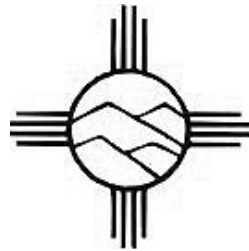


Tierra Grande Tales 'n' Trails

October 2014



Tierra
Grande
Improvement
Association

P.O. Box 1388 • Rio Communities New Mexico 87002 • 505 864-2345

25 Years Working for TGIA

In October 1989 Janie Earthman arrived at the Tierra Grande Improvement Association office to work a few hours a week with then administrator Kelly Bullcock. Twenty-five years later she still works for TGIA and is helping only her third administrator.

Kelly's husband and Janie's husband worked together back in 1989. Kelly's husband mentioned that his wife was looking for an assistant. Mark told his wife. Janie and Kelly worked together until Spring 2000.

Then Janie worked with administrator Shirley Wood until fall 2006 when Sue Moran became administrator.

Janie says she has enjoyed working with Kelly, Shirley, and Sue. She adds that each one was interested in different aspects of the Tierra Grande community.

Janie points out the administrators have worked

with her to increase her skills. "I've learned a lot thanks to the women I've worked with," says Janie.

Learning different aspects of working with computers has been at the forefront of her training. She adds that she's extremely grateful for the training she received.

TGIA board members have consistently worked on what is best for the Tierra Grande community, Janie says. The five-year plan that expanded power lines to encourage growth was a positive event.

Janie has watched Tierra Grande grow. With the growth came more resident interaction with the staff.

Janie and her husband, Mark, have been married 30 years and have a son, Matthew. She has two sons from a previous marriage.

Thank You For The Door Prizes At Meeting

The following donated items for the TGIA annual meeting in July. If you didn't come to the meeting you missed your opportunity to win great prizes.

Ross Barnes, a Tierra Grande resident, donated two wooden banks he created as well as howling coyote he made.

Janie Earthman, TGIA assistant administrator, donated three handmade wash cloths.

John Moran, a TG Resident, donated new tools, i.e., tape measure, screw driver set, and flashlight.

David Venenga, a TG resident, made and donated wall hooks made from horseshoes and a napkin holder made of horseshoes.

Judy Venenga, a TG Resident, made and donated a beautiful lap quilt.

Foreclosure Sale Scheduled

A foreclosure sale will be scheduled before the end of 2014.

Several properties in the Valencia County portion of Tierra Grande will be offered.

For more information, please contact TGIA at 505 864-2345 or via email at info@tierragrande.org.



Janie Earthman smiles at the words in the card created by TGIA Administrator Sue Moran at the July annual meeting. Janie has worked for and with TGIA for 25 years.

2013 TGIA TREASURER'S REPORT

SOURCE OF FUNDS	2010 Actual	2011 Actual	2012 Actual	2013 Actual	2014 Budgeted
TOTAL ASSESSMENTS - ACCRUED	\$ 129,795	\$ 129,597	\$ 128,782	\$ 126,890	\$125,000
TOTAL C.D. & MM INTEREST	1,390	1,962	840	464	500
Interest - Delinquent Accounts	6,314	7,023	6,910	6,775	6,000
Tower Site Rental		450	1,800	1,800	1,800
Gravel Royalty			101,161	2,633	0
Miscellaneous Income		25			
TOTAL REVENUE	\$ 137,499	\$ 139,057	\$ 239,493	\$ 138,562	\$ 133,300

