Day. A special praise goes out to these dedicated and gifted teenagers; Crystal Elkie, Ginny Talmadge, Becky Flood, Danielle Talmadge, Lee Ann Pauli and Lauren Saunders.

Snug Harbor can be proud of these girls - when you see them, cheer them on!

Christmas Gift Craft Day — Dec. 16th

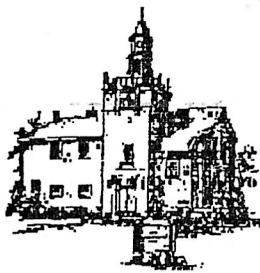
Every year we get the community children together to make gifts for their families and friends. Each child can make as many as 10 gifts. Needless to say, we need lots of simple craft ideas and some adults willing to help on this Craft Day. If you have any ideas, or, can help us glue, paint, and wrap, PLEASE call Barbara Gustafson 426 - 9698. (do it now!)

Snug Bugs 4-H club will be starting up in the next few weeks! Get ready all "Bugs" ages 6 to 8 yrs. old.

Paid Ad

First Presbyterian Church of Edenton

Invites you to it's fellowship
and worship.

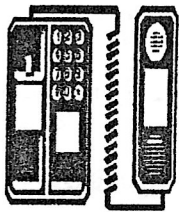


Sunday School is at 9:45 a.m. followed by Worship
Service is 11 a.m.



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

Paid Ad

OUT OF STATE OWNERS NEED TO SELL!!

NOT RETURNING TO
BEAUTIFUL SNUG
HARBOR! HAVE 2
GORGEOUS LOTS, 81 &
82, SECTION N, 1/4 M.
TO BOAT RAMP.
SET UP FOR MOBILE,
ELECTRIC AND SEPTIC.
ALMOST 1 AC. OF TREES
AND PRIVACY! FAMILY,
FRIENDS, INTERESTED IN
THIS EXCLUSIVE AREA?

EXCELLENT
OPPORTUNITY FOR
RETIREMENT OR
WEEKEND HOME!
BOTH LOTS ONLY
\$10,000.00!

MARTY WITHAM
417-334-8583

BRANSON, MISSOURI

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

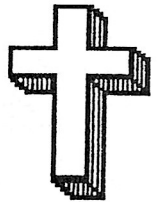
7:00 p.m.

Pastor: Stanley Nixon
Assit. Pastor Gerald Bright

Paid Ad

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

BASS CONSTRUCTION

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

JOHNNY BASS
PO Box 4, Hertford
426 - 1897

Paid Ad

BETHEL STORE

Snug Harbor Road
426 - 5034

GAS
OIL
ICE

Drinks
Snacks
Fishing Supplies

CONVENIENCE STORE

OPEN 7 DAYS EACH WEEK

Paid Ad



Lot For Sale

Section F - Lot # 40

Located on Maple St.

Owner Financing Available

Contact: Ray Meiggs (919)338-2550

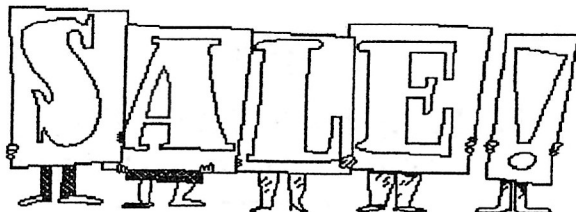
Paid Ad

FOR SALE

A Great Lot - Sec. H Lot #73

- View of the Bay
- Boat Ramp in front
- Park in front
- Will be sold to highest bidder
- Bids start at \$ 4,000.00

Paid Ad



Section L - Lot # 29

Contact: Pauline McCloud (804) 397 - 7446

Paid Ad

FOR SALE: D-91 & D-92 Water view lots.

Owner Financed

Call: Wooding @540 - 997 - 9225

Paid Ad

Look at it !

and then give me a call !

Dan Gallegos 1-303-644-3041

48155 E. 56th Ave.

Bennett, CO 80102

MARY KAY CHRISTMAS BAZAAR

**November 11th
9 til 5**

92-F Ashe Street
Snug Harbor, Hertford, N.C.

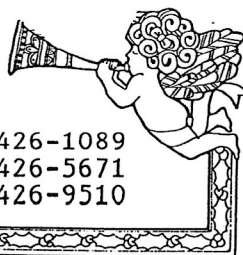


DISCOUNT FOR ALL!

