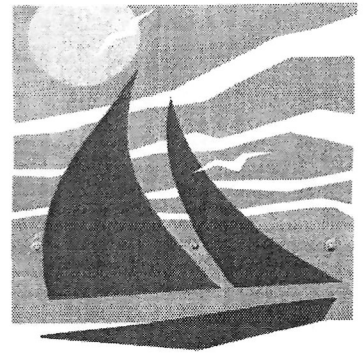




SNUG HARBOR

Snug Harbor News

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



SNUG HARBOR

E-mail snugharborpoa@embarqmail.com
Web-site snugharborpoa.embarqspace.com



President's Corner



Greetings Friends and Neighbors;

Summer activities are winding down and soon it will be time for long pants, jackets and sweaters. It has been a great summer for Snug Harbor residents. I hope you had a chance to visit our pool or park, take in a game of tennis or basketball, play a little softball or use our boat ramps to launch your boat, canoe or kayak, take in a Steamers game, play a round of golf or just take a walk or ride around our community. We are very proud of the way our community is looking and it is only going to get better. Keep in mind that volunteers are the key to any community staying connected and up to date. Consider volunteering for your board of governors or your civic league; we can always use your ideas! Thanks to our pool/park attendants, we had a lot of safe and fun enjoyment from our pool and park. The pool usually closes the day after Labor Day; however your board has decided to "play it by ear" for a few more weeks until it gets too cold for people to enjoy. Once attendance falls too low, we'll close it for the season.

We are in the middle of hurricane season, so please be vigilant about yourselves, your property and the property of your neighbors. The number one rule is to be prepared and play it safe. There is hurricane information in the clubhouse. This fall several individuals have shown interest in starting a Community Early Response Team (CERT) in Snug Harbor. These individuals would be the 1st responders to the 1st responders. In other words, these individuals would have training on putting out small fires, searching for individuals who may be trapped within a structure and administering basic first aid until the "real" first responders arrive. If you are interested in taking this training, please contact Wynn McCallister @ 426-5172. There is an initial outlay of approximately \$50 for a text, hard hat and vest. Training may begin after October, so please keep in touch. Aesthetics has always and will always be a thorn in the side of a property owners' association.

Wynn McCallister

President SHPOA 2010

Family Fun Fest 2 Oct. 11-3



Saturday Oct 2nd 40th Anniversary Family Fun Day

SHPOA is celebrating its 40th Birthday and wants you, your family and friends to join up for a fun packed day. There will be free food, music, and games for the young and young at heart. It from 11AM – 3PM at the clubhouse. You won't want to miss it !!!!!!!



F A L L



F A Sept 2010 L page 1 L

President's Corner Continued

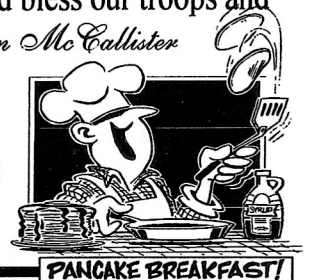
What may look like object de art (such as a toilet bowl filled with flowers) to some individuals usually is appalling to property owners and visitors to our community. Our volunteers on the aesthetics committee try very hard and put in a lot of time and effort to keep our community clean, neat and safe for all to enjoy. We do not like to issue letters and invoke fines to force people to cut their grass or remove junked automobiles. Please help out by keeping your yard tidy and neat for all of our residents and guests to enjoy. If you need assistance with this endeavor, please contact the clubhouse and leave a message. Someone will contact you. A special meeting was called by your board of governors for September 18, 2010 @ 9:00. This meeting is a result of the lawsuit filed against our association and five 2009 board members by Mrs. DeWeese and Mrs. Klasing. This meeting is a result of our legal council's recommendation to minimize further impact upon this association from within this community. A vote was taken by the membership to either retain or remove Mr. William Toney Jr. from the board of governors and I'm pleased to announce that Mr. William Toney Jr. has been retained as a board of governor with a vote of 460 to retain and 132 to remove. He is a valuable asset to this community and one of our hardest working board member. Concerning this lawsuit; remember that this board of governors' first and foremost duty is to seek what it deems is in the best interest of the Snug Harbor Property Owners Association. This lawsuit will cost this association in excess of \$6,000. This unforeseen expense is yet another circumstance for the increase in 2011 assessments. After several budget sessions, the board has determined that the 2011 assessments need to be increased from \$85.00 per lot to \$89.00 per lot to bolster our capital reserve fund for maintenance projects. Speaking of SHPOA, we turn 40 next month!!! Yes, Snug Harbor Property Owners Association (SHPOA) was incorporated in October 1970. Jeanne Cullings is the committee chairperson heading up our 40th Anniversary Family Fun Fest on October 2, 2010 from 11:00am to 3:00pm! All members and their families are invited to this **free** event sponsored by your Snug Harbor Civic League and your Snug Harbor Property Owners Association! We have invited numerous community leaders, sheriffs department, state police, volunteer fire department, rescue squad and others who have helped SHPOA grow into the community we all wish to live. There is going to be food, games, SHPOA history, entertainment and cake!! Annis Murphy has

