

Snug Harbor Property Owners Association
P.O. Box 392
Hertford, NC 27944

NEWSLETTER October-November 1988

Notice of Annual Meeting

In accordance with the SHPOA Bylaws and the corporate laws of North Carolina, notice is hereby given to wit:

"The Snug Harbor Property Owners Association Annual Meeting will convene on November 12, 1988 at 10:00 AM at the Snug Harbor Club House. The meeting will act on the election of officers and any other appropriate business as may arise."

Board Minutes - Highlights

July Meeting: Water quality problems reported in homes and swimming pool. Letter to be sent to County Commissioners on problem.

August Meeting: Board voted to permit SHPOA truck to be used to haul residents bulk trash to dump. Residents to provide volunteer labor.

September Meeting: Reported that County Commissioners, as result of complaints by Snug Harbor residents and others, are taking action to solve water problem. Solution will not be immediate since additional pumps and filters are required.

THANK YOU

Barbara Gustafson for organizing and supervising the very successful Summer Youth program.

Don Gustafson for technical advise and supervision of pool operations this past Summer.

Betty Meekins for running the ladies exercise group each Monday, Wednesday and Friday at the Club House.

Woman's Club and Civic League for financial support of the Summer Youth Program.

Helping Hands Needed

The Snug Harbor area is in need of persons to sit or stay with sick or disabled people. Pay will vary with each situation. For further information please call 426-7301.

Snug Harbor Woman's Club

The women have started their new year and would like to invite the ladies of the community in good standing to join them. The meetings are each Wednesday in the Clubhouse at 10:00 a.m. We will have projects to benefit the neighborhood. We also have handcraft classes. We will be having a fund raising supper on Saturday, Nov. 12 from 5 to 7 p.m. and will be serving Ham & Cabbage. Tickets for the Supper are \$3.50, includes beverage/dessert, and are available at the Clubhouse or contact any of our members and they may be bought at the door. Don't forget we still have Snug Harbor Cookbooks available at \$4 filled with the best of culinary delights.

TENNIS: A ladies tennis group is forming and will meet at the tennis courts following the exercise group, about 9:30 a.m. Monday, Wednesday & Friday.

Civic League

The Civic League kicked off the new season with the annual picnic at the Park. We had good attendance and a good time and good food was enjoyed by all.

Civic League monthly meeting and covered dish suppers will resume on October 15th at 6:30 p.m. and continue on the third Saturday of each month. At the October meeting the main business to be discussed is nominations of new directors for those whose terms are expiring in accordance with our bylaws.

Now that it's cooler, Social Tuesday has started again. The Club House is open from 10:00 a.m. to 4:00 p.m. each Tuesday and we play cards, dominoes, etc. until noon when we have a light lunch. At 1:00 p.m. we play bingo.

Bingo is also played each Saturday evening at 7:30 when the Club House is not obligated for other use.

With the Civic League, the Woman's Club and the church working together, Snug Harbor is a community to be proud of. Come join us in our activities, meet your friends and neighbors, have fun and participate. YOU'LL LIKE IT!!

Snug Harbor Community Church

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Programs for the community are Bible Studies Sunday and Wednesday evenings at 7:00 p.m. The Youth of the community are invited to join in Sunday evenings when the Teens and Youth meet at 7:00 p.m. The A.A. meets Tuesday evening at 8:00 p.m.

Our Choir meets each Thursday evening. If you enjoy singing we would love to have you. They will be working on the Christmas Special evening of music by the time you read this. Singers are needed and all are welcome. If you have not heard or attended this Candlelight Service, plan on doing so this year.

We are here to serve the community, if you are looking for a church home, please visit. Stanley Nixon is the Pastor, and Gerald Bright is now serving as our assistant pastor. If you have any questions or would like to know more about our activities call the Secretary - 426 5760, Ruth Rettenmeier.

Snug Harbor Views

Where did Summer go? The kids are all back in school. Now is the time to open windows wide and enjoy the cool breezes of autumn. This is also a good time to do all that outside house and yard work that was "too hot for" during the Summer. So--- sit back, carve a pumpkin and listen to the geese fly over the river. Happy Halloween!!!

