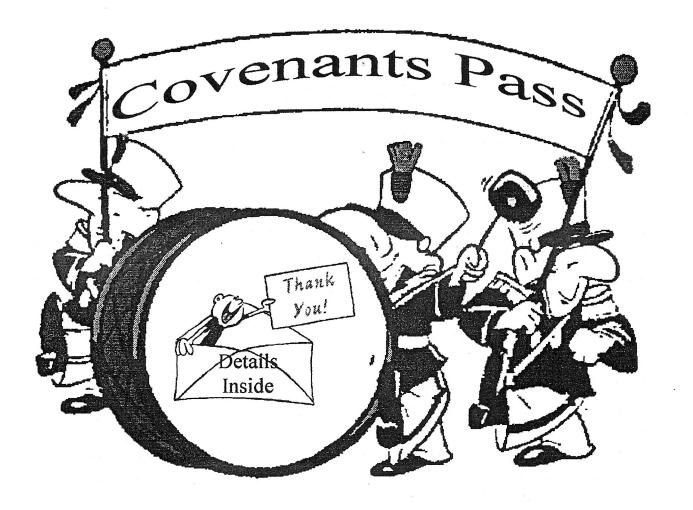
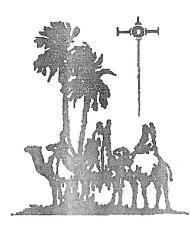
O Snug Harbor News

December 1995





Merry Christmas and a Happy New Year

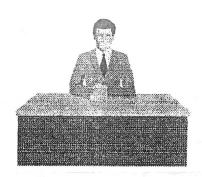


Snug Harbor News

Snug Harbor Property Owners Association P.O. Box 392, Hertford, NC 27944 Ph: (919) 426 - 5172



December 1995



PRESIDENT'S CORNER

1995 has been a year of frustration, hard work and in the end, **jubilation**. The Board of Governors set out in January to protect property values in Snug Harbor by initiating covenant changes required by previous litigation and FHA/VA requirements for Government backed loans. Realizing passage of these covenants would be a task of monumental proportion, your Board, as property owners and representatives of each and every person in this community, committed themselves to this undertaking knowing there was no other alternative if Snug Harbor was to survive.

Many of our concerned citizens formed a committee of Facilitators to help explain the covenants to those with unanswered questions and make every attempt to secure their vote. This committee was very productive and we commend them for their efforts. However, there are still property owners in our community unable to support these changes for one reason or another. Things happened over the years that caused hard feelings and some are unable to forgive and forget. Many of these feelings are justified and I can only apologize for those who may have been inconsiderate. We only ask that you not look back but to the future. Please support your neighbors and this Association. You are important.

Our attorney, Mr. Tom Nash, was present at the annual meeting and reiterated what we had been saying for the past 10 months, that there was no alternative but to pass the covenants or close down the facilities. After this meeting attitudes changed. Needing 140 votes at that time, within seven days the covenants passed. We owe our gratitude to a number of property owners, too numerous to mention, for their concerted efforts in accomplishing this task. Thank You.

TRIMPI & NASH

ATTORNEYS AT LAW

200 NORTH WATER STREET ELIZABETH CITY, NC 27909

POST OFFICE BOX 768 ELIZABETH CITY, NC 27907-0768

JOHN G. TRIMPI THOMAS P. NASH, IV TELEPHONE (919) 338-0104 TELECOPIER (919) 338-0327 LISA HARMAN

December 11, 1995

Members of the Snug Harbor Property Owners Association Snug Harbor Beach Subdivision Hertford, NC 27944

Re: Amended Declaration of Covenants, Conditions and Restrictions (Amended Declaration)

Ladies and Gentlemen:

Your Board of Governors has asked that I write a brief statement for your newsletter outlining the applicable changes that appear in the Amended Declaration which I understand now has the requisite majority votes and which will be recorded in the Perquimans County Register of Deeds office. Simply put, the Amended Declaration is an effort by the Board of Governors to modify the Declarations recorded for the various sections in Snug Harbor Beach Subdivision so that the entire subdivision would have one set of covenants and your Board of Governors would have the ability to collect the assessments necessary to properly maintain your recreational areas and to ensure the aesthetic continuity of your subdivision.

The Amended Declaration begins by clearly identifying the previous declarations that are being amended as well as specifically setting out the recreational areas in each section that will be designated as "Common Area". These recreational areas include the clubhouse, tennis courts, swimming pool, parks, boat ramps and streets not maintained by the N.C. Department of Transportation.

