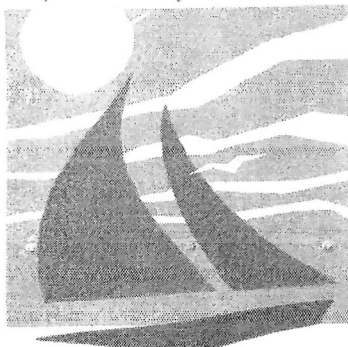
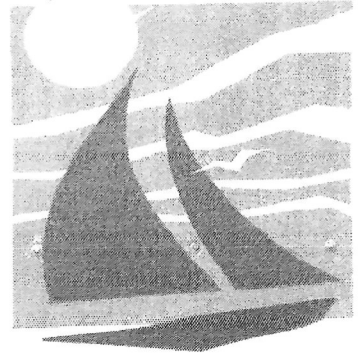




Snug Harbor News

Published by Snug Harbor Property
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P.O. Box 392, Hertford, NC 27944
Phone 252-426-5172



SNUG HARBOR

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Web-site snugharborpoa.embarqspace.com

SNUG HARBOR



Greetings Friends and Neighbors;

Snug Harbor recently experienced the rare treat of a blanket of snow covering our neighborhoods and turning our streets into a beautiful scene from a post card. I was reading through an article written by John Jennings, a past President having served our community during the early 80's. John writes of a Snug Harbor that in 1975 had to take control of their community from Yeopim Beach Corporation. Part of taking control was to form a new Home Owners Association and to assume \$40,000 of Yeopim Beach Corporation debt. John remarks that with a debt so large it is a wonder things worked out at all. Work it did, with an all volunteer board starting in the mid 70's and continuing today. You will read in this Newsletter a summary of our Annual Meeting November, 2013. Your 2014 Board will build on the success of that Board and previous Boards and will work toward better management of a volunteer board's time. We currently have three board members working full time. We must make changes that hopefully will encourage property owners to serve their community by serving on the SHPOA Board, serve on the Civic League Board and attend events that Civic League offers our community. One way everyone can serve their community is to pay your yearly assessments in a timely fashion. Letters have been sent to property owners reminding them time is running out and a late fee of \$25.00 will be assessed to all delinquent properties. Please remember, when you purchased your property in Snug Harbor you agreed to pay the assessment fee. Please make good on that promise. Don't expect your neighbor to pay for you. I encourage, you as a property owner, to call the SHPOA Office, 252-426-5172 if you need assistance in paying your assessments. The Board is willing to work with you in drawing up a payment plan. I encourage all property owners to become involved in the activities of the Snug Harbor Community. *Jeanne Cullings* President SHPOA 2014

Thank You for making
Snug Harbor
Beautiful!



Happy St. Pat's
St. Patrick's
Dinner & Dance
March 15 6-10 PM
Live Music

Celebrate St. Patrick's Day with a special pasta dinner and the music of local band "Ol' Ocean Hwy" Songs of Yesterday and Today. Dinner will start at 6:00 and the band will begin playing at 6:30. Sit back and enjoy your dessert and coffee or dance the night away while listening to the sounds of **A LIVE BAND** with a neighborhood connection. Please note that starting time for dinner has been moved up to 6 p.m. in order to allow the musicians more time to entertain. There will be a \$6.00 admission. You don't have to do a thing except show up with your money. The money covers your food and a small donation to the band.



Civic League



Spring is coming and the Civic League Board is gearing up with some special events. March 15: Celebrate St. Patrick's Day with a special pasta dinner and **LIVE MUSIC**. Dinner will start at six and the band will begin playing at 6:30. Sit back and enjoy your dessert and coffee while listening to the sounds of "01' Ocean Hwy" with a neighborhood connection. Our April breakfast will be held as usual on the first Saturday of the month, April 5. The annual Easter Egg Hunt will be at the Section A Park, weather permitting, at 1PM on April 19. Bring your children and grandchildren and let them hunt for eggs that can be exchanged for prizes. In case of rain, the hunt will be inside the Clubhouse. Let's hope for sunny weather! The following day, Easter Sunday, in conjunction with the Snug Harbor Church, a Sunrise Service will be held outside in front of the Clubhouse at 7AM.



