

Indian Lake Owner's Association Newsletter

May, 2005 Vol. 1 # 6



Board of Directors

President	Richard Goranflo	360-4416
Vice President	Bill Adkins	237-2067
Roads & Parks	James Welch	237-2654
Lakes & Dam	Doug Watne	237-4177
Treasurer	Tom Duggan	360-2645
Swimming Pool	Gene Garcia	963-1070
Architectural Committee	Stella Pease	360-3421
Association Secretary	Ernest Barnes	360-5324

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 Phone: 360-5324

Editors Corner

Grand Opening Pool Party

To celebrate the opening of the renovated Swimming Pool, a "Hot Dog" Pool Party will take place on Saturday, May 28, 2005 with the opening of the Pool at 11 A.M. Wieners and fixings will be provided courtesy of The Board of Directors. Swimming opens at 11 A.M. Food at 12 Noon. **Please RSVP to Norma Goranflo at 360-4416 for a 'dog' count.**

Postmark Area



Mail To:

Karen S. Williams (#3092)
141 Wigwam
Smithville, TX 78957

Next Board Meeting

June 25, 2005

Pavilion At Swimming Pool

The President's Corner

I am very proud of what has been accomplished in Indian lake during my three years as board president. Our roads have been torn up and reconstructed. Residents previously needed to be PHDs (Pot Hole Diggers) to drive in Indian Lake. No More! The Dam repair that has just been completed will finally eliminate the problem that has existed since the dam was constructed. The original plans called for a French drain being incorporated into a seepage blanket within the earthen dam-wall, No drain was ever included and as a consequence there was always seepage, sloughing of exterior surfaces and the threat of structural failure. The Texas Environmental Commission inspects the lake and Dam every couple of years and has the authority to force drainage of the lake if they determine the dam is unsafe. I believe this issue is now behind us. The swimming pool is now properly renovated and ready for use and enjoyment. Our streets are being cleared of trash and our community looks crisp and clean, thanks to the pride and efforts of our residents, volunteers and your dedicated Board of Directors. I for one am extremely proud to be a resident of Indian Lake Subdivision. If you don't share my view I invite you to drive thru Lake Thunderbird and observe the difference between that community and ours. As a final note, I want to remind you that individual property owners are still liable for what takes place in Indian Lake even if we didn't have an association, a Board of Directors or liability insurance. Please plan to attend our annual meeting.

Expertise Needed

Our neighborhood is loaded with different talent owning or having access to a lot of different equipment from painters and electricians to dirt haulers and welders. From time to time that talent sure would be helpful on community projects. If you would and could offer your services to the Association from time to time, either free or at a very reasonable rate, it sure would be appreciated. Please call Ernie at 360-5324 to get on a list of available expertise. If there were time and it was possible maybe you could help on a project sometimes. Any help of any kind would greatly appreciated.

Sheriff's Sale Of Foreclosed Properties

On June 5, 2005 10 Indian Lake Properties will go up for sale on the Courthouse steps in Bastrop, Tx. One must preregister at least five days prior to the sale to bid. The registration fee is \$10.00. Winning bidder has 2 hours to come up with cash or approved payment instrument. Walton-Sec.2 Lot 336/Simpson-Sec.2 Lot 244/Stark-Sec.2 Lot442/Clark-Sec.2 Lot 476/Sawyer-Sec.2 Lot 148/Waller-Sec.1 Lot111&112/Van Winkle-Sec.2 Lot 225/Vasek-Sec.3 Lot 44&5/Teeler-Sec2 Lot 17 Minimum Bids posted at WWW.mvbalaw.com.

Subdivision Wide Cleanup

(Tons of tires, refrigerators, washers, driers, water heaters and other trash was removed from the subdivision in a fantastic subdivision cleanup this past week-

Dues Restructuring—Straw Vote Results

Ninety Seven Property Owners responded to the straw vote at the time this newsletter was published. **Seventy(70)** were in favor and **twenty seven(27)** were opposed. The breakdown is as follows:

Number Of Lots Owned	Will Support	Will Not Support
1	33	3
2	22	5
3	5	9
4	4	7
5	2	0
6	1	2
7	1	1
12	1	0
16	1	0
Totals:	70	27

Percentages: Will Support 72.2%

Will Not Support 27.8%

Annual Meeting Attendance:

23 of the 70 supporting the plan indicate they will attend the annual meeting.

