



## SNUG HARBOR PROPERTY OWNERS ASSOCIATION

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### AUTUMN 2013 NEWSLETTER

#### Election Issue

#### PRESIDENT'S COMMENTS

Welcome to the Fall Newsletter. It's that time of year when we finally get some cooler weather and can all give our air conditioners a well-deserved rest.

In this Newsletter, I'd like to ask our 650 plus owners a question and that question is: "How would you rate Snug Harbor's Curb Appeal as an Association?" Most of us are familiar with the term "Curb Appeal" in the attracting of potential buyers to a home for sale. It's that first impression that grabs the attention of a buyer and causes them to say I really like how this house and property looks and I'm definitely interested in buying and living in this house and community.

I believe, just like any home, a community like Snug Harbor can and needs to have "Curb Appeal." Matter of fact, it may be even more important to our community which relies on volunteers to manage and organize all our important activities. That's because a volunteer-managed community like Snug Harbor continually needs new people to move into our community and fill positions like treasurer, secretary, maintenance, architecture, aesthetics, planning and policies, pool and park operations, and president and vice-president.

Most professionals in the home owners' association business that we have talked to are amazed that we can offer our owners so much for under \$100 per year. This is only because of volunteers and without them you have to increase association fees to pay to get the work done. The same applies to the wonderful community civic league programs, all carried out by hard working and dedicated volunteers.

Now, I know not everyone can serve on the Civic League or Snug Harbor Board, but I believe we can all do something that will help our "Curb Appeal" and hopefully get some new folks interested in our community before we wear out all the faithful volunteers we have right now. Fall is a great time to spruce up the exterior of your home. Maybe you can take the time to do some painting, or vinyl siding cleaning, or staining or any structural repairs. Walk outside and take a good look at your property and ask yourself: Am I adding to or subtracting from Snug Harbor's "Curb Appeal?" And then do some things that will add to our "Curb Appeal" like cutting the grass all the way to the road to include the ditch, or if you have an old rusted shed replace it, or one covered with unfinished wood, paint it. If you have a neighbor who may not live in Snug Harbor full time, or is getting older, who needs some help with their property, offer to lend a helping hand.



We can accomplish a lot, if we all work together. Owners who rent property in Snug Harbor need to ensure their renters know our aesthetic requirements and regularly check their properties. Renters like homes and communities with "Curb Appeal" and that means you keep your property rented. Right now we have over 30 homes for sale in Snug Harbor, and "Curb Appeal" helps sell homes. We also have about a dozen homes in Snug Harbor that the owners have turned over to foreclosure or given up on maintaining. Your SHPOA board, in doing its part to increase our "Curb Appeal," is going to increase our efforts to ensure mortgage companies maintain properties in foreclosure and use contract mowers or the courts to correct properties that owners have continually refused to maintain. It is not fair to those 90% of Snug Harbor residents, to have these abandoned homes ruin our "Curb Appeal."

So I hope you can see, "Curb Appeal" is very important to the continued well-being and future of our community. I ask for your help, thank those who already do so much, and look forward to seeing you at our annual meeting in November.

**Bill Toney Jr.** SHPOA President



## MEET THE CANDIDATES

It's election time again and we are fortunate enough to have two people who are willing to serve. Here is what they have to say by way of introduction.

**Terry L. Troy:**

After retirement for the United States Air Force, I worked for Hughes Aircraft Corporation and Raytheon as a Senior System Support Engineer in Saudi Arabia. Afterward, I was employed by the U.S. Army in Germany and northern Virginia as the Director of Exercises and a Program Specialist. Renate and I started visiting Snug Harbor in 2009 and relocated here permanently after my retirement from the government in 2011. We both enjoy the peace, quiet and friendliness offered by Snug Harbor. We look forward to many years of enjoyment in the community.

**Robert (Bob) Yerger:**

Pat and I moved to NC in 2009 after I retired as a mechanical designer for a specialty steel company in Pennsylvania. I had been chairman of the local township authority for several years and on the board of the local recreation association. I've served in every position in the Lions Club at the local level. I was also very involved with the Keystone Canoe Club.

