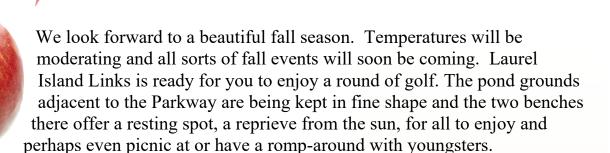
MARSH HARBOUR

Property Owners Association Newsletter



Overall, the Parkway looks to be in good condition. The City of Kingsland has placed oleander plants around the lift station and the plants are filling in very nicely, adding color to the area. Crepe Myrtle plants should soon be purchased and planted to replace dead or dying plants along the Parkway as well. Grass is being cut and branches are being trimmed, all in timely fashion adding to the beauty of our Parkway. Finally, palm trees are to be trimmed and pine straw placed, all this fall.

The Marsh Harbour Property Owners Board asks that property owners be vigilant this fall in regard to the beauty of our Parkway area and our surrounding communities. Property Owners can help out by: making sure that garbage is not dropped along the Parkway, picking up items of trash (even if its not your trash!) and by continuing to maintain and take pride in property along the Parkway and in our communities.

PLEASE, for this fall remember to:

- Maintain proper speed along the Parkway and in communities. School is back in session.
- Adhere to the MHPOA sign policy, which can be found on our website at: http://www.mhpoa.org/

Enjoy autumn,



Maintaining the Beauty of Laurel Island

I'm sure that most of you will agree with me that Laurel Island is a beautiful and peaceful community. We all chose to live here for a variety of reasons but for me one of the reasons was that the various neighborhoods are generally well maintained and the common areas such as the Marsh Harbour Parkway, the pool and tennis courts are kept in good condition.

As a property owner in Marsh Harbour Property Owner's Association, we all had to agree to certain Covenants and Restrictions when we purchased our property. Thankfully they are not nearly as strict as some other communities in our county but there are some requirements that help to maintain the beauty of our neighborhoods.

I would like to remind all of us of a few.

- 1. Parking of vehicles on vacant land or our lawns is not permitted.
- 2. When driving please stay on the roadway and avoid driving on the turf. This damages the grass and is costly to repair.
- 3. When you have yard waste, pile it near the street in accordance with the City of Kingsland's requirements. Obviously you don't want to leave the pile there for any length of time as it will ruin your grass, so call the City of Kingsland to arrange for a pick up as soon as possible.
- 4. Do not leave unused vehicles or vehicles under repair in your driveway for an extended period of time.
- 5. Signs: The posting of signs on our properties is not permitted. Yes, this includes various political signs. This is the season, as you know, for the general election and there may be a temptation to post a sign in support of your candidate. The roadways will be littered enough with these signs. Let's keep our neighborhoods beautiful.

If all of us follow these simple requirements we will maintain the beauty of Laurel Island for many years to come and it will improve all our property values and make it an attractive and inviting area for all.

Thank you.

Howard W. Sepp, Jr.



Bogey's Bar and Grill



Nestled inside our beautiful community is a wonderful, family friendly restaurant and golf course. Laurel Island Links is open to the public seven days a week. Our staff would love to help plan your next outing. Bogey's bar and grill is an amazing asset to its surrounding community. Offering homemade sandwiches, salads, and daily features. We are also very versatile and strive to please our guests. Don't see something you're craving on the menu? No worries, just ask any of our staff members and they will do their very best to get you just what you are looking for.

Laurel also has a large banquet room that is

the perfect venue for your next event! Anniversary coming up? Looking for the best place in town for a wedding/ Christmas party/ bridal shower etc.? Look no further! We are the place for you! With our beautiful porches, well kept grounds and amazing sunsets, we supply the perfect setting for any special occasion.

Looking for something different to do? How about live entertainment every Friday and Saturday without even leaving the neighborhood? We showcase some amazing talent here at the Links, from Georgia country music finalists, to singers from the voice and American Idol. We also have paint class on Thursdays and many new things every week! Open 7 days a week, stop on by and check us out!

The Davis Love III designed Laurel Links golf course is





one of a kind in Southeast Georgia. The challenging 7000+yard layout has a great mixture of holes and views throughout. The semi-private facility offers a wide array of options for play including great daily fee rates, budget conscious membership programs and a variety of instruction options. Weather permitting; the golf course is open 364 days a year (closed Christmas) for both member and public play.

ENTRANCE IMPROVEMENTS FOR BROOKSHIRE, DILWORTH AND CHRISTIANS LANDING

BACKGROUND: Marsh Harbour Property Owners Association (MHPOA) has an Entrance Landscaping and Maintenance Agreement with Laurel Oaks Home Owners Association (LOHOA). Emergent, one-time expenses as "Capital improvement projects will be coordinated in advance." The agreement states that for these emergent, one-time expenses such as improvement projects for lighting monument signs, adding irrigation and major rework to entrances, require both parties, MHPOA and LOHOA, not only need to agree to the improvements" but then share the cost by a pre-determined formula for each neighborhood.

