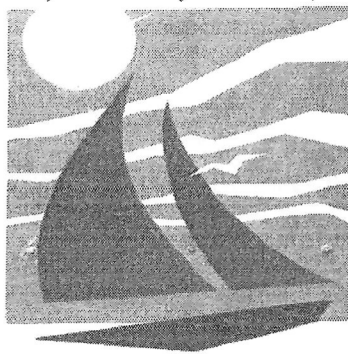




Snug Harbor News

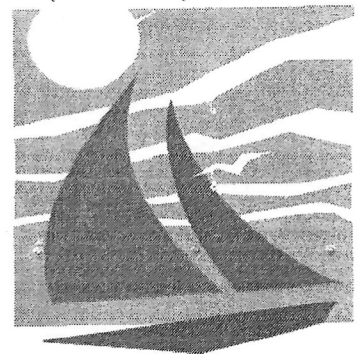
Published by Snug Harbor Property
Owners Association

P.O. Box 392, Hertford, NC 27944

Phone 252-426-5172

E-mail snugharborpoa@embarqmail.com

Web-site snugharborpoa.embarqspace.com



SNUG HARBOR

SNUG HARBOR



President's Corner



Greetings Friends and Neighbors:

Where does the time go? It seems as though it was just yesterday when I was writing a Newsletter article commenting on the beautiful springtime in Snug Harbor. Summer has come and gone. Now we prepare for the coolness of fall and the preparations of SHPOA's Annual Meeting Saturday, November 10th. Your SHPOA Board has worked hard and completed a number of projects the first nine months of this year. A committee revised the Club House Usage Policy, the Board approved the Policy and your copy is included with this Newsletter. Please note the use of alcohol in the Club House has been eliminated. After much discussion the Board determined the best level of protection for the community was to do away with the alcohol option. A major project, the control of the serious erosion problem in A Section Park, was successfully completed. An extensive bulk-heading project hopefully will take care of the problem. An early spring pool project was postponed and will be, weather permitting, completed this month. This project includes cement work, priming and painting the pool. The Board researched the need for increased clerical support. The board justified the need, wrote a job description and conducted successful interviews. Christy DeVine was hired to work ten hours per week. She is successfully diminishing the work hours of your Board Secretary and Treasurer. For other project reports please attend the SHPOA Annual Meeting November 10th at 9:00AM.

VANDALISM IN OUR COMMUNITY --- I commend our Community Watch individuals for paying attention to what goes on in our community. They look for open windows, broken doors, clusters of people, strange cars etc. If something looks strange or different a report is made immediately to the Perquimans County Sheriffs Office. The Board asks that all property owners look out for one another, if necessary. It would be most helpful if all residents updated their phone numbers in the SHPOA Office. It would be helpful if all Property Owners would keep their eyes and ears open to activities in the community. (Continued on page 2)

Jeanne Cullings
President SHPOA 2012

5th Annual Game/Card Party 31 Oct.

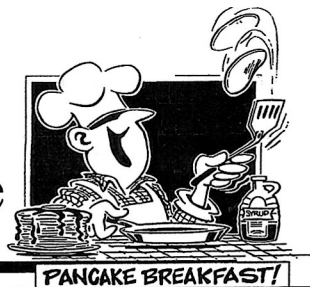


Wednesday Oct 31 **5th Annual Game and Card Party**

is being held at the Snug Harbor Clubhouse from 11:30 until 4:00. A chicken salad lunch will be served at noon. Beautiful baskets will be raffled off. Contact Annis Murphy 426-1793 or Eileen Minster 426-7884 for tickets or to reserve a table. Don't miss this fun fall event!



