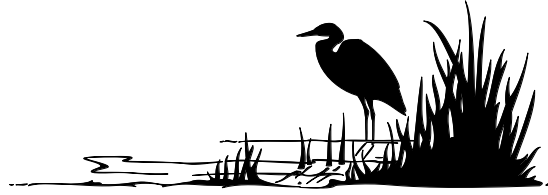


**BETZ LANDING
HOME OWNER'S ASSOCIATION
P.O. BOX 422
HEATHSVILLE, VA 22473
President
240 446 3360
betterinvestor@msn.com**



Hello Neighbors,

September 23, 2016

ANNUAL MEETING AND BUFFET

October 8th, 2016 12:00 pm

Included is a ballot for the election of new Board Members for 2017

Please take the time to reply by mail with your vote by October 3rd, 2016.

DATE AND TIME: Saturday, October 8th, 2016 12:00 pm

PLACE: Windows on the Water/Yankee Point Marina

1303 Oak Hill Road, Lancaster, VA 22503

804-462-7018 / 804-462-7635

The Board again decided to hold the meeting at Windows on the Water this year, because last year we had such great accommodations at a decent cost. 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, coffee, and 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 and has to be over by 04:00 pm. The planned buffet menu includes beef brisket braised in porter, fried chicken, baked flounder w/panko & parmesan cheese, roasted baby red potatoes with garlic and parsley, fresh vegetable stir fry, garden salad, rolls & butter, iced or hot tea, coffee, fresh apple cobbler w/vanilla ice cream, and coconut rum pie. Sodas may be purchased at the bar.

A cash bar will be provided starting at 12:00 pm till 4:00 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 **804-462-7324 / 804-462-7635**. Call me on my cell if you have any problems finding the place at 240-446-3360. GPS directions may mislead you. Follow directions above.



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 2016 Nominating Committee consisted of Greg Haugan (chair), Clarice George, 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 – Jim Ankeney

Board Member – Greg Haugan

Board Member – Joe Thompson

Architectural Control Committee – Susan Haugan

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

- Jim Ankeney
- Greg Haugan
- Joe Thompson

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

- Janice Frye

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 are for a period of 3 years.

Jim Ankeney - Jim and his wife Debra live in Gloucester, VA and own lot # 39 in Betz Landing. Jim has a degree in Marketing from Virginia Commonwealth University. Worked in the retail furniture business for 30 years, and 11 years at William & Mary College in the Facilities Management Dept. Retired in 2012. Jim has served several terms as a director on the Board of Betz Landing HOA.

Greg Haugan - Greg was born in Seattle, WA and currently lives on Steamboat Lane with his wife Sue. His education is a BSME from IIT in Chicago, and MBA from St Louis University and his PhD from the American University in Washington, DC. He has worked for McDonnell Aircraft, Martin Company, and Bunker Ramo in the aerospace industry and worked for the US Department of Transportation in project management on the Supersonic Transport and the rail Upgrade of the Northeast Corridor. He was deputy project manager on the \$2B rail project and a Bureau Director. For the past 20 years or so he has been working for GLH Inc., a small project management firm doing training and consulting in project management and proposal management. His six project management books are all based on this experience; which continues today in active projects with Israeli firms and the Department of Homeland Security. He was on the Board of Betz Landing for 7 years and assisted in getting the Homeowner's Association started. In addition a 7th project management book is also due out this fall. He has been active as a past member of the Board of the Library (six years) and is currently on the Board of the Kilmarnock "Y". Finally, he is the Northern Neck Group Leader for the Citizens Climate Lobby which is pushing Congress to pass carbon fee and dividend legislation.



Joe Thompson - Joe has ownership in lots 32, 33, and 50 in Betz Landing. He built the second home in Betz Landing in 1995 and has lived here full time since. He holds a BS and MS in Chemistry, and a MBA from De Paul University. He is Founder and principal advisor in Thompson & Thompson International; an information technology firm. He currently serves on the Board of Directors of several Information Technology firms. He is past President of Green Gables Home Owners Association in Colorado. He served three terms on Betz Landing Home Owners Association Board in the past. He also served two terms on Heathsville Public Library Board of Advisors.

Janice Frye - Has lived with her husband Sam at 862 Steamboat Lane since 2005 and has served on the Settler's Landing (Tappahannock) HOA Board for six years as president and treasurer. She retired from the law office of Freeman & Freeman P.C. as Office Manager/paralegal. Before taking a leave of absence to raise her family, she worked for The Dept. of Army in D.C. They enjoy beautifying their home, visiting nearby relatives, and volunteering for local community efforts.

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 Board schedule is as follows: **December 10, 2016 and March 11, 2017.** Held at the Northumberland County Public Library at 09:30 am.

Architectural Control Committee

On 07/23/2016 the ACC held a meeting with the owner's on Lot # 59. It was not productive and their garage plan request was denied. This was because the owners never responded to a final letter from the ACC to accept the terms for construction. No response constituted that the case was closed as stated in the final letter. Lot # 88 has submitted garage plans that are under review.

