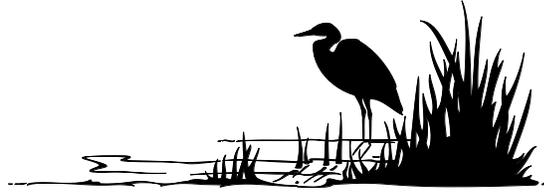


**BETZ LANDING
HOME OWNER'S ASSOCIATION
P.O. BOX 422
HEATHSVILLE, VA 22473
President
804 580 6182/240 446 3360
betterinvestor@msn.com**



Hello Neighbors,

September 17, 2014

ANNUAL MEETING AND BUFFET

October 11th, 2014 12:00 pm

Included is a ballot for the election of new Board Members for 2015

Please take the time to reply by mail with your vote by October 3rd, 2014.

DATE AND TIME: Saturday, October 11th, 2014 12:00 pm

PLACE: Windows on the Water/Yankee Point Marina

1303 Oak Hill Road, Lancaster, VA 22503

804-462-7018 / 804-462-7635

We decided to hold the meeting at Windows on the Water this year, because the Board voted to try the idea of renting a place and having a caterer come in to save the Association money. At first we thought this would work, but then our low priced caterer backed out and the price went higher than expected. So, with time running short and with other restaurants not delivering on their bids, I needed to make a decision to make sure we had a place. I know that this place is a little out of the way, but you will not be disappointed. We will be dining inside, but they have a beautiful waterfront deck to enjoy your meal if the weather is nice. Social hour starts at 12:00 pm, with a lunch buffet at 1:00 pm, sponsored by the Association. Food and coffee/tea will be provided for all the property owners and their families until 2:00 pm. The meeting will begin promptly at 2:00 pm and is expected to last approximately one hour.

The planned buffet menu includes beef brisket, fried chicken, baked flounder with parmesan cheese, roasted baby red potatoes with garlic and parsley, fresh vegetable stir fry, Caesar salad, rolls and butter, iced or hot tea, coffee, and spice cake with Mocha frosting. **A cash bar will be provided starting at 12:00 pm till 3:00 pm.**

Directions

Departing from Steamboat Lane, make a left on Rt. 604 (Indian Valley Road). Make a left on Rt. 201 (Courthouse Road) and stay on Rt. 201 to the stop light in Lively. Continue



straight on Rt. 201 to the stop sign. Make a left on Rt. 354 (River Road). After 3.6 miles turn left on Rt. 604 (Otterman Ferry Road). Go 1.6 miles and turn right on Rt. 610 (Oak Hill Road) and stay to the right at the end. Stay straight till you run into the Marina. Their numbers are **804-462-7018 / 804-462-7635**. Call me on my cell if you have any problems finding the place at 240-446-3360.

Board Issues

Ballot for Election of Directors, ACC member

Each year the term ends for three Board of Directors members and one Architectural Control Committee member, and the positions must be filled.

The By-laws require that a Nominating Committee be established at each Annual Meeting to make recommendations to the Board to fill any vacancies that arise.

The 2014 Nominating Committee consisted of Sam Barkdoll (chair), Ginger Landry, and Pim Montgomery.

Election of Directors and Committee Member

The Betz Landing Home Owner's Association Board is **sincerely** appreciative of the people who volunteer their time to serve on the Board and Architectural Control Committee, and those willing to be nominated for election or re-election.

The positions up for election this year are listed below:

Board Member – Sam Barkdoll

Board Member – Matt Church

Board Member – Bill Hallman

Architectural Control Committee – Maureen Dale

The Nominating Committee presents the following people to fill the Board positions:

- Sam Barkdoll
- David Dustin
- Ted Jenkins

The Nominating Committee presents the following person to fill the ACC:

- Maureen Dale

A brief background on each of the proposed candidates is provided below. The term of the members to be elected for the Board and Architectural Control Committee will be for a period of 3 years.

Sam Barkdoll - Sam currently lives with his better half, Maureen Dale on Steamboat Lane in Betz Landing since 2004. He served 25 years with FedEx Express and retired in 2012. Since 2001 he has run "Computer Services" a small computer repair business he runs part-



time. He comes from Hagerstown, MD where he got his AA in Business Admin and several accredited degrees in computer training from various Institutes and Colleges there. He has been involved in the Betz Landing Board since 2004, and enjoys dining out with good friends, boating, and just being outside enjoying the wonder lifestyle we have here in the Northern Neck.