16 of the 27 not supporting the plan indicate they will attend the annual meeting.

Approximately 200 eligible property owners did not respond to the straw vote.

Eligible Voters As Of This Date:

311 Property Owners (Owning 637 Lots) Paid Dues In 2005

327 Property Owners (Owning 691 Lots) Paid Dues In 2004

347 Property Owners Paid In 2003

Dues Structuring Plans

Dues Plans Considered By The Board

Two Property Owners, owning multiple lots and who feel strongly opposed to the Base+ plan supported by the Board of Directors, submitted alternate Dues Structuring Plans. For reference, the Base+ Plan will be called Plan A. The two additional plans submitted will be called Plan B and Plan C.

Current Dues Structure—\$60.00 Per Year Per Owner

311 current paying property owners at \$60.00 is \$18,660.00

Plan A: Base+ \$50.00 For 1st. Lot & \$50.00 For Each Additional Lot

Several Property Owners objecting to the Base+ Plan (Plan A) indicated that they would support the Base+ Plan if a CAP of \$300.00 were put in place. At the April 23, 2005 Board Meeting, the Board, after considering all 3 plans, approved submitting the Base+ Dues plan at the annual meeting and approved a maximum cap of \$300.00.

The major advantage of Plan A is the assessment of lots rather than assessing owners in that revenue would not be lost when lots are consolidated. The same amount of dues would still be paid on a particular lot regardless of who owned it thereby maintaining level revenue. The major disadvantage is the substantial jump in dues for multiple lot owners. **Plan A would generate \$30,850.00 After applying The Cap.** Plan A will be presented by the Board at the Annual Meeting.

Plan B: \$100.00 + \$10.00 \$100.00 For 1st. Lot & \$10.00 For Each Additional Lots

Plan B was suggested by more than one person and actually submitted to the Board in writing by a resident property owner. Simply stated, Plan B calls for assessing the first lot owned at \$100.00 and another \$10.00 for each additional lot owned. Plan B, like Plan A, would certainly satisfy the objective of assessing lots rather than owners. It would also raise more revenue than Plan A. The major disadvantage of Plan B would be the loss of revenue when a \$100.00 dues paying lot was acquired by another property owner and the revenue from that lot dropped to \$10.00.

An additional concern expressed by many property owners is the continuing loss of owners through consolidation. From the figures on the previous page, one can see that the Association is losing about 20 dues payers a year. Most losses result from the sale of single lots to other property owners. With the current dues structure this is a \$1,200.00 loss of dues. There would be no loss of dues, with consolidation, with Plan A.

Dues Structuring Plan (Cont'D)

Plan B (Cont'd)

With Plan B the consolidation of 20 single lots would result in a \$1,800.00 loss of dues. (Exchange a \$100.00 payer for a \$10.00 payer) This, of course, could be made up by maintaining the \$100.00 dues fee for the first lot and adjusting the \$10.00 dues fee on additional lot upward to \$13.00, \$14.00 or whatever was required to make up the loss due to consolidation. An additional concern of many property owners is the realization that absentee single lot owners pay 47% of all dues. It is also the single lot owners who comprise the majority of the 112 property owners whose property is going to foreclosure, have moved with no forwarding address or have simply stopped paying. The concern has been expressed that if the dues on single lots goes to \$100.00, then a great many additional single lot owners will stop paying dues thereby increasing the burden on the other property owners. (if 50 percent of the single lot owners stop paying dues, then the \$10.00 per additional lots would have to be raised to approximately \$25.00 to offset the loss)

Plan B would generate \$34,640.00 in dues from 311 owners on 637 Lots

Plan C- Two Lot Homestead + \$20.00 For Over 2 Homestead Lots + \$10.00 For Each Non-Contiguous Lot

Plan C was submitted by another property owner concerned about the expense of owning multiple lots. Is a bit more complicated. Plan C proposes that owners using 'connected lots' as their homestead pay \$60.00 for the first 2 lots and \$10.00 for each additional connected homestead lot. In addition, the property owner would pay an additional \$10.00 for each additional 'non-connected' or non-contiguous lot. Example: A property owner with 4 'connected' lots would pay \$60.00 (for the first 2) and \$20.00 for the second 2 'connected' lots for a total of \$80.00. In addition, if a property owner owns additional 'non-connected' or non-contiguous lots, the property owner would pay an additional \$20.00 for each non-contiguous lot. Example: If the above property with 4 lots also owned 4 additional non-contiguous lots, then the total dues paid by the property owner would be: \$80.00 for the 4 'homestead' or 'connected' lots and an additional \$80.00 for the 4 non-contiguous lots.

