



SNUG HARBOR

SNUG HARBOR NEWS
 Published by Snug Harbor Property
 Owners Association
 P.O. Box 392, Hertford, NC 27944
 Phone 252-426-5172
 E-mail:shpoa@inteliport.com
 New Web Page www.snugharborpoa.com



SNUG HARBOR

President's Corner

President's Corner

SUMMER IS HERE AND IT IS TIME TO BE ENJOYING THE OUTDOORS. A-SECTION PARK IS A GREAT PLACE TO HAVE PICNICS, ENJOY THE WATER AND PLAYGROUND EQUIPMENT. THANKS TO THE HARD WORKING MAINTENANCE PERSONEL AND SEVERAL VOLUTEERS, THE POOL IS IN FABULOUS SHAPE. THE POOL HAS BEEN PAINTED AND LIGHTS ARE NOW WORKING IN THE POOL. CHECK THE PAGES OF YOUR NEWSLETTER FOR DATES AND INFORMATION ON ADULT NIGHT SWIMS DURING THE SUMMER. 2 UMBRELLA'S, TABLES AND CHAIRS WERE DONATED TO THE POOL AND ARE GETTING GREAT USE. THANK YOU!

SUMMER IS ALSO A TIME TO MAKE YOUR HURRICANE PLANS. MAKE PLANS FOR YOU AND YOUR FAMILY IF YOU ARE STAYING OR EVACUATING. BE PREPARED! THERE IS INFORMATION ON THE SHPOA WEBSITE AND IN THIS EDITION OF THE NEWSLETTER TO HELP YOU PREPARE. THE SHPOA CLUBHOUSE **IS NOT** A SHELTER AND WILL NOT BE OPEN BEFORE OR DURING A HURRICANE. IF WE SHOULD ENCOUNTER ANOTHER ISABEL, THE CLUBHOUSE WILL BE YOUR PLACE FOR INFORMATION THAT IS AVAILABLE AFTER A STORM.

(Continued on next page)

ON THE INSIDE PAGES:

Property for Sale

Pool Tags

Friday Night Adult Swim

Clubhouse Office Hours

Hurricane Preparedness Tips

\$5.00 Fee for Certified Mail

\$25.00 Late Charge

UPCOMING EVENTS

Clean Snug Harbor Road September 9th @ 9:00 AM

Covered Dish Dinner September 16th @ 6:30 PM

Meet and Greet Your Neighbor" Social on
October 14th from 5:00 to 7:00 PM

Snug Harbor Community Watch

Your vigilant observance in your neighborhood is the greatest single deterrent to crime and the apprehension of those who break the law.

Things you can do to help keep our community safe:

1. Attend Community Watch
2. Do something nice for a neighbor
3. Be vigilant and report unusual activity to the law
4. Help keep litter picked up on our roadways
5. Have a street light put up, criminals hate light!
6. Have a highly visible house number
7. Keep your dogs in your yard and under control

Crime Prevention is Everybody's Business. If you see unlawful activity, report it to the sheriff. Call 426-5615

Community Property Usage

As the weather warms up our community areas become more and more usable!! We remind all property owners that in order to use the community areas, we must all be good stewards of these areas and follow any posted rules for the enjoyment of all concerned. Once again, we will have a park attendant in place on a floating schedule to spot check users for either a swim tag or property owners card. This is to ensure that only Snug Harbor Property Owners use our facilities!! The Snug Harbor Property Owners Association can and will restrict or remove community area use privileges based on bad behavior reported by either attendants or other property owners. Be a good neighbor by respecting OUR community property and the property of homeowners adjacent to these locations.

Pool News

The pool is open!!!! At last check the water temperature was 86 degrees and crystal clear. The pool is open for Ladies Water Aerobics on Monday, Wednesday and Friday from 8:00 – 9:00am and for General Swimming from 12:00 – 8:00pm. Remember, the pool is for everyone's use and we ask that parents do not leave pool toys in the pool when they leave for the day.

