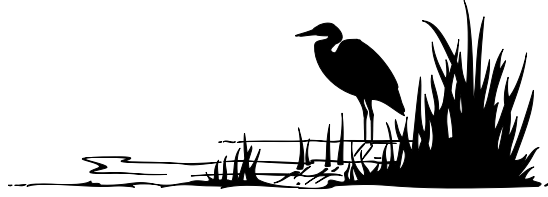


**BETZ LANDING
HOME OWNER'S ASSOCIATION
P.O. BOX 422
HEATHSVILLE, VA 22473
President
804-580-6182
betterinvestor@msn.com**



December 20, 2012

Happy Holidays to All:

I hope you are enjoying the sights and sounds of the season with family and friends.

ENCLOSED IS YOUR BILL FOR 2013 ANNUAL DUES.

Please send your payment in the enclosed stamped, addressed envelope by March 1, 2013 to avoid late fees. In March, (for those that are current with their dues), we will send a membership card with the new lock combinations for the rest rooms and boat storage area.

Board Issues

Annual Meeting

On Saturday, October 13th, 2012, the Betz Landing Annual Meeting was held at Luna's restaurant in Callao. It was a wonderful meal served on the outside patio, but comments were stated that the membership should have been informed the affair was going to be held outdoors. I apologize to those folks, and it will be stated for next year's meeting if it will be held outside. We had 47 folks attending and 55 out of the 135 lot owners represented from mailed in votes. If you were unable to attend, it really was a productive and fun meeting, and we hope in the future you will consider joining us to meet your neighbors, become more involved, and help make decisions that affect you as a property owner.

We had 3 members that were up for reelection on the Board, and they all agreed to serve another 3 year term.

- Pack Sheffield
- Cindy Howard
- John Henbest

We sincerely thank those that want to serve again, for we have a very difficult time filling Board positions.

We would like to express our sincere appreciation to departing ACC member Ed Costello for the years served on the committee. The Board thanks you for your time spent on the committee and hope that you would be willing to serve again in the future.

Elections to the Board of Directors and the new Officers

Every executive position is open every year for reelection decided from the Board meeting held just after the end of the Annual meeting. The following were elected.



- Sam Barkdoll – President (2 years remaining)
- Pack Sheffield – Vice President (3 years remaining)
- Cindy Howard – Secretary (3 years remaining)
- John Henbest – Treasurer (3 years remaining)

Election to the Architectural Control Committee

Garrett Howard was elected to serve on the Architectural Control Committee and Nannette Smith stayed on as Chair of the Committee. We take this time to thank them both for taking on this responsibility, and Maureen Dale for staying on the Committee.

The members of the Architectural Control Committee are:

- Nannette Smith, Chairperson, (1 year remaining)
- Garrett Howard, (3 years remaining)
- Maureen Dale, (2 years remaining)

Included at the end of this newsletter is the updated list of the 2013 Board of Directors Officers and Architectural Committee members. **Please retain it for future reference.**

Nominating Committee

The Board takes this opportunity to thank Phil Landry and Joe Thompson for their efforts in serving on the 2012 Nominating Committee.

Obtaining replacements for Board members can be a timely and difficult job. If you would like to serve, or to recommend a person, please contact a member of the 2013 Nominating committee:

- Sam Barkdoll (betterinvestor@msn.com)
- Betty Whiteside (mail not available at this time)
- Clarice George (cmggeorge@wildblue.net)

These folks stepped up at the Annual meeting to serve, and the Board sincerely thanks them.

Architectural Control

We currently have one lot owner who was fined in spring 2012 for tree removal without ACC permission that has yet to pay the fine and I want to notify everyone that these fines are treated the same as unpaid dues and are subject to liens and are noted in the Disclosure packet used for any future sale of the property.

We also have one lot owner that placed an out building on their lot in spring 2012 without ACC permission. We have been involved with the party to prevent the fine and we have the ACC following up with a decision to be made on 12/19/12. Our intent is always to work with the parties to resolve the problem before levying a fine. In you need any further explanation of these violations, E-mail Nannette Smith at ncsmith@earthlink.net

The Covenants state that: “In order to maintain the natural and scenic resources, to promote the conservation of soils, wetlands, woodlands, beaches, tidal marshes, wild life, game and migratory birds, to enhance open area and open spaces, to afford and enhance recreational opportunities, and preserve historical sites, the Association preserves the sole right to restrict the clearing, grading, tree removal, or construction activity which may take place on any Lot.”



