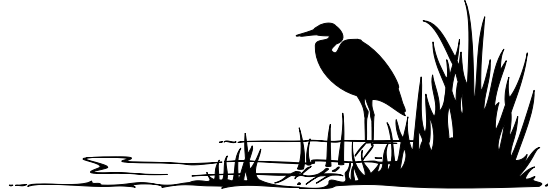


**BETZ LANDING
HOME OWNER'S ASSOCIATION**
P.O. BOX 422
HEATHSVILLE, VA 22473
804 580 6182
betterinvestor@msn.com



September 3, 2012

Hello Neighbors,

ANNUAL MEETING AND BUFFET

October 13th, 2012 12:00 pm

**Included is a ballot for the election of new Board Members for
2013 and for a change to the By-Laws.**

**Please take the time to reply by mail with your vote by October
3rd, 2012. These are important items.**

WHEN: Saturday, October 13th, 2012

**PLACE: Luna's Restaurant
17390 Richmond Rd Callao, VA**

TIME: 12:00 pm

We are holding the meeting at Luna's this year for they have become one of the better restaurants in the area, and can comfortably seat a large group. Social hour starts at 12:00 pm, followed by a lunch buffet at 1:00 pm, sponsored by the Association. Food and beverages 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 BBQ beef, fried chicken, flounder with lemon sauce, macaroni and cheese, red potatoes, green salad, pasta salad, green beans, rolls and butter, coffee, iced tea, soft drinks, and dessert. A cash bar will be provided starting at 12:00 pm.



Directions

Departing from Steamboat Lane, make a left on Rt. 604 (Indian Valley Road). Make a right on Rt. 201 (Courthouse Road) for 2 ½ miles to Heathsville. Go left on Rt. 360 West to Callao. Go left at the stoplight in Callao. Go ¼ mile and turn left between the Rite-Aid and Dollar General Store. Luna's number is (804) 529-5862.

Call me on my cell if you have any problems at (240)-446-3360.

Board Issues

Ballot for Election of Directors, ACC Member and vote on By-Law change

Each year the terms of three Board of Directors members and one Architectural Control Committee member end and the positions must be filled. The 2012 Nominating Committee consists of Sam Barkdoll (chair), Phil Landry, and Joe Thompson. **The enclosed ballot document needs to be mailed in the enclosed envelope by October 3rd.**

Election of Directors and Committee Member

Each year, three Board positions, and one Architectural Control Committee position become vacant.

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 re-election this year are listed below:

Board Member – John Henbest
Board Member – Cindy Howard
Board Member – Pac Sheffield
Architectural Control Committee – Ed Costello

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

- John Henbest
- Cindy Howard
- Pac Sheffield

The committee presents the following people to fill the Architectural Control Committee:

- Garret Howard



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 period of 3 years.

Cindy Howard- has resided at 1315 Steamboat Lane with her husband Garrett, part-time since 4/06, then full-time since 3/09. Cindy, a native of Detroit, MI lived in Northern Virginia for 40 years and worked in Washington DC for 35 of those. Retired now from a career in photojournalism as photo editor and chief staff photographer of a major labor union, she still enjoys being behind the camera, as well as gardening, reading, traveling, volunteering, church and garden club activities, cooking, crabbing, fishing, and tending to her fruit trees, dogs and five grandkids—not necessarily in that order.

Garrett Howard- along with his wife Cindy came to Betz Landing six years ago. They have lived here full time since 2009. Garrett served forty years in the criminal justice area at the Federal and State levels. He holds degrees from Fordham and Southern Methodist Universities. Garrett and Cindy have five children living in Virginia, Miami, and Hawaii. They also have five grand children and relatives in Michigan where Cindy was born. Garrett originated from NYC and enjoys the solitude and beauty of the Northern Neck

John Henbest- and his wife, Sandy, reside at 132 Heron Court (Lot 61). They moved to the Northern Neck in 2003. John retired in 1999 from Electronic Data Systems where he was president of an Engineering division. He previously served on various committees and on the board of a Homeowners Association in Plano, Texas. John works part-time as a tax preparation consultant in the Northern Neck. He also has been Treasurer of the Association for six years.