**SHPOA Annual Membership Meeting
13 November 2010 9PM Clubhouse**

championed the design and production of a 40th anniversary tee shirt which will be for sale at a nominal cost. We will have raffle tickets for sale for numerous prizes and finally a 50/50 at the end of the day. Please mark your calendars and try to attend. This will be a great time to meet your neighbors and friends as well as have some fun before cold weather sets in. SHPOA board nominations are due by the 29th of September. However, if you haven't gotten your nomination form in by now, then it won't be included in this newsletter. Please get a nomination form and write a brief bio for all to view. Elections for 3 positions, Ken Minster, Bill Toney Jr. and Wynn McCallister need to be filled. Please volunteer your time and ideas to our community. The general meeting and voting is scheduled for November 13th. God bless our troops and "thank you" to all veterans. *Wynn McCallister*



Civic League Corner



The Civic League wants to thanks all who participated in our BBQ Chicken Dinner fundraiser. We look forward to hosting the Civic League Dinners and Breakfasts this fall. Please come join up for a wonderful meal and to socialize with your neighbors. And please don't miss out on the 40th Anniversary Family Fun Day, Saturday October 2nd. See you there!

Snug Harbor Civic League Events at a Glance

September 18 Club House – Covered Dish 6:30 PM

September 25 Club House – Breakfast (8 - 10 AM)

October 5 Holiday Island Clubhouse Candidates Night 7PM

October 16 Club House – Covered Dish 6:30 PM

October 23 Club House – Breakfast (8 – 10 AM)

November 20 Club House – Covered Dish 6:30 PM

November 27 Club House –Breakfast (8 - 10AM)

December 4 Clubhouse Decorating 9AM

December 11 Club House – Covered Dish 6:30 PM

December 11 Light Up Snug Harbor Night with your outdoor Christmas Lights

U.S. Veterans Wanted



Your local VFW is looking for Veterans wanting to join the VFW Honor Guard to serve at Veteran funerals. You will need a copy of your DD Form 214 and can apply by calling Jim Gajeski at 426-2297.



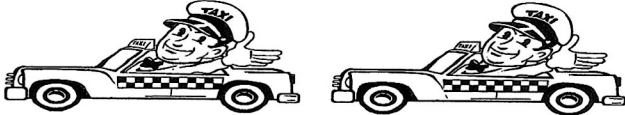
Voting
Reminder



Camping Section News



If you want to vote in the November 2010 Board of Governors' election you need to be a member in good standing, which means no outstanding debts to SHPOA. Call the SHPOA Office at 252-426-5172 if you have any questions.



Snug Harbor Volunteer Taxi Service

The purpose of this taxi service is to provide transportation for seniors (primarily 55+) who are unable to drive due to physical limitations or are without transportation. The taxi will take people for medical tests, doctor appointments, picking up prescriptions and grocery shopping. We will generally cover a hundred mile radius which will cover Tidewater, Virginia and Greenville, N. C. More information can be obtained by contacting Bob Ascher 426-1112, Doris Grubb 426-4670, Peter LeRoy 426-1089, and Don Williams 426-1043.

The Snug Harbor Board of Governors has worked hard to improve the Camping section this year. We have purchased a box blade with which to level the dirt roads and have used it on Camping section roads with great success and will continue to use it to help keep the roads in much better repair. In addition, we installed vent fans over the showers in the comfort station to remove moist air from the showers and help to reduce the amount of mold and mildew in the shower areas.