(President's Corner Continued)

SHPOA NEEDS YOUR HELP! THIS COMMUNITY HAS OVER 700 OWNERS, ONLY A SMALL PERCENTAGE (6-8%) VOLUTEER TO HELP. YOUR COMMUNITY NEEDS YOUR HELP IN MANY AREAS, COMMUNITY WATCH, COMMUNITY AFFAIRS, ARCHITECTURAL AND AESTHETIC COMMITTEES, PERSONS TO HELP WORK ON UPDATING AND AMENDING THE BYLAWS AND COVENANTS AND GETTING THE INFORMATION TO THE MEMBERS TO BE VOTED ON WHEN THE WORK IS READY, COMMUNITY RELATIONS AND GOALS COMMITTEE, COMMUNITY EVENTS AND MOST IMPORTANTLY YOU NEED TO ATTEND MEETINGS AND WORK SESSIONS TO KEEP UP ON WHAT THE BOARD IS WORKING ON. GENERAL MEETINGS ARE HELD ON THE 2ND SAT @ 10AM IN THE CLUBHOUSE. WORK SESSIONS ARE HELD ON THE LAST MONDAY OF THE MONTH @ 7PM IN THE CLUBHOUSE. ALL MEETINGS ARE OPEN TO OUR MEMBERS AND YOU ARE ENCOURAGED TO ATTEND.

HAVE A GREAT AND SAFE SUMMER!
DEB DEWEESE, SHPOA PRESIDENT

Your SHPOA Board Ready to Serve

If you need to contact a board member to share a concern or item of interest, their names are listed below. You may call the clubhouse and leave a message for the appropriate individual at 426-5172.

Deb DeWeese	President
Alan Barnes	Vice Pres. / Legal
Sue Fields	Treasurer
Carol Klasing	Secretary
Steve Klasing	Maintenance
Bill Ferguson	
Gary Lowry	Aesthetics
Mike Young	Policies / Procedures/ Architectural
Tracy Franklin	Community Affairs

CHANGES TO ANNUAL ASSESSMENTS

NOTICE -- Your Board of Governors has made two significant changes regarding payment of annual assessments.

- 1 The first change is that for 2007 the payment due date will be February 28, 2007. That is, payments will be due by the last day of February instead of the last day of March as in years past. You will still have 90 days to pay your assessments, since you will be receiving your 2007 invoice on December 1, 2006, instead of the first of January as in years past. Your Board made this change to move up the process by 30 days in order to have sufficient funds to pay bills at the first part of the year.
- 1 The second change is that the Board will assess a \$25 per lot late fee on all delinquent 2007 assessments as of March 1, 2007. Unfortunately, it is necessary to take this action because a significant number of lot owners are habitually not paying their assessments until after receiving a second notice.

Also note that the \$25 per lot late fee is being applied against all delinquent 2006 assessments effective July 1, 2006. Unfortunately, the Board is compelled to file liens against those lot owners who have failed to respond to repeated notices.

Please be reminded that the members of your Board are all volunteers and all of your assessments are used for the maintenance and repair of the SHPOA common areas, facilities, and roads.

Your Board of Governors

Civic League News

Mark your calendar for the following upcoming events :

Civic League activities will resume in September with an end of summer Snug Harbor Road clean up. Volunteers will meet again at the Club House at 9 a.m. on Saturday, September 9. Mark your calendar and plan to come out and help.

The next Covered Dish Dinner meeting will be held at the Club House on Saturday, September 16 at 6:30 p.m.

Because of the great turn out and many positive responses to our April "**Meet and Greet Your Neighbor**" Social at the Clubhouse , we will do it again! Everyone plan to come on Saturday, October 14, 5 - 7 p.m. It will be a be an opportunity to welcome new residents and to become better acquainted with our neighbors in a relaxed sociable atmosphere. Just bring your favorite Hor d'oeuvre to share. Beverages will be provided.

Watch future Newsletters for more Autumn and Winter Civic League events. Till then, have a safe and happy summer.

PROPERTY FOR SALE

SHPOA has had Lot P-25 in P-Section deeded back to us by the previous owner. SHPOA is now accepting offers for this lot. Only offers starting at \$5,000.00 will be accepted. Interested persons should submit their bid in writing to the Clubhouse office. Mark your bid Attn: Carol Klasing. Closing date for accepting bids will be announced at the July 10th General meeting.

