"CHICKASAW POINT" COMES OF AGE
(THE FIRST TWENTY-ONE YEARS)

SOUTH UNION

In an area where Cherokee Indians once roamed and hunted their food, where later was located a grist mill, an armament foundry and a horse racing track, a group of frontiersmen settled a small community, which became known as "South Union."

The name was derived from a Union church that was organized in 1888. This church was open to membership to all people and all sects. Since a similar occurrence existed near Walhalla, South Carolina, which was called "West Union" so as to not confuse the sparse population of the county.

Today, if you drive north from SC Exit #1, off I-85, for 4.1 miles you will see a street marker on your left that indicates the road to be South Union Road. If you turn on this road you will note on your left an old decapitated building containing hay bales, surrounded by farm machinery. This was at one time the Black school for the area. Further up the road on the left you will see a cement block building, which is the "Tugaloo Baptist Church" for Blacks. Even further up the road you will see the entrance to "Chickasaw Point" Subdivision on your left.

Just in case you missed the South entrance to South Union Road, you can drive another 1.1 miles to find the North entrance to South Union Road. The road makes a loop on the West side of Scenic Highway #11.

As you make a left turn onto the North portion of the loop you will note an old barn on your right. Next to this barn there existed a two-story house until 1985. This house contained at one time the South Union Post Office. As your proceed down the road and come to a cross roads, you will see on your left a large brick building. This building was built in 1934 by the W.P.A. and was used as the South Union School for many years. Adjacent to it is the building that houses the South Union Volunteer Fire Department, established in 1979.

You will proceed down the road and come to a forks in the road. In the forks sits the South Union Baptist Church. The older portion of this church was built in 1929 and replaced the old Union church mentioned earlier.

The fork to the right, now known as Boat Ramp Road, was once known as Doctor John's Road, or County Road #20. It leads you to Lake Hartwell and borders the main area of Chickasaw Point on the North. It also leads to the Sheldon Farm, which will be referred to later.

As you continue past the church on the main road you will approach the entrance to Chickasaw Point on the right.

Were you to proceed on the right fork of the road you would be following an old trail that leads you to the Sheldon Farm on the right and the Shelor Farm on the left. This trail, before Lake Hartwell came into existence, continued North and West to connect with US Highway #123, South and West of Westminster.

It was in this area, where the Little Choestoea Creek flows into the Tugaloo River, that a group of developers from North Carolina became interested.

Howard and Ann Booth purchased the Sheldon Farm, consisting of some 280 acres, in 1969 from Mr. Sue Sheldon. On this acreage was an old farmhouse building in 1896 by Sue Sheldon's husband's grandfather. This house burned in 1986. Also on this acreage was once located a grist mill in the 1800's. One can still find spikes driven into the rocks to hold the sluice that went down to the mill. The wall of the old mill is still standing but is covered with vines and other foliage. Howard Booth said Mrs. Sheldon informed him that munitions were made thee during the Civil War between the states.

The Shelor Farm consisted of a larger acreage than the Sheldon Farm. It is on this acreage that the bulk of Chickasaw Point lays. The Shelor farmhouse was situated where our present clubhouse is located. Howard Booth, who was present when the farmhouse was demolished, observes that it had been built in three stages. The oldest part of the building, built in the late 1770's, was a two-room log cabin with 12" x 12" hand hewn timbers, notched and fitted without nails. Some of the timbers used in this cabin were used as decorative beams in the upstairs lounge of our present clubhouse. The next addition used square nails and the final annex used fairly modern equipment and material.

The Shelor Farm, from information gathered by others and myself, indicates that it was a thoroughbred racehorse farm as well as other usual farm crops. A racetrack did exist somewhere on the acreage but it has not been definitely located and could well be under the waters of Lake Hartwell.

In my early days at Chickasaw (1980), an elderly native Oconeean related a story to me, which may be a part of the farm's history. It seems that Mr. Shelor raised a horse that had a very high potential as a big winner in the races and as such, he was groomed and trained with the utmost care. Mr. Shelor had need of more money for this care and training so he signed a large mortgage with the farm as collateral. He probably also borrowed a sufficient amount to make a sizeable pre-race bet on this would-be winner.

Several days before the Fourth of July race, Mrs. Shelor, who was pregnant, started into her labor pains. A midwife was present but could not handle the complications of birth. Since time was of the essence and no other transportation was available, Mr. Shelor made a costly decision. He was forced by necessity to ride his great

racehorse the ten miles into Westminster at great speed. He was able to bring the doctor back to save the mother and child but as a consequence of the heroic mission, the horse had become winded and was never in top racing form again. The mortgage was foreclosed and he lost title to the property.

It should be noted that the Shelor Cemetery exists today on the West edge of the parking area to the side of the clubhouse.

The Oconee County Historical Society declares thee is also a slave cemetery of some seventy graves located on the point in the area of the Shelor home site. This has not been located and may be under water.

Rumor also infers that an Indian mound containing many Indian graves was disinterred by the Corps of Engineers in the area near our present boundaries and these bodies moved to an unspecified area to prevent the waters of Lake Hartwell from covering them.

THE BIRTHING – 1971

During the year 1970 there were many rumors and much consternation concerning the several surveying crews and the numerous helicopters hovering in the South Union area among the local residents. The Seneca Journal, on March 3, 1971, printed a front page item that stated an $800,000 land sale had been made of property in the South Union are to Russwood, Inc.

The following week the Seneca Journal satisfied the interested residents by a further disclosure. The March 13, 1971 Journal published another front page item disclosing that the area purchased by Russwood, Inc. would be developed into a twenty five million dollar recreation community. The original rumors designated it as an industrial area.

Russwood, Inc. of North Carolina recorded deeds as of March 1, 1971 transferring from Moxley and Grace Brown (Shelor Farm) 805.8 acres; from Howard and Ann Booth (Sheldon Farm) 233.5 acres; from Eula Holiday 25.0 acres; from Leland Holliday 49.7 acres; from Ray Holliday 60.6 acres; from E. Nicholson 44.5 acres. A total of 1219 acres was purchased at a total cost to Russwood of $958,065.

Russwood, Inc. of North Carolina appears to have been a successful developer of recreational subdivisions in North Carolina. Mr. Silas H. Russell, of Russell Hosiery Mills in Starr, North Carolina, was its President and Mr. D. B. Lackey its secretary. On April 8, 1971 it sold its holdings in Oconee County to Russwood, Inc. of South Carolina. This appears to be an affiliated corporation or a spin off as the land purchased was transferred at a value of $379,696.62. The President of Russwood of South Carolina was Henry Skorga with Bill Gibbs as Vice President. Ms. Vera Duke from Westminster,

South Carolina, was hired as a secretary and office manager and worked with the company until its demise in 1975.

The original plats of lots, covenants and restrictions, charter for the Chickasaw Association and other legal papers had been formulated by Russwood's legal advisors prior to April 16, 1971 as they were filed in the Oconee Clerk of Courts Office as of that date.

The subdivision as shown on the recorded plats was divided into ten sections. All sections had lot numbers assigned to the individual lots. As time has passed these section numbers have been ignored and in many cases forgotten except for Section 5, which is the undeveloped area where the Sheldon Farm was located.

Russwood of South Carolina went into immediate action after moving a trailer to the large surfaced area to the right of the present Guard Office off of Jessamine Drive. A large tent was erected in the same area to house the sales force and receive prospective buyers.

Milton Burke was named the first Sales Manager. He purchased an existing house (lot 1098) that had been built in 1962 on Boat Ramp Road. This occurred in February of 1972 making Milton and his wife, Billie, the first homeowners in Chickasaw.

The first lot sales were recorded on April 30, 1971, with Fred and Barbara McGuffin (lot 0138) as being among the very first, if not the first, to make the decision that the concept had merit.

The Sheldon house was used as the project manager's headquarters for the first several years. Mr. John Hamrick was hired as the first project manager. He later left to join Central Contractors, a Seneca, South Carolina, real estate and construction firm. Mr. Gary See was hired to replace him.

In June of 1971 a Grand Opening was held on the project with an official groundbreaking. The Seneca Journal printed a picture on its June 12, 1971 issue depicting the five flagpoles at the entrance and South Carolina Governor, John C. West, as one of many official guests. The caption for the picture was: "The Largest Recreational Development on Lake Hartwell, Costing in excess of 10 Million is Formally Opened." Approximately 1,500 people attended.

Russwood of South Carolina purchases later in the year another 63 acres from James Anderson. This tract of land is adjacent to the South Union Cemetery and now contains the POA camping area.

According to title transfer records, 387 lots were sold during 1971 or a gross income of $1,900,000 if you use a base average selling price of $5,000 per lot.

1972

All roadbeds were in place before the end of this second year of existence. The water and sewage lines were installed to each lot in July of this year. The Pro Shop and golf maintenance building contracts were awarded to Thrift Brothers at a price of $68,000 and $13,000 respectively.

The swimming pool was being built by Seffer & Wiren, Inc., contracted at $73,000 and a lot, and Russwood of South Carolina purchased another 20 acres from Port Bass, Inc. It appears that in the original purchase of property there existed a narrow strip of land bordering the cove of the lake that lies parallel to Point Road. By buying this property to the Southeastern side of Point Road they were able to utilize both sides of the road and add another thirty or more lots to their inventory.

Vera Duke reports that many sales promotions were held and the local merchants were very happy as thousands of frozen turkeys and canned hams were distributed to the Prospective buyers. She indicates they would have many days with 200 customers and on weekends around 300.

During 1972 the sales force sold 489 lots which would have grossed near two and a half million for the developers.

It was in November of this year that the writer of this history came to Chickasaw for the first time after having been invited to a steak dinner at the Greystone Restaurant in Laurens, South Carolina, where twenty to thirty prospects had been invited to a promotional gathering. Upon arrival at the Pro Shop, where the sales group was then stationed, we were immediately loaded into a four-wheel drive, taken through Papoose Park, and then on to Point Road. After looking at many lots, and after becoming stuck in the mud and being towed back to a gravel road, we did decide to buy lot #1659. After completing the paper work, the salesman drove us down Chickasaw Drive to indicate where the Golf Course would be situated. We never did see the Point or Lake Hartwell nor were we allowed to look at any other lots except those on Point Road.

Over the years I have conversed with many property owners and have noted that many had the same experience as I did in that they also got stuck in the mud.

1973

This year seems to have been a banner year for Chickasaw and also a harbinger of what was to come that would affect the development company adversely.

The first house was built by Russwood of SC on lot #10 Tulip Lane. TV Channel 4 of Greenville, with some sort of agreement with Russwood, undertook the sponsorship of this round shaped structure. It was promoted by TV advertising commercials and a

special sales day was set aside to publicize this house and Chickasaw Point. Ms. Duke reports there were in excess of 1800 persons on the grounds that day. This house was purchased by George James and is now owned by William and Catherine Whalen.

The following homes were also erected during the year. They are not necessarily listed in numerical order (NOB indicated Now Owned By):

Lot 0096	Jay Whitbeck	NOB Tom/Martha Brzoza
Lot 0061	Cecil Hutchins/Jay Neidert	NOB Forrest/Rita Hughes
Lot 0109	Howard Booth	NOB Edward/Mary Baade
Lot 0911	Russwood of SC	NOB Larry/Caroll Kivora
Lot00 79	John Foster (burned 1985)	NOB Dwight/Linda Baker
Lot 1105	Russwood of SC	NOB Julian Sharpton
Lot 1956	Thomas Ventresoa	NOB jean Shisler
Lot 0007	Dr. Lummis	NOB Anne Williams
Lot 1802	Dr. Price	NOB William/Brenda Morris
Lot 1819	Bill Speer	NOB Ronald/Janet Hicks
Lot 0209	Jack Broshar	NOB Michael Carron

In addition to these twelve homes, contracts were signed with Thrift Brothers to construct the existing clubhouse and a golf cart storage shed. The contract price on the clubhouse was $120,000.