We wish to extend a warm welcome to newcomers Gene and Rene' White of Navajo Trail, Mark and Nina Moring of Hopi Trl., John Klick of Chestnut St. and Stephen Floyd of Chestnut St.

Disaster and Crime Watch

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Featured Personality

"T" Harris

We continue our "featured personality" series on people who have made our community a better place to live. In this issue we feature a person who was born here long before Snug Harbor existed and who has worked here almost all of his life. He is "T" Thomas Harris, our maintenance man, road repair engineer, landscape gardener and our only full time employee.

"T"'s family have lived in this area for generations. His father, as had his father before him, farmed across the river on Drummond Point until an opportunity to buy land between the Yeopim River and Yeopim Creek came along. That is where "T" Harris was born. Part of that land is still in the family and part of it is now Sections A, B, C and D of Snug Harbor.

Mr. Harris has a keen love for this area. He recalls how as a boy there was no running water, no electricity and no indoor plumbing, yet the family lived well. He feels that he had freedom such as young people don't enjoy today. In the Summer they farmed, raised hogs which became delicious hickory and persommon smoked hams, and they smoked and salted herring. In the Winter they fished and sent part of their catch off to Baltimore to be sold. School until the fifth grade was a small building near what is now the Bethel Community building. Also in that area was a post office and the nearest store which belonged to Calvin Hobbs. Often in the winter the road to Bethel and beyond was nearly impassable unless it was frozen, so his father gave the State enough sand from the farm to improve it with prisoner labor gangs. Out on the end of the point he would find Indian arrow points. "It's a shame people can't make a living that way anymore," he says, "a shame people could not have been raised that way. We'd have a better America."

After part of the farm was sold to become Snug Harbor, "T" came to work for the Yeopim Beach Corp. who at that time was subdividing the property, putting in roads, dredging canals and putting up the original club house next to what is now the marina. He recalls how, as sand was being pumped from the river to fill in land for the park, along with the sand would come shards of Indian pottery. Most of the trees in the park were transplanted from other areas by Mr. Harris. Mr. Harris has been involved in virtually every building and maintenance project since Snug Harbor came into being. Asked what things he would like to have seen developed differently, he responded that he wishes the developer had followed the natural contours of the land more and laid out larger lots. If they had "used Mother Nature more" things would have been better.

Mr. Harris has passed his sixty-fifth birthday and a small celebration for him was held at the Clubhouse. "T" says that it's now time for him to retire, that if he stayed on "it would be like taking food off a younger man's table". Besides that he says, with winter coming on and with less outside work to be done, it's a good time for a new man to learn the job. His future plans are to relax a bit, have a garden to raise a good part of the family's food and, as it is needed, lend a hand to whomever it is hired to be Snug Harbor's man of all tasks. Snug Harbor has been blessed with a lifetime of dedication to our area and to the community by "T" Harris and it won't be quite the same when he retires.

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HARBOR LITES

The Harbor Lites Square Dance Club was established to provide clean wholesome entertainment and social outlet for people of ALL ages. The club holds their dances the 2nd and 4th Friday of each month at the Club House, 8:00 to 10:30 p.m. Come see us and join in the fun and exercise. For more information call Midge Stuller at 426-8181 or drop in at an event.

P-SECTION FINANCIAL REPORT

Balance on hand (12-31-87)	\$ 4,372.00
Assessments paid thru 9-30-88	\$ 4,140.00
Less common facilities share (46x50)	- \$2,300.00

sub-balance	\$ 6,212.00
Less expenses thru 9-30-88	
Electricity	\$ 1,780.23
Water	\$ 71.25
Other	\$ 313.47

Less Total expense (-)	\$ 2,154.75

9-30-88 Balance[Note 1]	\$ 4,057.25

Note 1: Funds are included within the original amount shown under SHPOA Balance.

REMINDER: Cost of utilities for the period of Oct thru Dec 1987 must still be deducted from the above balance.

