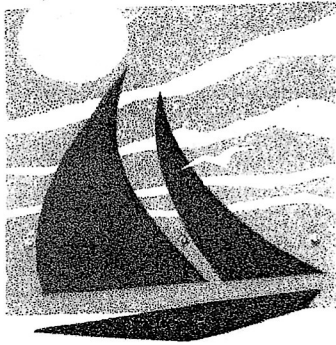




SNUG HARBOR

Snug Harbor News

Published by Snug Harbor Property

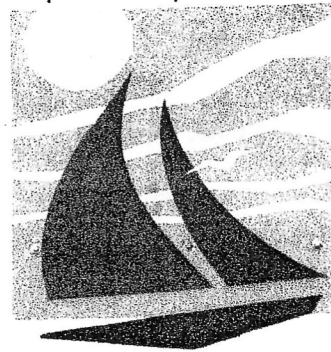
Owners Association

P.O. Box 392, Hertford, NC 27944

Phone 252-426-5172

E-mail:shpoa@inteliport.com

Web Page www.snugharborpoa.com



SNUG HARBOR

President's Corner

This has been a busy year for your Snug Harbor Board. Thanks to their dedication commitment and hard work. Assessment collections are up for 2006, past due assessments are being collected or legal action has commenced on those that have't paid, H- Section bulkhead was replaced this year, the pool was completely drained, scrubbed, repaired and painted, plumbing and Electrical work was completed in the pump house, C- Section pier is being replaced soon, new generator has been installed at the clubhouse and the list goes on.

Policy and Procedures are being reviewed and updated as needed.

The community as a whole is really cleaning up and showing their pride to be a member of this great community called Snug Harbor!

Please read thru your newsletter, its time again for the yearly Board of Governors vote. Included in this newsletter is your Ballot to return to SHPOA by the November Annual Meeting. Also included is your 2007 Budget with the 5% increase in Assessments.

Deb DeWeese, President

ON THE INSIDE PAGES:

BOG Voting Ballot
Property for Sale
Recognizing a Stroke
Amended and New Policies

UPCOMING EVENTS:

SHPOA Annual Meeting
November 11 @ 10am
Covered Dish Dinner
September 16th @ 6:30 PM
Meet and Greet Your Neighbor"
Social on October 14th from
5:00 to 7:00 PM
Pancake Breakfast
Sept. 30 (8 - 10 a.m.)

Your SHPOA Board Ready to Serve

If you need to contact a board member to share a concern or item of interest, their names are listed below. You may call the clubhouse and leave a message for the appropriate individual at 426-5172.

Deb DeWeese	President
Gary Lowry	Vice Pres./Aesthetics
Sue Fields	Treasurer
Carol Klasing	Secretary
Steve Klasing	Maintenance
Bill Ferguson	Strategic Planning
Sue Fields	Legal
Mike Young	Policies/Procedures/ Architectural
Tracy Franklin	Community Affairs
Bill Polk	Community Watch/Arch.

Remember to vote for your next Board member. Ballot in this issue. Sept 2006

CIVIC LEAGUE NEWS

Summer memories will soon be fading and our community will be thinking of cool weather activities, falling leaves, planting bulbs for next spring's bloom, children off to another school year, enjoying our Civic League Covered Dish Dinners and Pancake Breakfasts again.

Among other summer happenings, new families moved into the community, the kids enjoyed two ice cream socials by the pool and volunteers helped keep Snug Harbor Road clean.

We invite all our new families to become members of the Civic League for only \$5 a year per family and invite everyone to participate in all the following upcoming events.

Fall and Winter Happenings at the Club House:

Sept. 30 (8 - 10 a.m.) **Pancake Breakfast** Tickets may be purchased at the door (still a great bargain for delicious sausage, pancakes, juice and coffee). Breakfast served with a smile for your enjoyment.

Oct. 14 (5 - 7 p.m.) **Meet and Greet Your Neighbor Social**. Invite new neighbors and bring an Hor d'oeuvre to share. Let's help make them welcome to Snug Harbor.

Oct. 21 (6:30 p.m.) **Covered Dish Dinner**. Forms will be available to submit your nomination for the **Snug Harbor Good Neighbor Award**. Nominations must be received by Oct. 31.

