

Snug Harbor News

Published by Snug Harbor Property
Owners Association

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SNUG HARBOR

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President's Corner

Greetings Friends and Neighbors;

As your SHPOA Board of Directors completes another annual change of leadership, I would like to take this opportunity to thank, on behalf of all SHPOA members, the outgoing board members. Their support, accomplishments, and service has strengthened our community. Your new board will continue to build on their accomplishments to sustain this legacy of service to the community. The Board also thanks all the members who have paid their yearly assessments on time. As you are aware, your assessments enable the board to maintain common areas, including roads, clubhouse, swimming pools and parks. Your support is vital to ensuring our community remains a wonderful place to live and play. A friendly reminder letter was sent to those who have not paid their annual assessments to encourage them to pay as soon as possible and avoid a late fee. The Board realizes there are those who are struggling to pay their assessments, and urges all who are behind in any payments to contact the SHPOA office at 252-426-5172 and sign up on a payment plan. The Board has agreed to 3,6, and 12 month payment plans which allows members to catch up on any payments. Although we have had plenty of snow and ice, it will soon be spring and time to "spruce" up our properties for the year. I encourage everyone to take the time to ensure your home and grounds are maintained. We plan to have a Snug Harbor Clean-Up on Saturday March 21st starting at 9AM at the Clubhouse. Your support is critical to ensuring our community is safe and beautiful. The Board is committed to helping keep the community clean and safe. In closing, I urge all members of the community to participate in the various activities (see calendar later in newsletter) offered by the Civic League and other groups here in Snug Harbor. I think you will enjoy them and, in turn, help to strengthen the community.

Terry L. Troy President SHPOA 2015

Thank You for making
Snug Harbor
Beautiful!



April 4 & 5

Easter Weekend

Events



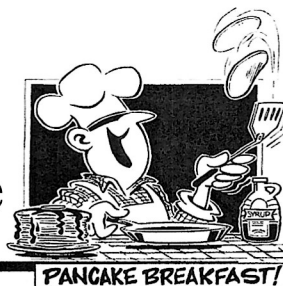
Come celebrate Easter Weekend starting with a children's Easter Egg hunt beginning at 1 PM on Saturday, April 4th, at the A-Section Water Park. Bring your children and grand-children, ages 10 and under and something in which to carry all the eggs you will be finding. In the event of rain, the Easter egg hunt will take place at the clubhouse. On Sunday there will be an Easter Sunrise Service starting at 7 AM outside the Clubhouse. In the event of rain the service will take place inside the clubhouse.



Sunrise Services



Civic League



Snug Harbor Civic League Events at a Glance

March 7 Club House – Breakfast (8 – 10AM)
 April No Breakfast
 April 4 Easter Egg Hunt A –Section Park (1PM)
 April 5 Easter Sunrise Service Clubhouse (7AM)
 April 16 Club House – Covered Dish 6:30 PM

May 2 Club House – Breakfast (8 – 10AM)
 May 16 Club House – Covered Dish 6:30 PM
 May 23 Summer Pool Season Kickoff 11AM Pool
 July 4 Kids Fishing Derby 8-10 AM Beavers Cove, Boat
 Parade meet at 11:30 on Yeopim Creekside, Covered
 Dish Burger and Dogs Grilling, at 12 Noon at A-Section
 Water-Park.

2015 SHPOA Board of Governors Contacts

Terry Troy	President	105 Huron Trail
Linda Swain	Vice-President	134 Laurel Street
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
William Toney Jr.	Policies	132 Navajo Trail
William Toney Jr.	Legal	132 Navajo Trail
John McGowan	Maintenance	103 Cherry Street

*All Street Address above are in Hertford, NC 27944

2015 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 14, April 11, May 9, June 13, July 11,
 August 8, September 12, October 10, & December 12.

2015 SHPOA Annual Membership Meeting

The 2015 SHPOA Annual Membership Meeting is scheduled for Saturday November 14th, 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 21 March
Come Join Us at 9AM Clubhouse

Spring is coming and the Civic League Board is gearing up with some special events. Our March breakfast will be held as usual on the first Saturday of the month, March 7th. And we still have sausage gravy and biscuits, so come enjoy the best breakfast in Snug Harbor for just \$5. Our monthly Pot-Luck Dinners will be on March 21st, April 18th and May 16th starting at 6:30 PM. Bring a dish and come enjoy some good food with your neighbors. The annual Easter Egg Hunt will be at the Section A Water-Park, weather permitting, at 1PM on April 4th. Bring your children and grandchildren and let them hunt for eggs.



