

White Bluff Property Owners Association, Inc.

November 30, 2011

Dear Property Owner,

This newsletter will be mailed and posted on the White Bluff website (www.whitebluffresort.com) under the "members" section. In the future the December and June quarterly newsletters will be mailed with the maintenance fee statements, and the March and September newsletters will **only** be posted on the website to save postage cost. You are encouraged to periodically review the website for updated information and to provide your email address to the customer service representative for email publications.

The POA Board of Directors reviews the financial statements of the association monthly. Additionally, we review the status of debt repayment and the funding of designated monies for major items such as golf course improvements or road repairs. In our October meeting, the Board approved the YTD books thru September as a reflection of a solid performance of collections and control of expenses.

White Bluff has over 60 miles of roads within the resort and they are the property of the POA. Volunteer members of the Roads Committee annually survey the roads and prioritize needs based on road condition, the number of homes on that road and the number of vehicles that travel the road. Approved actions for this year will be approximately \$113,000 for asphalt recycle repair on White Bluff Drive; \$21,000 to apply crack sealant for many of our roads; \$7,000 for White Bluff and Golf Drives to be re-stripped down the center line; and \$8,000 for the materials to replace all surface lumber on the covered bridge.

The remaining \$141,000 in road funds was to be used for a contractor to chip seal resurface approximately 3.75 miles of roads. However, we received only one bid and the Board felt it prudent to designate this money for 2012 and, combined with the requirements and funds for next year, be able to solicit bids for a much larger contract and thus a better use of our road funds. We anticipate an April/May time frame for this larger project.

In spite of experiencing the hottest summer in history, the golf courses remained in a condition unexcelled in the area. Play was limited on the New Course bent grass greens and the course staff took actions that are now reflected in a return to top form – a condition we will enjoy for many months to come. The conversion to Mini-Verde grass on the Old Course greens (completed in August, 2010) has proven to be a wise one. Congratulations and thanks to our dedicated golf course superintendent and his staff.

Lake Whitney water remains at least 15 feet below the conservation pool level of 533' above sea level. An obvious issue is that our marina has not been useable all summer and, as mentioned in the previous newsletter, our submersed pumps could no longer be used when the lake level reached 14 feet low. In an emergency board meeting on July 21st, land based pumps were approved, purchased and installed soon thereafter thus

insuring a precious water supply for the golf courses. Also announced earlier, slip rental cost for 2012 will be adjusted to reflect the period the marina was un-useable for 2011. While the lake is at this low level, the White Bluff Yacht Club, Inc is removing the rock ledge at the marina opening to the lake.

We are happy to report that thru the efforts of WBVFD Fire Chief Bob Kruse and President Guin McGinnis, Utilities Supervisor Richard Zint, Hill County Sheriff Jeffery Lyon and many others, White Bluff's fire suppression delivery system has been updated to a Class 5 from a Class 8/9. This means that the Texas Department of Insurance / State Fire Marshall has approved the reclassification and will report this improvement to insurance companies. As a result, every homeowner should receive a reduction in their fire insurance premium effective January 1, 2012. We were assured that this reclassification is reported to all insurance companies but suggest you check with your carrier to confirm.

No mention of fire or anything related to fires can be made without also extending a public recognition of all of the volunteers of the White Bluff Volunteer Fire Department. During the worst of times, they were going on multiple calls per day but fortunately none of them were in White Bluff. Fire danger is a major concern for the entire state. A White Bluff Evacuation Policy was approved by the Board and is posted on the website for your review and consideration. Whether you own a home in White Bluff and/or somewhere else, here are some tips you should consider. Clear roof surfaces, keep garden hoses available, don't drive or park in high grasses, keep combustibles such as firewood stacked away from structures and – most importantly – know your evacuation routes.

Numerous bills were passed this year by the 82nd Texas legislature involving HOA's and POA's. Efforts are in place to ensure full compliance by your POA on January 1, 2012 when most of the bills take effect.

As indicated in Mike's recent letter to all property owners, the POA along with current and former directors is presently involved in two new lawsuits. Just as each of you would do if filed against, the POA is rigorously defending itself against these claims. Unfortunately, the POA has to spend money in defense of these lawsuits – money that would otherwise go to retire accumulated debt or be set aside for future improvements.

As a reminder, your 2011 Resort Credits will expire on December 31, 2011. Make plans now to use this valuable resource. The Customer Service phone number is 800-279-2502 and the Central Reservation number is 888-335-8881.

Thank-you for your continued support of the White Bluff and please have a safe and pleasant holiday season.

Sincerely,



George Collins
POA President