Nov. 4 (8 - 10 a.m.) **Pancake Breakfast**. Tickets available at the door.

Nov. 18 (6:30 p.m.) **Thanksgiving Covered Dish Dinner**. (Turkey and Gravy will be provided) The annual Snug Harbor Good Neighbor Award will be presented.

Dec. 9 (9 a.m.) **Clean up Snug Harbor Rd**. Volunteers to meet at the Club House.

Dec. 16 (6:30 p.m.) **Christmas Covered Dish Dinner**. (Turkey and Gravy will be provided).

Dec. 31 (9 p.m.) **New Year's Eve Dance**. Tickets will be available at the Nov. and Dec. Dinners.

Snug Harbor Activities

Ladies Exercise: Mon/Wed/Fri 8:00a.m./Club House Non-aerobic workout with video instruction.

Tennis: Tennis Group for men and women meet Mon/Wed/Fri 8-10a.m./Snug Harbor Tennis Courts.

Quilting Group: The quilting group meets every other Monday 10am-2pm at the Club House. Call Lois Lavery for information at 426-9585.

Line Dancing: Thursday Nights 7:00pm

Bingo: 2nd & 4th Sat. @7:30pm @ clubhouse

CIVIC LEAGUE BOUTIQUE ITEMS

Ever wonder why everyone around you looks so snazzy in his or her Snug Harbor Sweatshirts and Polo shirts? Baffled as to where to get your Snug Harbor Ball Cap or drink cooler? Check out the display of Boutique items available in the Snug Harbor Clubhouse Office. Prices, items available and ordering information is available from the office personnel.

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(252) 312-1607

Fall Elections

Now is the time to start thinking about whether you would like to serve your community! The Election of three new officers will be held November 11th at the Annual Membership Meeting. To run, you need only submit a form available at the clubhouse office to any standing board member. This is your chance to speak up and represent the community the way you feel it should be represented if you are either not happy with how things are being done, or if you feel you can bring something special to the table that would enhance the community.

Community Relations

We need your help! SHPOA wants to know of persons who are seriously ill, have gone to the hospital, have lost loved ones or are home bound due to illness. We want to let these people know that they are important to us and we want to reach out to them and let them know that their neighbors care about them. If you know of someone that is in distress, please contact Sue Price 426-8116 or the SHPOA office 426-5172. We would also like to know of any new babies born in Snug Harbor so we can welcome them to our wonderful community

Snug Harbor Web Page

Snug Harbor has a new website at <http://snugharborpoa.com/> !! Have you registered yet?? Have you checked out the pictures and articles' concerning what is going on in Snug Harbor?? We hope that all property owners will visit the website and register. Non-residents of Snug Harbor will only have access to certain areas of the website, so for full access please register!

Recognizing a STROKE

Some people don't die. They end up in a helpless, hopeless condition instead. It only takes a minute to read this... A neurologist says that if he can get to a stroke victim within 3 hours he can totally reverse the effects of a stroke...totally. He said the trick was getting a stroke recognized, diagnosed, and then getting the patient medically cared for within 3 hours, which is tough.

-RECOGNIZING A STROKE

Thank God for the sense to remember the "3" steps, **STR**. Read and Learn! Sometimes symptoms of a stroke are difficult to identify. Unfortunately, the lack of awareness spells disaster. The stroke victim may suffer severe brain damage when people nearby fail to recognize the symptoms of a stroke. Now doctors say a bystander can recognize a stroke by asking three simple questions:

- > S * Ask the individual to SMILE.
- > T * Ask the person to TALK, to SPEAK A SIMPLE SENTENCE
- > (Coherently) (i.e. . . It is sunny out today)
- > R * Ask him or her to RAISE BOTH ARMS.

> NOTE : Another 'sign' of a stroke is this: Ask the person to 'stick' out their tongue. If the tongue is 'crooked', if it goes to one side or the other that is also an indication of a stroke. If he or she has trouble with ANY ONE of these tasks, call 911 immediately !! and describe the symptoms to the dispatcher.

