



Ashcombe Farms Newsletter

Dover, Pennsylvania 17315



Publisher: Glenn Keppler
Editor: Stephanie Abramo

In Case of Emergency

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Regional Police: (717) 292-3647

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President: Mike Feldblum
Secretary: Judy Jackson
Sitting Board Members:
Glenn Keppler
Mark Lawton
Cathy Morrison

Supporting Representation

Bookkeeper: Gina Rohler
Treasurer: You?
Newsletter Editor:
Stephanie Abramo

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Special points of interest:

- National Night Out
Tuesday, August 7th
- July Yard of the Month
Winner
- Community Garage Sale
Saturday, August 18th

The Latest Cyber Crime—Beware!!!

By: Glenn Keppler

Here's the newest scam that is of particular concern to the FBI, state, and local authorities. It's called the "Hitman Scam". It first came to the attention of the FBI back in December 2006. This is simply cyber crime, or better known as internet crime, intent on scaring unsuspected people out of their hard earned retirement money and children's college funds.



Here's how it works. An unsuspecting victim is notified by e-mail that they have become the target of a "hit". They are being watched, their every movement is reported to a hitman, and that if they cooperate, the hit will not be enforced (this e-mail is designed to instill fear in the victim, even though the victim suspects it is a scam). This is where they will demand an undisclosed amount of cash with instructions on how to deliver it quickly. The suspects will try and get whatever they can get from the victim as quickly as possible.

According to FBI Special Agent James Burrell, some people have fallen for the scam and have been duped into sending tens of thousand of dollars to the operators of the scam. An estimated loss of \$674 million, or

roughly \$270 per complaint has been lost since the inception of this scam. The FBI has received numerous complaints about the so-called "hitman scam" from across the country. Typically, the cyber crime shakedown seeks anywhere from \$30,000 to \$80,000. Mr. Burrell says that tracking the suspects is difficult because it's a borderless crime believed to be operating overseas. "They can basically commit these offenses from anywhere in the world," he said, making the execution of catching these criminals very difficult.



How to avoid falling victim to these type of cyber crimes? Never offer any information about yourself (or others) to the suspect. Try and get a name, location, or return e-mail address of the person (for reporting to the FBI). Never give out bank account information or offer to use your bank account for any other requested transactions. If you are contacted by anyone for any reason where you suspect a cyber crime or other scam, contact the local FBI office and report the incident as best you can.

Meet the Board

Judy Jackson, Secretary

Judy Jackson, secretary for the HOA Executive Board, is a retired first grade school teacher. Judy holds a permanent New York State teaching certification. Most of her teaching career was at Schenectady Christian School in Scotia, NY. She also taught in a small suburb of Kansas City, Kansas and in Rochester, New York. She served on several committees during



her career, such as curriculum and accreditation committees, as well as being on committees for various events for faculty and staff. She gave presentations and workshops at teacher conventions. Judy has served on both local church boards and on broader committees for missionary and children's work that involved over 70 churches. Judy has served on a variety of committees and event planning

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President's Corner

By: Mike Feldblum

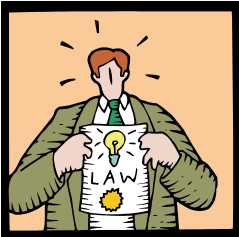
There have been some questions regarding the HOA Executive Board's policies regarding non-compliance and delinquent fees. Having established policies for handling non-compliance issues insures equal action for all lot owners. We all want to maintain the value of our homes. That is one of the reasons for an HOA. Established policies for handling non-compliance issues help to maintain property values. Be assured, your Executive Board is actively addressing compliance issues as they are brought to our attention. The following describes the process that is followed by the Executive Board when addressing issues of non-compliance or delinquent fees.



Non-Compliance Process

In the Ashcombe Farms Dover HOA by-laws, article VII para (n) states, "The executive Board shall have the power and authority to do all acts and any and all things as are necessary or incidental to the implementation, enforcement, or furtherance of the terms and provisions of the Act, By-Laws, Regulations and rules." The following explanation regarding non-compliance issues and delinquent fees was explained in the general meeting on June 30, 2004. A Non-compliance Committee, which included lot owners not serving on the Executive Board for the HOA, developed the following policies for dealing with non-compliance issues and these were implemented by the HOA Executive Board.

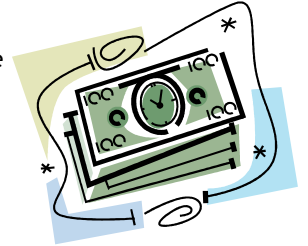
A non-compliance issue may be brought to the attention of the Executive Board in a variety of ways. Any lot owner may notify the Executive Board of a potential non-compliance issue through e-mail or the HOA drop box. An issue of non-compliance is verified and determined valid by the HOA Executive Board before any action is taken. The first action is sending a letter identifying the issue of non-compliance to the lot owner. When non-compliance letters are sent, the lot owner has ten days to correct the issue of non-compliance or to respond back to the board. If no communication is received and if the non-compliance issue is not corrected, a second notice is sent giving the lot owner a second ten days to correct the non-compliance issue. In both letters, each homeowner is given the opportunity to correspond with the HOA Executive Board concerning the non-compliance issue. A penalty fee of \$50 for Non-compliance with Ashcombe Farms Dover HOA's Regulations will be assessed immediately upon the mailing of the first non-compliance notice. If the violation is not corrected within ten 10 days, an additional \$50 penalty will be assessed at that point and a second notice will be sent. An additional \$50 will be assessed after each 10 days has



passed in which the non-compliance violation remains. (*These first two fees will be waived if the issue of non-compliance is corrected before the non-compliance issue is sent to the lawyer for the HOA.*)

