

# TABB LAKES NEWSLETTER

2024 FOURTH QUARTER

VOLUME 21, ISSUE 4

NOVEMBER

## ELECTRONIC PAYMENT AVAILABLE—SARAH KNAUB

FOLLOW UP TO LAST NEWSLETTER...

REMEMBER...next year's Tabb Lakes assessment will be paid through Victory Community Management's lockbox system at Truist Bank. You will be able to pay by:

- Check
- Online Bill Pay
- Credit/Debit Card
- eCheck directly from your bank account

There will also be an option to sign up to have all future payments automatically debited from your bank account. The debit amount will be updated to the correct assessment amount each year, and you will always be on time!

Watch your mail in late January for your invoice. A sample invoice is included in the annual meeting presentation posted on TabbLakes.org

## ANNUAL MEETING SLIDES

The presentation slides are available on TabbLakes.org if you missed the annual meeting. Just go to Resources→Document Library→Annual Meeting Library and choose the 2024 Presentation. If you have any questions, please reach out to a board member, our Community Association Manager (Sarah Knaub), or come to a board meeting!

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- Vice President—Jennifer Kurr, 757-271-7864
- Members at Large—Tim Burke, 240-490-9302  
Dane Royal, 757-802-6624  
Mary VanHouten, 530-217-9789

Secretary/Treasurer—  
Charles Rossi, 757-867-8322

## PROTECTING AGAINST SCAMS – KEITH EBERT

With the Holidays upon us once again, as busy as we are, we need to be aware of the potential scams that could rob us of our personal information and even money. The following article came from “A Special Advertising Section of Virginia Media” dated September 8, 2024.

As our community ages, it is crucial to address the rising issue of senior citizen scams that are targeting our loved ones. These schemes exploit the trust and vulnerability of older adults, leading to significant financial losses and emotional distress. By staying informed and vigilant, we can help safeguard our seniors from these deceptive practices.

### Understanding Senior Citizen Scams

Senior scams come in various forms, but the most common ones include:

- ◆ Phishing Scams: Fraudsters often pose as legitimate entities like banks or government agencies, requesting sensitive information via email or phone calls.
- ◆ Impersonation Scams: Scammers may impersonate family members or friends in distress, asking for urgent financial help. They exploit emotional connections to manipulate victims.
- ◆ Investment Scams: Promises of high returns on investments with little risk are common. These schemes often involve fake business opportunities or bogus stocks.
- ◆ Prize and Sweepstakes Scams: Seniors receive notifications about winning a prize or sweepstakes but are asked to pay fees or provide personal information to claim their winnings.
- ◆ Tech Support Scams: Fraud-



sters claim to provide tech support for issues that don't exist, persuading seniors to grant remote access to their computers or pay for unnecessary services.

### What To Do If You Think You've Been Scammed

If you or someone you know suspects they have been scammed, **immediate action** is essential. Here's what to do:

- ◆ Report The Scam: Notify local law enforcement and relevant authorities. Reporting scams can help prevent further victimization and aid in the investigation of the perpetrators.
- ◆ Contact Financial Institutions: If financial information has been compromised, contact banks or credit card companies to report the fraud and take steps to secure accounts.
- ◆ Seek Assistance: Reach out to organizations and support services that specialize in fraud prevention and victim assistance.

### How To Avoid Falling Victim

- ◆ Verify Contact Information: Always verify the identity of anyone requesting personal information. Contact organizations directly using official contact details rather than responding to unsolicited communications.
- ◆ Be Skeptical of Unsolicited Offers: Be wary of unsolicited

offers for prizes, investments, or services, especially if they require immediate payment or personal information.

- ◆ Secure Personal Information: Avoid sharing personal details over the phone or online unless you are certain of the recipient's identity and legitimacy.
- ◆ Educate and Communicate: Encourage open conversations with seniors about potential scams. Educate them on recognizing red flags and the importance of safeguarding their personal information.
- ◆ Monitor Financial Statements: Regularly review bank and credit card statements for any unauthorized transactions or unusual activity.