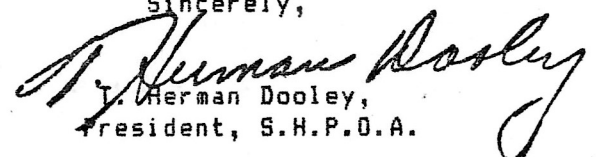
The P-Section Committee recommends leaving the electric service connected during the winter. Meters will be monitored closely for excessive use of power. PROPERTY OWNERS ARE URGED TO DISCONNECT THEIR ELECTRICAL APPLIANCES WHEN NOT CAMPING. If use of electricity is abused, current will have to be cut off again as done previously. The Association has received a number of fuse holders for electrical boxes in P-Section. If your site has a missing unit, please contact Mr. Preston Cooper at 22 M Cottonwood St., 426-8350, or the Office.

CHRISTMAS DANCE:

On Saturday evening, December 10, an adult dance will be held at the Clubhouse under joint sponsorship. Music by the Edenton Preservation Band which specializes in "danceable oldies". Tickets will be \$15 per couple. Profits will go toward the Clubhouse improvement fund.

The Board of Governors wishes to thank those that cooperated this past year and made it a successful year.

Sincerely,


J. Herman Dooley,
President, S.H.P.O.A.

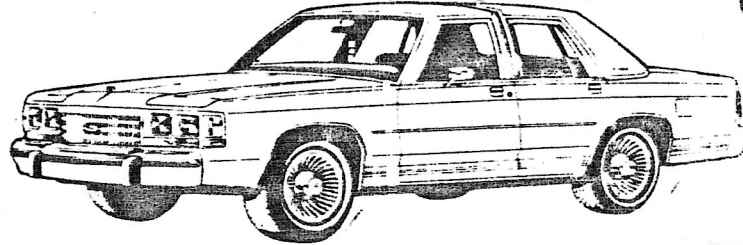
WINSLOW BLANCHARD Motor Company, Inc.



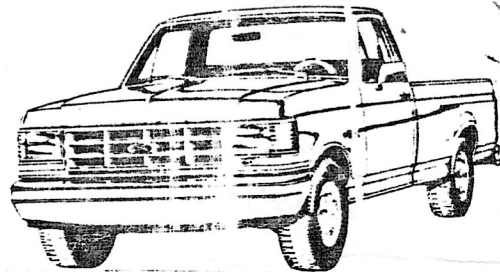
SALES — SERVICE

"Everyday
A Sale Day"

new



used



"Van Conversions by WINNEBAGO"

Ask about our rental cars and vans.

US 17 BUSINESS

PHONE: 426-5245

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HERTFORD, N.C. DEALER NO. 1741

SHPOA Financial Statement

The following financial statement for the first nine months of 1988 shows income received and how funds were spent. The Treasurer has estimated expenses for the remainder of the year based upon past experience. The accountant prepares the annual statement in conjunction with the annual audit of treasury records. This statement should be available in late January.

Your Board has been diligent in spending Association funds by careful comparative shopping, seeking bids and buying during sales held in the off seasons.

FINANCIAL STATEMENT - JAN 1 THROUGH SEPT 30, 1988

BALANCE on Hand - 1 January 1988	\$ 7,491.87
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INCOME

Assessments/Dues	\$ 41,865.00	
Interest on Account	798.88	
Club House Rental	210.25	
Other (Miscellaneous, copy machine, etc.) [Note 1]	1,711.40	\$44,585.53

EXPENDITURES

Payroll	\$ 11,632.54	
Taxes	75.09	
Insurance/Licenses [Note 2]	482.01	
Professional Services	875.00	
Office (Postage, supplies, etc.) [Note 3]	2,241.30	
Swimming Pool	4,606.71	
Recreational facilities	556.65	
Utilities	4,215.26	
Fuel	0.00	
Maintenance:		
Club House, grds.	1,021.76	
P-Sec Comfort Sta.	433.83	
Park	292.71	
Machinery	449.04	
Streets	337.61	
Miscellaneous	337.94	2,872.89
Disaster Facility	0.00	
Donations	100.00	
Capital Improvements [note 4]	4,373.25	
Contingency fund	0.00	\$31,980.70

Balance on Hand 30 Sept. 1988	\$20,096.70
Estimated EXPENSES - OCT through DEC 1988	14,500.00
Estimated INCOME - (same period)	3,000.00
Estimated On Hand 31 Dec 1988	<u>8,596.70</u>

Note 1. Includes \$1,000 contributed by Woman's Club to purchase playground equipment.

Note 2. Major insurance payment of \$4,600 due Dec 1988.

