

Community News | Updates | Events | Activities

# Tipton Life®

SPRING 2024



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SPRING 2024



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# Tipton Life®

Spring 2024

## **PUBLISHED BY**

Tipton Life is a joint venture  
of Tipton Lakes Community Association  
and AIM Media Indiana

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## **DISTRIBUTION**

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Please send any inquiries or address changes to the address  
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Overruns are available at TLCA office  
while supplies last.

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## **BOARD OF DIRECTORS 2024 MEETING DATES**

Monday, March 25, 2024

Monday, May 20, 2024

Monday, July 22, 2024

Monday, September 23, 2024

Monday, November 25, 2024

All meetings are held at 4 p.m. at the  
association office.

Annual meeting will be held Monday,  
April 15, 2024, at 7 p.m.

## **TLCA BOARD OF DIRECTORS**

**Andy Simms**

PRESIDENT

812-343-2732

**John Davis**

VICE PRESIDENT

214-213-6107

**Julie Furber**

SECRETARY/TREASURER

812-350-7301

**Anuja Chandra**

812-350-5162

**Jennifer Christie**

336-293-3779

**Eric Herrmann**

812-342-1000

**Robert Forste**

812-372-6502

**Brenden Barker**

812-560-1286

**Association Office**

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These photographs are from other BHI properties and are representative of the Athens Crossing neighborhood.





# Editor's Note

Welcome to our Spring 2024 issue of Tipton Life™. Our goal for 2024, is to have some fun activities for all members to enjoy. Be sure and check out the "Save the dates" for the list of events. These dates may be subject to change, please check our website prior to each event. One event that is rapidly approaching is the annual meeting. See the articles in this issue on how you get involved and give your time and talent as a member of a committee or the board of directors. The member's commitment to volunteer is another reason why Tipton Lakes is a great place to live!

Tipton Life™ is the official magazine of Tipton Lakes Community Association. All information included in each and every edition is generated in partnership between Aim Media Indiana and TLCA. You can count on up-to-date, factual and informative news here. In addition, we hope Tipton Life™ will help our members get to know our community and neighbors. Whether you are new to the community or have lived here for many years, our magazine is designed with you in mind.

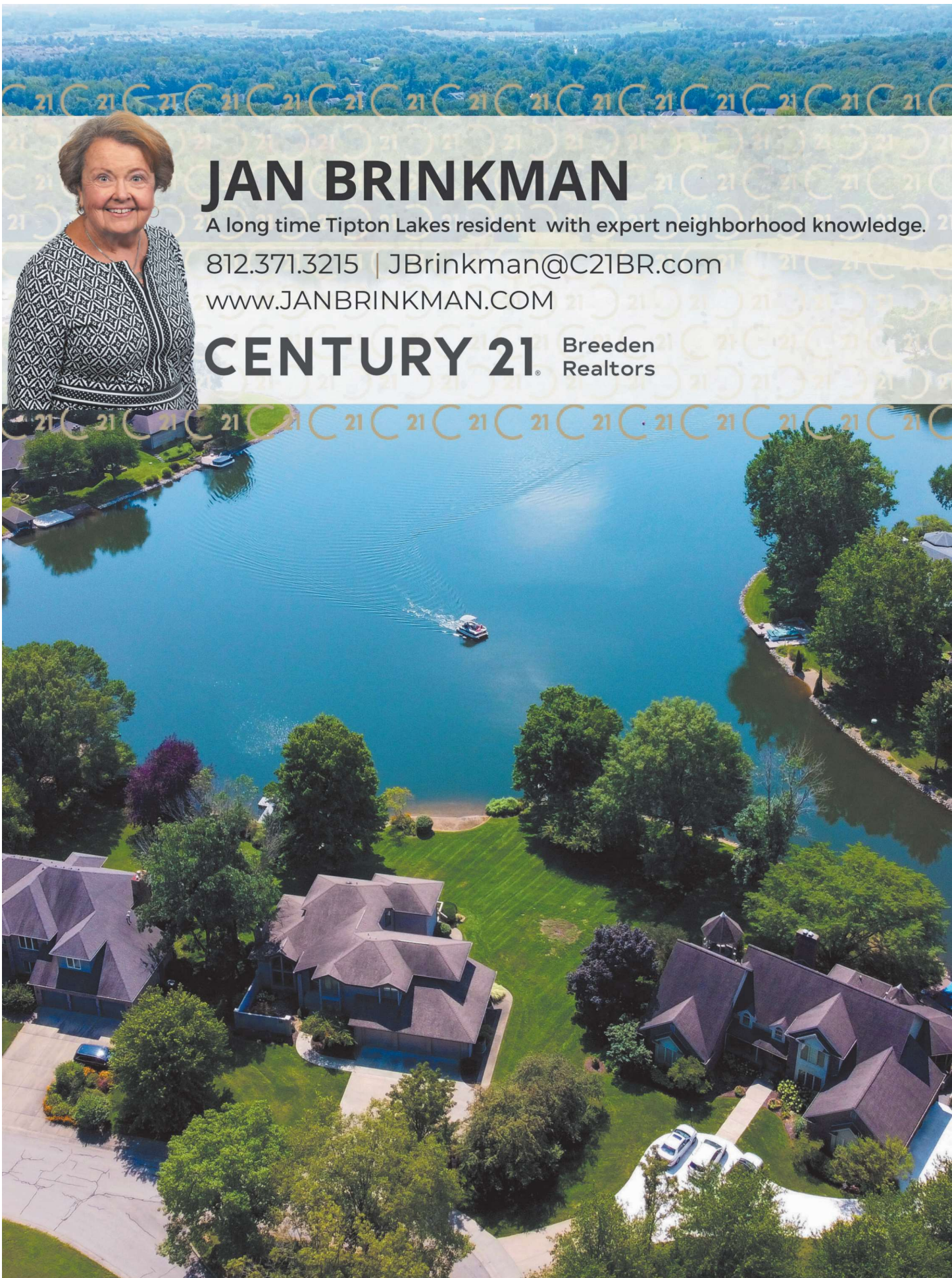
You can help us make Tipton Life™ more meaningful by making content suggestions and participating in our news gathering. If you have information you would like to share or have content suggestions, please contact the association office at 812-342-8522 or by email at [welcome@tiptonlakes.com](mailto:welcome@tiptonlakes.com)

