

# Cottage Farm News

<http://www.cottagefarm.org>

## OFFICERS AND DIRECTORS

President . . . . . Art Markle  
Vice President . . . . . Arlene Hull  
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*Editor: Monty Hopey*

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ACC Member . . . . . Barry Milo  
ACC Member . . . . . Orren Bell  
ACC Member . . . . . Bill Thompson  
ACC Member . . . . . Bill Hodsdon

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**Summer 2010**

## Annual Meeting

Our annual meeting is to take place on Monday, September 20, 2010 at our usual meeting place, in the basement room social hall of the First Presbyterian Church Education Building on North Street, just a few blocks north of the Federal Courthouse. Light refreshments will be served & we hope that you can join us & participate in one of the most important functions of our Association.

Please take the time to read over the information contained in the annual meeting mailing & be sure to return your self addressed, postage paid Proxy if you cannot attend the meeting in person. Also, note the proxy contains a way for you to vote on the By Laws revision.

This year the Board of Directors has decided to offer "door prizes" in order to try to get more folks to attend. Five \$40.00 gift certificates, 3 for local restaurants, i.e., Applebees, Ruby Tuesdays, & Outback Steakhouse; and 2 for Wal-Mart will be awarded to qualified attendees, which do not include Board or ACC Members and their families.

## By Laws & Covenants – what's going on?

We have continued to work on cleaning up our governing documents, the Protective Covenants and By Laws. Together, these documents provide a roadmap for the policies, procedures, and administration of our Association. They are intended to maintain the quality and value of our individual and common area properties.

We have taken a serious look at the governing documents of other subdivisions in our area to see how their owners have addressed certain issues. Several of those concepts have been incorporated into both of our governing documents. For example, the Covenants have been reworked to include land use restrictions and definitions (some coming from the By Laws as well as some new ones).

But our primary focus this year has been on the By Laws, and we need to complete that revision before we can turn our attention to the Covenants. Therefore, the Covenants have been placed on the back burner for a short period of time. Meanwhile, the By Laws revision was posted to our website (<http://www.cottagefarm.org>) during the last week of July for comment from the membership. An updated proposal will be included with the mailing for the annual meeting.

The Board of Directors is hopeful that the members will approve the proposed By Laws at the annual meeting. Once that is completed, the proposed revision to the Covenants would be posted to the website for your consideration and comment (probably in October). Your comments have been considered and the document amended, we would hope to distribute the proposed Protective Covenants, along with a ballot, for your [yes!] vote by the end of this calendar year.

## Realtor Sign Curb Appeal?

Some homeowners have suggested we try to improve the image of Cottage Farm by replacing all real estate signs with one smaller sign which is uniform. Signs would be metal as depicted in the photo stating "AVAILABLE", with the name of the agency or homeowner and a phone number. Local real estate



agents are familiar with these signs. Such signs may be seen in other neighborhoods such as Broad Street, Pleasant Point, Walling Grove and Habersham.

If this proposal is adopted, the Board of Directors would inform our local realtors of the new requirement and the date the old signs must be removed. Someone

who chooses to sell their own home would also be required to procure a sign of this type at their own expense.

Signs don't sell real estate, but a pleasant uniform street appearance sure helps. Send your thoughts on this proposal to any Board or ACC member before we discuss the topic at the annual meeting on September 20th.

### Drive Defensively: Slow Down!



Before you write a ticket, may I say that jackboots-and-handgun look is simply stunning on you.

The police officer pointed somberly towards the sky. "You mean," asked the motorist, "that even He is against me?"

Regrettably, excessive speed is becoming a problem in Cottage Farm. Several small wild creatures have been killed by speeding vehicles on our roads, and one family's beloved dog was killed recently on Cottage Farm Dr. God forbid that any of our children dart into the street to retrieve a ball, or fall from their bike, or step off the curb in front of one of these drivers!

Some have suggested that the solution lies in physical measures such as speed bumps. But data indicates that these measures aren't terribly effective. Moreover, the prospect of slowing the response time of emergency vehicles, which would be impeded, makes this alternative unattractive.

For the most part, the speeders aren't bad guys from somewhere else – they're our neighbors and friends, respectable people who are committed to a safe, peaceful neighborhood. But speeding is a bad habit, and we need to help each other break it by reminding one another of our mutual responsibility to the residents -- particularly the children -- living in our community.

Driving at a higher than reasonable speed increases your risk in two ways: it cuts your reaction time and results in more "stored" energy (that must be dissipated in any collision). While it isn't easy to determine stopping distances because of the many factors -- weather/road conditions; type and condition of vehicle; the age, health and mental ability of the driver; etc. -- highway traffic and safety engineers have developed guidelines and standards. One easy way to very roughly calculate stopping distance is to divide in two your speed to get the answer in yards per second (yps);

convert that into feet per second (fps) by multiplying the answer by three. For instance:

Ex. 1: Driving @ 30 mph; halve speed = 15 mph = 15 yps stopping distance (multiply x 3 = 45 fps)

Ex. 2: Driving @ 70 mph; halve speed = 35 mph = 35 yps stopping distance (multiply x 3 = 105 fps)

Consider that speeding often doesn't save much time. In most cases, driving faster than the posted limit simply means you'll spend more time waiting at red lights, wasting fuel, wearing down brake pads, and accumulating a little more stress in your life. Even on the highway, you don't gain much. On an Interstate, where you truly can save some time by speeding (provided you don't get pulled over), the difference between 65 mph and 80 mph over a distance of 50 miles is only 8.7 minutes. *Big deal.*

### Reduce, Reuse, Recycle

Most of us work hard to improve our community surroundings in a number of ways. For that, we are grateful. We want to build on that success to make Cottage Farm an even better place to call home.