This is for children ages 10 years and under. In case of rain, the hunt will be inside the Clubhouse. Let's hope for sunny weather! The following day, April 5th, Easter Sunday, in conjunction with the Snug Harbor Church, a Sunrise Service will be held outside in front of the Clubhouse at 7AM. 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, A New event this year will be a Memorial Day Weekend Pool Season

Kick-Off at 11 AM on May 23 at the Pool and Clubhouse. This event will be open to all SHPOA members and their guests.



We hope to see you at as many of our ongoing events as possible. Its never too late to sign up and join the Civic League. You can do this by coming to a breakfast or pot-luck dinner and signing up. Don't miss out on the fun by using the Civic League Schedule of Events included in this newsletter.



Snug Harbor 2014 Annual Reports

The Snug Harbor News has added these new pages to the Spring newsletter, summarizing the 2014 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 2014 Annual Meeting, by many hardworking volunteers.

Secretary's

Report



Mr. Yerger reported he had made approximately 120 trips to town to pick up mail, and to file and reverse liens at the courthouse. *Bob Yerger*



Aesthetics

Report



Mr. Miller reported properties were looking good this year and thanked property owners for keeping them maintained. Mr. Miller reported there were 60 aesthetic letters sent to property owners this year; 3 owners are currently being fined. *Roger Miller*

Architectural

Committee



Mr. Lowry reported there were 25 applications submitted in 2014 of which 25 have been completed, 7 are being actively worked, and 3 have not yet started. *Gary Lowry*

Policies & Procedures



Mr. Lowry reported there were approximately 10 meetings this year regarding the work on the covenants and more meetings are planned to follow. Mr. Lowry reported that he and Mr. Jackson were continuing their work on the Architectural Policy. *Gary Lowry*

Snug Harbor Activities



Ladies Exercise: Mon/Wed/Fri 8AM clubhouse

Tennis: Mon/Wed/Fri 8-10AM tennis courts

Quilting: 1st & 3rd Monday 10AM-2PM clubhouse

Game Time: 2nd & 4th Wed. 1-4PM Clubhouse

Tai-Chi for Seniors: Tues & Thurs 9-10AM clubhouse

Pool Aerobics: Mon-Friday 9-10AM Pool

Maintenance & Camping Report



Mr. Nicklin reported the shed roof had been replaced over the kitchen and the clubhouse gutters had been replaced. Mr. Nicklin reported there are 9,450 feet of roads in Snug Harbor that are owned by SHPOA and have to be maintained by SHPOA; the goal is to have these roads meet NC secondary road standards. Mr. Nicklin reported on the work done on Locust, Ashe, Cherry and Hudson streets. Mr. Nicklin reported there are plans to do work on Balsa and to widen the intersection at Raleigh and Columbus streets. *Joe Nicklin*

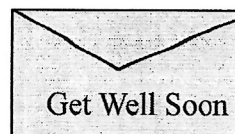
Treasurer's

Report



Mrs. Giles reported that around 85% of income is brought in by assessments which in turn funds SHPOA. Mrs. Giles reported a strong income and revenue for the year. Mrs. Giles shared the overall budget for the new year with insurance being the biggest expense. Mrs. Giles reported additional expenses for the new year would be having work done in the clubhouse and paving the parking lot. *Karen Giles*

Karen Giles



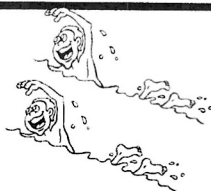
Community Affairs Report

Mrs. Nicklin reported she had sent out 21 get well cards, 10 sympathy cards, and 3 thinking of you cards to Snug Harbor residents this year. Mrs. Nicklin reminded everyone that if you know someone who needs a card please contact her at 426-1698. *Barbara Nicklin*

Snug Harbor 2014 Annual Reports

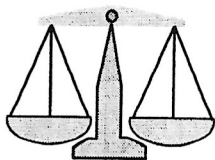


Park & Pool Report



Mr. Miller reported it had been a great year for the pool; the weekend passes were successful; there were very few incident reports, no injuries, and everyone was cooperative with the pool attendants. *Roger Miller.*

Legal Report



Mr. Troy reported there were 4 meetings with the attorney this year. Mr. Troy shared a spreadsheet of delinquent property owners with the board; 3 owners are currently on a payment plan; 15 liens would be filed this month with an additional 3 liens being renewed. Mr. Troy reported the board would continue to work with the County regarding possible foreclosures. *Terry Troy*

Presidents Comments 2014 Annual Meeting



Mrs. Cullings thanked the board members for their reports, accomplishments, and years of service to the board. Mrs. Cullings thanked everyone for giving her the opportunity to be a part of the Snug Harbor community.

