



Ben Horack 21 Nautical Watch Way

For the past two years as a member of your Board of Directors, I have had the privilege of serving all of the owners in Harbor Island. Currently as Vice President, I am involved in almost every aspect of the Island's operations, assisting the President and staff. I am the Board Liaison for Maintenance, Security, Beach Preservation, Long range Planning, Election Reform, and the Election Committees. I have never lost sight of the fact that

I was elected by, and represent, all of Harbor Island and I have worked for what is best for the Island as a whole.

Two years ago, I was approached by the H.I.O.A. Board to chair a new committee to resolve the issue of our deteriorating bridges. With the help of a good committee, a solution evolved along with a plan to finance the project without additional large assessments. The Island's bridges and crabbing dock were completed well ahead of schedule and within budget. Our bridges will handle any vehicle permitted on SC highways and should last 45+ years with minimal maintenance. I am now in the process of getting all of the necessary permits to *extend* the crabbing dock, which has become one of the most popular activities on the Island.

My wife Barbara and I fell in love with Harbor Island when we first visited my brother's home here seven years ago. When my brother decided to sell his house, we jumped at the opportunity, bought it on the spot, and our lives have never been the same. We saw it as a place at peace, apart from the rest of the world.

Barbara and I now split our time between Harbor Island and Charlotte, NC where I own the real estate and development company I started 15 years ago, specializing in developing neighborhood shopping centers and construction-management. Being just over three hours away enables us to be on the Island on a regular basis throughout the year. From the beginning, we wanted to become involved in helping preserve the serenity and beauty that drew us to Harbor Island. I began by working with the Nautical Watch Board, helping draft changes to that regime's covenants to prohibit time shares. I currently serve on the Nautical Watch Board as Vice President.

My experience in construction, development, and property management has been very useful to the Board in planning for the Island's future. I firmly believe in being proactive rather than reactive to oncoming changes. We must all look at our Island – not as renters or non-renters or as part-time residents or permanent residents – but as guardians of this very special place, working together to preserve its grace and beauty.

I ask that you support me with your vote in November for the H.I.O.A. Board.

Thank you.