



# Charter Point Notes



November 2009

## Upcoming Charter Point Activities!

### Revised C&R Cottage Meetings

Dates/Locations TBA

- ✓ Neighborly meetings at host homes
- ✓ Informal C&R Q&A opportunity
- ✓ C&R consent forms accepted at any time

### Holiday Luminaries Sorting

Saturday, November 21, 2009

11:00 AM

5467 River Trail Road, North

Chip & Mary Sink, hosts

- ✓ Help prepare luminary candle kits
- ✓ Enjoy refreshments

Come help prepare for this long-standing holiday tradition! Contact Mary Sink at 904.762.1066 or rosesmailroom@bellsouth.net to lend a hand.

*Attention Reporters: Your luminary bags will be ready for pick-up that afternoon. Thank you for delivering them to your neighbors and helping Charter Point to look its holiday best on Christmas Eve. ~ Mary Sink*

### 2010 CPCA Membership Drive

Drive begins December 1, 2009

### Charter Point Financial Forum

January, 2010 - date/time TBA

University Park Library

Montoya Brower & Associates

No charge to attend

*Take the survey referenced on p. 2.*

### Holiday Happenings at Watson Realty

5610 Ft. Caroline Rd

#### Food Drive for Salvation Army

Now through November 11

#### Food & Toy Drive for Second Harvest Food Bank

Through November

#### Visit & Photo with Santa Claus

Thursday, December 3 12PM-3PM

*Free photo courtesy of Jim LeBranch Photography*

Drop off non-perishable food and new/gently used toys at the Watson office during regular business or Open House hours.



Watson Realty will also be partnering with First Coast News' Food & Toy Drive, to take place over two weekends, Nov. 28 & 29 and Dec. 5 & 6. Watson will also host a giant Open House event in which all homes featured will be a food/toy drop off point along with Watson offices. Call any Watson Realty office for more information.

## President's Message



2009 has been a challenging year for mankind throughout the world and especially in the United States. While the impact of our economy may have affected each of you differently, we've all felt the impact one way or another. Charter Point and our

Community Association, for example, experienced a downturn: decline in CPCA membership, decline in residence upkeep, decline in home sales, and a belt tightening in our security and community improvement budgets. Now, I personally believe the economy is getting better, but it is a slow process. Though challenged by today's economic conditions, I am thankful to each member of the CPCA, my fellow board members, and other volunteers who continue to work and pay dues in support of this great neighborhood.

Charter Point is like a good wine – the older it is, the better it gets. Of course, this axiom holds true only if we function as a coordinated and cooperative body of residents. No, this doesn't mean that we must agree with everything said or done, but we -- individually and collectively -- must not lose sight of why the original developers established the CPCA:

- Improving and maintaining common landscaped grounds.
- Adhering to deed restrictions.
- Promoting social interaction between residents.
- Enabling our neighborhood to transact with outside community

For those who missed the semi-annual CPCA meeting on October 26, the purpose of the meeting was to focus our attention on this mission. To this end, I ask everyone today to reflect on a 14<sup>th</sup> century proverb and to embrace this philosophy to help Charter Point move forward:

### For Want of a Nail

*For want of a nail the shoe was lost;*

*For want of a shoe the horse was lost.*

*For want of a horse the rider was lost.*

*For want of a rider the battle was lost.*

*For want of a battle the kingdom was lost.*

*And all for the want of a horseshoe nail.*

As the proverb illustrates, small actions can result in large consequences. In context with Charter Point, small actions can transform or regress our neighborhood depending on the path we take. For want of more neighborliness, antisocial attitudes must be lost. For want of a better neighborhood, old governing documents must be lost. For want of battles, a wonderful neighborhood could be lost.