Youth Ministries Mission

We want to encourage our youth and the congregation as well to be "doers" of God's word and to apply things they are learning in a heart-filled servant like manner. Here's what's happening:

Sunday Morning Kidz Korner @ 9:00am: This an awesome time where kids from any age can come up during the service and have their time for an object lesson geared toward worship and devotion (Matthew 18:3) or whatever crazy thing that comes to my head!

Youth Sunday School @ 10:00am-11:00am: This class meets Sunday Mornings from 10:00 - 11:00am. This is a biblically based topical and series study open for ages 10-19 grade. Through visual and biblical application kids are provided with a hands-on approach at strengthening and sharing their light to a darkened world (John 8:12).

Sunday Teen Night Refuge Program @ 7:00pm-8:45pm: We meet at Snug Harbor Community Church. Open to teenage kids ages 13-19. The Sunday night "Refuge" program is a year-round faith based youth program providing a safe and secure environment. God wants to welcome you and encourage your walk through the storms of life by providing a place of refuge where we can all come and learn from each other through the love and grace that Jesus alone can provide (Psalms 18:30).

NEW POLICY

ADMINISTRATIVE CERTIFIED MAIL - FINE POLICY

President – Deb DeWeese, Secretary – Carol Klasing

POLICY NUM: 06-A-01 DIVISION: ADMINISTRATION

EFFECTIVE: 05-13-06 LAST REVIEWED: 05-13-06 LAST REVISION: 05-13-06

PURPOSE:

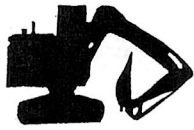
To establish a mechanism, by which the Snug Harbor Board of Governors can recoup postage and handling costs associated with BOG certified mail to SHPOA members.

POLICY:

Upon the recommendation of the Snug Harbor BOG Treasurer, and at the direction of the Snug Harbor Board of Governors the following action will be taken against an owner whose actions, or inactions, related to various Snug Harbor Covenants and/or Policies, result in the requirement that the BOG utilize certified mail as the means of postage to notify said owner(s); to fine the said owner in the amount of \$5.00 (five dollars) in order to recoup BOG postage and handling costs.

PROCEDURE:

1. The author of the subject notification document, shall add a sentence at the end of the document that states: "Notice: According to SHPOA BOG Policy # 06-A-01 lot owners who receive certified mail from the BOG are assessed a \$5.00 fine to cover postage and handling expense. This amount will be added to the lot owner's assessment account." The author will enclose a copy of this Policy with the notification.
2. Governor that authors a BOG notification that requires certified mail as the means of postage for a non-compliance notification, will notify the BOG Treasurer of each instance/occurrence. A copy of the notification document, along with a postage receipt will be supplied to the Treasurer.
3. The Treasurer will enter the fine into the member's file in the BOG Accounts Receivable system. The Treasurer will add a notation of the imposed fine to the notification document, and will then forward said document to the BOG Secretary.



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CR&G

COMMUNITY RELATIONS AND GOALS

CR&G is looking forward to a new year. It is our hope that we may help improve Snug Harbor and your safety. We are neighbors looking out for neighbors. Should you have concerns about your neighborhood or community, please notify your representative. If you do not know your area representative, please call Ken Minster (426-7884) or Barb Lane (426-9144). Ken and Barb are the new co-chairs for this committee.

We meet on the second Tuesday of each month at 7pm at the Club House. Please plan to attend and express your concerns and ideas. Together we can make a difference!

Next meeting is November 14 at 7pm.
Please come join your neighbors.

Snug Harbor Community Church



Pastor Stanley Nixon

A community interdenominational church where Jesus is touching hearts and changing lives. We'd welcome you to our services:

Sunday Morning Worship 9:00 a.m.

Sunday School 10:15 a.m.

Sunday Evening 7:00 p.m.

Wednesday Night Bible Study 7:00 p.m.

Monthly Ladies' Christian Workers Meetings.

Nursery on Sunday morning.

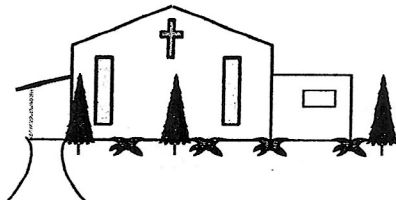
**Start the journey today that will change your
life and last for eternity.**

Bethlehem Church of Christ

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Phillip Alligood, Minister

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Sunday Schedule:

10 a.m. Classes for all ages

11 a.m. Worship Service

6 p.m. Evening Service

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Want To Post An Article??

