



THE GARDENS AT HERITAGE GREEN  
CONDOMINIUM ASSOCIATION, INC.  
800 Callaway Court  
Chattanooga, Tennessee 37421  
NEWSLETTER- 11

January 16, 2012

DEAR ASSOCIATION MEMBERS:

This newsletter is being sent to you to keep you updated regarding events in our community.

1. Annual Meeting of all Members. Pursuant to Article 5, Section 5.2 of the Master Deed/Bylaws states in part: "Annual Meeting. An annual meeting of the Association shall be held on the first (1st) Tuesday of February of each year, if not a legal holiday and if a legal holiday then on the next succeeding business day, for the purpose of electing the Officers of the Association, electing the Chairperson of the Standing Committees . . ."

There will be an annual meeting of the association on Tuesday, February 7, 2010. The only business to be conducted will be election of officers. The officers up for election/re-election this year are: Norman Miller (President), Jack Carney (Vice President), Margaret Lorimer (Treasurer), Charles Schmidt (Secretary), JoAnne Harbort (Chair Finance Committee), Kenny Burnette (Chair Insurance Asset Committee), Lynda Hendrickson (Chair Architectural Committee), Ursula Jenkins (Chair Landscape/Common Area/Maintenance Committee). Enclosed with this newsletter please find an announcement of the February 7, 2011 meeting (to take place at St. Martin's Episcopal Church, 7547 East Brainerd Road, Chattanooga, TN 37421 starting at 6:00 p.m.) as well as a blank proxy and year end financials. If you cannot attend the meeting please be sure and mail in or give your proxy to a board member.

2. HOA Dues. Please contact Norman Miller at NormanRMiller@yahoo.com or Ursula Jenkins at ursula@epbfi.com if you have not received your coupon books. Please remember all HOA dues are due the 1st of each month, considered late after the 20th of each month and should be timely mailed to our bank's lockbox address which is The Gardens at Heritage Green, P.O. Box 63305, Charlotte, NC 28263-3305. Please mail any correspondence only to the 800 Callaway Court address. Mailing in HOA dues just in time to avoid the late charge is not a reason to remove late charges. Please remember, do not post date your checks. The lockbox does not accept them and sends them back to us. Also please be sure to reference your address on your check and be sure the dollar amount matches the written amount. If it does not it will also be returned to us for correction.

3. Profit/Loss Statement. The Gardens Profit and Loss Statement and Balance Sheet through December 31, 2012 are published on the back side of this bulletin. Financials have also been posted on the bulletin board at the postal unit and are added onto our Gardens website under "documents."

4. Architectural Committee. The Architectural Committee would like to remind everyone that any owner desiring to make any exterior change, improvement or addition must obtain approval for the change from their committee. The change must be submitted in writing on the "Change Request Form" which is the very last page of our Rules and Regs. Also remember the Architectural Committee is responsible for allowing placement of a satellite dish at a respective unit. Satellite dishes may not be mounted on the roof of any unit due to roof damage/insurance concerns. Many of you throughout the neighborhood had decorated for the holidays and The Gardens looked really nice during the holiday season.

5. Landscape/Maintenance Committee. Tim Morgan, our maintenance man is continuing repair/painting of French Doors. In the spring a list will be compiled of front porch ceilings that need attention. Sodding of units' patio area will resume in the Spring as well. If you feel your unit needs attention please contact [Ursula@epbfi.com](mailto:Ursula@epbfi.com). Because of the expense of last year's sod repair, please be sure you and all visitors keep cars off grassy areas. **Thursdays** are still the designated days for lawn care/mowing, pest control spraying and garbage pickup. (Reminder: Mastercare will not pick up garbage in any cans that do not have liners in them. They have no way to dispose of loose trash). If you are missed or have any problems please contact [Ursula@epbfi.com](mailto:Ursula@epbfi.com).

6. City Pet Licenses. The City of Chattanooga requires that proof of spay/neuter be provided by your veterinarian on a current rabies vaccination certificate. Pet licenses are required by law for every dog and cat over the age of three (3) months in the City of Chattanooga. If your pet is found to be without a license by a McKamey Animal Services Officer, Park Ranger, or Chattanooga Police Officer you will be ticketed to city court and fined an additional \$20 late fee. City licenses are effective from January 1 to December 31 during the year of issuance. The McKamey Animal Center is the official animal control agency of the City of Chattanooga. To purchase a city license please contact The McKamey Animal Center at (423) 305-6500.

7. Pest Control. The next monthly pest control service will take place Thursday, January 19. Any owner who needs inside service please let Ursula know by January 19 and you will be added to list.

8. Speed Limit. **The SPEED LIMIT IS 20!** Please be careful when allowing your children to play or ride in the street unsupervised since most of the cars exceed the speed limit and could easily be a danger to the children. Also, bike riding in the grass is not allowed.

9. Committees. We are constantly looking for volunteers to serve on all committees. Your voluntary efforts will ensure we will not have to hire a management company and raise HOA dues for 2013. Please contact any Committee Chair or Board Member if you would like to help out. The contact list for the board and committee chairs is posted on the bulletin board at postal unit and is also on our website.

