Mount Shaddai Homeowners' Association

www.myelshaddai.org

Facebook:

El Shaddai Homeowners

Dear Homeowners,

April 3, 2012

Please check your bill closely and call or e-mail me if there are any problems, I will be glad to check out your account. If you had a previous balance you will have an invoice for this year and a statement; please pay from the statement. It is important that arrangements be made for any accounts in arrears, please take care of you obligation for your homeowner fees, and pay in a timely manner.

Please remit payments to:

El Shaddai Homeowners Association 100 Rhododendron Drive Aquone, NC 28781

Enclosed please find:

- > President's Letter
- > Invoice and/or Statement
- Minutes from October's Homeowners Meeting
- > Minutes from October's Board Meetings

The water report is located on our web site www.myelshaddai.org, we thank Jerry Freudenthal for the web site. Also remember we have a facebook account that we try to use to let you know what is going on, on the mountain. If you are in the area please stop by, we would love to meet you, be sure and put our next homeowners meeting on your calendar. October 13, 2012, pot luck brunch at 10:00 A.M. with the meeting following brunch.

Sincerely, Cookie Godsey

Mount Shaddai Homeowners' Association

www.myelshaddai.org

Face book:

El Shaddai Homeowners

Dear Homeowner Association Members,

It is quickly coming to the time of year when we will begin to enjoy our Beautiful piece of the world, "Mt. El Shaddai".

We have made it through a fairly uneventful year as far as major problems and expenses. As in the past 3 or 4 years we have a few of our residents and part time residents volunteers to thank for helping to keep our expenses down and thus keep our fees in check.

Once again it is also that time of year for fees to be sent out and remitted. We ask that all of us remit those fees in a timely manner. Also we ask that those in arrears please make every effort to rectify any outstanding balances. Our Association Treasurer, Cookie Godsey is more than willing to work with anyone who needs to set up a payment schedule. All of us doing our part is what keeps our costs and fees at a minimum. We have put a plan in place to take legal action if need be, including property liens and foreclosure, if necessary, as a very last resort. We need everyone's help and support in keeping our piece of heaven beautiful, accommodating and ongoing.

If you haven't been to see your lots in awhile, make plans to do so. Meet some of your neighbors who spend time on the mountain. If you visit on a regular basis and would like to get involved when something comes up we would greatly accept any and all help.

Please be sure to read to minutes of the fall homeowners meeting. Cookie Godsey has outlined all the problems that exist both past and at present. She has also touched on past projects, completed, and projects that are in works for the future. We are trying very hard to work in the best interest of all of our members. We need your help and support in all matters.

Those of you who do rent we ask that you would please make all attempts to acquaint your guests to the few regulations and rules we do have; i.e., turning off water supply when you leave, obeying the speed and driving cautions and properly disposing of all trash and waste materials. Just have respect for your neighbors and all those who visit our mountain.

Hopefully everyone's experience will be of the highest quality and all will want to return.

Respectfully,

Rick Dittman HOA President

Mount El Shaddai Homeowner's Association

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Minutes-2011 Annual Meeting

The 2011 meeting was held on October 15, 2011 at the EMS building in the Nantahala Township of Macon County, North Carolina. It was called to order by President Jeff Burger at 11:00 AM.

Reports by Officers

Roll Call

The meeting was turned over to Cookie for a count of the members present and the number of proxies. They are as follows:

Present 21 lots owners represented

Proxies 11 Proxies are assigned as follows:

Henry Pelt 3
Jeff Burger 1
Secretary 7

With a total of 32 votes present the association had a quorum.

Secretary/Treasurer

The minutes were mailed to each owner; Jeff Burger asked if any one wanted to make the motion to dispense of the reading of the minutes. Motion was made by Tom Mclean and seconded by Rick Dittman to approve the minutes as written. Motion unanimously approved.

The meeting was turned over to Cookie Godsey Reports were distributed and discussed.

