

ANIMAL FARM ON THE COOSAWATTEE

What Orwell's barnyard teaches about power in a property owners association

Opinion & analysis · prepared for Sherman Hawkins · July 12, 2026

A note on method. George Orwell's *Animal Farm* (1945) is a study of how power behaves inside institutions — how rules get rewritten, how information gets managed, and how consent quietly stops being asked for. This essay uses the book as an analytical lens on the documented record of the Coosawattee River Resort Association. It compares dynamics, not people: no individual is being called a character from the novel, and nothing here accuses any named person of a crime. Where a claim is an allegation made by someone else, it is labeled as such and attributed. Every factual anchor is listed in the Sources section.

1. Why this book, and why a POA

Animal Farm is not really about pigs. It is about what happens inside any self-governing institution when three protections fail at the same time: the written rules stop being fixed, the records stop being kept, and the vote stops deciding anything. Orwell compressed that decay into a barnyard so ordinary readers could see the machinery. A property owners association is one of the smallest self-governing institutions Americans belong to — it taxes (assessments), it legislates (rules and fees), it polices (citations, gates, security contracts), and it holds elections. Which means it can fail in exactly the ways Orwell described, at a scale where any owner can check the details personally.

Coosawattee is a good test case precisely because so much of its record is now written down: an IRS filing signed under penalty of perjury, certified election counts, board emails, a recorded June 9 meeting, and a paper trail of records requests. What follows maps the book's five mechanisms onto that record.

2. The Commandments on the barn wall — rules that move

In the novel, the animals write their constitution on the barn wall — seven commandments, painted where everyone can read them. Over time the commandments change: a word added here, a qualifier there, always discovered after the fact, always met with the same answer — you must be remembering it wrong. The animals' problem is not that they can't read. It is that the wall is the only copy.

The Coosawattee parallel is the governing-document record. Start with where the rules are supposed to be posted. The association's own Schedule O (filed with the IRS in March 2026) says its governing documents and budget are available on "WWW.COOSAWATTEE.NET." That exact sentence has appeared, copied forward, in every filing back to at least the fiscal-2016 return. And here is what the public

record shows happened to the domain while the sentence kept getting sworn: it was the association's own website from 2003 into the late 2010s (the 2012 archive shows their site, same address and phone as the 990); by February 2019 it redirected to their new domain, mycrra.com; by January 4, 2024 the Internet Archive caught it redirecting to Afternic — GoDaddy's domain-resale marketplace — listed for sale to anyone; and today it serves a private real-estate agent's page, renewed by its new owner in August 2025. To be plain: the domain's current owner did nothing wrong — he lawfully bought a name that was sitting openly for sale, and no criticism of him is intended or implied. The failure belongs entirely to the association: it let the very address it certifies to the IRS lapse onto the open market, and then swore to that same address twice more — in the returns filed March 2025 and March 2026 — after it was gone. The website named in the same filing's header, mycrra.com, redirects to coosawatteeriverresort.net, a marketing site ("River Cabins Tubing and Dog Friendly Getaways") managed by the vendor Access Management, with the owner portal behind a login at home.accessdifference.com. To be clear, a members-only portal is a perfectly normal way to serve owner documents — that is not the complaint. The complaint is threefold: the address sworn to the IRS is wrong; the documents behind the portal have changed without notice (which is why a frozen June 23 baseline archive with a changelog now exists); and the Declaration of Covenants is already a public record on file with the Clerk of Superior Court of Gilmer County, so gating it adds friction for members without adding privacy for anyone. The barn wall the members were told to read does not exist at the sworn address — and the copy they can reach has been known to move. The \$59-per-booking STR "administration fee" was adopted on the authority of regulating "rental activity" — a power the By-Laws grant nowhere in those terms; the fee was then suspended by "moratorium" on June 9, 2026, and the board has so far declined to answer in writing whether it is rescinded or merely parked. Portal documents have changed without notice — which is why a frozen June 23 baseline archive, with a changelog, now exists. And a former board president has publicly alleged, in his own words, that private group chats show awareness the fee structure "might be illegal under master covenants" but would be kept unless someone sues. That is his allegation, not established fact — but it is exactly the barn-wall scenario: the people with the paintbrush deciding the rule can outlive its authority.