### Contact Information For Assistance

For those affected by scams, here are important numbers to call for help:

- ◆ Local Law Enforcement: Contact for your city. For us, 757-890-3621.
- ◆ Virginia Attorney General's Office: (804) 786-2071.
- ◆ Consumer Financial Protection Bureau: 1-855-411-2372.
- ◆ Federal Trade Commission: 1-877-382-4357.
- ◆ AARP Fraud Watch Network: 1-877-908-3360.
- ◆ National Elder Fraud Hotline: 1-833-372-8311

By remaining vigilant and proactive, we can help protect our loved ones from the pernicious effects of scams. It is our collective responsibility to support and safeguard our community's most vulnerable members.

## PEDESTRIAN SAFETY AT NIGHT — ELLIS SHARADIN

Some of you may recall my article in the first quarterly Newsletter in 2024, concerning Courtesy and Common Sense when operating on our roadways here in Tabb Lakes. I also made a verbal appeal in October's Annual Homeowners Meeting, which (sadly) most of you didn't make time to attend. However, as I walk my dog each evening, I continue to observe really dumb and – frankly – unsafe, roadside practices by our residents.

Many times, during evening walks, I've encountered other dog walkers and pedestrians in dark clothing and with no illumination of any kind. Many of them also walk on the wrong side of the road. Any safety publication will tell you the safest side of the road – Day or NIGHT - for pedestrians is to walk on the **LEFT side, FACING traffic**, because if

an errant driver gets too close, you'll have time to jump out of the way. That lesson was reinforced for me last November, when my dog and I were nearly run down by a crazy driver, despite me having a flashing armband on my right arm and a blue flashing light on my dog's leash! I'm also appalled by the sheer numbers of joggers, as well as teenagers on bicycles and scooters I encounter in the dark, who are only visible at the last moment. Eventually, someone on foot or on a dark bicycle is going to get hit by a car at night, because they fail to make themselves visible to passing cars. It costs very little for you to carry a flashlight and/or an illuminated, reflective vest.

Check sources like Amazon or eBay to find small, inexpensive, rechargeable flashers that you



can attach to your dog's collar as well as your coat.

Please talk with your family about proper night safety practices and make a small investment in safety vests, LED lights on scooters and bikes, etc. – **it could be a life saver for your loved ones and yourselves.**

While we're on the topic of street safety and common sense, I think we can all agree it's inexcusable for dog walkers to not clean up after their dogs when they do their "business" on a neighbor's lawn. Doggie cleanup bags are cheap and readily available at your nearest Dollar Store, Big Lots, etc.

I encourage you all to embrace safety as well as courtesy with our neighbors and fellow residents.

## ENSURING CHILDREN'S SAFETY — MARY VAN HOUTEN

As a neighborhood committed to creating a welcoming and secure environment for families, we all must work together to protect our children and ensure their safety at home and in our community. Whether they're playing outside, walking to school, or riding their bikes, there are several ways we can be proactive in keeping our young ones safe.

**First of all**, supervision is the key to child safety. While it's great to see children enjoying outdoor activities, parents and caregivers must always keep a watchful eye. Active supervision helps prevent accidents and ensures that kids stay out of harm's way. Even in familiar, safe spaces, things can change quickly—so it's always a good idea to check

in frequently, especially if children are playing near roads or driveways.

**Second**, talk to your children about pedestrian safety. Make sure they understand to look both ways before crossing the street, to not run near roads with distracted play, and to stay alert for drivers. Teach your kids to be extra cautious around parked cars, which can obstruct their view of oncoming traffic.

**Thirdly**, road safety includes bicycle safety for those riding and for the cars driving on the roads. Helmets should always be worn when riding bicycles as they can prevent serious head injuries in case of a fall or accident. It is important to teach children traffic rules that drivers follow, such as

stopping at stop signs, using hand signals for turns, and ensuring children are old enough to navigate the roads safely.

**For those driving on the roads**, please be mindful of posted speed limits and areas with many children. An accident can occur in a moment's notice, so please give yourself enough time to stop safely if a child were to enter the roadway unexpectedly.

