



March – April 2011

HARBOUR HEADLINES

Association Adopts Foreclosure Policy



In response to a significant number of severely delinquent accounts for outstanding association annual dues, the Colington Harbour Association Board of Directors recently adopted a more aggressive collection policy to ensure that all property owners pay their fair share. In case you are unaware, the Association maintains the legal right to foreclose on your property should you fail to pay your annual dues assessment to

the Association in a timely manner. To this effect, the Association has now retained a Raleigh-based law firm to initiate foreclosures, and legal notifications of these pending foreclosures are imminent. Of note, all legal fees associated with this collection process are payable by the delinquent homeowner. The Board encourages all owners to pay any outstanding dues assessments in order to avoid this very expensive and potentially devastating process.

Boaters: Use Pumpout Stations!



Boating and swimming in the Harbour and Sound is a favorite past time for many residents within the Harbour. To keep our waters clean, boaters are reminded that they must use pumpout stations to discharge all onboard waste. It is highly illegal to discharge any effluent directly into either the Harbour or the surrounding Sound area, and such activity can not only result in beach closures, but also significant fines. Please do the right thing when boating this year.



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Increased Radar Enforcement of Speed Limit

Based upon numerous requests from Harbour residents (as posted on the CHA website), it is apparent that enforcement of the speed limit within our community is a continuing concern. In response, the Sheriff's department has increased radar patrols in the Harbour. This action is intended to ensure the safety of our children, walkers, cyclists, and other residents of the Harbour. Please obey the Harbour speed limit.



Thank You, Jerry Raveling!

Community Watch Committee Chairman, Jerry Raveling, announced that he is stepping down from his position after 17 years of service. Since 1994, he has provided his outstanding leadership and guidance, and overseen a huge number of positive changes within the Harbour community. Jerry's departure will be sorely missed by the Board, and the Association expresses its great appreciation for all his hard work.

Committee Volunteers Needed

Positions on the Architectural Control Committee and Community Watch Committee have opened, and the Association is looking for volunteers interested in becoming active within our community. No experience necessary. Call Deke Bolte at the Association office (252-441-5886).

ALL ADS AND AD PAYMENTS MUST BE RECEIVED IN THE OFFICE NO LATER THAN FRIDAY, APRIL 15, 2011 TO BE INCLUDED IN THE MAY/JUNE 2011 ISSUE OF HARBOUR HEADLINES.

IF THE CHA OFFICE DOES NOT RECEIVE PAYMENT FOR ADS BY THE DUE DATE, THEY WILL NOT BE PRINTED.

Manager's Report

Committees are an important part of our association operations. Committee members help keep our community vibrant and, by augmenting paid staff, they save the association thousands of dollars each year. The association just wouldn't be what it is without our active and effective committees. They deserve our sincerest thanks!

However, to be successful, our association needs to cultivate fresh ideas and encourage additional resident involvement in our committees; so, we'd like your help on two of our committees: Architectural Control and Community Watch.

Committees give the board a way to gather information, offer new ideas and opinions and provide a training ground for future board members. All committees are advisory to the Board, and the Board works with each committee to help it succeed as a community resource.

Our association has three types of committees:

Administrative committees, like our Architectural Control Committee, are set out in our association's bylaws and covenants. They are ongoing, permanent and have clearly defined power and authority.

Standing committees, such as our Community Watch Committee, are established by the board for an ongoing and specific purpose. These committees generally make recommendations to and act under the supervision of the board.

Ad-hoc committees, such as our Sidewalk Committee, are established by the board as needed for specific projects and tasks. When the task is complete, the committee is disbanded.

So, if you're thinking about running for the board and want to learn a little more about association operations first, or if you're interested in helping improve your community or just want to get out and meet neighbors, we would be thrilled to talk to you about our committees and how you might be able to help. Contact any member of the board or call the Property Supervisor, Deke Bolte at (252) 441-5886, for more information.