Dave Dustin - Dave and Terrie have been married for 42 years and have 3 children and 4 grandchildren. They purchased Lot 8 in Betz Landing in 1995 and nine years later purchased Lot 9. He holds a BS degree in Computer Science from Maryland University and retired from Johns Hopkins University/Applied Physics Laboratory in 2012 after 38 years of service. During the years of 2000 – 2006 he worked as a cyber security consultant to the Federal Aviation Administration (FAA). He's currently serving as the president of the Unitarian Universalist Fellowship of the Rappahannock (UUFR) in White Stone and as a Vice President for the Kids First Foundation. He also does volunteer work at the White Stone Baptist Church's Food Pantry.

Ted Jenkins - Ted and his wife of 48 years Jeraldine (Jerry) have owned Lot # 55 in Betz Landing since 2007 and have been permanent residents since 2010. He was born and raised north of Baltimore and retired after 40 years with Bethlehem Steel as a Heavy Industry Maintenance Technician. He also served 3 years with the Maryland National Guard and spent 3 years in the Army Reserve. Ted is a current member of Chesapeake Commodores Club and has served as a Delegate for the Chesapeake Yacht Club Association. Jerry and himself love staying active in the recreational boat scene and are always spending their time on the water when not enjoying their 3 children, and 4 grandchildren.

Maureen Dale - Maureen has lived full-time in Betz Landing since 2004 with Sam Barkdoll. Maureen is the Office Manager and Membership Coordinator at the Northumberland Family YMCA in Heathsville.

Board Meeting Dates

The Property Owners Association Act of Virginia requires that we announce the schedule so that any Property Owner who wishes can attend and listen in or address the Board. The remaining Board schedule is as follows: **September 13 and December 13, 2014.**
Northumberland County Library 09:30 am.

Architectural Control Committee

We welcome new owners Kyle and Deborah Langford on Lot # 64. We hope they will join us for the Annual Meeting. The screened in porch on Lot # 81 has been put on hold, and the Csontos' house on # 43 is about 50 percent complete.



Just out of consideration and respect for our ACC Guidelines, we please ask that you submit your plan to the ACC involving any serious type of land disturbance. More than likely, after review, we will approve your request. If you have owned a lot here for any reasonable length of time, you should know the rules, for they are stated in the ACC Guidelines that you have a copy of. Contact me if you do not have that document. The Board has the obligation to address violations, and we hope you understand and respect the duty of the Board to maintain the beauty of the Association.

Current or new lot owners, please note that before starting any project that involves serious land disturbance (except clearing underbrush and dead tree removal) you must obtain Architectural Control Committee approval before you start your project.

At the June 13th Board Meeting, Joe Thompson volunteered to assume the vacant ACC Chair position. The Board sincerely thanks him for taking on that responsibility. Contact him at 804-580-9041 – jmt2@rivnet.net with any questions about future projects.

Covenant Rules

Being a waterfront community, the Board understands that folks love the life we have here and accepts small violations that occur knowing in time the lot owner will hopefully correct the violation. The Board hesitates to strictly enforce the few rules we have every time a violation happens, just out of the simple understanding that no one likes to be told what to do with their own property. In order to keep things beautiful, please look over your lot. **Do you have a boat, Jet Ski, car or truck that is not used regularly, trailer, etc. sitting in view from the main road your property fronts?** If so, consider your neighbors and move it to the back of the house or in the storage area. The Board is required to address violations brought to it from Lot Owners, so please don't make the Board act like the Covenant police. Please make sure your lot is in compliance with the ACC Guidelines.

Disclosure Packages

Since the last newsletter, we sent out one Disclosure Package for Lot # 64. Virginia State law requires purchasers of property be given a Disclosure Package at the time of closing. This is the responsibility of the **seller**. The Disclosure Package, which the Association is required to provide upon request, includes status of dues payments, any existing covenant violations, as well as copies of the Protective Covenants, By-laws, Architectural Guidelines, financial statements, Reserve Analysis, and other information. The Association charges \$25 for the preparation of these packages.

Not providing a Disclosure Package at closing puts the seller at risk of a lawsuit.