In an effort to reduce utility costs in the comfort station, a couple of owners who use the facilities in the wintertime have proposed closing the men's room in the winter and opening the ladies room as a unisex bathroom during the coldest months and shutting off heat and water to the men's side. This appears to have some merit and I have discussed this with some campers and have not found any objections so far. I would like to propose that we closed the men's bathroom at the comfort station from December 1 until March 15 which is just after the beginning of Lent next year and use the ladies room as a unisex bathroom. If any campers are using the facilities in that timeframe and have any serious objections to this I would like them to get back to me.

Currently the Snug Harbor Property Owners Association owns two lots in the camping section, P-9 and P-30. The Board is willing to accept reasonable bids for the purchase of these lots and bids should be submitted under sealed bid to the Board for their consideration.

If any Camping section owners have any suggestions for improvements or any problems that they wish to discuss with the Board, please feel free to contact me at my home at area code 252-426-1698 or use the suggestion form in this Newsletter and mail it to SHPOA or drop it in our suggestion box at the clubhouse.

Very truly yours, *Joe Nicklin*

SHPOA Properties For Sale

SHPOA has three properties for sale: Lots J-9 \$10,000, P-30 \$3000, and P-9 \$3000. SHPOA is currently accepting any reasonable offer submitted under sealed bid to the board. The board has the right to reject any bid.



RIDDICK

Marine
Construction

By: *Joe Riddick*

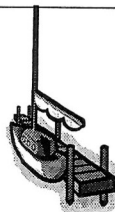
Bulkheads - Boat Houses -
Lifts
Deep & Shallow Water Piers

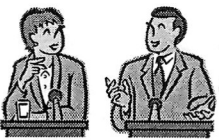
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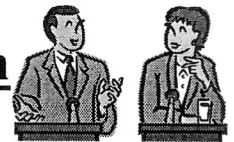
Free
Estimates

No Money Down





Meet the Candidates for this Year's Election



Mr. William Ferguson

I am a team player with a history of service to Snug Harbor either on or off the Board of Governors. If elected, I promise to be fair to **all** Snug Harbor Property Owners Association members. I will make decisions based on the facts in front of the Board and not on rumor or innuendo. I will be true to our Covenants and act in accordance with our By-laws and Policies and Procedures. I believe in engaging in courteous debate with fellow Board Members while arguing either for or against issues before the Board. Thank you for considering me for election to the Board of Governors.

Mr. Kenneth Minster

For over two and one-half years I have served and along with 8 other board members tried to maintain our common property and be conservative with the membership's money. I led the initiative to buy our own mower and cut our grass, which saved us \$4,000 the first year, and more each following year. I worked with Mr. Toney to manage the park/pool operations saving about \$7,500 per year. We have nine very different members on the board and I can wholeheartedly tell you that we have the best intentions for our membership. We don't always agree and usually good discussion occurs, but there is no pounding on the table or name calling. The end result is we try to do what is best for Snug Harbor and listen to the membership. I also led the effort to purchase a new copy machine for the office which has greatly automated our printing, saving SHPOA considerable printing costs and valuable office time. This year we were faced with two unbudgeted expenses, unpaid taxes on a piece of property sold several years ago and a lawsuit against SHPOA costing over \$6,000. No one wants to raise assessments, but it became necessary, to meet our 2011 budget and return money back to our reserves. The lawsuit is not only expensive, it takes money away from needed projects and time away from doing important SHPOA business. Again, I ask for your vote, and will continue working for our best interest. Thank you for your support.

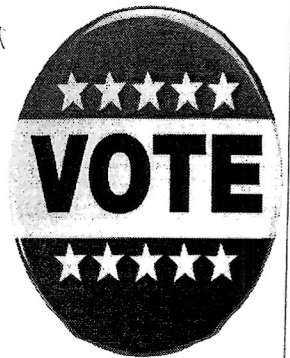
Mr. William Toney Jr.

I have worked hard for the last three years serving as your association secretary, operational manager of the park and pool summer program, and co-chair of the aesthetics committee. I've updated and automated the office and saved over \$3,000 by soliciting advertising and printing one of the best Newsletters around. As your park/pool operational manager I've worked with community watch and Sheriff Tilley to keep drugs off our property and saved over \$20,000 that SHPOA would have paid to contract this position. Some might say I must be crazy to want to continue on, after everything my family and I have been through. I still believe this job is about serving our wonderful community and listening to all the membership to make all of Snug Harbor a great place to safely raise our families, enjoy retirement, and take advantage of some super water recreational activities. I would greatly appreciate your continued support.