The Amended Declaration gives your Board of Governors the ability to collect annual assessments and special assessments and to enforce the collection of these assessments. The main purposes of your annual assessments are the operation, development, improvement and maintenance of the Common Area. The annual assessments will also be used for the administrative costs of the Association.

Members of the Snug Harbor Property Owners Association December 11, 1995 Page Two

Beginning with January 1, 1996, the Amended Declaration provides that annual assessments will be billed to you in the amount of \$60.00 per lot with the exception of Section P Camping Lots, which lots shall be billed in the amount of \$60.00 per lot plus an additional assessment amount for the estimated prorated cost of operating the Section P Comfort Station. There will also be an exception for several lots forming a "parcel" which shall be treated differently for assessment purposes depending on how many lots make up the "parcel". Any assessment not paid within thirty days after the due date thereof shall bear interest a the rate of six percent per annum and such delinquent assessment together with said interest, any costs of collection, court cost and reasonable attorney fees shall constitute a lien against the lot upon which the assessment is levied. Your Association may record notice of that lien with the Office of the Clerk of Superior Court of Perquimans County, file suit to collect such delinquent assessment or may foreclose the lien against the property.

The amount of the assessments may be increased during the following years but only by majority vote of members voting in person or by proxy at any regular or special called meeting for that purpose.

In addition, your Board of Governors may levy special assessments to enforce aesthetic deficiencies which may exist on any lot but only after the owner shall have been given sixty (60) days written notice to remove or repair said property.

As I indicated to the members who were present at the annual meeting held on November 11, 1995, the Amended Declaration is absolutely necessary for the continued operation of the Association and its Common Area. Should your Board of Governors lack the authority to collect the minimum assessments necessary to operate and maintain your Common Areas and run the Association, the amenities within the subdivision would no doubt, deteriorate and the value of your homes and properties might decline.

The Board of Governors will also need to make certain amendments to its Bylaws and the Articles of Incorporation in order to make sure that these documents are consistent with your Amended Declaration and to further delineate the standards by which your Common Areas will be operated and maintained by the Board. These amendments will require a majority vote of members voting in person or by proxy at a meeting called for that purpose.

Your Board has worked tirelessly in what at one point seemed to be the impossible task of obtaining written approval by a majority of owners in Snug Harbor Beach Subdivision. They have accomplished this through many hours of hard work and dedication

Members of the Snug Harbor Property Owners Association December 11, 1995 Page Three

and I can assure you, that their ultimate goal is to ensure the maintenance and preservation of your pool, parks, roads and the overall desirability of the subdivision in general.

With kind regards, I am,

Sincerely yours,

Thomas P. Nash, IV

TPN/seh

REVISED COVENANTS

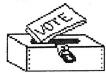
Box Score Revised Covenants

Need <u>609</u>

Received thru 12/11/95:

Note: The number counted needed was revised to 609 from previously reported 606 due to overlooking three boats ramps which count in the development plat.

The Ballot Box Speaks



Election Results from November 11th Vote

Note: One name appears here that developed as a result of a local write-in campaign which was not on the mailed out ballots.

Candidates as developed by votes cast:

Don Williams	157 1/2	Elected
Sharon Eason	148 1/2	Elected
Dianne Scott	91 1/2	Elected
Stanley Spitzer	66	

In addition there were two other single vote write-ins

Bylaws change to Amendment 1, which was for a change to the assessments:

Passed by a vote of 148 1/2 Yes

We bid ado to Board Members Lily Millirons and Alvin Mizelle who served well for 6 yrs and to Jack Lake with thanks for filling in a vacancy this past year.



Office Note:

As the New Year approaches, it is time to think about a new Snug Harbor Community Directory of friends and neighbors. We would appreciate any updated entries or corrections that may be needed for either addresses or telephone numbers. We especially need information in regards to those who may be renters in our midst, which information is not in the office computer system. Send to our address on letterhead or drop by the office on Saturdays 10 to 2 or call Jennings, 426 - 7726.

Civic League News

Thanks to all the folks that came out for the Thanksgiving Dinner held on November 18th. We had a packed house with 120 in attendance. I am sure some of them left packed too as the food was delicious and plentiful. Thanks especially to those who worked so hard in the food preparation.

Watch for the Spring newsletter for upcoming summer events as we climb out of the winter

doldrums in a couple of months.

SNUG HARBOR CLUBHOUSE

Regular Scheduled Activities

Country Line Dancing

Adults: All levels welcome, come out and join us

for learning and dancing.

