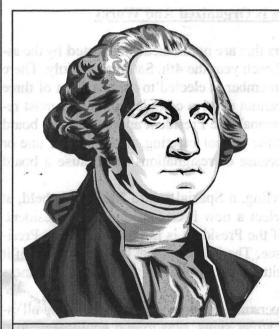
Indian Lake Owner's Association Newsletter

September 2004 Vol. 1 # 1

Board of Directors



Editor's Corner

This newsletter is an attempt by the Board of Directors of your Indian Lake Owners Association to be more responsive to the people it serves and to establish another channel of communication to the members on the bi-monthly proceeding of the Board of Directors and to specifically keep you informed on the events that are be and will be a concern to our community. It is hoped that you will participate in expressing your concerns, comments , criticisms and praise (when warranted).

Next Board Meeting October 23, 2004 Always the 4th. Saturday of even numbered months.

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President	
Richard Goranflo	360-4416
Vice President	
Bill Adkins	237-2067
Roads & Parks	12002521 101 40
James Welch	267-2654
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Doug Watne	237-4177
Treasurer	Tester dias
Tom Duggan	360-2645
Swimming Pool	NUM THE RECEON
Gene Garcia	237-5464
Architectural Committee	likin tomasarin
Stella Pease	360-3421
Secretary	the local solt
Ernest Barnes	360-2721
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Letters To The Editor And/Or The Board

Your thoughts, comments and opinions are welcome and address them to either



The Editor or the Board. Comments on policy and actions should be address to the Board. Comments on the Newsletter and general opinions should be addressed to the Editor. Letters may be printed if general audience interest is indicated. Letter must be signed and contain a telephone number.

Send correspondence to: ILOA P.O. Box 808 Smithville, Tx. 78957

Karen Williams 141 Wigwam Smithville, Tx. 78957

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The President's Corner—Richard Goranflo

How Your Board Of Directors Is Organized And Works

The Board of Directors are volunteers that are nominated and elected by the association members at the annual meeting held each year the 4th. Saturday of July. There are seven(7) board members and each board member is elected to serve a term of three (3) years. In the event that a board member cannot serve a complete term and must resign for reasons such as moving, health or personal, the President appoints a new board member to complete the term. Each year, at the annual meeting, there will be one or more board members to be elected either because of resignations or because a board member's term has expired.

Immediately following the annual meeting, a Special Board Meeting is held, at which the Recording Secretary presides, to elect a new President and Vice President. The Vice President fills in for the President if the President is not available. The President cannot make a motion or vote on any issue. The President can break a tie vote if it occurs. The President appoints four(4) committee members to handle specific business of the association.

Roads And Parks Committee chairperson is responsible for overseeing all issues relating to the roads and parks such as street signs, playground equipment, road conditions, and grass mowing.

Lake and Dam Committee chairperson is responsible for monitoring the condition of the lake, the dam and quality of fishing.

Treasurer chairperson's area of responsibility is fiscal. This individual performs the annual audit of the association's financial records in addition to monitoring the level of compliance in regard to the payment of dues and takes those actions deemed necessary to encourage the payment of dues. It is also the Treasurer's responsibility to supervise the filing of liens on all properties on which dues have not been paid.

Swimming Pool Committee chairperson is responsible for the operation of the swimming pool, hiring maintenance personnel, purchasing chemicals and overseeing the attendants that monitor the pool's daily use.

Architectural Committee chairperson has perhaps the most intense job of enforcing building standards and restrictions and approves or disapproves all request for permits. Permit request cover a wide range of issues from types of structures that can be built or moved into certain areas. Included are permits for any and all types of remodeling, storage sheds and fences.

Recording Secretary is an appointed position whose duties include a wide range of activities including maintaining a current list of all property owners, the status

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How Your Board Of Directors Is Organized And Works (Cont'D)

of all accounts, rebilling for delinquent dues, attempting to trace property owners that move, get married, etc., keep up with changes in property ownership where possible, annual billing, issuing membership cards, recording the minutes of all meetings, paying bills and a host of other activities relating to the association's business as directed by the Board of Directors. The Board of Directors meets every-other even month on the fourth (4th.) Saturday. **The next Directors Meeting will be on October 23, at 10:00A.M. at the Pool Pavilion**. Everyone is welcome and encouraged to attend. Anything and everything that is happening or has happened is discussed at those meeting with sources of action decided upon to deal with those issues. The big issues this past year have been; The condition of the Dam, Finances, Vandalism, and the Swimming Pool. These issues are addressed elsewhere in this newsletter.