The mechanism: when the wall can be repainted, memory must live somewhere the painters can't reach — certified copies, frozen archives, filings with third parties like the IRS and the Clerk of Superior Court. That is not paranoia; it is Orwell's entire point about the animals' failure to keep their own copy.

3. “All animals are equal, but some animals are more equal than others”

The book's most famous line — the final, consolidated commandment — is Orwell's shorthand for a specific governance failure: the moment when those who make the rules stop being bound by them, and when benefits and burdens flow along lines of interest rather than lines of principle. The pigs did not announce this. They arrived at it through a hundred small votes about milk and apples, each justified as necessary.

At Coosawattee the live question is narrower and completely checkable: do directors with a financial interest in short-term rentals vote on short-term-rental fees and rules? Owners have publicly asserted that some do; a motion delivered to the full board on July 9, 2026 asked for the clean answer — every director states their STR interest on the record by name (including an affirmative "no interest"), interested directors recuse, and the vote proceeds by recorded roll call. No signed roster has come back. Meanwhile the association's own Form 990 tells the IRS (Part VI, lines 12b-12c) that officers and directors are "required to disclose annually interests that could give rise to conflicts" and that compliance is monitored "regularly and consistently," and Schedule O adds that the board signs a code of ethics annually. On paper, the disclosure regime already exists. The roster request simply asks the board to do, in public, the thing it certifies to the federal government that it already does.

Note what this is not: it is not a claim that STR-owning directors are bad people or that STR owners shouldn't serve. Orwell's line is not about pigs being pigs — it is about rules bending around interest without anyone voting to bend them. Disclosure and recusal are how you keep the commandment from quietly growing its qualifier.

4. Squealer's statistics — the management of what owners know

Squealer, the novel's communications department, has two jobs: produce numbers that prove things are better than the animals remember, and reframe every awkward question as disloyalty or confusion. His figures are never checkable, and that is the design.

The Coosawattee record on information is stark. The association's Form 990 — signed March 16, 2026 by its own Treasurer — answers "No" to the IRS question of whether the board contemporaneously documented its meetings during the year, and "No" again for committees (Part VI, lines 8a-8b), with no explanation in Schedule O, although the form's instructions call for one. The 2025 annual meeting recap conceded that "no official business was conducted or minutes recorded."

Owner comments at board meetings occur before the call to order, so they never enter the minutes. An open-records reply in the trespass matter stated that "no document exists" establishing chain of custody for case evidence. Eleven records items remain outstanding under a final demand that matures July 17, 2026, after which Georgia's nonprofit-records statute (O.C.G.A. § 14-3-1604) provides for a court petition.

The freshest example is unfolding right now. The revived Finance Committee has met since roughly November 2025 — the board's own minutes record it choosing the auditor, building the budget, and recommending assessment changes — yet as of the June 23, 2026 portal snapshot, not one set of its minutes has been posted; the committee's published record still ends July 26, 2022. And responsibility for that gap has nowhere to hide, because every link in the chain is held by the board or its agent: Georgia law makes minutes and committee records mandatory permanent records of the corporation (O.C.G.A. § 14-3-1601); the By-Laws assign record-keeping to the Secretary, whom the board elects and may remove (Art. V); the committee's charter — board-approved in 2018, amended by the board on the record in November 2025 — requires minutes within ten working days, prepared by a committee whose chair and every member are appointed by the Board President and removable by the board at will; and the portal where minutes are published is operated by the management company the board hires and may terminate on thirty days' notice (Art. IV, § 16). The same pipeline posts the board's own minutes every month, so it works when used. When a record is required by statute, assigned by by-law, scheduled by charter, staffed by appointment, and published through a hired vendor — and still does not exist — that is not an oversight by nobody. It is a choice by the only people with hands on the machinery.