Several months ago, in response to a Board Member's suggestion that 'non-contiguous' lots be responsible for additional dues, an analysis was conducted of non-contiguous lot ownership. Fifty-eight (58) lots fall into the 'non-contiguous' or 'not-connected' category. At \$20.00 each for such lots, this would raise an additional \$1,160.00.

Alternate Dues Structuring Plan (Cont'D)

Plan C (Cont'd)

A second concern is; does one count ALL connected lots as 'Homesteaded' or just the connected lots actually claimed as 'Homesteaded' with the County Tax Office? A third concern is the substantial bookkeeping effort required to maintain such a plan.

A third concern is that dues would remain at \$60.00 for all owners of single and double lots which is 74 percent of the property owners. The additional dues would be raised for the 26 percent of property owners owning more and two lots.

This would raise very little additional revenue. Plan C applied to the current property owner base would bring in \$13,200.00 in regular dues from the 74 percent of single and double lot owners at \$60.00 each. An additional \$7,420.00 from the 26 percent of property owners that would be paying additional dues. (\$5,260.00 from 'homestead lots' and \$1,160.00 from non-contiguous lots). **Total dues collected would be \$20,620.00.** This would be an additional \$2,140.00 over what the current dues structure brings in.

Summary

If, during the last ten years, property dues had been raised gradually, then the members would not now be faced with this very emotional and very decisive issue. However, for whatever reasons, this was not done. So now we, as property owners, have to decide how much we are willing to pay to maintain our property values, services, amenities and the appearance of our neighborhood.

Let us all hope that at the annual meeting, we can discuss the future of our community in a mature, logical and adult fashion and then vote. All of us will live with and do the best we can by the decisions that are made by two-thirds of the property owners.

Where Does The Money Go?

The next section of this newsletter lays out in considerable detail where dues revenue is spent. This has been included because in talking to many property owners, it is apparent that very few understand where the money goes and exactly what service or benefit is being received for their money.

Secretary

Where Does The Money Go?**Projected 2006 Operating Budget****Administrative Overhead**

		<u>Item</u>
Legal Fees	(Nothing Budgeted)	0.00 (1)
Insurance		
Insurance-General Liability	\$ 6,000.00	(2)
Insurance-D&O Liability (Directors & Officers)	1,800.00	(3)
Insurance-Poolhouse(Hail,Wind,etc)	430.00	(4)
Insurance-Surety Bond	175.00	(5)
Total Insurance:	\$8,405.00	(6)
Garbage Pickup	\$ 165.00	(7)
Taxes-ILOA Parks & Lots Owned	1,100.00	(8)
Gas Expense (Reimbursement For ILOA Business Exp.)	540.00	(9)
Miscellaneous (Hall Rental-Annual Meeting, odds & Ends)	500.00	(10)
Total Administrative Overhead	\$10,710.00	

Secretaries Office, Clerical & ILOA Business

Salary (\$325.00 A Month)	\$3,900.00	(11)
Postage (Newsletters, Dues Statements,Membership Cards)	1,800.00	(12)
Office Supplies (Paper, Ink, Cartridges, & Misc.)	650.00	(13)
Printing Services	1,200.00	(14)
Telephone	720.00	(15)
Total Cost Of ILOA Business Administration	\$8,270.00	

Swimming Pool & Park Facilities

Monthly Pool Maintenance	\$3,600.00	(16)
Electrical-Pool & Park Facilities	1,800.00	(17)
Water-Pool, Park & Bathrooms	250.00	(18)
Chemicals-Pool & Bathroom Cleaning Supplies	1,500.00	(19)
Pool Attendants-Check ID's On Weekends (Nothing Budgeted)		(20)
Repairs-Pool Equipment-Contingency	300.00	(21)
Repairs-Bathrooms & Building	200.00	(22)
Total Swimming Pool & Park Facilities	\$7,600.00	

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Where Does The Money Go? (Cont'D)**Projected 2006 Operating Budget (Cont'D)****Roads & Parks**

