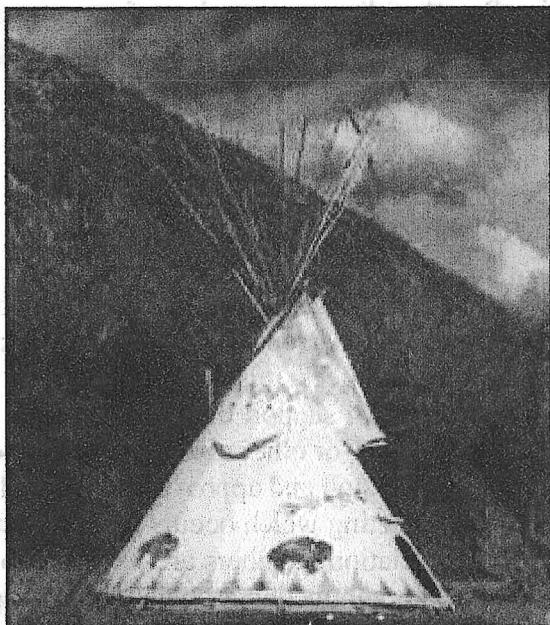


# Indian Lake Owner's Association Newsletter

October, 2004 Vol. 1 # 2

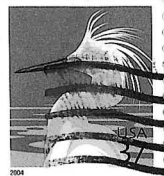
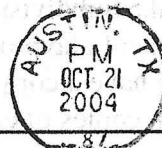


## Board of Directors

<b>President</b>	<b>Richard Goranflo</b>	360-4416
<b>Vice President</b>	<b>Bill Adkins</b>	237-2067
<b>Roads &amp; Parks</b>	<b>James Welch</b>	267-2654
<b>Lakes &amp; Dam</b>	<b>Doug Watne</b>	237-4177
<b>Treasurer</b>	<b>Tom Duggan</b>	360-2645
<b>Swimming Pool</b>	<b>Gene Garcia</b>	237-5464
<b>Architectural Committee</b>	<b>Stella Pease</b>	360-3421
<b>Secretary</b>	<b>Ernest Barnes</b>	360-5324

## Editor's Corner

Hope you notice the addition of advertising in this issue. An effort has been made to only include merchants who actually provide a service to our community in a very specific way. It takes a lot of time, effort, energy, paper, ink and stamps to produce this newsletter. Everything is free except the paper, ink and stamps. Especially the stamps. Hence, advertising to help pay the way without damaging the ILOA budget.



## Letters To The Editor And The Board

Please address your comments to the Editor or the Board. Letters must be signed and contain a telephone number.

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

## Next Board Meeting

**December 18, 2004**

Always the last Saturday of even numbered months  
(Except December)

## MAIL TO:

**Karen Williams**  
**141 Wigwam**  
**Smithville, Tx. 78957**

## **The President's Corner**

### **Dear Indian Lake Property Owner and Resident**

The Indian Lake Owner's Association Board of directors consists of seven members who have been nominated and elected by Association members at an annual meeting. Each of the seven board members is elected for a three-year term. At each annual meeting two or three board members are elected. In the situation that a board member resigns, the president of the board appoints another person to the board of directors to fulfill the duties of the board member who resigned. At the next annual meeting the members elect a permanent board member to fill the vacancy. Usually the appointed person is elected.

I was elected president by the board members after each of the last three annual meetings. As board president I appointed Committee chairpersons for Roads and Parks, Lake and Dam, Swimming Pool and Architectural committees. It is my responsibility to conduct bi-monthly board meetings and annual meetings. I support the needs of the Committee Chairpersons and address whatever issues they or other association members may bring to my attention. Issues that require board decision and approval are generally placed on the agenda for the next board of directors meeting which occurs the last Saturday of even numbered months. All residents and association members are welcome to attend. The board of directors has the responsibility for conducting association business and for maintaining association property.

Each property owner and resident in Indian Lake subdivision is required to comply with Indian Lake Subdivision Deed Restrictions, which are filed with Bastrop County. Every Indian Lake property owner and/or resident should have a copy of this document and also have a copy of the Indian Lake Owners Association Bylaws. If you do not have current copies of each of these documents your board will be happy to provide them to you upon request. Indian Lake Subdivision has 453 Lot Owners that own a total of 848 Lots. Fewer than half of the Lot Owners live in Indian Lake. There are a total of 152 residences in Indian Lake, some of which are rented. Each occupant needs to be an Association member.