**Tipton Lakes Community Association Board and Staff**

## MISSION STATEMENT

**The mission of the association is to promote an attractive environment where people will want to reside. This will be accomplished through community involvement in landscaping and lake maintenance, architectural review, rules enforcement, effective communication and community interaction. Through this effort, the association supports each resident's desire to protect their property value.**





# JAN BRINKMAN

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# Welcome

W

**Welcome new members!** On behalf of the board of directors and the association staff, we would like to welcome you to Tipton Lakes. We hope you are enjoying your new home and your new community.

By this time, you should have received your “Green Book,” the complete set of governing documents of Tipton Lakes Community Association. These documents explain your membership and the other aspects of your community association. All members, including renters, must abide by the provisions of these documents. In addition, you should have received a welcome bag with additional information and goodies.

Take time to stop by the association office, located at the marina, to meet the staff. We want to get to know you and your family. To help the staff, please be sure to send us your membership agreement and your survey. This information is essential and enables the association to keep records of our membership.

Once again, welcome to Tipton Lakes. The board and staff are here to help make life at Tipton Lakes more enjoyable. If you have any suggestions, comments or questions, feel free to contact us at the association office, 812-342-8522 or at [welcome@tiptonlakes.com](mailto:welcome@tiptonlakes.com). Please do get involved in your association.



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## NOTICES

# 2024 CLUSTER COMMITTEE ELECTIONS BY MAIL

Cluster Committee elections will be held by mail prior to the 2024 annual meeting. Cluster elections will include the following areas:

Bittersweet Woods, Blackhawk, Butternut Pond, Carya Square, Fontana, Greystone, Harrison Green, Harrison Ridge, Heron Cove, Horizon West, Lexington Green, Mallard Point, Northlake Shores, Northlake Woods, Oakbrook, Oak Ridge, Pintail Landing, Pintail Point, Shadow Bay, Shoreview, Spring Hill, Stonebridge, The Preserve, Timber Ridge, Turtle Bay, Waterside, Winterberry Place, Westbrook, Westlake Hills, Westlake Park and Woodcrest Villas.

Often times, the board relies on Cluster Committee input on various issues including budgets, common-area maintenance and neighborhood gatherings. We are excited to continually reinforce the significance of member involvement. Without you, the association could not run in a smooth and organized manner.

Please consider serving on your Cluster Committee. Nominations are due by **March 4**. Use the nomination form included in this issue. Check with the individual(s) you nominate to be sure that he/she is willing to serve prior to his/her nomination.