Civic League



Snug Harbor Civic League Events at a Glance

- October 6 Club House -Breakfast (8 - 10AM)
- October 20 Club House -Covered Dish 6:30 PM
- October 31 Game/Card Party Club House (11:30-4PM)
- Nov. 3 Club House -Breakfast (8 - 10AM)
- Nov. 17 Club House - Turkey Covered Dish 6:30PM
Bring Food Donation for Local Food Bank



- Dec. 1 Club House Christmas Decorating 8-10AM
- Dec. 15 Club House - Christmas Covered Dish 6:30 PM
- Dec. 15 Light Up Snug Harbor Night with your outdoor Christmas Lights after the Covered Dish
- Dec. 29 Clean Up Snug Harbor Road 9:00 AM
Meet at Clubhouse

Snug Harbor Community Church

Pastor Howard Sutton

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

Sunday Morning Worship 9:00AM

Sunday School 10:15AM

Sunday Evening Service 6:30PM

Sunday Evening Youth Meeting 6:30PM

Wednesday Night Bible Study 7:00 PM

Nursery on Sunday morning

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



**SHPOA Annual Membership Meeting
10 November 2012 9PM Clubhouse**

President's Corner Continued When we keep a watchful eye on our surroundings, it promotes neighbors helping neighbors and keeps our community safer. **ASSESSMENTS** --- All property owners who have not paid their 2012 Assessments, and property owners owing past Assessments, received a letter from your Board of Governors in September. The letter is a reminder to pay your Assessments now. If SHPOA Office has not heard from you by mid November a lien will be filed against your property in the Perquimans County Clerks Office. The cost of filing the lien is \$50.00. That cost will be added to your property Invoice. The Board of Governors does not take pleasure in filing those liens. We know you are aware of the obligation you assumed when purchasing property in Snug Harbor. Every property owner has an obligation to provide financial support to their community. **INCREASE IN ASSESSMENTS 2013.** Three considerations dominated the decision to increase the assessments for 2013. 1.) **Dwindling volunteerism.** The nice way of saying this is that some board positions, namely Secretary and Treasurer have become full time volunteer positions. Adding part time support to our office is an additional but necessary cost. 2.) **Continuing major infrastructure repairs in the near term.** Reflecting on the budgets presented over the last few years reveals major items for which SHPOA must accrue funds, e.g. bulk-heading, boat ramps, pool, roads, P Section restrooms and clubhouse. This year we are faced with some repairs as of yet known magnitude to the clubhouse structure. In addition the septic field in the A-Section park needs to be reworked. 3.) **Insufficient accumulation of capital reserves.** Finally, we have not been successful in substantially building the capital reserve funds. It is tempting to ask why SHPOA needs a capital reserve fund when we undertake major projects directly from the operating budget. The biggest concern is liquidity in the face of a calamity. Even though the clubhouse and P-Section restrooms are insured, if either were destroyed by e.g. tornado, hurricane or fire, SHPOA would need more funds on hand than are now in the capital reserve. Similarly, structural damage to the pool would overwhelm our meager reserves. For the above reasons, your Board decided that an increase of \$4.00 per year per lot is fiscally prudent. Assessments for the year 2013 will increase to \$93.00 per year per lot. The P Section utility assessment is unchanged. *Jeanne Cullings* Fall 2012 Page 2



Voting
Reminder



If you want to vote in the November 2012 Board of Governors' election you need to be a member in good standing, which means no outstanding debts to SHPOA. Call the SHPOA Office at 252-426-5172 if you have any questions.



Snug Harbor Volunteer Taxi Service

The purpose of this taxi service is to provide transportation for seniors (primarily 55+) who are unable to drive due to physical limitations or are without transportation. The taxi will take people for medical tests, doctor appointments, picking up prescriptions and grocery shopping. We will generally cover a hundred mile radius which will cover Tidewater, Virginia and Greenville, N. C. More information can be obtained by contacting Bob Ascher 426-1112, Doris Grubb 426-4670, Peter LeRoy 426-1089, and Don Williams 426-1043.