One way to do that is by focusing on the environment. Each of the Three R's is a waste management strategy that can help reduce the amount of waste we produce, reuse items that still have life, and recycle everything possible. There is a fourth R that reminds us to buy recycled to insure markets for recycled products.

Did you know that?

- By recycling a single aluminum can, you'll save enough equivalent energy to run a computer for three hours or a TV for two hours.
- By reducing your paper usage and preventing a single ton of paper waste, you'll save 15 – 17 mature trees and processing energy.
- By recycling one glass bottle you'll save enough equivalent energy to operate a 100-watt light bulb for four hours.

The City of Beaufort participates in the effort to reduce the waste stream through recycling via a contract with Waste Pro. Please join forces with your neighbors to reduce the costs of solid waste management by recycling as much as possible. **Tuesday** is recycling day in Cottage Farm. One word of caution: contamination is a problem. Please consult the chart (from the City's website) when deciding what to recycle and how to prepare it:

| Materials  |  What to Recycle                       | Preparation  |  Unacceptable   |
|--|---|--|--|
| Glass<br>             | All glass containers used for food or beverages, including clear, brown, green or blue glass                            | Rinse well<br>Labels may remain<br>Remove lids     | Drinking glasses, mirrors, window glass, ceramics such as plates and coffee mugs, Pyrex dishes, light bulbs or any other non-container glass                             |
| Aluminum<br>          | Aluminum beverage containers such as soda and beer cans   | Rinse well   | Spray cans of any kind or any other non-food metal cans; aluminum foil, food wrapping containers   |
| Steel or Tin cans<br> | Steel or tin cans used for fruits, vegetables, soups, juices and other food items                                       | Rinse well<br>Labels may remain<br>Lids may remain | Spray cans of any kind or any other non-food metal cans; tin foil, food wrapping containers  |
| Newspaper<br>         | Clean, dry, untied newspaper  | Keep dry<br>Do not tie                             | Any paper products that cannot be easily torn, such as waxed cardboard or laminated material; any items contaminated with food such as dirty pizza boxes or paper plates |
| Other paper<br>       | Clean, dry, untied advertising inserts, telephone books, magazines, white office paper, junk mail and mixed paper goods | Keep dry<br>Do not tie                             | Any paper products that cannot be easily torn, such as waxed cardboard or laminated material; any items contaminated with food such as dirty pizza boxes or paper plates |
| Cardboard<br>        | Broken-down, collapsed, corrugated cardboard boxes should be placed at curb for recycling pickup.                       | Keep dry<br>Do not tie                             | Pizza boxes, or any cardboard that comes into contact with a food item.  |
| Plastic<br>         | Plastic beverage bottles or milk and water jugs with a #1 or #2 recycling symbol  | Rinse well<br>Flatten                              | Motor oil, shampoo, soap detergent containers or any plastic container that does not have a #1 or #2 recycling symbol; Styrofoam   |

**Note:** Plastic grocery bags are not taken in curbside bins or county centers. You may take them to Wal-Mart and grocery stores. Containers are provided near the entrance where you can recycle plastic bags. And when possible, consider using reusable cloth bags when you can.

Other ways that you can reduce the amount of trash going to landfills (and help others in the process):

- Reuse your magazines by giving them to the Beaufort County Library, most doctors' offices, the hospital waiting room or a friend. Before doing so, remove any mailing labels to protect your privacy & prevent identity theft.
- Take serviceable clothing and household items to your favorite local charity. You can also list them on line through these links:
  - o Beaufort County's new free swap shop link [www.2good2waste.org](http://www.2good2waste.org) {This site also contains a 'recyclopedia' with suggestions for managing other items in your house}
  - o Beaufort Freecycle: Membership is free; everything posted must be free, legal, and appropriate for all ages. [http://groups.freecycle.org/Beaufort\\_Freecycle/description](http://groups.freecycle.org/Beaufort_Freecycle/description)
  - o Craigslist: Many people list free items on this easy-to-use site. <http://www.craigslist.org/about/help/faq#freePosting>

## Garbage Pickup at Your Curb

For items that cannot be recycled or reused, the City provides pickup via a contract with Waste Pro. All household garbage must be placed in disposable plastic garbage bags and placed in the Roll Cart [provided by the City]. The Roll Cart is to be placed near the front line of your property between 5:30 am and 7:30 am on pickup day, and is to be removed no later than 7:30 pm the same day. Household garbage is picked up every **Thursday** in Cottage Farm.

In order to maintain the attractive appearance of our neighborhood, please do not place Roll Carts at the curb before dusk on the day preceding pickup, and remove Roll Carts as soon as practical after pickup. The City is authorized to levy a \$25.00 fine if your Roll Cart is out on any day other than the designated day of service, but this Ordinance is not typically enforced after 5:30 pm on the day preceding pickup.

No container other than the Roll Cart will be emptied and returned to the curb.

**Compost / Yard Debris** - Leaves and branch pickup is made once weekly (**Friday** in Cottage Farm). These items must be put in plastic bags of less than 50 lbs. and 4 feet in length or tied in bundles also 50 lbs. and 4 feet in length per bundle. [Building rubbish must be removed and disposed of by the contractor.]