Summer - Mon., Wed., Fri. 9:30 - 11 a.m. Winter - Mon., Wed., Fri. 10:30 - Noon

Thursday nights for residents and non-residents, 7-10:30. Beginners, 7-8 for learning and review; everyone dances 8-10:30. Cost \$3.00 per couple, \$2 single. Funds go toward SHPOA Tennis Court

Teens: Monday nights, 7 p.m. - exact dates not set. For info contact Jo Sawyer 426 - 5730

Ladies Exercise Group

Mon., Wed., Fri. 8 a.m. Non-aerobic workout with a video tape.

Ladies Tennis (and guys)

Summer - Mon., Wed., Fri. 7:30 - 9:30 a.m. Winter - Mon., Wed., Fri. 8:45 - 10:30 a.m.

Harbor Lites Western Square Dancers

2nd & 4th Friday nights, 8-10:30 p.m. Expert caller, Steve Casper. Classes are taught Sept. and May at Holiday Island Clubhouse on Tuesday nights beginning at 7:30 p.m. Call Steve for information on new class starting at 297-2347.

Kissing And Telling

A kiss is a strange thing: A small boy gets it for nothing. A young man has to steal it. And old man has to pay for it.

Boom Baby

A recent classified ad: Wanted—Man to understudy human cannonball. Must be willing to travel.



After School Tutoring Program

This year we have more kids than ever! 31 students at our last count!

A special heartfelt thanks to Jane and Lincoln Mott, Joan Gralton, Bev Pulley and Bill Driscoll who have all volunteered to tutor.

Their kind commitment of time and resources has allowed us to start a little "satellite study group" of older teens who will meet at the clubhouse from 4 to 5 p.m. every Tuesday & Thursday evening on the same schedule as the K - 5 grade group at the church. This group will be studying "ham" radio operation, wood carving, and other topics of their interest. Young people grade 6 -above are welcome to attend. A special thanks and love to all our adult & teen tutors!

4 - H Clubs

All the clubs have been busy working together.

Recently they've sold 4-H cookies and pocket calendars, designed and presented a float in the Hertford Christmas Parade (winning a second best in category), helped the Boy Scouts with their annual "food for needy" collection and they are presently planning and implementing a "Toys-For-Tots" Fundraiser for Dec. 10th.

On February 16, 1996 they will be conducting a neighborhood "make your own presents" day for children. All children ages 6 - 10 are welcome to come to the clubhouse from 10 a.m. to 2 p.m. Saturday Dec. 16th. to make crafts for your family.

In January, the Cooperative Extension Service will present Achievement Night for all 4-H Clubs, their leaders and their community supporters. Everyone is welcome to attend! For more info call Barbara Gustafson at 426 - 9698.

The 4-H Clubs wish all a blessed and happy holiday season.

Special Note:

Anyone interested in learning beginning silver jewelery—making on December 18th from 10 a.m. to 2 p.m. at the Co-Op Extension Office taught by Juanita Bailey and Don & Barb Gustafson — contact Barbara at 426 - 9698 for more info.

ATTENTION P-SECTION

Comfort Station door locks will be changed in January – assessments must be paid to draw a new key.

Community Relations Committee

Congratulations! Yards are really looking great for Christmas! Civic League judges will have a very, very difficult time!

Get-acquinted folders are now completed for all new residents. If you have recently purchased property in Snug Harbor or if you've moved here in the past three months, contact Cora Anderson 426 -4855, Cliff Lenz 426 - 9633 or Barbara Gustafson 426 - 9698 and we will stop by with a new resident folder for you. Welcome to Snug Harbor!

Community Relations Committee wishes you and

yours a wonderful holiday season.

New SHPOA Board

The below is the composition of the 1996 Board of Governors to be reaffirmed in Jan.'96 per the bylaws.



President: Vice-President: Secretary:

Treasurer: Maintainance:

Comm. Relations: P-Section:

(unassigned)

Emerson Cullings
Dianne Scott
Gene Bouch
Leo Higgins
Don Williams
Cliff Lenz
Barbara Pussell

Barbara Russell Sharon Eason

Paid Ad

OUT OF STATEOWNERS NEED TO SELL!!

