



Twin Lakes Owners' Association
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Twin Lakes Newsletter

Fall 2012



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Board of Directors:

Jerry Yacuzzi, President **Carl Shifflett**
Bill Maxton, Vice President **Faye Brown**
Sue Lance, Treasurer
Jared Templeton **Anita Jwanouskos**



Twin Lakes Homeowners' Association

Corporately known as Twin Lakes Owners' Association (TLOA)

A Word from Your President

Greetings to all!

Once again, the annual meeting is coming up in October. Please plan to attend as we will present a new budget and also have committee chair persons present to you their outlook on each important issue facing all of us in the coming year.

Carl Shifflett, Sue Lance, Jared Templeton, Faye Brown, Anita Jwanouskos, and Bill Maxton, are super assets to the board. I would like to thank them for all their time and effort in the past year. Included in this newsletter is a proxy form if you are unable to attend the meeting, please fill out the proxy and submit as soon as possible. Remember, your vote counts! There is also a form for applying for a position on the board if you are interested in helping your community.

Please attend this very important meeting. This is your community, please be a part of it. Join us at the annual meeting at the William Monroe Middle School on October 18, 2012, at 7:00 PM.

Jerry Yacuzzi
President

Questions? Comments?

You can contact the HOA via the following email addresses. **Don't forget to visit** www.twinlakeshoa.org

General: twinlakeshoa@twinlakeshoa.org

Committees:

Roads: roads@twinlakeshoa.org

Architectural: arch@twinlakeshoa.org

Lakes & Dams: lakesanddams@twinlakeshoa.org

Newsletter/Web: newsletter@twinlakeshoa.org

For all billing questions, requests for disclosure packets, or to update your contact information, please call:

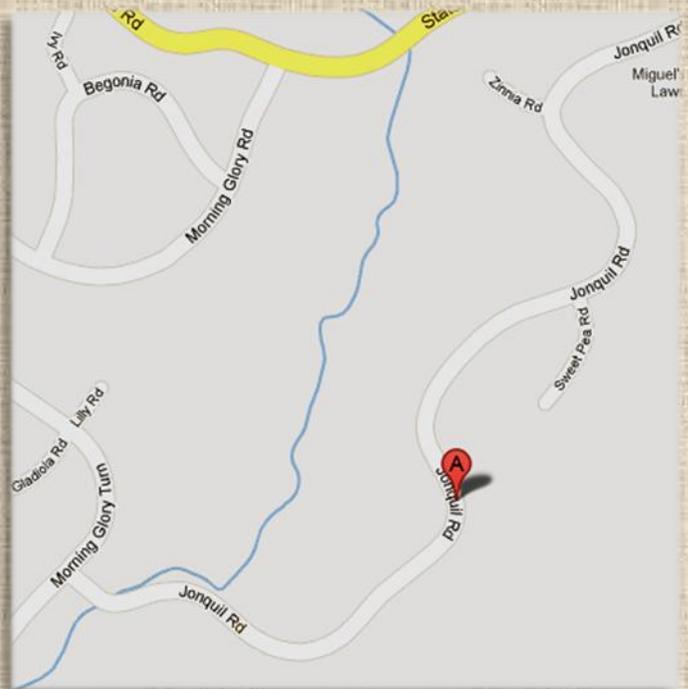
THE BALANCING ACT

(434) 973-5543

3661 Stony Point Road
Charlottesville, VA 22911

ATTENTION RESIDENTS ON JONQUIL

The HOA recently learned of a hazardous situation that has developed on Jonquil Road. Due to the heavy rains we've received this year, there has been a severe washout on a section of the hillside to the south of 621 Jonquil Road that now threatens the integrity of the road itself ("A" on the adjacent map). The Roads committee is actively working with a contractor to develop a repair plan. Although a timeline has not been established, the repairs will result in a complete closure of Jonquil at the repair site. As more information becomes available, we will post updates to the website. In the meantime, residents who travel this area of Jonquil are requested to remain vigilant of the road condition at this location.



TWIN LAKES FUN DAY!!