I'm sure most everyone will agree the thought of losing our beautiful neighborhood to complacency is unacceptable. Your commitment to the future of Charter Point is needed now. If you have not reviewed the revised C&R document mailed to you in September or downloaded it from the web site, set aside some time to read it. Or review the FAQ's posted in last month's newsletter for key points. For example, only future home owners will be subject to mandatory dues. Protection is provided against raised dues or building assessments (prohibited by bylaws). If you have questions, ask them. Don't assume or speculate. Call a C&R committee member for clarification. Attend an upcoming Cottage meeting. Join your forward-thinking neighbors by signing the revised C&R consent form. It's time for Charter Point to thrive, not merely survive. ~ Walt Holton

Remember to honor our military heroes on Veterans Day, 11/11.



**2009 Charter Point Community Association Board**

**Officers**

**President:**

Walt Holton  
4304 Fern Creek Drive  
762-1502 or wholton@bellsouth.net

**Vice-president:**

Ernie Waller  
4545 Oak Bay Drive, W.  
743-3395 or earnest.waller@comcast.net

**Secretary:**

Linda Hemphill  
5487 River Trail Road, N.  
745-1833 or cpcanews@aol.com

**Treasurer:**

Bobby Huey  
4499 Charter Point Blvd.  
743-9837 or yeuh@aol.com

**Committee Chairs**

**Community Improvements:**

Ben Allen  
4534 Oak Bay Drive, W.  
745-3164 or benallendeere@yahoo.com

**Covenants & Restrictions:**

Craig Hemphill  
5487 River Trail Road, N.  
745-1833 or rcraigh@aol.com

**Hospitality:**

Nancy Tinsley Barnes  
5478 River Trail Road, N.  
744-9055 or tinsleyfsu1@aol.com

**Membership:**

Bob Barletta  
4432 Fern Creek Drive  
743-4996 or bob.b1@comcast.net

**Security:**

Nathan Jackson  
4440 Oak Bay Drive, West  
762-1983 or nej904@aol.com

**Social:**

Carol Allen  
4534 Oak Bay Drive, W.  
745-3164 or yougocarol@yahoo.com

**Newsletter/Breaking E-News**

Linda Hemphill cpcanews@aol.com

**Web Site**

Rene Sapia webmaster@charterpoint.org

[www.charterpoint.org](http://www.charterpoint.org)

**Charter Point**

**COMMUNITY VOICES**



Various resources including studies from Wharton School of Business and the University of Illinois show beautification has the following community benefits:

- Increases property values
  - Decreases crime
  - Improves public health
- = A HAPPY COMMUNITY!

Let's start moving and shaking before Arlington declines further, taking our property values with it. It's clear that Arlington can't depend on the City to help us, but that shouldn't stop us. New businesses and home buyers are NOT going to come to Arlington UNLESS it is desirable. Think about what can be done to help encourage decent businesses and remove the blight. Let's start by grabbing a can of paint and livening up bus benches and trash cans. Or start a grass roots movement in which every homeowner in Arlington is asked to give \$1.00 toward beautification. Simple landscaping could jump start improvement to a declining strip mall's façade.

Charter Point, for example, is still a beautiful neighborhood. So, why are homes not selling more quickly here? Homes are selling in more *desirable* Jacksonville communities daily, and they are not all foreclosures. Charter Point is a residential oasis amid a sea of blight, vacated strip malls, and Dollar stores popping up like mushrooms. It may surprise you how many people are disgusted with the blight and commercial downturn, but don't know what to do to effect change. For years, Arlington residents were hoping our City Councilmen would fight for us, but apparently our pleas fall on deaf ears. We need leadership over here, any volunteers? Seriously, let's just start something before it's too late and make a better community for all of us. If you feel like I and countless others do, contact our City Councilmen. If our wheels squeak enough, maybe we'll get some grease. ~ Debbie Graham, Charter Point Blvd

**Arlington City Council representatives:**

John Crescembeni (904) 630-1381 or jrc@coj.net  
Clay Yarborough (904) 630-1389 or clay@coj.net

**Charter Point Financial Forum**



In these challenging economic times, there has never been a greater need to maximize one's personal financial situation. If you are interested in learning from a professional consultant how to best manage key areas of your financial life, from current needs to retirement and beyond, Charter Point hopes to host a Financial Forum in January, depending on participant interest. There will be no charge to attend.