July 2006

Pool Tags

Pool Tags are still on sale!! All property owners in good standing are authorized to purchase annual tags for those members of their family that reside with them and an additional two for guests. Tenants are reminded that they must have the form available in the office filled out and signed by their landlord prior to purchasing tags. Children are not allowed to purchase pool tags. **Annual Tags will only be sold during office hours! If you do not buy an annual tag prior to using the pool, the cost of your daily tag, or weekly tag, will not be deducted from the cost of the annual tag.** The pool attendant can only sell daily/weekly pool tags based upon presentation of your 2006 SHPOA Property Owner Card.

Prices:

Annual Tag: \$5.00 per tag

Daily Tag: \$3.00 per tag

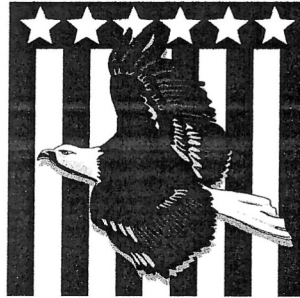
Weekly Tag: \$10.00 per tag

\$5.00 Special Assessment Fee

At the April 24th, 2006 Work Session Meeting of the SHPOA Board, the board voted to assess members a fee of \$5.00 to cover the cost of sending certified mail to them. Certified mail is required when notifying owners of Aesthetics or Architectural Violations / Fines, Lien Notices or Notice of Foreclosure. If you receive a certified letter, or even refuse this letter, the \$5.00 fee will be added to your SHPOA account and you will be notified as required

Fall Elections

Now is the time to start thinking about whether you would like to serve your community! The Election of three new officers will be held November 11th at the Annual Membership Meeting. To run, you need only submit a form available at the clubhouse office to any standing board member. This is your chance to speak up and represent the community the way you feel it should be represented if you are either not happy with how things are being done, or if you feel you can bring something special to the table that would enhance the community.



Adult Swim Nights 8:30 – 10:00 pm
SHPOA announces the resumption of Adult swim nights on the following dates: July 7th & 21st, August 4th, 18th, & 25th. With a final swim on September 1st.

- Bring an Hors D'oeuvres
- You must have a swim Tag
- You must be 21 or over!!!

Want To Post An Article??

Do you have something for sale?? Do you wish more people would come to your weekly event?? If so, you may post articles in the newsletter for free if you are a Snug Harbor Resident, AND, this is not in support of a business!!! Deadline for submission of new articles for the Fall 2006 edition of the Snug Harbor Newsletter will be **September 12th**. You may drop your article off at the clubhouse office or you can e-mail it to SHPOA@inteliport.com.

Ditches and Culverts

Several Snug Harbor residents have asked about cleaning the ditches in front of their property. In addition, ditches that are overgrown prevent the flow of storm water and provide excellent breeding grounds for mosquitoes and other undesirable insects. In cases involving ditches along state owned streets, you can call Mr. Swain at the Perquimans County DOT office to complain. On community owned roads we are making every effort to ensure that they remain cut and clean. We ask that whether it is a state owned road or ours, if the ditch abuts your property, you can help all of Snug Harbor by maintaining those ditches free of debris and keeping them cut to increase water flow.

CIVIC LEAGUE BOUTIQUE ITEMS

Ever wonder why everyone around you looks so snazzy in his or her Snug Harbor Sweatshirts and Polo shirts? Baffled as to where to get your Snug Harbor Ball Cap or drink cooler? Check out the display of Boutique items available in the Snug Harbor Clubhouse Office. Prices, items available and ordering information is available from the office personnel.

Snug Harbor Web Page

Snug Harbor has a new website at <http://snugharborpoa.com/> !! Have you registered yet?? Have you checked out the pictures and articles concerning what is going on in Snug Harbor?? We hope that all property owners will visit the website and register. Non-residents of Snug Harbor will only have access to certain areas of the website, so for full access please register!!! If there is something specific you would like to see on the site please call Steve at 426-5823.

Snug Harbor Activities

Ladies Exercise: Mon/Wed/Fri 8:00a.m./Club House Non-aerobic workout with video instruction. (Women's Water aerobics during the summer!!)

Tennis: Tennis Group for men and women meet Mon/Wed/Fri 8-10a.m./Snug Harbor Tennis Courts.

Quilting Group: The quilting group meets every other Monday 10am-2pm at the Club House. Call Lois Lavery for information at 426-9585.

