

Mount Shaddai Homeowners Association

Web site: www.myelshaddai.org

Facebook: El Shaddai Owners

Dear Homeowners,

March 18, 2014

Please check your bill closely and call or e-mail me if there are any problems, I will be glad to check 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 your obligation for your homeowner fees, and pay in a timely manner.

Please remit payments to:

ElShaddai Homeowners Association
100 Rhododendron Dr
Topton, NC 28781

Enclosed please find:

Invoice and/or Statement
Minutes from October's Homeowners Meeting
Minutes from October's Board Meetings

The last water report is located on our web site www.myelshaddai.org. Also remember we have a facebook group 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 to put October 11, 2014 on your calendar for our next homeowners meeting. We will have a pot luck brunch at 10:00 AM with the meeting following the brunch.

Sincerely,
Cookie Godsey
Secretary/Treasurer

Denise Dowling
President
316 Shoreline Dr
Clearwater, FL 33760
727-420-5012

Cheryl Schleuss
Vice President
177 Tchefuncte Dr
Covington, LA 70433

Cookie Godsey
Secretary/Treasurer
36 Maplewood Dr
Topton, NC 28781

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Board Meeting

October 12, 2013

Present: Denise Dowling, Cookie Godsey, Cheryl Schleuss, Anita Vick, Roger Mays, Rick Dittman.

The meeting was held immediately after the annual homeowners meeting, for the purpose of electing officers and other business that is needed to be taken care before our next board meeting.

The following board members agreed to serve as officers:

President	Denise Dowling
Vice- President	Cheryl Schleuss
Secretary/ Treasurer	Cookie Godsey
Assistant Treasurers	Anita Vick, Gloria Mays

The motion was made by Rick Dittman and seconded by Roger Mays to accept the above slate of officers.

The President, Vice President, Secretary/Treasurer are authorized to contact the attorney for homeowners business.

The signers on the checking account will be the President, Secretary/Treasurer, and Assistant Treasurers.

Respectively Submitted

Cookie Godsey

Secretary

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October 11, 2013

Present: Denise Dowling, Cookie Godsey, Cheryl Schleuss, Anita Vick, Roger Mays, Rick Dittman.

The meeting was held at the home of Cookie and Jimmy Godsey. The meeting was called to order by Denise Dowling at 3:40 PM.

Cookie distributed the expense reports for Administration, Roads, and Water for review.

Cookie reported that everything went well for the year. Roger reported that this year we need to focus on the switch backs. Jimmy stated that the State called and said to put the water project on hold until we hear from them.

The past dues accounts were reviewed and most homeowners, way behind are the same old ones. There are a few making payments and trying to catch up. We discussed the fact that we need to proceed to the legal route for the ones able to pay.

Cookie and Jimmy Godsey met with Ellen Davis an attorney in Andrews to discuss using her for our legal business. Based on the cost of using her, availability, and interest Cookie Godsey recommended that we use her for our business.

Rick Dittman made the motion to use Ellen Davis; it was seconded by Cheryl Schleuss. The board members voted to change attorneys. Those authorized to contact the attorney with home owner business will be the officers of the board.

Cookie Godsey recommended to keep the fees the same, but to roll the \$20.00 improvement road fee into the regular road fee. Rick made the motion and Roger seconded it. All were in favor.

Roger advised the board that he will resign the handling of the roads. We discussed who could take it over; it will be discussed at the board meeting after the homeowners meeting.

Respectively Submitted

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General Meeting

The 2013 meeting was held on October 12, 2013 at the EMS building in the Nantahala Township of Macon County, North Carolina. It was called to order by President Denise Dowling at 1:00 PM.

Attendance/Proxies

Cookie Godsey, Secretary reported that we had enough homeowners present and proxies for a quorum.

Assigned as follows:

Present	22
Secretary	6
Roger Mays	1
Rick Dittman	2
Total	31

The notice of the meeting was sent in time for plans to be made to attend the meeting.

Approval of Minutes

Tom Mclean made the motion to approve the 2012 minutes. Jimmy Godsey seconded the motion. The motion passed unanimously.

Copies of the financial reports were available when you signed in on your arrival. The president asked if anyone had any questions about the reports Tom McLean made the motion to approve the 2013 treasury reports; Karen Burger seconded the motion passed unanimously.

Reports by Officers/Managers

President report:

Denise Dowling advised the membership that we had a good year; we had one small problem with the water. She thanked Jimmy Godsey for the hard work. Roger Mays will be stepping down from handling the roads, and he has done a wonderful job. A big hand of applause was given for Roger for the work he has done over the years. She announced that this next year Jimmy Godsey will be handling the roads and Dave Vick will be handling the water. Dave and Anita Vick have now moved here full time and will give some relief on the some work on the mountain.

Anita Vick has been doing some work on our web site that Jerry Freudenthal created and worked on over the years. She acknowledged Jerry for working on the web site. Anita brought her lap top if anyone is interested in viewing; she asked Jerry to stay and review the web site with Anita.