Do you have something for sale?? Do you wish more people would come to your weekly event?? If so, you may post articles in the newsletter for free if you are a Snug Harbor Resident, AND, this is not in support of a

business!!! Deadline for submission of new articles for the Winter 2007 edition of the Snug Harbor Newsletter will be December 12th. You may drop your article off at the

clubhouse office or you can e-mail it to

SHPOA@intelipoint.com.

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AMENDED POLICY

SUBJECT: USE AND RENTAL OF THE CLUBHOUSE		
PRESIDENT: Deb DeWeese		EFFECTIVE: 12-23-97
SECRETARY: Carol Klasing		LAST REVIEWED 08/09/06
POLICY NUMBER: 97-A-01	DIVISION: ADMINSTRATION	LAST REVISION: 08/09/06

PURPOSE:

To provide for the safe use of the clubhouse; to ensure the equal use and enjoyment by the members, their families and guests; and to establish minimal standards and guidelines governing use of the clubhouse and its grounds.

POLICY:

1. Any Snug Harbor Association member in good standing may schedule the clubhouse for private functions if not otherwise scheduled or obligated for SHPOA functions and in accordance with the following procedures:

a. All functions must be primarily for Snug Harbor residents. There is no rental charge if the function is open to ALL Snug Harbor residents, and there are no non-residents invited. There will be a \$50 rental fee if either the function is not open to all residents, or the function includes non-member guests (e.g.; a wedding reception, birthday party, etc.).

b. Only a member in good standing can rent, or sponsor an event at the clubhouse. The member-sponsor will pre-schedule the clubhouse in advance with the designated Board member and the function must be placed on the association calendar at least one week prior to the function. Note that an approved rental agreement along with all rental fees, alcohol permits/fees, and clean-up deposits MUST be completed, and filed in the SHPOA office at least one week in advance.

c. There is a \$50 clean-up deposit for clubhouse rental. This deposit will be forfeited if the clubhouse is not left in the condition that it was found (see "Checklists"). Re-occurring clubhouse renters are excused from paying the clean-up deposit, but are obligated to leave the Clubhouse in the condition it was found. All trash must be removed the day of the function!

d. Smoking is NOT allowed in the Clubhouse except in the designated "Smoking Room". **[Note that the member sponsoring the function will be subject to a \$50 fine if smoking occurs in a non-designated area.]** The member-sponsor will encourage outside smokers to properly dispose of their cigarette butts in the can outside the front door.

e. A SHPOA alcohol permit is required for all functions where alcohol will either be served, or "brown-bagged" into the clubhouse. There is a \$25 fee for the alcohol permit, and it must be obtained at least one week prior to the event, and must also be posted on the Clubhouse wall at the beginning of the function. By signing the clubhouse rental agreement the member-sponsor agrees to accept all legal liability for any injuries or deaths, and further agrees to reimburse the association for any damages to the clubhouse and/or furnishing/equipment. The member-sponsor should obtain a "special event liability insurance policy" in order to protect themselves from liability for any event involving alcohol. The member-sponsor will be subject to a \$500 fine if alcohol is brought into the clubhouse and no alcohol permit was obtained!

f. Decorations, other than table decorations, are to be discussed with a Board member prior to the event and shall be of a design so as not to create an unsafe environment or cause damage to the walls or surfaces of the facility.

g. The pool will not be available for rental. Access to the pool area by renters is strictly prohibited. Note that the member sponsoring the function will subject to a \$500 fine if the pool area is accessed. As well, by signing the clubhouse rental agreement form, the member-sponsor agrees to assume all legal liability for any injuries/deaths, and will reimburse SHPOA for damages to the pool area and/or furniture and equipment.

h. Under no circumstances are facility keys to be duplicated or transferred without Board approval.

i. The Board shall maintain a list of organizations eligible to use the clubhouse and shall require each organization to submit an annual Statement of Purpose stating the Name of the organization, function of the organization and responsible leader(s) with addresses) and phone number(s). No organization will be scheduled unless the current statement of purpose is on file and approved by the Board of Governors.

j. Requests are subject to review and/or approval by the Board of Governors.