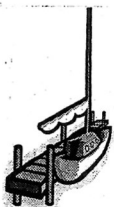


RIDDICK Marine Construction

By: Joe Riddick

**Bulkheads - Boat Houses -
Lifts
Deep & Shallow Water Piers**

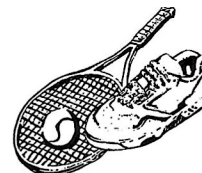
**252-426-1288
252-333-7854**



No Money Down



Snug Harbor Activities



Ladies Exercise: Mon/Wed/Fri 8AM clubhouse
Also less stress exercise Tues/Thurs 8:30AM
Tennis: Mon/Wed/Fri 8-10AM tennis courts
Quilting Group: Monday 10AM-2PM clubhouse
Call Lois Lavery for information 426-9585

Snug Harbor Notary Service

The office offers free notary service to Snug Harbor property owners in good standing.

Help save \$\$\$\$ Newsletter Costs



Every newsletter costs around \$1.25 to print and mail out. Multiply that by 650 owners and sent out 4 times per year, the costs are substantial. In the coming weeks you can help by signing up to receive the Newsletter on your computer over the internet. It's faster and can help SHPOA redirect funds to speed up the completion of some of our capital projects. To sign up, stop by the office or look for signup sheets at Civic League and SHPOA functions. We have had over 90 Snug Harbor residents sign up which equates to a savings of \$450. For those who live outside the Snug Harbor area you can sign up by sending the SHPOA Secretary an email at secretaryshpoa@embarqmail.com

Sign up Now! Sign up Now! Sign up Now!

New Snug Harbor Phone Books

2012 Phone books are now available in large, clear readable print at the Club House office for a small fee.

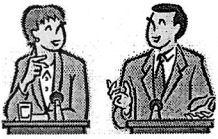


**No ATVs, Golf-Carts or
Go-Carts on State And
Snug Harbor Roads**



SHPOA Properties For Sale

SHPOA has two properties for sale: Lots J-9 and P-30. SHPOA is currently accepting any reasonable offer for these lots and retains the right to refuse any offer.



Meet the Candidates for this Year's Election



Mrs. Karen Giles My husband Frank and I came to Snug Harbor in February 2011. Since then, we have come to enjoy both the Snug Harbor community and this unique area of North Carolina. I hold a B.S. and Management Science degree from NY State University at Geneseo, New York. I currently am employed by IBM Corporation where I have made my career for the past 34 years. I have held many positions in Finance, Planning, Business Controls, Operations, and Management. I have been able to work out of my home for the last 8 years. In the area of community support, I work and serve on the board of Brown Bag Ministry which is a non-profit that feeds the needy in the Triangle. I also serve as treasurer for the Snug Harbor Civic League.

Mr. Roger Miller Hi, my name is Roger Miller and I moved to Snug Harbor in 2011. I retired in January of 2007 with my last job working as a computer specialist at the Portsmouth Naval Hospital. I'm impressed with the natural beauty and friendliness of our community and will work hard to keep Snug Harbor a great place to enjoy water recreations and raise a family. I believe I can work well with the existing board of governors to keep Snug Harbor a great place to live and would greatly appreciate your vote and support.

Mr. Joe Nicklin Joe Nicklin and his wife Barbara reside at 123 Iowa Trail. They have been Snug Harbor Property Owners since 1992 and permanent residents since 2005. Joe is a retired mechanical engineer and Superintendent of Maintenance Planning for ALCAN, one of the largest aluminum manufacturing plants in the country. When retired, he owned and managed successful restaurants. Also, he founded and ran a tax exempt charity that provided housing for cancer patients and their families while receiving their prescribed treatment away from home. Based on Joe's experiences he understands the importance of good planning and team work in the success of any organization. He desires to stay on the SHPOA Board of Governors and use his leadership, planning and organizational skills to help move the community forward.

We want to hear from you, yes really!!!!

If you have a good idea, an improvement, a savings, or suggestion, your CR&G and SHPOA board is interested in hearing it. Just fill out the form below and drop it off at the office or in the suggestion box. You don't need to leave your name and number but can if you want to be contacted. Thanks, your ideas are greatly appreciated.