By working together and taking these simple steps, we can make our community a safer place for all the children who live here. Let's continue to prioritize safety, be vigilant, and take pride in making sure our neighborhood is a place where everyone feels secure.

## WINTER AND HOLIDAY SAFETY – LOU LAFRENAYE

Please take prudent precautions to minimize the risks of fire during the winter and holiday season. Below are some things we can all do to ensure our family’s safety during the winter months.

### Winter Holiday Fire Safety:

- 🕯️ The top three days of the year for home candle fires are Christmas, New Year’s Day, and New Year’s Eve.
- 🕯️ Never leave a burning candle unattended. Keep candles at least 12 inches away from anything that burns. Consider using battery-operated flameless candles.
- 🕯️ Only use decorations that are flame-retardant or not flammable.
- 🕯️ Check holiday lights each year for frayed wires or excessive wear.



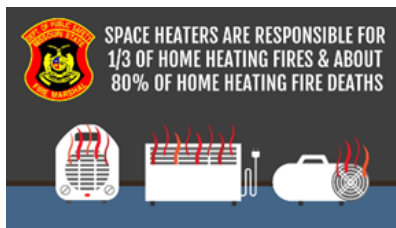
- 🕯️ Read manufacturer’s instructions for the number of light strands you can safely connect. If not known, do not link more than three strands of holiday lights together.

- 🕯️ More than one in every five Christmas tree fires were caused by a heat source too close to the tree. Keep your live Christmas tree away from heat sources and room exits.

- 🕯️ Water your live Christmas tree daily to keep it from becoming dry.

### Preparing Your Home for Winter Safety

- ⇒ If you use a portable heating device (electrical or kerosene) in your home, read and carefully follow the instructions and safety protocols.



- ⇒ Have your chimney inspected each year if you use your fireplace during the winter season.
- ⇒ Never use an oven or stovetop to heat your home in the winter.
- ⇒ Test your smoke and CO2 alarms for the holiday season.
- ⇒ Check that you have smoke alarms on every level of your home. Be sure to have alarms close to and inside where people are sleeping.

For more information and safety tips, go to the National Fire Protection Agency website at:

[www.nfpa.org/  
Public-Education/  
Fire-causes-and-risks/  
Seasonal-fire-causes/  
Winter-holidays](http://www.nfpa.org/Public-Education/Fire-causes-and-risks/Seasonal-fire-causes/Winter-holidays)

**YARD OF THE MONTH WINNERS  
SEPTEMBER 2024  
CONGRATULATIONS!  
JEAN AND MARC OKYEN  
125 LESLIE**

### WANNA ADVERTISE IN OUR NEWSLETTER?

Just a reminder that we are beginning a new year soon, and if you want to advertise your business, you need to refer to page 6 of this publication for the proper process.

Please note that there has been no change in the officers of the Board of Directors for Tabbs Lakes and the committee chairs for 2025.

## COUNTY LEAF COLLECTION

County Leaf Collection began Tuesday, November 12, and continues through January 27. York County residents who reside on publicly maintained roads can place an unlimited number of clear bags of leaves at the front roadside for collection every other week.

We are in the Southern Zone. Our remaining pick up weeks are: December 2, December 16, December 30, and January 13. There will be one final sweep County wide the week of January 27

Leaves must be in clear bags, no thicker than one millimeter (no drawstrings, please!) and bags must be easy to handle by one person (max. weight limit= 40 pounds). Clear bags can be purchased at local hardware, grocery, and department stores. Bags containing other yard debris (sticks, etc.) and/or pet waste will not be accepted.

Bags must be at the front roadside by 7am on the Monday of your collection week. Pick up will be completed by the end of the week. For more information, please call Waste Management at (757) 890-3780.



## HOLIDAY DECORATING CONTEST — ANGELA HURST

The Holidays are upon us once again. What could be more fun than decorating your home and bringing smiles of joy to those who pass by? Get out those lights, wreaths, and other festive decorations and brighten up our neighborhood for all to enjoy.