The golf course was designed by Parker Gibson of Charlotte and was completed during the year. Frank Sullivan of Anderson, SC was the first golf pro.

Though the roads had been cut to all areas and in keeping with a prior promise, they followed the natural topography of the area, Chickasaw Drive and Hogan Drive from Chickasaw Drive to the Pro Shop were the only roads that had an asphalt surface. This was to remain so until the summer of 1975.

The original HUD Report, a report filed by a developer with the Federal Agency of Urban Development that required approval by that agency before lots could be offered to the public, stated that camping sites would be available since you were not allowed to camp on the lot you owned as governed by the Covenants and Restrictions of the subdivision. Harold Sutton, an avid camper owning lot #1824, put that statement to test and Russwood was forced to provide a camping area to the rear of the Sheldon Farm house in Section 5. Harold and June used this area, which had been supplied with water faucets and port-a-johns, for short term stays for several years, along with a few other property owners before building a permanent home.

Russwood sales force did sell another 480 lots during the course of the year. During this period Russwood collected for the inactive Property Owners Association assessments on lots at $40 per year in the amount of $17,600 which funds were held in escrow until Chickasaw Association, Inc. was activated. There are no records available

as to how much monies were collected for Country Club dues at $120 per year but we can be sure some was collected and used for golf course operations.

1974

Russwood of SC continued to sell lots using the Clubhouse as its sales operational base. The Clubhouse was given the nomenclature of "Shelton House" presumably a namesake of the Sheldon's. Records indicate that only 108 lots were sold this year.

Building activity increased and the following homes were erected during the year:

Lot 0877	Leland/Connie Burns	NOB William/Carmen Buser
Lot 1763	Tom/Beverly Histon	
Lot 1745	John/Pat Eastman	NOB Don/Pat Roe
Lot 0130	Eleanor Walchak	
Lot 2321	Sams Enterprises	NOB Robert Hohl
Lot 0580	Don/Virginia Cahal	
Lot 0338	George/Nellie Campbell	
Lot 0469	John/Milton Crossland	NOB Sue Chamberlain
Lot 1632	Jerry Anderson	NOB Robert/Annmarie Jamison
Lot 0053	John/Peggy Landreth	
Lot 0235	Gordon Kiser	NOB Dan/Eunice Wood

Russwood collected assessments on lots in the amount of $22,040 which were placed in escrow for the Chickasaw Association.

The first Annual Meeting of the Chickasaw Association was held in September 1974 on the Clubhouse lawn. The three Russwood of SC employees who had been named as officers of the Chickasaw Association on the initial application to Charter the corporation in April of 1971 resigned their seats. Leland Burns was appointed President; George James, Secretary; Ellison Long, Treasurer. This Board of Directors later approached C. T. Wise, John Eastman, Howard Booth and Bill Woody to serve as additional directors.

1975

In May of this year Russwood of SC announced to the Board of Directors of the Chickasaw Association, Inc. that it was in financial trouble and it was closing down all amenities from further use of all property owners and the public. Although records substantiating the involvement of Blythe Brothers Construction Company of Charlotte, NC, cannot be located, they were involved in some manner, either by road construction or water and sewage construction, and wee also subject to financial failure.

North Carolina National Bank (NCNB) of Charlotte, NC, became involved immediately as it held a mortgage note of over three million dollars guaranteed by Russwood of SC. Blythe Brothers, Inc. may have had some serious indebtedness also. Acting on behalf of Russwood, NCNB made an offer to the Chickasaw POA to sell all the amenities, the golf course and the utility system at a price of $1,750,000. The acting Board of Directors met numerous times with the bank's representatives and Russwood's and were able to receive an alternative offer that eliminated the utility system for a new quotation of $950,000. It also included the stipulations that the following be accomplished by the seller before transfer: 1) completion of gold course; 2) completion of road paving; 3) completion of water and sewage systems.

The POA board, under the leadership of Leland Burns, then decided it was desirable to hold area meetings of property owners to acquaint them with all the facts and to seek advice and opinions as to the proposal and the future of Chickasaw Point. Meetings were held in Atlanta, Columbia, Greenville, Asheville, Spartanburg, and Anderson with at least one Board Member present at each meeting. The reports gleaned from these meeting indicate that many Chickasaw property owners were blaming the Board Members wrongly for Russwood's fiasco and in some cases were very belligerent. In one city a group of approximately forty were supportive of a spokesman who was advocating non-payment of POA assessments to the group. One owner, a lawyer, went as far as suing Russwood and the Chickasaw Association for breach of contract. He was defeated when it came to court. One of the former Directors informed this writer that he attended a meeting of about forty property owners and saw only three smiles all evening.

About this time NCNB decided it had better take the bull by the horns, so to speak, and formed a subsidiary company called "Hartwell Properties, Inc." (HP) to take over all of Russwood of SC, Inc. properties. The official transfer was made July 22, 1975. Harry Wagoner was then hired as the project manager.

The prior stipulations to the purchase agreement made by the POA must have been given weighty thought as NCNB advanced HPI $315,000 to be used as follows: $240,000 for road paving, $60,000 for golf course improvements and $15,000 for campground facilities.

The second Annual POA Meeting was held on November 4, 1975 at the golf storage shed. Votes and proxies were received to approve the pending contract of purchase of the amenities and an increase of annual assessments and golf club dues to $280 per lot. The vote tallied 475 for 144 against. Lacing the two- thirds majority of 1696 property owners, the issue failed passage.

During this year of traumatic changes, several more homes were erected. They were:

Lot 2045	Dr. Michael Kennedy
Lot 1813	Dr. Terry NOB Jim/Martha Hoskins
Lot 0875	Louis/Sara Boulware

Lot 0138 Fred/Bobby McGuffin
Lot 2073 Norman Stamp NOB Edna Noel
Lot 0156 Dr. Kuemmerer NOB Joe/Charlotte Rosplock

After the Annual Meeting, of which no minutes exist, the Board of Directros consisted of Leland Burns, President; Ellison Long, Vice President; John Eastman, Secretary; *Frank Nicholson, Treasurer; Howard Booth; C. T. Wise; Bill Woody; **Richard Joye;** Robert Crossland. The ones with (*) were nominated and appointed by the Board of Directors.

During the year collections of assessments amounted to $62,530, of which $34,603 was paid to a security force that operated on a dawn to dusk mode.

1976

Several more homes were added to the community during this year. They were:

Lot 1820 George Langston NOB Roy/Joanne Wells
Lot 0327 John Marguiles NOB Roy/Dorothy Ramey
Lot 0224 Josephine Pea NOB John/Holly Tuck
Lot 1769 Harold/Myrtice Stevens
Lot 2168 Clyde Turner NOB Lou Eastman (Estate)
Lot 1765 Russell O'Dell NOB Nancy Huffington
Lot 1974 Robert Jernigan NOB Herb/Barbara Jones
Lot 0314 Charles/Bobby Schwiers

The golf course was being operated on a part-time basis with Frank Nicholson (lot 1653) managing the Pro Shop. Due to operating losses he decided to retire. John and Pat Eastman took over its management for a period until HPI could see fit to take over. Harry Wagoner, the project manager, had no interest in the golf course but it seems he managed to keep the restaurant at the clubhouse open periodically. Eleanor Walchak informs the writer that many bands played for dances and many non-residents enjoyed fine food and dancing. Some of the resident ladies were often called upon to be waitresses. Many social functions were held in the atmosphere of the clubhouse with many other Oconee County residents present.

The Board of Directors was asked by HPI to pay to them the Country Club dues that had been paid the POA at the same time the annual assessment was paid. This amounted to $26,730, which was immediately given to HPI. A more cooperative attitude resulted.

The third Annual POA Meeting was held in October with no minutes available for review. The new Board of Directors obtained from subsequent minutes included the

following: Jerry Anderson, President; John Broshar, Secretary; Bill Price, Robert Crossland; Leland Burns; Norman Stamp.

That year gross income was $57,505 less the above amount turned over to HPI. Since HPI had agreed to pay 50% of the cost of security, the cost was down to $19,417 for the year for the POA.

The women living in Chickasaw decided to establish an informal Women's Club whose main purpose was to encourage a close-knit neighborhood group by social participation. Pat Eastman was elected its President and Mabel Jernigan its Secretary-Treasurer and Eleanor Walchak was Vice President.

1977

Five more homes appeared during the year indicating that Chickasaw Point would continue in spite of adversity. They were:

Lot 0548	Virginia Nichols (burned in 1990)
Lot 1103	Russwood of SC NOB Robert/Joan Kluka
Lot 1710	Mal/Vi Schroder
Lot 1749	Don/Gail McKay
Lot 0255	Zane/Bernice Metcalf

The house on Lot 1130 was used by the HPI as a sales promotion. If a current property owner were to make a referral his name would be placed in a barrel controlled by HPI. Property owners of record as of May 1, 1977, wee disqualified for the drawing for the house but would qualify for a minor prize. Through some fluke the house was never awarded but Lou Boulware won a TV set and Virginia Nichols a set of patio furniture.

NCNB made another offer to sell the amenities, including the golf course, for $900,000. The Board of Directors immediately set up an acquisition committee consisting of Lou Boulware, Harold Stevens, Ron Smith, Mal Schroder and Jerry Anderson. Lou Boulware was named as Chairman, Leland Burns Co-Chairman. This committee then chartered a non-profit corporation named Chickasaw Point Country Club. Its initial purpose was to obtain enough membership at five hundred dollars each to establish a down payment, the balance to be financed through NCNB Mortgage Corporation. The committee worked hard contacting property owners through area meetings and phone calls and by November was able to enroll 87 members. This was not a sufficient amount to satisfy a down payment so the effort was abandoned.

Negotiations during the year with HPI resulted in the POA paying 50% of security cost for 1976, 30% for 1977 and not more than $28,000 for 1977 road maintenance. The gross income for the year was $31,037 with an outlay of $48,911,

which includes $26,946 for road maintenance and $21,965 for security. There wee surplus funds on hand at the end of the prior year to allow the excess spending over current revenue.

In August NCNB announced they were not putting any more funds into the project, cut their staff by one-half and terminated Mr. Wagoner as Project Manager. Security was cut to two-shifts 4:00 p.m. to 8:00 a.m. with homeowners manning volunteer patrols at night.

The fourth Annual Meeting was held in September at the golf cart shed. The following Directors were to serve the next year: Virginia Nichols, President; Norman Stamp, Vice President and Treasurer; John Broshar, Secretary; Jerry Anderson; Bill Price; Robert Jernigan.

In October, HPI assigned the rights and duties of the Architectural Control Committee over the POA Board.

1978

The Board, under the influence of President V. Nichols, considered suing NCNB and HPI for specific performance on funds paid to HPI by the POA for road maintenance. It also billed HPI the assessments of $40 per lot on 410 lots in their inventory.

The Highway Department, in its plans to complete Scenic Highway 11, wished to obtain acreage to run the highway from the now existing dumpster area in a line to pass behind the South Union Church. HPI refused the offer and therefore the highway was placed a half-mile further to the east.