**Bulk Items, Furniture, and Appliances** - Bulk items such as furniture and "white goods" (appliances, hot water heaters, etc...) which cannot be containerized or bundled are picked up on a call basis only. Please contact Waste Pro to schedule.

**Special Wastes** including hazardous and electronics waste must be taken through special collection. Contact the City or County for more information on other wastes and related residential events. Beaufort County's Website is:

<http://www.bcgov.net/SolidWaste&Recycle/Welcome.php>

Contact Waste Pro and City staff by calling 843-645-4100 or by visiting the City's website at:

[http://www.cityofbeaufort.org/Departments/Public\\_Works/Default.aspx](http://www.cityofbeaufort.org/Departments/Public_Works/Default.aspx).

## Mailbox Painting and Repair Program

Our community is unique within the city of Beaufort because of its location next to Battery Creek, its ambiance, its relative absence of traffic, and the wonderful folks who reside here. One of the minor, yet distinctive, features of Cottage Farm is the uniformity of our mailboxes. When they are in good repair and uniformly painted, they lend an attractive curb appeal.

Unfortunately, when they are not kept up, they detract from the attractiveness of Cottage Farm.

In an effort to keep the mailboxes functional as well as attractive, the Board proposes the CFPOA becomes responsible for painting and maintenance of mailboxes. This initiative will be on the agenda for the Annual Meeting in September.

If this proposal is approved, all mailboxes will be repaired and painted during the first year. Repainting would then be done on a rotating basis as the need arises. The proposal will include the repair of damaged boxes and posts once during a five year period. Additional repairs during that period would be the responsibility of the property owner. The Board believes that the adoption of this proposed painting and repair program will give a bright, crisp curb appeal to each property.

## Contractors Working On Sundays

In the past few months the CFPOA board has received some complaints of contractors working in Cottage Farm on Sundays. Many may agree that they would prefer to enjoy their Sundays without having to listen to the din of a contractor's chain saw, back-pack blower, table saw, pneumatic nail gun or mower. There are no current prohibitions in the Protective Covenants and no known ordinances prohibiting a contractor from working in Cottage Farm on a Sunday; however the Proposed Covenants will address this issue.

The Board and your neighbors understand fully that emergency repairs or some work must be done at *any* time by *anyone*. Moreover, no one seems to have any qualms about a resident himself doing lawn work, for instance, on a Sunday. It's the idea of a professional coming in the neighborhood to work that some residents have found objectionable.

The Board simply asks residents to be considerate of their Cottage Farm neighbors by asking contractors not to work on Sunday.

## Cottage Farm Rules & Regulations

The Covenants and By-Laws authorize the Board to make and promulgate rules for the use of the Cottage Farm community dock and other common property throughout the neighborhood. Regarding the community dock, the following is a list of the long-standing rules for use of the dock:

- Persons under the age of 18 shall not use the dock facility after sunset unless accompanied by a property owner.
- Persons under the age of 18 shall not have guests on the dock facility unless accompanied by a property owner.
- Guests of property owners shall be accompanied by the property owner when on the dock facility.

- Property owners shall be responsible for any damage caused by their guests.
- Only property owners shall use the dock parking lot.
- Trespassers shall be prosecuted.

The Board is considering adding the following rules for use of the dock:

- Climbing on the gazebo railings and roof is prohibited.
- Diving from the dock, handrails and the gazebo is prohibited.
- Littering on the dock and in the dock parking lot is prohibited.

Regarding use of other common areas in the neighborhood, the Board is considering the following rules:

- Property owners shall be responsible for any damage caused by their guests.
- Driving and parking on common property is strictly prohibited.
- Littering in common areas is strictly prohibited. (It should be noted, too, that Section 6-3002 of the Code of Ordinances of the City of Beaufort makes it unlawful to litter and to litter from a vehicle.)
- Pets shall be restrained in accordance with Section 6-4002 of the Code of Ordinances of the City of Beaufort.
- Pet owners shall be responsible for the removal and proper disposal of any excreta deposited by his animal(s) on common property.
- Trespassers shall be prosecuted as provided by Section 9-1005 of the Code of Ordinances of the City of Beaufort and Section 16-11-520 of the Code of Laws of South Carolina 1976, as amended.

## Operation of Motorized Vehicles

In the past several months the Board has received a few inquiries and complaints from property owners regarding the operation of various types of motorized vehicles in the neighborhood. Please recall that all Cottage Farm streets are owned by the City of Beaufort and are subject to the same jurisdiction as other publicly owned streets. The Cottage Farm Property Owners Association (CFPOA) has no jurisdiction whatsoever insofar as the operation of any type or description of vehicle is concerned.

The Board did go so far as to research the licensing and operation laws involving such vehicles. The SC Code of Laws, Title 56, provides, in part, that two-wheeled scooters, regardless of their size, are considered a motorcycle, more specifically a motor-

driven cycle (§ 56-5-150). As such, it is unlawful for any person under the age of twenty-one to operate or ride upon a motorcycle or motor-driven cycle without a protective helmet of a type approved by the Dept. of Public Safety. Moreover, it is unlawful for anyone to operate a motorcycle or motor-driven cycle upon any (publicly owned) street or highway without a valid motor vehicle driver's license. And finally, a parent or guardian who knowingly and willfully permits his dependent to operate a motorcycle or motor-driven cycle without a valid driver's license must be assessed a civil fine in an amount up to \$500.