And note how many hands that is. The association reports zero employees to the IRS — every person an owner deals with works for the management vendor: \$2.22 million a year flows to a payroll contractor, and Access Management supplies the general manager, assistant general manager, and office staff who run the operation, the portal, and the meetings. Professional management was the board's own choice (its 2020 filing records that "the Board hired a management company"), and professional management is precisely the cure for volunteer amnesia — taking minutes, posting documents, and keeping records is the service being purchased. The general manager sits in board meetings; under the committee charter the GM is an advisory member of committee meetings; the GM's own December 2025 remarks describe "working with Access Management, staff, and the Finance Committee" on the budget. By January 2026 the association's Treasurer was recommending, on the record, that CRRA hire a full-time treasurer "not an Access management employee" reporting directly to the Board — the association's own officer observing that even the money function answers to the vendor. So the records gap cannot be explained by a shortage of hands. There are

paid, professional hands present in every meeting where the missing minutes would have been made.

The by-laws add one more standard the record can be held against: Robert's Rules of Order "shall govern" the association's meetings (Art. III, § 9). Read the posted board minutes with that in mind and a pattern of procedural looseness appears: motions recorded with no second noted (the November 2025 charter amendment); the president himself "moving without objection" to appoint committee members; recommendations "approved unanimously" with the motion's actual text never stated (the April 2026 auditor engagement); substantive money votes with no roll call; minutes issued and then reissued as "AMENDED" with no note of what changed or when the change was adopted. To be scrupulous: an eleven-member board may claim Robert's relaxed small-board rules, under which a chair may make motions and seconds are optional — so no single item above is offered as a violation. The point is what the pattern produces. Minutes that do not show who moved, what exactly was adopted, and how each director voted are minutes that cannot hold anyone to anything afterward — which, in a community already short on records, is not a technicality. It is the difference between a deliberative body and a room where things happen.

And to be precise about what does exist, because explanations are said to be floating around: the board's posted minutes contain breadcrumbs — one line engaging an auditor for next year, one line reporting "accounting corrections are about 95% complete." Breadcrumbs are not explanations. Nothing on the portal explains any of the three multimillion-dollar adjustments; no engagement letter is posted; no committee minutes have appeared since July 2022. Every fuller account an owner has heard exists only as talk — at a podium, in a comment thread — where it cannot be cited, verified, or held to next month. That is the Squealer distinction in a single sentence: real explanations survive being written down; managed ones live in the air, free to change shape each time they are repeated.

Then there is the survey. Mid-election, the association emailed a "Community Survey" — property use, gate habits, amenities — through a Constant Contact marketing list, with per-recipient tracked links and a swag-bag drawing. The list was tested and failed: a freshly invented email address, belonging to no owner, subscribed itself through the public website in under an hour with no name, lot, or ownership check; households received multiple individually-linked copies; list profiles carried contact data more than a decade stale. Whatever that instrument produces, it is not a measurement of owner opinion — it is Squealer's production figures: numbers whose purpose is to justify a conclusion, generated by a process that cannot be audited. The tell, in the book and here, is the same: real measurements survive scrutiny of their method; managed ones require you not to ask.

And around every hard question, the bleating. In the novel it is the sheep, drowning debate at the critical moment. In a Facebook group it is "spam," "so many words," "do your research," "is there anything positive you can say" — responses aimed at the asking, never at the question. The moratorium question — is the \$59 fee rescinded or waiting? — has now survived three weeks of that treatment without acquiring an answer, which is itself an answer.

5. The vote that stopped deciding — Napoleon's arithmetic

Napoleon never abolishes the forms of self-government; he hollows them. Meetings continue, resolutions pass, and participation quietly becomes ornamental. Orwell's insight is that you rarely need to steal an election if you can arrange for it not to matter.