Suggested topics include estate planning, asset protection, retirement planning, investment management, healthcare insurance options, portfolio management, planning for a child's college education, and business owner financial planning. Representatives from Montoya Brower & Associates will be on hand and offered their time as a community service.

If you are interested in attending, please take a brief online survey to note your topics of interest. The topics presented will be based on the majority of survey responses. Breaking e-News Members: Look for the survey link in an upcoming email. If you are not a member of Charter Point Breaking e-News, contact CPCA Secretary Linda Hemphill at 904.745.1833 or cpcanews@aol.com to request the survey link or to make your topic preferences known.

**Yard of the Month**



**The Price Family**  
5491 River Trail Rd, N.

*Our thoughts and prayers go out to the Price family after the recent passing of Christina Price. Chris was awarded Yard of the Month not long before she died. To honor Chris's memory and delight at receiving this award, the sign will remain posted through November.*





The revised Charter Point Covenants & Restrictions document under consideration is posted on the Web site for 24/7 review ([www.charterpoint.org](http://www.charterpoint.org)). Approval will be by written consent. Consent forms may be turned in at any time to the CPCA secretary: Linda Hemphill 5487 River Trail Rd., N.

To learn more about the C&R revisions and the necessity for change, be sure to attend an upcoming C&R Cottage Meeting to be held in your section of the neighborhood. If you would like to host a Cottage Meeting for your immediate neighbors or help with the Consent process, contact Walt Holton, CPCA president, at 904.762.1592 or [wholton@bellsouth.net](mailto:wholton@bellsouth.net) or Ernie Waller, C&R Revision Committee Chair, 904.743-3395 or [earnest.waller@comcast.net](mailto:earnest.waller@comcast.net).

### Charter Point Town Meeting - 10/3/09 University Park Library

Revision Committee members: (present) Bob Barletta, Bill Cuartero, Craig Hemphill, Linda Hemphill, Walt Holton, Joe Roesler, Webb Wade, Ernie Waller; (absent) Millie Kanyar, Nancy Tinsley

CPCA Board members: (present) Carol Allen, Bob Barletta, Craig Hemphill, Linda Hemphill, Walt Holton, Nathan Jackson, Ernie Waller; (absent) Ben Allen, Bobby Huey, Nancy Tinsley

General attendees: 36

Bill Cuartero and Webb Wade, C&R revision committee members, presented an overview of the proposed C&R and CPCA Bylaws revisions and why they were made.

*Yard maintenance:* no trash, keep yards neat and attractive, tree protection (urged to keep trees, see COJ code), xeriscaping plan vs. letting one's yard overgrow,

*Homeowners' rights:* previous C&R reference permitting the CPCA to enter property carte blanche to correct a violation was removed; entry exception made in the case of an abandoned property (cut grass, correct external deterioration) after attempts made to contact the owner have failed.

*C&R enforcement/Notification & Appeal:* Stepwise C&R enforcement outlined in the revision, starting with a neighborly visit. An appeal can be made to an ombudsman; ombudsman liaisons between resident and the Board. In a hardship situation, a homeowner can request a time extension to correct a violation.

*Ombudsman:* non-Board position created to help resolve C&R disputes (violations and requests for variances). Ombudsmen will represent Charter Point's five geographical "units" (1 ombudsman/unit); if a disagreement is unresolved by one ombudsman, the homeowner may request a 3 ombudsman committee. The objective is to resolve issues amicably.

*CPCA Membership:* Continue with voluntary membership; but when a property changes hands (sale, etc.), mandatory membership will attach to the new title. As properties sell, CPCA membership will move closer to 100%. Realtors report that a vibrant, mandatory homeowner's association adds value to a property and is appreciated by prospective sellers who desire to live in a well maintained community.