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.

New Snug Harbor Phone Books

2015 Phone books will be available soon and in large, clear readable print. They will be available at the Club House for a small fee.



Park & Pool Update

(continued)



It's hard to believe with all this cold weather it's time to be thinking about summer fun. Last year SHPOA implemented some new pool passes and will continue to do this in 2015. Daily Pool passes will cost \$2.00, Weekend Pool passes will cost \$3.00 and are good from Friday through Sunday. Weekly Pool passes cost \$5.00 and are good for 1 week. These passes can be purchased by owners and are designed to help owners when they have a large group come to visit and want to use the pool. SHPOA would encourage everyone who is thinking about getting their annual passes to do it now before the rush and backup of Memorial Day weekend. As usual, babies in diapers will have to use swimmy diapers to enter any of the pools. Don't miss the Civic League's Summer Pool Kick Off Sat. May 23 at 11PM. Owners and their guests will be invited to use the pool for free on this day.



RIDDICK

Marine Construction

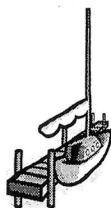
By: Joe Riddick

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

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



No Money Down



Snug Harbor Calendar of Events = 2015

<u>Monthly Snug Harbor Board Meetings</u>	<u>9AM</u>	<u>Clubhouse</u>	<u>All Owners Welcome</u>
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February 14	May 9	August 8	November 14 -Annual Meeting
March 14	June 13	September 12	December 12
April 11	July 11	October 10	

<u>Snug Harbor Civic League Breakfasts</u>	<u>8-10 AM</u>	<u>Clubhouse</u>	<u>Everyone Welcome</u>
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February 7	May 2	November 7	
March 7	September 5		Note: set-up on Friday prior at 1PM

<u>Snug Harbor Civic League Pot Luck Dinners</u>	<u>6:30 PM</u>	<u>Clubhouse</u>	<u>Everyone Welcome</u>
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February 21	April 18	September 19	November 21 - Thanksgiving
March 21	May 16	October 17	December 12 - Christmas

Note: set-up at 10am

<u>Other Snug Harbor Events Planned</u>	<u>Everyone Welcome</u>
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Easter Egg Hunt	April 4	1PM	Children 10 & Under	A Section Park
Easter Sunrise Service	April 5	7AM		Clubhouse Lawn
Summer Kick-off	May 23	11AM	Watch for More Details	Pool & Clubhouse
July 4th Celebration	July 4	Noon	"Burger & Dogs" & Pot Luck	A Section Park
			Watch for More Details	

<u>On-Going Activities at Snug Harbor</u>	<u>Everyone Welcome</u>
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Monday-Wednesday-Friday	Exercise	8-9AM	Clubhouse
Tuesday-Thursday	Tai Chi for Seniors	9-10AM	Clubhouse
1st & 3rd Monday	Quilting	10AM-2PM	Clubhouse
2nd & 4th Wednesday	Game Time	1-4pm	Clubhouse
Monday thru Friday (pool season)	Adult Pool Exercise	9-10AM	Pool