Look at Coosawattee's certified numbers. In 2024, roughly 730 of 4,281 eligible ballots came back — about 17% — the election failed for lack of participation, and the sitting board simply stayed. In 2025, 833 ballots were certified as sufficient; one seat was won by a write-in with four votes, another with one vote, and a tie was broken by which ballot arrived first. This year the threshold is roughly 856 returned ballots — below that line, the election "doesn't count" and the board keeps its seats without a vote. Meanwhile ballot delivery itself takes homework: an electronic ballot if you happen to be on the email list, paper if you're not or if you opted out, and owners assembling the instructions from comment threads days before the deadline. None of that requires anyone to intend a hollow election. But the structure — high quorum, failure defaults to incumbency, distribution tied to a marketing list — produces Napoleon's arithmetic all by itself: the fewer owners who can practically vote, the more the institution runs on autopilot for whoever is already in the chair.

6. The windmill and the ledger — money nobody outside counts

The windmill is the novel's fiscal program: perpetually urgent, perpetually over budget, and never once audited by anyone the pigs don't feed. Boxer's answer to every shortfall — "I will work harder" — is the assessment-paying owner's answer too: the money keeps coming regardless of what happens to it.

Here is what the association's newest IRS filing (fiscal year ending April 30, 2025) shows. Net assets fell from \$11.75 million to \$4.58 million in a single year — driven by an unexplained prior-period adjustment of negative \$7,549,564 (Part XI, line 8), with no note in Schedule O. Accounts receivable collapsed from \$8.05 million to \$495,329. Bad-debt expense ran \$1.4 million. Deferred revenue quintupled to \$2.28 million. The association reports zero employees — everything from payroll (\$2.22 million to a Florida contractor) to security (\$839,650) runs

through outside vendors. And Part XII answers "No" to every independent-scrutiny question: the financial statements were not audited, not reviewed, not even compiled by an independent accountant. A \$9.2-million-a-year organization, certified to the IRS as having no outside set of eyes on its books.

It was not always so — and the record shows exactly when it changed. The association's by-laws (Article XII, Section 6) command that "a financial review of the accounts of the Association shall be performed annually," and audits were in fact routine: the Finance Committee's own minutes of January 25, 2022 report an audit complete and briefed to the board four days later, and the filing for the year ending April 30, 2022 certifies "Yes" — audited, with an oversight committee. Then the trail goes dark. The Finance Committee minutes on the owner portal stop at July 2022; no later minutes exist anywhere owners can see. And beginning with the very next fiscal year, every filing answers No. Now set the two columns side by side. In the last audited year, the "prior period adjustments" line of the return is blank. In the three unaudited years that followed, it reads: plus \$3,563,902 (FYE 2023); minus \$3,168,302 (FYE 2024); minus \$7,549,564 (FYE 2025). Three consecutive unaudited years, each with a multimillion-dollar unexplained restatement — more than \$14 million of absolute movement — and not one word of explanation in any Schedule O. The adjustments began the moment the auditors left.

One more structural detail completes the picture. The by-laws give owners a remedy: after receiving the board's financial review at the annual meeting, a majority of the membership may require a full independent audit at common expense. That remedy runs through the annual meeting — the same annual meeting that failed for lack of quorum in 2025, where "no official business was conducted or minutes recorded." The owners' audit-forcing mechanism did not merely go unused; it was structurally unreachable.

To be fair — and the fairness matters — the repair has begun, and the board's own minutes document it. In August 2025 a director asked the board to reconvene the dormant Finance Committee; in October 2025 it was re-established; in January 2026 the Treasurer recommended, and the board approved, a request for proposals to engage an auditor; and on April 14, 2026 the board unanimously engaged the firm Nichols Cauley & Associates. Whoever pushed that deserves the credit the record gives them. But read the engagement's scope as the minutes state it: "the FYE 4-30-26, the 990 tax return and the following two years." Forward only. Fiscal years 2023, 2024, and 2025 — the three unaudited years in which the fourteen million dollars moved — sit outside the engagement, and unless it is expanded, no independent professional will ever examine them. The May 2026 minutes add one line that begs for exactly that examination: "accounting corrections are about 95% complete." Corrections of what, in what amounts, approved by whom — that is what auditors of those specific years would answer.

