

# THE WATERFORD NEIGHBOR



The Waterford HOA, PO Box 2545, Cartersville, GA 30120  
[www.waterfordwebsite.com](http://www.waterfordwebsite.com)

## Upcoming Calendar

**September 5 – Lower Pool Closes**

**October 1 – Clubhouse Pool Closes**

**October 16 – 17 – Fall Break for Schools**

**October 21 – Fall Yard Sale**

Put balloons on your mailbox to indicate participation. The HOA will place an ad in the newspaper prior to the sale. The Waterford yard sale sign will go up at the front entrance a few days prior to the sale. Signs will also be placed in highly visible locations in the city. Habitat for Humanity will have a truck at the clubhouse that day for items residents want to dispose of at the end of their yard sale.

**November 7 – City Elections**

This year we will be voting for mayor along with a Ward 3 member for the City Council. At the time of delivery of this newsletter to the printer it was confirmed that Joey Pogue, a Waterford homeowner, will run for the Ward 3 seat on the City Council.

Joey, wife Brittany, and children Taylor, Claire, and Noah, live on Hepworth Lane. Joey has two siblings also residing The Waterford, brother, Michael, and sister, Krista Duncan.

Qualifying for these offices will be August 21–25 and others may also qualify during that time.

As a reminder, our *Standard* dealing with political yard signs prohibits political yard signs until two weeks prior to election day. Yard signs will be allowed starting on October 24.

**Second Tuesday Each Month**

Monthly HOA board meeting at the clubhouse at 6:30 PM.

## What's Going On ? – Update

In our February newsletter you were informed regarding the “For Sale” sign near the curve on Glen Cove Drive. The sign is on a very small, 0.271 acre, non-residential Waterford lot. That lot, along with a large parcel of 19.98 acres behind it, was put up for sale by the owner, an Atlanta resident. The large parcel is not part of The Waterford. The total acreage of 20.251 acres is under contract with four individuals with plans to build four estate homes as their personal residences. Two of the individuals, John Clayton and Peter Olson, currently reside in The Waterford. Once the sale finalizes prior approval by the ACC will be needed for whatever is done on the 0.271 acre parcel. Residents will soon see a city sign on the property regarding variances needed by the buyers.

## Amenities Area Update

New shrubbery has been installed along the front fence of the clubhouse pool. A large crepe myrtle tree on one corner was removed. Leaves and seed pods from the tree were constantly blowing into the pool requiring cleanup. Damaged and rotting boards on the cabana deck have been replaced. Our security cameras are being replaced with high resolution cameras.

## 1<sup>st</sup> Annual Waterford HOA Kid's Pool Party

The HOA Kid's Pool Party on June 25 was a huge success with over 130 attendees. There was a cool whip eating contest, jump rope contest, swim contest, belly flop contest, and a dance contest with music provided by DJ Blake Arthur. Over 25 pizzas along with countless hot dogs, chips and sodas were served along with 122 Kona shaved ice from the Coconuts truck. Each of the contest winners and runners-up received exciting prizes for participation.

This was an excellent opportunity for new and veteran homeowners to get to know each other poolside. Deserra and Jason Lewis were the recipients of the newest homeowners award and received a gift certificate to Table 20 in downtown Cartersville where the owner/chef is Chris Lyons a resident in The Waterford. Our Waterford social committee is a newly formed group of volunteers responsible for coordinating social events bringing our community together in exciting and fun ways.

The social committee has worked on assembling social events that include this first kid's pool party. On the agenda is an upcoming poolside movie night inclusive of popcorn, candy, and floating fun to view movies from the pool. A wine and cheese tasting at the clubhouse is also on the tentative agenda. The committee, headed by HOA board member Jeff Kellner, has already begun brainstorming ideas for 2018.

We would like to thank everyone for making the kid's pool party an exciting and super fun event for all. Thanks Jeff and other committee members, Sara Kellner, Rebekah Feuerbach, Leslie Chatman, Erin Sinclair, Lucy Leaming, Beth McArdle, and Katie Vaughn.





## Golf Carts

Back in 2012 and again in 2014 the newsletter included information about the state law on golf carts and their usage. What follows are excerpts from the letter from then Major DiPrima, now Deputy Chief, and addressed to the HOA president at that time. The full letter was also provided to all HOA members at that time also.

