Mount Shaddai Homeowner's Association

Cookie Godsey, Secretary 100 Rhododendron Drive Aquone, NC 28781 Phone: 828-321-4249 Email: godseyjs@gmail.com

September 30, 2010

NOTICE OF 2010 ANNUAL MEETING

Notice is hereby given, pursuant to the Association by-laws, that the annual meeting of the members shall be held on Saturday, October 16, 2010 at 11:00 AM. The meeting shall be held at the Nantahala EMS building on Junaluska Road, Nantahala Township, Macon County, North Carolina.

We will have a Brunch at 10:00 AM in the EMS building. You are invited to bring a dish and share with all. If you cannot bring a dish, come anyway. We are sure to have plenty. Please call me at 828/321-4249 for more information on the potluck.

The following items are enclosed for your review:

- > Return Envelope for Proxy
- > Meeting Agenda
- > 2010 Proxy Statement
- > Directions to the EMS Building
- > Water Report for those having water
- Road and water background information (share with family and friends using your cabin)

Current financial reports will be distributed and discussed at the meeting.

PLEASE RETURN PROXY PROMPTLY ***** THANK YOU

I hope that you will be able to attend It is required that we have a quorum present in order to conduct business, by your presence or proxy, if you can't be there please send in your proxy. Your thoughts and comments are always welcome. Please be sure to complete the enclosed attendance/proxy form and return it to me.

Note: If you are not sure that you can attend, please complete a proxy form naming the person of your choice who will attend! You may change your mind and proxy at any time up to the meeting; however, if you are not present and we have no proxy, you have lost your vote! If we don't have a quorum, we can't conduct the meeting! Remember you can assign your proxy to anyone attending but you must send the signed proxy to the secretary so the proxy count can be prepared prior to the meeting.

Hope to see you there,

Cookie Godsey, Secretary

Jeff Burger, President 5 Lanewood Dr. Greenville, SC 33634 Phone: 864-982-1664 Email: jeffburger@elshaddai.org

Mount Shaddai Homeowner's Association

Cookie Godsey, Secretary/Treasurer 100 Rhododendron Drive Aquone, NC 28781 Phone: 828-321-4249 Email: godseyjs@gmail.com

*** * * 2010 ANNUAL MEETING PROXY FORM * * * * *

PLEASE COMPLETE ONE OF THE THREE SECTIONS OF THIS FORM. SIGN AND DATE THE PROPER SECTION, AND RETURN TO THE SECRETARY AS SOON AS POSSIBLE.

SECTION I I PLAN TO ATTEND THE MEETING.
There will be in my group. We WillWill Notattend the Potluck Lunch
SECTION II I CANNOT ATTEND AND ASSIGN MY PROXY TO THE SECRETARY
I, the undersigned member of Mount Shaddai Homeowner's Association, a North Carolina corporation, do hereby constitute and appoint <i>Cookie Godsey</i> , whose address is 36 Maplewood Dr, Aquone, NC 28781, as my attorney and proxy, with full power of substitution, for and on my behalf, to attend the 2010 annual meeting of the members of said corporation to be held at the New EMS Building located on Junalaska Road, on Saturday, October 16, 2010 at 11:00 AM and to act, vote, and execute consents with respect to my membership in the said corporation as fully and to the same extent and effect as I might do myself.
I may revoke this proxy at any time.
SIGNED DATED this day of, 2010
I, the undersigned member of Mount Shaddai Homeowner's Association, a North Carolina corporation, do hereby constitute and appoint NAME: ADDRESS: as my attorney and proxy, with full power of substitution, for and on my behalf, to attend the 2010 annual meeting of the members of said corporation to be held at the New EMS Building located on Junalaska Road, on Saturday, October 16, 2010 at 11:00 AM and to act, vote, and execute consents with respect to my membership in the said corporation as fully and to the same extent and effect as I might do myself. I may revoke this proxy at any time. DATED this day of, 2010