Your association board is dedicated to making Indian Lake a safer and more beautiful community to live in. We attempt to do so by enforcing Deed Restrictions and by working thru legal channels to do so when necessary. We encourage you to maintain your association membership by paying the modest annual Association membership dues, and to bring issues that may need board of director's action to our attention. We are considering establishing a Neighborhood Watch area for Indian Lake Subdivision and every resident should become an active participant in it. If each of us pick up cans, bottles and paper along the sides of streets we live on it will help keep our community beautiful.—**Richard Goranflo**

### **Roads And Parks-James Welch**

I am making application to the Texas Highway Dept. for our Owner's Association to adopt a two mile section of Highway 153 from FM 2104 east toward Winchester. That would be approximately one mile to our main entrance and another mile on toward Winchester. The THD will furnish warning signs for us to put up at each end of the two mile section when we are picking up trash and they will collect what we pick up. They also furnish plastic bags, safety vests and the standard permanent signs at each end of the two miles section giving our association credit for the pickup. The THD only requires that it be picked up four times a year. It will be up to the Association if we want to pick up more often.

I am asking for volunteers to help with that pickup and also sections of our subdivision roads. If we just had a couple of more people that would volunteer to pick up the street they live on it would not be a chore for anyone. I am currently picking up Pueblo, Wigwam, Blackfoot and Big Bow from the spillway south to the first intersection with Wampum and I will keep that area. Ernie Barnes will pick up Big Bow starting where I leave off at Wampum to Tejas, plus Cayuga, Caddo Circle and Crow and Sundance. Additional volunteers are needed for; Front entrance up Tejas to Buffalo Run; From the Spillway around the north side to Tejas; Buffalo, Deer Run, Chickasaw and Ute; and Peace Pipe, Chief and Tom Tom. Robert Sconci has volunteered to take one of the routes. Any trash picked up inside the subdivision can be placed in the containers at the pool area. These containers are not for personal use. Please contact me at 237-2654 and let me know if you would be willing to help with 153 or the subdivision roads or both.

I am hoping this will instill some pride in our subdivision and we can stop the littering that is now taking place. If you see anyone littering our streets I would appreciate you making a note of the place, license plate and time and passing it on to me. We have already had some volunteers come forward and I want to thank you in advance for your cooperation. **James H. Welch**

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### **ILOA Web Site**

Some property owners may not realize that the Association has a Web Site. It is: **indianlakeowners.com**. The site has been a little out of date lately because of the pressing work schedule being maintained by the Association President (Richard Goranflo), the person who created it. It is a great idea and will soon be up to date with the latest and greatest. Since the Association Secretary has some experience with both creating and maintaining web sites, the responsibility for maintaining the site is being turned over to him. It will be up to date by the time you receive this newsletter. **The Editor**

**Late Fees On Payment Of Dues**

The water bill that all of us received this month had 2 amounts that we could pay. The regular amount if we paid on time and a second amount where a penalty was added if we decided to pay 10 days later. I dare say that I expect that most of us opted to pay before the penalty came into effect.

The ILOA has the same problem. With no present penalty involved, ILOA dues continue to come in the year around. In August of this year \$2,300.00 was received. In September, another \$1,800.00 was received. As one might expect, this makes budgeting a nightmare and trying to figure cash flow impossible. Therefore, your ILOA Board of Directors has adopted the 'Aqua Water Principal' which is to impose a late fee on property owners who habitually pay their dues very late. Responsible early dues payers will never know that the penalty exists.

The August Board Of Directors meeting approved a penalty of \$5.00 per month for each month of late payment. This policy will take effect beginning in January, 2005. All 2005 invoices will be clearly marked with the late payment fee schedule. Dues invoices will arrive in all property owner's mail boxes by the 2nd. or 3rd. day of January. Those paying promptly by postmarked envelope no later than January 31, 2005 will pay the regular \$60.00. The following schedule will apply to late payers.