The Architectural Control Committee has an application available that Lot owners can obtain to help them through the Committee Approval process. It describes what documents are required and the steps necessary to receive the quickest decision on your project. The most efficient way to acquire these documents is through E-mail or at the web site: www.betzlanding.org You can also obtain these documents by contacting the current Committee Chair, Nannette Smith at 804-580-8057, or E-mail: ncsmith@earthlink.net

Maintenance Committee

Chris Jones as Maintenance Chair has a job with a lot of responsibility, and he has done an outstanding job in a position that is hard to fill. The Board is grateful for the work he performs in the neighborhood. **Spring Clean-Up Day 2013 will be held Saturday, April 20, 2013.** Meet at the front gate at 08:30 am if you want to help spruce up the community. Our goals during the clean-up are to mulch and trim, spray encroaching grass along the roads, cut back the easements, and other jobs that enhance the beauty of the development.

Financial Condition

The final financial statements for 2012 and a copy of the Budget for 2013 are available on request by calling the Treasurer, John Henbest at 804-580-4975, or Sam Barkdoll, at 804-580-6182.

The following figures are from the December 2012 Board meeting.

- **Checking account balance: \$16,615.45**
- **Investment balance: \$147,833.49**
- **Total assets: \$202,288.49**

The majority of our funds are in the form of CDs in reserve accounts. The CDs are kept in our safe deposit box at EVB in Heathsville. The financial controls in place require two officers for access to the box, with quarterly statements verified and signed off on between the Treasurer, Vice President, and the President. Financial and Association info is backed up on DVD's stored in the Safe deposit box at AVB in Heathsville in case of emergency.

Road Repair 1

In a follow up from the Annual meeting discussion, the roads still maintained by the Association, Highland Road, White Oak Lane, Buoy Drive, and Indian Valley Trail, are starting to show their age. This past year, current Board Member, Ray Dameron, met with VDOT officials to discuss our responsibility and how we can keep the Association's costs to a minimum until these roads are turned over to the state. We are working on getting the bids and hope to start repairs in the spring.

There may have been some confusion as to the good news delivered from John Henbest at the Annual Meeting. We have a bond with the County set up by Blue Green (the developer) backed by a reputable insurance company. But we can only use that money when the roads are ready to be turned over to VDOT. It's not like we have an account that we can draw money on to maintain the roads.

Road Repair 2

In regards to the notice in the last newsletter, the Board has decided **not** to increase the contribution to the Capital Reserve amount to cover future repairs to the roads in the development that are not State maintained. Any amount used to maintain the roads will come out of the other reserves we have and not the Capital Reserve Account. These repairs will go under maintenance on the Profit and Loss statement.

I expressed in the last newsletter that our budget may run in the red for the next couple of years to absorb the cost of this decision. I do not foresee any reason for any possible Annual Dues increase because we are fortunate



to have the funds in reserve to handle this type of expense. This decision **will not jeopardize** any future replacement of common area assets.

Delinquent Dues

One lot owner (owns two lots) has not paid 2007-13 dues. We currently have 6 others that are 1-2 years behind. We file suit when a lot owner falls behind 2 years. Since several warning letters are sent before liens are filed against a property, no one should be surprised when this drastic action is undertaken. Many other Homeowners Associations in Virginia have much larger delinquency rates, and sometime have to make special assessments just to cover their operating costs. We should be grateful to past Board officers who ran the organization efficiently. We are extremely fortunate not to have ever levied a special assessment to the Lot owners. We sincerely thank all the lot owner's for paying their Association dues on time.

Board of Directors Meeting Schedule

The Property Owners Association Act of Virginia requires that we announce the schedule so that any Property Owner, who wishes, can attend and listen or address the Board.

The schedule is as follows: **3/9, 6/8, 9/14, and 12/7, 2013.**

For current Board Members please note these dates on your calendar now, for it very important to maintain a quorum to carry on the Association's business.

The meetings are planned for Saturday 9:30 am, at the Northumberland Public Library in Heathsville. A time period at the beginning of the meeting has been set aside for public comment. Visitors are encouraged and certainly welcome.