Roads and Parks Committee—James Welch

The big news in our community are our new roads. For the first time in over twenty years, there has been major reconstruction work on the roads. This work is the courtesy of our new **County Commissioner**, **Clara Beckett**.

The entire Big Bow Loop and Wampum were torn up, reconstructed with new road base material, drainage ditches cleaned and cut, culverts replaced and a two-course rock surface applied. Much needs to be done but this is a significant start and is greatly appreciated.

The original roads were built with very little or no road-base which accounts for the early disintegration of the roads. Commissioner **Clara Beckett** told us up front that she didn't have the money to repair all of the roads but those that were repaired would be done properly. She then indicated that proper maintenance would be performed to maintain the roads and that additional roads would be completely reworked as money became available. She has over 500 miles of county roads to repair and maintain in Precinct 2. It is certainly nice that a County Commissioner has noticed that we are out here and has finally given us some attention. Enjoy your new roads.

<u>Vandalism</u> became a major concern this year with several very destructive acts upon property within the subdivision. The two most glaring examples were the destruction of the street signs on the north side of the subdivision and severe damage to our large sign at the entrance.

The Sheriff assigned an investigator who quickly determined that three(3) resident teenagers from two(2) different families were responsible for destroying the street signs. The parents of two of the teenagers who admitted to being present when the

Roads and Parks Committee—James Welch (Cont'd)

damage occurred have agreed to pay for the damage to the street signs. This speaks well for parental responsibility for the actions of their children. The third(3rd.) teenagers parents have not cooperated and vehemently deny their son's involvement in damaging the street signs.

In that the street signs are County property and not Association property, and that minors were involved, the resolution of this particular issue will be left to the discretion of the Sheriff's Department, the County Commissioner and the County Prosecutor. No word at this time on a course of action on their part.

The Sheriff's Department could not make any connection between the three(3) teenagers and the damage to the sign at the front entrance. No leads have been forthcoming on the party or parties responsible for this damage.

The front entrance sign has been repaired by one of our residents at his expense. It speaks very well for this resident who takes a lot of pride in our community. I wish I could print his name in bold print for his concern and efforts but will not do so in that he does not want the publicity and his identification could lead to the names of the minors involved. In our society and within our legal system, the naming of minors is a no-no.

Grass Mowing is an ongoing project in the subdivision in the summer months. Currently, those areas being mowed on a regular basis are:

1) The Front Entrance

2) The Swimming Pool Area

3) Top & Sides Of Dam 4) Storage Area On Tejas

- 4) Dam Spillway Area 6) Boat Ramp Area

The Association has retained Matthew Kosler to do all of the mowing and trimming. Mathew uses the Association's Tractor and DR Bush Hog plus his own personal farm tractor with attached bush-hog. Mathew usually mows the difficult parts like the sloping sides of the dam and his wife Chris handles the riding mower for the flat parts.

The sloughed-off area of the dam will be mowed as soon as the Association can get some fill dirt in get that area smoothed out. It's too wet and soggy for mowing at this time and doing it manually with a weed-eater is just too much for anyone.

Brain Teasers

- Only three words in standard English begin with 'DW'. Name two of them. 1.
- Where are the lakes that are referred to in 'Los Angeles Lakers'? 2.
- 3. It's the only vegetable or fruit that is never sold frozen, canned, processed, cooked, or in any other form but fresh. What is it?
- What fruit has its seeds on the outside? 4.

Swimming Pool—Gene Garcia

The closing and draining of the swimming pool this season has been of major concern for all of us. Regretfully, it was necessary due to our financial situation. As **Doug Watne**, Dam and Fish Committee, reported, there was considerable expense for work on the dam which required that money in the Association's CD reserves be utilized to insure the integrity of the dam. As **Doug** reported, it is felt that the Dam problem is under control but will still require considerable expense to fill in the slough-off area on the side of the dam.