-----cut here-----cut here-----cut here-----

Idea, improvement, savings or suggestion _____

Name

Phone



SHPOA 2012 Election Ballot



Please mark only 3 candidates



Mrs. Karen Giles



Mr. Roger Miller



Mr. Joe Nicklin



Write-In _____



Write-In _____



Name Printed _____ Date _____



Signature _____ Lots _____

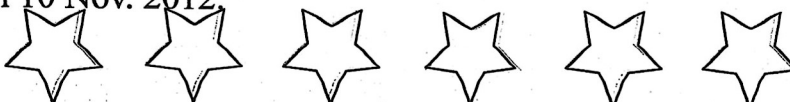


*****Ballots must be signed to be counted*****



Mailed ballots must be received by 9AM Saturday 10 Nov. 2012. Only Members in good standing may vote. If you have any questions call 252-426-5172

Non-mailed ballots will be accepted until the ballot box is closed on 10 Nov. 2012.



Step 1 -- Fold Here

Step 2 -- Fold Here

Place Stamp
Here

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

SHPOA OPERATING BUDGET REPORT

Purposed Budget for 2013

CATEGORY INCOME	2013 BUDGET	2012 Budget	CURRENT YEAR TO DATE	BALANCE
Assessments	\$103,000.00	\$100,392.00		
P-Section Utilities	\$3,640.00	\$3,432.00		
Past Due Assessments	\$2,800.00	\$2,500.00		
Interest	\$300.00	\$450.00		
Legal	\$0.00	\$0.00		
Rental Income	\$250.00	\$250.00		
Advertisement	\$880.00	\$880.00		
Real Estate Sales	\$2,750.00	\$0.00		
Pool Tags	\$2,700.00	\$2,750.00		
Special Assessments	\$2,050.00	\$2,050.00		
Other Income	\$0.00	\$100.00		
Total Income	\$116,320.00	\$112,804.00		
Balance Forward 2011	\$5,000.00	\$5,000.00		
Total Funds 2012	\$121,320.00	\$117,804.00		
EXPENSES				
Payroll	\$36,020.00	\$30,822.23		
Payroll Taxes	\$5,403.00	\$4,623.00		
Contract Labor	\$0.00	\$0.00		
Office Supplies	\$3,100.00	\$2,800.00		
Newsletter	\$1,400.00	\$1,200.00		
Office Postage	\$950.00	\$950.00		
Certified Mail	\$200.00	\$200.00		
Professional Fees	\$5,000.00	\$5,000.00		
Insurance	\$15,000.00	\$14,000.00		
Licenses	\$500.00	\$500.00		
Liens & Fees	\$300.00	\$300.00		
Swimming Pool	\$7,000.00	\$7,000.00		
Recreation Activities	\$200.00	\$200.00		
Utilities - Telephone	\$1,500.00	\$1,440.00		
Utilities - Electric	\$5,300.00	\$4,800.00		
Utilities - Water	\$1,500.00	\$1,500.00		
Utilities - Fuel	\$2,200.00	\$2,000.00		
P-Section Utilities	\$3,640.00	\$3,432.00		
Maintenance Clubhouse	\$3,000.00	\$3,000.00		
Maint Grounds	\$4,500.00	\$4,500.00		
Maint Machinery	\$2,200.00	\$2,200.00		
Maintenance P-Section	\$1,500.00	\$1,500.00		
Maint Streets	\$4,000.00	\$4,000.00		
Taxes	\$0.00	\$1,600.00		
Miscellaneous	\$2000.00	\$0.00		
Carry forward to 2014	\$5,000.00	\$5,000.00		
Total Expenses 2013	\$111,613.00	\$102,567.57		
OTHER USE OF FUNDS				
ClubHouse Rehab	\$6,000.00			
Mohawk Repair	\$3,200.00			
Pool Furniture	\$500.00			
Donations	\$200.00	\$200.00		
To Capital Reserve	\$7.00	\$6,536.43		
TOTAL USE OF FUNDS	\$121,320.00	\$117,804.00		
Assessments for 2013				