Line Dancing: Thursday Nights 7:00pm

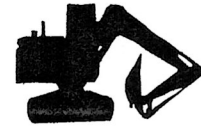
Clubhouse Office Hours

In an effort to better serve our community the clubhouse office have been expanded. The hours are:

Saturday 10:00 – 3:00

Tuesday 4:00 – 7:00

The board hopes that you will take advantage of these hours and visit the clubhouse!



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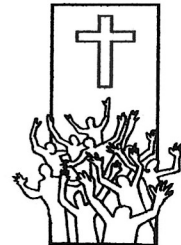
COMMUNITY RELATIONS AND GOALS

CR&G is looking forward to a new year. It is our hope that we may help improve Snug Harbor and your safety. We are neighbors looking out for neighbors. Should you have concerns about your neighborhood or community, please notify your representative. If you do not know your area representative, please call Ken Minster (426-7884) or Barb Lane (426-9144). Ken and Barb are the co-chairs for this committee.

We meet on the second Tuesday of each month at 7pm at the Club House. Please plan to attend and express your concerns and ideas. Together we can make a difference!

Next meeting is September 12th at 7pm. Please come join your neighbors.

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.

HURRICANE SEASON IS HERE!!

Are you prepared for the upcoming hurricane season? As we move into this season, the board is dedicated to getting as much information out as soon as possible. We will e-mail all information received from the County to all those that we have e-mail addresses for. We ask that you register on the SHPOA website to facilitate this effort. Should you need transportation or special needs, we ask that you look into what assistance is available now! We ask that all of our residents look at their Hurricane Preparedness Plan now and make sure that you have the following:

- **Evacuation Plan:** Make sure you notify relatives outside the area where you are going! Do not wait until the last minute to leave if you are evacuating, or if they issue a mandatory evacuation order.
- **Food and Water:** The National Hurricane Center recommends a minimum of Seven (7) days worth of food and water be on hand for each family member residing with you. Remember to fill things such as your bathtubs and all water containers for flushing water!!
- **Gas and Oil:** If you are staying and you have a generator, stock up on gas and oil!! Remember that even though the local gas stations try and get back online as soon as possible, they too may be without power longer than expected.
- **Medicine:** You should refill all prescriptions early enough to ensure that you are covered. The Family Care Pharmacy in Hertford has provided the following:
 - Try to get your medicine two days before projected landfall.
 - They will be open the day before from 9:00am till 4:00pm.
 - They will reopen as soon as possible afterwards. If they have power they will have regular hours. If they do not have power they will open from 9:00 to 1:00.
 - Bring in your bottles! If there is no power that is the only way they can refill your medicine.
 - If you receive a new prescription, they will give you 2 or 3 days worth until they can get through to your insurance company.
 - Cell Phone Numbers: 339-7020 / 339-5970 / 340-4547
- **Shelters:** We remind everyone that the clubhouse is not an authorized shelter and will not be opened during the storm. The clubhouse will reopen after the storm passes to provide what services we can and act as a central point for getting help to those that need it!!
- **Individuals that have chain saws, heavy equipment and generators:** We ask that you notify us in advance if you are willing to help in the recovery of our community! Please call Steve at 426-5823 to let him know if we can count on you.

Prepare now!!



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SAVE \$250 when you purchase a complete sunroom. **HURRY!** Offer ends 3/31/2006.*

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You'll love your new sunroom. We guarantee it. No mess. No fuss. Pure perfection.



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14 Beautiful Colors Save Heating & Cooling \$\$

Check out our Seamless Gutters and Gutter Helmet!



SAVE \$250

when you purchase siding for your entire home. HURRY, offer ends soon!*

Call Today!

338-3445



* call for complete details
**Financing must be approved by our lender.

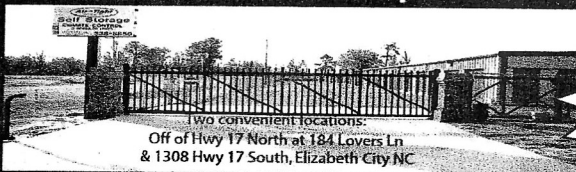
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2. Our On-Site Manager Makes Your Remodeling Pain-Free.
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4. Our Professionally Trained Installers are Experts in Their Field. Period.
5. Your Satisfaction is Our #1 Goal! (Full-Time Service Dept. to Take Care of You.)
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8. Service For Life! Never Worry About Your Siding, Windows, or Sunroom Again!

