

OCTOBER

Keystone Subdivision Homeowner's Association Newsletter

www.keystonehomesalive.com



Note from the HOA President



We are coming to the end of another year.

We have received a few questions about not seeing a newsletter quarterly as in years past. HOA members present at our last Association meeting in February thought that the Newsletters weren't timely or "newsy" anymore. Members said they liked being updated as needed in a timely fashion as is the case with

the HOA email notifications about safety issues (the prowlers), lost pets, snow removal, etc. Members stated that they would support that route of communication from the Board rather than receiving outdated information via quarterly newsletters. Therefore, members voted for the Board to continue to communicate with HOA members via emails as needed as opposed to publishing quarterly newsletters.

We have been using our email service to send out notices to members. You can sign up to receive these up-to-date emails on our website @ www.keystonehomesalive.com.

Lake Patrol and Fishing

The Keystone Board has created a Lake Patrol Committee. The members of this committee are Floyd Treece, Ernie Spivey, Rick Klass, Steve Sweeney, and Cindy Turner, Board Secretary and Restrictions Committee Chairman.

They have observed numerous individuals fishing the common lakes that are not residents of Keystone and are not accompanied by a Keystone resident. The covenants and restrictions state "All Association members, lot owners, and their respective families and guests shall be entitled to the use of the common lakes constructed in Keystone Subdivision. Lot owners have to accompany their guest when using such lakes." The Lake Patrol Committee has purchased "No Trespassing Violators Will Be Prosecuted" signs to be posted on the Association owned common lake property. The Lake Patrol has permission to drive a golf cart on the common area around the lake to enforce this covenant. If you are fishing in the common lake areas, the Lake Patrol will ask if you are a resident of Keystone. Violators will be asked to leave if they are not resident or accompanied by a Keystone resident. The Sheriff's office will be contacted if necessary. All residents of Keystone have the authority to ask people who are fishing if they are residents and contact the Sheriff if they are not. Thank you to the Lake Patrol volunteers for all of your efforts.

QUOTE OF THE MONTH
"When strangers start acting like neighbors, ... communities become invigorated."

-Ralph Nader

TIP OF THE MONTH

Now is the perfect time to seal your aggregate driveways and sidewalks. This will help seal your surfaces and protect them from the winter salts.

Keystone Homeowner's Association
P.O. Box 8101, Evansville, IN 47716

President	- Brad Mills	812-459-8482
Vice President	- Paul Jensen	812-760-6158
Secretary	- Cindy Turner	812-402-1464
Treasurer	- Allen Lewis	812-431-9514

Restrictions Review by Cindy Turner

Fall is just around the corner. That means the leaves will be turning beautiful shades of red and yellow, the days are getting shorter, and a new wave of covenant violations are upon us.

- **Yard lights:** The Covenants mandate that every home has a lamp post with a lamp that is operated by an electric eye so that it remains lit from dusk to dawn. Please check the working order of your lamp post often. An unlit yard light creates unsafe conditions for pedestrians.
- **Street Parking:** Habitual parking on the street continues to be a problem throughout the subdivision. No vehicle is to be parked on any street habitually or overnight on any street in the subdivision. The subdivision was not designed to accommodate street parking. It is extremely difficult and dangerous for cars and service vehicles to navigate the subdivision when cars are parked in the street, especially on the curves and in the cul-de-sacs.

If your driveway is empty, please have your family members/children, friends, and visitors who visit on a regular basis park in your driveway. If you have more vehicles than your garage and/or driveway can accommodate, please consider expanding your driveway to accommodate all your vehicles.

- **Garbage cans:** All garbage cans or other containers for the storage or disposal of garbage or any other refuse are to be stored in a location which cannot be seen from the street at the front of the home. If you plan to build a fence to hide your garbage cans from view, please remember to get documented approval from the Review and Restrictions Committee prior to beginning construction.
- **Fences:** The HOA Covenant mandates that all fences be properly maintained. Proper fence maintenance is the responsibility of the Homeowner.
- **New Construction:** If you are considering adding a new yard barn, fence, pool, structure to enclose your garbage cans, expanding your driveway or any other structural changes; please remember to get documented approval from the Review and Restrictions Committee prior to beginning construction.
- Please remember that the lakes are only accessible via the common areas. Please do not stroll through the backyards of your neighbors who own homes on the lakes. This is their private property, not common property.
- The Speed Limit within the subdivision is 30 MPH! School buses are on the subdivision roads. Please slow down & watch for children as they exit the buses.