The board is pleased to announce a "fun day" for the Twin Lakes community, set for Saturday, October 6th from 11-2. While planning is currently ongoing, we intend to have multiple activities for kids such as a bounce house, bean-bag toss, and kids fishing derby to name a few. We are working to make this an enjoyable event, one that we can grow and continue annually. Many residents I've talked to expressed they would like to have some sort of community event - here it is. Please join us for a few hours of fun. To help facilitate planning, if you are interested in attending (or helping!), please let us know via email (newsletter@twinlakeshoa.org) so we can estimate attendance. Thanks!!



MARK YOUR CALENDAR



October 18th @ 7pm:

HOA Annual Meeting
William Monroe Middle School

December 31st:

As a reminder, your 2013 HOA dues must be paid in full by December 31, 2012, to avoid a late fee or interest. No more payment plans are authorized; previously agreed upon payments will be continued until breached or upon completion of terms.

Agenda for TLOA Annual Meeting

October 18, 2012

- I. Call to Order
- II. Pledge of Allegiance
- III. Minutes of Previous Meeting
- IV. Treasurer's Report
- V. Committee Reports
 - Architectural
 - Bylaws
 - Lakes and Dams
 - Newsletter
 - Roads
- VI. Old Business
- VII. New Business
 - Board member Vote
- VIII. Adjournment

NOTICE:

SPECIAL ASSESSMENT CONSIDERATION

As discussed in the previous newsletter, the HOA is faced with conducting several essential repairs and state mandated modification work to all three of our dams. These repairs/modifications will cost several hundreds of thousands of dollars over the next several years. Consequently, the board is confronted with reviewing all options, to include the possibility of levying a special assessment, necessary to fund this work. Please attend this year's annual meeting to learn more.

Annual Meeting Dues Drawing - Assoc. Dues Paid For You!

Attend the Annual Twin Lakes Owner's Association Meeting and you have a chance to have your dues for one year *paid for you by the Association!* Attendance on October 18th is all that is required. Meeting starts at 7:00 p.m. One drawing ticket per lot owned, with each a chance to win. Only dues for one lot will be paid. (If past dues are still owed, they will be paid instead, up to the annual dues amount for that year.)

10/26/2011, 7pm, Twin Lakes Annual Meeting

Greene County Middle School Library

Quorum attained. (25 at 7:05pm)

Meeting called to order at 7:05pm

Board members present: Jerry Yacuzzi (JY), Sue Lance (SL), Carl Shifflett (CS), Bill Maxton (BM), Anita Jwanouskos (AJ), & Cliff Yeager (CY)

The Pledge of Allegiance was recited.

Review of minutes. No comments from members.

Sue Knight motioned to accept the minutes; Stacey Norris seconded.

Treasurer's report (Sue Lance):

\$ 40,060.73 Money Market

\$ 1113.29 Checking Account

158 lots owe their dues (could be more than 1 year owed also), 30 bankruptcies and foreclosures. 624 lots in TLOA. 535 newsletters sent out.

Mickey Harper motioned to accept the report; Stacey Norris seconded.

Architectural report (Sue Lance):

We're close to built out. Only 15 lots left with no buildings. Not much else to report. We're the largest home association in the county. No news to report.

Stacey Norris motioned to accept the report; Mickey Harper seconded.

Bylaws report (Jerry Yacuzzi):

Some grammatical corrections and some suggested by the attorney to prevent issues. 8 changes.

If it is underlined it is being removed. Italics it is being inserted.

Section 4

Changing "within" to "by"

Subject and \$35 will be replaced by assessed 20%

We'll try our collection method first, if not collected, then attorney. Taking out the word collection for the \$50.00 fee we have the option to foreclose on property or place a lien on it. State law provides us to do this.

Tucker Griffin and Barnes is our firm. Carol Caesar is our attorney.

Member: 20% can be a real hardship.

JY: Our collection person takes 30%. We're taking a loss.

Member: Do we really need to take actions like this.

JY: The members can make arrangements for payment. They will only have to pay the 1st late payment. We'll work with them if they are willing. We're a business and we need to make the money to pay for the items we need. We send out lien letters on the 1st of October, we've collected another \$32,000 in back fees.

Member: How much money is still owed?

SL: some properties may owe for a couple years, but the least we are owed is 158 times \$350.

