

MBG&YC NEWSLETTER

September 2015

FALL



Website: www.mbgandyc.com

HOA phone: 650-3055

HOA Office Hours: Monday through Friday 8:30 am to 4:30 pm

Maintenance Hours: 7:00 am to 3:30 pm

A Message of Thanks From your Board President

As I write this I ponder that I have only been your board president for about 42 days. I want to first thank the community for the overwhelming support of myself and the remaining board members. Your continued support will only make our labor easier in taking the community into a successful future. With that said, there are many tasks that we face beginning with Heron Point Golf Course closing, guard shack replacement, facility maintenance and of course personnel issues. In 42 days we have had one board member and property manager resign. In both cases the board took swift action to get these positions filled to help move us along without missing a step. I welcome the addition of Doug Ayer as our interim manager.

The Golf Course issue will obviously be a monkey on our back for some time and we will continue to update as best we can without breaking attorney client privilege. Projects and regular maintenance will always be in our forefront.

I look forward to meeting more of the people of the community and visiting with the respective committees. Much respect and thanks goes out to all those who are volunteering to make our community special. Two committees need special recognition, a big thanks and continued support of all of us. Those are the Community Standards Committee and volunteers and the ARB Committee and its volunteers. This recognition is not to take away from any other committee and volunteers but rather emphasize the demand of these individuals' time and effort.

A quick shout out to all the staff of our community who perform the daily operations. Thanks for welcoming me and the rest of the new members of the board. We know that you make the wheels turn when all the rest of us are busy about our personal matters of our life.

Clubs and activities are a very important part of any community. Please seek a club that may fit your desire and attend or support in any way you can the various activities throughout our community. The

ladies club holds many activities' throughout the year and just recently the homeowners club held an ice cream social. Remember, it isn't always about the ice cream being served but also the fellowship we share to build a stronger relationship with each other.

In closing, fall will soon be upon us. School is back in session, children and busses will again take to our local roadways as the vacationers leave and stop coming in. Please watch for children they are our future. Also, please stay tuned to local information about the many road construction projects in and around our area. Safety is everyone's business.

God bless!

Richard Teeters

Meet Our New Interim Manager

Doug Ayrer, your interim manager has been a homeowner at Myrtle Beach Golf and Yacht for over 20 years.

He was a former board member of both Myrtle Beach Golf and Yacht HOA and Anhinga Association who retired from the State of New Jersey in 2002 and then took up full time residence here in 2003. His wife, Loretta, and he built a house in The Fairways in 2005.

Doug was employed by the State of NJ as an auditor and held licenses as a certified public manager, certified municipal finance officer and purchasing official. He also taught local government finance, budget law and financial management at Rutgers University. Having over 25 years experience in various local governments and non profits and a stint as a legislative and senate aide to the NJ Assembly and Senate marks his career.

At present Doug will be working at SOS Healthcare (Building Futures Autism Clinic) on Tuesdays as their finance director and your interim manager on Monday, Wednesday, Thursday and Friday. He has an open door policy.

During his spare time he enjoys tennis and his family.

Letter From Former Manager

I would like to let you all know that I am retiring as of the end of August. After 9 ½ years this is the right time for me to move on. So many of you have made my tenure here a wonderful and joyous experience and I greatly appreciate that.

To the many volunteers that have for years tirelessly, behind the scenes, contributed their time and talent to this community you are testaments to what it takes to keep a community the best it can be.

I want to thank the staff for all they do and have done, even though they don't always hear the positives, they are hard working and devoted to this community. The staff made it possible for me to do my job and I am thankful for all of them more than they know. Please continue to show them your support.

Myrtle Beach Golf & Yacht Club is a fantastic community and offers so much more than any other community on the grand strand for the cost of dues.

Sincerely,
Luanne Blanchard

May 2015 BOD Election Results

Results were out of 573 votes cast.

1. Jim Gallagher 354
2. Jim McGowan 328
3. Richard Teeters 267
4. Dianne Ditmar 227
5. John Anninos 153
6. Peter Mazzaraco 140
7. Barbara Smart 123

New HOA Board Email Address

In an effort to make communicating with HOA Board of Directors easier the Board has established an Email address dedicated to the Board members. When using this Email address the message will be forwarded to all 5 Board members. As always you can still contact individual Board members through their personal Email address listed on the website. The new Email address is board@mbgandyc.com.