Disclosure Statements

State law requires the seller to provide a disclosure statement to the purchasers of property, at the time of closing. This includes status of dues payments, any liens or existing covenant violations, as well as copies of the covenants, bylaws, financial statements, the reserve study, architectural guidelines and other information. The Association charges \$25 for the preparation of these Statements.

We also now include in the Disclosure packet, the County statutes regarding "dogs running at large" and "approval of the use of Golf carts" in the neighborhood.

These Disclosure Statements also include a notice to the new property owners that it is their responsibility to contact the Association after closing so we can update our mailing list. We send bills and newsletters to the owners of record. **To current owners that change their information. Please take the time to send this information to us**, for it's a time consuming and expensive task to track down this information. Please list us along with those businesses when changing your bill payment information.

Workman's Compensation Insurance

Discussed at length at the Annual Meeting concerning insurance for contractors that provide services to the Association. The Board has voted to approve acquiring the insurance to cover the Association in case the contractor we hire for service injured themselves and decides to sue the Association. John Henbest has acquired the quote of \$513.00 yearly for the coverage we need to cover contractors that do not carry that coverage. The current lawn cutting contractor (Harris) has decided **not to** renew their contract for the 2013 year. We obtained four bids from contractors that wanted the work. The Board voted to chose Randy Wilkins for the new contract. Wilkins, fortunately for the Association carries Workman's Compensation Insurance. So, for the next two years we will not have to obtain the coverage. This type of insurance is very expensive for small business owners and results



in a smaller amount of folks that are able to bid for our business. After a year of Board discussion on this issue, the membership must understand this is a necessary expense to cover the potential large liability cost we could incur if an employee of a contractor files suit against the Association.

Read the following article if you need some prospective.

<http://www.californiacondoguru.com/hoarticles/workmens.html> This article was provided by member Joe Thompson and I thank him for sending it to me.

Community Issues

Board only Project

On Saturday 10/20/2012, Board volunteers Matt Church, Bill Hallman, John Henbest, and Chris Jones spent their Saturday repairing potholes on Indian Trail Road and Buoy Drive which were in dire need of repair. Actually for not knowing much about road repair, the jobs turned out successfully. We really appreciate Bill Hallman for obtaining all the materials needed beforehand. Thank you all for your time and concern to help the Association save big dollars instead of calling in contractors to do the work.

Summer Picnic Decision

After discussion at the Annual Meeting noting the disappointing attendance at last summer's picnic, the Board has voted to combine **Spring Clean Up Day and the Summer Picnic together this year to be held on April 20, 2013.**

Please make note now on your calendar and let's attend this year. We need to renew the neighborhood spirit and revive this community. Let's start this year by doing it... Make it happen! Attend!

Meet at the entrance at 08:30 am for those that want to help maintain the neighborhood, and social hour will start for the picnic at 12:00 pm, with food being served at 1:00 pm. A lot of work goes into putting these events on.

And for those that volunteer their time and effort were concerned about the lack of folks that attended last summer, and the weather was not the problem this past year. This decision will save the Association a large amount of money and save those that volunteer a lot of time and effort. If this decision does not work out, we can try something different the following year.

Rest Rooms/Boat Storage Area

The rest rooms were closed and winterized on October 15th, 2012. They will reopen after the danger of a hard freeze is past – probably early April. The lock has been changed at the restrooms and the combination for the boat storage area will be changed in April. We will send out the exact date for the lock change date for the storage area in the March newsletter.

Hunting in Betz Landing

Tis the season... for hunting that is. Good neighbor Don Phillips advised to be on the lookout for hunters in the neighborhood during the season. If you see anyone violating the law, call the Game Warden, Kenneth Williams, at the dispatch number 804-367-1258. If you have any other hunting violations call 800-237-5712.

Betz Landing Emergency Plan

At the Annual meeting, Don Phillips with Bill Hallman supporting, presented a suggestion that Betz Landing should put together a Master Plan to help the neighborhood be prepared for a natural disaster. Member Elaine Yoder also volunteered to help out with her expertise in this area. The Board discussed this issue at the last meeting and decided this issue is one the Board is not willing to act upon themselves and some party outside the Board will



need to take on the serious and time consuming responsibility of putting this plan together. The Board will certainly consider this issue again if and when that plan is presented.