NOT RETURNING TO BEAUTIFUL SNUG HARBOR! HAVE 2 GORGEOUS LOTS, 81 & 82, SECTION N, 1/4 M. TO BOAT RAMP. SET UP FOR MOBILE, ELECTRIC AND SEPTIC. ALMOST 1 AC. OF TREES AND PRIVACY! FAMILY. FRIENDS, INTERESTED IN THIS EXCLUSIVE AREA? **EXCELLENT** OPPORTUNITY FOR RETIREMENT OR WEEKEND HOME! **BOTH LOTS ONLY** \$10,000.00! MARTY WITHAM 417-334-8583 RRANSON. MISSOLIR

First Presbyterian Church of Edenton

Invites you to it's fellowship and worship with the Rev. Jane Ann Love.



Sunday School is at 9:45 a.m. followed by Worship Service is 11 a.m.



We are located in downtown Edenton on the corner of W. Queen St. (Hwy 17 Business) and Mosely St. Parking and Elevator for the handicapped available.

Paid Ad



Telephone Installation and Repair



Bob Evans

426 - 8255

Snug Harbor Community Church



We are your community interdenominational church in the heart of Snug Harbor providing you with many services. Here is an overview of just a few of our activities.

> Sunday Morning Worship 9:00 a.m. Sunday School 10:15 a.m. Adult & Youth Bible Study Sunday

Wed. Mid-Week

7:00 p.m. 7:00 p.m.

Pastor: Assit. Pastor Gerald Bright

Stanley Nixon

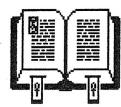
Paid Ad

BASS CONSTRUCTION

#1 Residential Developer Septic Systems, Piers, Bulkheads, Clearing and Grading

> **JOHNNY BASS** PO Box 4, Hertford 426 - 1897

Paid Ad



Bethel Baptist Church

The congregation and Pastor Jerry Boyd invite you to attend and worship with them.

Sunday School is at 10:00 a.m. followed by worship at 11:00 a.m. A Sunday evening service is held at 7:30 p.m. with Bible Study and Youth Service. There are programs for all ages. We welcome you to join with us in Christian Fellowship. Ph.: 426 - 5242

Paid Ad

BETHEL STORE

Snug Harbor Road 426 - 5034

GAS OIL ICE

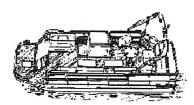
Drinks Snacks

Fishing Supplies CONVENIENCE STORE

OPEN 7 DAYS EACH WEEK

Paid Ad

Pontoon Boat for SALE



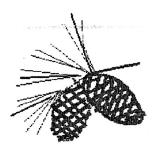
1993 18 Ft. Party Craft Fisherman

Powered by 40 hp Yamaha outboard

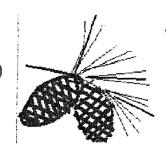
Will seat 8 and comes with canopy, depth finder and swim ladder, and seat covers. (No Trailer)

a steal at \$ 6.500

Contact Mary Anne Coyle @ 426 - 5898



• Whistling Pines • US 17 South Elizabeth City



NOW OPEN SEVEN DAYS

Daily 11 a.m. to 8 p.m. - Sundays 11 a.m. to 3 p.m. Reservations may be made — 335 - 4514

MENU SAMPLES

DAILY

FRESH SEAFOOD

Seafood Platter FLOUNDER OR TROUT, SHRIMP, SCALLOPS, OYSTERS, CRAB CAKE \$ 8.95

FLOUNDER, CATFISH, OR TROUT (Fried or Broiled) \$ 6.50

CRAB CAKES (2) \$ 5.75 DEVILED CRABS(2) \$ 5.95

FRIED OYSTERS, SHRIMP, OR SCALLOPS 1/2 FRY \$5.95 WHOLE FRY \$ 7.95 Combination of two \$ 7.95 ALL THREE \$ 8.95

Seafood served with French fries & slaw or choice 2 vegetables

CHOICE WESTERN BEEF

10 OZ. CHOICE WESTERN BEEF DELMONICO \$ 9.95 PRIME RIB OF BEEF WITH NATURAL JUICES \$ 12.50 16 OZ'S. OF CHOICE WESTERN T-BONE \$ 12.95 GRILLED TENDER BABY RIBS 1/2 RACK \$7.95 WHOLE RACK \$12.95

BEEF ITEMS SERVED WITH BAKED POTATO & SALAD OR 2 VEGETABLES

SANDWICHES

HAMBURGER W/LETTUCE AND TOMATO - \$ 3.95 CHOPPED BARBECUE - \$3.95 SLICED TURKEY - \$3.95 GRILLED HAM & CHEESE - \$ 3.95 PRIME RIB - \$ 4.95 CORNED BEEF ON RYE - \$ 4.95 RIB EYE STEAK - \$ 4.95