Mowing-Dam	3 Times @ \$150.00	\$ 450.00	(23)
Mowing-Spillway	3 Times @ \$50.00	150.00	(24)
Mowing-Storage Area	6 Times @ \$15.00	90.00	(25)
Mowing-Front Entrance	6 Times @ \$35.00	210.00	(26)
Mowing-Pool & Park Area	6 Times @ \$35.00	210.00	(27)
Mowing-Boat Dock Area	6 Times @ \$25.00	150.00	(28)
Total Grass Mowing		\$1,260.00	
Electrical-Street Lights		\$ 800.00	(29)
Equipment Repairs (Blade Sharpening, etc.)		\$ 200.00	(30)
Annual Cleanup		\$ 150.00	(31)
General Repairs, Emergency Cleanups, Gas, etc.		\$ 500.00	(32)
Total Roads & Parks		\$2,910.00	

Dam, Lake & Fish

Dam-Fish		\$ 0.00	(33)
Dam-Repairs & Supplies		\$ 300.00	(34)
Total Dam, Lake & Fish		\$ 300.00	

Total Budgeted Expenses For 2006 **\$29,840.00**

Explanatory Notes On The Budget**General**

During the last two years, the major expense has been to keep the Dam structurally sound at the 'encouragement' of the Texas Environmental Commission. Approximately \$25,000.00 has been spent on the Dam. \$8,000.00 has been spent on renovating the Swimming Pool and \$2,000.00 has been spent on the Park Bathrooms. Where did this extra \$45,000.00 come from? It came from several sources. The money for the Phase I repairs to the Dam, tree removal, was obtained by cashing in \$22,000.00 in reserve CDs. Part of this money was also used to supplement the normal dues to meet normal operational expenses. An additional \$6,000.00 was received from the Carlton Company through its collection efforts on old outstanding dues. An additional \$17,000.00 was collected by the Secretaries office from the sale of ILOA lots and matching up buyers and sellers of single lots with large past due balances. (Next Page Please)

Explanatory Notes On The Budget (Cont'D)

This effort brought in a great deal of money, which was good, but it also exacerbated the problem by reducing the number of owners on which dues are based. Several of the lots acquired were current on dues and the acquisition of each of those lots removed a dues paying owner from the rolls.

Generally, over the past three years, the \$45,000.00 was use to supplement the regular ILOA budget for normal operating expenses, Phase I Dam Repairs (tree removal), Phase II Dam Repairs (Dam drainage system), now underway, Park Bathhouse repairs and partially funded the renovation of the Swimming Pool. (See Articles On Swimming Pool Renovation).

Specifics

A cursory glance at the budget will quickly show that the major expense categories are: Administrative Overhead, The Secretaries Office and the Swimming Pool.

Administrative Overhead

The majority of expenses in this category is **Insurance**. Insurance cost are going up every year by leaps and bounds out of all proportion to other inflationary cost. Shopping the coverage results in basically the same bids The **General Liability Insurance** is the most expensive. This coverage protects all property owners in the event of lawsuits against the ILOA. Without this coverage, all property owners would be individually liable and sued in the event of a lawsuit against the ILOA.

The **Directors & Officers Liability Insurance** protects the ILOA Board Members in the event of a specific lawsuit against the Board of Directors as the result of a specific action of the Board. This coverage is desirable and almost a necessity because of the difficulty in finding qualified and energetic property owners to serve on the Board due to the fear that retirement nest eggs will be lost in the event of a lawsuit from an ever increasing litigious society.

The **Poolhouse Bathroom Structure Insurance** is basically 'Homeowners Policy' that provides repairs and or replacement in the event of storm or fire damage.

The **Surety Bond Insurance** protects the property owners by replacing lost funds in the event your Secretary absconds with your money. (Required By The By-Laws)

Explanatory Notes On The Budget (Cont'D)

The Secretaries Office

In years past, the average cost of running the Secretaries Office has been in the neighborhood of \$5,900.00 to \$6,500.00. The current projected cost is approximately \$8,300.00. Why the increase and what do you as the property owner get for your money?

The big expense categories are; Secretary Salary, Postage and Printing.

Previous activities of the Secretary's Office has been to send out annual dues notices, membership cards, take and maintain a recorded history of all meetings and prepare for the annual meeting with additional document preparation and mailings.

During the past year, at the direction and with the approval of the Board, the Secretary's office has expanded its activity by actively pursuing the collection of late dues, matching up buyers and sellers of 'dead' lots to get them on the dues paying roll and the publication of this Newsletter. These activities take time and cost money. Is the increased cost worth the benefits derived therefrom? You decide.