This is a contest for two winners. We are looking for a best daytime holiday and a best evening holiday décor winner. The judging will take place around the third week of December. Each winner will receive a \$50.00 gift card and be recognized in the Tabb Lakes Newsletter.

ter. Examples of possible judging criteria:

- ◆ Curb appeal
- ◆ Theme
- ◆ Uniformity of color
- ◆ Neatness and alignment,
- ◆ Organization of lawn ornaments, etc.



*Please Note: This Award Program focuses on the front yards/roofs only.*

Do you and your family like to venture through the neighborhood and view all of the wonderful decorations? There is no judging age too young or too old.

Consider helping us by volunteering to be a holiday décor judge for this one event and/or nominating your favorite decorated home by contacting the beautification committee at [beauty@tabblakes.org](mailto:beauty@tabblakes.org).

## VOLUNTEERS NEEDED — BEAUTIFICATION COMMITTEE

Want to get more involved in your neighborhood?

The Beautification Committee needs you! Do you have ideas for sprucing up the TL entrances? Do you enjoy checking out others' landscaping and holiday decorations?

The Beautification Chair and members...

- Select winners for the Yard of the Month (May-Sept) and Holiday Decorations contests (Dec).
- We participate in the Great American Neighborhood Cleanup (Mar).

- We also assist in occasional planting or decorating at the two main Tabb Lakes entrances.

See a current Board Member or contact [beauty@tabblakes.org](mailto:beauty@tabblakes.org) if you have questions or are interested in helping!

## YORKTOWN EVENTS FOR DECEMBER

All events are FREE and take place at Riverwalk Landing, unless otherwise indicated.

### Christmas Tree Lighting

Friday, December 6, 7:30 PM, Victory Monument & Riverwalk Landing

### Christmas Market on Main

Saturday, December 7, 10 AM-3 PM, Historic Main Street;  
Sunday, December 8, 11 AM-3 PM, Historic Main Street

### Yorktown Lighted Boat Parade

Saturday, December 7, 7 PM, Yorktown Waterfront

### Cookies with Santa

Sunday, December 8, 1-4 PM, York Hall, Historic Main Street

### An Enchanted Evening on Main Street

Friday, December 13, 5-9 PM, Historic Main Street

### Yorktown Market Days - Mistletoe Market

Saturday, December 14, 9 AM-3 PM, Toyland Parade at 1:30 PM

For more information on these and our partner events at attractions, museums, and restaurants, visit

[www.visitorktown.org/events](http://www.visitorktown.org/events),

or call Visit Yorktown at 757-890-5900. Events are subject to change without notice. For inclement weather updates, please call the Event Weather Hotline at 757-890-3520.



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Advertisements are not an endorsement by the Tabb Lakes Homes Association.

If you are a Tabb Lakes **homeowner who owns your own business**, you must fill out a homeowner's form **each year** from our web-site and submit it along with a business card-sized advertisement in order for your ad to appear in our newsletter.

If you are a **business in our community**, you must fill out the business form **each year** and submit it with your check.

All ads are subject to approval or disapproval by our Board of Directors.

Please see our web-site for instructions and forms.  
<https://tabblakes.org>

# Tabb Lakes Homes Association

## Architectural Review Committee (ARC) Request for Approval

Name: \_\_\_\_\_ Date of request: \_\_\_\_\_

Address: \_\_\_\_\_ Email: \_\_\_\_\_

Telephone: \_\_\_\_\_ Alt Telephone: \_\_\_\_\_

**Type of modification:** (deck, patio, outbuilding, addition, fence, etc.) \_\_\_\_\_

**Plans and specifications:** Please attach a copy of plat with a sketch of proposed modification. Show location, shape & all measurements. Provide a list colors, materials to be used, and any other construction details.

**Homeowner check list:**

- County permits: 890-3522. For room additions (including screened porches) a copy of the York County building permit must be attached to this application.
- Call Miss Utility before digging, to locate underground utilities: 1-800-552-7001
- York County Code 24.1-280, General Requirements for Home Occupations

**Estimated project completion date:** \_\_\_\_\_

*(Allow up to 3 weeks for the processing of ARC approval; projects may not be started until approval has been obtained.)*

In addition to any required county inspections, the Association reserves the right to review the completed project to determine whether or not the work was accomplished in accordance with the approved application. Please notify the Association when the work is finished. Projects found to have deviated from the specifications of the approved ARC request will be cited through the Association’s Covenants Compliance Inspection process.