Come or Call-

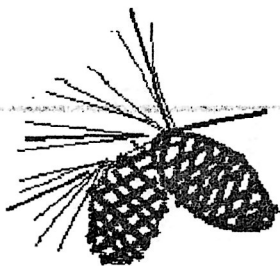
CONSULTANTS:

Carol Leroy	426-1089
Ann Jones	426-5671
Lisa Nixon	426-9510

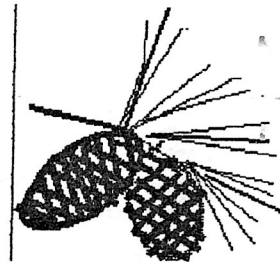


Thursday, November 16th 7 to 9 PM

**Let us help you buy for
that SOMEONE SPECIAL**



• Whistling Pines •
US 17 South Elizabeth City



NOW OPEN SEVEN DAYS

Daily 11 a.m. to 8 p.m. – Sundays 11 a.m. to 3 p.m.

Reservations may be made — 335 - 4514

MENU SAMPLES

DAILY

FRESH SEAFOOD

Seafood Platter

FLOUNDER OR TROUT, SHRIMP, SCALLOPS, OYSTERS,
CRAB CAKE
\$ 8.95

FLOUNDER, CATFISH, OR TROUT (Fried or Broiled)
\$ 6.50

CRAB CAKES (2) DEVILED CRABS(2)
\$ 5.75 \$ 5.95

FRIED OYSTERS, SHRIMP, OR SCALLOPS
1/2 FRY \$5.95 WHOLE FRY \$ 7.95
Combination of two \$ 7.95
ALL THREE \$ 8.95

Seafood served with French fries & slaw or choice 2 vegetables

CHOICE WESTERN BEEF

10 OZ. CHOICE WESTERN BEEF DELMONICO \$ 9.95
PRIME RIB OF BEEF WITH NATURAL JUICES \$ 12.50
16 OZ'S. OF CHOICE WESTERN T-BONE \$ 12.95
GRILLED TENDER BABY RIBS
1/2 RACK \$7.95 WHOLE RACK \$12.95

BEEF ITEMS SERVED WITH BAKED POTATO &
SALAD OR 2 VEGETABLES

SANDWICHES

HAMBURGER W/LETTUCE AND TOMATO - \$ 3.95
CHOPPED BARBECUE - \$3.95
SLICED TURKEY - \$3.95
GRILLED HAM & CHEESE - \$ 3.95
PRIME RIB - \$ 4.95
CORNER BEEF ON RYE - \$ 4.95
RIB EYE STEAK - \$ 4.95

We also offer a variety of SALADS,
APPETIZERS, DESSERTS and BEVERAGES

SUNDAY

SOUTHERN TRADITIONS

HOME MADE SOUP, VEGETABLE OR CHICKEN & RICE \$1.75

SUNDAY SPECIAL

SOUTHERN ROASTED FRESH PORK LOIN
\$ 5.95

OTHER ITEMS

FRESH PORK TENDERLOIN W/ GRAVY \$ 5.50

CORNER BACKBONE W/ DUMPLING \$ 5.50

HAMBURGER STEAK W/ GRAVY & ONION \$ 5.50

1/4 BAKED CHICKEN ON CORNBREAD DRESSING
\$ 5.50

ROAST YOUNG TURKEY W/ DRESSING & GRAVY
\$ 5.50

BONELESS BREAST OF CHICKEN ON RICE \$ 5.50

BAKED SUGAR CURED HAM W/ RAISIN SAUCE % 5.50

FRIED CHICKEN LIVERS W/ OR WO GRAVY \$ 5.50

PRIME RIB OF CHOICE WESTERN BEEF WITH
NATURAL JUICE \$ 11.50

1/4 SOUTHERN FRIED CHICKEN
WHITE MEAT \$ 4.50 — 1/2 \$ 5.50
DARK MEAT \$ 3.50 — 1/2 \$ 4.50

CHOICE OF TWO VEGETABLES

Mashed Potatoes, Candied Yams, Collards, May Peas,
Rice w/ Gravy, Speckled Butter Beans, Stewed Corn,
String Beans, Stewed Apples, Steamed Okra, Field Peas,
Black-eyed peas, Lima Beans, Stewed Potatoes, Fried Squash,
Macaroni & Cheese, French Fries, Fried Okra,
Congealed Salad, Slaw, Pickled Beets, Banana Fritter.