Postage And Printing

The positive response to the publication of the Newsletter has been outstanding. Members seem to appreciate the flow of information from the Board of Directors and being kept better informed. Members appear to love it and continually ask; "When's the next issue coming out." However, the Newsletter is expensive in terms of postage and printing costs. This past year an additional \$700.00 was raised from advertising in the Newsletter that helped offset the cost of publication but does not cover the entire expense. Plans are to increase the solicitation of advertisers to help defray the additional expense. Selling advertising is a time consuming and sometimes frustrating task but the money sure does help when one is buying postage.

In the past 12 months, the Secretary's Office has brought in a little over \$17,000.00 simply through persistence on the telephone with past due payers, selling ILOA owned lots and matching buyers who want to sell with local residents who want additional privacy. The buyer usually gets the lots very cheap, sometimes free, and agrees to pay the back dues. (Note to Realtor readers: I do not practice Real Estate, but simply match up buyers and sellers.)

Secretary's Salary

The Secretary position has been paid \$325.00 a month for the past several years.

Explanatory Notes On The Budget (Cont'D)

One certainly doesn't take the Secretary's job for the money. For this past year the number of hours spent each week on ILOA books and business plus the 300+ hours it took to renovate the pool works out to about \$2.17 an hour. I mention this not to pin any ribbons on my worn out old backside but in an attempt to explain where the money goes and what the property owners get for their money. I'm retired. I have the time. I enjoy most parts of the job, especially the Newsletter, and the Board of Directors, most of whom hold down full time jobs, take an active interest and support the Secretary's Office.

Roads & Parks

There are basically two expense categories under Roads & Parks. One is mowing and the other is the electrical cost of the subdivision's street lights. The Roads & Park Director, James Welch, also coordinates road repairs with the County Commissioner and worked very closely with the Commissioner to get us new roads. In addition, Roads & Parks coordinates the Annual Cleanup. Last year and again this year, James has succeeded in getting our County Commissioner to supply County dump trucks to collect and haul off the collected trash at no cost. The Association has previously paid \$700.00 every year to a private citizen to perform these chores.

Dam, Lake & Fish

A very small budget for the next calendar year because of the completion of the Dam work over the past two years. The final phase of the work is being performed as this Newsletter is being written. The Director, Doug Watne has his hands full, having taken vacation days to supervise the contractor doing the work.

Summary

There it is. The budget, how the money is spent and the benefits provided to the Property Owner. It's a tight budget and if one is going to cut that budget then one will have to take a hard look at Insurance, the Swimming Pool and the Secretary's Office. That's where the majority of the budget is spent.

Secretary

Swimming Pool Renovation

With nine weeks of effort, the Swimming Pool renovation project is complete. The pool will open on May 28, at 11 A.M. for swimming with free 'Hot Dogs' at 12 noon. Food courtesy of The Board of Directors and Secretary.

The renovation bids received from Austin area renovation specialists came in at over \$33,000.00. (As a retired Pool Builder of 28 years, this was a reasonable bid.) No way the Association could afford that so the work was done locally. Many thanks to Dan Gomez who volunteered and used his new front-end loader tractor and to Stan Earl who provided many expensive tools and supplies from his place of employment at a rental store.

The pool was a disaster, having weathered over 30 years of patching and abuse. The decks, the bowl, the structural leaks and the equipment have all been repaired and the water properly balanced. It is clean and sparkling and ready to use. **Pool hours will be from 11 A.M. until 7 P.M. seven days a week. (If volunteer pool attendants can be found.)**

(Please remember, your dues MUST be current in order for your family and guests to use the pool and park facilities.)

Special Thanks

Every dime of the \$16,000.00 Special Assessment money is in a CD at the bank. (\$12,000 to \$14,000 is coming out next week to pay for the dam repairs just completed.) Being that the first priority for the Special Assessment money was and is the repair of the Dam, there were not enough budget dollars for the do-it-yourself pool renovation project. The Association President and his wife, Richard and Norma Goranflo, came to the rescue with a \$5,000.00 cash no interest loan with very weak pay back provisions. (Payback is when the funds become available). Without that money, the pool would still be closed. **Families That Swim!!———Say Thank You.**

Pool Party

The opening of the pool will be celebrated with a Hotdog Party on opening day. Opening day is May 28, 2005. Pool Hours are from 11 A.M. to 7 P.M. seven days a week. Swimming starts at 11 A.M. Food is at 12 Noon. All food will be furnished by the Board of Directors. (The ILOA has no budget for this event.)