Jeff Burger, President 5 Lanewood Dr. Greenville, SC 33634 Phone: 864-382-1664

E-mail: ieffburger@elshaddai.org

Mount Shaddai Homeowner's Association

Cookie Godsey, Secretary/Treasurer 100 Rhododendron Drive Aquone, NC 28781 828-321-4249 Email: godseyis@gmail.com Jeff Burger, President 5 Lanewood Drive Greenville, SC 33634

AGENDA -2010 ANNUAL MEETING October 16, 2010

10:00 AM Brunch

Beverages, plates, utensils etc. will be provided. Bring your brunch dish, donuts, sweet rolls, etc.

If you can't bring a dish, come anyway. We will have plenty for all. Please note the meeting is at an earlier time in order for us to be finished our business earlier so we can enjoy any festivals, craft shows etc., in our beautiful area.

11:00 AM General Meeting

Call to Order

Roll Call Proof of Notice of Meeting Reading and Approval of Minutes of 2009 Meeting Reading and Approval of Financial Reports Officers' Reports

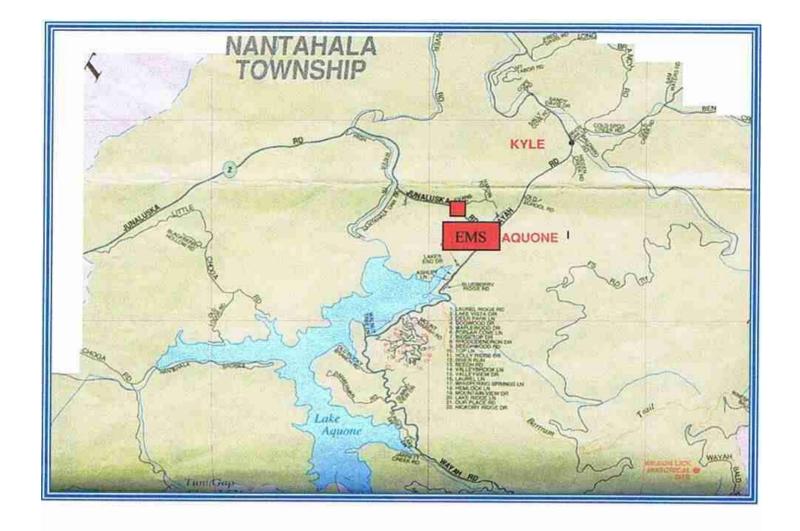
Unfinished Business

Report on Road Maintenance – Roger Mays Report on Water System- Jimmy Godsey Report on Delinquent Accounts- Jeff Burger Additional Un-finished Business

New Business

General Discussion by Members

Set Fees for 2011 Set Time and Place for 2011 Meeting Election of Board of Directors Adjournment of meeting



Directions to the Nantahala EMS Building

From the El Shaddai II/III gate:

Drive on Wayah Road (HWY 1310) with the lake on your left and El Shaddai on the right turn of Junaluska Rd. (approximately 1 mile)

The EMS building is on your left, park on the gravel parking area. The meeting room is the las door;

sign will be on the door.

IMPORTANT: Do not park in front of the building, garage doors must not be blocked

From Andrews:

Take Junaluska approximately 11.5 miles; the EMS building will be on the right, park on the grave parking area. The meeting room is the last door;

sign will be on the door.

IMPORTANT: Do not park in front of the building, garage doors must not be blocked

If you have any questions please contact Cookie Godsev

El Shaddai Road Background

Road Manager: Roger Mays 828-321-4219 ladymays113@aol.com

The roads in El Shaddai are private roads and maintained by the association. Most of the roads are gravel mountain roads and therefore to keep them in shape they should be driven on differently than paved roads.

You need to maintain a steady slow speed when going up a curve; put your car in low or 4 wheel drive; speeding up only digs into the road and causes bumps in the road and spins your tires. Remember the speed limit is 10 MPH.