Postmarked By January	1st.—31st.	\$ 60.00
Postmarked By February	1st.—28th.	\$ 65.00
Postmarked By March	1st.—31st.	\$ 70.00
Postmarked By April	1st.—30th.	\$ 75.00
Postmarked By May	1st.—31st.	\$ 80.00
Postmarked By June	1st.—30th.	\$ 85.00
Postmarked By July	1st.—31st.	\$ 90.00
Postmarked By August	1st.—31st.	\$ 95.00
Postmarked By September	1st.—30th.	\$100.00
Postmarked By October	1st.—31st.	\$105.00
Postmarked By November	1st.—30th.	\$110.00
Postmarked By December	1st.—31st.	\$115.00

If the back dues reach \$100.00, the Indian Lake Owners Association will place a lien on the property for the amount of the dues. **Tom Duggan-Treasurer**

**Be nice to your children, they will select your nursing home.**

### Editorial-Financial Facts From The Association Secretary

There are **848** lots in Indian Lake. **453** people own these 848 lots. **308** property owners pay their Dues. **145** property owners **do not** pay their dues.

Of the 145 property owners that do not pay their dues, **20** of them are in foreclosure by the Smithville Independent School District for non-payment of taxes, **32** have bad addresses and cannot be found, **20** living here in the subdivision have not paid their dues within the last year or two, and **6** have died with no traceable heirs and have not yet gone into foreclosure but will soon. That leaves **67** who are in the hands of the **Carlton Collection Agency**. These **67** people owe a total in excess of **\$40,000.00**. Most own a **single lot** and have not paid any dues in **several years**. The others listed above in foreclosure, disappeared, etc. owe another **\$40,000.00** of which most will never be collected. (At a Sheriff's Sale, the Sheriff makes **no** attempt to collect back dues. They provide a 'Sheriff's Deed' to the buyer who unsuspectingly inherits the debt of the back dues. Contrary to popular belief, liens for back dues **do not disappear** when properties are sold at a Sheriff's Sale. **The liens follow the buyer of the property.**)

Early this year, approximately **\$80,000.00** in bad debts were turned over to the Carlton Collection Agency (foreclosures, bad addresses, everything). The Carlton Agency collected **\$10,348.00**. The net, after collection expenses, to the association was **\$5,713.13**. The last check from Carlton was for **\$79.90** which means Carlton has just about reached the end of their rope on collecting additional monies. It is expected that all of those remaining properties will end up in foreclosure proceedings.

#### **What Does This Mean?**

Reading between the lines, it means that in order to protect our investments and to keep the standards of our community from falling into disrepair, that the **308** of us that faithfully pay our dues are going to have to **bear an even greater financial burden** to insure the integrity of the Dam, bring the swimming pool back up to standards and work diligently to keep our community from going the way that nearby neighborhoods have gone. (Take a drive and look around. It will blow your mind.) Repairing the Dam is **not an option**. The Texas Commission on Environmental Quality has ordered the Association to finish bringing the Dam up to standards. Sure, we have our isolated problems but your elected Board of Directors is working very hard to solve these problems and enforce Association Rules, within the framework of our By-Laws and Property Restrictions and as permitted by the legal system. It is often a frustrating task. But it's when we stop working to solve our problems that our neighborhood will suffer.

You are urged to get involved, come to the Board Meetings, express your opinions and volunteer for trash pickup, Crime Watch and other tasks that will benefit your community. **Get Involved.**

## **SHARP PROPANE-Urges Early Fill-Up and Gas Safety Check**

Will this be a particularly hard winter? No one knows for sure, but the old Boy Scout motto about "being prepared" certainly can't hurt.

Robert Trevino, RT to his friends, of Sharp Propane says three good ways for homeowners with propane gas heating systems to be prepared are: (1) schedule a professional check of your entire gas system. Including appliances, (2) take advantage of early-bird specials to have your tank filled, and (3) make sure your propane tank stays full all winter long.

Propane gas provides home heating water, hot water and heat for cooking for millions of Texans, in every part of the state. RT says propane marketers will send a specially trained service technician to check the entire propane gas system for leaks and will insure that all local regulations and industry standards are met. The technician will also check the tank, piping, regulator, gauges, connectors, valves, vents, thermostats, pilots, burners and appliance controls to make sure they are in good working condition.