Per Lot	3/4 lot	1/2 lot	1/4 lot	1/3 lot	P-Sect. Utilities
\$93.00	\$69.75	\$46.50	\$23.25	\$31.00	\$52.00

In accordance with Article IV Covenant For Maintenance Assessments, Section 3 Maximum Annual Assessment, item (c) the maximum annual assessment may be increased each year by not more than 5% above the assessment for the previous year (rounded to the nearest whole dollar) without a vote of the membership.

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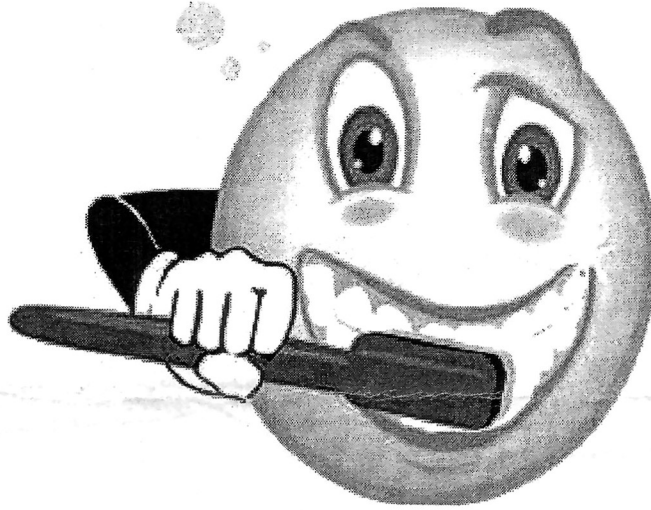
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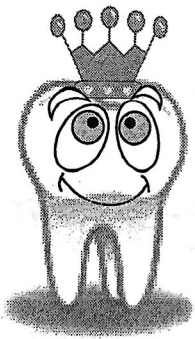
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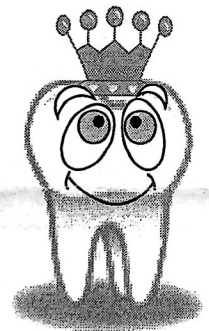
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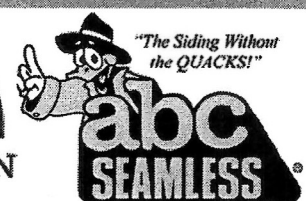
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Help Take a Bite Out Of Crime!



SHPOA Needs Your Help with Community Watch

If you would like to volunteer to assist with Community Watch please call the SHPOA office at 426-5172.

\$\$\$Reward\$\$\$

A reward of \$50 is offered for information leading to the arrest and conviction of The person or persons responsible for damaging, defacing, destroying, harming, sabotaging, vandalizing and or wrecking Snug Harbor Property.

Your Name is not be made public and you aren't required to appear in court. Please call 426-5172 with information

LUNCH

Mon.-Sat. 11:00am-2:30pm

Dinner

Thurs. Fri.
5:30pm-8pm



*Catering,
Function*

*Room and
Private
Parties!*

CALL 426-1913

109 North Church Street, Hertford

SNUG HAROR PROPERTY OWNERS ASSOCIATION
BOARD OF GOVERNORS
HERTFORD, NORTH CAROLINA

SUBJECT: USE AND RENTAL OF SNUG HARBOR CLUBHOUSE AND COMMON AREA POLICY		
PRESIDENT: JEANNE CULLINGS		EFFECTIVE: 07-30-12
SECRETARY: WILLIAM TONEY JR		LAST REVIEWED: 07-30-12
POLICY NUM: 12-001	DIVISION: ADMINISTRATION	LAST REVISION: 09-24-07

PURPOSE:

Provide for the safe use of the Clubhouse and Common Area; to ensure the equal use and enjoyment by the members, their families and guests. Establish reasonable standards and guidelines governing use of the clubhouse and its grounds.

