



Charter Point Notes



October 2009

Upcoming Charter Point Activities!

Charter Point Town Meeting

Saturday, October 3, 2009

10:30 AM - 12:00 PM

University Park Library

- ✓ Open to all Charter Point property owners
- ✓ Revised C&R Q&A session
- ✓ C&R consent forms will be accepted

October Fun Fest

Shrimp & Ribs on the Barbie

Saturday, October 17, 2009

5466 River Trail Rd South

Rick Sawyer, host

- ✓ Shrimp, ribs, and more!
- ✓ Enjoy a great outdoor evening, poolside

CPCA Members' Meeting

Monday, October 26, 2009

6:30 PM - 8:00 PM

University Park Library

- ✓ CPCA governance report
- ✓ Revised C&R Q&A session*
- ✓ Vote on amended Bylaws **
- ✓ C&R consent forms will be accepted

*Q&A open to all Charter Point property owners

** Only members may vote on bylaws

Holiday Luminaries Assembly Party

Saturday, November 21, 2009

Time TBA

5467 River Trail Road, North

Chip & Mary Sink, hosts

- ✓ Help prepare luminary candle kits
- ✓ Refreshments & *Cookie Exchange*

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

An activities calendar and archived newsletters are available on the Web, 24/7

www.charterpoint.org

President's Message



Did you know October is filled with an assortment of special dates? For one, October is *National Breast Cancer Awareness Month*, celebrating 25 important years of education, awareness, and empowerment. On a trivial note, did you also know about Germany Unity Day (Oct 3), International

World Teachers' Day (Oct 5), Boss's Day & World Food Day (Oct 16), US Navy Day (Oct 17), and Oktoberfest (Sept 16). Okay, you caught me on Oktoberfest, which is a sixteen-day festival held each year in Munich, Germany, running from late September to early October. This famous event is celebrated not only in Germany, but throughout the world as one of the largest fun fairs.

This year Charter Point will join in the October festival spirit with a community party at the home of Rick Sawyer on Saturday, October 17 from 5:30 to 8:30 p.m. See attached flier for details. Save the date and come on out to join the party! Be sure to RSVP (with your check, too) so Rick knows how much food to prepare. Rick has an inspired menu in mind and is planning a few surprises, too.

Trick or Treat! Kids will be out in force that evening, many with parents. Take care when driving through the neighborhood. Historically, a number of young-to-mid teen revelers come in from outside the neighborhood. We generally do not experience any incidents, but it is always a good idea to be vigilant in our immediate surroundings. Our JSO security traditionally patrols the neighborhood for a portion of the evening, too.

By now all Charter Point residents – barring a few non-local owners, received packets regarding our initiative to update the Charter Point Community Association Bylaws and Covenants and Restrictions. In fact, quite a few residents have already returned their Bylaw proxy ballot and C&R consent certificate to the CPCA Secretary! If you have not gotten around to reviewing your packet, please take a moment to do so. I applaud the work of our revision committee and am confident you will find the documents to be comprehensive, easy to read, and focused on the best interests of our neighborhood! Your feedback provided much guidance in shaping these revisions.

A few more October reminders – Please join us this Saturday (Oct 3) at our Town Hall meeting where Q&A's on the revised C&R/Bylaws will be addressed and at the CPCA Semi-annual Members' meeting on Monday, October 26. C&R consent forms and Bylaws proxy ballots will be accepted at both events. I encourage you to attend!

Well neighbors, this pretty much sums up the important events for October! On behalf of the CPCA Board, please know we truly appreciate your continued support and confidence. and look forward to seeing you at the upcoming meetings.

~ *Walt Holton*



Daylight Savings Time ends Sunday, November 1 at 2:00 AM.

Set your clocks **BACK ONE HOUR** before turning in the night before.

**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:

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

Covenants & Restrictions:

Craig Hemphill
5487 River Trail Road, N.
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Hospitality:

Nancy Tinsley Barnes
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Membership:

Bob Barletta
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Newsletter/Breaking E-News

Linda Hemphill
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Webmaster
Rene Sapia

www.charterpoint.org

Charter Point

COMMUNITY VOICES



The purpose of the *Community Voices column* is to make a positive difference in the neighborhood by providing a constructive communication forum in which neighbors are invited to make their voices heard.