	2010 Actual	2011 Actual	2012 Actual	2013 Actual	2014 Budget
A. SALARIES					
1. Administrator	\$ 27,300	\$ 27,300	\$ 27,300	\$ 27,070	16,400
2. Misc. Salaries	3,396	3,600	3,750	3,844	3,800
3. Director's Fees	6,600	6,600	6,600	6,600	6,600
4. Payroll Taxes	2,396	2,468	2,436	2,426	2,020
B. RENT/UTILITIES					
1. Rent	5,100	5,100	5,100	5,100	5,100
2. Telephone	2,054	2,075	2,070	2,218	2,300
3. Electricity/Gas	1,618	1,516	1,500	1,328	1,500
C. GENERAL OFFICE					
1. Supply/Clean	7,335	4,031	5,180	4,904	5,000
2. Postage	3,167	2,789	3,390	2,939	3,000
4. Newsletter	9,299	6,588	7,192	6,526	7,000
5. Repair & Maint./Security	649	685	723	769	775
6. Titles/Abstracts	0	0	0	0	0
D. INSURANCE					
1. Liability/Property	7,511	8,278	8,290	6,296	6,707
2. Directors & Officers	1,400	1,340	1,322	1,268	1,268
3. Employee Fidelity	162	152	178	178	178
4. Workers' Compensation	1,032	1,198	777	1,018	929
5. Umbrella	1,000	1,128	1,132	1,131	1,000
E. PROFESSIONAL FEES					
1. General Attorney	432	3,185	6,722	3,175	3,500
2. Bookkeeping	5,200	5,300	5,300	5,600	5,600
3. Audit	5,545	5,885	5,885	5,885	5,900
F. LAND TAXES					
1. Socorro County	496	526	823	676	700
2. Valencia County	2,212	2,446	2,575	1,130	1,200
3. Tarrant County	1,050	1,094	1,052	1,093	1,100
G. MISCELLANEOUS					
1. Mileage/Special Projects	380	367	604	382	500
2. Meeting Expenses	2,751	2,569	3,137	3,004	3,500
H. PROMOTIONAL					
1. Donations	100	50	50	50	100
2. Advertising	0	0	746	0	0
3. Subscriptions	295	0	0	0	0
4. Website	548	809	624	348	650
I. MAINTENANCE					
1. Road Maintenance	0	0	0	0	0
2. Property Maintenance	1,522	704	5,145	2,080	2,500
TOTAL OPERATING BUDGET	\$ 100,550	\$ 97,783	\$ 109,603	\$ 97,038	\$ 88,827

NOT INCLUDED IN OPERATING BUDGET - capital improvements COMMUNITY MAINTENANCE & IMPROVEMENTS

	2010 Actual	2011 Actual	2012 Actual	2013 Actual	2014 Budget
Power line ext.	0	0	0	0	0
Office Equipment	1,924	0	0	0	10,000
Road Improvements	0	0	0	0	3,000
Open Space Development	0	0	0	500	1,000
TOTAL:	\$ 1,924	\$ 0	\$ 0	\$ 500	\$ 14,000

	2010 Actual	2011 Actual	2012 Actual	2013 Actual	2014 Budget
FORECLOSURES - Recoverables					
Title Search	9,047	10,200	2,749	3,160	3,000
Attorney & Other Fees	29,977	58,771	16,501	21,052	18,500
TGIA Beyond 2013 / Covenants					
Attorney & Filing Fees	14,008	4,449	2,772	1,610	0
TOTAL:	\$ 53,032	\$ 73,420	\$ 22,022	\$ 25,822	\$ 21,500

Scams You Need To Avoid At All Costs

Tierra Grande members have recently experienced situations that fall under the general category of “scams.” These members willingly shared their experiences in hopes that others will Be-Ware!

Computer/Microsoft Scam — You receive a call from a person stating they are from Microsoft and that a “virus” has been detected on your computer. They assure you they can fix the problem for a fee you must pay up front. Then they proceed to access your computer and “pretend” to make the repairs. You can watch them glide through your computer changing this and amending that. What has happened is that you have just paid scam artists to obtain your personal information. **Hang up! Microsoft will never call you. Period.**

- Take the time to report these calls to Microsoft.
- If the scammer accessed your computer, change all your passwords on all your accounts
- Don’t keep personal information on your computer, especially Social Security information, etc.
- Tell your financial institutions what happened.

Grandparent Scam — You receive a call from area code 514 (Montreal, Canada) and a young person says “Gramma, Grampa – I’ve been arrested or I’ve been in an accident. Please help me! Don’t tell Mom or Dad! Please!” Then a very convincing voice comes on the line identifying him/herself as an attorney and providing you with the details of how the money should be obtained and where to send it. **Hang up! Do not give out any information.**

- Call your family members. You will find that your “grandchild” is home safe and sound.

- Create an emergency code word that only you and your family know and can use in an emergency.

• Don’t volunteer information. For example — Caller: “It’s your granddaughter.” Grandparent: “Which one?” Most likely, the con will then hang up.

- Report this incident to your local Attorney General’s Office.

Home Invasion/Robbery — You return to your vehicle in a parking lot. You may not realize that your vehicle has been broken into and someone has taken down your name and address from your vehicle registration or insurance card. They might even have removed your garage door opener. While you were shopping, the robbers drove to your home, entered your home using the garage door opener, and stole your belongings. **Do not leave identifying information in your vehicle.**

- Carry your insurance and registration with you or black out your personal information on a photo copy and place that copy in your vehicle if required by law OR place a copy on your cell phone if possible. Keep the original documents in a safe place

- Carry your garage door opener with you – do not leave it in the car.