The roads that have homes on them are kept up regularly the other roads have a base on them but won't be re-graveled until a home is built. They are drivable; however with no homes on them there will be no drive way to use to turn around, so in most cases you will need to back out.

Since the roads are private roads the state does not snow plow or spread salt. Therefore if you are coming up to the mountains in winter months (remember in the mountains we can get snow in April) you need 4 wheel drive, chains or both. Depending on the snow and ice you may not be able to get down from the mountain for a few days so be sure you have extra food. Once it quits snowing the paved road is lightly plowed by the homeowners and salt is put on the paved road. Salt is never put on the gravel roads as it causes a melt that quickly freezes to ice and makes the roads very mushy.

In emergencies EMS has a 4 wheel drive vehicle that they use, if the vehicle can not get up the mountain the volunteer fire department will get up to get a patient out even if it is by foot. Keep this in mine when coming in the winter and you have existing medical problems.

El Shaddai Water Background

Water Manager: Jimmy Godsey 828-321-4249 godseyjs@gmail.com

Our water system is owned by the home owners and because of its size it falls under all the regulation that a small city has to follow. Therefore we have a trained well operator that tests the water and sends it to the State Environmental Department to test. We have a well that pumps the water up to the top of the mountain to a 10,000 gallon tank, the water is then gravity feed down the mountain to the homes. We are lucky to live in a rain forest and don't have lawns, so the only watering necessary is hand watering our flowers. It is important to conserve any water that we can since it is a community well.

Because the water flow varies it is a good idea to have a water pressure value regulator set at about 40 to 60 pounds pressure going to your inside pipes. The water should always be turned off to your house in the winter and if you are not going to winterize your home leave the heat on; set at least at 55. Remember the pipes can still break especially if the electricity goes off. It is a good idea to turn off the water to the house the rest of the year also, so if you have a water break only the water in your pipes will flow through the house. Remember to also turn off your hot water heater.

Our system has about 3 miles of pipes so locating a leak takes a while, and then the time it takes to repair so you could be with out water for as much as a few days. This causes the water tank to empty and when it is fixed it flushes any sediment from the tank and pipes. It is advisable to keep water on hand for cooking and drinking. You will also need water to flush the toilets. Milk jugs to store the water for the toilet is easy and can be kept for long periods of time. The water kept in milk jugs for long periods of time should not be used for drinking or cooking unless treated. If the house has been empty for any time at all you should flush your pipes. It is best to use an outside faucet so that un-necessary water does not go to your septic tank. When you turn on your water there may be air in the pipes so you might get some cloudy or bubbles which will soon settle down.

"2009" Annual Drinking Water Quality Report "El Shaddai"

PWS ID# "01-57-155"

We are pleased to present to you this year's Annual Drinking Water Quality Report. This report is a snapshot of last year's water quality. Included are details about from where your water comes, what it contains, and how it compares to standards set by regulatory agencies. Our constant goal is to provide you with a safe and dependable supply of drinking water. We want you to understand the efforts we make to continually improve the water treatment process and protect our water resources. We are committed to ensuring the quality of your water and to providing you with this information, because informed customers are our best allies. If you have any questions about this report or concerning your water, please contact Bill Bateman at 828-557-2757. We want our valued customers to be informed about their water utility.

What EPA Wants You to Know

Drinking water, including bottled water, may reasonably be expected to contain at least small amounts of some contaminants. The presence of contaminants does not necessarily indicate that water poses a health risk. More information about contaminants and potential health effects can be obtained by calling the Environmental Protection Agency's Safe Drinking Water Hotline (800-426-4791).