## MAINTENANCE REPORT



The Maintenance Department had a busy year. We started this spring by grading and leveling the SHOPA owned roads with a box blade to level out rough spots in those roads that needed it. We also cut back encroaching growth and sprayed vegetation killer in areas that required it. Pool operations were relatively normal this year without any major problems. We did replace the electrical meter box at the swimming pool because it had corroded due to long-term exposure to pool chemicals. We also replaced and upgraded the meter box at the clubhouse which will allow us to expand the clubhouse power system in the future with a minimum of disruption. With the extensive rainfall this year, we were kept quite busy with grass cutting throughout the Summer trying to keep up with the rapidly growing grass.

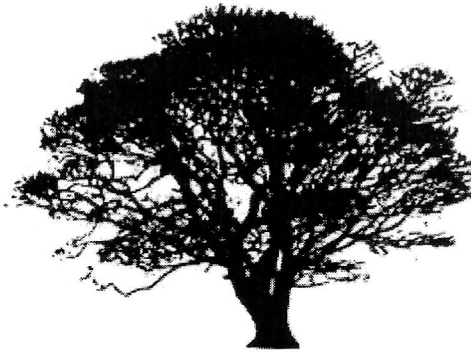
This fall, in addition to preparing the pool for winter, we will be working on Mohawk Street to add sufficient stone to make the street finally usable. This is a project that has been three years in the making and we expect to complete it this year.

In the Camping section, we started out last spring by creating additional ditching from the bottom of Columbus Trail towards the creek to allow water to drain off properly rather than to accumulate on the lots at the bottom of the street. This summer we completed a project to open up the drainage ditches on both Columbus and Cabot Trails to allow water to flow from the high ground to the bottom and to drain further off into the Creek area. As part of this project we replaced the culverts at Columbus and Scott Trails and Raleigh Trail with new larger culverts to help improve the drainage situation. We found the existing culverts to be undersized and partially plugged if not collapsed. In addition, we added a cross culvert to divert part of the water from the east side of Columbus to the west side which would allow it to flow more smoothly away from the lots and into the drainage basin at the bottom. We also replaced a culvert on Cabot Trail for a lot owner who requested that his culvert be enlarged and replaced. Finally, we added stone from top to bottom at Columbus to improve the texture of the road and to improve its overall serviceability and operation. In future years, we hope to do some type of drainage work on the three cross streets.

**Joe Nicklin**, Maintenance & Camping Section Committee



## CIVIC LEAGUE NEWS



The year has gone past so quickly. It seems like only yesterday we were looking for our swimming suits and garden gloves. Now, we are looking for leaf rakes and garden gloves; and your civic league is planning it's fall and winter schedule.

Our goal is to provide activities that get you out to meet people in a casual and fun way. Included in these events

will be the **\$5 all-you-can-eat breakfasts on Saturday mornings October 7, November 2, and December 7 from 8 to 10 AM at the clubhouse.** Come and share some good food and conversation. Also our **Saturday 6:30 PM covered dish dinner schedule will be October 19 and November 16.** Our November meal is our annual turkey dinner - we provide the turkey, you bring a side dish. December 21 is our turkey and ham dinner - again we provide the meat, you provide the side dish.

BUT WAIT THERE'S MORE.

The **annual game day** sponsored by the women's bridge group will be on **October 30 at 11:30 AM.** Tickets can be purchased from Annis Murphy or Eileen Minster. All of the profits will benefit your civic league and the Snug Harbor community.

It is also time to pick our **citizen of the year.** If you wish to nominate someone take a piece of paper write down their name and your reason for nomination and drop it in the box inside the clubhouse door. Nominations will be collected at the October meeting and the recipient will be announced at the November meeting.

Tentatively, your Civic League and Community Watch are planning a **"Meet your EMS Night" on Wednesday November 19 at 7:00 PM** at the clubhouse. This is a very important meeting with local Emergency Medical Services providers. It is your opportunity to gather information and ask questions that could save your life, or someone else's. Light refreshments will be served. Hope to see you there.

Last but certainly not least on **November 30 at 10:00 AM you are invited to help decorate the clubhouse including the Christmas tree.** There will be light refreshments, lots of noise and fun and maybe some background Christmas tunes. We look forward to sharing this little piece of the holiday season with you.