If you have any questions about Covenant Restrictions, please consult the Keystone Homeowners Association Website @ <http://www.keystonehomesalive.com>.

Covenant Enforcement

Since we had such a terrible time with perpetual covenant violators in 2013 & 2014, homeowners at the 2015 Annual Homeowners Meeting in February voted to adopt a much more aggressive plan of action to ensure covenant compliance. New Committees have been formed and notices are being given out to violators on a regular basis this year.

The Board WILL BE FORCED TO TAKE LEGAL ACTION against violator's who choose to disregard the covenants and the violation notices they receive. Violator's will be taken to court for unlit yard lights, habitual parking on the street, lack of yard maintenance, improper garbage can placement, and any other violation of Keystone covenants.

Local courts have proven to be sympathetic to Homeowner Associations who ask their Homeowners to comply with the covenants that the homeowners agreed to when moving to the subdivision. As a result, violators will be forced to comply and will also be responsible for the legal fees that the Homeowner's Association incurred pursuing compliance of the covenants.

By working together and voluntarily complying with the subdivision covenants and restrictions, we can all help maintain the beauty and safety of our neighborhood. Your cooperation is greatly appreciated!



Halloween Safety Tips

Everyone loves a good scare on Halloween, but not when it comes to child safety. There are several easy and effective behaviors that parents can share with kids to help reduce their risk of injury.

- Decorate costumes and bags with reflective tape or stickers and, if possible, choose light colors.
- Have kids use glow sticks or flashlights to help them see and be seen by drivers.
- Children under the age of 12 should not be alone at night without adult supervision. If kids are mature enough to be out without supervision, remind them to stick to familiar areas that are well lit and trick-or-treat in groups.
- Popular trick-or-treating hours are 5:30 p.m. to 9:30 p.m. so be especially alert for kids during those hours.

- See more at:
<http://www.safekids.org/halloween>

Halloween Security

We will be hiring off duty policemen to patrol the subdivision again this year on Halloween night.

If vandalism occurs at any time, please report the specifics to the sheriff's department. They will document the incident and may increase the patrols in our subdivision.

Maintenance Report by Paul Jensen

Many events are scheduled for this fall:

STREETS, ROADS AND DRIVES

Contract bids were let by Vanderburgh County in August on improving Cobblefield Drive and on the sixth of October a final decision should be forthcoming. In speaking to the county engineer in charge, he said the paving of Cobblefield has been approved, but it may not fit into this year's schedule. Patching will take place for sure, but the paving is scheduled to occur before June 2016.

The Heckel Road project has been approved and the acquisition of property is currently being conducted. Plans call for the project to begin in early 2016. In general Heckel Road will be expanded to three eleven foot lanes: one lane east one lane west and a center turn lane. This project will be done in four phases:

Phase 1 from Green River Road to just east of Shoreham Drive

Phase 2 Shoreham Drive to Pebblestone Drive

Phase 3 Pebblestone Drive to Oak Hill Road

Phase 4 Approximately ¼ mile South of Oak Hill Road to just past Bethlehem Church.

A six foot sidewalk is planned for the North Side of Heckel running from Green River Road to Oak Hill Road with a two foot buffer between the sidewalk and the road.

ENTRANCES

In general, all four entrances into Keystone from Heckel will be adjusted to allow for a sidewalk to be constructed at the turn on both sides of each entrance Drive This means all entrance foliage, ground cover, ground lighting and sprinklers, will be removed and disengaged with the edge of the sidewalk being within a foot of the brick/concrete entrance sign. All replacement and changes to the entrances will be borne by the Keystone Homeowner Association. This could be as early as fall 2016 or early 2017 depending on the construction. At this time it is unclear as to whether Phase 2 (Shoreham Drive to Pebblestone Drive) will begin. One source has said it may coincide with Phase 1, but nothing is certain as of this writing. This project will change how many of us living in Keystone will enter or leave the subdivision so be aware and prepare for changes.