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*For a limited time only, offer applies to new move-ins only & may not be combined with other offers. Regular rental rates will apply if unit is still in use on 6/30/06.

COMMUNITY FEEDBACK

Your Board of Governors and The Community Relations and Goals Committee are very interested in receiving your thoughts and ideas. Please take a moment to respond to the items on this page. You may deposit the completed form in the suggestion box in the clubhouse or give to your section leader. You do not need to sign your name unless you would like to be contacted about an issue. **Your ideas are appreciated...Thank You!**

A. Describe ways you think our community (Snug Harbor) can be improved.

B. Describe good things you see happening in Snug Harbor.

C. What would make you want to be more involved in the Civic League?

D. What would make you want to be more involved in the Property Owners Association?

Name & Phone Number
(Optional) _____



Swindell Funeral and Cremation Services



Traditional and Cremation Services

Prearranged Funeral Plans

Monuments, Markers, Mausoleums

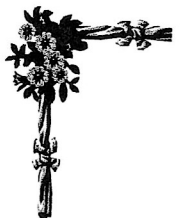
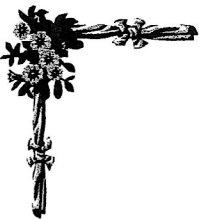
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COMMUNITY RELATIONS AND GOALS

CR&G is looking forward to a new year. It is our hope that we may help improve Snug Harbor and your safety. We are neighbors looking out for neighbors. Should you have concerns about your neighborhood or community, please notify your representative. If you do not know your area representative, please call Ken Minster (426-7884) or Barb Lane (426-9144). Ken and Barb are the new co-chairs for this committee.

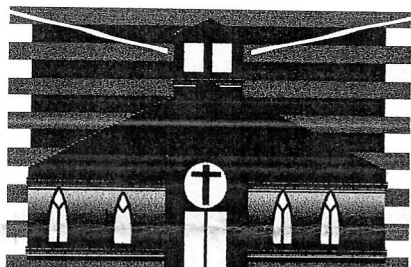
We meet on the second Tuesday of each month at 7pm at the Club House. Please plan to attend and express your concerns and ideas. Together we can make a difference!

Next meeting is September 12th at 7pm. Please come join your neighbors.

Bethlehem Church of Christ "Welcomes You"

Phillip Alligood, Minister

Located on your way to Hertford on Pender Road



Sunday Schedule:

10 a.m. Classes for all ages

11 a.m. Worship Service

6 p.m. Evening Service

Nursery provided

**Box 598 Pender Road
Hertford, NC 27944
Phone 426-1555, 333-8923**

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.

Community Relations

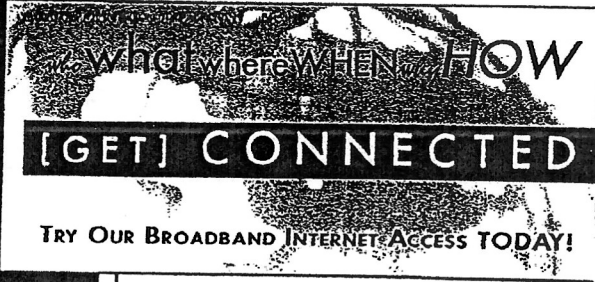
We need your help! SHPOA wants to know of persons who are seriously ill, have gone to the hospital, have lost loved ones or are home bound due to illness. We want to let these people know that they are important to us and we want to reach out to them and let them know that their neighbors care about them. If you know of someone that is in distress, please contact Sue Price 426-8116 or the SHPOA office 426-5172.