Please be safe out there.

Welcome New Residents in Tierra Grande

Kent & Lyla Hoffman, Balsam Circle, Unit 3

Larry & Donna Chambers, Pito Court, Unit 5

Martin & Mary Hood, Lavar Loop, Unit 13

Mark & Lisa Chavez, Palta Circle, Unit 13

Jeff & Susan Rutherford, Diablo Drive, Unit 22

2013 TGIA TREASURER’S REPORT

LIQUID ASSETS	2010 Actual	2011 Actual	2012 Actual	2013 Actual	2014 Budget
MyBank Checking	57,903	50,135	61,935	84,082	85,000
Money Market	22,679	0	0	0	0
Money Market	8,787	8,795	8,799	8,303	8,400
Money Market - Special Projects	7,338	7,360	98,554	111,390	112,000
High Yield Savings			55,402	55,521	56,000
CD’s	103,572	105,433	50,826	50,990	51,000
Impress Account	1,500	1,500	1,500	1,500	1,500
Foreclosure Funds Held in Trust	10,896	16,765	22,702	28,357	33,000
TOTAL CASH	\$ 212,675	\$ 189,988	\$299,718	\$340,143	\$346,900
FIXED ASSETS	2010 Actual	2011 Actual	2012 Actual	2013 Actual	2014 Budget
Land Held for Investment	48,796	69,552	112,444	133,159	140,000
Land	281,893	281,893	281,893	281,893	281,893
Property, equipment, leasehold improvements less depreciation	255,098	255,098	200,918	105,722	85,000
TOTAL PROPERTY & EQUIPMENT	\$ 585,787	\$ 606,544	\$ 595,255	\$ 520,774	\$ 506,893

MEMBERS

Total Assessed MEMBERS

Total Assessed LOTS

Total Unassessed Lots*

*Developer - owns 1968 unassessed lots

*TGIA - owns 45 unassessed lots

*Socorro County - owns 1 unassessed lot

Units 6, 7, 8, 25 and Multi-Use/Tracts are excluded from TGIA as no indentures are in force for these properties.

Actual

2,282

3,462

2,014

Remembering TG Residents

Mildred (Millie) Reid, who died in 2013, and her husband Dave moved to Tierra Grande in 1990. Originally from Iowa, Dave and Millie were married in July of 1952. They loved the country life.

In 1953 Dave received orders to Korea. Millie held the home together during his time away. She loved to sew, knit, crochet and garden. According to Dave, there were many special things about Millie.

Upon his return home Dave began to work for the U.S. Postal Service. Their son suffered breathing difficulties and it was recommended they move to a dryer climate. Dave secured a transfer to the Albuquerque USPS office where he worked 29 years before retiring.

Being originally from the country, Millie and Dave wanted to retire to the country. They were driving around one Sunday afternoon and came across Tierra Grande. They purchased their lot in 1986.

Millie and Dave enjoyed life together as a couple for over 52 years.

To sum it up in Dave's words "Millie was an all-around-gal" and he misses her very much.

Gerald Strege, who died in 2013, and his wife Carol moved to Tierra Grande in 2011.

Gerald was born and raised in Minnesota, but life events took him to South Dakota. Gerald and Carol looked to retire in an area where the climate was more moderate, the cost of living was reasonable, and access to health care and veterans benefits was easily available.

In their search for a rural setting, south of Albuquerque, Tierra Grande came up. The two visited a home for sale in our community and it was love at first sight.

Gerald was a good man, gentle and loving. He enjoyed his animals, tending his fish pond, taking in strays, and even helped out with a wild animal now and then when the need arose.

Gerald especially loved to sit in his front yard in the morning to watch the sunrise over the beautiful Manzano Mountains and then turn around in the evening and sit in his back yard for a full view of the most wondrous sunsets at day's end.

Gerald once mentioned to another Tierra Grande member that he wished he had moved here twenty years ago.

VISIT

TIERRAGRANDE.ORG

NEW INFORMATION

KEEP UP-TO-DATE

Notice of Association

In 2013 the New Mexico Legislature passed into Law an Act relating to real property; providing for the formation and management of associations; providing for disclosure of records; and requiring disclosure of association information to purchasers. This Act is often referred to as HOA 497. As a Landowners Association the Tierra Grande Improvement Association, created in 1973, is required to comply with certain sections of Bill 497.