Homeowners should regularly check all gas appliance intakes and exhaust vents for the clothes dryer, furnace and water heater to make sure they are kept clear of debris, snow or ice. The home's propane tank should have a protective cap or dome; to cover the regulator, relief valves and fill valves. All unused gas valves should be capped to eliminate the possibility of accidental opening.

RT also encourages homeowners who fuel furnaces and appliances with propane to have their local dealer put their delivery account on automatic. That way a homeowner never has to worry about having enough fuel, no matter how cold the weather or how treacherous the road conditions for propane delivery trucks. "It is certainly not comfortable or safe to be left out in the cold without enough propane to heat the house or run appliances like stoves or clothes dryers." RT says.

For more information on how to stay warm safely with propane this winter, call Sharp Propane at (512) 321-2135 or visit [www.propane.tx.gov](http://www.propane.tx.gov). **(Robert (RT) Trevino)**

**Editor's Note:** For new customers, there is **NO charge** for Sharp's multi-point safety check of your propane tank and system. For older systems that have not been checked in many years, the cost for the comprehensive safety check is \$65.00. A smart move if it has been years since your system has been checked. **Save Money:** Indian Lake's regular delivery date for propane is **Thursday. (Call By Wednesday To Schedule)** Emergency deliveries will cost you **\$.20 a gallon more**. So plan ahead and don't let the tank get low. **Whatever you do, don't run the tank dry.** Safety rules say that the tank will then have to have a pressure check, a \$30.00 procedure if it's the first time. The second time you do it will cost you \$50.00. **Editor**

## CONSIDERATION OF SPECIAL ASSESSMENT

The October 30th. Board Of Directors meeting will consider calling for a **SPECIAL ASSESSMENT** of \$50.00 per property owner to raise funds to renovate the swimming pool and to complete the work on the Dam as mandated by the Texas Commission On Environmental Quality. The pool had to be closed for the 2004 season because of lack of operational funds and the condition of the pool. Major repairs are required to bring the pool back to usable status. Most of the Association's reserve cash in CD's was used during the past 18 months in a major and successful effort to preserve the integrity of the dam. A bit more expensive work is required on the Dam. Even if the members forego renovating the pool, additional monies are still needed to bring the Dam up to State Environmental standards. A Special Assessment is the only alternative to getting these jobs done. The Association currently runs a bare-boned budget and places the integrity of the Dam as the number one priority. Property Owner's opinions are needed. Contact the Board and/or come to Board Meetings and voice your opinions on priorities. Editor

### Do You Look Your Age?

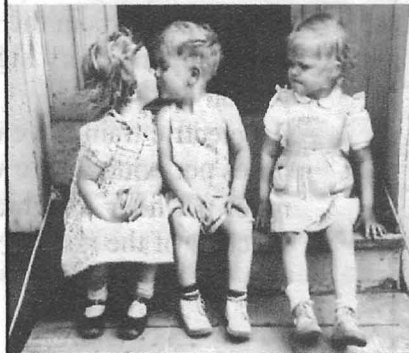
While waiting in the reception room awaiting my appointment with a new dentist I suddenly noticed his diploma hanging on the wall which bore his name. I suddenly remembered a tall, handsome boy in my high school class some 50 years before. Upon seeing him, however, I quickly discarded any such thought. This man was bald, gray headed and with a deeply lined face that was way too old to have been in my class. After he had finished with my teeth I asked him if he had attended the local high school. "Yes," he replied. When did you graduate?" I asked. He answered "In 1956". "Why you were in my class!" I said. He looked at me closely, and then he asked, "What did you teach?"

{Don't Read Now! Teasers On Next Page}

### Brain Teaser Answers

1. The match.
2. Throw it up in the air.
3. Tuesday, Thursday, Today & Tomorrow.
4. 1/2 the size of the pond. (Think about it)
5. Electric trains don't produce smoke.
6. Turn the **GRID** upside down.

If Looks Could Kill



**Letters to the Editor**

The newsletter is a fantastic idea. It's awfully nice that someone will take the time to keep us informed. **Myra Evans**

The Newsletter is great. I appreciate being kept informed. I simply cannot understand why teenagers and vandals will destroy the neighborhood where they live. It makes me wonder about their mental condition. It's very sad when you think about why people litter and destroy personal and private property. It's sadder when adults foul the streets where they live. I wish we could afford a patrol officer with the power to arrest.