Note 3. Primary increase in office expense due to Postage increase and our extra newsletter mailings. This has in part been offset by charging for newsletter advertising. Members can help lower postage cost by prompt remittance of assessments, eliminating additional billing.

Note 4. Capital improvements for 1988 - replacement of jetties at the Park.

1989 Budget

Please note the proposed budget for 1989 prepared by the Finance Committee and Treasurer. NO CHANGE in assessments/dues for the general membership is requested.

Based on history, approximately 75% of the property owners financially support the Association. By keeping the assessments/dues as low as possible, we hope to improve the member participation.

The Finance Committee recommends an ambitious Capital improvements program for 1989 to air condition the Clubhouse. With the increased year around use of these facilities it is felt to be justified. This is a realistic project providing members complete payment of 1988 assessments and we receive strong support during 1989.

PROPOSED BUDGET FOR 1989

1989 Assessment/Dues (Amount Billed)	\$ 63,000.00	
1989 Receivable estimated at 76%		\$47,880.00

BUDGET EXPENDITURES

Payroll (Gross - includes withholding & FICA)	17,270.00	
Taxes	100.00	
Insurance/Licenses	5,500.00	
Professional Services	1,000.00	
Office (Postage, supplies, etc.)	2,500.00	
Swimming Pool (Provide for 6-day week)	4,600.00	
Recreation Facilities	1,000.00	
Utilities	5,500.00	
Fuel (Gas, Oil, LP gas)	1,000.00	
MAINTENANCE:		
Club House	1,200.00	
Park	500.00	
Comfort Station	500.00	
Machinery	1,000.00	
Streets	1,400.00	
Miscellaneous	450.00	
Disaster Facilities (Civil Defense)	100.00	
Donations (Rescue, Fire, Chamber of Commerce)	185.00	
Capital Improvements (New category)	4,075.00	\$47,880.00

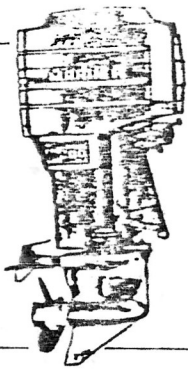
Under the capital improvement program, the Finance Committee recommends the following item be considered highest priority for completion during 1989:

Air condition the Clubhouse

The following Long Range Improvement Projects are considered as future funding permits:

Repair or replace Park Building	Repair pier in Section C
Replace P-Sec Boat Ramp/Bulkhead	Repair F-Sec bulkhead
Pave Club House parking lot	New chairs for Pool area
Additional Playground Equipment	Repaint maintenance truck

Order of listing for long range needs has no bearing on the order in which these needs may be met.