Bill 497 allows association members the right to the following records:

- Declaration - Notice of Association
- Name, address and phone number of the association's designated agent
- Bylaws / Articles of Incorporation
- Operating budget for the current year
- Covenants
- Current assessments / indentures
- Membership list (just the names of the owners – no other identifying information will be released)
- Minutes of meetings for the past five years other than executive sessions
- Most recent financial statements including audit
- Current contracts entered into by the Association
- Current insurance policies and related information

Most of these documents can be found on the Tierra Grande website: www.tierragrande.org. under the "New Owner" heading. Tierra Grande requires that all requests for documents not posted on the website be submitted in writing to the office. The association can charge a member a "reasonable fee" for copies - or members can come into the office and look at the documents for free.

Assessments / Tax Bills Sent in Fall

TGIA assessments are sent to land owners in October each year. Assessments are billed in arrears, meaning assessments are applied to 2014. Assessment payments are due by December 31, 2014. Assessments paid after December 31 start accumulating interest at eight percent per annum.

Owners of lots in the third year of non-payment are notified on the assessment bills that in January the account will be sent to legal counsel to begin foreclosure. Once proceedings begin, an additional \$200 fee is incurred on each lot in foreclosure plus legal fees.

Assessment payments are sent to TGIA at PO Box 1388, Rio Communities, NM 87002.

Property tax notices are sent by County Treasurers the beginning of November with payment due in December of the same year. Property tax payments should be sent to the treasurer of the county where the property is located. Do not send to TGIA.

Public Works Director Speaks at Meeting

Valencia County maintained roads in Tierra Grande have been placed on a set work schedule, said Kelly Bouska, Valencia County Public Works director, at the July TGIA annual meeting.

Mora, Manzanita, Mallette, and Destello will be worked on an every six-week basis. The rest of the county-maintained roads will be scheduled for every third time the county equipment comes to Tierra Grande or about quarterly.

Bouska added that floods or other emergencies can mean beefing up the schedule.

The county received \$174,000 for road equipment in the 2014 New Mexico legislative session. Bids are being sought for a water truck so the county will have two water trucks. In addition, Valencia County Fire Chief Steven Gonzales donated a decommissioned water tanker to the road department to help with grading. Bouska pointed out that water is necessary for improving dirt roads. She said two graders and one water tank should be sent to Tierra Grande to be sure the road grading job is well done.

At the meeting Administrator Sue Moran and Kelly Bouska discussed the proposed county mandatory garbage ordinance. The county commission withdrew from the proposed contract with Waste Management at the August 4, 2014 meeting. Some commissioners felt uncomfortable with continuing a contract when it is possible that three new county commissioners may be elected in November and sworn into office in January.



Kelly Bouska

Trash, Building Plans, RVs Discussed

If you see someone dumping illegally, you can call Valencia County and officials will come out and go through that trash to locate names of people who might have been responsible for the mess, said Hoss Foster, Valencia County Flood Plain Manager, at the 2014 TGIA annual meeting

Foster does a variety of jobs for Valencia County including overseeing building permits and communicating with the three employees who look for building and mobile home permit violations, and illegal trash dumping.

Foster encouraged people to get a good description of people who indiscriminately dump trash, maybe even a license plate number. Someone finding information in dumped trash should call Foster at 505 866-3304 so he can send personnel out to check that trash.

Paperwork for anything built in unincorporated Valencia County comes across Foster's desk. When approved, he initials that paperwork. Tierra Grande building plans have to be stamped by the association. Foster will return the plans to the appropriate person if no stamp is on them.

Any structure in Valencia County larger than 120 feet has to have a permit, said Foster. A 10 x 12 structure does not need a permit, but must be tied down, even a Tuff shed.

Living in a recreational vehicle for an extended length of time is not allowed in Valencia County with the exception that visiting friends can be on your property in an RV for 45 days in any given year. People who expect visitors for that 45 day stay should notify Foster so the visiting RV is not red tagged. A special/conditional use permit can be issued for living in an RV while constructing a house.



Hoss Foster

Tierra Grande To Have Little Free Library

Thanks to the support of Tierra Grande members, a Little Free Library (LFL) station will be installed in Tierra Grande. The LFL station will be located on the right hand side of the block wall entrance to Tierra Grande at the intersection of HWY 47 and Mallette Drive.

For those not familiar with the Little Free Library project here is a link to the website: www.littlefreelibrary.org.

In a nutshell it is a "take a book, return a book" gathering place where people share their favorite literature and stories. In its most basic form, a LFL is a box full of books where anyone may pick up a book (or two) and bring back another book to share.