EASTER SUNRISE SERVICES

Coffee, donuts, and visiting with your neighbors will take place inside the Clubhouse after the service. There will be no covered dish dinner in April, but the Coors and Dabolts invite you to the corner of Creek and Crow on April 26 for the first of what we hope will be a continuing event over the course of the summer. Bring an appetizer to pass and BYOB. Be prepared for an enjoyable evening. Plates and cups will be provided by the hosts. May will be the last month of breakfasts and dinners until the fall. On May 3 there will be a breakfast as usual from 8 – 10 a.m. Our covered dish dinner will take place on May 17 at 6:30 p.m. Other events will be occurring over the summer which we will tell you about in the next Newsletter. We hope to see you at as many of our ongoing events as possible. Your Civic League Board

Snug Harbor Civic League Events at a Glance

March 15 Club House- St. Patrick's Dinner (**6:00PM**)

April 5 Club House – Breakfast (8 - 10AM)

April 19 Easter Egg Hunt A–Section Park (1PM)

April 20 Easter Sunrise Service Clubhouse (7AM)

April 26 Coors and Dabolts Neighbor Gathering

On the corner of Creek and Crow Trail 6:30PM

Bring an appetizer and BYOB

May 3 Club House – Breakfast (8 – 10AM)

May 17 Club House – Covered Dish 6:30 PM

July 5 Kids Fishing Derby 8-10 AM Beavers Cove, Boat Parade meet at 11:30 on Yeopim Creekside, Covered Dish Grilling, at 12 Noon and Kids Games at A-Section Water-Park

2014 SHPOA Board of Governors Contacts

Jeanne Cullings	President	203 Evergreen Dr.
Terry Troy	Vice-President	105 Huron Trail
Robert Yerger	Secretary	182 Evergreen Dr.
Karen Giles	Treasurer	109 Mohave Trail
Joe Nicklin	Maintenance	123 Iowa Trail
Gary Lowry	Architectural	108 Navajo Trail
Roger Miller	Aesthetics	121 Navajo Trail
Bruce Jackson	Policies	201 Bay Street
William Toney Jr.	Legal	132 Navajo Trail

2014 SHPOA Board of Governor Meetings

The following are the scheduled monthly meeting dates of the SHPOA Board of Governors. All members are welcome and encouraged to attend.

March 8, April 12, May 10, June 14, July 12,

August 9, September 13, October 11, & December 13

2014 SHPOA Annual Membership Meeting

The 2014 SHPOA Annual Membership Meeting is scheduled for Saturday November 8th, at 9AM at the Snug Harbor Clubhouse.

Get connected to SHPOA

SHPOA now has email connectivity to its officers and committees. It's another way you can reach board members if you have a question or issue to be worked. Contact the SHPOA Office at:

SHPOA Office/snugharborpoa@embarqmail.com

Clean Up Snug Harbor 19 April
Come Join Us at 9AM Clubhouse



Snug Harbor 2013 Annual Reports

The Snug Harbor News has added these new pages to the Spring newsletter, summarizing the 2013 Annual Meeting reports. It should help you stay informed of the great work going on in Snug Harbor if you were unable to attend the 2013 Annual Meeting by many hardworking volunteers.