Mr. Joe White

A statement/bio was asked of Mr. White, who did not provide one for the newsletter.

SHPOA 2010 Election Ballot



Please mark only 3 candidates

★ Mr. William Ferguson _____

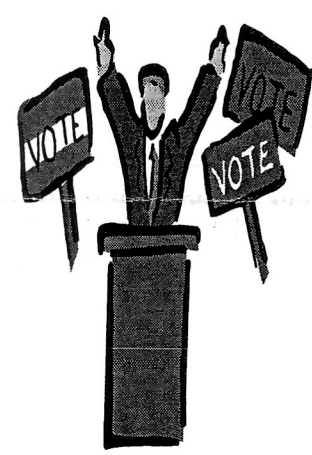
★ Mr. Kenneth Minster _____

★ Mr. William Toney Jr. _____

★ Mr. Joe White _____

★ Write-In _____

★ Write-In _____



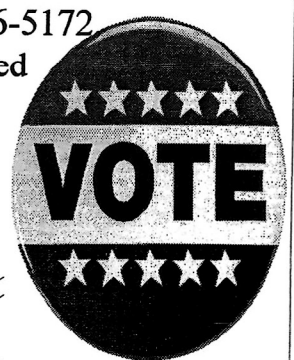
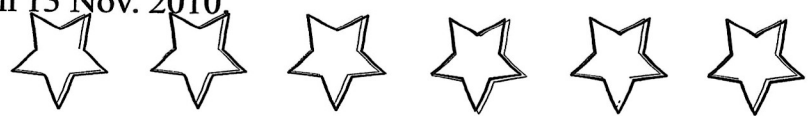
Name Printed _____ Date _____

Signature _____ Lots _____

*****Ballots must be signed to be counted*****

Mailed ballots must be received by 9AM Saturday 13 Nov. 2010. Only Members in good standing may vote. If you have any questions call 252-426-5172

Non-mailed ballots will be accepted until the ballot box is closed on 13 Nov. 2010



Step 1 -- Fold Here

Step 2 -- Fold Here

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

Place Stamp
Here

SHPOA OPERATING BUDGET REPORT
Proposed Budget for 2011

CATEGORY	BUDGET	CURRENT	YEAR TO DATE	BALANCE
INCOME				
Assessments	\$103,500.00	\$0.00	\$0.00	\$103,500.00
P-Section Utilities	\$3,500.00	\$0.00	\$0.00	\$3,500.00
Past Due Assessments	\$1,500.00	\$0.00	\$0.00	\$1,500.00
Interest	\$550.00	\$0.00	\$0.00	\$550.00
Legal	\$500.00	\$0.00	\$0.00	\$500.00
Rental Income	\$250.00	\$0.00	\$0.00	\$250.00
Advertisement	\$1,000.00	\$0.00	\$0.00	\$1,000.00
Real Estate Sales	\$2,000.00	\$0.00	\$0.00	\$2,000.00
Pool Tags	\$2,500.00	\$0.00	\$0.00	\$2,500.00
Special Assessments	\$4,000.00	\$0.00	\$0.00	\$4,000.00
Other Income	\$50.00	\$0.00	\$0.00	\$50.00
Total Income	\$119,350.00	\$0.00	\$0.00	\$119,350.00
Balance Forward 2010	\$0.00			\$0.00
Total Funds 2010	\$119,350.00			\$119,350.00
EXPENSES				
Payroll	\$26,000.00	\$0.00	\$0.00	\$26,000.00
Payroll Taxes	\$6,200.00	\$0.00	\$0.00	\$6,200.00
Contract Labor	\$0.00	\$0.00	\$0.00	\$0.00
Office Supplies	\$2,700.00	\$0.00	\$0.00	\$2,700.00
Newsletter	\$900.00	\$0.00	\$0.00	\$900.00
Office Postage	\$900.00	\$0.00	\$0.00	\$900.00
Certified Mail	\$900.00	\$0.00	\$0.00	\$900.00
Professional Fees	\$8,500.00	\$0.00	\$0.00	\$8,500.00
Insurance	\$14,000.00	\$0.00	\$0.00	\$14,000.00
Licenses & Permits	\$500.00	\$0.00	\$0.00	\$500.00
Liens & Fees	\$300.00	\$0.00	\$0.00	\$300.00
Swimming Pool	\$7,000.00	\$0.00	\$0.00	\$7,000.00
Recreation Activities	\$200.00	\$0.00	\$0.00	\$200.00
Utilities - Telephone	\$1,500.00	\$0.00	\$0.00	\$1,500.00
Utilities - Electric	\$4,700.00	\$0.00	\$0.00	\$4,700.00
Utilities - Water	\$1,400.00	\$0.00	\$0.00	\$1,400.00
Utilities - Fuel	\$1,800.00	\$0.00	\$0.00	\$1,800.00
P-Section Utilities	\$3,500.00	\$0.00	\$0.00	\$3,500.00
Maintenance Clubhouse	\$3,000.00	\$0.00	\$0.00	\$3,000.00
Maint Grounds	\$6,000.00	\$0.00	\$0.00	\$6,000.00
Maint Machinery	\$2,800.00	\$0.00	\$0.00	\$2,800.00
Maintenance P-Section	\$1,500.00	\$0.00	\$0.00	\$1,500.00
Maint Streets	\$4,000.00	\$0.00	\$0.00	\$4,000.00
Miscellaneous	\$1,000.00	\$0.00	\$0.00	\$1,000.00
Donations	\$250.00	\$0.00	\$0.00	\$250.00
Carryforward to 2012	\$5,000.00	\$0.00	\$0.00	\$5,000.00
Total Expenses	\$104,550.00	\$0.00	\$0.00	\$104,550.00
To Capital Reserve	\$6,800.00	And Operating Reserve		
To capital projects	\$8,000.00			
Total use of funds	\$119,350.00			