Some people may be more vulnerable to contaminants in drinking water than the general population. Immuno-compromised persons such as persons with cancer undergoing chemotherapy, persons who have undergone organ transplants, people with HIV/AIDS or other immune system disorders, some elderly, and infants can be particularly at risk from infections. These people should seek advice about drinking water from their health care providers. EPA/CDC guidelines on appropriate means to lessen the risk of infection by *Cryptosporidium* and other microbiological contaminants are available from the Safe Drinking Water Hotline (800-426-4791).

If present, elevated levels of lead can cause serious health problems, especially for pregnant women and young children. Lead in drinking water is primarily from materials and components associated with service lines and home plumbing. [Name of Utility] is responsible for providing high quality drinking water, but cannot control the variety of materials used in plumbing components. When your water has been sitting for several hours, you can minimize the potential for lead exposure by flushing your tap for 30 seconds to 2 minutes before using water for drinking or cooking. If you are concerned about lead in your water, you may wish to have your water tested. Information on lead in drinking water, testing methods, and steps you can take to minimize exposure is available from the Safe Drinking Water Hotline or at http://www.epa.gov/safewater/lead.

The sources of drinking water (both tap water and bottled water) include rivers, lakes, streams, ponds, reservoirs, springs, and wells. As water travels over the surface of the land or through the ground, it dissolves naturally-occurring minerals and, in some cases, radioactive material, and can pick up substances resulting from the presence of animals or from human activity. Contaminants that may be present in source water include microbial contaminants, such as viruses and bacteria, which may come from sewage treatment plants, septic systems, agricultural livestock operations, and wildlife; inorganic contaminants, such as salts and metals, which can be naturally-occurring or result from urban storm water runoff, industrial or domestic wastewater discharges, oil and gas production, mining, or farming; pesticides and herbicides, which may come from a variety of sources such as agriculture, urban storm water runoff, and residential uses; organic chemical contaminants, including synthetic and volatile organic chemicals, which are by-products of industrial processes and petroleum production, and can also come from gas stations, urban storm water runoff, and septic systems; and radioactive contaminants, which can be naturally-occurring or be the result of oil and gas production and mining activities.

In order to ensure that tap water is safe to drink, EPA prescribes regulations which limit the amount of certain contaminants in water provided by public water systems. FDA regulations establish limits for contaminants in bottled water, which must provide the same protection for public health.

When You Turn on Your Tap, Consider the Source

The water that is used by this system is a well and is located at the center of El Shaddai

Source Water Assessment Program (SWAP) Results

The North Carolina Department of Environment and Natural Resources (DENR), Public Water Supply (PWS) Section, Source Water Assessment Program (SWAP) conducted assessments for all drinking water sources across North Carolina. The purpose of the assessments was to determine the susceptibility of each drinking water source (well or surface water intake) to Potential Contaminant Sources (PCSs). The results of the assessment are available in SWAP Assessment Reports that include maps, background information and a relative susceptibility rating of Higher, Moderate or Lower.

The relative susceptibility rating of each source for <SYSTEM NAME> was determined by combining the contaminant rating (number and location of PCSs within the assessment area) and the inherent vulnerability rating (i.e., characteristics or existing conditions of the well or watershed and its delineated assessment area). The assessment findings are summarized in the table below:

Susceptibility of Sources to Potential Contaminant Sources (PCSs)

Source Name	Susceptibility Rating	SWAP Report Date		
Well#1	Moderater	March 2007		

The complete SWAP Assessment report for El Shaddai may be viewed on the Web at: http://swap.deh.enr.state.nc.us/swap/. Note that because SWAP results and reports are periodically updated by the PWS Section, the results available on this web site may differ from the results that were available at the time this CCR was prepared. If you are unable to access your SWAP report on the web, you may mail a written request for a printed copy to: Source Water Assessment Program — Report Request, 1634 Mail Service Center, Raleigh, NC 27699-1634, or email requests to swap@ncmail.net. Please indicate your system name, PWSID, and provide your name, mailing address and phone number. If you have any questions about the SWAP report please contact the Source Water Assessment staff by phone at 919-715-2633.