Information concerning the homeowners is found on the site. The web site will be available to let people know if there are any problems they might need to know before coming up to the mountain. We also post information on facebook.

The web site address is: myelshaddai.org/ facebook is: *El Shaddai Homeowners*

We hope to post a list of vendors on the web site available to do work in the area. This could be a big help to those needing work done. Denise said if she doesn't know who to call, she contacts Ennis Home Center in Andrews. They provide her with a few businesses in the area.

The web site and facebook addresses are on the letter head, so homeowners are getting the information twice a year.

Roads:

Roger Mays reported that the roads are in good shape. He said that the rock that was used on the curve that has done so well is no longer available. Denise added that we will be trying to find someone who can deliver that gravel.

Water:

Jimmy Godsey went over the water transaction report stating that we continue to look for ways to keep the cost down. We have an old heater in the tank house that will be replaced this year which should help to keep the electric bill down. The iron problem is on hold, the state advised us that they will contact us if we need to take any further action. Jimmy reminded us that when your water has been shut off for the season be sure to flush your water pipes. He distributed a graph showing the water usage by month for the last four years. It shows a peak in August and September which is to be expected due to the number of occupants on the mountain those months. There was a peak also in March that was due to a leak in the system. We pump up about 30,000 gallons a month. It was asked if the amount of water per house would be about the same as their primary residence. To come up with that figure would be impossible to track, some people are only up here a week or two at a time, and some are here for the season. As a rule of thumb 300 gallons a day per house is considered the norm. We pump up about 3,000 gallons in about 5 hours; we have a 10,000 gallon tank which feeds down to the houses. Our system is a pretty sophisticated for a community well; it is an automated system. We try to keep 9,000 gallons in the tank. When it falls down to 6,000 gallons, it turns on and pumps up about 3,000 gallons. Then it shuts off.

Denise Dowling did add that we do have a bear on the mountain, it destroyed their small pond, it moved rocks ate all the fish and tore up the lining of the pond. She cautioned to be aware; they love bird feeders so try not to leave out bird feeders and such.

Administrative:

Cookie Godsey reported that we continue to have homeowners that are running behind. We have been trying to whittle them down, and we have some making payments. Needless to say the economy does not help. Although we would like to collect the total amount owed, we are working with those who have contacted us. Some are behind due to job losses, divorces, etc.

The board voted to use a different attorney; Ellen Davis in Andrews. She is closer and smaller; so she will be able to take more interest on our needs. We did learn in the state of North Carolina the laws changed on the lien laws about two years ago, they now only stay for 120 days. She has recommended that we go to placing judgments. Judgments are a little more expensive but they stay until, paid. She will write letters, place the judgments, but it is up to us to provide current addresses etc.

We understand that we have another house that might be in foreclosure. If property is in foreclosure the fee debt is not collectable prior to the bank take over. However from the date the bank takes over, the bank pays the fees. If an owner sells the property having past due fees, the amount owed follows the property and are usually collected at closing.

Jimmy brought up that if it is a house that is past due we send out letter advising them that the water will be cut off in thirty days. But we only have this leverage on those that are using water. We will need to look into whether we can totally take them out of the water system and require them to pay the 4,000.00 dollar to rejoin the water system.

We need to be sure we are following our by-laws.

Unfinished Business:

Denise asked if there was any unfinished business. There being none we moved on.

New Business:

Denise Dowling wanted to welcome two new faces to the mountains: Bill and Shelly Stinson.

Jimmy Godsey made a motion to pay the EMS 100.00 each year for using their building. Tom seconded it; it was voted on and passed.

Announcements:

Cheryl Schleuss invited everyone including any of your family, guest, and people off the street -- anyone available is welcome to come. She and Jon will provide jambalaya and chili; bring what you would like to drink. The time will be about 4:00 PM and as in previous years Whispering Springs will join us after their meeting.

Denise Dowling announced that Jerry brought in a box of items from an office opening at the company he works for and brochures from his daughter-in-laws business; you are welcome to take anything you would like.

Denise Dowling also announced that anyone that would like to come, a group of us are going to the casino for dinner at 6:00 Wednesday. Everyone is welcome. But let her know so she can make reservations. You are on your own for gambling or not.

Setting Fees for 2014:

The board recommends that the fees remain the same as previous years.

Rick Dittman made the motion that fees remain the same, Bob Zagers seconded the motion. Vote was taken and passed.

Homeowner Meeting 2014:

Tom Mclean made the motion that we have the meeting **October 11, 2014** same time and place. It was seconded by Karen Burger, voted on and passed.

Election of the Board:

Denise Dowling announced that the present board members agreed to stay on the board however if any one wishes to be on the board we will take nominations from the floor. There not being any further nominations Tom Mclean made the motion that the board remained the same, Shelly seconded the motion. Vote was taken and passed.

There being no further business, a motion was made, seconded, and voted on to adjourn the meeting,

The President adjourned the meeting.

Respected summited,

Cookie Godsey

Secretary of the Homeowners' Association

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