We also offer a variety of SALADS, APPETIZERS, DESSERTS and BEVERAGES

SUNDAY

SOUTHERN TRADITIONS

HOME MADE SOUP, VEGETABLE OR CHICKEN & RICE \$1.75

SUNDAY SPECIAL

SOUTHERN ROASTED FRESH PORK LOIN \$ 5.95

OTHER ITEMS

FRESH PORK TENDERLOIN W/GRAVY \$ 5.50

CORNED BACKBONE W/ DUMPLING \$ 5.50

HAMBURGER STEAK W/ GRAVY & ONION \$ 5.50

1/4 BAKED CHICKEN ON CORNBREAD DRESSING \$ 5.50

ROAST YOUNG TURKEY W/ DRESSING & GRAVY \$5.50

BONELESS BREAST OF CHICKEN ON RICE \$ 5.50

BAKED SUGAR CURED HAM W/RAISIN SAUCE % 5.50

FRIED CHICKEN LIVERS W/ OR WO GRAVY \$ 5.50

PRIME RIB OF CHOICE WESTERN BEEF WITH NATURAL JUICE S 11.50

> 1/4 SOUTHERN FRIED CHICKEN WHITE MEAT \$ 4.50 ---- 1/2 \$ 5.50 DARK MEAT \$ 3.50 -----1/2 \$ 4.50

CHOICE OF TWO VEGETABLES

Mashed Potatoes, Candied Yams, Collards, May Peas, Rice w/ Gravy, Speckled Butter Beans, Stewed Corn, String Beans, Stewed Apples, Steamed Okra, Field Peas, Black-eyed peas, Lima Beans, Stewed Potatoes, Fried Squash, Macaroni & Cheese, French Fries, Fried Okra, Congealed Salad, Slaw, Pickled Beets, Banana Fritter.

SIDE OF VEGETABLES -- 85 CENTS

BIG HOLIDAY SAVINGS

Sales Executive HIGHWAY 17 SOUTH



'95 CLEARANCE F

'96 INTRODUCTION

SAVE THOUSANDS ON QUALITY PREOWNED CARS & TRUCKS!

SPECIAL SPECIAL VALUES

RCHASE SPORT UTILITY SPECIALS







We must single out one property owner who was solely responsible for putting us over the top, Mr. Gerald O'Neal. He stated to me that the Board had worked extremely hard in this endeavor and now it was time for he as a property owner to get involved. Get involved he did. Over 100 votes. Mr. O'Neal, we salute your efforts. Congratulations on a job well done.

For those property owners who supported our efforts, we appreciate vour vote.

Now that the covenants have passed, it is our earnest desire that all property owners will unite together for the good of Snug Harbor, putting animosity aside and creating a community without prejudice as to race, creed or financial status. We are one in the eyes of God. May we see others as God sees us.

I would like to take this opportunity to thank each and every Board member for your hard work and perseverance throughout 1995. You were an asset to our community and have a lot to be proud of.

It has been a pleasure serving you for the past six years. My term expires December 31st, however, you will have my continued support as we look forward to a prosperous future.

Merry Christmas And A Happy New Year.



Alvin F. Mizelle

President

save

CIVIC LEAGUE CALENDAR 1996

save

JANUARY	20TH	POT LUCK DINNER	6:30 PM
FEBRUARY	17TH	POT LUCK DINNER	6:30 PM
MARCH	16TH	POT LUCK DINNER	6:30 PM
APRIL APRIL	7TH 20TH	EASTER SUNRISE SERVICE POT LUCK DINNER	7:00 AM PARK 6:30 PM
MAY MAY MAY	4TH 18TH 25TH	COMMUNITY CELEBRATION POT LUCK DINNER MEMORIAL DAY PICNIC	Details to follow 6:30 PM
JUNE	15TH	POT LUCK DINNER	6:30 PM
JULY	6TH	PICNIC - BOAT PARADE	
AUGUST	31ST	STEAK ROAST	
SEPT.	21ST	POT LUCK DINNER	6:30 PM
OCTOBER	19TH	POT LUCK DINNER	6:30 PM
NOVEMBER	16TH	THANKSGIVING DINNER	6:30 PM
DECEMBER DECEMBER		LIGHT UP SNUG HARBOR XMAS DINNER-SANTA-PRIZES	CONTEST 6:30 PM

,

Canal Front Lot For Sale

J-59 (SASSAFRAS)

ASSESSED AT \$ 12,300

SACRIFICE AT \$6,500 FIRM

Cash or Certified Check

Please Call: Robert and Dorothy Gradel (804) 420 - 3444