2011 Capital Projects

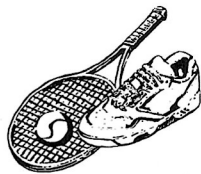
Epoxy paint the swimming pool \$8,000.00

Assessments for 2011

Per Lot	3/4 lot	1/2 lot	1/4 lot	1/3 lot	P-Sect. Utilities
\$89.00	\$66.75	\$44.50	\$22.25	\$29.66	\$50.00

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.

Snug Harbor Activities



Ladies Exercise:

Mon/Wed/Fri 8AM clubhouse

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

Quilting Group: Monday 10AM-2PM clubhouse

Call Lois Lavery for information 426-9585

Snug Harbor Notary Service

The office will soon offer free notary service to Snug Harbor property owners in good standing.

Snug Harbor Community Church



Pastor Stanley Nixon

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.

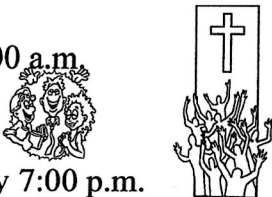
Sunday Evening 7:00 p.m.

Wednesday Night Bible Study 7:00 p.m.

Monthly Ladies' Christian Workers Meetings

Nursery on Sunday morning

Start the journey today that will change your life and last for eternity.



Community Relations & Goals (CR&G)



Your (CR&G) is really working hard to facilitate good communication of information and ideas around Snug Harbor. They are currently working on a review of the covenants and bylaws. Watch for signs announcing the next meeting is at 7PM in the clubhouse

SHPOA Sears Craftsman Lawn Tractor For Sale

- Purchased in 2005 Model: LT 3000
- 20 HP OHV Engine (Briggs & Stratton Intek Plus), 6 Speed, 42 Inch Deck
- New Hydrostatic Transaxle installed in 2009
- Engine does not have compression

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.

SHPOA Office/snugharborpoa@embarqmail.com

Mr. McCallister/presidentshpoa@embarqmail.com

Mr. Thurlow/vicepresidentshpoa@embarqmail.com

Mr. Toney/secretaryshpoa@embarqmail.com

Mrs. Carper/treasurershpoa@embarqmail.com

Maintenance/maintenanceshpoa@embarqmail.com

Architecture/architecturalshpoa@embarqmail.com

Aesthetics/aestheticsshpoa@embarqmail.com

Help save Newsletter Costs \$\$\$

Every newsletter costs around \$1.25 to print and mail out. Multiply that by 650 owners and sent out 4 times per year, the costs are substantial. In the coming weeks you can help by signing up to receive the Newsletter on your computer over the internet. It's faster and can help SHPOA redirect funds to speed up the completion of some of our capital projects. To sign up, stop by the office or send an email to secretaryshpoa @embarqmail.com. We have had over 60 Snug Harbor residents sign up which equates to a savings of \$300. For those who live outside the Snug Harbor area you can sign up by sending the SHPOA Secretary an email at secretaryshpoa@embarqmail.com