**Anonymous By Request**

**Editor's Note:** It's sad when some of our neighbors live in fear of retribution if they sign their name!! It speaks volumes.

Newsletter is a great and fantastic idea. I always show up at the annual meeting feeling ignorant because I'm not informed. **Brad Pase**

Newsletter is fantastic and a great idea. Really looks good. **Art Ambrose**

It's an excellent idea. **Bill Bryant**

Very nice and very informative. **Michelle & Bob Merrill**

What a unique concept the ILOA Newsletter. I don't know who decided to take on the job (and as past editor of a volunteer Fire Department Newsletter I know it's time consuming) but I applaud your work and appreciate being kept informed. I was the person who originally repainted the Indian Lake Signs. I am so sorry to see them defaced. I sure hope you continue the newsletter. **Carolyn Koopman**

- 
1. You are in a room with a candle, a wood stove and a gas lamp. Which do you light first? **Brain Teasers**
  2. How can you throw a ball so that it goes a short distance, comes to a total stop, reverses its motion, and then goes the opposite way. You are not allowed to bounce it against anything, hit it with anything, or tie it to anything
  3. Name 4 days that begin with the letter 'T'.
  4. A lily pad starts in the middle of a pond on day 1, overnight it doubles in size. This happens every night. If the pond is covered on day 60, how big was the lily pad on day 59?
  5. An electric train traveled from London due North to Manchester, at exactly 60 miles per hour. There was a strong wind blowing from the East at exactly 30 miles per hour. In which direction did the smoke blow?
  6. Circle 4 of the numbers in the grid to total 12. **6 1 6**

**1 6 1**

**6 1 6**



**ILOA Policy Regarding Rental Property And Dues**

The Indian Lake Owner's Association policy regarding Association Dues and Rental Property has been in place for some time. However, due to a lack of oversight on the part of the Association and the Association's failure to keep all new and existing Rental Property Owners informed, the enforcement of this particular policy has been neglected. The Association takes full responsibility for this oversight and will not impose compliance for previous years (2003 and back) on Property Owners that have not been billed for dues on their rental properties.

The Policy basically states that dues are to be paid on each rental property whether or not the property is occupied. Example: A property owner owning a single property with a residence would pay \$60.00. A property owner owning 2 properties (1 empty and 1 with a rental residence) would pay \$120.00. (Would only pay \$60.00 is residence occupies both properties.) A property owner owning 3 properties (1 empty and 2 with a rental residence) would pay \$180.00. The empty property does not get a free ride unless the property owner lives in one of the residences. In that case, there is really only 1 rental property and a property can own any number of properties and still pay only \$60.00 in dues. I.e. A property owner owning 10 properties, 2 of which are rental properties would pay \$180.00 in dues. \$120.00 for 2 rental units and \$60.00 on all of the rest.

It is not the prerogative of the rental property owner to 'opt-out' of paying dues on rental properties leaving the responsibility to pay dues to the renter. The rental property owner may collect dues from the renter by choice but remains responsible for paying the dues on each rental property owned.

The Association will be sending out invoices for 2004 dues to those rental property owners who have not paid dues on all rental properties for 2004.

Hopefully, this clarifies the Association's policy on Rental Property Dues. Any questions may be directed to me, Richard Goranflo, President of the Indian Lakes Owners Association.

**Richard Goranflo-President**  
**512-360-4416**

**ILOA FISCAL YEAR**

Traditionally, the fiscal year for the ILOA has been from July 1, This Year to June 30, Following Year. At the August Board Meeting, the fiscal year was changed to coincide with the calendar year which runs from January 1st. To December 31st. This makes budgeting much easier in that dues are collected on a calendar year basis. A budget based on the a non-calendar fiscal year with dues coming in on a calendar year is basically meaningless. Budgets and cash flow projections are now more meaningful. A By-Law change is not required for this change. Changing the Annual Meeting date does require a change in the By-Laws at the Annual Meeting.