*Changes to CPCA Bylaws:* Key points included: prohibiting the CPCA from renting or purchasing property, and privatizing streets; creation of a C&R ombudsman position; instituting one vote per lot (to solve past voting problems); proxy balloting expanded to include Board elections; shifting the CPCA fiscal year to a calendar year for easier bookkeeping. Bill and Webb reemphasized the revisions met the larger concerns of the neighborhood and urged everyone to help solicit their neighbor's consent.

*The next steps in the revision process:* Continue with Q&A meetings and soliciting consents. Next Q&A meeting: Monday, October 26, 2009 – CPCA Semi-annual meeting; Neighborhood Q&A Cottage Meetings, TBA. C&R consents may be turned in at any time.

The meeting opened at 10:40 AM, ended at 12:15 PM.

Respectfully submitted, Linda Hemphill, CPCA secretary

### CPCA / Semi-Annual Meeting - 10/26/09 University Park Library

Meeting called to order at 6:45 PM.

Board members present: Ben Allen, Carol Allen, Nancy Tinsley Barnes, Craig Hemphill, Linda Hemphill, Walt Holton, Bobby Huey, Ernie Waller. Absent: Bob Barletta, Nathan Jackson.

Member attendees: 18 (plus 8 board members)

Walt Holton, president, summarized the past year and the effect of the economic downturn: a dues shortfall, resultant budget cuts to security and community improvements, and the increased number of houses for sale, abandoned, or foreclosed. Despite these challenges, we must continue to move our neighborhood forward. Bobby Huey, treasurer, recapped account balances since the annual meeting in April 2009. 99% revenue comes from dues; 1% revenue from bank interest and advertising; no profit is made from social events. Current account balances should carry us forward into the New Year. The 2010 Membership Drive will begin December 1, 2009.

Bill Cuartero, C&R Revision committee member, presented key points of the proposed revised C&R and CPCA bylaws, essentially mirroring the 10/3 Town Meeting presentation. The last time the C&R was revised was in 1984 (consolidation of 5 governing documents). After some discussion, suggestions were made to clarify the language in a few areas of the revised bylaws (voting procedure, treasurer moving funds between accounts). Motions carried unanimously to accept clarification changes. Bill Cuartero, Webb Wade (at the 10/3 meeting), and Gayle Kanak volunteered to serve as Ombudsmen. Gayle Kanak also volunteered to host a C&R Cottage meeting. Gayle, also a member of the Arlington Visioning Steering Committee, stressed the importance of having a strong and solvent HOA, such that we will have a louder voice in Arlington civic matters. This committee looks at transportation, concurrency, schools, housing, security, etc., in an effort to effect local improvements. Ideally, the Town & Country Shopping Center could be developed into a concurrent business and residential complex. It was also mentioned that the police may have caught the culprits involved in two recent auto burglaries on Maywood. These persons are alleged to have been part of a theft ring off Townsend Blvd.

The revised bylaws were put to a vote by hand count and proxy ballots. 85 votes cast in favor, 6 votes cast as opposed. The revised bylaws were henceforth approved. Each CPCA member household will receive a written copy of these bylaws, which will also be available on the Web site.

Respectfully submitted, Linda Hemphill - CPCA Secretary

## IT Professionals of Jacksonville

[www.itprojax.com](http://www.itprojax.com)

**William J. Cuartero**  
President

5354 Oak Bay Drive, East  
Jacksonville, FL 32277

Tel: 904.743.0084  
Fax: 904.744.8482  
Email:

[bill@itprojax.com](mailto:bill@itprojax.com)

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## Flower of the Month ~ Chrysanthemum

Chrysanthemums, commonly known as "Mums," is our November selection as Flower of the Month. The Chrysanthemum comes in a wide variety of colors, including white, off-white, yellow, gold, bronze, red, burgundy, pink, lavender and purple. Mum plants can grow to be 2-3 feet high, depending on the cultivar and growing conditions. It is no wonder that mums are the most widely grown potted plant in the United States; compact varieties with long-lasting blooms are great for containers on balconies and decks. These magnificent jewels are easy to transplant and grow-no garden should be without them. Do not panic if Mums are not part of your fall garden. Mums are plentiful at local garden shops and ready for purchase in most choice of colors.