Roger Mays, Jimmy Godsey, and various homeowners did a lot of work on the roads and water which helped to keep operating costs down. The Association had enough money in the reserve to pave the black top without requesting a special assessment from the homeowners. Whispering Springs gave us a check for \$5,000.00 which was to catch up the road fees they usually pay us for the main road, and \$3,000.00 for paving of the road. We were able to transfer \$5,000.00 to the road reserve and 1,000.00 to the administrative reserve. The administrative reserve was set up so that we will have the money if we start foreclosure proceedings for past due accounts.

The Association has \$25,318.10 in working cash, \$7,420.00 in road reserve, \$500.00 in water reserve, and \$1,000.00 in the administrative reserve for total liquid assets of \$34,238.10.

Cookie Godsey noted that we now have the budget set up so we are able to expense our expenses for 2012 from the 2011 fees that were collected.

Jeff Burger asked for a motion to approve the financial reports, motion was made by Jimmy Godsey, and seconded by Rick Dittman. Motion unanimously approved.

Cookie Godsey reported that Donna Acherison is having a get together at her house for both Whispering Springs and El Shaddai at 5:30 PM. Their HO meets on the same day as ours.

Reports from Officers

Delinquents:

The uncollected fees are down; we have been able to collect some fees in full and others are payir or trying to catch up. However this is an ongoing problem, mostly with the same owners. Denise Dowling has been helping Cookie Godsey collect the delinquent payments. Denise has called the delinquent owners; however, some homeowners have not return ed her calls.

Jeff Burger stressed that we are trying hard to keep down the fees however we need all homeown to pay their fees, after all the upkeep of the property is an asset to all property owners. Cookie Godsey stated she is more than happy to accept payments until those that are behind are caught up

Cookie Godsey and Jeff Burger have been in contact with the Circuit Court of Macon County; we can apply liens on the property then the next step is foreclosure, the Homeowners Association would then become the owners of the property and are able to keep any amounts over the amount owed when the property is sold. Once we take over the property we become responsible for the taxes and still would not be receiving the fees each year.

An in-depth discussion proceeded with many ideas on how to collect; the Board will continue to look into what can be done and the cost involved.

Old Business

Road Report

Roger Mays reported that the roads are in good shape, especially since the black top has been don He has a person on call to handle heavy grading, and the spreading of the gravel. Roger Mays plato see what can be done with the curve by the Godsey's, it continues to be a problem due to the grade and people not really knowing how to drive on the roads. Roger Mays is looking at starting just below the curve to where it straightens out above the driveway. The estimated cost is approximately \$15,000.00, for asphalt; other types of paving will be compared to determine whic is best. If we pave that will help during the spring, summer and fall but will ice up in the winter.

Water Report:

Jimmy Godsey gave the water report stating that we had no major problems in the past year. He once again stressed that you need to winterize your house in the winter, even leaving the heater on does not help if the power goes off. We know we had three homes that had water pipes break, two had winterized so there was no damage, they other one did not winterize and had damage to their floors.

Our water testing is being done by Bill Bateman and all tests are in good shape; a copy of the water status report that Bill Bateman provides will be posted on the web site.

Jerry Freudenthal brought up about looking into solar power for the pump, Jeff Burger said he looked into it and it was like electric cars it is doable but not there yet, it is not feasible at this time due to the cost of installing, batteries etc.

NOTE: We are on a well system and wells can have iron in the water, the amount of iron we have is not harmful to drink; if you do not use your water on a regular basis (ie rentals) iron will accumulate in your pipes, therefore you need to flush out your pipes when you turn on your water. Using an outdoor faucet is best so water will not go into your septic tank.

Additional Un-finished Business

There has been a concern about the condition of the roads due to the snow the past two years, with snow as heavy as it was the past two years even townships were not able to keep the roads clear.

Jeff Burger did extensive research on the problem and everyone he talked to pretty much said that with the grade of our roads it would be impossible to keep them clear. He talked to someone in Co. who said they shut down roads with our grade in the winter.