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Tips for Keeping Our Harbour's Water Clean

Keeping water clean begins with each of us—where we live, work and play, and with the simple daily actions we take. **Here are a few ways you can make a difference to reduce pollution:**

- Plant trees, shrubs and groundcovers, especially around surface water. Vegetation acts as a natural filter for runoff entering ponds, lakes or streams. Plants can also prevent shoreline erosion and keep soil from washing away.
- Maintain a healthy lawn. A dense, healthy lawn can be an excellent filter for pollutants. Before you apply fertilizers, test your soil so you apply only what you need. Use the right fertilizer, at the right time and in the proper amount.
- Clean up after pets. Dispose of pet waste in the garbage.



- Compost grass clippings, leaves and garden waste. When these materials are washed into streams and lakes, they decay, which in turn consumes oxygen fish and other aquatic animals need to survive.
- Practice integrated pest management (IPM) around your home and garden. IPM reduces pest problems through a variety of cultural, mechanical, biological and chemical methods. Try to eliminate chemical use or keep pesticide use to a minimum by using them only when other methods are not successful.
- Maintain your vehicles in good condition to prevent leaks such as oil or antifreeze. Spilled motor oil, gasoline and lubricants can contaminate wells and streams.

Colington Harbour Yacht & Racquet Club News

March and April will be busy with our normal activities as well as some other events.

The Yoga Class meets at 6PM on Tuesdays and attendance is growing. If you are interested in joining this group of members who enjoy stretching and exercising together please come to the downstairs dining room in the Club House. The Zumba Class meets at 6PM on Thursdays and is looking for people to come and join in this aerobic experience. Please feel free to come and join the fun in the upper meeting room at the Club House. Please feel free to contact Dolores Norton at 441-6620 for details.

Dinners and Social Hours are scheduled as follows:

March 12, April 23, and May 14 are the dates for the next three Club Dinners. Currently April 9th is listed as the next social hour & Volunteers for Social Hour Hosts are always welcome for other Saturday nights that are available.

EASTER EGG HUNT and other activities, for all of the Children of Colington Harbour, are being planned for Saturday, April 23. CHY&RC will be assisting Jim Soles with this upcoming event. Please watch for announcements on the sign at the front gate.

CARDS at the CLUB HOUSE

LADIES BRIDGE meets every other Monday at 12:30PM. They are looking for substitutes and if you are interested in joining the group please contact Ann Shrader at 441,8355.

MEN'S POKER meets every Tuesday at 6:30PM (except 3rd Tuesday when they meet the Monday before).

COMING SOON - WATCH FOR MORE INFORMATION!

ART SHOW at the Club House and **YARD SALE** at the Club House

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Dare County Crime Blotter...

BREAKING & ENTERING BUSINESS: A Breaking, Entering and Larceny was reported on Concord Ct. on Roanoke Island. Taken from the home were several items of platinum/sapphire jewelry and a fire safe. The owners are requesting the public's help with the safe return of these items, particularly the safe which contained documents of sentimental value.

BREAKING & ENTERING RESIDENCE: A prior larceny was reported on Holly Ridge Road on Roanoke Island. Taken from the residence was a 9mm Baretta handgun and a .380 handgun (unknown make/model). There were no signs of forced entry.

BREAKING & ENTERING RESIDENCE: A Breaking, Entering and Larceny was reported on Dogwood Trail on Roanoke Island. Taken from the residence was an XBOX360, several XBOX games, and an amount of cash. There were no signs of forced entry to the residence.

BREAKING & ENTERING RESIDENCE: A larceny from a residence was reported in the area of Broadbay Drive in Colington. Unknown suspect(s) entered an unsecured residence and removed 2 rifles. The first rifle is a Winchester 270, model 700, 5-shot, bolt action, with a 24" barrel. There is an after-market 9x40mm scope mounted to the rifle. The second rifle is a Savage Mark II, .22 cal, bolt action with a Simmons 9x40mm scope.