**Pending Foreclosures** (Last Publication Of These Properties)

<u>Property</u>	<u>Lots</u>	<u>Taxes</u>	<u>Dues</u>	<u>Fees</u>	<u>Total</u>
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

**Other Properties For Sale Or Free**

<u>Property</u>	<u>Lots</u>	<u>Taxes</u>	<u>Dues</u>	<u>Fees</u>	<u>Total</u>
Barclay, Stephen	3-112	\$ 850.00	\$ 300.00	0	\$1,150.00
Gray, Mary	2-267	\$ 160.00	\$ 480.00	0	\$ 640.00
Hempel, Oscar	3-046	\$ 0.00	\$ 864.00	0	\$ 864.00
Hurst, Jerry (Gone)	2-467	\$ 0.00	\$ 816.00	0	\$ 816.00
Preece, Wade	2-345/346	\$1,150.00	\$ 540.00	0	\$1,690.00
Pyka, Ursula (Gone)	3-145	\$ 0.00	\$ 0.00	0	\$ 0.00*
Speed, Susan	2-220	\$ 0.00	\$ 0.00	0	\$ 0.00*
Sumpter, Robert	2-094	\$ 50.00	\$ 430.00	0	\$ 480.00

**ILOA Properties For Sale**

<u>Sec</u>	<u>Lot</u>	<u>Where</u>	<u>Price</u>	<u>Sec.</u>	<u>Lot</u>	<u>Where</u>	<u>Price</u>
2	182	Ute Circle	\$500.00	2	243	Chickasaw	\$500.00
2	187	Chickasaw	\$500.00	3	003	Wampum	\$500.00
2	203	Chickasaw	\$500.00	3	114	Inca	\$100.00
3	158	Laguna	\$500.00				

- **Pyka and Speed** will probably **give** you their lots just to get out from under the Taxes and Dues. Don't know about the others. Contact me if you are interested in any of them.
- **CAUTION.** Beware buying lots before checking for outstanding taxes and dues. Check with me first or do the due-diligence yourself.
- **CAUTION-Don't buy on a Contract for Sale, Bill Of Sale or a Quit-Claim. Must buy on a Warranty Deed or big trouble down the road.** (Can give you a local reference on that one.)
- **CAUTION-People are buying lots without checking for back taxes and back dues. THE BUYER IS RESPONSIBLE FOR BOTH** if you fail to check. (I hear from a lot of unhappy people.)

Ernest (Secretary) 360-2721

**Missing Answer To Last Newsletter's Brain Teaser: STRAWBERRY**

## ADVERTISERS-ONE LINERS

<u>Business/Service</u>	<u>SERVICE</u>	<u>TELEPHONE</u>
Pease Custom Floors	Carpet, Vinyl, Tile & Wood	512-360-5553
<b>REFLEXXIONS Hair Salon</b>	<b>Ask For Vicki</b>	<b>512-237-4585</b>
Bill Chess Real Estate	We Work Indian Lake	512-360-5163
<b>Towers Nursing Home</b>	<b>We Love Our Residents</b>	<b>512-237-4606</b>
Sharp Propane	Propane-Quick Response	512-237-2521
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CAM Disposal	Trash Pickup-Regular Service	512-273-2108
Smith Supply	Home, Farm & Ranch Supplies	512-237-2201

### Advertising Rates

**One Liners      Bold Print      \$ 20.00 per year (Makes All Issues)**

**Big Ones (Like Back Page)**

**Black & White      \$ 75.00 per year (Makes All Issues)**

**Contact:** Ernest W. Barnes (Secretary)  
 360-5324 Office                      360-5393 Fax  
 poolmate@academicplanet.com e-Mail

### Newsletter Publishing Schedule

Oct. 20th. 2004(This one)  
 Nov.15th. 2004  
 Feb. 15th. 2005  
 Apr. 15th. 2005  
 Jun. 15th. 2005  
 Aug.15th. 2005  
 Oct. 15th. 2005  
 Dec. 15th. 2005  
 (Special Editions  
 As Required)

### RESIDENT SURVEY

It has been suggested that the newsletter carry a section devoted to **Services and/or Items For Sale** by subdivision residents. **What do you think of this?** Keep in mind that the Newsletter will be published every **2 months**.

Call 360-2721 and register your opinion.

I or my wife, Pat, will pick up the phone or you can leave a short message. Thanks-Editor

Don't forget about the **Letters To The Editor** Section. It's a great place to say something nice or to let off some steam about your favorite issue.

HOME\*FARM\*RANCH  
 SUPPLY STORES  
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 Smithville 303-3030