### Attention Cat Lovers!



Sweet female kitty needs a loving home. Young, affectionate, healthy; spayed, all shots, vet care up-to-date. Found as a stray, she's a delightful kitty but we cannot keep her.

She'll make someone a wonderful pet. Come pet her, nuzzle her ears and see for yourself!

Harry & Inge Cross 745-0811



### Please note (\*) the following members in your Charter Point Directory:



Randy & Laura Saffy	5474 Woodwind
Gary Fisher	5469 River Trail N.
J.C. & Sheila O'Daniel	4435 Oak Bay W.
Gayle Kanak	4346 Bay Forest

*Thank you for your support!*

### WARNING: 2010 Census Cautions from the Better Business Bureau

With the U.S. Census process beginning, the Better Business Bureau (BBB) advises people to be cooperative, but cautious, so as not to become a victim of fraud or identity theft. Eventually, more than 140,000 U.S. Census workers will count every person in the United States and will gather information about every person living at each address including name, age, gender, race, and other relevant data. The big question is - how do you tell the difference between a U.S. Census worker and a con artist? BBB offers the following advice:

If a U.S. Census worker knocks on your door, he/she will have a badge, a handheld device, a Census Bureau canvas bag, and a confidentiality notice. Ask to see identification and badge before answering questions.

Census workers are currently only knocking on doors to verify address information. **NO MATTER WHAT THEY ASK, YOU REALLY ONLY NEED TO TELL HOW MANY PEOPLE LIVE AT YOUR ADDRESS.** While the Census Bureau might ask for basic financial information, such as a salary range, **YOU DON'T HAVE TO ANSWER ANYTHING AT ALL ABOUT YOUR FINANCIAL SITUATION.** The Census Bureau will not ask for Social Security, bank account, or credit card numbers, nor will employees solicit donations. Anyone asking for that information is **NOT** with the Census Bureau.

**THE CENSUS BUREAU HAS DECIDED NOT TO WORK WITH ACORN ON GATHERING THIS INFORMATION.** No Acorn worker should approach you saying he/she is with the Census Bureau.

Eventually, Census workers may contact you by telephone, mail, or in person at home. However, the Census Bureau will not contact you by Email, so be on the lookout for Email scams impersonating the Census. **Never click on a link or open any attachments in an Email that are supposedly from the U.S. Census Bureau.**

**Thanksgiving dinners take 18 hours to prepare. They are consumed in 12 minutes. A football game half-time takes 12 minutes. This is not a coincidence.**  
~ The late Erma Bombeck, American humorist

### Turkey or Chicken Stuffed Manicotti



#### Filling:

- 1 ½ c. finely chopped cooked chicken or turkey
- ½ c. finely chopped onion
- ¼ c. minced parsley
- ¼ tsp. ground thyme
- ¼ tsp. garlic salt
- ½ c. finely chopped celery
- 1 c. grated sharp cheddar cheese
- ¼ c. dry white wine
- Salt and pepper to taste

#### Sauce:

- ½ c. butter or margarine
- ½ c. flour
- 3 c. chicken broth
- 1 c. milk
- 2 c. grated sharp cheddar cheese
- ¼ tsp. Tabasco
- Salt and pepper to taste



In bowl, combine filling ingredients. In saucepan, melt butter, add flour. Stir in broth and milk; cook until thickened, stirring frequently. Add remaining ingredients. Fill manicotti shells as directed on box. Cover bottom of 2-quart baking dish with 1 cup of sauce. Arrange filled manicotti shells in single layer in baking dish. Cover with remaining sauce. Cover dish with foil and bake at 375° for 1 hour.