New Policies & Procedures



Starting this month there are some new policy changes. The first deals with the cost of certified mail. In the Administrative Certified Mail – Fine Policy, it stated: to fine the said owner in the amount of \$6.25 in order to recoup BOG postage and handling. **This is now changed to read: to fine the said owner the cost of the certified mailing in order to recoup BOG postage and handling.** The update was made to keep from having to change the policy every time the cost of certified mail increased. There were also some changes made to the Aesthetics Control Policy which deals with how owners are notified of aesthetics violations. The old policy read: The Board of Governors, at its discretion may issue a 15, 60, or 90 day letter identifying the deficiency (ies) that require property owners to correct such deficiency (ies) in that number of days; to be sent by certified mail, and regular US mail or by BOG or a court approved server. **The new policy now reads: 15 day letters are to be sent by 1st Class US mail. 60 and 90 day letters, and any fine letter are to be sent by certified mail, or by BOG or a court approved server.** This change was made to reduce the cost of contacting an owner when the aesthetic violation involved sending a 15 day letter usually for trash or debris in a yard or the grass needing to be cut. Owners with violations are invited to discuss any aesthetic issue with the SHPOA board at any monthly SHPOA committee meeting held on the 4th Monday of every month at 6PM at the clubhouse. SHPOA has also created a new policy that deals with capitalizing assets and is required, to be in compliance with IRS regulations. The “Capital Policy” reads: **It is the company’s policy to capitalize assets that cost \$500 or more. All capitalized assets will be depreciated in accordance with the company’s depreciation policy. Assets that cost less than \$500 will be expensed in the period purchased. Amounts paid for assets with an estimated useful life of 12 months or less with a value of \$1500 or less will be expensed in the period purchased as**

New Policies & Procedures continued



well. Management will periodically review these levels and make modifications as necessary. Finally, the SHPOA Board wants all owners to know that if you are delinquent on any monies owed to SHPOA, you can sign up for a payment plan to get caught up. You can contact the office at 252-426-5172 to find out more information about the payment plan. For next year the board is looking into a prepayment plan to pay your assessment in installments prior to its due date at the end of February.

Payment Note: Starting 1 April, 2015 SHPOA will apply any payment to the owner’s oldest debt first. These means if you owe any monies from a previous year, any payment will be applied to the oldest debt first. Owners will be notified that an assessment payment is not complete when older debts have been deducted. It is the owners responsibility to remain current on all monies owed to SHPOA and incomplete assessment payments do not extend the assessment due date deadline.

SHPOA Property For Sale

SHPOA currently has two properties that are for sale. They are lots H-35 and J-9. The sale price is \$10,000 each, or best offer, with SHPOA having the right to refuse any bid. If you are interested in these properties submit your bid in a sealed envelope to the SHPOA office by April 30, 2015. For more information call the SHPOA office at 252-426-5172.

SHPOA Foreclosures

SHPOA is currently owed over \$60,000 in delinquent accounts. Owners have not taken advantage of payment plans and SHPOA has initiated foreclosure proceedings. SHPOA encourages all owners with delinquent accounts to contact the office and initiate a payment plan.



Hey Ya'll.... Call Paul !!!
FOR



Lawn Clean Up and/or Regular Mowing

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



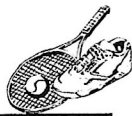
404 – 0001

[CELL: 455 – 3599]

**I'm Right Here In Your
Neighborhood Everyday So
Free Estimates Are Quick and Easy**



Snug Harbor Activities



Ladies Exercise: Mon/Wed/Fri 8AM clubhouse

Tennis: Mon/Wed/Fri 8-10AM tennis courts

Quilting: 1st & 3rd Monday 10AM-2PM clubhouse

Game Time: 2nd & 4th Wed. 1-4 PM Clubhouse

Tai-Chi for Seniors: Tues & Thurs 9-10AM clubhouse

Pool Aerobics: Mon-Friday 9-10AM Pool

Children's Easter Egg Hunt April 4

1PM A-Section Park Ages 2-10yrs

7AM



April 5th

Sunrise Services

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 9:00 a.m.

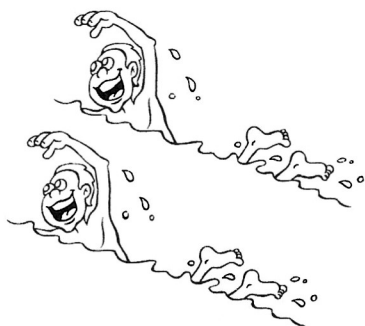
Sunday School 10:15 a.m.

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



Summer Pool Season Kick-Off Memorial Day Weekend Saturday May 23 11AM Clubhouse Pool



SNUG HARBOR

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

Bulk Rate
U.S. Postage
Paid
Permit No. 10
27944

~~Mr. & Mrs. James F. & Karen A. Gilchrist~~
~~100 Monahan Street~~
~~Hertford, NC 27944~~

Address Service Requested

27944\$9175 R001