Out of consideration and respect for our ACC Guidelines, we please ask that you submit your application and 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 and 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. The ACC preserves the sole right to restrict the clearing, grading, tree removal, or construction activity which may take place on any lot.

Contact Joe Thompson at jm.thompson332@gmail.com with questions. Go to our web site www.betzlanding.org to obtain an application for info to the procedure and what you need to do to get a speedy approval for your plan.

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 our few rules 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, trailer, truck, etc. that is not used regularly, 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

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.** Make sure you have a solid contract before you request a Disclosure Package.

Financial Status

As of September 10th, 2016, we have \$10,635.91 in our checking account. There is a booked balance in the reserve for capital replacement fund of \$68,768.72. 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 \$79,562.45, but there are no plans at present for their use. The Board policy to include an amount of \$4,550.00 for reserve capital replacement is set up for monthly automatic deduction from the checking deposited to the reserve capital replacement fund. A copy of the Board-Approved Reserve Study is available from the Association. You may contact me and I will send you a copy.

Delinquent Dues

Every lot owner's dues are current for 2016 dues. What an outstanding accomplishment by Treasurer Sam Frye. Thank you Sam for your efforts, and to all lot owners that pay their dues on time. This keeps the Association operating as best as it can financially.

In regards to the creditor's lawsuit to repossess Lots # 28 & 29, the auction was held on July 12th, 2016 on the front steps of the Northumberland Courthouse. Seven folks attended and BLHOA bid to prevent someone from underbidding the amount we had invested in the lawsuit. The judge refused our bid as being too low, and the process is over. We will continue to file yearly liens on the property and the owner will never be able to pass clear title without us collecting the full amount of BLHOA expenses. This process was started out of respect for all those lot owners that faithfully pay their dues every year. Although this time, the courts stepped in and prevented us from exercising the Association's right by law to foreclose to collect back dues. We will continue on to use best practices to make sure we keep this Association solvent and to prevent any special assessments in the future.

The Association certainly understands there are circumstances that occur to prevent lot owners from paying dues on time. Our practice has always been 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.

Request for Information Fees

At the June 2016 Board Meeting, the Board discussed and voted for the adoption of a fee schedule for those lot owners that want information from the Association. This was established to comply with the requirements of the VA State Property Owners Act, but also to prevent potential lot owners that on a continual basis use the "request for information" as a type of harassment to the Officers of the Board that have to take their unpaid time to retrieve the information and deliver it to the lot owner as we are required to do by VA State law. But we are allowed to charge a fee for doing this. The form for the request is on our



web site and the fees are \$25.00 for the every different request and .50 cents per copy and we have up to thirty (30) days to deliver the information to the requester.

Association Issues

Community Repairs

At this time the community is in great shape as far as capital replacement. All the common areas are in repair. Haugan's Landing pier was repaired and stained in the spring and will not need any work for several years. Metrocast Cable plans to start 09/21/16. As always, if your approach to your mailbox has turned into a large pothole, **please gravel it** for the mail carrier's safety and because it damages the road each time the carrier drives onto and off the road. In the fall, we're hoping to get a volunteer group of lot owner's to cut back the tree line on Steamboat Lane because the mowers can't reach where they need to cut and the trees are encroaching further towards the Steamboat Lane.

Common Storage Area Vehicle Tags

We are at the third phase and in the process of establishing a comply by date for the owners to have the tags put on their vehicles. There will be the first audit on September 30th, 2016. If you need a tag, obtain the form on the Association's website at www.betzlanding.org See the September 2015 newsletter for Plan details if so interested. Also, thanks to Betz home owner's Jerry and Marian Kubela we now have a car port in the Common Storage Area that the Association purchased and is now leasing to any lot owner that want to have a covered space. We have enough space for two boats no wider than 8 foot, and if your boat is wider, the boat spaces can both be leased to one owner. The fee is \$50.00 a month for each of the two spots with a minimum lease of 3 months and a maximum of 1 year. Any boat owner who's interested in leasing the spot should contact me now. We will be discussing how the leasee will be chosen if there is more than one lot owner. We will discuss both issues 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.

Finally

PLEASE... take 3 minutes for your Association. Mark your ballot and return it in the stamped addressed envelope before October 3rd, 2016. We need a sufficient number of attendees and proxies to have a quorum to perform Association business. Enjoy the cooler weather, and I hope to see you at the Annual meeting.

Respectfully yours,

Sam Barkdoll



Betz Landing Home Owner's Association Annual Meeting

BALLOT – October 8th, 2016

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.

Jim Ankeney O

Greg Haugan O

Joe Thompson O

Architectural Control Committee: Vote for (1) one.

Janice Frye O

Comments: _____

Please mail this Ballot by 10/3/16 in the envelope provided or bring it to the meeting on October 10th. 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