Why, unless they are foreclosures, are houses not selling in Charter Point? Homes for sale in almost ALL areas of Jacksonville are not sitting idle like those in Charter Point. Unless Arlington improves, these houses are going to continue to sit. JU wonders why it can't attract more students, even if tuition is reduced. Get a clue. Sure, credibility and course offerings play a big part, but If I were a parent driving up north University Blvd, I would be appalled, even scared for my JU student child. Further, young adults want a fun, safe community to work and play in. I know I did. I went to the University of Nebraska, then went to a small private college in Crete Nebraska, popular for the teachers, courses, etc. The campus and surrounding areas were safe, and businesses had respect for the community as a whole. Jobs were available, as well as coffee shops and restaurants. What will it take to effect positive change in our area? *Debbie Graham, Charter Point Blvd.*

Send your *Community Voices* comments for publication to Walt Holton, CPCA President, at wholton@bellsouth.net or 4304 Fern Creek Drive.

CPCA Members Only 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 (for CPCA members) in January, depending on participant interest. There will be no charge to attend.

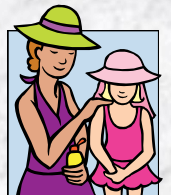
Suggested topic include estate planning, asset protection, retirement planning, investment management, healthcare insurance options, portfolio management, planning for a child's college education, and business owner financial planning. Representatives from Montoya Brower & Associates will be on hand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

Members: Please indicate your area of concern and if you are interested in attending the forum by taking a brief online survey. Breaking News members will receive the survey link via email. If you are a CPCA member but not a Breaking News member, contact CPCA Secretary Linda Hemphill at 904.745.1833 or cpcanews@aol.com to request the survey link or make your preferences known.

Need Dependable Helpers?



Lawn mowing (call Tanner Moseley)
Babysitting (call Erin Moseley)



*** Great service ** Great rates ***

Yard of the Month



Mark & Natalie Mohler
4333 Bay Forest Terrace

Congratulations!



Get important news fast that can't wait for the newsletter, such as security alerts and special meeting announcements. Join the confidential

Charter Point Breaking e-News Group! Email cpcanews@aol.com today to sign up. *Breaking News* email addresses are kept strictly confidential. E-bulletins are sent blind copy to preserve email privacy.

More C&R Revision FAQ's



What is the Association doing about yards that are neglected?

Many residents have complained that the Association has not done enough to help maintain the appropriate appearance of the neighborhood. The current covenants do not directly address this issue, but do allow the Association to take steps to abate "nuisances." The definition of a nuisance differs from person to person, so unless the condition of a lawn is really severely deteriorated, the Association has not felt free to take action. In the proposed covenants, we have researched the issue as addressed in other homeowners' associations and have proposed language changes that will provide standards which may be enforced.

How will the Association enforce the new standards?

We are sensitive to the fact that we are all neighbors and that the Association should neither be, nor perceived to be, imposing its whim on any individual homeowner in Charter Point. We are sensitive both to the complaints about the failure of some to maintain the appearance of their homes and yards, and to the owner of a lot complained of. As a result we have surveyed the membership during the covenants revision process and prescribed a process that the majority has approved.

When a complaint is received by the Association or a violation is perceived, an effort is made to communicate personally regarding the perceived problem. In the ideal world, communication of a problem leads to solutions. However, experience shows that this ideal does not always transpire. In that case, a follow-up demand letter is sent, requesting compliance within a stated time and a response. If that second step fails to obtain compliance, a third step may be taken, in the form of a referral to an attorney. The Association is now permitted to give notice to the owner at any stage of the proceeding after the initial informal meeting, that a fine will be imposed for further non-compliance. The fines allowed are prescribed in the covenants, which are limited both in amount and duration. It would take an act of the entire membership of the Association to change the amount of the fines. Such are the checks and balances built into the proposed covenants.