Regarding the operation of golf carts on publicly owned streets, the law imposes a permitting requirement on all such golf carts. The owner must submit as part of the permit application proof of financial responsibility (ex. insurance). A permitted golf cart may be operated on any secondary highway within two miles of his residence during daylight hours. (Cottage Farm streets are considered secondary highways.) And with any type of vehicle, the law requires operators of golf carts on publicly owned streets to have a valid driver's license, and, moreover, have that driver's license in his possession.

To reiterate, if someone observes a violation and is so inclined he should notify the Beaufort Police Department. The CFPOA has no jurisdiction in such matters.

## The Cottage Farm Protective Covenants

From time to time it is beneficial to be reminded that the Protective Covenants were written by the original developers of Cottage Farm and are intended to preserve the value and "consistency" of Cottage Farm property by imposing certain land use, and other, restrictions on each property owner.

The "consistency" of Cottage Farm property that is ensured by every property owner's and resident's compliance with the Covenants undoubtedly contributes to the increasing market values of homes and lots in Cottage Farm.

The Board and the Architectural Control Committee (ACC) has the responsibility of enforcing the provisions of the Protective Covenants. Enforcement and preservation of the Covenants is achieved, in part, by requiring all property owners to seek ACC approval *prior* to any construction, additions, demolitions, tree removal, site preparation, exterior painting, fence construction/removal, landscaping and improvements made to each property. From time to time the Board and the ACC must notify property owners of violations of the Covenants and ask those property owners to correct the violation. The Board and ACC take no pleasure in having to do this.

Most unfortunately, there have been limited instances in which the Board has been forced to take legal action against property owners refusing to comply

with the Covenants. The Board only considers legal action as an absolute last resort in the most extreme circumstances. Thankfully most property owners are willing to correct violations as they are brought to light.

The Board strongly encourages all property owners and residents to familiarize themselves with the Protective Covenants, which may be found on the Cottage Farm website, [www.cottagefarm.org](http://www.cottagefarm.org).

All Cottage Farm property owners benefit from everyone taking reasonable measures to maintain their property and by complying with the provisions of the Protective Covenants.

## Our Website

We began our website several years ago by contracting the service with a local provider. This website served our original needs for a time but we were finding we could not make the updates we wanted to make without incurring additional programming costs.

Back when we started, websites required someone versed in programming, whereas today all one needs is a basic understanding of computers, files, links & a few other things to do the job yourself. Our previous webhost helped us with the transition so that we maintained our old web address so as far as Google, Bing & the other search engines are concerned, nothing really changed when someone on the Internet searches for the Cottage Farm Property Owners' Association. Well anyway, that's how our new website was transformed earlier this year.

The cost of the service actually went down a bit, with the present arrangement costing us \$19.99/month. Many of you folks have provided us with an email address so we now take advantage of the capabilities of the website to send one email which cottagefarm.org sends to all of you on our confidential email list.

We hope that eventually all of our Association members will have a computer with access to email, but we know that probably isn't going to happen in the short term. We do ask those of you who have not provided us with your email address to please do so. We share our information with no one. In fact, there is a provision within our By Law Revision which strictly prohibits sharing of your information. All you need to do is to visit our Home Page, look at the bottom for the link "Send comments to [cfpoa@cottagefarm.org](mailto:cfpoa@cottagefarm.org)." & send us an email asking to be added to our list.

We try to get the meeting information, i.e., agendas & meeting minutes posted as soon as possible so you can see what your Board is doing on a month to month basis. The Calendar will show you when and where our Board is going to meet and the dates and specific information on other upcoming events affecting our Association. Photos taken by Art & Roxanne of our Independence Day Parade were posted within a week or

so after the event so they could be viewed and downloaded.

One of our main objectives with establishing the website was to provide anyone – including prospective home buyers and their realtors with access to our Protective Covenants and By Laws. Now no one has the excuse that they did not know the specifics of our Protective Covenants because they are out there for the world to see. We are currently experiencing over 200 visits to our website/month so we know that it is being used to provide you with information about what's happening in Cottage Farm. Lastly, for those of you who may be interested in some history on Cottage Farm, we have posted the past editions of the Cottage Farm Newsletter to the website.

## Directory & Annual Meeting Minutes

Our directory has been emailed to those folks who have provided us with an email address. Your Board is always looking for ways to save money so we are cutting our reproduction and mailing costs by restricting the amount of material which we include in our mailings to you. Copies of the 2010 Directory will be available for pick up at the Annual Meeting on September 20<sup>th</sup>. Some folks have objected to the publication of their phone number so to be consistent, we have not included anyone's phone number in the directory.

The 2009 Annual Meeting Minutes have been posted on the web site since late last year so we are not including the minutes with this year's mailing but we will have copies available at the annual meeting for perusal.

## Insurance Update

Recently a call was placed to the Corriveau Insurance Agency where Brooke was asked to clarify our present coverage under our Condominium Policy with State Farm. We presently have Building Coverage in the amount of \$244,700, but the only building we have is our dock and insuring a dock is an iffy proposition at best. Wave action damage is excluded under the policy so probably the only claim we could be able to make would be for wind or fire damages, conditioned upon the appropriate deductible, which is \$2,500 for the normal deductible and 5% for the hurricane deductible. Moreover, windstorm and hail and fire damage would be a covered loss.