Thank you for your support.

**Barbara Nicklin**

Civic League President

## SNUG HARBOR PICK UP LINE

There are those who rent and those who own.  
All of us call Snug Harbor home.

Some live on the river, some on the creek  
And some in the middle where both sides meet.

That's Snug Harbor Road, where I'm often seen,  
Trying so hard to keep our roads clean.

Bottles, cans and fast food item bags are what I see.  
Do others notice all that trash, or is it only me?

When you take your trash to our local dump,  
Drive your vehicle slowly to avoid the bump.

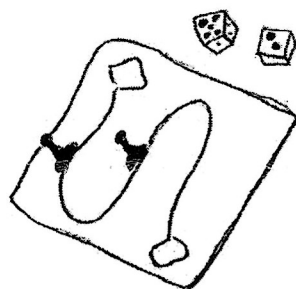
Your bags of trash should be securely tied  
Or some may fall out along our roadside.

Please don't open car windows to fling  
Unwanted items or any old thing.

All we ask is a little help. As you walk down the road,  
Take a bag, pick up trash, and that will lighten our load.

Annis Murphy

## SNUG HARBOR GAME PARTY



Come join us for an afternoon of fun, fellowship and fabulous food!

The annual card party sponsored by the Snug Harbor Bridge Group and Civic League will be held on October 30, 2013 from 11:30 AM until 4:00 PM. The cost is \$8.00 per person, which includes a chicken salad lunch complete with desserts and a chance to win door prizes. Many folks have donated some very beautiful baskets

and you may purchase tickets to be entered in the drawings for them.

Bring your friends to play cards, board games or just sit and chat. When you purchase your ticket let us know how many people will be at your table so we may have it ready for you.

Tickets sell quickly so get yours early to avoid being disappointed. For tickets or additional information please contact Annis Murphy at 426-1793 or Eileen Minster at 426-7844.

We look forward to seeing you on the 30<sup>th</sup>.



# SHPOA Operating Budget Report

## Proposed Budget for 2014

|                                                    | 2014 Budget | 2013 Budget |
|----------------------------------------------------|-------------|-------------|
| <b>Income</b>                                      |             |             |
| Assessments                                        | \$104,033   | \$103,000   |
| P-Section Utilities                                | \$2,275     | \$3,640     |
| Past Due Assessments                               | \$3,600     | \$2,800     |
| Interest                                           | \$390       | \$300       |
| Legal                                              | \$0         | \$0         |
| Rental Income                                      | \$100       | \$250       |
| Advertisement                                      | \$375       | \$880       |
| Real Estate Sales                                  | \$0         | \$0         |
| Pool Tags                                          | \$2,450     | \$2,750     |
| Special Assessments                                | \$2,000     | \$2,700     |
| Other Income                                       |             | \$0         |
| <u>Total Income</u>                                | \$115,223   | \$116,320   |
| Balance Forward 2012                               | \$5,000     | \$5,000     |
| <u>Total Funds</u>                                 | \$120,223   | \$121,320   |
| <b>Expenses</b>                                    |             |             |
| Payroll                                            | \$40,469    | \$36,020    |
| Payroll Taxes                                      | \$5,856     | \$5,403     |
| Capital<br>(A Section Septic &<br>Mohawk Roadwork) | \$0         | \$6,200     |
| Office Supplies                                    | \$2,300     | \$3,100     |
| Covenants                                          | \$1,000     | \$0         |
| Newsletter                                         | \$700       | \$1,400     |
| Office Postage                                     | \$800       | \$950       |
| Certified Mail                                     | \$200       | \$200       |