As a further effort to promote harmony and desired results, we have also installed a process whereby a non-board member, but knowledgeable resident, would act as an Ombudsman if the owner desires. The Ombudsman will informally discuss the situation, the applicable provision of the covenants, and the owner's concerns, and will both counsel the resident and mediate the matter with the Board. The perception of "us" against "them" is thereby dispelled for the resolution of simple matters.

If all else fails – informal initial contact, letter, offer of Ombudsman process, warning of fines, and formal letter from attorney, the Association may choose between litigation and filing of liens. Liens are cheaper, less confrontational, and a significant cost saving for both the Association and the owner. Other associations point with pride at their lien processes as being a lessening of the adversarial process, and we adopted the process with the same view.

Will mandatory dues subject homeowners to a higher financial burden?

NO! For the past many years we have had 66-80% participation by the voluntary membership. A high percentage, indeed, we understand, for a voluntary association. A tribute to Charter Point Pride! However, when 30% of any association has a free ride on the backs of the 70%, there is an unfair imbalance. Our dues are small in comparison with other quality neighborhoods that maintain standards. Using the 70-30 ratio for comparative purposes and assuming the budget was fairly static, if 100% of Charter Point homeowners were to provide the same level of funding, dues could be reduced by as much as 30%.

What is to prevent the Association from assessing higher dues to either provide more services or take on more responsibilities?

We have amended the bylaws to prevent the Association from owning property or taking on major expenditures. The WALL, a source of pride for the neighborhood and an enhancement to the property values of all residents, does not belong to the Association, is not our responsibility to repair if damaged, and was not an act of the Association when built. Although the Association approved and helped coordinated the construction, it was done with individual contributions and public grants – and the immense efforts of our volunteer neighbors.

Unlike many homeowner associations, particularly condominiums, our Association is not responsible for any property or activities other than the appearance of the entrance and common areas, the provision of some level of security, and the enforcement of the covenants. Thus, the expenses that are incurred by other Associations, which are responsible for swimming pools, clubhouses, tennis courts, private roads, etc., do not exist in Charter Point, and there cannot be assessments for such matters, since they are not activities that are permitted at all.

What is the real likelihood of dues being reduced if we enact the new covenants?

The answer lies in the collection of dues. Since the mandatory nature of the dues does not take place until there is a passing – in any capacity – of title to a property, we will still depend upon voluntary dues for some time to come. However, if there is an awakening of the membership through this process, with attendant increased dues revenue through greater participation, the Board will certainly consider the reduction of dues if any surplus should appear. However, there is no current excess that would lead to that result. On the other hand, there are currently twenty or more homes that are vacant, in foreclosure, or for sale. If they are sold or resolved in other ways after the passage of the covenants, then those properties will be subject to mandatory dues by the new owners. That will move several steps closer to being able to reduce dues.

Cont'd next page

C&R FAQ's cont'd



Can the Association come onto my property without my consent to correct errors as it sees fit?

NO! That language is common in other associations and is prevalent in developers' documents, but our C&R revision committee examined the usefulness of that tool and the perception problems it causes, and removed that language from the covenants. However, it was deemed appropriate to retain the right to allow the Association to remedy problems when the homeowner has abandoned the property and is allowing a condition of neglect. In that one scenario, the Association will have the right to take action such as cutting lawns and other minimal actions to maintain some level of appearance – but only when the owner has abandoned the property and still only after an effort to notify the owner has been taken.

Why are CPCA dues only \$215, while many other comparable upscale communities with HOAs have dues much higher than ours?

This is a question the Board likes to hear. The answer is simple. The CPCA takes a serious interest in managing association finances. Through careful financial management and thoughtful budget projection, our association generally has the funding necessary to operate not only day to day, but has some reserves in place to cover unexpected issues without the need to increase dues as other HOA's in the area have done.



The revised Charter Point Covenants & Restrictions and revised Charter Point Community Association By-laws are posted on the Web for immediate review (www.charterpoint.org).

Revised C&R approval will be by written consent. Consents may be turned in at any Charter Point meeting or by mail to the CPCA secretary; revised Bylaws approval will be by member vote at the 10/26 CPCA meeting or by written proxy.