The windmill has a foreman again. He has been pointed at next year's windmill, and the years the ledger moved by millions remain, by the terms of his engagement, nobody's to inspect.

A postscript belongs here, quoted without embellishment from the board's own minutes of May 12, 2026: "The revocation of our IRS non-profit status appeal progresses without immediate concern." The January 2026 minutes likewise record discussion of re-retaining the California firm "that originally prepared and won our nonprofit status." This essay draws no conclusion about that case; the minutes give owners nothing to conclude from, which is rather the point. It simply notes that an association whose federal tax exemption is in a revocation appeal is an association with one more reason to want independent eyes on its books — and owners with one more question that deserves an answer longer than nine words in the minutes.

Read carefully: none of those numbers proves misconduct, and this essay does not allege any. A prior-period adjustment can be an honest correction; receivables can be legitimately written down. The Orwell point is different and harder to argue with — where there is no independent count, owners are being asked to run on trust in the exact place trust is least appropriate. The absence of the auditor is the finding.

7. What the animals got wrong — and what owners can do differently

Orwell is often misread as fatalist. But the book is really an inventory of missed defenses. Benjamin, the donkey, could read every revision on the wall — and said nothing. Boxer answered every doubt with harder work. Clover felt something was wrong but deferred to whoever sounded certain. Nobody kept an outside copy of the commandments; nobody demanded the count; nobody made the pigs answer the same question twice. The farm wasn't taken. It was surrendered one unasked question at a time.

The counter-program is not rhetoric — it is boring, procedural stubbornness, and at Coosawattee it is already running: written questionnaires that put every candidate on the record in their own words, posted exactly as returned; scorecards built from the association's own certified results; a frozen archive of the governing documents with a changelog; records demands under Georgia's nonprofit statutes with statutory deadlines rather than open-ended patience — now including the auditor's engagement letter and the revived Finance Committee's minutes, which its own charter requires within ten working days; a disclosure-and-recusal roster that asks the board to perform, in public, the compliance it certifies to the IRS; motions submitted in writing with the authority cited, so the answer must be written too; and above all the ballot itself — because every mechanism in this

essay gets weaker the closer participation comes to that ~856-ballot line, and stronger the further below it participation falls.

“All animals are equal, but some animals are more equal than others,” Orwell wrote — the whole constitution reduced, at last, to a single sentence serving power. The endings differ in only one respect: the animals could no longer tell who was who at the farmhouse window because they had given up checking. Owners still have the window, the records statutes, and the ballot. And there is a final mechanism worth naming, because it is the one that operates on good people: where records go missing, emotion governs. The animals could not check Squealer's figures, so they voted their fears and their loyalties instead — and a community that cannot read its own ledger ends up arguing about personalities in the barnyard rather than facts on the page. The antidote is not calmer arguments; it is restored records, so there is something other than feeling to decide with. The moral of Animal Farm was never that the pigs win. It is that nobody counted the votes, kept the minutes, or read the wall — until it was decoration.

Sources

IRS Form 990, Coosawattee River Resort Association, Inc. (EIN 58-1794768), FYE 4/30/2025, e-filed 3/16/2026, ObjectID 202640759349300984 — signed by Frank Darrow, Treasurer; Parts VI, VII, XI, XII; Schedules D and O. Public render via ProPublica Nonprofit Explorer (projects.propublica.org/nonprofits/organizations/581794768). PDF copy in STR folder: [CRRR_Form990_FYE2025-04-30_filed_2026-03-16.pdf](#).

Certified 2025 CRRR election results (per Nominating Committee results email, Aug. 4, 2025) and CRRR election emails of Aug. 2, 2024 and 2025, as compiled in the owner-run scorecard at crrr-unofficial-info-updates.netlify.app.