WE NEED YOUR EMAIL ADDRESS

Keep up to date with important messages and community happenings. Please send your name & email address to joanne@mbgandyc.com

Chronology of the MBG&YC/Heron Point Golf Course Actions

- **October 6, 2014:** MBG&YC was informed of the golf course closing.
- **October 28, 2014:** Previous HOA Board held a homeowners meeting to discuss closing. In their statement they claimed that: "Land usage or upkeep would have to be dictated in a deed restriction, covenants or contract. We have found no such documentation either in our HOA records or in the county records."
- **October 29, 2014:** Future HOA Board member James McGowan obtained indenture deed, property survey, and easement agreements from Horry county showing a restrictive covenant in the deed which states " *The only permitted use of this property is as a golf course, country club, or other ancillary use relating to golf course or country club use.*"
- **November 6, 2014:** Previous HOA Board members met with Heron Point owner Roy Clyburn
- **December 11, 2014:** MBG&YC's attorney informs HOA Board he has acquired the Indentured Deed specifying the golf course must stay as such or a country club.
- **December 16, 2014:** Previous HOA Board members met with one of the owners, Jerry Spearman, about his plan to reopen course. He requested that the board waive the Easement Agreement fee for six months, and they agreed to work with him.
- **January 13, 2015:** Jerry Spearman closed and boarded up the club house.
- **February 10, 2015:** Heron Point attorney's Bellamy Law Firm contacted MBG&YC to try and work out a waiver of the deed restrictions in exchange for density level reduction in redevelopment.

- **February 26, 2015:** The Previous HOA Board met with MBG&YC's attorney to find out the process of defending a declaratory judgment action and what kind of compromise we might be proposed.
- **April, 2015:** Previous HOA Board sent out a poorly constructed survey to get homeowners opinions on how to approach the closing of Heron Point Golf Club.
- The survey was mailed to 1024 property owners.
- MBG&YC received 394 responses (of 1024)
 - 630 non returns
 - 160-to fight
 - 174-to compromise
 - 60-had other suggestions
- **April 14, 2015:** Heron Point owners changed their mind about a compromise and told MBG&YC's attorney that they would be filing for a declaratory judgment.
- **May 1, 2015:** MBG&YC received the Complaint for Declaratory Judgment.
- **May 4, 2015:** Previous HOA Board requested volunteers to form a committee to work on the golf course issue.
- **June, 2015:** MBG&YC's attorney filed a request for Declaratory Judgment to uphold the indentured deed in answer to Heron Point's Declaratory Judgment request.
- **July 14, 2015:** Heron Point's attorney responded to MBG&YC's attorney filing and denied all claims made by MBG&YC's attorney
- **July 27, 2015:** New HOA Board met with MBG&YC's attorney.
- **July 28, 2015:** MBG&YC's attorney received additional documents related to the original Heron Point Golf Course foreclosure sale. He is currently analyzing these documents.
- **August 03, 2015:** New HOA Board met with representatives of Cypress Plantation's HOA Board to discuss possible join legal action. This request has been forwarded to MBG&YC's attorney for consideration.
- **August 20, 2015:** MBG&YC received a written First Set of Interrogatories from Heron Point attorney's Bellamy Law Firm. They are being answered by MBG&YC's attorney.
- **August 28, 2015:** HOA Board met with MBG&YC's attorney, discussing the status of the suit, the newest documents from Heron Point's attorneys, our attorneys suggested responses, and our possible future actions.

Enterprise Road Closure

Just a reminder to everyone, Enterprise Road between Hunters Horn Lane and Butler Road will be closing on Monday September 14, 2015 for approximately 9 months to construct the Enterprise Road bridge over SC-31. Enterprise Road is expected to reopen in June 2016.

911 Per Horry County

House address numbers shall not be less than four (4) inches in height. These numbers need to be made of durable, clearly visible material and in a contrasting color from the building. The Numbers shall be conspicuously placed in the immediate vicinity of the main door of the building.