Paschal Sheffield- and his wife Sherry own the home at 1389 Steamboat Lane (Lot 75). Pack is a graduate of the University of Virginia and the Dartmouth Executive Benefits Program. He is a former member of the Tidewater Estate Planning Council, the Richmond Forum, and the Virginia Metropolitan Chamber of Commerce. He spends his time between Richmond and the Northern Neck fishing and conducting Retirement Income Planning. His wife Sherry, a former private detective is now an author and is publishing her third children's book.

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 8th 2012, December 8th 2012.**
Northumberland County Library 09:30 am.



Community Repairs

The repair to top of the well at Haugan's Landing has been completed by Lowery's in Callao. The concrete top was broken off from a fallen tree and created a Health Department violation that needed to be addressed. The cost on that repair was \$115.00 and was approved by a unanimous E-mail vote from the Board. The Board has to vote on any expense that costs over \$250.00 and the initial cost estimated was above the actual cost. The Board also would also like to thank Jerry Kubela for replacing the failing picnic table top at Haugan's landing. He donated both the time and materials to perform the repair.

Architectural Control Committee

We had two lot owners that were in violation of the Protective Covenants. Notices were sent in January 2012, and we are extremely pleased to report that both violations have been resolved with no fines having to be assessed. In late June we had a lot owner who installed an out building without obtaining approval from the ACC. At the September Board Meeting, that violation will be thoroughly discussed with the Board deciding first if a violation has occurred, and second if a fine should be levied on the lot owner. The Board understands the labor and expense involved in rectifying these violations, and we thank those lot owners to help maintain the beauty of Betz Landing. Just out of consideration and respect for our Guidelines, we please ask that you submit your plan to the ACC involving any 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 and almost every newsletter. The Board has the obligation to address violations. This is the responsibility of the ACC, and we hope you understand the duty we are tasked with to maintain the beauty of the Association.

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

Contact Nannette Smith at 804-580-8057 or E-mail ncsmith@earthlink.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 hesitates to strictly enforce the few rules we have, just out of the simple understanding that no one likes to be told what to do with their own property. With that said, the facts are, this is a Home Owner's Association. Governed by a Board of Directors that is responsibility for upholding the rules of the Covenants. The Board is



required to address violations brought to it from Lot Owners. The following violations are the most complained about, and we are obligated to act upon them. So if a lot owner is in violation of the following rules come 01/01/2013, expect to receive a notice. Removing your vehicles for several days and then bringing them back will not excuse you of the fine.

- Boat or marine vehicle in view from any road in the subdivision.
- Trailer of any type in view from any road in the subdivision.
- Vehicles of any type not used on a regular basis (every 15 days) in view from any road in the subdivision.
- Any other covenant violation occurring on your property.

The lot owner will be sent a notice, and will be allowed 30 days to correct. If still in violation, the lot owner will be assessed \$50.00 fine and \$10.00 a day till corrected. These fines will add up quickly and if not paid, will be noted in the lots' Disclosure Statement when transferring title. Please do not perceive this rule enforcement as some sort of insult or personal attack. As President of the Board, I am obligated to maintain this community and enforce what few rules we have. Please move the vehicle to the storage area or fix your violation and be done with it. Direct your questions and comments to me personally at 8045806182.

Disclosure Packages

Since the last newsletter, we sent out one Disclosure Package for Lot # 45. 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, and Architectural Guidelines, financial statements, the 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

The Association remains in good financial condition. As of June 24th, 2012, we currently have \$17,656 in our checking account and have maintained our current year budget. We have three CDs valued at \$67,338 in the General Reserve and an additional \$29,070 in two CDs in our Capital Reserve account. These results are from the June Board meeting for I needed to get this newsletter out early due to the Annual meeting election. We deposit \$4550.00 every year into our capital reserve fund, and 15-20 percent of total annual dues is a good rule of thumb.