The following five homes were erected during the year:

Lot 2021	Richard Bradifeld NOB Steven McLeod
Lot 2015	Ron Smith NOB Judith Simmermon
Lot 1106	Ramona Grissom
Lot 0032	Charles Bailey NOB Marian/Marcia Williams
Lot 2023	John Edmundson/Mary Bacon

After several meetings between the POA attorneys, Lowery & Hood of Anderson, and the NCNB attorney, the POA offered to settle for $15,000 its suit against HPI for road repairs. The offer was refused by HPI.

The fifth Annual Meeting was held at the Clubhouse in September with only 36 property owners present. The following Directors were named for the next year: Virginia Nichols, President; Harold Stevens, Vice President and Treasurer; John Broshar, Secretary; Jerry Anderson; Robert Jernigan; Ronnie Smith.

Chickasaw Point was just recovering from the bad publicity of Russwood's financial failure when more was to follow. Two of HPI's employees, Chester Mobley and Keith Harding, had been selling tickets to a concert by the popular singer, Tom Jones, to be held in the Chickasaw Point Clubhouse. More than 800 tickets had been sold at $15 each. Someone became suspicious, reported it to the law and a court order was issued to stop ticket sales and for the arrest of these two men. Tom Jones' public relations director told the press it was an "outright fraud" as Jones had not been contacted.

The gross income for 1978 was $28,228 with an outlay of $64,848, which included $38,202 for road maintenance and $19,224 for security. Here, as in the prior year, a carry-over of surplus funds allowed the excess spending.

1979

Along with the completion of Scenic Highway 11, which led to a more convenient access to Chickasaw Point by all of its property owners, there were eight more homeowners on the rolls. They were:

Lot 181	Howard/Ann Booth
Lot 2120	Willie/Marian Davis
Lot 1722	Keith/Doris Dorman
Lot 1672	Paul Iaccino NOB Gary/Pam Fedyschyn
Lot 0628	Dr. David Kline
Lot 0488	Ralph Pruitt NOB Bobby/Allison Sullivan
Lot 2002	Robert Reynolds NOB Charles/Dorothy Phillips
Lot 2021	Robert Fields NOB Charles/Marilyn Ericson

In February NCNB made an offer to pay $6,000 to settle the road repair suit and to pay $10 per lot on 415 lots HPI owned. A counter demand was made by the Board of Directors for $10,000 suit settlement and $40 per lot for the year 1978/79 plus $40 per lot for the year 1979/80. The following month NCNB made another offer to pay $6,000 road repair and $20 per lot. The offer was refused. In May the Board did accept an offer of $7,000 to settle the road maintenance suit. The matter of assessments on lots was resolved at a later date.

In July a motion was made to increase the annual assessments to $60 on an unimproved lot, $100 on an improved lot. Upon balloting the property owners, the required favorable majority was not met and the assessments remained as they were at $40 per lot.

In June the first "Elmer's Open" was held at the golf course. Anyone and everyone were invited to play nine holes with a BYOB party afterwards. This became standard procedure and according to Elanor (Elmer) Walchak on one late October

evening all participants were required to wear Halloween masks. This caused many cars to stop and take a second look.

The sixth Annual Meeting was held at the Clubhouse. The following Directors were named for the coming year: Harold Stevens, President; Charles Spaduzzi, Vice President and Treasurer; Virginia Nichols, Secretary; Mal Schroder; David Kline; Robert Jernigan.

There was a gross income of $56,807 and an outlay of $41,527 this year. Of that, $18,281 was expended on road maintenance and $12,480 for security.

In October the POA attorney was requested by the Board to file suit against HPI for past due assessments on their lots.

1980

In January Cherokee Security Service was contracted to provide security during the night hours at $4.50 per hour. A guardhouse was erected 200 feet down from the front entrance, which contained two rooms that were converted to office space for the POA.

Five more homes were added including:

Lot 1804	Bill/Kitty Jacober
Lot 1659	Ed/Libby Berkland
Lot 0529	Rudy Hawkins/James Anderson
Lot 0135	Stuart/Sara Cooley
Lot 2024	Les/Mary Cronk

The Board agreed to make a general practice of mailing to each property owner of record a quarterly newsletter. This involved producing up to 1,400 copies of each page of the letter. Volunteer Chickasaw residents were called upon to stuff envelopes in preparation for bulk mailing for which a postal permit was obtained.

With many meetings between the POA attorney Bill Hood, of Anderson and also the attorney representing HPI, an agreement was finally reached which became binding. HPI agreed to pay $7,500 on the now delinquent assessments and 100% of the 1980-81 billing of assessments on 429 lots. They also prepared deeds transferring title of Papoose Park (the playground area) all of the road right of ways, the swimming pool, the marina, the tennis courts and the picnic area. They did reserve the rights to the clubhouse until such time that the inventory of lots had been disposed of. Mr. Roger Hard, who was President of Mar, Inc., another of NCNB's affiliated corporations formed to handle the disposal of other distressed subdivisions that were taken over by NCNB, was made the President of HPI and was instrumental in placing Steve Hooks as the new project manager with offices in the pro shop.

It would be well to note that HPI and NCNB at the start of the aforementioned negotiations had a very negative attitude about Chickasaw. One bank official threatened to turn the golf course into a cow pasture.

The seventh Annual Property Owner's Meeting was held in late August. An official election was held for the two new Directors. This appears to be another first as prior Directors had been appointed by the Board.

The new Board for the following year consisted of: Harold Stevens, President; Charles Spaduzzi, Vice President and Treasurer; Lou Boulware, Secretary; Russell Odell; Mal Schroder; David Kline.

During 1980 $65,416 had been collected and $52,262 expended. Road maintenance used $32,530 and $16,049 was used for security service.

1981

Construction was started or completed on three homes during the year as follows:

Lot 1882	Fred/Irene Schlorff
Lot 2026	Tony Longo NOB Jim/Sue Dickey
Lot 1712	Robert Logan NOB John/Mary Monk

In view of the fact that all amenities were now owned by the POA with the exception of the golf course and the clubhouse and since the $120.00 club dues as outlined in the Covenants and Restrictions was no longer a legal charge because of separation of amenities between the POA and HPI, the Board asked for a referendum to increase the assessment to $75.00 on an unimproved lot and $124.00 on an improved lot. This referendum passed by a more than 75% majority.

In May HPI agreed to transfer $7,800 to the POA to facilitate repairs to the pool and the marina to place them into a usable condition.

A sales group had been procured by HPI to start selling their inventory of lots. Since they were rather unhappy with the appearance of the front entrance to Chickasaw, they advanced to the POA a gift of $4,000, which was used to erect the rail fences and to repaint the Security building and the sales office to the right of the entrance. This building, a doublewide was erected in 1976 and was used as a project manager's office, a sales office and as a lodging, for several months, for one of the security guards.

The eighth Annual Property Owners' Meeting was held in August at the clubhouse with 110 present. The Board of Directors for the following year were: Charles Spaduzzi, President; Ed Berkland, Vice President-Treasurer; Lou Boulware,

Secretary; Paul Iaccino; David Kline; and Russell O'Dell who resigned later in the year and was replaced by Robert Jernigan.

The receipts for the year totaled $128,944 and expenditures $129,011. Road maintenance amounted to $88,294 and security was $25,463.

1982

The first order of business in the new year was to hire, on a self-employed basis, an administrative manager. Several persons were interviewed and Ed Berkland, a Board member, was hired. The new manager spent a large portion of his time that first year in bringing the property owners' records up to date and locating many that had improper addresses.

Only two new residences were constructed during the year and they were:

Lot 0496	Frank/Jane Johnson
Lot 1824	Harold/June Sutton

In October a proposal by the Board was made to increase the annual assessment to $85.00 on an unimproved lot and $135.00 on an improved lot. This was approved by the membership by a vote of 555 for and 206 against.

The Board, with advice from its attorney, instituted a quarterly late payment penalty on all assessments that became delinquent of $5.00 per lot.

During this year HPI set up a sewage expansion escrow accunt into which were deposited an initial deposit of $50,000 plus all future collections of water and sewage hook-up fees charged by the utility company. The utility company, Hartwell Utilities, Inc., had submitted all required papers and usage rates to the SC Utility Commission in the preceding year and began metering the water in early 1982 and also making the initial charge for availability fees to unimproved lot owners at $24 per quarter.

The ninth Annual Property Owners' Meeting was held the weekend before Labor Day at the clubhouse with 150 members in attendance.

The Board of Directors for the following year was: Lou Boulware, President; Robert Logan, Vice President; John Eastman, Secretary; Zane Metcalf, Treasurer; Paul Iaccino; Ed Berkland.

The gross receipts for the year were $126,137. Expenses were $156,668 of which $85,256 went for road maintenance and $46,663 for security. Fortunately a cash surplus was carried over from the prior year.

1983

The property owners seem to have gained more confidence in the future of Chickasaw Point as nine more homes were added to the complex as follows:

Lot 1793	L. Summey NOB Charles/Dixie Tackett
Lot 1052	Fred Butler NOB Harold/Mary Crocker
Lot 0004	Eldon/Gloria Shell
Lot 1698	Tom/Louise Clary
Lot 0947	Lawson Burton NOB J. Morgan/L. Bonier
Lot 1994	William/Lynn Callahan
Lot 1920	Lee/Aretta Price
Lot 0958	Al/Ilone Mokentin
Lot 0927	Calvin/Sandra Jacobson

The Board made the decision that when a home is erected covering the boundary of two adjacent lots the two lots would be treated as one lot for assessment purposes.

Late in the year information was given to the Board that all of HPI lots would be sold by the year-end. The Board was also informed that the golf course and Hartwell Utilities, Inc. would also be sold soon after. An acquisition committee was appointed, chaired by Harold Stevens, and the POA was given the first right of purchase when and if the properties were put on the market per the agreement made in 1980.

The camping area for RV's was completed in the fall of this year in a small area on the North side of Boat Ramp Road, just West of South Union Cemetery. It contained ten campsites with power, water and sewage hookups. This area was completed and paid for by Hartwell Properties, Inc.

The tenth Annual Property Owner's Meeting was held in August at the clubhouse. As an added inducement for better attendance the Woman's Club served a light lunch after the meeting. This later became standard practice at all Annual Meetings.

The Board of Directors for the following year were: Robert Logan, President; Harold Stevens, Vice President; Ed Berkland, Treasurer; John Eastman, Secretary; Ralph Pruitt; Paul Iaccino.

Gross receipts for the year were $161,283 and expenditures of $137,768, of which $67,333 was for road maintenance and $45,787 for security service.

1984

HPI having completed its sales program deeded the clubhouse to the POA in January. The Board then appropriated $12,000 for repair and maintenance, which included insulation and storm window installation.

The Board, at the suggestion of the Acquisition Committee, offered $150,000 for HPI for the purchase of the golf course and utility system. There was no reaction from HPI for several months until we suddenly were informed that a company called "Foothills Properties and Associates" had made the purchase at approximately $300,000 of these two areas and 70 unsold lots plus all properties designated as undeveloped. It was later discovered that Roger Hard, the former President of HPI, and a group from Conway, SC were the owners of Foothills Properties.

Steve Hooks, the project manager for HPI, had advised the POA to make a bid on the golf course and utility system but they were never told that all NCNB properties at Chickasaw were up for bid. The other properties, which included 280 acres of undeveloped section five, 125 lots, and the Point Place area were worth more than $140,000, of course, but the POA was unlikely to get property owners approval to buy these other properties.

Because of the unfriendly situations that occur when a building contractor creates damage to Chickasaw roads, a plan was adopted by the Board whereby the prospective homeowner-builder would pay a road use fee of $250 at the time he submitted his application for building approval. This proved to be a wise step in improved relations with all concerned.