JY: We are much better now than we were a couple years ago.

Section B We want stick built houses rather than brought in on wheels.

Doublewides, modular homes, mobile homes. There is also an exception to the modular homes if it meets all the criteria.

Member: Need 2 fishing licenses?

JY: Yes, one for Twin Lakes and one for the state.

Member: Privacy fence no higher than 4 feet?

JY: Law enforcement will not like having 8-10 feet high fences. Aesthetics is also an issue.

Member: Goldenrod- 2 houses built a new fence, between the two properties.

JY: we didn't know about this.

Member: I don't like this. I should be able to have my privacy if I don't like my neighbor.

Member: When did the grandfathering begin?

JY: March 2011.

Member: I like you being able to get collections, but not this fence. No problem with the other language.

SL: It can be up to 4 feet

Member: What if you have no front yard?

SL: Then there is an exception.

Discussion about Morning Glory Turn.

JY: Check mark on the fence issue. Let's vote on just N.2. Fence height of 4 feet. *Motion opposed.*

Member: Privacy fence should be 6 feet.

Change to 6 feet?

Member: Not a problem with 6 foot fence, but it should be broken up with greenery.

JY: It's with board approval and we can grant the request with a requirement to put in shrubs to make it look better.

N.2. with it changed to 6 feet? Motion passes.

How about the rest of the bylaw changes? Any other issues?

Shall we vote? Looking at all the bylaw changes collectively, shall we approve?

Motion carried. No denials.

We try to update these on an annual basis.

Jerry will post the new bylaws to the website.

Lakes and Dams report (Cliff Yager):

Cliff is just taking this over. Dam 3 is up for inspection. We need to make an amendment to the state as the deadline was the 15th. Cliff is meeting the engineer on Friday the 28th to see what needs to be done. Dam 1 & 2 are in compliance until March 2012.

JY: We need to get our temporary permit and we need to do a lot of work to keep the dams in compliance. The overflow pipes are 24-25 years old and are beginning to rust. These need to be slip-lined (a pipe inside the existing pipe). It'll be mandated by the state to do it. We may have to take a note out and pay it off. About \$100,000 to do each dam. \$300,000 to bring those into compliance. Also some other erosion control issues on the edges will need to be done. Then we'll get a permanent license. If we do all 3 dams at the same time we won't have to pay a mobilization charge for each dam and it can save us some money.

Member: How long to do repair?

JY: A week each. We had a leak on Dam 1 last summer. Got it repaired at good price. We've already got contract with Weaverworks & money to get riprap on Dam 2 for erosion control.

Sometimes we're under the mercy of the contractors to get the work done.

Mickey Harper motioned to accept the report; Sue Knight seconded. All were in favor.

Newsletter report (Jerry Yacuzzi):

The newsletter published 4 times a year, plus annual meeting announcement and also the annual minute's newsletter with election results. We do accept advertisements for newsletter. We try to do all news within constraint of 1st class stamp. It pays for itself through advertising. It's a handful to do all the work with the newsletter (copy, folding, stapling, stamping, etc). Problem with newsletter doesn't get to the renters so they don't know what's going on. Owners get it. We're trying to get a renters list so we can send it to them. www.tloa.us is our website. Working on making it more user friendly

Wanda Holloway motioned to accept the report; Jim Knight seconded. All in favor.

Roads report (Bill Maxton):

Some have shiny new pavement, some don't. We've done all we can do with the funds we had. We could have done more if we had more money. 30 foreclosures/bankruptcies don't help our neighborhood in any way.

\$142,373.53 total cost this year on roads. This includes: Paving, snow removal, sign maintenance, ditching. \$8 for every 3 foot by 3 foot section of road. Main roads are pretty common size, but

side roads don't have any set standard and we tried to make it as wide as we could. We're not real large customers, but we pay. That's why they offer us good deal. We're still way behind on roads. We need to do work on lakes/dams. 3-5 years to catch up.

Member: What prioritizes a problem spot in the road?

BM: We have to have the main roads good so the bus can keep running through. Carnation is set for next year. Tulip was completely lost and we milled it to save money. Had to completely redo it.

Member: I live on Goldenrod (E Daffodil has a big chuckhole) and everyone was trying to avoid it so they were a safety concern.