We would also like to know of any new babies born in Snug Harbor so we can welcome them to our wonderful community

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Speed

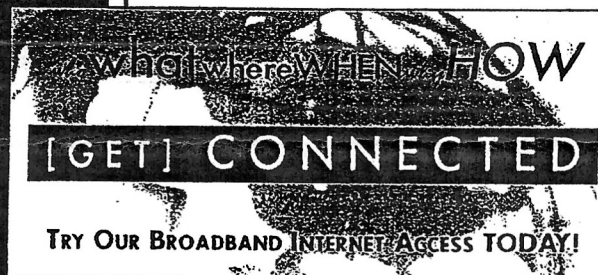
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**SNUG HARBOR PROPERTY OWNERS ASSOCIATION
BOARD OF GOVERNORS
Hertford, North Carolina**

SUBJECT: ASSESSMENT AND COLLECTION POLICY AND PROCEDURES		
PRESIDENT: -Deb DeWeese		EFFECTIVE: 06/26/06
SECRETARY: Carol Klasing		LAST REVIEWED 06/26/06
POLICY NUMBER: 97-F-02	DIVISION: FINANCIAL	LAST REVISION: 04/07/06

PURPOSE:

To provide the Board of Governors with guidelines for collection of assessments that is in accordance to and consistent with the Declaration of Restrictive Covenants and By Laws of the Snug Harbor Property Owners Association and applicable laws.

POLICY:

Assessments will be billed approximately December 1 st for the forthcoming year and will be mailed to the last known address of the property owner as determined by Perquimans Tax Records and Snug Harbor Property Owners Association records and will be considered delivered when posted in the United States Mail.

PROCEDURE:

December 1 st	Bill for the forthcoming year's assessment will be mailed. The invoice will contain a warning that a \$25 fine per lot will be imposed on all assessments not paid by the due date.
February 28 th (29th in a leap year)	Due date for payment of assessments <u>FINE FOR PAST DUE ASSESSMENTS:</u> A fine of \$25 per lot will be imposed on property owners who have not paid their assessments by midnight of the last day of the February due date.
March 1 st	<u>NOTIFICATION OF PAST DUE:</u> Approximately March of the year billed, ONE past due notice shall be mailed to the last known address of the property owner stating that the assessment is past due and interest shall commence as per the Revised Covenants and the property owner will be subject to <u>having a lien filed against that property.</u>
March 31 st	<u>PAST DUE ASSESSMENTS:</u> As per the Revised Covenants, Article IV, Section 7, Assessments shall be considered past due on March 1 st of the year billed. If the assessments are not paid by March 31 st of the year billed, then interest shall accrue from March 1 st at the rate of six percent (6%) per annum, and the assessments plus accrued <u>interest shall then be due.</u>
April 1 st	<u>COLLECTION ACTION:</u> Thirty days (30) after the due date of the year billed, Snug Harbor Property Owners Association shall initiate the filing of a lien on the property. It shall be at the discretion of the Association if further judicial action is deemed necessary to collect the

assessment, fines, accrued interest, and collection cost. When the debt is satisfied, the lien shall then be promptly released, thereby unburdening the property.

APPROVED BY THE BOARD OF GOVERNORS June 26, 2006



Youth Ministries Mission

want to encourage our youth and the congregation as well to be “doers” of God’s word and to apply things they are learning in a t-filled servant like manner. Here’s what’s happening:

Monday Morning Kidz Korner @ 9:00am: This an awesome time where kids from any age can come up during the service and their time for an object lesson geared toward worship and devotion (Matthew 18:3) or whatever crazy thing that comes to my mind!

Wednesday Sunday School @ 10:00am-11:00am: This class meets Sunday Mornings from 10:00 - 11:00am. This is a biblically based class and series study open for ages 10-19 grade. Through visual and biblical application kids are provided with a hands-on approach at strengthening and sharing their light to a darkened world (John 8:12).

Sunday Teen Night Refuge Program @ 7:00pm-8:45pm: We meet at Snug Harbor Community Church. Open to teenage kids ages 13-19. The Sunday night “Refuge” program is a year-round faith based youth program providing a safe and secure environment. God wants to welcome you and encourage your walk through the storms of life by providing a **place of refuge** where we can all come and learn from each other through the love and grace that Jesus alone can provide (Psalms 18:30).

Nancye Bennett-Ferguson

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ON THE INSIDE PAGES:

Pool Tags

Property for Sale

Clubhouse Office Hours

Hurricane Preparedness Tips

Adult Night Swim Dates



**Snug Harbor Property Owners Association
PO Box 392
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July 2006