John Eastman submitted his resignation to the Board and was replaced by the appointment of Robert Jernigan. John met with a tragic accident shortly after that and his death was mourned by all his associates.

The following homes were built during 1984 giving more strength to the recovery of Chickasaw Point:

Lot 0804	Tom/Peggy Uehlin
Lot 0362	Newman Massey NOB Thomas/Donna Dasse
Lot 2285	Tom/Shirley Dolan
Lot 1676	Ausley/Ann Carraway
Lot 1021	Lazlo/Maria Darai
Lot 0801	Dr. B. R./Ann Ewing
Lot 0126	C.R. Hutchins NOB Marie Barr
Lot 0001	John/Susan Morgan
Lot 2167	George/Barbara May
Lot 0889	Robert Peterson NOB Thomas/Mary Ellen Convery
Lot 0127	Jay/Linda Neidert
Lot 1639	Robert/Mike King NOB Charles Clayton

Lot 2007	Peter Farnsworth NOB Tim/Patty Kwiatek
Lot 1051	Helmut/Elsie Ehrhardt

The Woman's Club purchased a quantity of hybrid loblolly seedlings, which a group of volunteers planted along the front of Chickasaw Point. Those planted in the area from the entrance toward South Union Church survive today but those to the South of the entrance were inadvertently mowed down and destroyed in their early life.

The eleventh Annual Property Owner's Meeting was held at the clubhouse in August at which time the following Board of Directors was formed: Harold Stevens, President; Lou Boulware, Vice President and Secretary; Bob Logan, Treasurer; Tony Acosta; Dwight Baker.

Robert Logan was forced to resign in December because of bad health and tom Dolan was appointed as a replacement.

The new Board in reaction to complaints about closed meetings enacted a policy to hold town meetings on a quarterly basis. The first was held on a Saturday morning in December.

The receipts for the year $153,520 and expenses of $168,458. Road maintenance was $62,810 and Security $33,751. Repairs to the clubhouse totaled $28,500.

1985

An attempt was made by the Board to increase the assessments to $125 and $250. This was voted against by the membership and failed passage.

In February, Tony Acosta resigned from Board membership and was replaced by Tom Clary.

This year became a banner year concerning home construction. The following 26 house were erected:

Lot 0918	Mike Moore NOB Robert McCaston
Lot 2012	Wayne Osmundson NOB John/Elaine Ranney
Unit I	Lakeshore Villas/consisting of 4 homes
Lot 0167	Robert/Carol Holmes
Lot 0106	Francis/Doris Harkins
Lot 0150	James/Betty Weaver NOB Jane R. Lowe
Lot 1067	C. Chapman NOB Kurt/Alayne Klepper
Lot 0998	Wright Realty NOB John/Dolly Ell
Lot 0961	Gene/Lee Chance
Unit II	Lakeshore Villas/consisting of 4 more homes
Lot 0892	Bill/Nancy Duffy

Lot 1815	Jim/Pat Garretson
Lot 2043	Marc/Cynthia Menigo
Lot 1811	Tom/Shirley Finley
Lot 2018	Joseph/Louisa McFadden
Lot 2352	Julius Morgan NOB John/Joan Carter
Lot 0005	Jim Malaska NOB Wanda Cross
Lot 0765	Earl Croll NOB Stan/Lois Meseroll
Lot 2001	Marvin Hambleton NOB George/Helen Anderson
Lot 1714	Harry Jones NOB Charles/Jesse Green

The present owners of the eight villa units are:

1. Norman/Rosemary Bein
2. William/Sue Foisel
3. Aubrey/Barbara Johnson
4. Elvira MacAfee
5. James/Judy Perkins
6. Rod/Karen Sperle
7. Walter/Dee Weber
8. Benny/Jerome Martin

In February 1985 the Board was approached by Lakeshore Development Company to approve a two-phase program of erection of two town house units containing Four town houses per town unit. These were to be erected on a portion of land, adjacent to the POA owned picnic-beach area that was classified as undeveloped and owned by Foothills Properties. The concept was given its approval and a Villa Management Association was formed and annexed into the Chickasaw Point Subdivision subject to its Covenants and Restrictions. The units were completed during the year as indicated earlier and its owners have the same duties and rights of any other Chickasaw Point member.

In July the Board made an agreement with Jack Jones allowing him to operate a restaurant and lounge on the upper floor of the clubhouse. The original contract covered a trial period, rent-free for six months allowing the operator the use of the kitchen.

Foothills Properties deeded to the POA the following tracts: All "T" areas except those owned by Hartwell Utilities used for its operational purposes, the security office, the campground area, and 2.4 acres to be used as a boat storage area.

The twelfth annual property owners meeting was held in late August at the clubhouse with a light lunch served by the Woman's Club. The Board of Directors had earlier that year agreed that the Board should consist of seven members. The following were named to the Board: Tom Dolan, President; Harold Stevens, Vice President; Mal Schroder, Treasurer; Lou Boulware, Secretary; Dwight Baker; Paul Iaccino; and Bud Zeiner.

The entire Chickasaw Community was saddened by the passing of past President Bob Logan and past Board Member Fred Butler.

In November another attempt was made to convince the membership that increased assessments were needed to maintain Chickasaw growth. A proposal was made to increase assessments to $105 on lots and $165 on homes. The vote was 311 for and 400 against.

The receipts for the year amounted to $156,991 and $161, 287 was expended. Road maintenance cost $64,500 and security $33,472.

The "Lunch Bunch" was established by the women during this year with no formal rules or regulations or binding membership. The purpose of the "Bunch" was to congregate monthly for a luncheon at some designated restaurant and later enjoy some shipping together.

1986

A plot of land directly behind the security office was set aside by the Board of Directors to be landscaped and be known as the "Chickasaw Memorial Garden." Donations were made in memory of John Eastman, Fred Butler and Robert Logan to start the project under the direction of Mary Kline and the Woman's Club. The sundial, benches and plantings were placed to make the garden an attractive sight.

Betty Anderson, after five years of good and faithful service resigned her position as clerk-typist and Elsie Ehrhardt, a Chickasaw resident, conceded to take over the position.

The Board made a decision to increase the late payment penalty to $10 a quarter for all delinquent lots until such time the account has been paid. Collections have been made on 85% of the lots up from 40% in the 1970 years. Many judgments had been placed on lots during the period from 1983 to the present and the goal was set to try to reach 90% collections on unimproved lots and 100% on improved lots.

In lieu of the property owner approval of assessment increases and because of continuing inflated costs, the Board approved a special assessment be charged in the amount of $20 per lot, $30 per house to cover capital expenditures. This was charged in addition to the regular annual assessment.

Chickasaw Point continued to grow with the following houses being erected:

Lot 2032	Richard/Joann Kading
Lot 0155	Richard/Kathie Carron
Lot 0997	Jim Notestine NOB William/Martha Anderson

Lot 0336	Jack Jones NOB Ronald/Donna Hough
Lot 0309	Richard/Nedra Hohl
Lot 1702	Gerald Gibson NOB John/Mary Jane Lucas
Lot 0777	Gray/Helen Miller
Lot 1001	El Shell NOB Dan/Eunice Wood
Lot 0169	Malcom Wade NOB Ron/Suzanne Kitchens
Lot 1665	Victor/Jeanette Bolin and Julius/Bonnnie Surgnier
Lot 2051	Ralph/Elizabeth Teague
Lot 0832	Bob/Louise Ingraham
Lot 1070	Ben Kinney NOB Bob/Doris Sharkey
Lot P-32	Dave/Shirley Werden
Lot 2009	Eugene/Anita Cook
Lot 2030	Paul/Betty Hughes
Lot 0971	Harold/Dottie West
Lot P-37	Lakeshore NOB John/Jo LeCraw
Lot 0222	Charles/Kim McMichaels
Lot 0192	Darrell/Irene Werts
Lot 0863	Florrie Fili
Lot 0152	Jack/Tenna Sines

The restaurant operated by Jack Jones was closed in April because of high fire insurance premiums.

Foothills disposed of the golf course to a company titled "Trouvaille, Inc." which consisted of several local residents including Mike Moore and Dr. B. R. Ewing.

An audit of financial records was made by two independent resident accountants and the POA was given a clean bill of health.

The POA office was moved to its existing location in May so as to allow the clubhouse to become more available to use during the daylight hours.

The thirteenth Annual Property Owners meeting was held at the clubhouse in August. The following Board then took control: Paul Iaccino, President; Mal Schroder, Vice President; tom Dolan, Secretary; Bud Zeiner, Treasurer; Dwight Baker; Jim Garretson; Lou Boulware.

The gross income for the year was $196,688 and the expenditures amounted to $203,996. Road maintenance used $93,258, security $35,216, pool repairs, $17,823.

At the suggestion of Dwight Baker, the format of the Quarterly Newsletter was changed to a composite, varying from eight to twenty pages, printed on newsprint paper and its cost supported by advertising from area merchants. Mary Kline was designated as the Chief Editor and was supported by a large volunteer staff that proofread, obtained ads, and contributed articles for printing. This became very popular with the membership.

1987

Paul Iaccino and Tom Dolin resigned their positions on the Board due to bad health reasons. Mike Moore and John Morgan were appointed to fill the balance of the year. Mal Schroder officiated as President and Lou Boulware as Secretary.

The following homes were constructed during the year.

Lot 0406	Harold/Ann Kirk
Lot 1803	George Hisken NOB Paul Agnew
Lot 1700	Larry Weaver NOB Bill Mercer
Lot 0027	George/Wendy Warden
Lot 0999	Rod/Kay Grahn
Lot 2044	Dale/Jewell Cockrell
Lot 0308	Russ Baldwin NOB Dr. Robert/Cheri Capell
Lot 0732	Margaret Kuhn NOB Dr. Ajit/Darshana Dixie
Lot P-6	Lakeshore NOB Carl/Becky Wilson
Lot 1046	Felix/Jennifer D'Avanzo
Lot P-10	Bill/Doreen Carlysle
Lot 0882	Mike/Joyce Moore

Lakeshore Development had obtained control of the undeveloped area on the Point from Foothills Properties and subdivided into forty lots. This area known as Point Place had its own Covenants and Restrictions but it was agreed by the Board that they would have the rights and duties of original POA members until such time that the area was annexed into Chickasaw Point.

The Board announced that all meetings would be open to all members who wished to attend and each third month the meeting would be held on a Saturday to allow non-resident members to attend.

Mal Schroder had been appointed to head a committee to start research concerning the expiration of the governing Covenants and Restrictions, which was to occur on December 31, 1991. This committee was chaired by Gerald Gibson after Mal Schroder was elected POA President.

The fourteenth annual Property Owners meeting was held at the clubhouse in late August. The following Board of Directors was seated for the coming year: Mal Schroder, President; Gerald Gibson, Vice President; Gloria Shell, Secretary; Dave Werden, Treasurer; Jim Notesline; Jim Garretson; Dwight Baker

During the year the Chickasaw Men's Club was established. Its purpose was mainly to serve as a social outlet for the members but also to carry on projects that would

be beneficial to Chickasaw Point. Dave Werden was the first President, Ray Renbarger, first Secretary.

The gross receipts totaled $220,944 this year. The expenditures were $229,977 with $72,735 for road maintenance; $43,553 for security; and $25,655 pool repairs. The special capital expense assessment of $20 and $30 was again charged with the 1987-88 membership assessment.