Financial Status

As of June 14th, 2014, we have \$23,440.79 in our checking account. There is a booked balance in the reserve for capital replacement fund of \$57,173.47. None of this balance is



planned for any capital replacement project in the current fiscal year. Other general reserve funds are also available in the amount of \$79,222.44, but there are no plans at present for their use. It is Board policy to include an amount of reserve for capital replacement in the annual budget of \$4,550.00. A copy of the Board-Approved Reserve Study is available from the Association. You may contact me and I will send you a copy. September Board meetings numbers were not available due to incomplete reports.

Delinquent Dues

One lot owner is several years in arrears. 2 lots have not paid 2014 dues. That situation is outstanding. In regards to the lawsuit to repossess Lots # 28 and # 29, we had a small setback when in June the Judge denied our request to have the lots put to auction, because our lawyer failed to have a certified appraisal prepared for the lots that the judge required. I am expecting the Association will prevail in this case and we will be reimbursed for all the expenses incurred and the lots will once again start to produce income (dues). If you want further info on this situation, refer to the two past newsletters on the Betz Landing website.

The Association certainly understands there are circumstances that occur to prevent lot owners from paying dues on time. Our practice was always to apply a personal lien only to those owners that are two years behind in their dues. Members who have not paid their current year dues prior to March 1st, are assessed a \$15 late fee, and interest at an annual rate of 8%, effective January 1st.

Association Issues

Community Repairs

I'm working with Highway Contractors in The Village to resurface the driveway at Haugan's Landing, and to repair Buoy Drive. As of this time I have no commitment from them. The shed at the Boat Storage Area needs repainted and I need to hire a pro to finish that job for getting committed volunteers from the neighborhood is a time consuming process.

Common Storage Area Usage Problem

The storage area's purpose is to allow for recreational vehicles, boats and trailers to be stored when not in use on lots. An ongoing problem is that it has been accumulating what are essentially derelict and no-longer usable boats and trailers, which will probably never be returned to homeowner's lots and used. The trailers referenced are essentially beyond repair and some boats are very questionable. Some have no license plates or they have registrations that are long out of date. They take up space that could be used by others to temporarily store their items.



What do our governing documents say?

Our Bylaws Article VII. Powers and Duties of the Board of Directors, BOD, states:

“The Board of Directors shall have the power to:

Adopt and publish rules and regulations governing the use of the Common Properties and facilities, and the personal conduct of the members and their guest thereon and to establish penalties for the infraction thereof”.

We owe it to you the homeowners, to follow our management guidelines and establish specific procedures to help ensure the Common Storage Area can continue to serve its intended purpose. Knowing who owns what in the storage area will allow us to be able to notify a property owner should there be a storm or weather related damage to property there or and other incident we might be aware of.

Phased Implementation Plan

- Requirement - any item in Common Storage Area will require an identification tag or be subject to removal.
- Tags provided by BOD
- A “comply by” date will be established and formally announced, giving property owners reasonable time to take action and get their property identified and tagged.
- We will monitor results to ensure items are tagged by “comply by” date.
- In spring, at an announced time, items to be removed (no tags or derelict) will be identified.
- A final attempt will be made to identify owners of non-tagged items.
- Formal notification will be given to identified owners where a removal action has been determined
- BOD action will be taken to remove specific items where no owner could be identified.
- A fee may be charged to remove items if owners don’t remove items themselves. BLHA should not have to pay with our funds to do this.
- We may require everything to be removed from the storage area or moved temporarily in the spring to allow for renovation of the area. (The BOD is currently looking into alternatives to grade and harden the parking areas.)

We will discuss these procedures further at the Annual Meeting. We encourage you to attend or if you are unable to attend, to submit your comments with the Proxy or Ballot. If you believe you would need assistance in complying with these procedures, contact the BOD and they will work with you.

Our objective as previously stated is to improve the usability of the Common Storage Area for its intended purpose for all.



PROPOSAL FOR A BETZ LANDING SCHOLARSHIP FUND

Background

Betz Landing has been an outstanding member of the Northumberland County and Northern Neck community since it was established. Many of our members have been and are active as volunteers in many areas in order to improve the lives of our citizens of all ages and to assist the County in its many facets. We are aware that a large percentage of our County citizens work at jobs that marginally enable them to support their families yet they encourage their children to attend and to excel in school. There are many that are accepted at colleges yet do not have all the resources needed to get started. While there are many scholarship opportunities available to high school seniors, they are not sufficient to cover all the needy student graduates.