It surprises most members to learn that it is very expensive to operate the swimming pool. Over the past few years, the average annual cost of operating the pool has been \$10,000.00 to \$12,000.00. This constitutes approximately 50% of the association's annual budget.

A major problem is the state of repair of the pool. The pool requires major repairs. The deep-end skimmer has broken loose from the pool structure meaning that the pool looses thousands of gallons of water each month resulting in very high water bills. A large twelve foot crack in the bottom of the pool adds to the water loss as does the missing tile on the pool bond beam. The excessive amount of water constantly being added to the pool also inflates the amount of expensive chemicals required to keep the water safe for swimming.

Another factor adding to the cost of operating the pool is the double-pump and double-filtration system currently installed on the pool. Two pumps running 24 hours a day, seven days a week becomes very expensive in terms of electricity used. Monthly electrical cost runs about \$225.00 with monthly chemical cost being almost as much. Add to this the cost of hiring a pool attendant to maintain the pool on a 7 day basis and pool attendants to monitor usage and the cost becomes considerable.

As soon as budget consideration allow, plans are to repair the broken skimmer, the crack in the bottom of the pool, have the pool replastered and re-tiled and replumb the equipment into a more efficient configuration. The major cost savings will come from operating the pool on a seasonal basis in the summer months much as the Austin Parks and Recreation Department does rather that letting the pool run on a year around basis. Hopefully, we can find a financial solution soon to allow the reconstruction work on the pool to proceed so we can all get back into the water. On a personal note, my family really enjoys the pool and really does miss it. There are six of us and we are all water hounds. More on pool solutions next time. –Gene García

Editors Note: It is expected that this newsletter will be published every two months to coincide with the Association Board Meetings. However, due to the large amount of information to impart, it is expected that the next newsletter will follow shortly.

(Your feedback on whether you find this newsletter a good idea for imparting information would be appreciated.) Secretary-Ernest Barnes 360-2721 (poolmate@academicplanet.com)

Treasurer—Tom D	uggan (Cont'd) inoni (Yi)	inanit (Marca	- house is	O stilgility ()	<u>i</u>
Pending Foreclosure	es alcour cours			and Ment	all lla	
Property	Lots	Taxes	Dues	Fees	Total	
David B Clark	2-476	\$ 922.98	\$1,056.00	\$344.49	\$2,323.47	
Homer L. Sawyer	2-148	722.04	0.00	286.67	1,008.71	
James W. Simpson	2-224	766.63	816.00	300.77	1,883.40	
Mark & Roma Stark	2-442	967.49	1,086.00	356.04	2,409.53	
Paul D. Van Winkle	2-225	1,013.10	1,008.00	367.47	2,388.47	
A.H Vasek	3-005 & 48	2,672.60	1,056.00	1,057.84	4,786.44	
Deta Waller	1-111 & 112	869.88	600.00	409.99	1,879.87	
Gerald Walton	2-336	1,013.10	1,146.00	367.47	2,526.57	
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The Sheriff's Sale is generally the first Tuesday of the month at 10:00A.M. on the courthouse steps. Anyone wishing to bid on these properties should contact the Appraisal District for specific month these properties will be auctioned. You must pay \$10.00 and be registered in order to bid. Get registration papers at the Tax Office.

The Carlton Company, a collection agency, was engaged by the Association to collect long-term outstanding dues. Approximately \$80,000.00 in outstanding dues were turned over to Carlton. To date, Carlton has collected \$10,223.00. The Association realizes approximately two-thirds(2/3rds) of the collected amount with the balance going to the Carlton agency as their collection fee. The balance will most likely remain forever uncollectable. Eventually, the County and/or the School District will most likely foreclose on all of the remaining properties with unpaid taxes-which is most of them. Surprisingly, some property owner that owe large 4-figure balances on dues to the Association have kept their taxes paid. The Association has liens of all of the properties. Unfortunately, when sold at a Sheriff's Sale, the Sheriff does not bother to collect Dues-only taxes. (More on finances next time.)

Architectural Committee—Stella Pease

Basically, the job is to enforce the Association's Deed Restrictions and approve permits for residents' improvement projects after insuring that the projects meet the Association's guidelines. Inherent in that responsibility is denying permits for those projects that do not meet the Association's guidelines.