Hurricane Preparedness



The Hurricane Committee will be providing news for your family in a regular article in this newsletter. Residents should be prepared for any emergency that could arise from a hurricane or any other serious weather event. Depending on the circumstances, help could be delayed. Have a first aid manual and first aid kit available. Stay current with the My Hurricane Plan and My Hurricane Checklist on the HOA website. Hard copies are available in the brochure rack in the office.

AFTER A BAD STORM, our insurance policy obligates the HOA to stop further water damage FIRST to our HOA buildings, by tarping over missing roof shingles, clearing debris to make access and egress to the HOA buildings and roads safe for emergency vehicles and the general public. This also applies to our gatehouse, the RV Lot, the maintenance building and the pavilion. Expect delays.

CodeRED is a high speed notification system that Horry County provides. The CodeRED system gives Horry County officials the ability to deliver pre-recorded emergency telephone notification/information messages to targeted areas or the entire county at a rate of up to 60,000 calls per hour. We have added a link to CodeRED in our My Hurricane Checklist on the HOA website and there is a flyer in the hurricane brochure rack in the office.

MY HURRICANE CHALLENGE:

- 1). If you are in your house when a bad storm hits, or if you receive a CodeRED alert that severe weather is approaching you, then where is the safest place in your house?***
- 2). If you wait until a mandatory evacuation order is given, what will your evacuation route be?***

The answers to the MY HURRICANE CHALLENGE questions are found elsewhere in this newsletter

Emergency Communications

A group of concerned residents under the leadership of Bill Cristy is attempting to formulate a plan for communications in the event of possible natural disasters resulting in the outage of commercial (land line) and or cell phones. This plan is to provide assistance to seniors, widows, widowers and handicapped residents.

The group is working closely with Bob Brower, chair of the emergency preparedness committee and truly appreciates his untiring assistance. We have to date contacted the Horry County Fire and Rescue for their thoughts and any input they may have, as well as coordinated with the Horry County Emergency Management folks, the MBG&YC security group (US Security), the MBG&YC maintenance department and have coordinated with the Horry County Red Cross. We are also attempting to locate possible window decals to place in the windows for any residence requiring and requesting assistance.

Depending on the chosen method and format, we are considering the division of the community into small areas and request volunteers to be "monitors" for each area. This may be similar to a "Neighborhood Watch"; keeping in mind that type program is primarily for crime. We have an existing

security capable of doing this. Once the method and format are selected we will list the responsibilities of those volunteers and sit down with them. The volunteers will be asked to get to know any neighbors who may need special assistance before, during and after the disaster.

We welcome your suggestions, ask for volunteers and recommend to those of you who have cell phones that you "add red alert" to your phones, a free service. Also, anyone that has a cell phone they no longer use or have as a result of an upgrade, please consider donating it so that we may give it to that special person who may have a need for it. We understand a cell phone will still work with "911".

Special attention should be paid to get to know your neighbors and plan assistance with and for each other in the event of emergencies.

Feel free to contact Bill at 843-215-8362

Women's Club News

Message from the President: My goodness how time does fly. Summer is over and fall festivities will soon be upon us. Our monthly meetings will resume on the first Tuesday of each month. We will be having our annual Veteran's Day Party on Saturday, November 14, so please join us as we honor our veterans...**Marsha Johnson**

Upcoming Events: (watch for flyers)
 Mah-Jongh Tournament (Oct. 15)
 Veteran's Day Party (Nov.14)
 Christmas Luncheon (December)
 Christmas Cocktail Party (December)

By all of your participation this year, we were able to accomplish many projects. We hope we can count on you throughout 2015.....Rita Smith, Coordinator

Free Exercise/Activities: (at Community Center)