BREAKING & ENTERING & LARCENY: A Breaking & Entering and Larceny occurred on Roanoke Drive in Colington. Unknown person(s) entered onto the property and took a 4 month old Boston Terrier puppy. The puppy weighs about 8 pounds.

HIT & RUN: A Hit & Run Occurred at the Nedos Shopping Center in Hatteras Village. Damaged was 1992 Gray Acura on the left side of the vehicle. There was white paint left on the victim's car.

BREAKING & ENTERING RESIDENCE: A Breaking, Entering and Larceny was reported on Sir Chandler Drive in Colington. Unknown person(s) entered the residence and removed a container of prescription medication.

BREAKING & ENTERING RESIDENCE: A Breaking, Entering and Larceny was reported on Colony Drive in Salvo. Unknown person(s) forced entry into the house and removed a 46" flat screen TV.

BREAKING & ENTERING RESIDENCE: A Breaking, Entering and Larceny was reported on Galleon Drive in Salvo. Unknown person(s) gained entry through an unlocked door and removed a 36" Insignia flat screen TV.

BREAKING & ENTERING RESIDENCE: A second Breaking, Entering, and Larceny was reported on Galleon Drive in Salvo. Unknown person(s) forced entry to the house and removed two Sylvania flat screen TVs- a 36" and a 19".

BREAKING & ENTERING RESIDENCE: A Breaking, Entering, and Larceny was reported on Cape Hatteras Drive in Frisco. Unknown person(s) forced entry into the residence and removed a 32" Philips flat screen TV.

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Entrance / Barcode Reader Update

Installation of our new barcode reader, stoplights and entrance system is currently underway. Details about the distribution of new decals will be made available after the equipment has been installed and has undergone initial testing. We realize the system will be new to everyone, and appreciate your patience during this transition period. During the first weeks of operation, we will use volunteers at the entrance for direction and assistance to help with a smooth transition. Additionally, we will allow ample time for everyone to acquire the new barcode decals before the system goes into full operation.



Photos: Ben Miller



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Free Stuff: Goodbye Clip, Hello Click

Before you head out to the grocery store or the mall, do a little web browsing for online coupons that can save you a bundle. According to the Promotion Marketing Association Coupon Council, the average savings per coupon is \$1.15.

Most online coupon sites are searchable by brand name or product category, which allows you to find coupons quickly for the specific items on your list—a big plus for list shoppers. If you're headed to a particular store, be sure to check that store's website for special offers. Well-known product manufacturers have printable coupons listed on their websites.

Of course, you'll need to print the coupons to take with you, but the online versions are easier to find and there's no clipping involved. Some sites will require you to download software to print the coupons. This is necessary for the barcode to print correctly and scan easily at the checkout counter.

Most sites will want you to register using your e-mail address. If you're a serious coupon user, this can be good, since the sites will provide customized information and incentives based on your favorite brands.

Entering "free coupons" or "grocery coupons," in your web browser will bring up thousands of sites, all offering similar basics; and each one usually has a few extras or special features. For example, one may e-mail coupons to you for grocery stores in your neighborhood based on your zip code. Another will invite you to sign up to receive free samples of your favorite products in the mail. Websites and features seem almost endless, so it's easy to find a few you like. For example, typical sites include:

Shopathome.com This site lists stores alphabetically, so you can look for deals and coupons before leaving home. It offers financial incentives for joining.

EBates.com Joining this site earns you rebates when you shop at certain online stores.

Yadahome.com This site allows you to create your grocery list online and then searches for matching coupons.

Beware of websites "selling" coupons. Some are legitimate, but many are fraudulent. Considering how many websites have free coupons, you may never face this problem.



Thieves in the Waste Basket

Most -- but not all -- identity theft now occurs electronically. But your identity can still be easily scored by thieves who make use of what you toss in your waste basket, too.