CS: Our biggest problem is funds. Jerry and Gordon bought 4½ tons and used their backs to fix some holes with shovels.

BM: Also speedlimit is 25. That would help keep things more safe.

Member: Can we get a sign on E Daffodil at the beginning?

SL: It's further down.

BM: Sherriff's dept wouldn't prosecute at 15 MPH

Member: But a sign may help.

Vandalism to the signs- painting them. Some stealing still. An owner with good intentions used goof off and it took off the paint on the sign.

Stopped the mowing of the roadways and the entrances. This is the owner responsibility. Also they must remove the leaves in the ditches. This is what caused issues on Tulip. We're going to try to go door to door to inform people to take care of issues on the roads. 3 foot back from the ditch would be helpful, especially as we head into winter and we want sun on the roads.

Member: Several areas are growing over the edges of the road. Individuals own those?

BM: Yes. Out of town or held by real estate.

Member: Thank you for cleaning up Goldenrod finally.

SL: Yes, we've been on that builder for awhile to clean that up and he finally did it.

Member: do they get penalized?

BM: We try.

Member: W. Daffodil has got a lot of brush.

Member: Roads that have been done look great!

CY: Can we go on property to take brush down.

BM: Yes, but we need to put money into other things, like Lakes and Dams. Property owner's responsibility. We used to do it, but then owners expected it, but it's really their responsibility. We're tight on funds, so we need them to do this. Snow season coming our way. Please do your best to keep your vehicle in the driveway so we can plow. If a vehicle is in the way, then we can't do the job properly.

Jim Knight motioned to accept the report; Mickey Harper seconded. All were in favor.

Old Business (Jerry Yacuzzi):

New Business:

Member: Call for crackdown on sheds and fences. What was the motivation?

JY: It started before March of this year. 3 to 4 sheds on their properties. We decided at that time to enforce the rules to have them go through us to get approval for sheds. If it's a permanent structure, then it has to pay an impact fee. If it's not permanent then it just needs approval. Some people interpreted this that if it's on skids then they didn't have to get approval. Fences are in bylaws that they need approval, but it wasn't being done. For example, one fence was cut logs with barb wire between them. We want to have a neighborhood where it's pleasing.

Member: If it's a premade structure, why does it have to match the same color as my house? My shed doesn't match the house. I didn't see a reason to match the house as I liked the colors.

SL: we need it to be consistent throughout the neighborhood on what standard everyone has to have.

JY: If they make any changes, then they break the grandfather clause. They would have to bring it up to the current standard.

AJ: But the neighbor's also bring up "but my neighbor doesn't comply."

Member: Understandable. Pretty place here, pretty place there and cess pool in the middle.

JY: We have gone around neighborhood and take notes. We send them a letter via mail or go door-to-door.

Member: Out of state landlords, how do you get to them?

JY: Landlord is responsible for the property, but they can make the renter responsible. Ultimately, the owner is responsible. The state gives us a lot of power to enforce, but it also ties our hands too. We come to you with a problem, we can give you 30 days to fix it, then fine you \$10 a day for 90 days and then we can't do anything more. We can put a lien on them and a lien on the fines.

Member: If they pay the fine, then you can't put a lien on them.

JY: We realize the times are tough, but we have to run this like a business. It's sometimes not palatable, and we try to work with them to get them in compliance. If we do things for courtesy, then it becomes expected.

Member: We're not trying to be confrontational.

JY: But many are. Some people think we are on a farm. Makes it very difficult for us to enforce and keep it aesthetically pleasing for all of us. We all have jobs too, but we volunteer to do the best we can.

Member: Cville allowed people to have chickens for their eggs. Pets.

JY: Would have to keep in their house.

Member: Anything we can do about dogs and cats. Our neighbors have so many and they keep multiplying.

JY: Leash law is covering our subdivision. Dogs have to be in their yards or under the control of their owner. Free running dogs and feral cats are subject to being picked up by the dog warden. Brought back to the owner. No fines, no penalty, even though there is a leash law.

Member: Dog chased a person. Dog attacked Jim Knight. Dog hasn't been outside for two weeks. But he will leave his yard to chase people.