Up through this year local residents have maintained and beautified all six entrances and it is time to recognize those folks:

Oak Hill Road	Marce Halbig
Pebblestone Drive	Gary McConnell
Flagstone Drive	John Schuetz
Shoreham Drive	John Schuetz
Delk Drive	John Schuetz
Green River Road	Pat Seib

Both Green River Road and Oak Hill Road entrances will be unaffected by the Heckel Road Project, but are being reviewed for renovation. There is no written record of any changes or improvements since the original installations which go back to the late 1990's.

FISH SURVEY AND LAKE CHEMICAL ANALYSIS

Since there are no written records of the lakes being analyzed for various chemicals that make up our lakes and the number nor species of fish, a survey that accomplishes both will be conducted this fall.

The survey will include the following: Electrofishing of the entire shoreline and shallow areas, basic water chemistry (dissolved oxygen/temperature profile, surface water tested for pH, alkalinity, hardness, and ortho-phosphate), and detailed report including graph, table, summary, and recommendations for preservation and/or improvement of the fish population. The conclusions and recommendations should be available by February's Annual Meeting.

Black Woolly Worms Are Showing Up Around The Area! What Does That Mean For The Upcoming Winter?



The woolly worm is actually a caterpillar. It has 13 distinct segments and tiny eyes, so it makes its way through life by feeling around and touching objects in its environment. It may have burnt orange color in the middle and it may be black on both ends. However, some woolly worms are totally black or brown. Most importantly, or perhaps most infamously, the woolly worm has the reputation of being able to forecast the coming winter weather.

According to folklore in the eastern United States and Canada, the severity of the winter weather can be predicted by the relative amounts of orange and black on the skin of the woolly worm. It is believed that if the orange stripe in the middle of the caterpillar is thick, the winter will be mild. Conversely, if the orange stripe is narrow or none existent, the winter will be severe. So the question is; do woolly caterpillars forecast the winter weather?

Dr. C.H. Curran, Curator of Insects at the American Museum of Natural History in New York City, popularized the woolly worm folklore in 1948. He and his wife visited Bear Mountain State Park, forty miles north of the city, that fall and collected as many caterpillars as he could and measured the length of their orange bands. He found that the orange bands were wide in comparison to the black bands and predicted that the coming winter would be mild. A reporter friend published his findings and prediction in *The New York Herald Tribune*. His prediction proved to be correct. He and his wife traveled to Bear Mountain State Park to measure the bands on the woolly worms annually for the next seven years. They found that the widths of the bands on the woolly worms accurately predicted the severity of the coming winter weather.

Most scientists discount the woolly worm's ability to predict winter weather as nothing more than folklore. However, Mike Peters, an entomologist at the University of Massachusetts, doesn't agree. He says that there could, in fact, be a correlation between the orange band of the woolly worm and winter severity; however, it may actually be a correlation to the previous winter as opposed to the coming winter.

So, what do you think? Do woolly worms predict winter weather? Grab the kids and go look for woolly caterpillars. Measure their bands and make your own prediction; and we'll compare notes next Spring! (Personally, I'm hoping to find WIDE orange bands!)

Happy Fall!

Source: *The Old Farmer's Almanac* (<http://www.almanac.com/store/almanacs>)

What is Property Fraud?

By Realtor.com Team

You've probably heard of identity theft, but have you heard of property fraud?

This is the fastest growing white collar crime according to the FBI. Everyone that owns property should be concerned.

This is when someone uses your property for financial gain illegally and without your knowledge.

How do they do this? They make it look like they own your home by recording fraudulent documents with the county records department.

What do you do to avoid it from escalating when it happens? Use the Property Fraud Alert System that alerts you when someone has recorded anything with your information on it with the county.

To use the system go to: www.propertyfraudalert.com or call 1-800-728-3858

There is no charge for this service. You can have alerts for your name, home or property address, business name and more.