Formal Legal Action

If there is no response from the lot owner after the second 10-day period, the issue is turned over to the HOA lawyer for action. The lawyer sends a letter to the homeowner asking the homeowner to respond to the lawyer within ten days of the letter. When the lawyer does not receive a response, the legal process is started and a court date is set. If the judge rules in favor of the HOA, the homeowner has 30 days to appeal. If there is no appeal, the amount due the HOA is to be paid, including penalties, interest, any court costs, and legal fees. If there is an appeal and new information is submitted to the judge and the judge still finds in favor of the HOA, penalties, interest, any court costs, and legal fees will be accumulative from the first judicial decision. For each day the homeowner does not pay their debt, interest will continue to accumulate. Interest is 1% a month or 12% a year.



Fee Collection

Fees (initiation fees, annual fees, and monthly fees) that are owed the association and not paid on time by the lot owner will receive a letter from the bookkeeper indicating the tardiness and include a late fee of \$15 plus interest at the rate of 1% per month until paid in full. Payment plans are available with full approval of the Executive Board. As with non-compliance issues and after a second letter regarding a delinquent account is sent, the delinquent accounts are turned over to the HOA lawyer. Each lot owner may appeal if they believe the late fees are in error. The late fees and interest, however, will accumulate each day the debt owed to the HOA is not paid.



What happens if the debt is not paid? State law provides that the HOA can put a lien on the home, and or conduct a sheriff's sale of the property. In order to sell the property, the homeowner must present a resale certificate to the title company which carries a fee of \$25. This certificate is generated by the HOA bookkeeper and if a debt is owed to the HOA, the resale certificate will reflect the amount due. This debt must be paid in full in order to transact the sale of a property in the HOA community.



AshcombeFarmsHOA@gmail.com

Yard Decoration Contest

In light of the upcoming holidays, the HOA board has developed a holiday yard/home decorating contest. This contest will include Halloween and the Christmas/Chanukah/Kwanza season. The board has a local independent judge who will decide the winner for all contests. The reward? -a 50\$ gift certificate to a local restaurant to relax after all your hard work, and most importantly—

Bragging rights -until next year!!!

Get going people- there's only a few days left to decorate for Halloween, and the winter holidays are just around the corner.

Please ensure your yard deer, or any other decorations put out are not committing any acts or acts of nature that may be found offensive to others enjoying your yard and home decorations.



Holiday Yard Contest
Win a \$50 Gift Certificate
to a local restaurant.

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Community Garage Sale

Clean out that basement, garage, or shed—it's time to sell, sell, sell! The next community garage sale for the Ashcombe Farms HOA will be Saturday, August 18, 2007.

Saturday,
August 18, 2007



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DAVE TALLEY

Ask for Dave!

Onesies, Twosies

Hello- and welcome back from the summer fun! It seems like the summer just began and here we are pushing towards the fall season.



Back yards- Back yard patios should not be used as storage facilities and if so should be cleaned up immediately. Weeds on the back of Single Family Homes fences are not

to exceed on foot in height, please cut as necessary.

Pets- Control your pets at all times, it's the law!!!

Please be courteous to others and pick up after your pets. **Common Areas—** If your yard backs up to a "common area" please pick up any trash that may have been blown there by high winds. We care about our community and sincerely appreciate your help in keeping it clean and presentable.



July Yard of the Month



The Executive Board likes to recognize the hard work of our neighbors. For September, we would like to congratulate Stephanie Lauer of Boxwood Drive. Congratulations

! Your prize is a \$25 gift certificate to a local restaurant and will be delivered by the HOA Executive Board in the near future. Who will be the next winner? Maybe you!

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Election of Board Members

By: Judy Jackson

It was in June 2003 that the Declarant, who were the developers of Ashcombe Farms Dover Home Owners Association, turned over the governing of the HOA to the Executive Board. In order to have continuity on the board, elected board positions have a staggered term of three years.

This year the HOA Community elected one board member. The by-laws allow for 5 elected members of the board. The Executive Board secretary or treasurer may or may not be one of those five members. If the secretary or treasurer is not one of the elected board members, he or she still attends the meetings but has no voting power.



Ballots were mailed to every lot owner in the HOA community. Each lot address is allowed to submit one vote. Proxy votes were also allowed and all ballots claiming proxy votes were carefully cross-checked to be sure that the proxies were indeed valid and that a vote for a particular lot was not counted twice in error. The HOA Executive Board president and secretary counted the ballots together. A third person, not on the Executive Board, verified the count as being accurate.

There were 68 ballots cast, including proxies. Mr. Glenn Keppler was re-elected to serve on the board.



Next June 2008, Judy Jackson's and Mark Lawton's terms expire and an election will need to take place for those two positions. In June 2009, Mike Feldblum's and Cathy Morrison's terms expire. Glenn Keppler's term will expire in June 2010.



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Offer valid 7/1/07 to 9/30/07

Meet the Board -

Judy Jackson, Secretary

(Cont'd from page 1)

teams for her church over the years.

Judy has been married to Ron for nearly 39 years who is also retired but works part time from his home office.

They have three grown children and three grandchildren. Their son, wife, and three grandchildren live in the York

area. One daughter and husband live in Chambersburg, PA and the other daughter and husband live in the Boston, MA area. Several extended family members live nearby.



Judy is involved in several crafts but her primary interests are in rubber stamping and scrapbooking. She still loves to work with children when life affords the opportunity.



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