Member: If you have pictures of dog digging holes, etc. Then you can file a complaint with the courts. Have to go to court, but can file a complaint.

Member: Feral cats won't be taken by the shelters. County has to pay to put down the animals and they are wild. They live in groups and killing them outright will not solve the problem as others will come in and take their place. Voices for Animals will help if need be.

Board elections: of those currently on the TLOA board, Anita Jwanouskos, Sue Lance and Jerry Yacuzzi are each up for re-election. A vote, including proxies, follows:

- ⇒ Sue Lance: Majority "for"
- ⇒ Jerry Yacuzzi: Majority "for"
- ⇒ Anita Jwanouskos: Majority "for"
- ⇒ David Brown (New candidate): Majority "for"
- ⇒ Jared Templeton (New candidate): Majority "for" (In TPA, but his wife was available)

Member: review of budget
\$5,700 loan?

SL: FEMA Small Business Fees. Loan was originally \$119,000. \$475 a month. 87,323.04 balance is still owed.

Credit Card Fees?

JY: We have to pay the credit card companies 3% for the home owners to use Visa or MasterCard. We'll take 97% as it's better than nothing.

A drawing was held for one year's assessment to be waived; Linda Lamb (A-?) won with ticket #067461.

Stacey Norris motioned for the meeting to adjourn at: Mickey Harper seconded.

8:40pm adjourned.

TWIN LAKES OWNERS' ASSOCIATION, INC.
PO Box 128
Quinque, Virginia 22965
(434)985-4450

DECLARATION OF CANDIDACY AND DISCLOSURE

This Declaration shall be filed with the Secretary of the Board.

I want to be considered as a nominee for election to serve on the Twin Lakes Owners' Association Board of Directors, which will be before the Board of Directors for vote on October 18, 2012.

I AM / AM NOT (circle one) engaged in, the owner of, or employed as an agent, officer or employee of a person, corporation, partnership, or firm, engaged in the business of home construction or buying and selling of real estate in Twin Lakes.

PRINT NAME

SIGNATURE

WITNESS 1 IN GOOD STANDING

WITNESS 2 IN GOOD STANDING

Biographical statement (optional): (Briefly identify your background, etc.)

Date ____/____/____

FOR OFFICE USE ONLY:

Received: ____/____/____

Signature: _____

Twin Lakes Owners' Association
Letter of Proxy
For the October 18, 2012 Annual Board Meeting

I, _____, being a member in good standing,
(Please Print Your Name Here)

give my vote by proxy to the following:

_____ Jerry Yacuzzi, President

_____ Bill Maxton, Vice President

_____ Sue Lance, Treasurer

_____ Anita Jwanouskos, Secretary

_____ Carl Shifflett, Board Member

_____ Faye Brown, Board Member

_____ Jared Templeton, Board Member

_____ Other _____ (must be a member in good standing)

Signed: _____

Date: _____

Mailing Address: _____

Phone: _____

Lot#: _____ Section#: _____

PLEASE RETURN THIS FORM BY MAIL AS SOON AS POSSIBLE TO:

TLOA
PO BOX 128
QUINQUE, VA 22965

-OR-

BY SCANNING AND EMAILING TO TWINLAKESHOA@TWINLAKESHOA.ORG

Edge of Roadway Maintenance

It seems this summer has been one of plenty of rain and wind! The numerous storms that passed through often resulted in downed trees or large branches, many of which fell onto our roads, obstructing traffic. As a reminder, it is the responsibility of the property owners to remove from the Twin Lakes roadways any tree, branch, and/or brush that has fallen from/originated from their property. Failure to do so in a timely manner (i.e. within 24 hours of the event) will result in fines (\$10/day until completely removed) unless coordination is made with the HOA. This debris is not just an eyesore; it's a safety hazard for fellow residents!