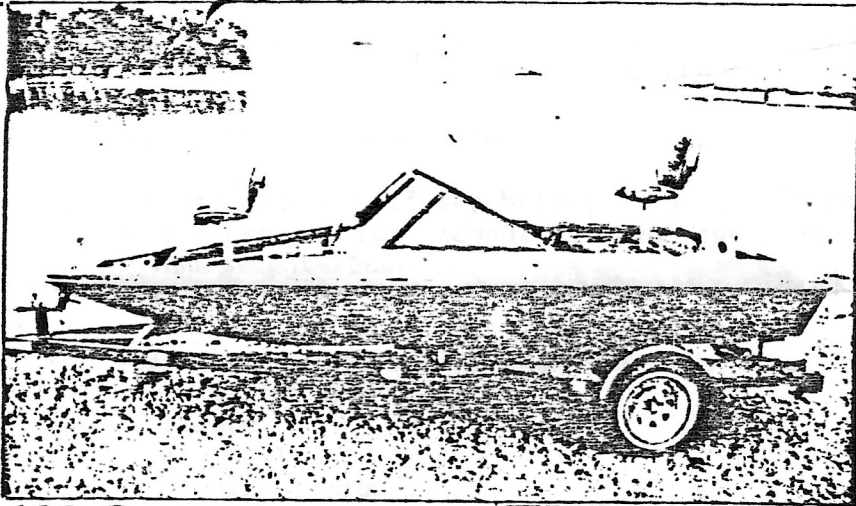


City Marina

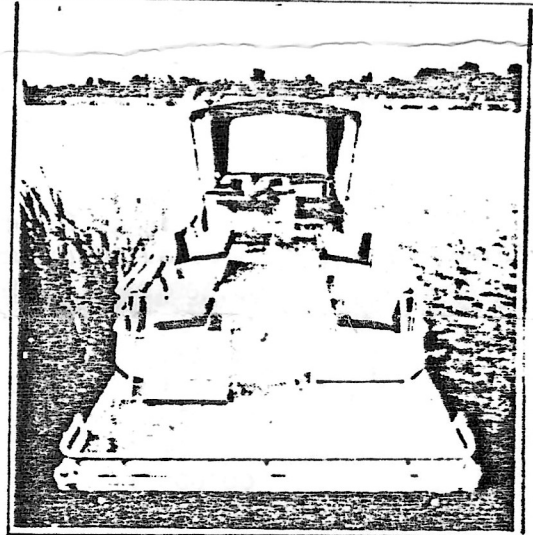
Hwy. 158 East (1 Mile)
Elizabeth City, NC
T. Erie Haste, Jr. — Doug Burton
(919) 338-2886

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Know Your Candidates.

Marg Gray: Retired from Air Force and Civil Service. Resident of Snug harbor since 1974. Served on Board for three years and currently is Director of the Crime Watch and head of Recreation Committee.

Leo Higgins: Retired Naval Officer. Also retired hardware store owner. Served one term on the Board and is currently SHPOA Treasurer.

John McQuillin Retired from Navy after 30 year career. Married (to same woman, Marilyn) over 30 years. Snug Harbor property owner for for 15 years. Moved here permanently this year. Currently SHPOA Secretary.

*** BALLOT ***

SNUG HARBOR PROPERTY OWNERS ASSOCIATION

November 12, 1988

VOTE FOR THREE (3) FOR BOARD OF GOVERNORS

- * Marg Gray ()
- * Leo Higgins ()
- * John McQuillin ()

WRITE INS: ----- ()
 ----- ()
 ----- ()

* Denotes Incumbent

*** PROPOSED BYLAWS CHANGE ***

Add to Article III. Section 3. a third paragraph as follows:

"EXEMPTIONS. Properties used by the Snug Harbor Community Church to provide a facility for the public worship of God shall not be assessed Association dues. This exemption applies to those lots occupied by the church building and used for parking, Membership in the community church does not automatically entitle otherwise ineligible persons to use of SHPOA facilities."

APPROVE _____ DISAPPROVE _____

Note: This will result in annual loss of \$165 as currently assessed. This change resulted from a request by church members.

NAME (Please Print) _____ SEC _____ LOT NO(s). _____

Signature(s) _____

Bring this Ballot with you if you plan to attend the meeting. If you cannot attend, PLEASE mail your Ballot in time to arrive at our Post Office Box prior to the meeting date.

NOVEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
Do Your Civic Duty and be sure to VOTE.		10 am - 4 pm Club Fun Day	8:30-9:45am Woman Exer.Grp 10:00am Woman's Club		8:30-9:45am Woman Exer.Grp	7:00p.m. BINGO
	6	7	8	9	10	11
CHURCH Your Choice	8:30-9:45am Woman Exer.Grp	10 am - 4 pm Club Fun Day	8:30-9:45am Woman Exer.Grp 10:00am Woman's Club		VETERANS DAY 8:30-9:45am Woman Exer.Grp 8:00 pm Harbor Lites	12 10:00am Annual Board Meeting 5 - 7 pm Ham & Cabbage Dinner BINGO
	13	14	15	16	17	18
CHURCH Your Choice	8:30-9:45am Woman Exer.Grp	10 am - 4 pm Club Fun Day	8:30-9:45am Woman Exer.Grp 10:00am Woman's Club		8:30-9:45am Woman Exer.Grp	19 6:30 pm Civic League Covered dish supper 7:30 pm Civic League Meeting
	20	21	22	23	24	25
CHURCH Your Choice	8:30-9:45am Woman Exer.Grp	10 am - 4 pm Club Fun Day	8:30-9:45am Woman Exer.Grp 10:00am Woman's Club	THANKSGIVING	8:30-9:45am Woman Exer.Grp 8:00 pm Harbor Lites	26 7:00p.m. BINGO
	27	28	29	30	1	2
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