Aerobics: Monday, Wednesday, Friday 9:00 am – Bobbie Smartt 650-5189

Walk Away the Pounds: Tuesday 9:00 am – Carol Maghakian 215-7496

Yoga/Pilates: Thursday 9:00 am – Carol Maghakian 215-7496

Zumba: Saturday 9:00 am – Carol Maghakian 215-7496

Bingo: Monday, 7:00 pm

Canasta: Wednesday, 1:00 pm

Mahjong: Thursday 1:00 pm

Needle Crafter: Once a month – Rita Smith 215-0854

Ladies Golf

We have stayed together as a golf group and are currently playing at Indigo Creek. We are planning a change - to make our "home course" River Oaks. River Oaks is a great course and more importantly, we all like it. We play two days a week: league day is on Sunday at River Oaks, and casual day is Tuesday which will be a travel day. This is a great way to check out other great courses in our area. If anyone is interested in joining, our membership is always open - you can call Rita Smith, 215-0854 or Paulette Cook 650-2239 for more information.

We want to welcome two new members who both come from MBG&Y: Faye Silvia and Pat Chuicholio.

Our first tournament was the President's Partners Cup which consists of three consecutive games - Captains Choice, Best Ball, and Alternate shot, and the winners: Team Sue Jones and Paulette Cook.

We had our Bern Moran Match Play tournament and after eliminations the last paring was Paulette Cook and Jean Norwood. Congratulations go to Paulette Cook.

We still have two more tournaments scheduled throughout 2015: Putting and our Club Championship.

As for our social part of our group - we do enjoy our monthly luncheons and other group events.

We will be changing our name since there is no Heron Point Golf Course, but if you are interested in playing in a league, we're the one to join. We have adapted our membership to accept working gals. Ladies come out and join us for fun golf.

A great quote on putting: "Bad putting stems from thinking how instead of where."

Rita Smith

Senior Singles Club

June 7—Annual Picnic at Myrtle Beach State Park. Nineteen people attended, including a few friends/non-members. The highlights of our business meeting are as follows:

- The majority of members attending voted to accept the following new officers for the next 2-year term: Carolyn Stewart-Chair, Bea Simpson-Co-chair, Lois Taylor-Treasurer, Jeanette Christopher-Secretary.
- In an effort to boost membership, a motion was made and accepted by a majority of the members attending to allow club members to sponsor one non-resident, single and over 50, to join our club.
- It was suggested to add cell phone numbers to the membership roster.
- When drivers are needed for our events, it was voted and approved that the drivers be offered up to \$5 per person for their expenses. Volunteer drivers: Margaret M., Lois T., Marie R., Linda L., Ellen C., Carolyn S., Pat C.
- Better communication among the members is needed to inform Marie Radin when someone is ill, in the hospital, is deceased, etc. so she can send the appropriate remembrance from our club.

September 20 (Sunday)—Annual Business Meeting & Planning of the Event Calendar. Starting at 2:00 at the Community Center. Please bring an appetizer, snack or dessert. Our new chairperson, Carolyn Stewart, will conduct this first meeting of the new season. We need new ideas to fill our calendar! Yard Sale plans will be discussed and finalized. Member volunteers are needed—if you can help, please call Carolyn Stewart at 843-748-0437. *Remember to pay your \$5 annual dues at this meeting.*

October 3 (Saturday)—Community Yard & Bake Sale sponsored by Senior Singles Club. 8:00am-12noon rain or shine at the HOA Pavilion. All members are requested to donate small items for our White Elephant Table and homemade baked goods for the Bake Table. Please drop them off the morning of the sale by 7:30am. This is our only fund raising event to help local charities—we hope that all members will participate to make it a success. To reserve a table or lawn space, please call Kathleen Twomey at 843-215-8518. Table in Pavilion=\$10; lawn space=\$5. Refreshments will be available at the snack stand.

New members are always welcome—come join us for fun and good company. If you are interested in joining, please contact Carolyn Stewart at 843-748-0437.

Good Time Gals

Ladies, we are currently accepting new members into our fun group. We meet once a month to see old friends, meet new neighbors, create new friendships and have a good time!

Please contact Sunny Dailey at 650-6674 for more information and details about our activities.

REMINDER – Our business meeting and luncheon will be held September 17th at the HOA building. Fried chicken and beverages will be provided. Lunch will be served at 1 p.m. Please bring your favorite side dish or dessert.

Looking forward to seeing current and new members.

COME JOIN THE FUN!!!
LET THE GOOD TIMES ROLL!!!