Last year we completed improvements to the Laurel Marsh entrances and with the collaboration of LOHOA we were also able to complete the project at Jefferson Landing.

This year Marsh Harbour Property Owners Association and Laurel Oaks Home Owners Association have agreed to a plan for enhancing the entrances of Brookshire, Dilworth and Christians Landing.

First off, we move forward on redoing the Brookshire entrance with irrigation and re-sodding. Per our agreement, we will only re-sod the Dilworth entrance on a trial basis. This approach will be an experiment to see if we generally receive adequate rainfall in our area, enough to sustain newly laid sod without running irrigation.

Next spring and based on the results from Dilworth without irrigation versus Brookshire with irrigation, LOHOA and MHPOA will decide upon how to complete the Christians Landing entrance. There will be re-sodding for sure but to irrigate or not to will be the question.

I believe this agreement will benefit our communities and is another step in the right direction toward honest collaboration between both boards.

Wayne Greenberg, MHPOA President

A Readers Guide to the Financial Summary for Marsh Harbour Property Owners Association Members for the Period Ending August 31, 2016

The accompanying summary of Income and Expenses for the association for the year to-date (January – August 2016) is very favorable. We are producing this report for our newsletter in the interest of transparency. The numbers reflect actual amounts in the end of August financial reports generated by QuickBooks (our accounting software).

The first column reflect the total in the actual 2016 budget presented to the membership at our February meeting, as amended in April to incorporate the Parkway finances into the main association accounts as recommended by our CPA. (This *improvement* in our accounting practices was reported in our spring newsletter.) At the bottom of the column, you will see by the red -\$8,015 that we budgeted a small operating deficit, made possible and appropriate by having adequate cash on-hand to meet day-to-day and some contingency expenses while still setting aside some funds as capital reserves.

The following column, 2016 Budgeted To-Date, is a straight-line allocation of the total Budget for the first eight months of the year – divide by 12 and multiply by eight.

The third column, 2016 Actual To-Date, reflects actual income and expenses through August 31. In the case of both income and expenses, our financial situation is very favorable so far. As expected, income to-date is ahead of budgeted on a straight-line basis primarily because many property owners pay their assessment for the whole year in advance, which is more than enough to offset for the time being the number of property owners who are in arrears. Association assessments are our primary source of income.

In the 2016 Actual To-Date expenses section, you will note that we are, so far, spending less than was budgeted. Although this is generally characterized as "good," the amounts are nominal and are likely to trend towards balancing as the rest of the year unfolds. One exception to that is Management and Administration expenses, which are running high due to our under-projecting legal expenses, which are primarily used to collect money through the courts that are owed to the association. Finally, the main exception to being on-target is Contingency and Capital Expenses, which we will begin to spend soon as further entrance improvements get underway, although it is unlikely that we will spend all that has been budgeted in that section this year.

Questions may be directed to the treasurer, Andy Figueroa, at andy@mhpoa.org.

Marsh Harbour POA Financial Summary as of 8/31/2016

Section Line Number	INCOME	2016 Budget	2016 Budgeted To-Date	2016 Actual To-Date	Difference To-Date	Explanatory Notes
Section A	Total income	\$173,921	\$115,947	\$124,306	\$8,359	Actual to-date less Budgeted to-date
			•		•	(A positive Differences is "good.")

(A positive Differences is "good.") Includes Parkway Income starting 4/1.

Section Line Number	EXPENSES	2016 Budget	2016 Budgeted To-Date	2016 Actual To-Date	Difference To-Date	Explanatory Notes
Section B	GROUNDS/LAKE MAINTENANCE	\$56,111	\$37,407	\$36,853	-\$554	
Section C	POOL/TENNIS COURT EXPENSES	\$42,390	\$28,260	\$25,135	-\$3,125	
Section D	PARKWAY EXPENSES *	\$23,513	\$15,675	\$12,738	-\$2,937	* Added starting 4/1 (% year)
Section E	MANAGEMENT & ADMINISTRATIVE	\$38,737	\$25,825	\$28,624	\$2,799	
Section F	CONTINGENCY & CAPITAL EXPENSES	\$21,186	\$14,124	\$0	-\$14,124	

Total Expenses	\$181,936 \$121,291	\$103,350	-\$17,941 Actual to-date less Budgeted to-date
			(A negative Differences is "good.")
Net	-\$8,015 -\$5,343	\$20,956	\$26,299 Net Income or Loss

E-mail your concerns or questions to the MHPOA Board of Directors. They are always open to new ideas and/or concerns and will respond in a timely manner.

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