To learn more about these revised governing documents and the necessity for change, be sure to attend the upcoming *Town Meeting* on Saturday, October 3, 2009 or the CPCA Members' meeting on Monday, October 26, 2009. C&R Committee members Bill Cuartero and Webb Wade will be facilitating the *Town Meeting* presentation.



Plant of the Month - Victoria Blue Salvia

Seen around Charter Point this summer is the lovely **Victoria Blue Salvia**, a member of the mint family, characterized by square stems and an aromatic fragrance. The salvia genus is a large group within this family that includes more than 900 species of shrubs, herbs, herbaceous perennials and annuals. Salvia comes from *salveo*, which means "save," referring to the medicinal value associated with this genus. Salvia performs best in full sun and well-drained soil and has many uses in the garden. It is beautiful planted in containers and looks incredible in a mass planting. The uniform plant height, between 18 to 24 inches, makes a large planting appear tidy and organized. It is an excellent choice for large flowerbeds that need to be showy, yet require low maintenance. The plants will flower continuously from early summer through the first frost, and are relatively pest-free.

IT Professionals of Jacksonville

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**Attention Charter Point
Business Owners!**

**Advertise your business in the
Charter Point Notes newsletter!**

**Contact cpcanews@aol.com for
rates and circulation info.**

Newsletter sponsorships available.



Many thanks to Debbie Graham, Linda Hemphill, Kristen Hescocock, Millie Kanyar, John Moseley, Mary Sink, Jill Smith, and Sharon White for turning out at the **Charter Point Blood Drive** on September 19. For more information about giving the gift of life, Blood Alliance locations, or upcoming blood drives around town, call 904.353.8263 or visit www.igiveblood.com.





October Fun Fest

Saturday, October 17, 2009

5:30 PM—8:30 PM

Poolside

5466 River Trail Road, South
Rick Sawyer, host

RSVP by October 12 to 744-1119 if you plan to attend. Mail check to Rick Sawyer ASAP.

Make check payable to Charter Point Community Association

~Rick's Menu~

Shrimp & Ribs on the Barbie!

Baked potatoes - Cob corn

Caesar salad

Homemade Cobbler & Ice Cream

Cold drinks - Music & Fun

\$14.00/pp

(kids under age 12, 1/2 price)

B.Y.O. Lawn Chair

Bring a potluck favorite to share!

BW's Mac & Texas Cheese

This may not be on the menu for your mother-in-law's first dinner visit or considered as gourmet fare, but macaroni and cheese is one of the most popular--if not *the* most popular--American comfort foods. Here's a scrumptious variation, submitted by Walt Holton.

- 1 - 16-oz. pkg. uncooked elbow macaroni
- 1 stick butter
- ½ c. all-purpose flour
- 2 c. whipping cream
- 1 c. milk
- 2 ¾ c. plus ¼ cup shredded Monterey Jack cheese
- 1 (4 oz.) pkg goat cheese, crumbled
- 1 tsp. salt
- ¼ c. dry Italian bread crumbs
- ½ c. shredded Parmesan cheese



Cook the macaroni according to package directions; drain. Preheat oven to 375. Melt butter in a Dutch oven on low heat; whisk in flour until smooth. Cook for 1 minute, whisking constantly. Gradually whisk in the cream and milk. Cook over medium heat, whisking constantly, for 5 minutes, or until the mixture is thickened and bubbly. Stir in 2 ¾ c. Monterey Jack cheese, goat cheese, and salt. Cook until smooth. Stir in macaroni. Spoon mixture into a lightly greased 13x9" baking dish. Top evenly with bread crumbs and Parmesan cheese. Bake 40 minutes. Remove from oven and sprinkle evenly with the remaining ¼ cup Monterey Jack cheese. Broil for 3 to 5 minutes or until cheese is golden and bubbly.



VIRTUAL JOB FAIR

Monday October 12, 2009

8:00am - 8:00am

Surf Jobs 24 hours a day!

Location: WorkSource Six County Region

<http://www.firstcoastvirtualjobfair.org>

Get clicking for real jobs at real companies.

The Virtual Job Fair is a week-long 24/7 online recruiting event where local employers showcase jobs - from entry level to top management.

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Legal Services	IT Services	Telecommunications
Engineering	...and more!	