POLICY:

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

- a. The Clubhouse is open to all Snug Harbor residents for their use and enjoyment, when available.
- b. Only a member in good standing can sponsor an event at the clubhouse. The member-sponsor will pre-schedule the clubhouse with the SHPOA Office. 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 fee and clean-up deposits **MUST** be completed, and filed in the SHPOA office at least one week in advance of the event. Emergency requests can be handled through the SHPOA Office or Board President.
- c. There is a **\$100 deposit** for the clubhouse and common area rental. This deposit will be forfeited if the clubhouse and common area is not left in the condition that it was found. (see "Checklists") Member-sponsors agree to reimburse association for any damage if it exceeds the \$100 deposit to Clubhouse and its furniture/equipment.
- d. Smoking is not allowed in the clubhouse.

- e. Consumption of alcoholic beverages is not allowed on any SHPOA common area.
- f. Recurring renters of the Clubhouse shall pay no fee or deposit if 50% of the attendees are comprised of Snug Harbor owners. The Board of Governors shall handle unique situations not covered under the rental policy on a case-by case basis.
- g. The pool is not available and access to the pool area by renter is strictly prohibited.
- h. Requests for rentals are subject to review by the Board of Governors or its secretary or office representative.
- i. The Maintenance Supervisor or office representative will make a determination if the deposit is returned and advise the office to return their deposit.
- j. **The Snug Harbor Property Owners Association and its Board of Governors assume no responsibility for any accident or injury resulting from the use of the Clubhouse and common area recreational facilities and property. Members, families, and guests agree to make no claims against the Snug Harbor Property Owners Association and/or its Board of Governors for or on account of any injury, loss or damage to life, limb or property sustained in the use of the Clubhouse and common area recreation properties.**

PROCEDURES:

1. **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 by the office representative. This form will be submitted to SHPOA office. All deposits, rental fees, and other fees must accompany the rental form.
2. **RENTAL FEES:**
 - a. **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, Card parties, etc.). The member sponsor shall complete a **Request for Use Form** and all rules and guidelines as outlined herein shall apply.
 - b. **\$100.00:** When reserved by a Snug Harbor property member in good standing, but if the event is predominately for outside attendees(e.g.; Chesapeake Rotary Club, Social Services, etc.), the fee of \$100.00 is applied.
 - c. **Free:** When reserved by a member in good standing and when the function is primarily for Snug Harbor residents. (e.g.; Birthday parties, Weddings & Receptions, Anniversaries, and Reunions, ect.) The member sponsor shall complete a **Request for Use Form** and all rules and guidelines as outlined herein shall apply. *** (Item c. is pending approval/disapproval at the October 13, 2012 BOG Meeting)***
 - d. Chaperones are required for all youth functions involving persons under 18.
3. **CLEANUP:**
 - a. All users assume responsibility for reasonable cleanup in a timely manner following the event.

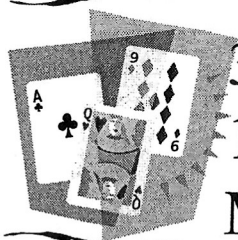


SHPOA Annual Membership Meeting



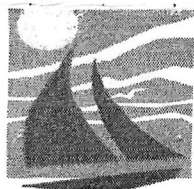
10 November, 2012 Clubhouse 9:00AM

Mailed Ballots for the Board of Governors Election must be received by 9:00AM on 10 November, 2012. The ballot box will remain open during meeting and will be closed prior to the ballot committee counting the votes.



31 Oct. Game & Card Party 11:30AM-4:00PM

10 Nov. SHPOA Annual Membership Meeting Clubhouse 9:00 AM



SNUG HARBOR

Snug Harbor Property Owners Association
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