Continued on next page

PROCEDURE:

SCHEDULING: The member hosting or sponsoring a function shall complete a "REQUEST FOR USE AND RENTAL FORM" at least one week prior to use and the function must be placed on the Association calendar at that time. This form will be submitted to a current member of the Board of Governors. All deposits, rental fees, and other fees must accompany the rental form.

RENTAL FEES:

Free: When reserved by a member in good standing and when the function is primarily for Snug Harbor residents, and open to all residents (e.g.: quilter's group, Civic League Dinners/Fund Raisers, Pinochle group, etc.). The member sponsor shall complete a "Request for Use Form" and all rules and guidelines other than rental fees as outlined herein shall apply.

\$50.00: When reserved by a Snug Harbor property member in good standing but the event is NOT open to **[ALL]** Snug Harbor residents (e.g.; wedding reception, birthday party, etc.).

\$100.00: When reserved by a Snug Harbor property member in good standing but the event is for an outside organization (e.g.; Chesapeake Rotary Club, Social Services, etc.).

\$25.00: For SHPOA Alcohol Permit (if alcohol is to be consumed).

DEPOSITS:

There is a \$50 deposit for clean up.

Recurring renters of the clubhouse shall pay no fee or deposits if 75% of their organization is comprised of Snug Harbor owners. The Board shall handle situations not covered under the rental policy on a case-by-case basis.

NOTE: *If it is determined during the function that clubhouse's use as outlined in the agreement by the Snug Harbor resident in good standing is not being followed, the SHPOA Board reserves the right to apply the applicable schedule of charges/fines and the SHPOA resident will be billed accordingly.*

CLEANUP:

All rentals assume reasonable cleanup in a timely manner by the renter following the event. Members or renters hosting or sponsoring functions are responsible for cleaning up after the event and for returning furniture, equipment, and supplies to its original place. Decorations are to be immediately removed. Grounds are to be cleaned as needed to return the area to its original state prior to the event. All trash and garbage created during the function is to be removed from the facility the day of the event unless prior arrangements have been made. Heating and AC controls are to be returned to the original settings. All doors and windows are to be secured upon leaving and keys are to be placed in an envelope and slid through the door slot when leaving the building (see "Checklists"). The \$50 clean-up deposit will be forfeited if the clean-up checklist is not completed in a satisfactory manner. A Board member will make a determination if the deposit is to be forfeited.

ADDITIONAL CLEANUP OR DAMAGES: If additional extensive cleanup and/or repairs are required, the Board of Governors will charge cleanup at a rate of \$20.00 per hour. Repairs for damage caused by other than normal wear and tear shall be assessed at the cost of the repair or replacement whichever is less and a \$10.00 administrative fee will be charged.

Adopted 9 August 2006 by the Board of Governors



FOR SALE BY OWNER

B39 & B40 Seminole Trail 60x190 Each - Lots are adjoining
(252)426-5831

PROPERTY FOR SALE

SHPOA has had Lot P-25 in P-Section deeded back to us by the previous owner. SHPOA is now accepting offers for this lot. Only offers starting at \$5,000.00 will be accepted. Interested persons should submit their bid in writing to the Clubhouse office. Mark your bid Attn: Carol Klasing.

**Snug Harbor Property Owners Association
Annual Meeting, November 11, 2006 Ballot**
Vote for no more than three candidates for Board of Governors:



Sue Fields ()

Steve Klasing ()

Bill Ferguson ()

Pat Harley ()

Write-In Candidate _____

Lot # _____ Signature _____

Mark and then fold this ballot over and mail to SHOPA. Address on backside. Thanks!

The SHOPA Budget for 2007 has been approved by the Board of Governors and is reflected on page 12 of this Newsletter. In accordance with the Amended Declaration of Covenants, Conditions, and Restrictions, Article IV, Section 3c, a vote of the membership is not required unless the annual assessment is being increased by more than 5%. **Since your increase in assessments for 2007 is 5%, no vote by the membership is required.**

Get to Know the Board of Governor Candidates:

Bill Ferguson

Retired Senior Chief US NAVY Specialized in Combatant Craft and Human Resources Management
Director of Staff Development, Hampton General Hospital

Developed Management Training Plan for US Navy Fleet Maintenance Activities

Developed Business Case Analysis Model for Regionalization of US Navy Maintenance

Managed \$200M Budget for US Navy Fleet Maintenance Activities Nancye and I have been in Snug Harbor since 2000.