SIDE OF VEGETABLES — 85 CENTS

Regular Scheduled Activities

Country Line Dancing

Adults: All levels welcome, come out and join us for learning and dancing.

Summer - Mon., Wed., Fri. 9:30 - 11 a.m.

Winter - Mon., Wed., Fri. 10:30 - Noon

Thursday nights for residents and non-residents, 7-10:30. Beginners, 7-8 for learning and review; everyone dances 8-10:30. Cost \$3.00 per couple, \$2 single. Funds go toward SHPOA Tennis Court repair.

Teens: Monday nights, 7 p.m. - exact dates not set.
For info contact Jo Sawyer 426 - 5730

Ladies Exercise Group

Mon., Wed., Fri. 8 a.m. Non-aerobic workout with a video tape.

Ladies Tennis (and guys)

Summer - Mon., Wed., Fri. 7:30 - 9:30 a.m.

Winter - Mon., Wed., Fri. 8:45 - 10:30 a.m.

Harbor Lites Western Square Dancers

2nd & 4th Friday nights, 8-10:30 p.m.

Expert caller, Steve Casper. Classes are taught Sept. and May at Holiday Island Clubhouse on Tuesday nights beginning at 7:30 p.m. Call Steve for information on new class starting at 297-2347.

Grin!

Daffynition

Politician: Someone who tries to make both ends taxable.

Tough Talk

Both the U.S. and the Russian constitutions guarantee freedom of speech. The difference is, the U.S. Constitution guarantees freedom *after* speech.

Heady Headlines

Here's a few newspaper headlines that could use some work:

- Turnout Light In New York
- Parking For Drive-Through Customers Only
- If You Can't Read, We Can Help
- Two Convicts Evade Noose; Jury Hung

Well the holiday season is almost upon us and the Civic League has Christmas cheer. Our schedule of events are:

November 18; Thanksgiving pot luck dinner at 6:30 p.m. (3rd Saturday evening) We provide turkey and gravy — you bring a dish to accompany a holiday meal.

December 13; Judging for the "Light up Snug harbor" contest. Keep your house lit up from dark to 10 p.m.. Prizes will be awarded on December 16th. Flyers will be passed out with category details.

December 16; Christmas pot luck dinner at 6:30 p.m. Once again we provide the turkey & gravy. Bring a dish to accompany a holiday meal. Santa will put in an appearance to hand out stockings, after the meal, to all good little boys & girls 11 years old and younger.

Please come out and meet your neighbors. We are only here to have a good time and plan one for everyone. We'd love to have you!

Bev Pulley, CL President

Doctoring Pay

When the doctor came home to find his basement flooding, he immediately called the new plumber in town. The plumber arrived, found and fixed the problem in five minutes, and presented a bill for \$100.

"Why, that's outrageous!" exclaimed the doctor. "It works out to more than a thousand dollars an hour! I'm a transplant surgeon, and I don't make that kind of money."

"Yes, I know," said the plumber. "Neither did I when I was a transplant surgeon."

Candidate Biographical Sketches

Sharon Eason resides in Portsmouth, Va. with her husband, a 25 yr. veteran and retiree from the Portsmouth Police Dept. They have two grown children. Sharon is a 20 plus yr. employee of Tidewater Community College, holding the position of Executive Secretary in the President's office. She has served with the Electoral Board of Portsmouth and is active in civic and social groups.

Sharon and her husband acquired property here in 1991 and are looking forward to becoming "full-timers" as soon as retirement opportunities allow. She believes she could bring to the Board a perspective of weekender.

Stanley Spitzer resides here in Snug Harbor on Hickory Street. "Stan" spends much of his current time in the boat building business in Edenton. Besides building boats, Stan has spent time as an Advertising Executive in NYC and in community development by construction of homes. Stan has a lifetime commitment to his wife, Rose, which together they have three grown children and three grandchildren. Stan has served in the U.S. Navy and after which he acquired a BSEE and MBA.