Card/Game Party



In 2008 a newly formed ladies bridge group along with our Civic League held our first card party. It being an overwhelming success it was held again in 2009. Everyone enjoyed the chicken salad luncheon, participated in the basket auctions and played a game of choice. Our third annual card party will be held Oct. 27th, a Wednesday from 11:30 to 4:00 at the clubhouse. Tickets are available from Annis Murphy 426-1793 or Eileen Minster at 426-7884 for \$7 per ticket. Come enjoy a great lunch and a lot of fun festivities. We look forward to seeing you there. Don't miss it....

Large Print Edition

Christmas

On The Tide

Autographed
By The
Author

Order Now!
It will make a
Great Christmas
Present.

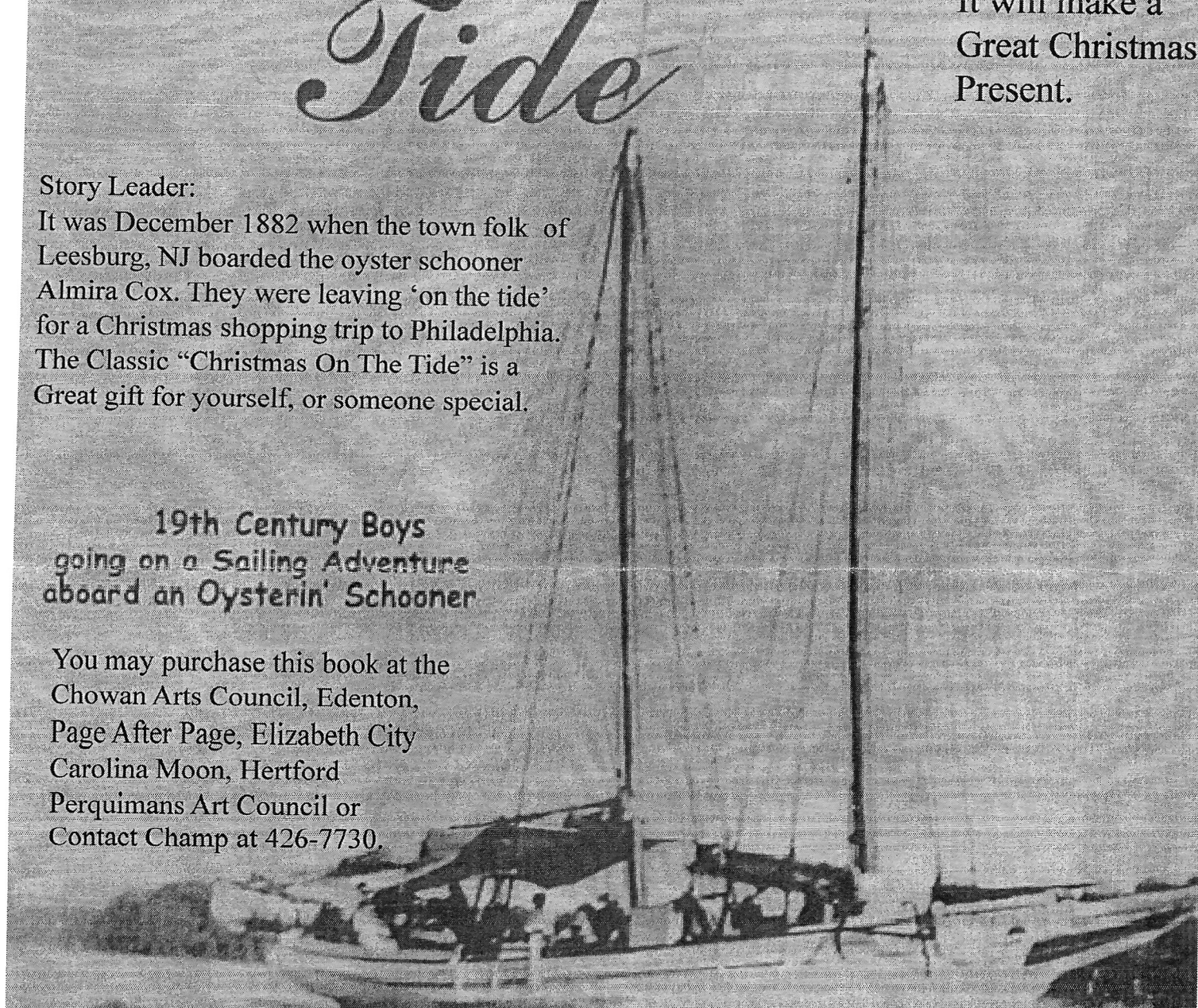
Story Leader:

It was December 1882 when the town folk of Leesburg, NJ boarded the oyster schooner Almira Cox. They were leaving 'on the tide' for a Christmas shopping trip to Philadelphia. The Classic "Christmas On The Tide" is a Great gift for yourself, or someone special.

**19th Century Boys
going on a Sailing Adventure
aboard an Oysterin' Schooner**

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Perquimans Art Council or
Contact Champ at 426-7730.

By: Champion C. Cox



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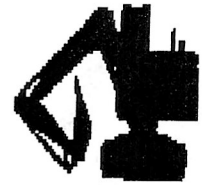
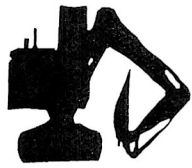
Roy & Gay Murray, Owners www.Tarheelfireplaceandgrill.com

We want to hear from you, yes really!!!!

If you have a good idea, an improvement, a savings, or suggestion, your CR&G and SHPOA board is interested in hearing it. Just fill out the form below and drop it off at the office or in the suggestion box. You don't need to leave your name and number but can if you want to be contacted. Thanks, your ideas are greatly appreciated.

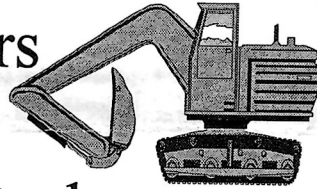
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Idea, improvement, savings or suggestion _____

_____ Name _____ Phone _____



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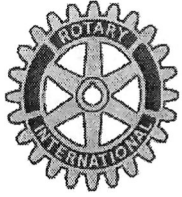
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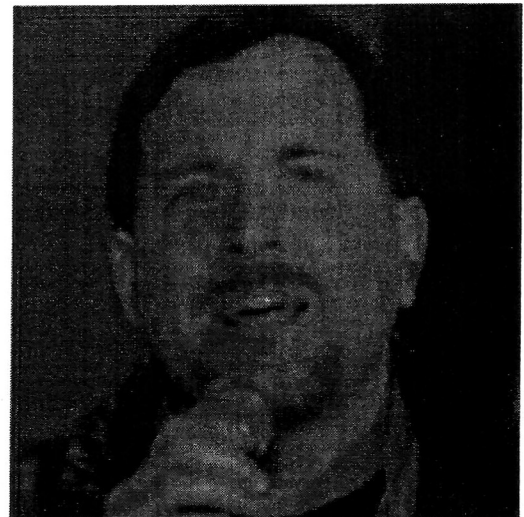


The Rotary Club of Hertford presents

An evening of Dixieland, country music and family fun



The Steve Creech Dixieland All-Stars



Donnie Denny

"The Singing Plumber"

Oprah Show Karaoke
Challenge Finalist

October 23, 2010 at 7:00 pm

Perquimans County High School
305 S Edenton Road Street, Hertford, NC

***PROCEEDS SUPPORT ROTARY COLLEGE AND VOCATIONAL
SCHOLARSHIPS***

\$12 General Admission and \$8 Student tickets (with ID) available from
The Chamber of Commerce or any Rotarian in Hertford.
\$18 reserved tickets available by calling (252) 426-4851



I WANT YOU...

To Schedule Your \$1,500
Tax Credit Window
Installation **TODAY!!**

Procrastinators Beware!

Time is running out to take advantage of the \$1,500 Energy Tax Credit!!! Your windows must be installed by December 31, 2010 and installation schedules for 2010 will close as early as November so it is critical to get on your contractor's schedule NOW!