Myrtle Beach Golf & Yacht Club Homeowners Club

On Sunday August 9 we had our first Sunday Sundaes event at the pavilion. We had a great turnout with a refreshing treat, music and friends.

We hope to have more input from homeowners interested in future activities for our community. We would love to see you there!

Meetings are held at 7 PM on the third Tuesday of each month.

Our Facebook page can be found by searching for
"Myrtle Beach Golf And Yacht Club Homeowner"

You can also contact the club via email at mbgyho@gmail.com

Maintenance Department Requests

All requests for mulch, dirt, etc. ***must*** be submitted through the HOA office. There is a 2 yard minimum order from August through February and a 1 yard minimum order from March through July. The office will fill out a request and forward it to the maintenance supervisor. No orders will be filled if not generated from the office.

Ditches

We spend many man hours clearing the ditches to keep our drainage system flowing. Please do not toss debris of any kind into these ditches. If you toss things into the ditches it could result in a fine.

Lawn Debris

As an extra service the HOA provides yard waste pick-up. The HOA will remove the debris with a limit of five bags and manageable piles combined, if you have a larger amount you must call the HOA to arrange a separate pick up at a fee. Leaves, pine needles must be bagged, or a fee will be assessed. Large branches/sticks no longer than 4 foot must be stacked in manageable piles. Help our maintenance staff help you by bagging the debris and leaving the bags beside the street for pickup on Monday, Wednesday, and Friday Mornings. All debris we dispose of must be taken all the way to the Hwy 90 facility in Conway where we are billed by the pound. Homeowners can drop off debris free of charge at any of the local recycle facilities.

Architectural Review Board

As chairman of the Architectural Review Board, I wish to thank the great group of community minded residents who volunteer their time to serve as members of this board. Being a member of this board requires time, dedication, and considerable knowledge of our covenants and rules and regulations and how they apply to changes made to property and houses. Secondly, all of us on this board wish to thank the residents of MBG&Y for their cooperation in helping us perform our duties. With your support, we can continue to assist you in assuring that our homes and yards reflect the visual standards, attractiveness, and quality of life that we enjoy in our community. We are always looking for volunteers to assist us in our efforts. If you have an interest in community service, please contact the HOA office.

ARB Chairman - Lyle Hedman

REMINDERS

Speeders and Stop Sign Violators

Stop and think what you are doing!! We as a community are asking you to **STOP** at all stop signs and slow down on the boulevard - the **SPEED LIMIT IS 25MPH. REMEMBER** there are children and walkers out on our roads.

Littering

Please do not trash our neighborhood, save your garbage for the garbage can!! Cigarette butts are considered litter and are filthy. Please keep your butts to yourself!!

Leash and Pick Up after Your Pets

All pets, whether K-9 or feline, ***must*** be on a leash when outside of your home. When walking your pets please be sure to keep your pets out of the road when cars are going by, we would hate to have a member of your family hit by a passing car. Please remember to ***pick up*** after your four legged friends, it is a courtesy to your fellow residents, and it is also a \$50 fine.

To Enter Our Gated Community

If you are expecting friends, contractors, pizza delivery, sales people, deliveries etc. be sure to call the gate in *advance* (650-4109). Failure to do so could result in your company not gaining entrance to **MBG&YC**.

No Feeding of Wildlife

Not only does this encourage unwanted advances by our wildlife, it is very unhealthy for them. It is also against the law and carries a hefty fine.

Don't Feed Feral Cats

These cats carry diseases that can affect domesticated animals and they tend to multiply at an alarming rate.

Yard Sale**Sponsored by Senior Singles Club**

Saturday, October 3, 2015, 8 am to 12 noon. Tables will be available for rental - \$10.00 in the pavilion and \$5.00 for lawn space. To make reservations call Kathleen Twomey at 215-8518 (spaces still available). No rain date!