This summer's rain has fueled growth of grass and brush along our roadways. While some residents have done a great job of keeping this

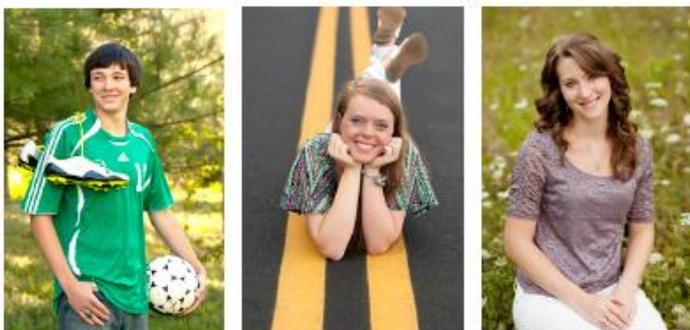


growth in check, too many have not. Not maintaining a clear-cut 3ft back and 12ft high from the edge of the roadway (i.e. not just overhanging brush/limbs) effectively reduces our already narrow roads as drivers drift to the center of the road to avoid hitting brush. **THE BOARD WILL BEGIN ANOTHER ROUND OF ISSUING FINES THE LAST WEEK OF SEPTEMBER** - please cut back all brush, high grass (i.e. higher than 1ft), limbs (including those from crepe myrtles and other flowering/decorative flora) 3ft from the edge of the roadway and for a minimum height of 12ft. Thank you.

Also, for those who live near properties that have been foreclosed on and the grass/brush is becoming excessively unkempt, please be advised the board has begun issuing fines/liens against the property. Once the 90-day mark is reached, we will be able to cut-back along the easement. The board is reviewing options for getting the rest of the property trimmed.

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Money Saving Moment: Where do I find coupons?

By Amanda Templeton

Coupons, coupons, where art thou, coupons? Coupons are everywhere; you just have to put on your frugal glasses!

The best source for coupons is the old fashioned source—the Sunday paper. Usually, you will find two to four coupon inserts in the Sunday paper. Sunday papers are usually \$1.50-\$2.50 a piece. If you use enough coupons to save more than \$1.50-\$2.50, you are saving money! In addition, if you have several family members in your household, you might consider buying more than one copy of the paper. This allows you to “stock up” when you come across a good coupon deal.

You can find many coupons online. Coupons.com, couponnetwork.com, smartsource.com, and redplum.com are great sources for printing coupons. Often, manufacturer websites offer coupons, so if you are brand loyal, check the company website for coupons.

Your favorite grocery store has coupons. Sometimes, the coupons are “stuck” to the product (peelie coupons)! Saving money can’t get much easier than that! Other times, a display will have a “tearpad” with coupons. Many stores offer electronic coupons you can add online to your loyalty card. Sometimes you can use electronic coupons in conjunction with paper coupons, providing double the savings!

Trade your coupons with friends and family. If you need baby coupons, ask friends who don’t have children if they can save you their baby coupons. Many community coupon exchanges are available. Check community places like the library, the senior center, and schools for coupons!

Coupons have saved my family thousands of dollars over the last few years. With a small amount of effort and new glasses (the frugal kind!), you can begin saving money, too! Happy couponing!

Recipe Corner

Rustic Sausage Bake: Here’s a yummy recipe for a cold night!

- 2 teaspoons olive oil
- 2 pounds Italian sausage links, cut into 2-inch pieces
- 1/4 cup olive oil
- 4 large potatoes, peeled and thickly sliced
- 2 large green AND 2 large red bell peppers, seeded and cut into wedges
- 3 large onions, cut into wedges
- 1/2 cup white cooking wine
- 1/2 cup chicken stock
- 1 teaspoon Italian seasoning
- salt and pepper to taste

Preheat oven to 400 degrees F (200 degrees C). Heat 2 teaspoons olive oil in a large skillet over medium heat, and cook and stir the sausage until browned. Transfer the cooked sausage to a large baking dish. Pour 1/4 cup of olive oil into the skillet, and cook the potatoes, stirring occasionally, until browned, about 10 minutes. Place the potatoes into the baking dish, leaving some oil. Cook and stir the green and red peppers and onions in the hot skillet until they begin to soften, about 5 minutes. Add the vegetables to the baking dish. Pour wine and chicken stock over the vegetables and sausage, and sprinkle with Italian seasoning, salt, and pepper. Gently stir the sausage, potatoes, and vegetables together. Bake in the preheated oven until hot and bubbling, 20 to 25 minutes. Serve hot.