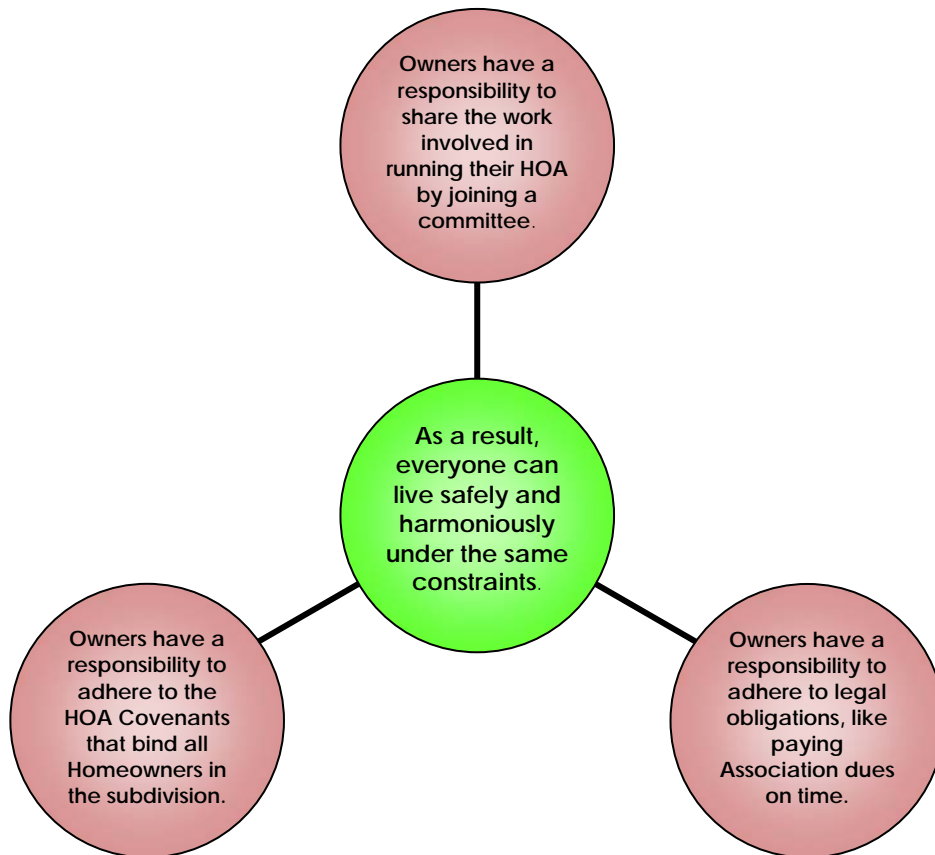
**Keystone Subdivision
Yard Sale
October 16th and 17th**



Please move your vehicles off the street when we are expecting three inches or more of snowfall. At this snowfall depth, our contracted snow removal service will be clearing the streets. Your vehicle will prevent him from doing the job we need. As discussed at the Annual Meeting in February, the Board will inform you via email when to expect the snow removal service. We are not his first and only customer, so please be patient and watch for an email regarding his arrival on site.

Your Involvement Is The Key To Our Success!!!

In the purest sense, the Homeowner's Association is a form of representative democratic governance. In Homeowners Associations, the owners are the electorate and have the responsibility of being good citizens (paying assessments, attending annual meetings, voting, abiding by the covenants, etc.); as well as electing representatives to a Board of Directors to carry out policy-making and administrative activities. Committees are created by the Board to provide substantive input to the board's deliberative process and act as a conduit for owner participation and involvement. In turn, The Board makes decisions for the homeowners and the homeowners must then abide by those decisions and rules.