1988

The Covenants Committee, under the leadership of Gerald Gibson, continued to meet with POA attorney, Daniel Day, on a bi-weekly basis throughout the year and expended many man-hours drafting a suitable document that could be satisfactorily adopted. Harold Sutton accepted this leadership when Gibson resigned in December of this year.

The following fifteen homes appeared on the scene during the year:

Lot P-12	Ray/Anne Renbarger
Lot 1806	Joh/Coleen Folden
Lot 1778	Steve/Elizabeth Knight
Lot 1836	Custom Homes NOB M.J./Lillian Piland
Lot 1753	Ivan/Martha Ripple
Lot 0311	Tom/Ella Anderson
Lot 0835	Sid/Betty Terry
Lot 2090	Ron/Myrtel Kuster
Lot 1007	Mac/Sue Carlton
Lot 1076	Robert/Ann Skelnik
Lot 0808	Earl Croll NOB Betty Englebrecht
Lot P-38	Gustin Vaughn
Lot 0013	Bud/Bobbie Warren
Lot 0868	Frank/Mary Latimer
Lot 0771	Bobby/Kathleen McKinney

The U.S. Corps of Engineers informed the POA that regulations governing marinas on Lake Hartwell stated that all slips must be privately owned. A Marina Association was formed by property owners who desired ownership of a slip. This Association bought the marina from the POA and sold the slips to the individuals who owned property in the subdivision. One slip and several tie-ups were held by the POA.

"Trouvaille, Inc." was purchased outright by Dr. B. R. Ewing, Chickasaw Point property owners, and his two sons, Billy and Phil, became the operators.

The POA, with the cooperation of Hartwell Utilities, installed eight fire hydrants, costing $19,940, for the protection of the property owners during the year.

The fifteenth Annual Property Owners meeting was held in August at the clubhouse and the following Board of Directors was named: Gerald Gibson, President; Ray Renbarger, Vice President; Dave Werden, Treasurer; Gloria Shell, Secretary; Dwight Baker, Jim Garretson; Jim Notestine.

The total monies collected in 1988 were $251,445, expenditures were $238,549, which included $60,671 for road maintenance; $52,480 for security; and $22,938 for pool repairs. The special assessment for capital expenses was continued during this year to meet the growing need of repairs and improvements to the amenities.

1989

Ray Renbarger became President after Gerald Gibson resigned in January because he was no longer a property owner. Nancy Duffy was appointed to fill his seat on the Board.

The final draft of a new Covenants and Restrictions was presented to the Board by the Covenants Committee in January. This draft was approved for printing and was mailed to all property owners of record that month, along with a legalized approval form for their signatures. In order for the new Covenants to become the governing document for Chickasaw Point, the signatures of two thirds of the property owners were required.

During the spring of this year, the old security office was removed and a more attractive gatehouse was erected, with volunteer labor, at a cost of $9,700.

In the early years of existence the developer had placed several totem poles at the front entrance. They had been removed and put into storage before 1980. Gloria Shell was able to locate them at the golf maintenance shed, had them repainted and refurbished, and then installed them at the entrance to the playground area.

Expansion of new homes during the year brought in the following residences:

Lot 1779	Harold/Shirley Beltz
Lot 2193	Margaret Murrah-Taylor
Lot P-5	Ervin/Rae Sletten
Lot 1713	Charles/Patricia Gehrke and Charles/Sharon Slusne
Lot 0779	Custom Homes
Lot P-36	Bob/Joann Rittweger
Lot 0240	Jon/Diane Reed
Lot P-3	Tom/Louise Kudro
Lot P-34	Carol/Margaret Nietlispach
Lot 0876	John/Carolyn Glay

Foothills Properties and Hartwell Properties, Inc. sold to a corporation named Scenic 11 Properties, Inc. all of their holdings, which consisted of 126 Chickasaw lots, the stock in Hartwell Utilities, Inc., all undeveloped areas including the so labeled commercial lots at the front entrance.

Foothills Properties had deeded to the POA 2.4 acres directly behind the South Union Church in 1985, which was designated at the time to be as a boat storage area. Gray Miller, acting as the Chairman of a Dry Dock Committee, was authorized to proceed with this project during 1989. The terrain was leveled, crushed stone applied as surfacing and a chain link fence to surround it, at a total cost of $61,944 for the project. Property owners only are allowed to use this storage area, which is secured by a combination lock on the gates.

The sixteenth annual property owners meeting was held at the clubhouse in August and the following served as Directors for the next twelve months: Jim Notestine, President; Dale Cockrell, Vice President; Dave Werden, Treasurer; Gloria Shell, Secretary; Mike Moore; Lou Eastman; Ray Renbarger.

The gross receipts for 1989 were $272,131 with total expenditures of $234,684. In addition to the before mentioned expenditures, road maintenance cost $50,996 and security $56,575.

1990

Due to reasons of bad health, Mike Moore resigned from the Board f Directors early in the year and was replaced with Tom Anderson.

Later Jim Notestine resigned because of relocation and Dale Cockrell replaced him as President.

Ann Renbarger took on the task of acting as part time secretary to the Administrative Manager starting in January 1990. She continued with this chore, which consisted mainly of recording property owner mailing address changes, until her death in 1992.

It was the decision of the Board to install an electronic gate system at the gatehouse. This eliminated one shift of security guards. Except for an occasional replacement of the gate bars because of breakage, this system has worked well during the hours of 10:00 to 6:00 a.m.

During 1990 the following homes were built:

Lot 1762	David/Susan Suppes
Lot 0485	Ed O'Shields

Lot 1041	Charles/Sandy Dost
Lot 0129	Joseph/Galye Ohlrich
Lot P-40	Tom/Marian Multer
Lot 0330	Wayland/Sue Boyles
Lot 1805	Bud/Sue Jones
Lot 1812	Jerry/Martha Zoerner
Lot 1816	Al/Jacquie Reichert
Lot 0130	John/Mary Jane Bridges
Lot P-30	Jerry/Jean Anderson
Lot 0992	David/Kelli Thrasher
Lot 2005	Art/Sue Anderson

After using every method possible to remind property owners that the approval forms for the new Covenants and Restrictions needed their signatures, including hundreds of telephone calls and a two day open house in Greenville, SC, the final required signature was received on June 28, 1990. The approved new Covenants were recorded the next day, June 29, 1990 in the Oconee County Clerk of Court's Office with 1154 lots approving. A project that was started in January 1987 had been finally completed forty-two months later. Needless to say, a sigh of relief and exultation could be heard from many miles off. The future of Chickasaw Point was saved again!

The seventeenth annual property owners meeting was held at the clubhouse. The following men were named to serve the coming year: Dale Cockrell, President; Ray Renbarger, Vice President; Ivan Ripple, Treasurer; Herb Jones, Secretary; David Werden; Jay Neidert; Harold West.

The receipts for the year were $221,917 with expenditures of $233,585. Road maintenance cost $68,223, security $48,829 and machinery and equipment $9,253.

In December of 1990 it was decided by the Board that a full time maintenance man should be hired the following year. Therefore, the expenditures for a pickup truck, tractor and detachable mower and a riding lawn mower were transacted in advance.

The Woman's Club outfitted a library in the clubhouse that has in stock many books for the enjoyment of all property owners.

Immediately after the Covenants had been approved and recorded, legal steps were taken to annex the Point Place are into Chickasaw Point. A consent form carrying the signatures of all Point Place property owners of record was procured and the annexation was complete. They now are required to abide with and follow the adopted Covenants of Chickasaw Point except for conflicting rules included in their Covenants concerning setbacks.

1991

Since maintenance equipment had been purchased in the prior year, the Board found that they must provide protection for such and made the decision to erect a maintenance building. Volunteer labor was utilized to cut costs and the shed and additional equipment caused an outlay of $27,497 for the year.

The Marina Association was permitted by the Corps of Engineers to construct another marina of twelve slips, which were sold immediately to interested property owners.

The following six homes were approved for construction:

Lot 1864	Mark/Sandra Classey
Lot P-33	Donald/Paula Bartholomew
Lot 0761	Phil/Ann Ewing
Lot 1800	Rick/Karen Anderson
Lot 1995	Manuel/Susana Rodriquez
Lot 0860	Charles/Carol Laman

The assessments, as governed by the newly adopted Covenants, were billed for the year at $120 for a lot, $300 for a house.

A Computer Committee was formed, headed by Herb Jones, to study the feasibility of its use and its procurement. A sum of $4,000 was budgeted. The computer and its accessories were purchased late in the year but were not utilized immediately.

Ray Renbarger chaired a committee to update and revise the Corporate ByLaws. After several meetings with the Board and a meeting with interested property owners, the revised ByLaws were approved and adopted.

The eighteenth annual meeting of property owners was held in August at the clubhouse with 170 members present. The following members were named to serve on the Board of Directors for the following year: Dale Cockrell, President; Bud Jones, Vice President; Ivan Ripple, Treasurer; Herb Jones, Secretary; Harold West; Jay Neidert;Al Reichert.

The gross receipts for the year were $241,343. Expenditures were $232,201 with road maintenance at $47,582, security at $41,216 and pool repairs at $19,887.

The Long Range Planning Committee, chaired by Dale Cockrell, advised the Board that reserve funds needed to be established to cover future emergency contingencies and expected future expansion of the amenities. This was agreed to and reserve funds have been earmarked and will be increased on a year-by-year basis in the future.

Oconee County adopted the 911 emergency system during the year resulting in changes to some of the road names and assignment of house numbers to all homes. This caused some consternation and confusion among the Chickasaw Point residents but also was the source of comfort in knowing that emergency aid would be more readily available.

1992

The Administrative Manager, Ed Berkland, after giving six months prior notice, retired on January 1, after ten years service. The Administrative Committee had hired a replacement to take over the position and that person was on the job on January 2, 1992. Joni Myers, the new Administrative Manger, had an almost insurmountable task of learning procedures, knowing past policies and the additional load of entering all required information into the database of the computer. She has done very well and is now the source of much information.

The annual billings were provided by the computer in April after the cost of living index had been applied to last years base assessments as required by the Covenants.

The following residences were approved for construction during the year:

Lot 0970	William/Martha Constantino
Lot 1756	Bruce/Lee Loving
Lot 1048	Dave/Shirley Werden
Lot 1768	William/Margaret Cobham
Lot 1750	Harold/Joyce Airington
Lot 0119	Molin Development NOB Charles/Carolyn Timms
Lot 0991	Bernard/Ella Morgan
Lot 2351	James/Mary Girdner
Lot 0306	Joe/Virginia Williams
Lot P-31	Lakeshore Development NOB James/Bobbie Jones, Jr.
Lot 1703	Allan/Phyliss Knudsen
Lot 0724	Lakeshore Development
Lot 1084	Charles Tolliver
Lot P-7	Robert/Michele Thompson
Lot 0920	James Dyar
Lot 0937	Stanley/Dorothy Klepper
Lot 0163	Anthony/Elsie Jordan
Lot 0312	Paul/Phyllis Sadej
Lot P-2	George/Lucille Adams
Lot P-21	Henry/Mary Foote

The nineteenth Annual Property Owners meeting was held at the clubhouse in August and the following will serve as Directors for the coming year: Bud Jones,

President; Ervin Sletten, Vice President; Wayland Boyles, Treasurer; Herb Jones, Secretary; Ivan Ripple, Al Reichert; Jay Neidert.

Collections for the year amounted to $292,040 with expenditures of $286,751. Road maintenance cost $58,471 and security $44,829. In addition to a full time maintenance man an extra person was hired for the bulk of the year to keep the grass cut during a very wet year.