Sue Fields

I, and my husband, Lee, purchased property in 1984 and raised our two sons, Jimmy and Jesse, in Snug Harbor. I was elected to the Board in November 2003 and started my 2004 term working on the aesthetics committee, in 2005 I worked with the architectural committee, and in 2006 I accepted the position of Treasurer. As a long standing member of Snug Harbor, I feel I have much more to offer and there is much more that this community has to accomplish. I still believe, with the help of a strong working Board, a committed Civic League, and the membership as a whole, we can keep Snug Harbor a pleasant community to be proud of.

Pat Harley have owed and operated B & P Electric in Virginia beach, Virginia, for the last 15 years. I

Was in the US Army for 8 years, until I resigned to help my father who was suffering from Multiple Sclerosis. I have attended colleges for both engineering and real-estate,

I have four children, Jessica is a senior at West Virginia University in Morgantown,

West Virginia, Justine is a freshman at Ambassador Baptist College in Lattimore,

North Carolina and Bellie who is 8th grade at great bridge middle school and Christopher is in the second grade Cedar Road Elementary. I am the past member of the Rotary Club in VA beach.

I LOVE sailing, and enjoy fishing, hunting, playing golf and chess. I also enjoy real-estate and development projects.

Steve Klasing

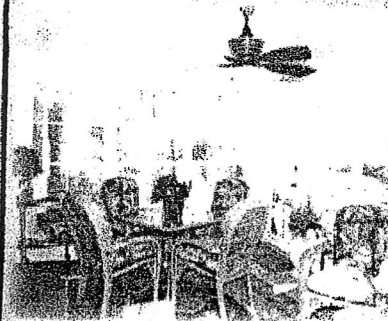
I am currently serving on the SHPOA Board as the Maintenance Supervisor. In the last two years I have endeavored to move this community forward in the area of maintenance. I am running for re-election to the SHPOA Board to continue this effort. My wife Carol and I moved here full time in June of 2003 in preparation for my retirement after 30 years in the Navy. I feel that my previous experiences can be beneficial to the community as a whole. I understand the need to work within a fixed budget from both this experience and my years in the military. I feel that to improve our lives in Snug Harbor, we must be proactive in the community in which we live, and that is why I have served on the Board thus far and why I am ready to continue to serve on the SHPOA Board.

Snug Harbor Property Owners Association
Post Office Box 392
Hertford, NC 27944-0392