10. Neighborhood Watch. Please stay alert, keep your eyes open. If you see anything suspicious call the police at 698-2525.

(MIRA)

**The Gardens at Heritage Green CAI**  
**Profit & Loss**  
December 2011

	Dec 11	Jan - Dec 11
<b>Ordinary Income/Expense</b>		
<b>Income</b>		
Late Fee Income	78.00	1,588.09
Member Monthly Assessment	16,966.63	203,261.30
Returned Check Charges	0.00	20.00
Setup Fees	200.00	1,800.00
<b>Total Income</b>	<b>17,244.63</b>	<b>208,669.39</b>
<b>Expense</b>		
Bank Charges	414.02	5,126.71
Federal Taxes	0.00	609.00
Filing Fees	22.25	22.25
Garbage Service	1,184.00	12,608.00
Insurance Expense	1,838.00	23,822.84
Landscaping and Groundskeeping	4,655.00	69,728.51
Office Supplies	0.00	5.78
Pest Control	535.00	7,360.00
Postage and Delivery	88.00	272.80
Printing and Reproduction	0.00	697.54
<b>Professional Fees</b>		
Accounting Expense	250.00	500.00
Legal Fees	0.00	1,516.71
<b>Total Professional Fees</b>	<b>250.00</b>	<b>2,016.71</b>
Rent Expense	39.00	88.24
Repairs and Maintenance	4,501.74	21,392.86
<b>Utilities</b>		
Electric	188.89	2,003.36
Water		
Private Fire Protection	0.00	3,604.97
Water - Other	0.00	12,222.13
<b>Total Water</b>	<b>0.00</b>	<b>15,827.10</b>
<b>Total Utilities</b>	<b>188.89</b>	<b>17,830.46</b>
<b>Total Expense</b>	<b>13,715.90</b>	<b>161,601.70</b>
<b>Net Ordinary Income</b>	<b>3,528.73</b>	<b>45,067.69</b>
<b>Other Income/Expense</b>		
<b>Other Income</b>		
Interest Income	85.51	1,081.70
<b>Total Other Income</b>	<b>85.51</b>	<b>1,081.70</b>
<b>Other Expense</b>		
<b>Reserve Expenses</b>		
Reserve Expenses-Painting	0.00	30,535.00
<b>Total Reserve Expenses</b>	<b>0.00</b>	<b>30,535.00</b>
<b>Total Other Expense</b>	<b>0.00</b>	<b>30,535.00</b>
<b>Net Other Income</b>	<b>85.51</b>	<b>-29,453.30</b>
<b>Net Income</b>	<b>3,614.24</b>	<b>15,614.39</b>

**The Gardens at Heritage Green CAI**  
**Balance Sheet**  
As of December 31, 2011

	Dec 31, 11
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
1st Citizens Ckng 009020053418	14,452.05
1st Citizens MMA 009020063637	220,570.59
Total Checking/Savings	235,022.64
Accounts Receivable	
Accounts Receivable PrePd Fees	-11,257.00
Total Accounts Receivable	-11,257.00
Total Current Assets	223,765.64
<b>TOTAL ASSETS</b>	<u>223,765.64</u>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Opening Bal Equity	111,926.15
Retained Earnings	96,225.10
Net Income	15,614.39
Total Equity	223,765.64
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u>223,765.64</u>