This year saw the advent of a new group called "The Under the Hill Gang." This consists of residents under 40 years of age who wish to socialize with their own age group.

ACKNOWLEDGEMENTS

It would be remiss if I did not thank Past President Harold Stevens for reviewing this manuscript before publication.

With sincere gratitude I wish to thank Howard Booth, John Landreth, Louis Boulware, Harold Sutton, Eleanor Walchak, Fred Anderson and Vera Duke for the information they supplied.

A special belated thank you to Bill Chamberlain whose initial history articles in the newsletter were a tremendous aid.

Past Editor of the newsletter, Ray Renbarger, also authorized and published several historical articles in the Chickasaw Newsletter, which were a nucleus upon which to expand. For these my great appreciation.

Betty Hughes, who has worked diligently as Historian for the Woman's Club, can be credited with input to this manuscript through the records she has kept.

Through the influence of Harold Sutton, I was named by the Board of Directors as "The Keeper of the Archives." This led to the production of this record of past events concerning "Chickasaw Point." I am indebted to him for his review of the completed manuscript and for the helpful suggestions in presentation.

We appreciate the use of the hand drawn sketch of the clubhouse as used on the front cover. This was done by Marc Sletten, son of homeowners Erv and Rae Sletten.

Ed Berkland

(continued on next page)

1993

Chickasaw Point was declared a "Significant Community" this year by the South Carolina Highway Department, thus clearing the way for installation of new signs on Scenic Highway 11. Chickasaw also will not appear on official State road maps.

Roy Wells and Bob Curtis were elected to the POA Board of Directors for three-year terms and Chuck Laman was elected for a one-year term filling the unexpired term of Jay Neidert (resigned for health reasons). Bud Jones was elected President; Erv Sletten, Vice President; Wayland Boyles, Treasurer and Bob Curtis, Secretary.

Chickasaw Point now has an estimated $20 million dollars worth of new homes.

"No Smoking" came to Chickasaw this year when the entrance lobby of the clubhouse was designated as the only smoking area in that facility.

At long last, Scenic 11 agreed to pay delinquent assessments of $59,680. This money was invested as the start of a Capital Reserve Fund to be used for future improvement or expansion of amenities.

Volunteers continued to make additions and improvements to Chickasaw Point. The Men's Club built a gazebo behind the clubhouse to house grills. Volunteers also constructed concrete pads under the tables in the picnic area and for a boat/RV washing area in the dry dock. An "Adopt-a-Garden" program also was initiated to maintain landscaped areas throughout Chickasaw Point.

Our swimming pool was reclassified as a "Class B" pool, thus allowing operation without lifeguards. The pool will now be opened earlier in the spring and remain open longer in the fall.

Assessments for the year ahead were set at $316.40 for an improved lot and $126.50 for an unimproved lot. Total income this year from assessments was $333,468. Expenses for the year totaled $316.013.

The contract with Blue Ridge Security for operation of the entrance gate and guardhouse ended in July. The POA accepted a bid from American Security of Greenville to take over.

Work was started this year in the Marina to replace all flotation in order to conform to new requirements of the Army Corps of Engineers and to construct new portable ramps for C and D docks. New anchor cables and new winches were installed on D dock.

Owen Goodman of Port Bass was hired as a second maintenance staff member. Equipment purchased for use by the staff included a chipper/mulcher to be used to process tree trimmings (burned in the past) and spraying equipment to be used for weed control throughout Chickasaw Point.

A caring community, 22% of the residents, donated 33 pints of blood in June!

A total of 1.5 miles of roads were repaved in 1993. Holes and ditching also were repaired. Total cost: $44,974.

1994

As of February, the Chickasaw Point Property Owners' Association had an estimated worth in excess of $850,000 and was debt free. More than 225 homes with an estimated value of $20 million dollars have been built in Chickasaw.

Cable television came to Chickasaw Point at the end of 1993 and the beginning of this year thanks to the diligent efforts of Tom Kudro. A contract for service was signed

with CableTel, Inc. The "base station" was located in the dry dock area. A total of 25 standard channels were offered for $21.95 a month. Other channels were to be offered at various rates.

Two revisions to the POA By-Laws were approved. The first one requires discussion at two consecutive Board meetings, and an opinion by a "Reserve Review Committee," as to the worthiness of a project for any real property transactions exceeding a cost of $10,000. The second revision establishes that the use of amenities by renters be limited to those who are renting for 90 days or longer, and that such renters be granted an "Associate" membership for the duration of their rental period.

Lois Meseroll, Stan Klepper, and Betty Engelbrecht were elected to three-year terms on the POA Board of Directors. Officers for 1994-95: President, Erv Sletten; Vice President, Roy Wells; Treasurer, Wayland Boyles; Secretary, Bob Curtis. Sandy Dost was appointed Administrative Manager, replacing Joni Myers.

Hartwell Utilities, supplier of our water and sewer system, informed the POA that it was for sale. The POA Board then voted to spend $10,000 for an engineering study to determine the condition and value of the operations with an eye on possible purchase of the system. Following completion of the study the Board offered to buy the utilities for $1.00 and land owned by Scenic 11 for $60,000 (owners of Hartwell Utilities also are owners of Scenic 11). The land includes lots at the front entrance to Chickasaw Point, part of a T-area across from the picnic area and five acres adjacent to the campground.

The tennis courts were resurfaced this year and a drinking fountain was installed at the courts.

Operating expenses for 1994 were $247,000 compared to a budget of $261,000.

Marina dock repairs completed by November included new flotation under D dock, new anchors and new winches, also on D dock.

The telephone system at the entrance was updated to handle 500 additional names and numbers. A new system of visitor passes was put into action.

1995

Rick Gifford was hired as the new head of maintenance in Chickasaw Point and Brian Cobb was hired, also for maintenance work. Karen Booker, a resident, was employed part-time for clerical work in the POA office.

A renovation of our clubhouse interior was completed and involved 2,000 hours of labor by about 50 residents, all volunteers. The job included all new carpeting, new railings around the dance floor, new oak storage cabinets, new knotty-pine paneling in selected areas and new hand rails. The foyer was wall papered. Doors and trim were painted; new ceiling tiles were installed. The Women's Club donated a new stereo system. The project was spearheaded by the Amenities Committee with Sue Chamberlain and Harold Crocker as co-chairpersons.

Tony Jordan and Don Roe were elected to the POA Board of Directors for three-year terms. Roy Wells was elected President; Stan Klepper, Vice President; Don Roe, Treasurer and Bob Curtis, Secretary.

Ed Stueber accepted the chairmanship of a standing committee to develop and maintain a Long Range Plan for Chickasaw Point.

New lights and a new sign for the front entrance, designed by Steve Kolarich, were installed in September. A new Chickasaw Point sign, also designed by Kolarich, was placed on an interior wall of the clubhouse.

A new POA management system was set up to better centralize the day-to-day operations of the POA. The system establishes three positions: an Operations Manager, a Finance Manager and an Administrative Clerk. Rick Gifford was named as Operations Manager, to begin his new duties in 1996.

The South Carolina Department of Transportation presented the Chickasaw Men's Club with an Adopt-A-Highway Award of Merit for outstanding service in helping maintain the beauty of Scenic Highway 11 through participation in the anti-litter program. The Men's Club raised $2,400 for the Oakway Rescue Squad.

The 1995 assessment rates were set at $335 for improved lots and $134 for unimproved lots.

The roof of the cabana in the swimming pool area was replaced for $3,368.

New dates for publication of the Chickasaw Newsletter were established as March, June, September and December.

New projects that got under way this year included production of an all new cookbook to be published by the Women's Club and striping of the Chickasaw Point roads by the Men's Club.

The Women's Club sponsored a Spaghetti Supper that raised $1,400 for the South Union Volunteer Fire Department.

1996

Chickasaw Point continued to grow physically, administratively, financially. Fifty-five new house plans, for example, were approved between January 1, 1992 and December 31, 1995. An average of 12 new families moved into Chickasaw each year for the past four years. Twenty-four homes were completed in 1996, bringing the total up to 259.

A reorganization of the POA paid staff included promoting Rick Gifford to the position of Operations Manager, making him responsible for the operation and maintenance of all POA facilities and amenities. Sandy Dost, a resident of Chickasaw Point, began duties as Finance Manager responsible for all POA financial and corporate matters. Karen Booker, also a Chickasaw Point resident, was named as Administrative Assistant (part-time).

The POA acquired about 13 acres of land from Scenic 11 partnership when they divested themselves of their land holdings at a land auction held June 1.

The entrance gate and card access reader were replaced and a camera surveillance system was installed. Water fountains were installed in the picnic area and at Papoose Park. Landscape timbers were placed around the flowerbeds and walkways at the clubhouse. The front entrance area was renovated as was the campground and the second floor of the clubhouse (now includes a uni-sex bathroom). A new safe and stable courtesy dock was installed at the Marina boat launch area. A new mower and sweeper were purchased for $11,200.

Two catch basins were constructed on Point Place to help control water runoff. A curb was also installed around the clubhouse parking lot to divert water, keeping it from flooding a portion of Point Place during heavy rainstorms.

The POA adopted regulations governing residential signs, lampposts and ornamental structures on private property. New golf cart crossing signs and "This Way Out" signs were put in place.

Assessments for 1996 approved by the POA Board were $345 for improved lots and $138 for unimproved lots.

A rash of breaks in Chickasaw Point water lines—more than 35 in the first three months of the year—kept Hartwell Utilities busy making repairs. The breaks continued to be a problem for the rest of the year.

Chickasaw Point continued to support the South Union Volunteer Fire Department and the Oakway Rescue Squad. The Women's Club raised more than $1,000 for the Fire Department and some 90 residents contributed approximately $1,800 to the Rescue Squad!

Two new members elected to the POA Board of Directors were Rod Fuller, named Vice President, and Bob Foraker, Secretary.

1997

Volunteerism continued to be an all-important part of life in Chickasaw Point in 1997. The POA office was moved to a building (102 Lilac Drive) near the entrance. It was formerly used by Scenic 11 and Hartwell Utilities. Volunteers under the leadership

of Dick Christensen renovated the building to accommodate the office and new reception center.

The interior of the Guard Shack at the entrance was remodeled and painted. A tile floor was installed. All the work was done by volunteers from the Men's Club.

A snack bar dubbed the "Cabana" was established at the swimming pool by Bob Foraker with the help of volunteers. Soda, hot dogs, pizza and other snacks are now sold there daily during the summer months.

In an effort to eliminate illegal use of the clubhouse by non-residents and under-age children, the POA spent $5,200 to install a card access system. Residents use their regular entry card to get into the clubhouse. The new system automatically records the date and time of entry and the user's card number.

A Chickasaw Golf Club Liaison Committee was established this year to develop and maintain a dialogue with the Chickasaw Point Golf Course management. A new Chickasaw Point Travel Club was established this year, too.

An attractive garden border of Pampas Grass and large white rocks was created along our Chickasaw Point property line at and near the entrance. The plants and rocks add to the setting, of course, and also serve as a barrier to illegal entrance to Chickasaw.

Rod Fuller was elected President of the POA Board of Directors. Kathy Nikels, Gary Heck and Ed Stueber were elected to the Board. Other officers: Bob Foraker, Vice President; Don Roe, Treasurer; Kathy Nikels, Secretary. Heck had previously been appointed to the Board to fill the unexpected term of Betty Englebrecht who resigned and moved to Illinois.

The Chickasaw Library was dedicated to Libby Berkland, long-time supporter of the facility. A picture of Libby, donated by her husband Ed in her memory, was hung in the library.