Secretary's Report



Mr. Bill Toney stated 2013 was another busy year for SHPOA's Secretary Ken Minster who was unable to attend the meeting and presented his annual report. The assessment tracking log was still being successfully used and there were about 650 assessments payments with no discrepancies. To ensure owner information was routed to board members in a timely manner, a phone log continued to be used, meeting information continued to be presented in a digitized format on the clubhouse large TV screen at meetings, the SHPOA website was being maintained, and minutes were published in a timely and accurate manner. Swimming Pool/Park tag information was added to the database for better tracking, over 3000 items were mailed and over 50 trips for mail pick up were made. The office staff continued to update the database, process payments, record new owners, process liens and aesthetics letters, and offer notary service. Mrs. Shields and Mrs. Devine did a great job in the office. Mr. Toney reported 2,240 newsletters were sent out with approx. 150 being emailed, with 40,000 copies being made. Advertising income was down with mailing costs about \$684. Goals for next year are to continue the plan on the networking in the office, reconsider the friendly reminder letter, plan to continue to update membership files with deeds of ownership, plan to continue to renew the website with new policies, train a new secretary for next year, and work on advertising. Mr. Toney thanked Mr. Minster for his good work as secretary to the board this year.

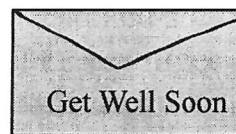
Ken Minster

Maintenance & Camping Report



Maintenance also stayed busy in 2013. Besides the weekly maintenance chores, Mr. Nicklin reported that the maintenance work has been done in a wonderful manner this year. Mr. Nicklin reported some of the major drainage problems in the camping section had been repaired, and there were plans to address the remaining problems in two more phases over the next two years. The culverts on Columbus and Raleigh Streets had been replaced and a cross culvert had been put in on Columbus Street in the camping section. The septic system at the A-section Water-Park had been repaired, with a new distribution box, drainage field, and access cap to improve the capacity of this facility. Also the electrical meter base at the pool had been replaced and the electrical meter base at the clubhouse had been upgraded for any future expansion of clubhouse electrical requirements. Finally, rock had been put down on Mohawk Street to finish its repair and improve its use.

Joe Nicklin



Community Affairs Report

Community Affairs sent out many get-well, Valentine, thinking of you and sympathy cards in 2013 to the folks of Snug Harbor. We try to encourage those who are facing difficult times with the cards sent out. If you know someone who needs a card please contact me at 426-1698.

Barbara Nicklin

Snug Harbor 2013 Annual Reports

(continued)



Aesthetics Report



The Aesthetics committee did a great job in keeping Snug Harbor looking good during 2013. Mr. Miller reported 73 aesthetic letters had been sent out to property owners this year; 14 for trash/debris, 37 for grass, 1 for boat removal, 13 for structure repair, 1 safety issue, and 7 for living in campers on residential lots. Mr. Miller reported there were 5 property owners currently being fined for failure to correct aesthetic issues. Mr. Miller reported the board had cut the grass on 4 abandoned lots and had removed 1 shed. Mr. Miller thanked Annis Murphy and the Civic League for helping to clean up Snug Harbor Road and keeping Snug Harbor looking good. Mr. Miller thanked Mrs. Brenda Kelly for all she had done for aesthetics as a board member during 2013 to keep Snug Harbor beautiful. *Roger Miller*

Architectural Committee



Mr. Jackson reported there have been 12 applications submitted to the Architectural Committee in 2013 and 5 previous applications still in progress. He reported there have been 17 active projects this year; 2 were withdrawn, 8 have been completed, 7 still in progress and 4 new homes built. *Bruce Jackson*

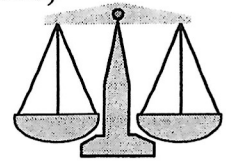
Policies & Procedures



Mr. Lowry reported the Policies and Procedures Committee had completed their review of SHPOA's Aesthetics Policy in 2013 and it had been approved by the SHPOA board and sent out to every SHPOA property owner. The SHPOA Architectural Policy is currently being reviewed by the Policies and Procedures Committee and the Covenants & Bylaws are being reviewed by the SHPOA board.