Dear President Rosshirt,

Pursuant to several complaints that our agency has received regarding the use of motorized carts and personal transportation vehicles, I feel obligated to provide information to you so that you may disseminate it as you deem appropriate to the residents of the Waterford subdivision. Effective January 1, 2012, OCGA 40-6-363 provides the following described requirements pertaining to the use of motorized carts, otherwise known as "golf carts", and other recreational equipment such as gators, mules, rhinos, rangers, etc. This law does not apply to motorcycles, mopeds, (*Golf Carts* continued on page 4)

*(Golf Carts continued from page 3)*

personal assistive mobility devices, or bicycles. OCGA 40-6-363 states that all personal transportation vehicles shall have the following equipment:

- (1) A braking system sufficient for the weight and passenger capacity of the vehicle, including a parking brake;
- (2) A reverse warning device functional at all times when the directional control is in the reverse position;
- (3) A main power switch. When the switch is in the "off" position, or the key or other device that activates the switch is removed, the motive power circuit shall be inoperative. If the switch uses a key, it shall be removable only in the "off" position;
- (4) Head lamps;
- (5) Reflex reflectors;
- (6) Tail lamps;
- (7) A horn;
- (8) A rearview mirror;
- (9) Safety warning labels; and
- (10) Hip restraints and hand holds

These new regulations accompany existing laws that regulate the use of these motorized carts and personal transportation vehicles. Existing laws (OCGA 40-6-330, 40-6-360, 40-6-361, and 40-6-362) require the following with the use of these vehicles:

- (1) Every person operating a low-speed vehicle will be granted all the rights and subjected to the same duties applicable to any other vehicle being operated upon the roadways;

- (2) Low-speed vehicles may not overtake other vehicles within the same lane and may not be operated with two or more abreast within one single lane;
- (3) Low-speed vehicles may only be operated on roadways where the posted speed limit does not exceed 35 mph;
- (4) Motorized carts may only be operated on roadways during daylight hours, as defined by OCGA 40-8-20; and
- (5) **Because operators are subjected to all the same duties as operators of any vehicle being operated on the roadways, a valid driver's license is required to operate such vehicles.**

This letter is a reminder to all residents of the Waterford subdivision that safety is the primary concern of the police department. Laws regulating motorized carts and personal transportation vehicles will be enforced to ensure that the safety of those operating these devices and the safety of other vehicles and pedestrians is of primary concern. The Cartersville Police Department would greatly *(Golf Carts continued on page 5)*

*(Golf Carts continued from page 4)*

appreciate your efforts in assisting our agency in enforcing these safety measures by providing this information to your residents

**Editor's Note: The HOA board continually receives complaints about young children driving golf carts. Residents are advised to contact the police department when you see a suspected violation of this state law.**

## Meet Your Neighbor

## A FAMILY OF THREE by Kathy Smith



I've always had strong first impressions and they have served me well. I cannot think of a time when they were not accurate and I

regretted trusting them. Three weeks ago I was at my Mom's house and my little dog Tripp was in her front yard playing. Her new neighbors across the street came over with their adorable little son Noah and I met them. I liked them right away and was so pleased for her to have such lovely new neighbors. Three weeks later when I was asked to interview someone for this article, I instantly thought of them.

So, meet Marc, Gosia, and Noah Eiler of 5 Ardmore Circle. Gosia's ' first name is actually Malgorzata but she uses Gosia (pronounced Gosha) as a nickname as it is easier for people to remember. They moved into their new home on July 7, 2017 having moved here from Merritt Island, FL. Marc lived in Brevard County, FL for 30 years after having grown up in Cape Cod and Hyannis Port, Massachusetts with his two sisters. He is a die-hard New England Patriots fan. One sister still lives in MA and the other in the Orlando, FL area. Both his parents served in the Air Force. His Dad was an MP and guarded President Kennedy for a time while his Mom, a nurse, took care of Jackie Kennedy in 1963 after she lost their son, Patrick, after only surviving for two days.

Marc joined the US Navy out of high school, served for four years, and was deployed for Operation Desert Shield/Desert Storm in 1990/1991. Thank you Marc and your family for your service!

Gosia grew up in Communist Poland and has many stories to tell about that. She is the oldest of three

girls and her sisters and parents are still in Poland. She says they all lived in a 'black and white reality' but didn't even know it as they were unaware that there was 'color' in the world. Everyone worked hard she says but everyone had 'equally nothing' and though healthcare was provided it could be months or even years before you would see the doctor! Citizens could not leave the country but Gosia dreamed of seeing America someday. The glimpses of America she would see on television or in movies made her wonder if it could be true that there was really a place like this. When she saw the television show 'Dynasty' she began to believe all of America was like this!

Gosia's aunt decided to move to America to follow her fiancé in 1988. They were eventually married a few years later and Gosia bravely decided at age 19, after graduating from high school, to leave Poland and move to Melbourne, FL staying with her Aunt and Uncle.