(Bring Your Membership Card Or A Check If You Owe Back Dues)

(Dogs Must Be On A Leash)

Please call Norma Goranflo at 360-4416 and RSVP so we will know how many hot-dogs to prepare. Give her a count of how many will be in your group. (Please)

Volunteers Needed Badly

A Short Story—To Make A Point

Last Sunday I took my small jon-boat down to the lake and relaxed a bit by cruising around. Observing six people swimming from the fishing dock, I eased over and engaged them in conversation. All six were from Smithville. A mother and her 16 year old daughter, 3 other 16 year old female friends of theirs and a young male teenager from Lake Thunderbird. Thirty minutes later I was up at the pool checking out the chemicals and another fifteen people were in the immediate vicinity. All twenty or so people would have been in the pool if I had unlocked the gate. Only six of the people were valid members.

My Point. That pool is going to be loaded with people from the time it opens until the time it closes at 7 P.M. and at least fifty percent of the swimmers will not have membership cards or be legitimate guests. And this will go on for seven days a week until the pool closes sometimes in September.

Pool Monitors are needed for every hour the pool is open to insure only membership card holders and their guests gain entrance! This is a must to control unruly activity and pool and bathhouse misuse. To leave the pool open and unattended 7 days a week is inviting all sorts of problems. Many volunteers are needed to serve as monitors for the 8 hours a day, 7 days a week that the pool is open. **Martha Napper** has agreed to coordinate a schedule of all volunteers. Volunteers who can volunteer as little as an hour, on any day, should contact **Martha at 237-3122**. Martha will fit you into the schedule. **The alternative is to keep the pool closed unless there is an attendant present.** Too much hard work and money has been spent on the pool to restore it to have it mistreated and misused.

The wife came rushing into the house all excited and yelled: "John, pack your clothes, I just won the lottery." John, all excited, yelled: "Should I pack for the mountains or the beach?" The wife replied: "I don't care where you go- - - - -just get out!"

In the 1400's a law was set forth that a man was not allow to bet his wife with a stick thicker than his thumb. Hence we have "The Rule Of Thumb".

Every day more money is printed for Monopoly than is printed at the U.S. Treasury.

A Big Thank You

The second cleanup of Hwy 153 in front of the Subdivision on April 2nd. was a **HUGE** success. Many residents showed up and picked up 23 large bags of trash on 2 miles of road in exactly 45 minutes. Showing up and enjoying the activity was:

Ted & Crystal Lukachik, Bob Merrill, Sheila Bacarisse, Stan & Christine Earl, Allen Tompkins, Art Ambrose, Richard Goranflo, Ernest Barnes, Metta Johnson, Brad Pase, Lee & Judy Latham, Tom & Joan Duggan, Larry, Heather, Michael & Elisabeth Ambrose. It was really a pleasure to see the community involvement. Thank you, thank you, thank you. We'll do it again on July 9, 2005 at 8 A.M.

Another Thank You

James Welch sends his special thanks to all of you who are picking up street trash in your area and to those controlling their dogs. (Volunteers are still needed to pick up road trash on Tejas & Deer Run)

More Thanks

To **Robert Sconci, Karen Williams** and Karen's daughter **Winona** who seined the pond while it was being drained. They estimated they put 4 to 5 hundred fish back in the lake. To **Ann Coldsmith** who did the lettering on the signs for the cleanup of Highway 153. To **Gene Garcia** who helped me grind the bottom of the pool with a commercial sander. It was eating my lunch-takes technique.) To **Stan Earl** who ran a jackhammer at the pool breaking out concrete for the placement of drains to keep the bathrooms clean.

Help Needed

A particular 4-wheel drive pickup truck is off-roading in the spillway area making a real mess with deep ruts making it impossible to cut the grass. Please help get his license number so we can have the Sheriff get his attention.

Another idiot goes out of his way to discard his empty beer cans at the front entrance. Get his number also. We'll have the Sheriff 'reason' with him.

A third idiot is making a 60 MPH speedway out of Tejas. Get his/her license plate number also. The Sheriff will make another call.