Trash facilities and recycling centers can be gold mines of personal information for enterprising dumpster divers. That is, unless you shred documents that contain identifying information—charge receipts, credit applications, insurance forms, physician statements, canceled checks and bank statements and even expired charge cards.

Beware also of those bothersome credit offers you get in the mail and toss unopened into the trash—particularly the pre-approved variety. Clever scammers complete these blank applications, obtain a credit card in your name, charge it to the limit and close the account before you receive the first billing statement. To protect yourself, all you have to do is tear the unopened envelop in half once or twice before tossing it in the waste basket.

Better yet, you can eliminate these prescreened credit offers from your mailbox by calling 1-888-5-OPT-OUT (1-888-567-8688) to opt out. You'll be asked to provide your Social Security number so the consumer reporting companies can match you with your file.

Also, deposit your outgoing mail containing personally identifying information in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox. If you're planning to be away from home and can't pick up your mail, contact the U.S. Postal Service at 1-800-275-8777 or online at www.usps.gov to request a vacation hold. The Postal Service will hold your mail at your local post office until you can pick it up or are home to receive it.

The Federal Trade Commission has more information on identity theft and prevention tips at www.ftc.gov/bcp/edu/microsites/idtheft/.

VOLUNTEERS NEEDED

The Colington Volunteer Fire Department has openings for Volunteer Firefighters. As the name implies, the department relies heavily on people volunteering their time and effort to help keep our community safe, and Volunteers play an essential role in response to emergencies and daily operation of the station. Firefighting is not all "guts and glory". Being a firefighter requires hard work and determination. It requires the physical and mental ability to respond to all types of emergencies, under all types of conditions. From the hottest, most humid days of summer to the coldest, most bleak days of winter, you will be called upon to serve this community to the highest standards. Do you have what it takes?

If you are at least 18 years old and willing to serve your fellow citizens as a firefighter, the Colington Volunteer Fire Department is looking for you. From folks new to the community, to life-long Colington area residents, if you've got the time to dedicate to your community we'd love to have you. Previous experience is not necessary. Training and equipment are provided free of charge, and all firefighters are covered by Workers Comp insurance. All firefighters must have a valid NC Drivers License, High School Diploma or G.E.D. or be currently enrolled in school.

If you believe you have what it takes to be a firefighter, please call or stop by the Colington Volunteer Fire Department and pick up an application. We'll show you around, and discuss how you can help your community. Department training is held on the first three Tuesdays of the month, and other specialized training is available. We also have a need for Support Group members. These dedicated individuals help the department "behind the scenes" with fundraisers and other fun, safe activities. So if you want to help, but don't like the idea of running into a burning building, the Support Group may be for you. Just call or stop by the station for more information. And remember:

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Spring Cleaning and Open Burning

Glenn Rainey, Deputy Chief, Colington Fire Department

Spring cleaning time is here! I think we all look forward to spring cleaning because it signifies a fresh start for us after the long winter months. Spring cleaning can take on another meaning. It's the ideal time to check our homes and yards for dangerous materials and unsafe conditions and to spend the time to protect our families and our properties.

Start by taking a few minutes to plan your safety clean up day. You will want to check each room in your house, including the attic and basement. Also, don't forget the garage, yard and storage shed. Plan to do several different things:

Remove All Hazards.

Check and correct things like:

- Frayed or damaged appliance cords, wiring, fuses or breakers.
- Remove piles of rubbish, trash and yard debris.
- Remove stacks of paper and magazines; take them to recycling centers.
- Check for water leaks, especially near electrical appliances.
- Check for good clearance between heating appliances and combustibles.



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Check Fire Protection and Safety Equipment.

This is important!

Check your smoke detector. **Do It Now** while you are thinking about it. If you need one and can't afford to buy one, call us. We'll help you. If you need help checking or replacing a battery, call us. But most importantly, make sure your smoke detector works. Be sure to change the battery in your smoke detectors when you change the time on your clocks. (March 13th this year)



If you use any gas or wood burning appliances or heaters, install and maintain a Carbon Monoxide detector too.