***I have provided an accurate representation of the planned modification. I have contacted my immediate neighbors to inform them of my proposed project. I will notify the ARC of any deviation from the plans submitted or changed from using “like kind” building materials to those specified in this application.***

Homeowner’s Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Questions or to confirm project completion:** Contact Sarah Knaub at 757-593-0166 or VictoryComMgt@gmail.com.

**To Submit:**

- E-mail form and attachments to Victory Community Management: **VictoryComMgt@gmail.com**.
- Mail form and attachments to the following address: **TLHA ARC Committee, c/o Victory Community Management  
5007-C Victory Blvd. #240, Yorktown, VA 23693**

**NOTE: This form can be downloaded from our webpage: [www.tabblakes.org/arc.php](http://www.tabblakes.org/arc.php)**

**Committee Action**

Date of receipt: \_\_\_\_\_

\_\_\_\_ Approved as submitted

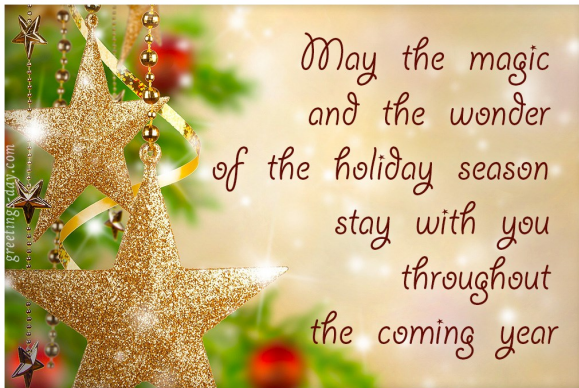
\_\_\_\_ Approved subject to modifications as required by covenants

\_\_\_\_ Disapproved for reason listed on reverse side

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

**JUST SOME REMINDERS:**

- **Be kind to your neighbors and pick up your dog’s poop.**
- **When walking or jogging, do so going against traffic, and PLEASE wear something reflective when there’s no sunlight.**
- **Ride bikes flowing with traffic.**
- **Do not feed the geese or ducks.**
- **This newsletter is only produced in soft copy. If we don’t have your email address, you can always find the newsletter (past and present) on our webpage. Those who don’t have computer capabilities, may request a hard copy. Contact editor. Keep in mind these will be hand delivered, which is much slower, at the convenience of the deliverer. They will NOT be mailed. This saves us dollars!**
- **PLEASE DO NOT PUT YOUR LEAVES INTO THE LAKE OR THE DITCHES.**



**Check us out: <https://tabblakes.org>**

COMMITTEE CHAIRPERSONS AND MANAGERS			
COMMITTEE/MANAGER	CHAIR	TELEPHONE	E-MAIL
Architectural Review Manager	Sarah Knaub	757-593-0166	victorycommgt@gmail.com
Beautification Committee	Angela Hurst	757-771-3728	beauty@tabblakes.org
Emergency Response Committee	Lou Lafrenaye	757-867-8333	tlert@tabblakes.org
Grounds Maintenance Manager	Sarah Knaub	757-593-0166	victorycommgt@gmail.com
Lake Maintenance (Lake 1) Manager	Timothy Burke	240-490-9302	lakemaint1@tabblakes.org
Lake Maintenance (Lake 2) Manager	Jeffery Payne	804-815-3140	lakemaint2@tabblakes.org
Neighborhood Watch Committee	Yousuf Mohammed	757-581-0579	watch@tabblakes.org
Newsletter Editor/Manager	Shirley Flanagan	757-876-1156	news@tabblakes.org
Stormwater Committee	Lou Lafrenaye	757-867-8333	tlert@tabblakes.org
Web-Site Manager	Clint Flanagan	757-876-1155	webmaster@tabblakes.org
Welcome Committee	Keith Ebert	757-867-7133	welcome@tabblakes.org