Stella is currently being assisted by Travis Sheffield who was been both a past President and the Architectural Committee Chairperson for many years and has an indepth knowledge of the Association's deed restrictions.

(More in-depth coverage on the Architectural Committee activities next time.)

Highlights Of August 28, 2004 Board Of Directors Meeting

All Board Members were present including two guests. The guest were **Brad Pase** and **Martha Nappier**. After calling the meeting to order, the Minutes from the last meeting were read and approved. The financial statements were then examined and approved.

Architectural Committee chairperson, **Stella Pease** reported that 15 letters had been sent out to residents identifying violations of deed restrictions in the areas of unlicensed vehicles and accumulated trash. Some residents were responding immediately to correct the violations.

James Welch accepted the responsibility of coordinating the cutting of grass in all areas of the subdivision including the front entrance, pool area spillway area and dam. It is hoped that a single coordinator will result in a more coordinated effort to keep the grass under control.

Our guest, **Brad Pase**, accepted the responsibility (with help) to cut the much overgrown grass and weeds on 'Teeler's Island'.

Doug Watne reported that the dam had been inspected by the Texas Environmental Commission and that ,except for the slough-off area and some erosion at the end of the spillway area, the dam seemed to be in pretty good shape.

It was noted that our grass-eating carp are aging and dying and that we may not be able to get anymore without special modifications to the spillway required by the Texas Parks and Wildlife Commission. **Doug** noted that fishing quality had decreased due to the carp eating all of the grass cover. It was noted that perhaps a 'safe chemical' solution may be available to deter grass accumulation.

James Welch noted that the vandals who destroyed many street signs had been identified by the Sheriff's Department and hopefully this type of activity would decrease. It was proposed that we also institute a more intensive 'Neighborhood Watch Program' and form a committee of volunteers to help keep the trash cleaned from our streets.

Approved, that a letter of appreciation go the Association's past Secretary George Mick and past architectural Committee chairperson Travis Sheffield for their service to our community. Secretary-Ernest Barnes

Brain Teasers Answers

- 1. Dwarf, Dwell & Dwindle
- 2. Minnesota-Originally known as Minnesota Lakers
- 3. (.) Lettuce : solivities anticama (.) contraction /, odt as again and the sector displayed (.)

Treasurer—Tom Duggan

The major responsibilities of the Treasurer are threefold. They are:

1. To perform an annual audit of the Association's books to in sure that all accounts balance and all monies are accounted for.

With the assistance of the Association's Secretary, to attempt to collect current and back dues owed to the Association, and
To perform the most undesirable task of filing liens on the properties of owners who are late in paying dues.

In addition, and in conjunction with the rest of the Board of Directors, The Treasurer monitors the cash flow projections of income and expenses of the Association. Lately, this has been a daunting task in that revenues have not kept up with expenses. Most notably, the expenses associated with maintaining our Dam. In addition to the projected cost of filling in the sloughed-off area of the Dam, another concern is finding sufficient revenue to renovate the swimming pool and getting it back into operation for our members and guests.

been \$10,000.00 to \$12,000.00. This constitutes approximately \$0% of the avoid

The August/September time frame is when the Association files Liens against all properties of those property owners who are two(2) years (\$120.00) or more behind in paying their dues. This year there were 112 liens filed at the County Court House. The total amount of dues represented by these non-payers was \$68,867.00. If all of that could be collected then the Association wouldn't have any budget problems. Many of these property owners have not paid dues nor taxes in many years and most of them are single-lot owners. Most of them will end up being foreclosed on by the County or the School District and go up for sale at a Sheriff's Sale on the courthouse steps. Twenty Four(24) of these people have disappeared with no forwarding addresses. Eight(8) are in foreclosure proceeding for non-payment of back taxes.

The sad thing is that there are 23 people that live right here in the subdivision or have homes here that are rented that have not paid their dues, even after being billed two or three times. These 23 people owe a total of \$4,972.00 for current and back year's dues. It was suggested that a list of all back dues be posted in a public place in the subdivision. This would certainly embarrass a lot of people. But then, again !!!!!!!!! Maybe a special page could be reserved in this newsletter for such a list !!!!!!!!

The Smithville Independent School District has notified the Association Secretary of the several pending foreclosures due to non-payment of back taxes. These properties are: (Next Page)