Our Business Liability coverage is \$1,000,000, Medical Payment is \$10,000/occurrence, General Aggregate (Other than PCO) is \$2,000,000 and Products – Completed Operations (PCO Aggregate) is \$2,000,000. The policy covers our Officers, Directors and ACC Members. The annual premium on this policy is \$2,722.00, which was an increase of \$222.00 over last year.

## Independence Day Parade

Once again we extend our thanks to Lisa Wechsler for taking the time to organize our Independence Day Parade. We also salute all of the folks who celebrated our Country's birthday by participating in the parade. Photos were taken by Art Markle and Roxanne Cheney & have been posted to the Newsletter Page of cottagefarm.org.



## The Presidents Report

I would like to report on the accomplishments, problems and direction our Association has taken and the path we are pursuing to make Cottage Farm a nicer place to live. One of the most obvious improvements is our web site. Thanks to Monty Hopey who has taken it upon himself to become our new web master. New and more updated material has been posted on the web site including our board meeting notices, agendas and meeting minutes. Agendas are posted several days prior to the directors meeting and the minutes are approved by e-mail and posted a week after the meeting. Having control of the web site has allowed for improved communication on the boards activities, while providing relevant Cottage Farm news to our residents. One of many new items on the web site is a yearend financial summary. This is a short summary to show us how Cottage Farm finances are progressing from year to year.

Second, the dock well was repaired. This spring David Homyk and Art Markle spent several hours removing the pump and approximately sixty feet of pipe to analyze the problem. The final fix required a professional but the time spent diagnosing the problem saved our membership additional dollars. Other dock repairs include David Homyk's swing repair, Roxanne Cheney's removal of barnacles from the swim ladder and Art's installation of anti skid tape on the floating dock ramp.

On our roadways: thanks to Fred Kost & Monty Hopey for cleaning our street signs & kudos to Fred who followed up with a fresh coat of green paint on the posts. We have an information sign you likely have noticed when leaving Cottage Farm. Thanks to Monty for the construction & Monty & Marshall Smith for placement of the sign. This sign adds to our ability to communicate important information and upcoming news to y'all. Also, the front entrance sign and wall were power washed and the GFI electrical outlet replaced by Art.



This spring the pond had an algae problem. Bill Hodsdon and Art attended a Clemson pond seminar for better understanding of pond problems. The algae within our pond were likely cool temperature algae and died off once the water temperature warmed. Also, as the water temperature increases the fountain run time needs to increase to keep the pond in good condition. In addition, the pipe that feeds water from the pond well was extended thanks to Art, Bill and Gail Hodsdon.

Three Laurel oak trees in the common property next to the railroad were removed in preparation for the planting of Live Oaks, thanks to arrangements made by Arlene Hull. Also, David Homyk took care of removing a large fallen tree limb near the pond.

The process of updating the Cottage Farm Covenants and By Laws continues under the efforts of Monty, Marshall and several others. Their latest effort, re-writing our By Laws, is included in the mailing for the annual meeting.

Lastly, Marshall Smith has completed the Cottage Farm federal and state tax forms for many years at no cost to the Association; and Hazel Rose has served as our Greeter who has prepared and delivered the welcome baskets for new residents.

In the problem category, vandalism at the community dock in January resulted in three flood lights and a street lamp in the dock parking lot being destroyed. The damage was caused by a pellet gun. The replacement of two flood lights by Monty and one by Art plus the street light by SEC&G were made. Also, we have addressed the inappropriate use of the dock gazebo by residents and non-residents (trespassers). Several non-residents have been issued trespass warnings by the Beaufort Police Department. Their next offence would result in an arrest for trespassing. Residents who misuse common property receive a warning indicating further misuse can result in the loss of the right to use Cottage Farm common property.

We continue to have a low level problem with dog poop and littering. A reminder that the city has ordinances covering these areas, Dog issues Sec. 6-4007 and littering Sec.6-3002.

Where are we going? As mentioned, three trees were removed in the common property next to the railroad. The plan is to plant two Live Oaks to enhance Cottage Farm in the future. The best time for planting (December or January) and the best size for long term potential tree growth is (two inch diameter measured at four feet) so says Preservation Tree Service.

The piece of common property adjacent to the old railroad is under used. Since there are many families with children, the possibility of converting a portion of this lot for recreational purposes is under discussion. An area for kickball or wiffle ball is one possibility. Your suggestions for this area are welcome.

Several of our cul-de-sac islands are in need of refurbishing. The islands do not have irrigation which limits the type of planting possibilities. The McChesney Island looks the best and we may use this as a template for the others. This work will be delayed till cooler temperatures arrive. Also, the front entrance needs some attention; lack of color and the growth of vines in the trees are items to be addressed. Landscape issues and their associated costs are on the boards agenda.

As always suggestions are very welcome. I look forward to seeing as many of you folks as possible on September 20<sup>th</sup> at 7 PM so please save the date.

Art Markle, President CFPOA

## ACC Operational Procedures

These procedures have been developed to assist property owners understanding as to how the CFACC operates on a routine basis and in no way intended to change the purpose or operation of this committee as written in our By-Laws and Protective Covenants which are posted on the Cottage Farm web site.

The ACC acts as an ad-hoc committee that normally meets as issues or requests are brought to a member of the ACC or CF Board Member.