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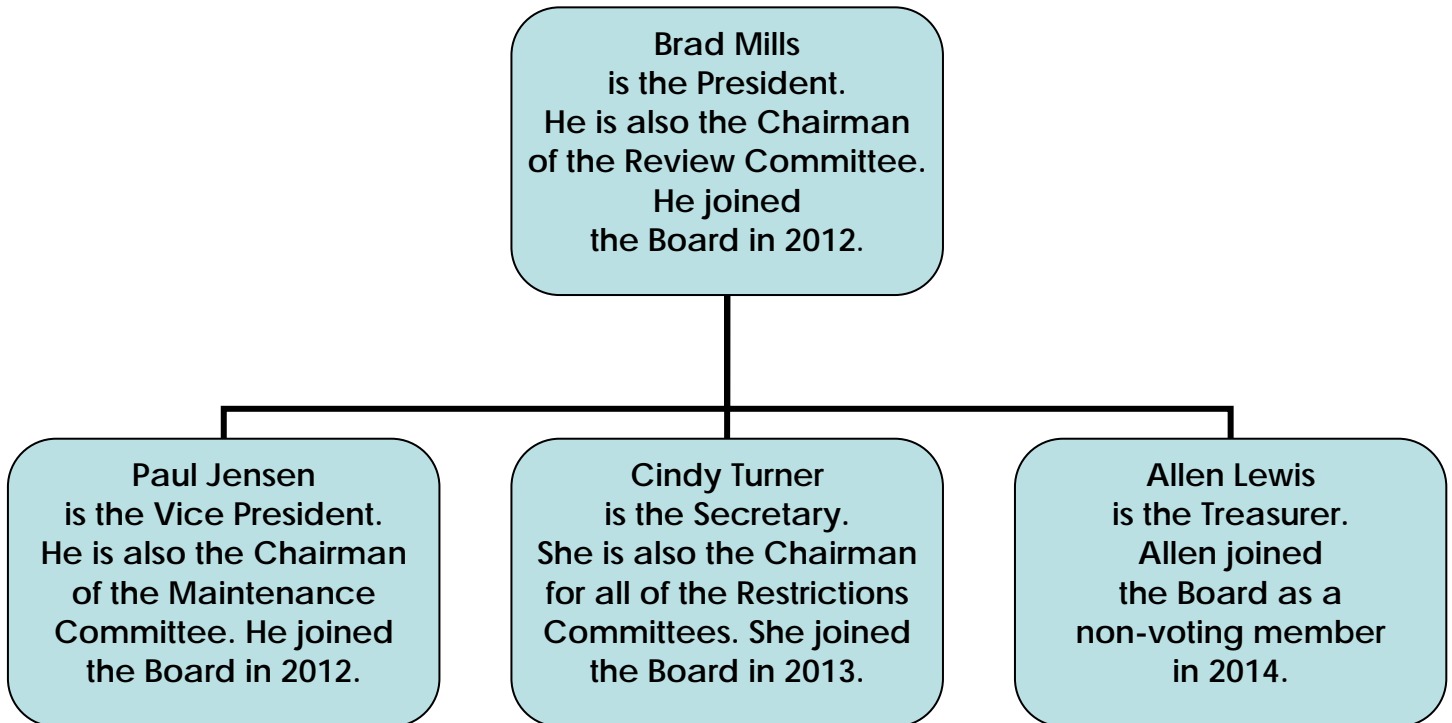
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Your Board of Directors

Your Board of Directors is composed of citizens and homeowners in the Keystone Community. Each member is elected by the homeowners present at the Annual Meeting. They are volunteer positions. They also help direct the efforts of the many committee activities that are a part of this subdivision. Here is a little bit about your officers:



*All KHOA Committees are staffed by
KHOA member volunteers.
We can always use more help with the Social
Committee, Maintenance Committee, and Restrictions
Committees. If you are interested in volunteering,
please contact Cindy Turner @ 812-402-1464.*

•President	Brad Mills	bradmills@wowway.com	812-459-8482	
•Vice President	Paul Jensen	parthur333@gmail.com	812-760-6158	Maintenance Committee Chair
•Secretary	Cindy Turner	cindytnr@aol.com	812-402-1464	Restrictions Committee Chair
•Treasurer	Allen Lewis	allen10566@hotmail.com	812-431-9514	

You may direct any questions you have to the Board by submitting a letter to the attention of any Board Member at the following address:

**Keystone Homeowners Association
P.O. Box 8101
Evansville, IN 47716**



Next Annual Meeting
9:00 a.m. Saturday, February 27, 2016
Faith Bible Church
5601 Oak Hill Rd

KEYSTONE HOMEOWNERS ASSOCIATION
P.O. Box 8101
Evansville, Indiana 47716

KEYSTONE HOMEOWNER