She loved Florida and loved America! It was 1993 and she spoke no English so set out to teach herself through radio, television, and talking to others. She babysat and anything else she could do to make money. Five years later she began college and though it would take her eight years to obtain her four year degree she graduated with a nursing degree from the University of Central Florida. She and Marc met three weeks after she arrived in America and would eventually marry in 2011.

While living in Merritt Island, Marc worked in the marine industry and was a partner in a marine engine business. He was eventually approached by the engine manufacturer, Yanmar America, about a new position in Adairsville. He checked it out and the position appealed to him a lot.

*(Neighbor continued on page 6)*

*(Neighbor continued from page 5)*

After looking at homes together they found a good fit for their family in The Waterford on their first trip here and both agreed it was the home for them. Interestingly, they first heard about Cartersville from someone in Florida who used to live here and affiliated with Excel Academy. Adairsville seemed too small so Cartersville was a good size and only a 30 minute commute. Although, after discussing the LakePoint Sports project in Emerson, they are hoping Cartersville doesn't get too big and busy anytime soon!

Meanwhile this couple has enjoyed their brief time here exploring the area a bit and already discovering a few favorite shops like Copperwood and Urban Market. They also like the Mediterranean Taverna Grill and Swheat Market, both on Main Street. Gosia has now decided to be a stay at home Mom and is looking to meet other ladies in the neighborhood.



Although little Noah was not excited about moving, he has adjusted well after discovering the pool and the Library. He is a lover of books and music and instruments so his Mom was excited to discover a local Kinder Musik program and has enrolled him in it. You may have noticed there are a quite a few references to the number three in this article. Three weeks, three years, three siblings but by far the funniest is Noah's comment to me the day I met him. I asked him a typical question for a 2-year old, "How old are you Noah?" His reply was quick, "Not three!" he said. Seems he is content just being two. I'm going to try that tactic when my birthday rolls around. I'll let you know next newsletter how that's working out. Welcome to Cartersville Marc, Gosia and Noah. We're glad to call you neighbors!

## New Waterford Residents

Welcome to our new residents. As a new resident if you have not already received your access cards for the pools and tennis courts, please email [treasurer@waterfordwebsite.com](mailto:treasurer@waterfordwebsite.com) to arrange a pick up time.

5 Ardmore Circle – Marc & Gosia Eiler  
 6 Cromwell Ct. – Mitchell & Tiffany Todd  
 6 Hampton Lane – Rodney & Jenny Pope  
 12 Hampton Lane – David & Donna Bell\*  
 (\*Mistakenly omitted from an earlier newsletter)  
 3 Limerick Court – Jason & Deserra Lewis  
 23 Pembroke Lane – Kara Waters  
 22 Sterling Ct. – James & Kristina Lee  
 435 Waterford Dr. – Nick Adams  
 510 Waterford Dr. – Jeffrey & Marhonda Campbell  
 519 Waterford Dr. – Larry & Connie Olson  
 (*New Residents* continued on page 7)  
 (*New Residents* continued from page 6)  
 23 Westchester – Phillip & Jennifer Payton  
 27 Westchester – William Holmes  
 29 Westchester – Christopher Dyer

## Social Security 2017 Report

### *Financial Challenges Continue*

Provided by: By: Glen Merritt, CFP®

Social Security is an important financial resource for many Americans, including those facing disability, the death of a loved one, or retirement. The Trustees of the Social Security and Medicare Trust Funds prepare a report each year to provide an update on the state of social security. A few highlights from this year's report, released July 13, 2017, are detailed below:

- The Social Security Administration is projecting a cost-of-living adjustment (COLA) of 2.2% for next year. If finalized, (*Social Security* continued on page 7)

(*Social Security* continued on page 7)

- this increase would be the largest since 2011. The most recent COLA was only 0.3%.
- The trust fund reserves are increasing, but are growing more slowly than costs. The Trustees' Report projects that costs will begin to exceed total income in 2022 and continue this trend unless corrective action is taken. When this happens the combined trust fund reserves will decline until they become depleted in 2034, unless something is done.
- Once the trust funds are depleted in 2034, payroll tax revenue should still be sufficient to pay about 77% of scheduled benefits for the year 2034.
- The Trustees recommend that lawmakers address the projected trust fund shortfalls in a timely way in order to phase in necessary changes gradually and give workers and beneficiaries time to adjust to them. According to the Trustees Report, implementing changes sooner rather than later would allow more generations to share in the needed revenue increases or reductions in scheduled benefits and could preserve more trust fund reserves to help finance future benefits.
- There are several actions that could be taken to improve the financial soundness of the fund. Some of the approaches that lawmakers can take include increasing revenues from workers and employers by raising the tax rate or the maximum level of taxable earnings, or by dedicating revenues from other sources; lowering benefits for some or all beneficiaries by changing certain program parameters; or a combination of these approaches.