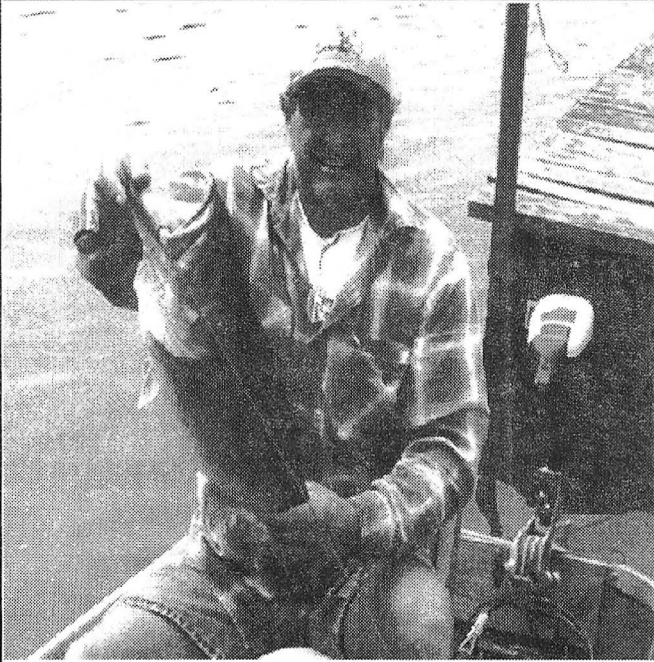
Coca-Cola was originally green. It is impossible to lick your elbow. The average number of people in the air over the U.S. at any one time is 61,000. Intelligent people have more zinc & copper in their hair. How about bald people? Half of all Americans live within 50 miles of their birthplace. Men can read smaller print than women. Women can hear better. At least 75% of the people who read this will try to lick their elbow.

ADVERTISERS-ONE LINERS

<u>Business/Service</u>	<u>SERVICE</u>	<u>TELEPHONE</u>
Pease Custom Floors	Carpet, Vinyl, Tile & Wood	512-360-5553
REFLEXXIONS Hair Salon	Ask For Vicki	512-237-4585
Bill Chess Real Estate	We Work Indian Lake	512-360-5163
Towers Nursing Home	We Love Our Residents	512-237-4606
Sharp Propane	Propane-Quick Response	512-237-2521
Full Body Swedish Massage	Registered for Swedish Massage	512-284-3171
Major Tree Trimming	Tree Removal-Cut & Hauled	512-303-3030
A to Z Cleaning	Honest Confidential References	512-237-4037
CAM Disposal	Trash Pickup-Regular Service	512-273-2108
Smith Supply	Home, Farm & Ranch Supplies	512-237-2201
Anderson Painting &	+ Carpet, Tile, Sheetrock, Roofs	512-517-1222
Home Repair		

Robert Sconci

Indian Lake's dedicated top fisherman. Here **Robert** is holding a 9 pound bass. Just one of over 300 bass that **Robert** has caught out of the lake this Spring. He throws them all back except for a few smaller ones he keeps for eating. He has a 13 pounder mounted on his wall. He also caught a 30 pound catfish. It's in the freezer. Talk about dedicated. After surgery on his leg he has to slide down steep stairs to his boat dock on his butt where he slides into his boat. Nothing stops Robert from fishing. His friend **Karen Williams** often fishes with him. She catches a bunch also.



House For Sale


Completely remodeled 3 br., 2 Bath home for sale on Chickasaw. Clean & Neat and Priced Right. Call: **512-237-**

Of Concern

Eleven (11) **local** residents do not pay their dues. The Board is considering taking serious action.

HOME * FARM * RANCH
SUPPLY STORES
SMITH SUPPLY CO.
237-2201
SMITHVILLE,

CAM
DISPOSAL
\$48.04/Quarter
512-273-2108

ALVIE'S
STUMP GRINDING

REASONABLE RATES
cell: 512/698-4215 • home: 512/237-2514
alvie@earthlink.net


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Installation * Sales * Service
Call: Grant Pease @ 512-360-5553

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406 Main Street
Smithville, Texas 78957
512-360-4588
512-360-2795 After Hours
 Member **FDIC**

PROPANE
THE CLEAR ALTERNATIVE
SHARP Propane
Smithville 237-2521

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REAL ESTATE
 **MLS**
We will work with you
303-3806

Major
Tree Trimming
Insured
& Removal
Smithville 303-3030