Second Annual Golf Cart Rally

Saturday, October 24, 2015, 2 pm – “Meet & Greet” Rally for golf cart owners and friends at HOA parking lot. 2:15 pm – Decorated (optional) Golf Cart Parade to main gate and back to HOA parking lot. Cash prizes for decorated carts. FREE hot dogs, beer, wine & cheese (or BYOB/Snacks) and FREE entertainment by Dick Keezer the Ozark Musician with an Ole’ Timers Sing-a-long in the MBGYC Community Center. Call Bill Russell at 301-606-0595 with any questions.

Trunk or Treats

MBG&YC Homeowners Club is hosting Trunk or Treats for children of all ages Saturday, October 31, 2015 from 3-5pm at the MBG&YC HOA parking lot. Please bring your car & treats to the parking lot by 2:30pm. If you plan on participating in handing out your treats, **please RSVP between October 15th & 25th**. Contact Lynn Gallagher 843-650-7219 and leave a call back number. Parking is limited.

Arts and Crafts Show and Sale

Saturday, November 21, 2015 at the MBGYC Community Center from 12 noon to 5 pm. Invite talented friends to join you and display their hand crafted talents at a table next to you. Reserve a space with table \$10.00 each. Reserve a space by November 1, 2015. To sign and for more information call Joan Keezer at 603-770-5502.

Annual Food Drive

The annual food drive for the benefit of the South Strand Helping Food Bank of 812 South Poplar Street, Surfside Beach, SC will be held from November 1, 2015 until November 10, 2015.

Please consider donating plastic bags or boxes of non-perishable foods. (Badly needed is peanut butter, jelly, beef stew, tuna fish, pasta sauce, mac & cheese, soup, canned meat, fruit and cereal. Any other canned goods are also appreciated.

A box for your donations will be at the HOA office.

Last year the South Strand Helping Hand Food Bank donated over 4,000 lbs. of food through your generosity. Any questions please call Wade Cook at 843-650-9847.

Burgess Community Association member partner.

"INCIDENTAL" CAMPAIGN 2015 for Veteran Men and Women...

Dear MBGYC Residents,

As a member of the American Legion Post 178 Ladies Auxiliary I am conducting the following:

"Incidental" Campaign 2015 for Veteran Men and Women... During AUGUST, SEPTEMBER and OCTOBER that are being cared for at the VA Hospital and Rehab centers in Charleston SC. I have participated in this event for three years and each year have successfully collected from residents that came to our Monday Night Bingo. We collected 500 pieces of random items which was all gratefully accepted by the recipients at the Hospital. This year I would like to extend the invitation to our residents in the MBGYC community to consider helping me collect my goal of 750 items. We journal each item donated and turn the items over to our Myrtle Beach VA to bring to Charleston to be distributed. This is a small gift to share for those who bring us so much freedom and letting them know we care.

NEW ITEMS ONLY* UNOPENED PACKAGE ONLY

The following items are needed:

Tooth Paste	Pamper Wipes
Tooth Brushes	Hand Lotions
Dental Floss	Body Lotions
Shaving Cream or Gel	White Socks
Soap Bars	T-Shirts Large - 4XLarge
Body Wash	NO MOUTH WASHES
Shampoo and Conditioners	NO RAZORS
Deodorant	NO RAZOR BLADES
Foot Talc	Sanitary Pads
Foot Creams	Sanitary Wipes
Fascial Cleanses	Q-tips
Fascial Creams	Baby Powder

DROP OFF THE ITEMS DURING HOA Hours in a DROP BOX

I thank you for helping making a veteran smile as they cherish the donated item they receive.

Our campaign donations will be given out during early November. I gratefully appreciate your contribution and support of my project.

Giorgina Welsh - 6905 Gina Court - MBGYC Resident - 843 421 6672

American Flag Collection for Proper Disposal

Many of us living here in Myrtle Beach Golf and Yacht Club display the American flag, and as time goes by the flag ages and may become faded, tattered and require replacing. The question then becomes, "what do I do with the worn American flag respectfully that I have replaced?"

When an American flag is no longer fit for display it must not be thrown away. Instead, there is a special flag disposal protocol. The following organizations conduct flag disposal ceremonies:

- American Legion
- VFW
- Marine Corps League
- Boy Scouts
- Girl Scouts

The Myrtle Beach Golf and Yacht Women's Club has placed a flag draped collection box in the HOA office for the collection of your "worn flags". **You may place your flags for disposal neatly folded inside the box** and a member of our club will deliver the worn flags to the American Legion in Murrell's Inlet monthly or as required depending on the number of flags collected for their special flag disposal ceremony.