*(over)*

**The Gardens at Heritage Green CAI**  
**Budget vs. Actual**  
 January through December 2011

	Jan - Dec...	Budget	\$ Over B...	% of Bud...
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
Late Fee Income	1,588.09	780.00	808.09	203.6%
Member Monthly Assessment	203,281.30	190,320.00	12,941.30	106.8%
Returned Check Charges	20.00			
Setup Fees	1,800.00			
<b>Total Income</b>	<b>206,669.39</b>	<b>191,100.00</b>	<b>15,569.39</b>	<b>108.1%</b>
<b>Expense</b>				
Bank Charges	5,126.71	5,400.00	-273.29	94.9%
Federal Taxes	609.00	67.00	542.00	909.0%
Filing Fees	22.25	400.00	-377.75	5.6%
Garbage Service	12,608.00	17,280.00	-4,672.00	73.0%
Insurance Expense	23,822.84	21,968.00	1,856.84	108.5%
Interest Expense	0.00	0.00	0.00	0.0%
Landscaping and Groundskeeping	69,728.51	69,600.00	128.51	100.2%
Meeting Expense	0.00	0.00	0.00	0.0%
Office Supplies	5.78	120.00	-114.22	4.8%
Pest Control	7,380.00	7,060.00	320.00	104.5%
Postage and Delivery	272.80	720.00	-447.20	37.9%
Printing and Reproduction	697.54	209.00	488.54	333.8%
<b>Professional Fees</b>				
Accounting Expense	500.00	500.00	0.00	100.0%
Legal Fees	1,516.71	1,200.00	316.71	126.4%
<b>Total Professional Fees</b>	<b>2,016.71</b>	<b>1,700.00</b>	<b>316.71</b>	<b>118.6%</b>
Rent Expense	88.24			
Repairs and Maintenance	21,392.86	7,500.00	13,892.86	285.2%
<b>Utilities</b>				
Electric	2,003.36	1,650.00	353.36	121.4%
Water				
Private Fire Protection	3,604.97	3,352.00	252.97	107.5%
Water - Other	12,222.13	6,800.00	5,422.13	179.7%
<b>Total Water</b>	<b>15,827.10</b>	<b>10,152.00</b>	<b>5,675.10</b>	<b>155.9%</b>
<b>Total Utilities</b>	<b>17,830.46</b>	<b>11,802.00</b>	<b>6,028.46</b>	<b>151.1%</b>
<b>Total Expense</b>	<b>181,601.70</b>	<b>143,824.00</b>	<b>17,777.70</b>	<b>112.4%</b>
<b>Net Ordinary Income</b>	<b>45,067.69</b>	<b>47,276.00</b>	<b>-2,208.31</b>	<b>95.3%</b>
<b>Other Income/Expense</b>				
<b>Other Income</b>				
Interest Income	1,081.70	2,724.00	-1,642.30	39.7%
<b>Total Other Income</b>	<b>1,081.70</b>	<b>2,724.00</b>	<b>-1,642.30</b>	<b>39.7%</b>
<b>Other Expense</b>				
<b>Reserve Expenses</b>				
Reserve Expenses-Painting	30,535.00			
<b>Total Reserve Expenses</b>	<b>30,535.00</b>			
<b>Total Other Expense</b>	<b>30,535.00</b>			
<b>Net Other Income</b>	<b>-29,453.30</b>	<b>2,724.00</b>	<b>-32,177.30</b>	<b>-1,081.3%</b>
<b>Net Income</b>	<b>15,614.39</b>	<b>50,000.00</b>	<b>-34,385.61</b>	<b>31.2%</b>

Pursuant to Article 5, Section 5.2 Annual Meetings, of the Bylaws attached to the recorded Master Deed for The Gardens at Heritage Green Condominium Association, Inc. states "An annual meeting of the Association shall be held on the first Tuesday of February of each year ..."

**THERE WILL BE AN  
ANNUAL MEETING  
OF ALL MEMBERS OF  
THE GARDENS AT HERITAGE GREEN  
CONDOMINIUM ASSOCIATION, INC.  
ON TUESDAY, FEBRUARY 7, 2012 AT 6:00 PM  
AT  
ST. MARTIN'S EPISCOPAL CHURCH  
7547 E. BRAINERD ROAD  
CHATTANOOGA, TN 37421  
(423) 892-9131**

**Directions: From our complex: take a Left onto Davidson Road; Right onto Gunbarrel Road; Right at light onto East Brainerd Road; St. Martin's is on left past East Brainerd Elementary, right before Food Lion. If you get to Food Lion you have gone too far.**

**IT IS IMPERATIVE THAT YOU ATTEND – THERE WILL BE ITEMS PRESENTED THAT WILL BE VOTED ON BY THE MEMBERSHIP. IF YOU CANNOT ATTEND YOU MAY GIVE A NEIGHBOR OR BOARD MEMBER YOUR PROPERLY COMPLETED PROXY (ON BACK SIDE OF THIS PAGE) OR YOU MAY MAIL TO:**

**PROXY  
800 CALLAWAY COURT  
CHATTANOOGA, TN 37421**

Items on the Agenda:

Election of Officers

The officers up for election/re-election this year are: Norman Miller (President), Jack Carney (Vice President), Margaret Lorimer (Treasurer), Charles Schmidt (Secretary), JoAnne Harbort (Chair Finance Committee), Kenny Burnette (Chair Insurance Asset Committee), Lynda Hendrickson (Chair Architectural Committee) and Ursula Jenkins (Chair Landscape/Common Area/Maintenance Committee)

(over)

**PLEASE NOTE: YOUR VOTE IS IMPORTANT.**

**IF YOU CANNOT ATTEND THE MEETING  
PLEASE FILL OUT THIS PROXY, GIVE TO A  
BOARD MEMBER OR MAIL TO:**

**PROXY NOTICE  
800 CALLAWAY COURT  
CHATTANOOGA, TN 37421**

**PLEASE MAIL OR RETURN BEFORE THE  
2/7/2012 ANNUAL MEETING**

**PROXY**

I am the owner of a unit in The Gardens at Heritage Green and a member of The Gardens at Heritage Green Condominium Association, Inc. (the "Association") and am an eligible voting member of the Association. Pursuant to the provisions of the by-laws of the Association, I hereby appoint Charles Schmidt, the Secretary of the Association as my duly authorized proxy and agent to attend the meeting of the members of the Association on Tuesday, February 7, 2012 at 6:00 p.m. (including any continuation or adjournment of that meeting) with full power and discretion to vote and act for me as fully as I could if personally present at the meeting.

All previous proxies are hereby revoked. This proxy may be revoked at any time by delivering a written notice to the Secretary of the Association.

Dated: \_\_\_\_\_, 2012.

\_\_\_\_\_  
(Signature)

Print Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Unit # \_\_\_\_\_ (If you know #)

Address of Unit Represented: \_\_\_\_\_ Callaway  
Court, Chattanooga, TN 37421