Proposal

Therefore after discussion by the Board it is proposed that Betz Landing establish a Scholarship Fund to provide primarily grants and scholarships to assist needy students in furthering their education. This Scholarship Fund will be managed and administered by a Committee established by the Board of Directors. It is envisioned that the primary purpose of the Fund would be to provide individual scholarships in the amount of \$500.00 with the number awarded each year being dependent on the alternatives discussed below.

Members of Betz Landing have been serving on Scholarship Committees of other organizations for several years and have developed operating procedures that are compatible with the High School system and the intent of the proposed Betz Landing Scholarship Fund. They would apply these same procedures to the Betz Landing Scholarship Fund as requested by the Board.

Alternatives

There are several ways in which such a Fund can be established and it was determined that the Betz Landing membership should decide which was preferred. A ballot is attached.

Option 1. Direct Budgeting. Under this option, a minimum amount of \$500.00 would be budgeted directly each year as part of the operating budget and Association dues would be used for the Scholarship. The Board would determine the number of additional scholarships to be funded as part of the annual budgeting process and evaluation of the operating needs of the Association. This is the simplest and most direct alternative.

Option 2. Voluntary Contributions. Under this option, separate funds would be solicited at the time of the billing for the annual dues. Members would be requested to provide a



contribution to the Scholarship Fund which will be established and maintained separate from the annual dues. In order to provide any monies donated to be tax deductible, a separate 501(c)(3) unincorporated association would be established for this purpose. Disbursement of funds would be via a separate account established for this purpose and subject to the approval of the Board.

Option 3. Do Nothing. This option represents maintaining the status quo and to not establish a Scholarship Fund.

By-laws Changes

Option 1 and Option 3 do not require any change to the Bylaws. Option 1 simply directs the Board to establish at least one scholarship each year. Option 2 would be implemented with a proposed amendment to the Bylaws as below.

Article VII Section 1 would be amended by adding the following:

f. Establish a 501(c) (3) Scholarship Fund and solicit monies separate from the Annual Dues in order to provide grants and scholarships to support needy graduates from Northumberland High School and for other charitable purposes. Any funds provided for this purpose shall be voluntary charitable contributions. This Fund will be managed and administered in accordance with these Bylaws and disbursement of funds shall be managed and administered by a Committee established by the Board of Directors under ARTICLE IX. COMMITTEES Section 3. Other Committees.

Note: This vote will be a separate page at the end of this newsletter.

Finally

Two ballots are enclosed to send in your vote, assign a proxy, or bring to the Annual Meeting. **PLEASE... take 5 minutes for your Association.** Mark your ballot and return it in the stamped addressed envelope and we hope to see you at the Annual meeting.

If you are unable to attend the meeting, please mail your ballot in the enclosed envelope so that it is received by the Association before October 3rd, 2014. We need a sufficient number of attendees and proxies to have a quorum to perform Association business. Enjoy the last days of summer, and I hope to see you at the Annual meeting.

Respectfully yours,

Sam Barkdoll

Please pay attention to the remaining two pages. One is a ballot to elect 2015 Board Members, and the other is to establish a Scholarship Fund. Please vote and enclose in the return envelope.



Betz Landing Home Owner's Association Annual Meeting

BALLOT – October 11th, 2014

This ballot is to fill 3 positions on the Betz Landing Home Owner's Association Board of Directors, and one position for the Architectural Control Committee.

To fill positions on the Betz Landing Home Owners Association Board I vote:

Name: (Print) _____ Lot Number: _____ One vote per lot)

Multiple lot owners: ____ lots owned = ____ votes allowed.

Signature: _____ (Please don't forget to sign)

Board of Directors: Vote for (3) three.

Sam Barkdoll

Dave Dustin

Ted Jenkins

Architectural Control Committee: Vote for (1) one.

Maureen Dale

Comments: _____

Please mail this Ballot by 10/3/14 in the envelope provided or bring it to the Meeting on October 11th. If you wish to assign this proxy to another person who will attend the meeting, please simply note in the Comment section.

If you lose the envelope, please mail ballot to:
Betz Landing Home Owners Association, P.O. Box 422, Heathsville, VA 22473



Betz Landing Home Owner's Association Annual Meeting

BALLOT – October 11th, 2014

The Association should establish a Scholarship Fund:

Please select one:

- Option 1. By Direct Budgeting
- Option 2. By a Voluntary Contribution through a Betz Landing 501(c) 3 nonprofit organization.
- Option 3. The Association should not establish a Scholarship Fund

Lot number _____

Signature