We are at a point now that the three roads that are not state maintained are **deteriorating**. Maintaining these roads will not be cheap, and will consume a significant amount of reserve money to keep them in shape for the State to consider taking them over when we get three houses on each road. Letting them deteriorate would result in thousands of dollars in resurfacing costs in the future. The Board will consider raising our capital reserve fund contribution amount to start including the roads. This additional contribution may result where the budget could run in the red for a few years. We need to keep in mind, that just one law suit could consume our small amount of cash in damages despite our insurance coverage. So if you think we are flush with cash, you need to consider that we could be put in a situation where the Board would need to make a special assessment to pay the lawyers' fees. We recently have made steps to prevent our insurance company from possibly denying our claim and being proactive with warning signs and other steps that signal to the insurance company we are taking proper steps to prevent any possible accident that could have been avoided. We are extremely fortunate that as an Association we have had no severe legal problems over the past 15 years, but that situation could change quickly. The Board always stays active to prevent problems that most folks don't consider.

Delinquent Dues

As of June, one lot owner is several years in arrears. Another 6 lots have not paid their 2012 year dues. The Association certainly understands there are circumstances that can occur preventing you from paying your dues on time, and we have always tried to take action that would cause the least amount of hardship to a lot owner.

Our practice is 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 1, are assessed a \$15 late fee, and interest at an annual rate of 8%, effective January 1. The amount due can quickly increase, so please remit your dues payment if you have not done so. We have a policy of adding additional liens every two years and the owners will be notified. Since these are personal liens, we are able to seek judgment by attaching their personal property. So far it has been unnecessary, but the authority exists. Also, since they have perfected liens, they will not receive ballots for the election; will not receive the combinations to the restrooms or boat parking area; are not allowed to use the common properties, and it is impossible to sell the property until the liens are satisfied.

Association Issues

Association Summer Picnic

The Association picnic on July 21st was very nice weather wise with the best temps we had this summer with overcast skies and no rain. Unfortunately, the turnout was low with only 31 folks attending. The time and effort spent to prepare for this event is the same despite



how many folks show up. With such disappointing attendance, the Board will review in September if the expense incurred is justified for the amount of folks that attend. We may need to consider discontinuing the event for lack of neighborhood involvement. The Board would like to thank Bill Hallman for his outstanding effort in preparing Haugan's Landing for the picnic. We also thank Nancy Hampton and Nannette Smith for volunteering to pick up the food, along with Matt Church, Jenny Dillard, Ted Jenkins and grandson, and Phil Landry who helped with the setup/cleanup of the picnic. There were also many folks that helped and you know what you did and the Board thanks you for your efforts. These types of events are time consuming and labor intensive for those that volunteer to help.

Thank you all!

Weather concerns

With all the nasty storms we have here in the summer, it takes a toll on folk's electronic devices. I remind everyone that Northern Neck Electric Cooperative offers a system surge protector for pennies a day, that will protect your stuff and guarantee replacement if any device fails. It is worth looking into. They also offer a timer that shuts down the water heater during peak load, which is normally during the hours of 3-7 pm and offer free replacement parts for the water heater should it fail. Since your water heater maintains hot water for many hours even when shut down, you may not even notice any inconvenience, and save dollars on the electric bill. You can contact them at 804-333-3621. Also it pays to heed the "Beat the Peak" announcements broadcasted, when if it's going to be an extremely hot day. Our electric rates are very reasonable here, so let's do our part to keep them there.

Personal Safety

You don't think much about it during your daily travels around the Northern Neck, but there are bodies of water everywhere in this area. During bad weather or if someone runs you off the road while they are distracted, you could easily find yourself in a life threatening situation. I found that a tool like this Swiss+Tech BodyGard Survivor 8-in-1 Self-Powered Radio & Emergency Escape Hammer may save your life. Check the web site out at <http://emergency-hammer-tips.blogspot.com/2011/01/swisstech-bgcs81-bodygard-survivor-self.html>. This Emergency Tool could be the difference between life and death for drivers and passengers alike. If you're ever in an accident, you'll be prepared with this handy tool. Not only can it break out side windows but it can also cut through inoperable seatbelts quickly and safely and the emergency flashlight feature and ear-piercing siren will make it easier to call for help. You can find it on line for \$10-12 dollars. Well worth the price.