CRRR board meeting of June 9, 2026 (recording linked at the site above): STR fee moratorium; “500 plus, give or take” STR count stated on the record.

Proposed Motion — Short-Term Occupancy User Fee & director disclosure/recusal roster, delivered to the full CRRR board July 9, 2026.

CRRR “Community Survey” email of July 9, 2026 (Constant Contact, noreply@mycrrr.com); open-list subscription test of July 10, 2026 (documented with timestamped screenshots).

Records demands to CRRR under O.C.G.A. §§ 14-3-1602-1604; final demand maturing July 17, 2026; open-records reply of July 7, 2026 (“no document exists”) in case 2603-4160.

Public Facebook posts and comments in the Coosawattee River Resort group, June–July 2026 (captured July 12, 2026), including the former board president's post alleging private-chat coordination — cited as allegation only.

Website chain verified July 12, 2026: coosawattee.net (third-party realtor page; WHOIS: GoDaddy, created 8/13/2003, expires 8/2/2026, registrant private); mycrrr.com → 302 redirect → coosawatteeriverresort.net (Squarespace; footer: “professionally managed by Access Management”); owner portal at home.accessdifference.com (login required); no governing documents or budget publicly downloadable.

Internet Archive (Wayback Machine), coosawattee.net: capture of Sept. 6, 2012 (association website; 634 Beaver Lake Drive, (706) 276-1062); crawl of Feb. 28, 2019 (HTTP 301 redirect to www.mycrra.com); crawl of Jan. 4, 2024 (HTTP 302 redirect to afternic.com/forsale/COOSAWATTEE.NET — GoDaddy resale marketplace).

Prior CRRA Forms 990, Schedule O — TY2015 (filed 3/15/2017, ObjectId 201720749349300022), TY2020 (filed 3/15/2022, ObjectId 202210749349300226), TY2023 (filed 3/17/2025, ObjectId 202520769349301147): identical “www.coosawattee.net” governing-documents sentence in each; TY2015 also documents continuing independent auditors (“the prior year's auditors continued as the organization's auditors”).

Audit timeline — CRRA Forms 990, Part XII and Part XI line 8: FYE 4/30/2022 (ObjectId 202341229349301734): audited = Yes, oversight committee = Yes, prior-period adjustments = none. FYE 4/30/2023 (ObjectId 202410759349300016): audited = No, adjustment +\$3,563,902. FYE 4/30/2024 (ObjectId 202520769349301147): audited = No, adjustment −\$3,168,302. FYE 4/30/2025 (ObjectId 202640759349300984): audited = No, adjustment −\$7,549,564.

CRRA By-Laws, Art. XII § 6 (annual financial review mandatory; owner majority at annual meeting may require independent audit) and Art. XII § 9 (member inspection rights); Finance Committee Charter, board-approved Aug. 18, 2018 (financial oversight; monthly open meetings; minutes within 10 working days); Finance Committee minutes Jan. 25, 2022 (audit complete, briefed to board Jan. 29, 2022) — all from the June 23, 2026 frozen portal archive. Portal Finance Committee minutes end July 2022.

CRRA Board of Directors open-session minutes: Aug. 26, 2025 (request to reconvene the Finance Committee); Oct. 14, 2025 (committee re-established, chair and members appointed); Nov. 13, 2025 (charter amendment; chair change; members added); Jan. 13, 2026 (board approves RFP to solicit an auditor for 2025–2026; motion MacLaren, second Ford); Apr. 14, 2026 (board unanimously engages Nichols Cauley & Associates “for the FYE 4-30-26, the 990 tax return and the following two years”); May 12, 2026 (Treasurer reports “accounting corrections are about 95% complete”).

Gilmer County Code Ch. 45 (Short-Term Rentals), Res. 24-188 (Nov. 14, 2024).

George Orwell, *Animal Farm* (1945).