Gary Lowry

Legal Report



Mrs. Cullings reported the SHPOA board is committed to collecting all assessments and believes it is the responsibility of all property owners to contribute to the maintenance and operation of the association. Fortunately we do have a high percentage of owners who pay their assessments on time and for that we thank you. Mrs. Cullings reported there are 92 delinquent property owners and stated that these owners have received a reminder letter in February, along with another during the summer. Mrs. Cullings reported her goals for the upcoming year: communication with property owners through mailings and phone calls and research in the use of collection agencies for delinquent owners. Mrs. Cullings also shared that she has enjoyed all of her years being on the board. *Jeanne Cullings*

Treasurer's Report



Mrs. Giles reported your Snug Harbor Property Owners' Association had another sound financial year. Mrs. Giles shared with the membership the income and budget sheets for 2013 and 2014 and reported that things were running right on budget. Mrs. Giles reported on the increase of assessments to \$97.00 due to increases in utilities, reserves, and insurance. A reduction in P-Section utilities to \$35.00 was a result of cost cutting measures in the Camping Section Comfort Station. *Karen Giles*

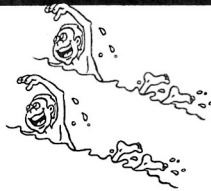
Legal Note: If you have a non-assessment disagreement with SHPOA, you have the right to enter into a non-binding pre-litigation mediation. It is a way to discuss and hopefully settle a disagreement without going to court. Of course your board would hope we could resolve any concerns within SHPOA.

Snug Harbor 2013 Annual Reports

(continued)



Park & Pool Report



Mr. Toney reported Snug Harbor property owners enjoyed a great year using our A-section Water Park and Community Pool. SHPOA, like last year did not contract out pool management, maintenance and operations. Instead, the board managed and hired summer employees and maintained the pool chemicals itself. This resulted in a saving of approximately \$7000. Mr. Toney reported that there were 2 returning attendees this year along with 1 new attendant. Drug testing and background checks were completed with attendants as usual, the pool was open Tuesday through Sunday, that a pool tag database was a big help, the park had an attendant for 8 hours/day on the weekends and 16 hours during the week, and the pool was open for 2 weekends after Labor Day. Mr. Toney reported that in 2013, there were 536 pool tags sold; 1 person was sent home, there were 0 injuries, 0 rescues and no vandalisms. Mr. Toney reported that maintenance kept the pool looking great and a pool attendant had been certified to handle chemicals in the pool as a backup. Mr. Toney reported that next year the board would continue with drug testing and background checks for attendants, a charcoal grill would be placed outside the pool fence area, we would continue to sell swimming diapers, continue to have the opportunity to pay for pool tags with assessments, and continue having security cameras overlooking the pool. Mr. Toney thanked Mr. Ken Minster and the board for their supervision of these facilities and the pool/park attendants for a great year.

Bill Toney Jr.

Presidents Comments 2013 Annual Meeting



Mr. Toney reported 2013 was a big year for SHPOA; things went very well financially and he thanked Mrs. Giles for all the hard work she did in preparing the 2014 budget. Mr. Toney thanked the SHPOA board for all they do for Snug Harbor. He thanked Mrs. Brenda Kelly, Mr. Ken Minster, and Mr. Gary Lowry for their service as they retire from the Board.

(continued next column)

Presidents Comments 2013 Annual Meeting



Mr. Toney thanked Mr. Lowry for all his work on the Policy and Procedures, his progress on the Covenants and Bylaws and for the completion of the Aesthetics Policy. He reported that the Architectural Policy was in review thanked Mr. Jackson for his progress with this. He reported SHPOA had joined Homeowner's Association USA this year; one of the benefits being attending a training seminar and N.C. material for the board. Some lessons learned this year: may want to send out the friendly reminder assessment letter and consider paying for a strategic reserve study to ensure SHPOA is covered financially. He reported having additional help in the office had been a tremendous help to the board. His concerns: the experience retiring from the board, increased insurance costs, and abandoned buildings. He ended with thanking Veterans for their service.