Twenty-three lots owned by the POA were put up for sale. Nine were sold by VP Foraker by March, 16 by June, and 21 by September!

Improvements in Chickasaw Point continued to be a regular routine. Approximately 120 culverts, all about 25 years old, under Chickasaw Point roads, were inspected for deterioration. The culverts in the worst condition were to be repaired in 1998.

The Marina Association voted to put money in an escrow account to build a $10,000 fund to be used for replacing the old flotation under C and D docks.

Mountain Bay Utilities took over maintenance of the Hartwell Utilities water and sewer systems.

On June 14, the Women's Club celebrated their 20th anniversary. The Men's Club annual Steak Fry this year had a record attendance—a sell-out crowd of 132! The club ended the year with a record 75 members.

1998

The Property Owners Association (POA) launched an all-out effort to purchase Hartwell Utilities this year. First, the POA exercised an option to purchase the assets of Hartwell Utilities and Scenic 11 for $90,000, less any availability fees collected this year and not used to pay for operating expenses. A breakdown of the purchase price was set at $60,000 for the utility company and $30,000 for assets of Scenic 11 (included 17-1/2

acres within Chickasaw Point). The Board retained the Columbia, S.C. firm of Robinson, McFadden and Moore to assist Lowell Ross, lawyer for the POA, in efforts to purchase Hartwell Utilities. The Board also appointed a Chickasaw Point Utility Commission.

Sandy Dost resigned her position as Finance Manager and moved to China where her husband Charles will be working for at least one year. Kirk Messick, a CPA, was hired to handle POA accounting. Rick Gifford was promoted to General Manager.

The fenced in dry dock area where residents can store boats, recreational vehicles (RV's) and utility trailers was reorganized under the leadership of Bob Foraker and Rick Gifford. Numbered parking spaces were roped off. Those using the facility were assigned their own "slots" (limit of two spaces per property owner). Users are responsible for weed and grass control. A plan to construct a covered dry dock facility at a cost of $1,000 per unit was approved by the Board. Property owners wanting a space pay the $1,000 and can then use their space rent-free for four years. Yearly rental after that will be at least $300.

Electronic pre-set thermostats and vent-free gas logs for the fireplaces in the clubhouse were installed in an effort to reduce electric bills. Cheri Capell and the Women's Club donated the gas logs and the Men's Club helped pay the installation costs.

Other improvements this year included paving of the parking lot at the POA office; a new automated chemical controller was installed at the swimming pool. This will save about $1,500 a year in cost of chemicals. Volunteers cleaned up the grounds and painted/repaired playground equipment at Papoose Park. A 20-foot walkway extension was added to the courtesy dock adjacent to the boat ramp. More than 50 residents donated their time for a community-wide Spring Cleanup Day.

A CareLine program, started in 1997, signed up some 25 volunteers who assist residents needing help to prepare meals, grocery shop, clean and to drive to medical appointments.

Two new clubs—the Bookworms (a book-review group) and Friends and Family (young couples and families) were formed this year.

Carroll Brantley and Jerry Mallgren were elected to the Board replacing Don Roe and Tony Jordan. Rod Fuller was named President; Kathy Nikels, Vice President; Jerry Mallgren, Treasurer; Ed Stueber, Secretary.

Total income for 1998 was $329,159; budget, $332,100. Assessments for 1998 were $362 for an improved lot; $145 for an unimproved lot. A total of 15 new homes were completed in 1998, bringing the total up to 294.

1999

In 1999 the "Guardhouse" at the entrance to Chickasaw became the "Gatehouse," the "Guards" became "Gate Attendants" and the Security Committee was renamed the Services Committee. The new terminology is the result of the POA taking over security at the entrance. The committee hired two full-time employees and up to six part-timers.

The attempt to purchase Hartwell Utilities continued. The POA retained Jim Lackie, a Louisiana attorney, to represent Chickasaw interests in bankruptcy proceedings in Baton Rouge, Louisiana, involving Johnson Properties (includes Hartwell Utilities). Judge James Johnson issued a "Bench Order" to Scenic 11 to immediately cease the collection of water/sewer availability fees from vacant lot owners.

Karen Booker resigned as Administrative Clerk and was replaced by Lisa Rose of Seneca, formerly an Executive Secretary at the MaxFli plant in Westminster. Because of her accounting and payroll experience, all these functions (except income tax returns) were transferred from CPA Kirk Messick to her.

A new Singles Club was formed this year and initiated social entertainment, travel and support plans. The Friends and Family Club started last year expanded and now includes scheduled get-togethers and social activities.

A Golf Course Liaison Committee chaired by Stan Klepper organized work parties with Charlie Smith in charge and actively worked on improvements to the course's physical layout as well as improving the relationship between the Men's Golf Association members and management. Tasks undertaken included fixing tee boxes, trimming vegetation along fairways, filling in large holes, etc.

Sixteen 12x30 and 12x36 foot covered dry dock storage units were built and occupied. Cost, paid for by users, was $1,200 for a 12x30 unit and $1,400 for a 12x36 unit. After four years, an annual fee will be charged for each unit.

Two new construction projects were completed by volunteers this year: a handicapped-accessible cement walkway leading to the courtesy dock adjacent to the boat ramp; a shelter or covered pavilion in the picnic area, plus six new picnic tables for the shelter. The latter was built by some 30 volunteers from the Men's Club. The clubhouse restrooms also were redecorated by volunteers using funds donated by the Women's Club. The former Men's Room is now designated as a "Unisex" bathroom. A Spring Cleanup in Chickasaw Point brought out 75 volunteers.

Two new POA Board members—Lee Appleton and Madelyn Panks—were elected and replaced Rod Fuller and Bob Foraker whose terms expired. Officers for 1999-2000: Kathy Nikels, President; Carroll Brantley, Vice President; Jerry Mallgren, Treasurer; Ed Stueber, Secretary.

Based on an inflation rate of 1.6%, assessments for 1999-2000 increased to $368 for improved lots and $148 for unimproved lots. A special assessment approved by the POA and to be used for legal fees and some capital improvement projects was set at $100 for improved lots and $35 for unimproved lots.

Campground fees were increased to $7.50 per night for short-term stays. Longer but intermittent use fee was set at $100 per month (maximum of 12 nights per month). Property owners using the campground while building now pay $150 per month.

Two new channels—FoxSport on 38 and the Golf Channel on 39—were added to our basic Cable TV.

Finally, Ed Berkland, former Administrative Manager of the POA office and author of this history from 1972 to 1992, died after a long illness.

As of December there were 309 completed and occupied homes in Chickasaw Point.

2000

2000 was a memorable banner year for Chickasaw Point. After months of negotiations and research, the POA purchased the assets of Hartwell Utilities in September for $100,000. The net sale price, after reimbursement for the cost of road repairs resulting from leaks in the system, was $66,398.89. Utility Council was appointed to oversee all utility business. Members, all volunteers, included Jim Cononie,

President, Dale Cockrell , Mal Schroder, Tony Jordan, Bill Foisel, and John Dunlap. Mike Dodson, of MD Environmental Company, was hired to head up operation of the water and sewer systems. Work got underway to reduce water consumption purchased from Pioneer Water Company, replace old water meters, service connections and restruction of the water/sewage treatment plant. The Utility went into full operation under the direction of the Chickasaw Utility Company (CUCo) this year. The POA approved a utility special assessment of $96 per lot. The money was used for major utility repairs.

The base assessment for 2000-01 was raised $9 to $377 for developed lots and $4 to $152 for undeveloped lots. Total income for 2000 was $419,624.

During 1999, the POA received 29 applications for new construction; 20 homes were completed in 2000 and at year's end, there were 320 homes in Chickasaw.

Several contributions this year included a new ice-making machine for the clubhouse donated by the Special Projects Committee and all new "banquet" chairs for the clubhouse bought by the Women's Club.

Some notable events this year included a third community-wide Cleanup Day In April with more than 100 residents participating; a July 4th boat-a-cade was enjoyed by 130 people on 22 boats; and a new record of 50 pints of blood were donated by 62 residents. More than 175 residents attended an informal hearing in the County Courthouse to indicate their support of the utility purchase. A formal hearing was then held in Columbia where President Jim Cononie testified.

Volunteerism continued at a good pace. Some activities included a committee headed by Jim Girdner removed 22 trees in the entrance area. Roots of the trees were

damaging the roadway. Volunteers from the Men's Club painted stripes on 14,700 feet of roads in Chickasaw. The gatehouse was re-roofed by Chuck Lavigne, Bob Nikels, Jay Neidert and J. W. Girdner.

Officers for the 2000-01 year were Carroll Brantley, President; Jim Jones, Vice President; Madelyn Panks, Secretary; Jerry Mallgren, Treasurer. Board members elected included Joe Fitzpatrick and Tony Jordan.

Rick Gifford, General Manager, resigned. The employed staff was reorganized and Mel Seckel was hired as Field Operations Supervisor. Ronnie Hall became the new Maintenance Technician replacing J.W. Girdner who resigned to join the staff of MD Environmental.

All the styrofoam flotation in the Marina was replaced with encapsulated floats as required by the Army Corps of Engineers.

The Women's Club created a "lending closet" located in the clubhouse. It provides a variety of items such as cribs, car seats, strollers, air mattresses and high chairs for short-term use by residents.

All the women in Chickasaw signed a Friendship Quilt designed by Sandi Agnew and made by her with the help of Lois Meseroll. Displayed at the Anderson County Fair, the quilt won first place blue ribbons in the Group Quilts category and Best of Show. The quilt now hangs in the clubhouse.

2001

Chickasaw established its own electr4onic web site this year. E-mails are sent to poa@chickasawpoint.org. Other information and news about the subdivision also are available on the web site.

Martha Calvert was hired as an assistant to Lisa Rose, POA Office Manager.

Elected to the POA Board were Jim Jones and John "Woody" Wood. Jones was named President and Norman Bein, Treasurer. Other officers for the year were: Tony Jordan, Madelyn Panks, Lee Appleton, and Joe Fitzpatrick.

A Covenant Review Committee formed in January of 2000 submitted their recommended changes to residents for their vote. The vote was "yes" on all changes. Major changes included provisions for handling the separating of previously merged lots; established a means for enforcing vehicle operations (speeding, reckless driving, stop sign violations; a section on use of firearms and open burning. Other changes were primarily clarification of policies including a method of changing the Covenants.

A Service Agreement Contract between Chickasaw Utility Company and MD Environmental for one year was approved.

Much needed repairs to the swimming pool, including a complete resurfacing of the pool bottom, installation of tiling was required by South Carolina law, and replastering were completed. The pool restrooms and shower facilities were remodeled. Four new tables and 21 chairs were purchased. Repairs also were done to the clubhouse and included reshingling of the upper roof and the flat roof as well as repainting and sealing of the chimney. Repairs stopped leakage problems. Repairs stopped the leakage problems.

A 5-year plan to upgrade the water/sewer systems was set into motion. The plan was designed to enable community growth from 350 to 800 homes. It also provides for reducing operating and maintenance costs. By March, daily water consumption, which was almost 200,000 gallons a day, was reduced to about 92,000 gallons.

New security gates were installed this year. Two steel posts were installed to protect the exit gate.

Residents of Point Place raised money to pay for a staircase going to the clubhouse from Point Place Drive. Following Jim Herd's plan, Dave Martin, Mike Gray and Jim Cononie provided most of the manpower for the project. John Morgan donated the land adjacent to the old cemetery there.

Annual assessments were $390 for improved lots; $157 for unimproved lots; $96 for special utility assessment.