If you have any questions, please contact Beverly Hoffman at 843-259-0980.

Red Cross Blood Drive

Why should you give blood? You really don't need a special reason. You just need your own reason. Some of us donate because a friend asked us to, some because we know of a family member or friend who had received blood, and some of us do it just because we feel it is the right thing to do.

The need for blood is constant. Every 2 seconds, someone in America needs blood. That comes out to about 14,000 units per day.

The Board has approved having a Red Cross Blood Drive here in the Community Center. Since a person can only donate blood once every 56 days, we are looking at dates and availability of the community center in mid-January of next year to avoid overlapping other drives in this area.

The Red Cross asked that we provide them a list of residents who are willing to donate at that time. The Red Cross is a non-profit organization and it is expensive to send out equipment and technicians if we don't have at least 25 to 30 interested people.

There is a Pre-Commitment Poll sign-up sheet in the HOA office and if you feel you would like to give blood, please come to the office and leave your name and phone number. Final details will be in the December newsletter and on our website.

Giving blood only takes about an hour and it could save someone's life, maybe even your own.

If you have any questions call Ruth Berckart at 843-650-4764. Thank you for your time and interest.

Weekly/Monthly Community Activities

Aerobics – Monday, Wednesday, Friday 9:00-10:00 AM

Water Aerobics (During the Summer) – Monday, Wednesday, Friday 9:00-10:00 AM

Bridge - Monday – 1:00-3:00 PM

Bingo -Monday – 7:00 PM

Walk Away**The Pounds** -Tuesday – 9:00-10:00 AM**Yoga/Pilates** - Thursday (Saturday when CC is not rented) 9:00-10:00 AM**Bible Study** - Wednesday 9:00-10:00 AM (Sept thru May)**Cards/Canasta** - Wednesday 1:00-4:00 PM**Men's Cards** - Wednesday 7:00 PM**Men's Poker** - Thursday 7:00 PM (except 2nd Thursday of each month)**Mahjong** - Thursday 1:00-4:00 PM**Needle Crafter** - Friday once a month 1:00-3:00 PM**Zumba** – Saturday when CC is not rented 9:00-10:00 AM**Adult Tennis Round Robin** – Monday through Saturday 8:00-9:30 AM

DON'T BE LATE!

**The deadline for ads and articles for the December 2015 Newsletter
is November 13, 2015**

Answers to my Hurricane Challenge:

1. Move your family to an interior wind-safe room or hallway, away from all windows and doors.
2. Turn right on Bay Rd., left on Rte. 707 to Rte. 544, to Rte. 501, to Rte. 378.

NOTE: If you have never driven this route before, we would recommend you do so in advance!

**Ghosts, Ghouls & Goblins !!
Oh My !!**



Trick or Treat

**“ Double Trouble, Toil and Trouble
Come and see the Cauldron Bubble”**

**At the “Monster Mash Ball”
On
Halloween Night
Sat Oct 31st**

**Bewitching Hours : 7-10
Haunt : MBG&YC HOA CC**

**Bring your favorite Witches Brew, Love Potions and
Your own Swamp Fixings.
Costumes are welcome.**

Prizes

**Admission \$2 PP/tickets avail 9/15 @ HOA
Questions Lynn Gallagher : 843-650-7219
Hosted by the MBG&YC Homeowners Club**



Don't abandon your investment plan.

If market fluctuations and economic uncertainty have you second-guessing your investment plan, it's time to take a closer look. With an Envision® plan, we can help ensure your goals are measurable, reprioritize them if necessary, and adjust your strategy to reflect realistic expectations and your own comfort level for risk. Call today to get started.




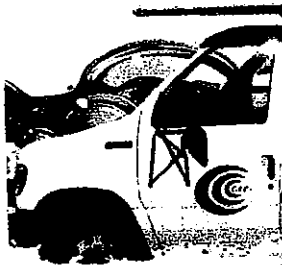
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