Once the ACC has been notified regarding an ACC request for consideration, the Chairman of the ACC will convene a meeting of the ACC members either at the property location or at an ACC member's home depending on the extent of the request.

Three out of five ACC members must approve all requests. The ACC Chairman will normally communicate via e-mail to assist with a prompt response regarding any request. If e-mail is not available, then first class mail will be utilized.

The Chairperson of the ACC will attempt to notify adjoining property owners for new construction and major tree removal activity so they have an opportunity to learn about the request under consideration by the ACC; and have the opportunity to provide input to the ACC regarding the request. This will not be a requirement; however, sharing information is considered a good neighborly thing to do.

The ACC Chairman will also send a copy (via e-mail) of any approved requests to the City of Beaufort Building Codes Office to assist with the official permitting process.

The ACC Chairman will prepare a monthly report for the CF President and Secretary indicating the nature of the request, date, and disposition.

All requests for consideration should be in writing - hand delivered, mailed or e-mailed, directly to the Chairperson of the ACC to ensure all requests are considered promptly.

## Latest Home Construction

We are happy to congratulate Jerry & Karen De Lucia on the construction of their new home. The house has been under construction by builder John Farrell on Lot 94 at 334 Cottage Farm Drive for approximately six months & is almost ready to move in.



## Treasurer's Report

Our financial information is listed in the three tables at the end of the Newsletter. The first one is our "Statement of Cash Flows" which shows our income and

expenses for the current year. As you can see we have overspent in some areas and under spent in others. One of our pond aeration fountains broke loose from its tether line which required a service call from the installer who is located in the Charleston area. In addition to repairing the broken line, we had him replace the ropes on the second unit. Barring any unforeseen issues with the pumps, we should be in good shape for the next few years.

Our insurance costs have risen, while some other categories, i.e., legal fees, have not been used. This year we will probably be able to transfer in excess of \$7,000 into our reserve account. Next year, as evidenced by the second table, our projected 2011 budget has us in the black with not quite as much money going into the reserve account. Art has been meeting with various landscapers to compare the amount which we are spending on landscaping, which is our largest single expense.

The proposal to take over mailbox painting, repair and maintenance will add to our costs; however we are concerned about the general appearance of Cottage Farm which suffers when mailboxes and posts fall into disrepair. We are also interested in forming a Landscaping Beautification Committee which would oversee our landscaper and also invest their time & some of our money in re-doing some of the center traffic islands and improving the appearance of our front entrance.

All assessments have been paid for the current year with the exception of one property owner. Our assessment attorney is currently working on this issue & we hope to receive payment for judgments which have been filed for nonpayment of two previous year's assessments.

Also this year we have rented a safety deposit box (\$60/yr) and storage unit (\$35/mo) to store our documents which have been piling up in various crawl spaces for the past fifteen years. The bank gave us a freebee on the safe deposit box for this year.

The last table represents our bank balances. The good news is our Association is in good financial shape at the present time & your Board of Directors sees no need to raise the Annual Assessment.

## Pet Courtesy

Cottage Farm prides itself for being a "pet friendly" community. All anyone has to do morning, noon or night is glimpse outside and you can watch pet owners throughout the neighborhood with their pets, we have residents walking little tiny dogs, great big dogs, lone dogs or even two or



three at a time. Some dogs are even lucky enough to go for rides in bicycle baskets or golf carts. There is no doubt Cottage Farm residents love their pets!

Please be courteous and keep in mind that not everyone loves your dog as much as you do. Keeping in mind a few simple courtesies can help keep "pet owners" as well as "pet observers" happy at the same time.

City ordinances require that pet owners do not allow their pets to run at large at any time upon any street or other public property within the city. It is a violation if a dog is not confined on the owner's property or under complete control of some responsible person. Cottage Farm enforces the same rules. This rule applies to the dock area as well, be considerate and don't allow your pets to roam free on the dock when others are present, not everyone wants to be approached and sniffed by your dog.

Remember to "scoop the poop" when walking your dog, again this includes the dock area and common areas as well. Covering with Spanish moss or leaves is not "scooping". Also try to be considerate and help your dog to seek out a vacant lot when possible and not your neighbor's flower beds.



Pet courtesy doesn't stop with the local dog population it extends to neighborhood cats as well. If you insist on letting your cat freely roam Cottage Farm keep a few considerations in mind. Male cats can create quite a problem with their instinct to leave their scent on areas of interest to them. This can be quite a problem when this unpleasant odor is left on a car hood or even on the front door of a residence housing a female cat that the male cat has caught a whiff of. Consider having your cat neutered if you plan on letting them roam free, this will also help cut back on feral cat issues. And keep in mind it is a violation of City of Beaufort's ordinances to even let your cat roam free.

And of course we all know that cows, pigs, horses, chickens or goats are not allowed to reside in Cottage Farm.

You can read more about Cottage Farm's covenants regarding pets at <http://www.cottagefarm.org/mission.html> or the City of Beaufort's Code of Ordinance (part 6, Chapter 4) relating to animals at [http://library6.municode.com/default-test/home.htm?infobase=10399&doc\\_action=whatsnew](http://library6.municode.com/default-test/home.htm?infobase=10399&doc_action=whatsnew)

With a little consideration on everyone's part, Cottage Farm can continue to be pet owners and pet observers friendly!