(approved 7/31/2006)		SHPOA OPERATING BUDGET REPORT			
		2007			
CATEGORY	BUDGET	PREVIOUS	CURRENT	YEAR TO DATE	BALANCE
INCOME					
Assessments 2007	\$90,000.00			\$0.00	\$90,000.00
P-Section Utilities	\$2,800.00			\$0.00	\$2,800.00
Past Due Assessments	\$3,000.00			\$0.00	\$3,000.00
Interest	\$600.00			\$0.00	\$600.00
Legal	\$1,000.00			\$0.00	\$1,000.00
Rental Income	\$500.00			\$0.00	\$500.00
Advertisement	\$600.00			\$0.00	\$600.00
Real Estate Sales	\$3,000.00			\$0.00	\$3,000.00
Pool Tags	\$2,500.00			\$0.00	\$2,500.00
Special Assessments	\$500.00			\$0.00	\$500.00
Other Income	\$500.00			\$0.00	\$500.00
Total Income	\$105,000.00	\$0.00	\$0.00	\$0.00	\$105,000.00
Balance Forw ard 2006	\$5,000.00			\$0.00	\$5,000.00
Total Funds 2007	\$110,000.00	\$0.00	\$0.00	\$0.00	\$110,000.00
EXPENSES					
Payroll	\$16,500.00			\$0.00	\$16,500.00
Payroll Taxes	\$4,000.00			\$0.00	\$4,000.00
Contract Labor	\$18,250.00			\$0.00	\$18,250.00
Office Supplies	\$2,000.00			\$0.00	\$2,000.00
New sletter	\$3,000.00			\$0.00	\$3,000.00
Office Postage	\$500.00			\$0.00	\$500.00
Certified Mail	\$500.00			\$0.00	\$500.00
Professional Fees	\$4,250.00			\$0.00	\$4,250.00
Insurance	\$10,000.00			\$0.00	\$10,000.00
Licenses	\$550.00			\$0.00	\$550.00
Liens & Fees	\$1,000.00			\$0.00	\$1,000.00
Swimming Pool	\$3,000.00			\$0.00	\$3,000.00
Recreation Activities	\$500.00			\$0.00	\$500.00
Utilities - Telephone	\$1,500.00			\$0.00	\$1,500.00
Utilities - Electric	\$3,300.00			\$0.00	\$3,300.00
Utilities - Water	\$850.00			\$0.00	\$850.00
Utilities - Fuel (Propane)	\$1,600.00			\$0.00	\$1,600.00
P-Section Utilities 2800	\$2,800.00			\$0.00	\$2,800.00
Maintenance Clubhouse	\$3,000.00			\$0.00	\$3,000.00
Maintenance Grounds	\$1,700.00			\$0.00	\$1,700.00
Maintenance Machinery 1000	\$1,000.00			\$0.00	\$1,000.00
Maintenance P-Section	\$1,000.00			\$0.00	\$1,000.00
Maintenance Streets	\$1,000.00			\$0.00	\$1,000.00
Miscellenaous	\$2,000.00			\$0.00	\$2,000.00
Donations	\$200.00			\$0.00	\$200.00
EMERG Capital Reserve	\$5,000.00			\$0.00	\$5,000.00
Total Expenses	\$89,000.00	\$0.00	\$0.00	\$0.00	\$89,000.00
OTHER USE OF FUNDS					
Clubhouse-Women Restroom	\$2,000.00			\$0.00	\$2,000.00
Clubhouse - Front Doors	\$1,500.00			\$0.00	\$1,500.00
Tennis Courts	\$7,500.00			\$0.00	\$7,500.00
Pool Pumphouse	\$1,150.00			\$0.00	\$1,150.00
Clubhouse Parking Lot	\$3,200.00			\$0.00	\$3,200.00
Clubhouse A/C Units	\$900.00			\$0.00	\$900.00
Clubhouse Window s	\$2,250.00			\$0.00	\$2,250.00
P-Section Comfort Station	\$2,500.00			\$0.00	\$2,500.00
Total Use of Funds 2007	\$110,000.00	\$0.00	\$0.00	\$0.00	\$110,000.00
Assessment Rates For 2007					
Single Rate	\$81.00	1/4 Rate	\$20.25	Spec Rate 3	\$206.00
1/2 Rate	\$40.50	P Sect Rate	\$121.00	Spec Rate 4	\$275.00
1/3 Rate	\$27.00	Spec Rate 2	\$138.00		

Why Have Over 3,414 Elizabeth City Area Residents All Remodeled With Swimme & Son? What Do They Know That YOU Don't?

Sunroom Season Special



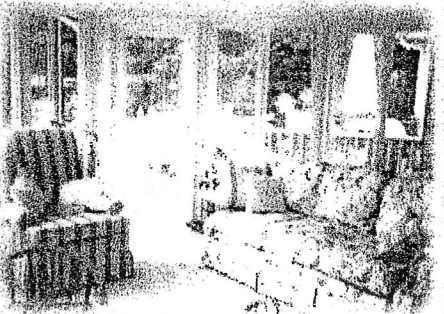
FREE DECK
with purchase of
a complete sunroom!

8' X 10' deck may not be combined
with other offers; call for complete
details. Hurry--offer ends soon!

You'll love your new sunroom.
We guarantee it.
No mess.
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Pure perfection.



Your quick & easy sunroom addition
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SUNROOMS

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ON SALE NOW! SEAMLESS SIDING

with a tough, durable
PVC COATING!

COMPARE!

the other guys:
-130 seams on the
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FREE
Siding Insulation
Package*



Lifetime Warranty
No Ugly Seams!

14 Beautiful Colors
Save Heating & Cooling \$\$

Increase Your Home's Value
NEVER PAINT AGAIN!