While it is unlikely that the social security system will fail, it seems likely that retirement income benefits will continue to be reduced through various means. With this in mind, it is more

important than ever for us to plan our retirement savings strategy so that we have access to income from various sources and are not solely dependent on social security.

*(\*Source: The 2017 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds available at [ssa.gov](http://ssa.gov))*



## School Has Begun

School has begun in our local schools. Just imagine referring to kindergartners as the Class of 2030! Congratulations to the members of the class of 2017 as they begin the next chapter in their lives, be it college, the military, the work force, travel, or some other venture.

Be extra careful when driving, observe the posted speed limits, and please, please never text while driving. Georgia law prohibits texting not only when the vehicle is moving but also when you are stopped at traffic signals, STOP signs, etc.

## ACC Information

A recurring question is, when is ACC approval required? Prior approval of the ACC is required when any work on a lot will materially change the exterior appearance of a structure on the lot or the lot itself. The term “structure” is broadly defined in the *Declaration of Covenants*.

When in doubt, contact the ACC at [acc@waterfordwebsite.com](mailto:acc@waterfordwebsite.com). Emails are usually responded to in the same day.

## Newsletter Advertising

Consider placing an ad in The Waterford Neighbor and let your fellow HOA members know of the business service you can provide. You can request page placement. Prices are:

- \$25 for business card size
- \$100 for quarter page
- \$200 for half page
- \$400 for full page

To place an ad in a future edition of the newsletter, send an email to [newsletter@waterfordwebsite.com](mailto:newsletter@waterfordwebsite.com) for additional information.

## Contact Information

Mailbox Purpose	Email address and Mailbox User ID
Board of Directors	<a href="mailto:bod@waterfordwebsite.com">bod@waterfordwebsite.com</a>
Treasurer	<a href="mailto:treasurer@waterfordwebsite.com">treasurer@waterfordwebsite.com</a>
Website	<a href="mailto:websiteadmin@waterfordwebsite.com">websiteadmin@waterfordwebsite.com</a>
Architectural Control Committee	<a href="mailto:acc@waterfordwebsite.com">acc@waterfordwebsite.com</a>
Clubhouse	<a href="mailto:reservations@waterfordwebsite.com">reservations@waterfordwebsite.com</a>
Newsletter	<a href="mailto:newsletter@waterfordwebsite.com">newsletter@waterfordwebsite.com</a>
Pool	<a href="mailto:pool@waterfordwebsite.com">pool@waterfordwebsite.com</a>
Grounds	<a href="mailto:landscape@waterfordwebsite.com">landscape@waterfordwebsite.com</a>
Playground	<a href="mailto:playground@waterfordwebsite.com">playground@waterfordwebsite.com</a>
Security	<a href="mailto:security@waterfordwebsite.com">security@waterfordwebsite.com</a>
Social	<a href="mailto:social@waterfordwebsite.com">social@waterfordwebsite.com</a>
Tennis	<a href="mailto:tennis@waterfordwebsite.com">tennis@waterfordwebsite.com</a>
Facebook Pages	<a href="mailto:fb@waterfordwebsite.com">fb@waterfordwebsite.com</a>

Be sure to check out The Waterford website at [www.waterfordwebsite.com](http://www.waterfordwebsite.com). Copies of our governing documents, the *Declaration of Covenants, Easements and Restrictions & Bylaws* and the *Design Standards*, as well as the *Fining Policy* and *Amenities Access Cards Policy* are located on the website.

## Mailbox Post Information

Need a new mailbox post or a repair? Contact Jerry Milam at 770-655-4327. Jerry was selected by the developers at the outset of The Waterford development and for thirty, (30), years has provided all of our mailbox posts, street signs, etc. If you replace your own mailbox get a black steel large U.S. Postal Service mailbox. The size is 10.875” H x 8.5” W X 22.25” D.

## Illegal Vehicle Entries

Unlocked vehicles in driveways or open garages with electronics or valuables in plain view are easy targets. Do not leave electronics, wallets, purses or anything of value in your empty vehicle. Lock your vehicle upon exiting.

## Facebook Pages

To join The Waterford Resident Community Group or The Waterford Resident Buy Sell Trade Facebook Group, email [fb@waterfordwebsite.com](mailto:fb@waterfordwebsite.com) with the e-mail address associated with your Facebook account.

## Access Cards

Replacement access cards can be obtained for \$25 by emailing [treasurer@waterfordwebsite.com](mailto:treasurer@waterfordwebsite.com).