You don't have to return the books you borrow to the same location. You can pick a book at a LFL in West Virginia and drop it off at a LFL in Michigan. The LFL website has a map showing the thousands of locations across the world.

Michael Mulvey, a Tierra Grande resident, and his wife Jennifer are donating time and materials to build and install the LFL station. Vince Giangrossi, another Tierra Grande resident, will assist in stocking and monitoring the station. Countless other Tierra Grande members and residents have offered a variety of books.

Helping a Relative or Friend in Declining Health

One day you may find yourself taking care of a relative or friend in declining physical or mental health. This can be stressful, both emotionally and financially. Take care of yourself on the emotional side. On the financial side, take steps to prepare for what some call the inevitable.

The first step is to talk with the relative or friend about their financial affairs. They may be reluctant to discuss finances, but someone needs to know the names of their lawyer and accountant.

Chances are that much of the information will be in your relative's or friend's head, or scattered in various places around a home. Here's an overview of topics to cover and record with a relative or friend —

Vital statistics include locations of Social Security cards, marriage/divorce records, birth certificates, military records, and pension records.

Financial records include making a list of all financial assets such as bank accounts, investments, etc., reviewing the beneficiaries designated on various policies, recording the location and box number of any safe deposit boxes (and knowing where the key is), and finding the name of the accountant and copies of tax returns.

Tierra Grande Community Watch

The Tierra Grande Community Watch is scheduled to meet Saturday, October 18, at 11 a.m. at the Tierra Grande Fire Station.

It is hoped a representative from the Sheriff's Department will speak about area coverage.

Ernie Nagy, Community Watch Coordinator, will bring everyone up to date about any incidents occurring in Tierra Grande during the past six months.

Please bring a dish of food to share.

It is hoped everyone will attend.

Residents Clean Up Tierra Grande

Fifteen intrepid Tierra Grande residents worked on a community cleanup June 7 in Tierra Grande.

Valencia County's Keep New Mexico Beautiful program provided two large dumpsters, T-shirts, bags, and gloves. Tierra Grande provided water and organized the event with the help of Community Watch Coordinator Ernie Nagy.

All Tierra Grande members were permitted to use the dumpsters. People helped members toss their items into the trash. Others walked and drove roadways to pick up trash. Before the end of the day BOTH dumpsters were filled to the brim.

Thank you to everyone who helps keep Tierra Grande one of the premier places to live in Valencia County. Look forward to seeing everyone at next year's event!

No Building Permits Issued in Tierra Grande

No building permits have been issued in Tierra Grande in the last four months.

Physical assets records should include the location of mortgage records and deeds, vehicle titles, as well as the location of any other assets.

Home, vehicle, health and life insurance records should be easily accessible.

Cover estate planning with your relative or friend. This includes finding out if there is a will or living trust and the location of this paperwork. Who is the attorney for the relative or friend?

Does the friend or relative have any special bequests or wishes and make sure these are in writing and can be found when needed.

Are directives for medical care (living wills) set up? How about a power of attorney in case the relative or friend becomes disabled?

It's almost impossible to get all this information in one session. You and your relative or friend will be exhausted and may miss something crucial.

Use the items listed here as starting points for a series of conversations to help a relative or friend put their affairs in order.

It can be a great opportunity to become closer and find out their interests before it is too late.

Magnussen Re-elected to Board

Judi Magnussen was re-elected to the TGIA Board with 358 votes out of 378 cast. She was the only candidate on the ballot.

Tibbets TGIA Board President

At the July TGIA board meeting, the following officers were elected to serve for 2014-2015: David Tibbetts, president; Judi Magnussen, executive vice president and treasurer; and Carol Gasperetti, secretary. The remaining board members are Howard Snell and Michael Sumner.

TGIA Board

President - David Tibbetts

Business Owner/Surveyor - Term expires 2018

Executive V.P. & Treasurer -

Judi Magnussen

Tierra Grande resident - Term expires 2019

Secretary - Carol Gasperetti

Tierra Grande resident - Term expires 2016

Director - Howard Snell

Professor & Curator/UNM Biology

Term expires 2015

Director - Michael Sumner

Retired Area Banker - Term expires 2017

TGIA Staff

Administrator - Sue Moran

Assistant Administrator - Janie Earthman

Newsletter Editor - Sandy Schauer

Architectural Control Committee

Chair - Judi Magnussen

Members - Sue Moran & Mike Mulvey