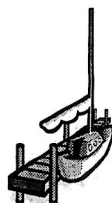
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By: Joe Riddick

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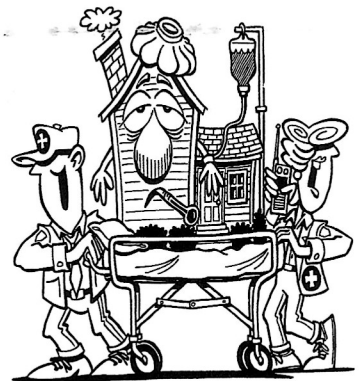
Glad to mow just once or twice if that's all you need when on vacation
And oh yeah,... just weed eating only jobs welcome as well

Tree Trimming and/or Removal

Shrub and Hedge Trimming/Pruning

Flower Bed Work and Mulch

Pressure Washing and Painting/Sealing



ALL OF YOUR OUTSIDE APPEARANCE NEEDS



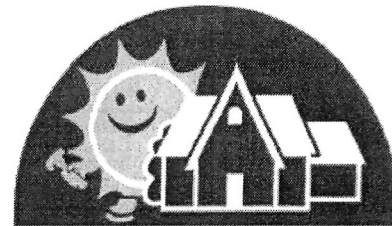
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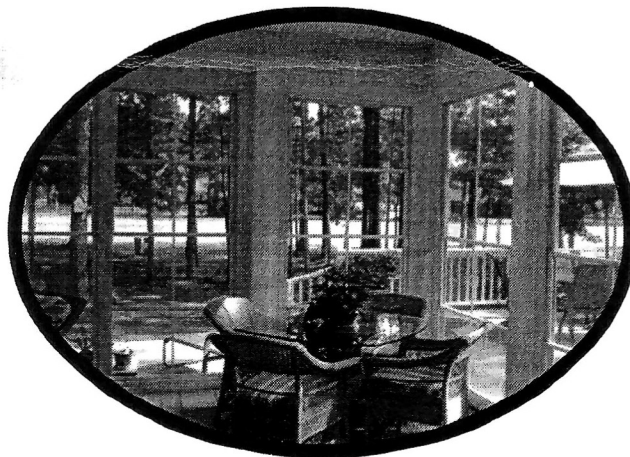
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Snug Harbor Activities



Ladies Exercise: Mon/Wed/Fri 8AM clubhouse
Low-Impact Exercise Tues/Thur 8AM clubhouse
Tennis: Mon/Wed/Fri 8-10AM tennis courts
Quilting Group: Monday 10AM-2PM clubhouse
 Call Lois Lavery for information 426-9585

Children's Easter Egg Hunt April 19
 1PM A-Section Park Ages 2-10yrs

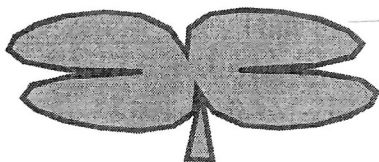


7AM  April 20th
Sunrise Services Clubhouse

Snug Harbor Community Church



Pastors Howard Sutton and Brian Winslow
 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 adult and youth 6:30 p.m.
 Wednesday Night Bible Study 7:00 p.m.
 Nursery on Sunday morning
 Start the journey today that will change
 your life and last for eternity.

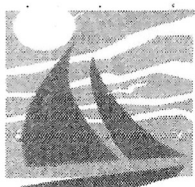


6PM Pasta Dinner

6:30AM "Ol' Ocean Hwy"
 Live Band Plays Songs of
 Yesterday and Today. For
 Band information call 252-
 426-2916 or contact them at
 harleySA0124@gmail.com

Cost \$6.00 No Alcohol

**St. Patrick's Day
 Dinner and Dance
 6-10 PM Clubhouse
 15 March 2014**



SNUG HARBOR

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