## CFPOA

The Cottage Farm Property Owners Association (CFPOA) is a private, South Carolina Corporation comprised of the homeowners. You automatically become a member of the Association on the day you close escrow on your home. The Association is governed by two documents -- Covenants and By-laws -- by which all owners must abide. The primary responsibility of the Association is to protect and enhance the health, safety, and welfare of its members.

The CFPOA is governed by a Board of Directors comprised of a President, Vice President, Secretary, Treasurer, and three at large members ("Directors"). Assisting the seven-member Board is a four-member Architectural Control Committee (chaired by one of the Board Directors). Directors and ACC Members are elected for a one year term at the Association's annual meeting (September).

Your annual assessment pays to maintain, improve, and enhance the common areas of the neighborhood and provides for the operation of your Association. The BOD tries to keep the assessment as low as possible while protecting your investment and best interests. The Board has a fiduciary responsibility to make decisions that protect your investment and the common areas of the Association. The Board manages the neighborhood and makes or guides the difficult decisions which arise in the day-to-day operations.

## Please be Proactive Instead of Reactive

The Board of Directors encourages all homeowners to become familiar with the workings of the Board of Directors and ACC by reading the By Laws and our Protective Covenants. See the meeting schedule on our website & drop in at one of our monthly board meetings. The Board reviews concern brought to our attention and will follow our governing documents to investigate the issue. You are also encouraged to serve on the Board or ACC. Look at it as an opportunity to serve your local community by helping keep Cottage Farm as one of the best places to live in Beaufort. Board and ACC Members are elected for a one year term at the annual meeting, receiving forgiveness for part or all of their annual assessment. Contact one of the Board Members if you are interested in serving on our Board or ACC.

*Articles for this edition of the Cottage Farm News were contributed by: Art Markle, Roxanne Cheney, Arlene Hull, Marshall Smith, David Homyk, Bill Thompson, Orren Bell, Hazel Rose, Ron Bloss & Monty Hopey.*

Cottage Farm Property Owners' Association, Inc.

Statement of Cash Flows

2010

CASH BASIS

|   | 2010 Budget | Actual to Date | Variance fav (unfav) | Jan         | Feb        | Mar        | Apr        | May        | Jun        | Jul        | Aug        |
|---|-------------|----------------|----------------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| <b>Estimated Revenue</b>                      |             |                |                      |             |            |            |            |            |            |            |            |
| Assessments - 116 total lots @ \$288          | \$33,408.00 | \$31,106.00    | \$2,302.00           | \$19,008.00 | \$6,486.00 | \$1,440.00 | \$288.00   |            | \$2,736.00 | \$864.00   | \$284.00   |
| Less Officers and Directors Assessment Waiver | -\$2,160.00 | \$0.00         | \$0.00               |             |            |            |            |            |            |            |            |
| Interest income                               | \$300.00    | \$210.47       | -\$89.53             | \$17.17     | \$28.40    | \$31.95    | \$24.61    | \$31.04    | \$33.92    | \$32.01    | \$11.37    |
| Late fees                                     | \$152.00    | \$0.00         | -\$152.00            |             |            |            |            |            |            |            |            |
| Transfers from reserve fund                   | \$0.00      | \$0.00         | \$0.00               |             |            |            |            |            |            |            |            |
| <b>Total estimated revenue</b>                | \$31,700.00 | \$31,316.47    | -\$383.53            |             |            |            |            |            |            |            |            |
| <b>Estimated Expenses</b>                     |             |                |                      |             |            |            |            |            |            |            |            |
| Administrative costs                          | \$900.00    | \$327.61       | -\$572.39            | \$115.25    | \$8.80     | \$11.08    | \$11.08    |            | \$100.00   | \$21.40    | \$60.00    |
| Storage shed                                  |             |                |                      |             |            |            |            |            |            | \$91.36    | \$35.00    |
| Landscaping                                   | \$13,000.00 | \$8,524.40     | -\$4,475.60          | \$1,090.55  | \$1,040.55 | \$1,090.55 | \$1,040.55 | \$1,090.55 | \$1,040.55 | \$1,090.55 | \$1,040.55 |
| Utilities                                     | \$2,700.00  | \$1,858.68     | -\$841.32            | \$221.47    | \$200.20   | \$200.82   | \$229.49   | \$251.01   | \$240.50   | \$265.84   | \$249.35   |
| Professional / Legal Fees                     | \$750.00    | \$0.00         | -\$750.00            |             |            |            |            |            |            |            |            |
| Insurance                                     | \$2,500.00  | \$2,722.00     | \$222.00             |             |            | \$2,722.00 |            |            |            |            |            |
| Taxes   | \$75.00     | \$0.00         | -\$75.00             |             |            |            |            |            |            |            |            |
| Gen'l Maintenance, Tree, Debris Removal, etc. | \$2,000.00  | \$917.73       | -\$1,082.27          | \$16.04     | \$34.76    | \$26.93    | \$840.00   |            |            |            |            |
| Dock maintenance & repairs                    | \$900.00    | \$398.60       | -\$501.40            |             | \$128.47   | \$221.31   |            | \$11.74    |            | \$37.08    |            |
| Pond Maintenance                              | \$350.00    | \$540.00       | \$190.00             |             |            |            |            |            |            |            | \$540.00   |
| Welcome baskets                               | \$125.00    | \$46.29        | -\$78.71             |             |            |            |            |            |            | \$46.29    |            |
| Contributions                                 | \$150.00    | \$0.00         | -\$150.00            |             |            |            |            |            |            |            |            |
| Web Site                                      | \$250.00    | \$119.94       | -\$130.06            |             |            | \$19.99    | \$19.99    | \$19.99    | \$19.99    | \$19.99    | \$19.99    |
| Transfer to reserve fund                      | \$8,000.00  | \$0.00         | -\$8,000.00          |             |            |            |            |            |            |            |            |
| <b>Total estimated operating expenses</b>     | \$31,700.00 | \$15,455.25    | -\$16,244.75         | \$1,443.31  | \$1,412.78 | \$4,292.68 | \$2,141.11 | \$1,373.29 | \$1,401.04 | \$1,572.51 | \$1,944.89 |