Virginia Boating Safety Education Requirement

Anybody that has been out on the water this season has noticed the stepped up patrols from the different authorities trying to keep us safe on the water. My advice is to be



constantly alert, keep your craft under control at all times, and make sure you have all necessary safety equipment onboard; otherwise you may end up paying some very stiff fines.

In 2007, the Virginia General Assembly enacted a law to establish a boating safety education compliance requirement. The requirement for boating safety education is phased-in over several years and applies to all Personal Watercraft (PWC)* operators and operators of boats with motors of 10hp and greater according to the following schedule:

PWC operators between the ages of 16 and 20 years of age or younger shall meet the requirements by July 1, 2009, operators ages 14 or 15 may operate a PWC if they have successfully completed an approved boating education safety course;

1. PWC operators 35 years of age or younger shall meet the requirements by July 1, 2010;
2. PWC operators 50 years of age or younger and motorboat operators 20 years of age or younger shall meet the requirements by July 1, 2011;
3. All PWC operators, regardless of age, and motorboat operators 30 years of age or younger shall meet the requirements by July 1, 2012;
4. Motorboat operators 40 years of age or younger shall meet the requirements by July 1, 2013;
5. Motorboat operators 45 years of age or younger shall meet the requirements by July 1, 2014;
6. Motorboat operators 50 years of age or younger shall meet the requirements by July 1, 2015;
7. All motorboat operators, regardless of age, shall meet the requirements by July 1, 2016.

Finally

A ballot is enclosed to send in your vote, assign a proxy, or bring to the Annual Meeting.

PLEASE... take 3 minutes for your Association. Mark your ballot and return 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, 2012. We need a sufficient number of attendees and proxies to have a quorum to perform Association business.

Enjoy the rest of the summer and hope to see you at the Annual meeting.

Respectfully yours,

Sam Barkdoll

Betz Landing Home Owner's Association Annual Meeting



BALLOT – October 13, 2012

To fill 3 positions on the Betz Landing Home Owners 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:

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

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

RSVP: ___ I will be attending and will bring ___ guests.
___ I will not be attending.

Board of Directors: Vote for (3) three.

John Henbest

Cindy Howard

Pac Sheffield

Architectural Control Committee: Vote for (1) one.

Garret Howard

Comments: _____

Proposed change to Association By-Laws

Currently the Board uses E-Mail to vote on issues that need to be acted upon between regularly scheduled quarterly meetings. It has proven to be extremely effective in improving the efficiency of the Board to “get things done” in between quarterly meetings. So to avoid the issue of legality with any member of the Association that may question these decisions the Board makes using E-Mail, the Board has voted for adding the following wording to the By-Laws.



Article II Section 3 Meeting of the members

ELECTRONIC VOTING

The members of the Board of Directors, one of whom shall be the President, shall be allowed to take action electronically on issues that require immediate attention. A time limit of fourteen (14) days from the initial electronic notice will be allowed for the response of Board Members. If a quorum exists and the action is approved, the action may be instituted. Such actions must then be presented, the quorum and vote verified, and entered into the minutes at the next scheduled Board of Directors meeting. However, if feasible, the action may be open for discussion and may be rescinded by another quorum and vote.

This short statement of action reverts to and is governed by the Virginia Property Owners' Association Act, Virginia Code 55-515.3 - Use of technology and any changes that are made in the future regarding that Act.

Vote on proposed Bylaw Changes by putting a check in the blank.

[] Approve change to the By-laws (Yes)

[] Do not approve change to the By-laws (No)

Please mail this Ballot by 10/3/12 in the envelope provided or bring it to the Meeting on October 13th. 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