|                              |                  |                  |
|------------------------------|------------------|------------------|
| Professional Fees            | \$8,000          | \$5,000          |
| Insurance                    | \$20,000         | \$15,000         |
| Licenses & Permits           | \$400            | \$500            |
| Liens & Fees                 | \$300            | \$300            |
| Recreation Activities        | \$200            | \$200            |
| Donations                    | \$200            | \$200            |
| Utilities - Phone            | \$1,600          | \$1,500          |
| Utilities - Electric         | \$6,210          | \$5,300          |
| Utilities - Water            | \$875            | \$1,500          |
| Utilities - Fuel             | \$1,610          | \$2,200          |
| Utilities - P-section        | \$3,399          | \$3,640          |
| Maintenance<br>Clubhouse     | \$3,000          | \$3,000          |
| Maintenance<br>Grounds       | \$3,500          | \$4,500          |
| Maintenance<br>Machinery     | \$2,200          | \$2,200          |
| Maintenance<br>Swimming Pool | \$5,500          | \$7,000          |
| Maintenance<br>P-Section     | \$1,500          | \$1,500          |
| Maintenance<br>Streets       | \$4,000          | \$4,000          |
| Total Maintenance            | \$19,700         | \$22,200         |
| Miscellaneous                | \$2,000          | \$2,000          |
| Emergency Capital<br>Reserve |                  | \$2,000          |
| <b>Total Expense</b>         | <b>\$115,820</b> | <b>\$114,813</b> |
| Carry Forward to 2013        | \$5,000          | \$5,000          |
| Total Planned Expenses       | \$120,820        | \$119,813        |
|                              | -\$597           | \$1,507          |

**Capital Projects = Allocated Funds**

|                    |          |
|--------------------|----------|
| Clubhouse          | \$9,000  |
| Office Printer     | \$5,000  |
| Tennis Court Fence | \$9,000  |
| Signs              | \$1,356  |
| Tennis Courts      | \$1,092  |
| Capital Reserve    | \$48,000 |

| <b>Assessments for 2014</b>          | Full Lot | 3/4 Lot | 1/2 Lot | 1/4 Lot | 1/3 Lot |
|--------------------------------------|----------|---------|---------|---------|---------|
|                                      | \$97.00  | \$97.00 | \$48.50 | \$24.25 | \$32.33 |
| P-Section Utilities (note) - \$35.00 |          |         |         |         |         |

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.

Note: P Section utility rate includes a one time \$17 rebate in 2014. \$1125 in accumulated utility funds not spent in prior year will be used in 2014.

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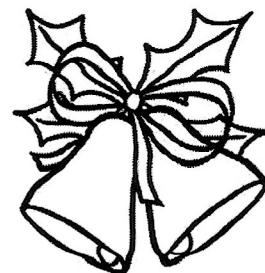
### REMINDER!

The **Annual Meeting** of the Snug Harbor Property Owners Association will be 9 AM, Saturday, November 9, 2013 @ the Clubhouse. This is your chance to vote! All mailed ballots must be received before the meeting begins.

**2014 SHPOA Assessments** will be mailed out in January 2014 and payments must be received no later than Friday, February 28, 2014. Any mailed payments post-marked later than this date will be counted as late.

### CIVIC LEAGUE CALENDAR

|                 |           |                                                            |
|-----------------|-----------|------------------------------------------------------------|
| <b>OCTOBER</b>  | <b>5</b>  | Breakfast 8-10 AM                                          |
|                 | <b>19</b> | Covered dish dinner 6:30 PM                                |
|                 | <b>30</b> | Game Day Advance tickets are available!                    |
| <b>NOVEMBER</b> | <b>2</b>  | Breakfast 8-10 AM                                          |
|                 | <b>16</b> | Thanksgiving dinner 6:30 PM                                |
|                 | <b>30</b> | Decorate the Clubhouse for Christmas 10 AM Coffee & pastry |
| <b>DECEMBER</b> | TBA       |                                                            |





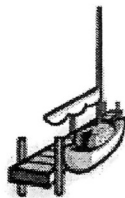
# RIDDICK

## Marine Construction

*By: Joe Riddick*

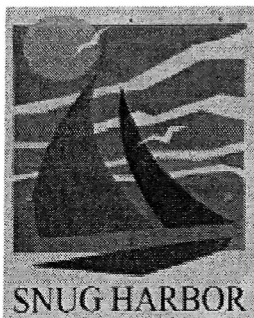
**Bulkheads - Boat Houses -  
Lifts  
Deep & Shallow Water Piers**

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252-333-7854**



**Free  
Estimates**

**No Money Down**



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