Important 2009-2010 Energy Efficient Tax Credit Update

Part of the Economic Stimulus package, the American Recovery and Reinvestment Act of 2009 Tax Credit Program for Windows and Doors ends December 31, 2010. This program allows you to receive a tax rebate of 30% of the cost of your windows or doors, up to \$1500.00 with your 2010 tax return. Complete details are available at www.energystar.gov

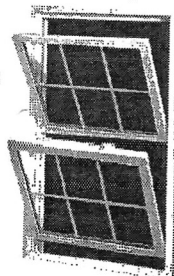
Since the windows must be installed by December 31st, ABC Seamless is asking you to please contact us right away if you want to take advantage of this Government Tax Rebate. As an incentive to get on our schedule soon, please use the coupon below for extra savings from ABC Seamless!

ABC SEAMLESSS WILL MATCH YOUR REBATE!

Replace all your home's windows and doors and receive a \$1500 rebate from ABC Seamless.

\$1500 Federal Tax Credit
+ \$1500 savings from ABC Seamless
= \$3000 total savings!

Minimum purchase of \$15,000 in windows & doors required for offer, may not be combined with other offers.

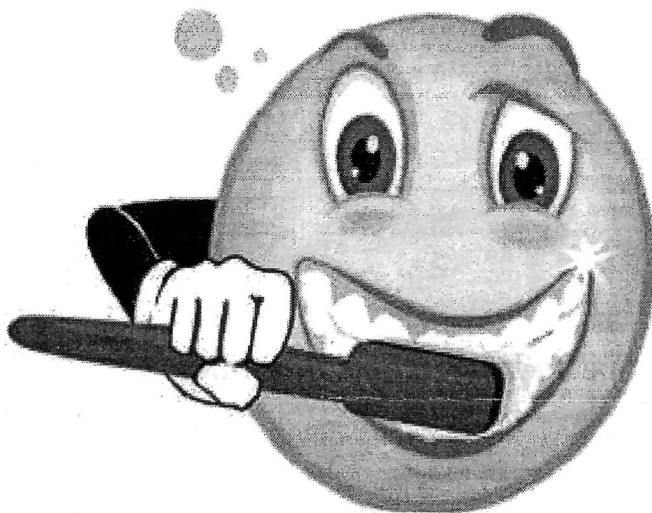


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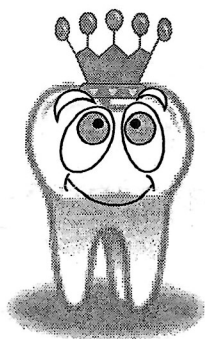
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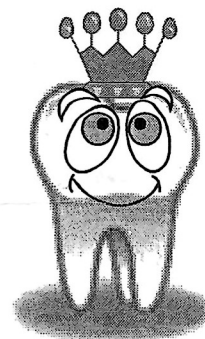
DR. DOUGLAS W. PERRY, DDS, PA



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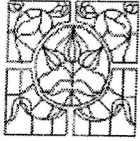
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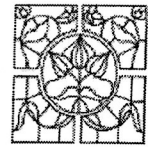
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just minutes from Snug Harbor**



Kasey Anderson



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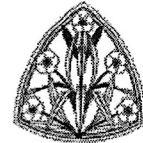
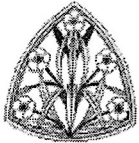
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please leave a message

do ask about special pricing for senior citizens



Thank You Thank You Thank You

I would like to thank all those who supported me with their vote, help, and encouragement. Know that all your board members work hard to represent everyone in Snug Harbor and serve the best interest of our wonderful community. I am grateful for the opportunity to continue in that service and look forward to the good work we can do together.

Bill Toney Jr.





Help Take a Bite Out Of Crime!



SHPOA Needs Your Help with Community Watch

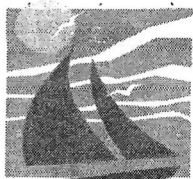
If you would like to volunteer to assist with Community Watch please call Emerson Cullings (426-7136) or Bob Ascher (426-1112).

A reward of \$50 is offered for information leading to the arrest and conviction of the person or persons responsible for damaging, defacing, destroying, harming, sabotaging, vandalizing and or wrecking Snug Harbor Property.

Your Name is not to be made public and you aren't required **\$Reward\$** to appear in court. Please call 426-5172 with information



- 2 Oct. 40th Anniversary Family Fun Fest
- 27 Oct. Game & Card Party 11:30AM-4:00PM
- 13 Nov. SHPOA Annual Membership Meeting
Clubhouse 9:00 AM



SNUG HARBOR

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