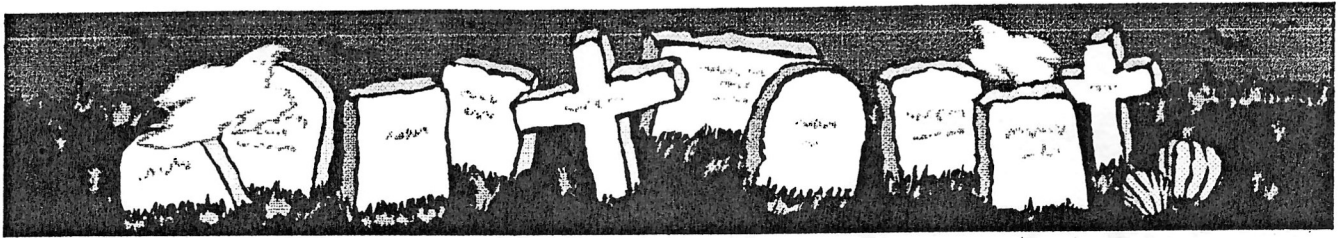
Donald Williams has been a property owner here since 1976 and a resident since '93. He and his wife, Mabel, have two grown daughters and have been blessed with four grandchildren. Don is retired from the U.S. Marines and has worked as an auto mechanic and as a State Inspector. Since moving to Snug Harbor, Don has become a Deacon in the local community church and serves on the Civic League Board. Don would like to see our community improve and grow, and contribute his talent to that end.

PROPOSED BYLAW CHANGES

As you may have noted earlier, only one change is proposed at this time and that affects only the assessment rate of Amendment One in regards to the amount for P-Section lot owners, whose rate is reduced from \$ 100 to \$ 70 (shown in bold type). The new amendment reads:

Amendment One (November 1993) is superseded. The annual rates of assessments/dues, effective January 1, 1996, are as follows:

- a. Owner/members per lot, other than P-Section and Combined Lots subject to special assessment \$ 60.00.
- b. Special Assessments for parcels combined for installation of septic systems - \$ 75.00 for two lots, \$ 90.00 for three lots and \$ 105.00 for four lots.
- c. Owner/member P-Section lots only \$ 70.00.



RECYCLE FOR GOLD SPECIAL OLYMPIC GOLD

**GET RID OF UNWANTED VEHICLES ---BUY SPARE PARTS
SATURDAY, OCTOBER 28TH, 9:00-5:00
FLEA MARKET TYPE SALE
SNUG HARBOR CLUB HOUSE PARKING LOT**

Bring your unwanted vehicle to the parking lot Saturday morning before 9:00. If your vehicle sells, you keep the gold. If your vehicle doesn't sell you may remove it or donate it to the North Carolina Special Olympics.

Can't move that vehicle? Call 1-800-590-1600. They will tow away your vehicle for free. All vehicles will be recycled into funds for the Special Olympics.

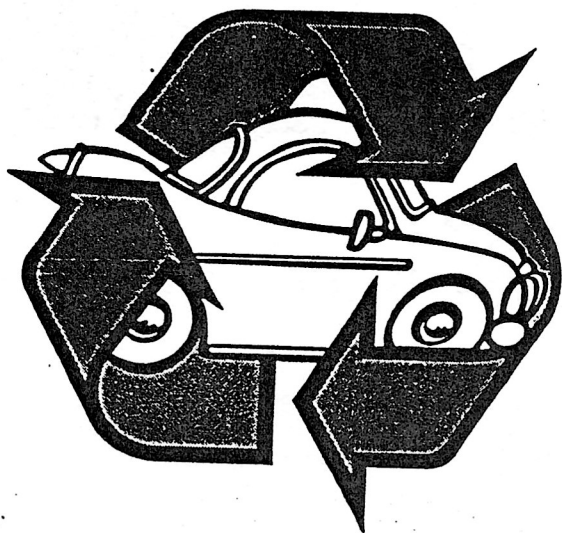
STEPS TO FOLLOW.

1- Call Barb at 426-9698, or Crystal at 426-8255 for space reservation and for further details about vehicles.

2- Make arrangements to pay a \$5.00 charge to help cover the cost of advertising.

**TAKE ADVANTAGE OF THIS OPPORTUNITY. SUPPORT THIS
WORTHWHILE ORGANIZATION.**

OVER →



IF YOU CANNOT BE AT SALE, BUT
WISH TO DISPOSE OF A VEHICLE
CALL THE 800 NUMBER BELOW FOR
INFORMATION.

Recycle for Gold

SPECIAL OLYMPICS GOLD

Be a part of the movement. Join with the Special Olympics in our drive for the gold.

Give us a call and we'll tow away your unwanted vehicles for free! We'll recycle them into the funds we need to support our year-round program of sports training and competition for individuals with mental retardation.

You'll not only get the satisfaction of contributing to a worthwhile cause, you may also get a great tax deduction.

For more information and to arrange for a free pick-up call:

1-800-590-1600



**Special
Olympics**

North Carolina