Check fire extinguishers for proper type and placement.

Make sure all doors and windows open easily for fast escapes. Make sure your street numbers are posted properly and are visible.

Check and make sure you have a working flashlight and battery-powered radio for the approaching storm season.

Plan Your Escape Now

- Sit down with your family and make sure that everyone knows what to do in the event of a fire.
- Make sure you have two ways out of every room and that you have a meeting place outside the house for the whole family.
- Practice the plan. Even the best plan is no good if you don't practice it!

You can do a lot to protect yourself, your family and your property. In fact, you are the key to your safety. A little time spent on simple common sense prevention will do a lot to make your house a safer place. We are here to help you! Please call us and we will show you more ways that you can protect yourself all year long.



Properly Store Flammable Liquids and Home Chemicals.

Make sure that gasoline and cleaning fluids are well marked and are out of the reach of children and pets. Store in a cool, dry place outside the house.

- Clean up work areas. Put dangerous tools, adhesives, matches or other work items away and out of any child's reach.
- Inventory all home and yard chemicals, paints and poisons. Store them according to their label. Properly dispose of any that are expired or leaking or that look bad but don't throw them in the trash or down the drain
- Make sure that all chemicals are kept under lock and key and out of reach of children and pets.

Open Burning

Right along with spring-cleaning comes open burning. North Carolina laws are very strict in regard to open burning. In fact the only items allowed to be burned are natural vegetation, limbs, twigs and yard debris that originate on the property. Absolutely no trash or building materials of any type may be burned, not even in burn barrels. A permit is required for all open burning. The permits, available from the fire department at no charge, are issued for a maximum of 4 days and only allow burning between the hours of 8 A.M. and 6 P.M. Try to choose days that the smoke doesn't bother a neighbor. The department may deny permits if conditions are not favorable for safe burning. Call the station for more information 441-6234.



One Last Word...

The Colington Volunteer Fire Department has openings for volunteer firefighters and support personnel. Call or stop by the station for more information. And remember, the department hosts Bingo every Wednesday evening. Doors open at 5 P.M. and play begins at 6:30 P.M. Come enjoy an evening with your neighbors and support the department at the same time!



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Distressed Real Estate Market Information

By Jim Soles – Broker/Owner – Soles Realty
Certified Distress Property Expert

The current real estate market has created dismay for many homeowners on the Outer Banks.

From January 1, 2011 thru February 28, 2011, 42% of all properties sold were foreclosures or short sales. 9 out of every 10 homeowners are not aware of the options they have other than foreclosure. Now is the time to educate homeowners of the many options.

Timing is CRITICAL in preventing foreclosures. Here are options sellers currently have to prevent their home from going into foreclosure:

- Re-instatement – must pay all fees and missed payments.
- Re-payment or forbearance – catch up payments negotiated over a period of time.
- Sell the property – only if buyers have equity.
- Loan Modification – reduce loan payment amount by lender providing a lower interest rate.
- Short Refinance – reduction in principal balance and often interest rate as well.
- Home Affordable Modification Program – federal government's #1 foreclosure avoidance program.
- Deed-in-Lieu Foreclosure – same as foreclosure to homeowner.
- Bankruptcy – most cases, stalls foreclosure which is still inevitable.
- Home Affordable Foreclosure Alternative – primary homeowners only.
- Short Sale – less future credit problems and much better than foreclosure or bankruptcy.

*Investments and second homes are successfully sold as a short sale.

It is HIGHLY recommended that you confer with your accountant and attorney on these options.



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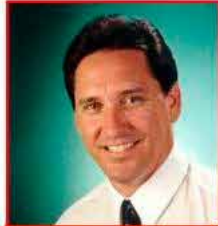
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