Cookie Godsey contacted almost all of the homeowners associations in Nantahala and none plowed the roads. Cheryl Schleuss contacted the road department, fire and rescue and checked the legal liabilities; all said we would be setting ourselves up for lawsuits if we said we were going to do the roads. There are no laws on the books that requires homeowner associations to plow roads. It is not feasible to plow over 4 to 6 inches.

On the advice of our insurance carrier signs have been placed at each entrance that basically says these roads are mountain roads and enter at your own risk.

Jimmy Godsey does have a plow that fits on an ATV and the homeowners purchased a salt spreader that will help with spreading of salt on the black top. Salt can not be spread on the gravel. He will try to do the roads if feasible.

Everyone was reminded to give anyone visiting in the winter months a copy of the road and water guidelines. (Attached is another copy in case yours are misplaced.)

New Business

A discussion was held concerning the dieing of the hemlock trees. If the trees fall on your property they will lie there and cause no problem. However if your hemlock falls across the road or power lines, it will have to be removed at the owners expense. The Association will try to move a branch or small trees that fall, however if we have to pay to have it removed it will be billed to the lot owner. We would advise that if you can you make arrangements to have the dead trees removed before they fall. It would be a good idea to check your property to see if there is a possibility that you have trees that would block the roads.

Setting of Fees

The board recommends that the fees stay the same. Rick Dittman made the motion and it was seconded by Denise Dowling that the fees remain the same.

2012 Meeting

The motion was made by Denise Dowling to have the next meeting October 13, 2012 at 10:00 A.M. at the EMS building in Nantahala Township of Macon County North Carolina. There will be a Pot Luck Brunch preceding the meeting at 10:00 AM; meeting will be called to order at 11:00 AM.

Election of Directors

Jeff Burger advised that all directors agreed to stay on the board; the floor was then opened up for nomination from the floor. There being no more nominations from the floor, the nominations were closed. Motion was made by Tom Mclain to close the nominations and seconded by Sue Johnson. Motion unanimously approved. The board members will remain the same.

The following members were elected as directors:

Jeff Burger

Denise Dowling

Cheryl Schleuss

Cookie Godsey Rick Dittman Roger Mays Henry Pelt

There being no further business a motion was made by Jimmy Godsey and seconded by Tom Mclain to adjourn the meeting; Jeff Burger adjourned the meeting. A board meeting followed the homeowners meeting for the election of officers.

Respectfully submitted by,

Cookie Godsey, Secretary

Jeff Burger President 5 Lanewood Dr Greenville, SC 29607 Roger Mays Vice President 601 Rhododendron Dr Aquone, NC 28781 Cookie Godsey Secretary/Treasurer 36 Maplewood Dr Topton, NC 28781

Mount El Shaddai Homeowner'

Cookie Godsey 36 Maplewood Dr. Aquone, NC 28781

Mount Shaddai Board Meeting, October 15, 2011.

The newly elected 2011/2012 Board of Directors of Mount Shaddai Association r the EMS meeting room.

Present were: Jeff Burger, Cookie Godsey, Henry Pelt, Rick Dittman, Cheryl Sc for the purpose of electing officers.

Jeff Burger opened the meeting at 12:45

The following officers of the homeowners were elected:

President

Rick Dittman

Vice President

Roger Mays

Secretary/Treasurer

Cookie Godsey

Assistant Treasurers

Gloria Mays, Joyce Whitehouse (not board members b

Treasurer)

Board meetings will be held on an as needed basis.

The meeting was then adjourned

Submitted,

Cookie Godsey, Secretary

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 a homeowner 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. Normally the roads are not smoothed out or new gravel put on the roads until the roads thaw in the spring. Heavy trucks cause the frozen roads to pack down, so try to get any gas, and/or other delivery trucks to the house before winter if possible.

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

waterguy12@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 this water 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.