*Free 3/8" insulation installed behind siding when
siding for entire home purchased before 5/31/05
may not be combined with other offers.

Old Windows are COLD and DRAFTY!
They Increase Your Electric Bill and
COST YOU MONEY!

- Save Money on Heating & Cooling Costs
- Quieter Windows
- Always Easy to Clean and Easy to Use
- Money Back Guarantee!
- Lifetime Breakage Warranty
- Life of Home Warranty!

Replace your OLD Drafty,
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Call Today!

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And check out our Seamless Gutters
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Christmas

On The Tide

Story Leader

December 1882

The Classic, "Christmas On The Tide," chronicles the adventure of four boys, age 10 to 14 as they:

- visit the sights of Fort Delaware
- marvel the Philadelphia Navy Yard
- birth the vessel at Market St. wharf

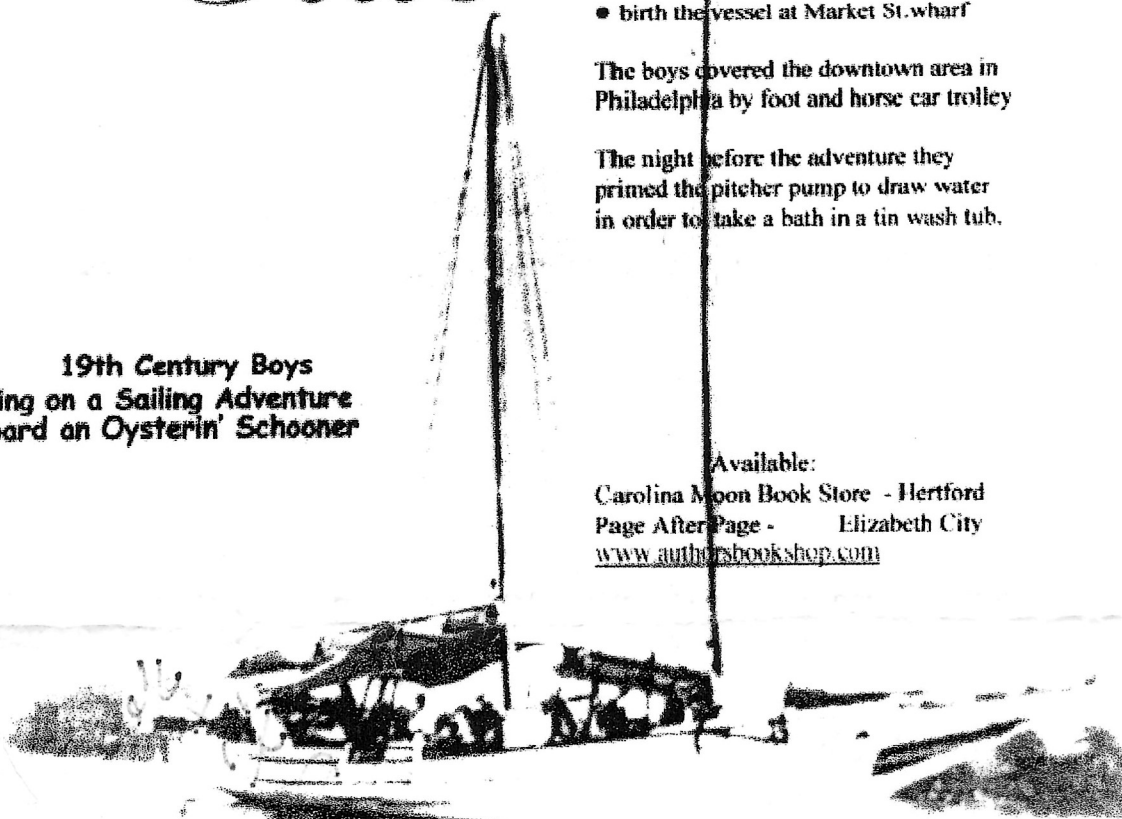
The boys covered the downtown area in Philadelphia by foot and horse car trolley

The night before the adventure they primed the pitcher pump to draw water in order to take a bath in a tin wash tub.

19th Century Boys
going on a Sailing Adventure
aboard an Oysterin' Schooner

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By: Champion C. Cox