A new 44' x 16' shelter was designed and built at the pool area by volunteers under the leadership of Dick Christianson and Jay Neidert. The roof meets and is integrated into the existing roof of the men's shower. The Special Projects Committee raised $2,000 to fund this new amenity. Fans and lights were installed and new picnic tables were purchased using profits of the Chickasaw Point Craft Fair.

Papoose Park (playground) underwent a major renovation. A half-size basketball court was added to the facilities.

The Roads Committee completed a 5-year and beyond road plan that calls for spending $52,000 per year on paving starting in 2003 and continuing until 2019.

2002

The regular assessments for this year were set at $401 for improved lots and $162 for unimproved lots. The special assessment for the Utility remained at $96 for all lots.

A group of volunteers completed a major restoration of the clubhouse as proposed by Mike and Laurie Gray. Work done included painting of walls and trim, replacement

of brass light fixtures with sconce lighting fixtures and replacing valance fabric on windows. Both stairwells were also painted. The Women's Club closet was remodeled and kitchen tiles were replaced.

Under the leadership of resident Jane Wood, four automatic external defibrillators (AED's) were purchased and a program to train volunteers in their use was established. More than 70 persons volunteered to serve. Roy and Jean Tanner donated money to pay for one AED; the other three were purchased with funds raised by an Emergency Response Committee headed by Ralph Yates. The community was divided into zones and an AED assigned to volunteers in those zones.

The Chickasaw Point arrowhead logo was painted on the water tower. The entire tower was repainted to DHEC standards and relined. Donations to pay for the work amounted to $3,200.00 according to Mike Gray who headed up the effort.

Jim Jones resigned from the POA Board citing an increase in his responsibilities as an instructor at Clemson University. Tom Duncan was elected to fill Jones' vacancy until the 2002 election in August. Officers for 2001/2002 were John Wood, President; Tony Jordan, Vice President; Norm Bein, Treasurer, Kim McMichael, Secretary. Kim resigned in October; Bob Holmes was appointed to fill her position. Also elected to the Board were Jay Ratliff and Tom Duncan.

The tennis courts were resurfaced; the campground was overhauled. New covered storage sheds were added to the dry dock area to be used for storing RV's and boats.

A U.S. Department of Agriculture Rural Development Service loan of $1,352,000.00 was obtained to be used to purchase the assets of Hartwell Utilities

(Johnson Properties) and to upgrade the water/sewer systems. The terms are for 40 years at 4-¼% interest. The POA chartered a non-profit division called the Chickasaw Utility Company (CUCo) to provide oversight management of the utility through its administrative organization called the Chickasaw Utility Council. Six Council directors are all volunteers. Utility field management is provided by Mike Dodson, MD Environmental operations and maintenance contractor. Engineering and design is provided by Goldie and Associates.

2003

Chickasaw Point's water and sewer plant and services were totally rebuilt in 2003. A new 70,000 pound Pure Stream Echo-System was installed. The system is expected to serve the community needs for approximately 40 years. It can treat 80,000 gallons of wastewater a day.

A Special Projects Committee sponsored several fund raising projects during the year. Monies raised were used for the following: Umbrellas for tables at the pool; a large capacity ice making machine for the clubhouse; a covered shelter with fans and new tables at the pool; landscaping at lift stations; kitchen equipment; new window shades for the clubhouse; decorations, plants and indoor/outdoor carpet for the clubhouse; remodeling of the POA office; a $150 donation to the Beautification Committee.

Jim Cononie was elected to the POA Board of Directors and named President for 2003-2004. Bob Foraker and De French also were elected to the Board. Foraker was named Vice President and De French was named Secretary. Other Board members were Jay Ratliff, John Wood and Roy Whiddon.

In addition to maintaining and operating the Chickasaw Utility Company, MD Environmental was contracted to provide day-to-day maintenance for Chickasaw Point.

The Fourth of July was celebrated with a community picnic followed by a spectacular fireworks display at the beach area. More than 100 people were on hand for the festivities.

The POA budget for 2003 was $377,053; the Utility budget was set at $312,825. The POA regular annual assessment was increased from $401 to $408 for improved lots and from $162 to $165 for unimproved lots. The Utility special assessment remained At $96 for all lots.

Four portable AED's (defibrillators) were positioned around Chickasaw Point in A and B Zones for maximum availability. Two volunteers were on duty, one in each zone, at all times. Each volunteer also carries a pager. From February 2002 to February 2003, volunteers responded to seven calls but AED's did not need to be utilized.

A new video system that enables the Safety and Services Committee to identify vehicles illegally trying to gain entry to Chickasaw Point was installed. A new heat and air conditioning unit was installed in the gatehouse.

The year ended with five homes being built bringing the total number of homes in Chickasaw to 372.

2004

The longtime dream of many property owners was at last realized when the Chickasaw golf course was purchased on July 1, 2003, for a price of $988,500 from Dr. Bill Ewing. Renamed The Trails at Chickasaw, the course opened under management of the Chickasaw Point Association the day after the closing. Property owners had

approved the purchase with 499 voting “yes” and 244 voting “no”. Resident Mike Dunn was chairman of the Golf Course Acquisition review Team.

Funding for the acquisition included $19,329 from Capital Reserves and a $900,000, 15-year mortgage with Wachovia Bank. The POA Board of Directors established a 2004 special assessment of $115 for improved lots and $44 for unimproved lots to be used for repayment of the loan.

Russ Miller was hired as Superintendent of the golf course. Management and operations of the course relied on volunteers. Serving on the initial Board of Directors of the Golf Course Management Team were Paul Agnew, Jerry Anderson, and Anna Genuise.

Lifetime Charter Members paid $10,000 per family; a fee for a 5-year limited membership was set at $4,000 for a family, $3,000 for an individual. Annual membership fees were set at $1,000 for a family and $800 for an individual. Trail fees for family annual memberships were set at $800 per year and $600 for an individual.

Repairs and upgrades of the golf course irrigation system were completed and paid for with funds raised through a Charter and Limited membership campaign. Remodeling of the pro shop started.

Beginning in October, the Chickasaw Point of View (newsletter) printing and distribution were changed. All property owners now receive the April, August, and December issues in the regular mail. If they sign up for it, they also receive an electronic newsletter via email in February, June and October. In addition, residents can sign up for six editions of Chickasaw Point ENEWS, an independent source of information about events, activities and issues at Chickasaw.

A “Kustom Radar Traffic Speed Display” was purchased and installed in a “Safety Patrol” pickup truck (used). The “Safety Patrol”, operated by volunteers, is used to monitor speed in Chickasaw and to observe dangerous or unsafe driving, plus assure that traffic signs are obeyed. The POA Board also approved a new policy for vehicle operation within the community.

A 1.3% increase in the annual regular assessments for 2004-2205 raised the fees from $412 to $417 for improved lots and from $167 to $169 for unimproved lots.

Advertising space for Chickasaw Point on an I-85 billboard near the north mile marker 164 in Georgia was purchased.

The Army Corps of Engineers planted 194 small bare root trees on Corp property around the beach, the pavilion and boat ramp areas. The trees were planted in an effort to offset the loss of pine trees due to a serious infestation of pine bark beetles. The well being of the trees is the responsibility of Chickasaw residents.

There were 373 homes in Chickasaw at the end of 2004. In an attempt to encourage new home construction, the Board approved a reduction of the impact fee for New home construction from $2,500 to $1,000. Other fees were restructured resulting in a reduction of $2,000 in start up costs.

2005

One of the worst storms to ever hit Chickasaw Point brought torrential rains and damaging winds on Sunday, July 13. Trees fell over power lines, roads and houses. The entire community was without power, many of them overnight.

A special memorial waterfall was built as a tribute to Charlie Calvert. It is located at the entrance to Chickasaw. The design, construction, landscaping, water and electrical

costs were fully funded by contributions. Charlie, known for his helping hand to one and all on a daily basis, died in 2004.

Don Capell, Paul Olstin, and Paul Sawyer were elected to the POA Board of Directors for 2005-2006. President for 2005-2006 was Jim Cononie; Vice President, Don Butler; Secretary, Don Capell; Treasurer, Norm Bein.

The regular assessment for 2005-2006 was $429 for developed lots and $174 for undeveloped lots.

A new program, an Audio Driving Tour, was started this year. The tour begins at the POA office and lasts about 45 minutes. A tape or CD gives visitors a history and overview of Chickasaw Point. A map is provided to aid in navigation.

A user fee went into effect for anyone storing their RV, boat or utility trailer in the uncovered dry dock area. Annual fees are $100 for large spaces and $75 for small spaces.

Beginning in 2005 a printed copy of the Point of View (newsletter) was published three instead of four times—April, August and December. The smaller electronic email version (news bulletins) was also published three times—February, June and October.

The golf course hosted two junior golf outings for 37 young people from 5 years to 13 years old. They participated in putting, longest drive, and closest to the pin contests. All enjoyed a hot dog cookout.

In other golf business, the course management bought four rebuilt Toro mowers and a Toro Multipro 1100 sprayer.

De French resigned from the POA Board of Directors. She was in charge of the Communications Committee. Don Capell replaced her for the remainder of her term.

CableTel terminated its television service in Chickasaw Point. Residents then scrambled to get satellite service from Dish TV and Direct TV.

2006

The P1 property near the entrance to Chickasaw was sold to Mark Squadrito and Mark Trembley, two Florida developers. The property, which will be merged/annexed to

Chickasaw, has 17 lots for single-family dwellings. Some of the lots were under contract as of December pending annexation. Lot owners will pay approximately $100,000 total for merger/annexation fees. Blue Ridge Electric Co-op will install underground electricity and BellSouth will install an underground telephone system. The property was cleared during the summer of 2006. Work on paving, grading and seeding was still to be completed by the end of December.

The entry road to Chickasaw was widened and a special new automatic E-Pass gate was installed adjacent to the regular entry gate.

Beginning with billings dated September 30, the sewer rate was increased $18 a month to cover costs associated with modifying of treated wastewater discharge from lake discharge to land discharge on the golf course.

All greens on the golf course were completely rebuilt by New Life Turf, Inc. The course was closed while the work was being done and reopened for play in August. Most tee boxes were also rebuilt.

Six golf course lots were sold at a “Blind Auction” sale for $188,000. Developers have expressed an interest in several of the tracts of golf course property earmarked for villas or single-family homes.

The Trails Grill restaurant located in the upper level of the pro shop building opened for business on November 21. The Grill is owned by Ronnie Sanders. Breakfast and lunch are served Tuesday through Saturday; a dinner menu is offered Thursday through Saturday and breakfast on Sunday. Sanders is a resident of Chickasaw.

Chickasaw subscribed to BellSouth's high-speed internet service.

Some very small parcels of property that have no real estate value to Chickasaw Point other than to protect areas such as drainage ditches, etc. were sold for $29,589. The money was placed in Capital Reserve.

Jim Girdner and a team of volunteers installed an entry ramp at the POA office so handicap persons have easy access.

As of mid-December there were 390 year-round homes in Chickasaw.

A fountain was installed in the pond on the 8th hole of the golf course. Gene Blair spearheaded the project. The Men's Club, the Special Projects Committee and 30 individuals donated the $3,200 for the fountain, lighting and installation. The fountain is lit up at night.

Four new members were elected to the seven person POA Board of Directors. They were Tim McFall, Gene Blair, Liston "Sonny" Petty, and Doug Young. Officers for the 2006-2007 year included Norm Bein, President; Don Butler, Vice President; Gene Blair, Secretary; and Doug Young, Treasurer.

Note:
From 1993 to date compiled by Stan Meseroll.