Cottage Farm Property Owners' Association, Inc.

Proposed Budget for 2011

January 1, 2011 through December 31, 2011

2011

**CASH BASIS**

|   | 2011 Budget     | Actual to Date | Variance fav (unfav) | Jan        | Feb        | Mar        | Apr        | May        | Jun        | Jul        | Aug        | Sep        | Oct        | Nov        | Dec        |
|---|-----------------|----------------|----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| <b>Estimated Revenue</b>                      |                 |                |                      |            |            |            |            |            |            |            |            |            |            |            |            |
| Assessments - 116 total lots @ \$288          | \$33,408        | 0              | -33,408              |            |            |            |            |            |            |            |            |            |            |            |            |
| Less Officers and Directors Assessment Waiver | -2,304          | 0              | 0                    |            |            |            |            |            |            |            |            |            |            |            |            |
| Interest income                               | 300             | 0              | -300                 |            |            |            |            |            |            |            |            |            |            |            |            |
| Late fees                                     | 152             | 0              | -152                 |            |            |            |            |            |            |            |            |            |            |            |            |
| Transfers from reserve fund                   | 0               | 0              | 0                    |            |            |            |            |            |            |            |            |            |            |            |            |
| <b>Total estimated revenue</b>                | <b>\$31,556</b> | <b>\$0</b>     | <b>(\$31,556)</b>    |            |            |            |            |            |            |            |            |            |            |            |            |
| <b>Estimated Expenses</b>                     |                 |                |                      |            |            |            |            |            |            |            |            |            |            |            |            |
| Administrative costs                          | \$1,345         | 0              | -1,345               |            |            |            |            |            |            |            |            |            |            |            |            |
| Landscaping                                   | 14,000          | 0              | -14,000              |            |            |            |            |            |            |            |            |            |            |            |            |
| Utilities                                     | 2,800           | 0              | -2,800               |            |            |            |            |            |            |            |            |            |            |            |            |
| Professional / Legal Fees                     | 750             | 0              | -750                 |            |            |            |            |            |            |            |            |            |            |            |            |
| Insurance                                     | 3,000           | 0              | -3,000               |            |            |            |            |            |            |            |            |            |            |            |            |
| Taxes   | 1,500           | 0              | -1,500               |            |            |            |            |            |            |            |            |            |            |            |            |
| Gen'l Maintenance, Tree, Debris Removal, etc. | 2,000           | 0              | -2,000               |            |            |            |            |            |            |            |            |            |            |            |            |
| Mailbox Maintenance                           | 1,000           | 0              | -1,000               |            |            |            |            |            |            |            |            |            |            |            |            |
| Dock maintenance & repairs                    | 900             | 0              | -900                 |            |            |            |            |            |            |            |            |            |            |            |            |
| Pond Maintenance                              | 350             | 0              | -350                 |            |            |            |            |            |            |            |            |            |            |            |            |
| Welcome baskets                               | 125             | 0              | -125                 |            |            |            |            |            |            |            |            |            |            |            |            |
| Contributions                                 | 150             | 0              | -150                 |            |            |            |            |            |            |            |            |            |            |            |            |
| Web Site                                      | 250             | 0              | -250                 |            |            |            |            |            |            |            |            |            |            |            |            |
| Transfer to reserve fund                      | 3,386           | 0              | -3,386               |            |            |            |            |            |            |            |            |            |            |            |            |
| <b>Estimated operating expenses</b>           | <b>\$28,170</b> | <b>\$0</b>     | <b>(\$28,170)</b>    | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> |
| <b>Total estimated operating expenses</b>     | <b>31,556</b>   |                |                      |            |            |            |            |            |            |            |            |            |            |            |            |

Note: \$5,312.00 was transferred to the Reserve Account on 2/4/10. This amount represents the ending balance in the 2009 budget.

CFPOA Account Balances

As of 8/9/2010

| Account                               | Total              |
|---------------------------------------|--------------------|
| Assets                                |                    |
| Money Market Investor Reserve Account | \$18,564.89        |
| Operating Account                     | \$13,926.09        |
| Reserve CD 1 @2.47% 2/5/11            | \$5,354.46         |
| Reserve CD 2 @ 1.74% 1/28/11          | \$5,319.40         |
| Civic Checking                        | \$2,671.71         |
| Reserve CD 1 @2.47% 2/5/11 (Cash)     | \$77.29            |
| Reserve CD 2 @ 1.74% 1/28/11 (Cash)   | \$49.43            |
| <b>Total Assets</b>                   | <b>\$45,963.27</b> |
| <b>Net Worth</b>                      | <b>\$45,963.27</b> |