It is important to understand that a susceptibility rating of "higher" does not imply poor water quality, only the systems' potential to become contaminated by PCS's in the assessment area.

Violations that Your Water System Received for the Report Year

During 2009, or during any compliance period that ended in 2009, we received no violations that covered the time period of January 1, 2009 to December 31, 2009.

Water Quality Data Table of Detected Contaminants

We routinely monitor for over 150 contaminants in your drinking water according to Federal and State laws. The table below lists all the drinking water contaminants that we <u>detected</u> in the last round of sampling for the particular contaminant group. The presence of contaminants does <u>not</u> necessarily indicate that water poses a health risk. Unless otherwise noted, the data presented in this table is from testing done January 1 through December 31, (year). The EPA or the State requires us to monitor for certain contaminants less than once per year because the concentrations of these contaminants are not expected to vary significantly from year to year. Some of the data, though representative of the water quality, is more than one year old.

Unregulated contaminants are those for which EPA has not established drinking water standards. The purpose of unregulated contaminant monitoring is to assist EPA in determining the occurrence of unregulated contaminants in drinking water and whether future regulation is warranted.

Important Drinking Water Definitions:

Not-Applicable (N/A) - Information not applicable/not required for that particular water system or for that particular rule.

Non-Detects (ND) - Laboratory analysis indicates that the contaminant is not present at the level of detection set for the particular methodology used.

Parts per million (ppm) or Milligrams per liter (mg/L) - One part per million corresponds to one minute in two years or a single penny in \$10,000.

Treatment Technique (TT) - A treatment technique is a required process intended to reduce the level of a contaminant in drinking water.

Maximum Residual Disinfection Level Goal (MRDLG) - The level of a drinking water disinfectant below which there is no known or expected risk to health. MRDLGs do not reflect the benefits of the use of disinfectants to control microbial contaminants.

Maximum Residual Disinfection Level (MRDL) - The highest level of a disinfectant allowed in drinking water. There is convincing evidence that addition of a disinfectant is necessary for control of microbial contaminants.

Maximum Contaminant Level (MCL) - The highest level of a contaminant that is allowed in drinking water. MCLs are set as close to the MCLGs as feasible using the best available treatment technology.

Maximum Contaminant Level Goal (MCLG) - The level of a contaminant in drinking water below which there is no known or expected risk to health. MCLGs allow for a margin of safety.

Extra Note: MCLs are set at very stringent levels. To understand the possible health effects described for many regulated constituents, a person would have to drink 2 liters of water every day at the MCL level for a lifetime to have a one-in-amillion chance of having the described health effect.

Microbiological Contaminants

Contaminant (units)	MCL Violation Y/N	Your Water	MCLG	MCL	Likely Source of Contamination
Total Coliform Bacteria (presence or absence)	N	ND	0	one positive monthly sample	Naturally present in the environment
Fecal Coliform or E. coli (presence or absence)	N	ND	0	(Note: The MCL is exceeded if a routine sample and repeat sample are total coliform positive, and one is also fecal coliform or E. coli positive)	Human and animal fecal waste

Nitrate/Nitrite Contaminants

Contaminant (units)	MCI. Violation Y/N	Your Water	Range Low High	MCLG	MCL	Likely Source of Contamination
Nitrate (as Nitrogen) (ppm)	N	ND	N/A	10	10	Runoff from fertilizer use; leaching from septic tanks, sewage; crosion of natural deposits
Nitrite (as Nitrogen) (ppm) N ND		N/A	1	1	Runoff from fertilizer use; leaching from septic tanks, sewage; erosion of natural deposits	

Nitrate in drinking water at levels above 10 ppm is a health risk for infants of less than six months of age. High nitrate levels in drinking water can cause blue baby syndrome. Nitrate levels may rise quickly for short periods of time because of rainfall or agricultural activity. If you are caring for an infant you should ask advice from your health care provider.