Pets Safety/Control

Again we would like to remind everyone of the report from good neighbor, Garland Dillard, that coyotes have been sighted in Betz Landing and reports that they are migrating to this area. Please keep your pets close to ensure their safety. Also deer have been reported in the lower end of the development for the first time in years, so be prepared to protect your plants from being destroyed.

Just a friendly reminder about the County Statue to maintain control of your pets in Betz Landing. Neighbors now have recourse against lot owners that refrain from controlling their pets. Call the Northumberland County Sheriff's Department at 804-580-5221, or 911 if you feel threatened by someone's pet.

If for some reason you personally feel your pet is not subjected to this law, please consider those folks in their vehicle travelling the road, and because your pet is not under your control, injures your pet or worse.

Let's just prevent the tragedy for both parties. Keep your pet under control at all times.

Also, as a courtesy to your neighbors, please clean up after your pets when walking them on the roads and common areas.

Betz Landing's Progression on the Internet

Pertinent documents such as the Covenants, By-Laws, ACC guidelines, and Betz Landing property surveys are available at www.betzlanding.org We are working to get Betz Landing on Face Book, which will allow folks to follow (like) the page and be kept up to date on items between quarterly newsletters. We hope folks will join in and post helpful information such as contractor, restaurant, and entertainment recommendations.

We understand some folks are not interested, but we are trying to keep up with those that do follow social media.

If you desire to follow us on Face Book, go to the following site. <https://www.facebook.com/BetzLanding>

Like the page. You will then be notified of any posts to keep you up to date.

In the past we have tried to cut costs by E-mailing the newsletter to those that agreed to have it sent that way, but then there were others that didn't. Three out of the four newsletters need some physical documents included, so we will continue on with the letter being delivered by the postal service. Other administrations can make their decision if they feel it saves the Association money. For now, the quarterly newsletter sent by the postal service will be the way I communicate with the membership.

Contact me with your concerns.

Have a safe and wonderful holiday season!

Sam Barkdoll

OFFICERS and COMMITTEE CHAIRS - 2013

POSITION	TERM	NAME	ADDRESS	PHONE	E-MAIL
PRESIDENT	2	Sam Barkdoll Lot 80	1359 Steamboat Lane Heathsville, VA 22473	804-580-6182	betterinvestor@msn.com



POSITION	TERM	NAME	ADDRESS	PHONE	E-MAIL
VICE PRESIDENT	3	Paschal Sheffield Lot 75	7501 Boulders View Drive Richmond, VA 23225	804-320-8331	packsheff@aol.com
SECRETARY	3	Cindy Howard Lot 81	1315 Steamboat Lane Heathsville, VA 22473	703-425-2463	cindyblueeyes@aol.com
TREASURER	3	John Henbest Lot 60/61	132 Heron Court Heathsville, VA 22473	804-580-4975	jmhenbest@kballero.com
DIRECTOR	1	Nancy Hampton Lot 90	317 Hearthstone Mews Alexandria, A 22314	703-338-0083	nancy22314@yahoo.com
DIRECTOR	2	Bill Hallman Lot 83	1269 Steamboat Lane Heathsville, VA 22473	804-580-6044	hallmanbill76@gmail.com
DIRECTOR	1	Christopher Jones Lot 131	83 Rockfish Road Heathsville, VA 22473	804-761-3007	tcjones50@gmail.com
DIRECTOR	1	Ray Dameron Lot 53	4407 Hilltop Court Fredericksburg, VA 2204	540-760-1272	ray.dameron@vamllc.com
DIRECTOR	2	Matt Church Lot 95	6706 Jordon Valley Court Frederick, MD 21702	301-694-0824	steamboat873@comcast.net
MAINTENANCE CHAIR	1	Christopher Jones Lot 131	83 Rockfish Road Heathsville, VA 22473	804-761-3007	tcjones50@gmail.com
ARCHITECTUAL CONTROL CHAIR	1	Nannette Smith Lot 50	332 Steamboat Lane Heathsville, VA 22473	804-580-8057	ncsmith@earthlink.net
ARCHITECTUAL CONTROL COMM.	3	Garrett Howard Lot 81	1315 Steamboat Lane Heathsville, VA 22473	804-580-1675	dogsoldier22473@aol.com
ARCHTECTUAL CONTROL COMM.	2	Maureen Dale Lot 80	1359 Steamboat Lane Heathsville, VA 22473	804-580-6182	maureend72@gmail.com