All members will receive a packet of information prior to the annual meeting. Cluster Committee ballots will be included in this packet of information and should be returned to the association office **PRIOR TO APRIL 10, 2024**.

**YOUR PARTICIPATION IS VITAL!**

See page 14 for a form to fill in your nominations   
for Cluster Committee & board elections.

## *Tipton Lakes Community Association* **2024 ANNUAL MEETING**

**Monday, April 15, 2024, at 7 p.m.**

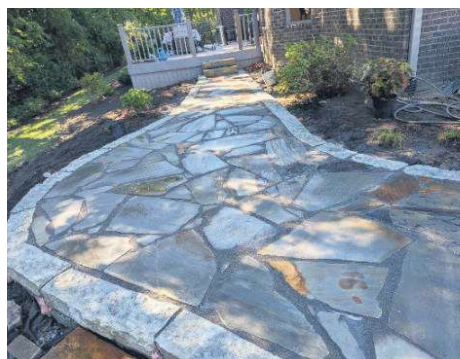
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## TIPTON LAKES COMMUNITY ASSOCIATION CANDIDATE NOMINATION FORM

**Nominations For Board Election:** (3 vacancies for 3-year terms)

I nominate: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**For Committee Elections in my Cluster:** (3 vacancies for 1-year terms)

My Cluster: \_\_\_\_\_

I nominate: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

It is not necessary to fill in a name on each line to make a nomination.

***Please consult with your nominee(s) to be assured there is an interest and willingness to serve if elected.***

Your Name: \_\_\_\_\_

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

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

**NOMINATIONS MUST BE RECEIVED NO LATER THAN MARCH 4, 2024.**

Tipton Lakes Community Association  
6000 Tipton Lakes Blvd.  
Columbus, IN 47201

**OR**

Submit your nominations by email  
to [welcome@tiptonlakes.com](mailto:welcome@tiptonlakes.com)

*Please fill out the form above, and send it to one of the above addresses by March 4, 2024. For more information on board responsibilities please contact the executive director or a current board member.*

# RUNNING FOR THE BOARD

## DO I HAVE WHAT IT TAKES?

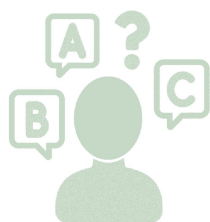
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If you're considering running for the board, we ask that you take a few moments to ask yourself the following three questions:



### DO I HAVE THE TIME?

As a board member, you will need to devote a couple of hours of your time each month to association business. In addition to regular board and committee meetings, you will need to be active in email discussions and occasional special meetings. During special projects, you may need to spend a little extra time on association business. Board members may need to offer more of their time if they work with a committee.



### CAN I MAKE TOUGH DECISIONS WHEN IT'S REQUIRED?

The primary role of the board is to conduct the business of the association. This not only means approving the budget, but also developing and enforcing policies. Board members are required to step outside their immediate circle of family and neighbors and make decisions based on the greater good of the community.



### CAN I DO ALL THIS AND HAVE FUN, TOO?

It isn't all about policies and tough decisions. Our community is only as good as we make it, and establishing and maintaining a sense of community is a part of a board member's responsibility. Planning and attending functions, such as our social events and being a presence in the community, are as important as any policy decisions you may make.

Being a board member can be frustrating at times, but it may also be one of the most rewarding ways you'll find to volunteer your time. If you're interested in running for the board or would like more details about board responsibilities, please contact the executive director or a current board member.





## EVENTS

# Save the Dates

## Mark Your Calendars!

All dates and events are subject to change. Please check our website, [www.tiptonlakes.com](http://www.tiptonlakes.com), prior to each event.

The Community Relations Committee is organizing another active year of social opportunities in 2024. Here's just a few to jot down on your calendar and SAVE THE DATES. More details will be made available as final plans are made for the events, or please call the association office at 812-342-8522 for up-to-date information.

**MARCH 30** - 1 p.m.

**Annual Easter Egg Hunt** - Bring six plastic eggs filled with treats for each participant by Friday, March 29th, to the association office.

**APRIL 15** - 7 p.m.

**Tipton Lakes Community Association 2024 Annual Meeting** - The meeting begins at 7 p.m. at the Westside Community Church, 124 Tipton Lakes Blvd. Join us at 6:30 p.m. for a reception and refreshments.

**MAY 4**

**MARINA OPENS FOR THE SEASON**

**MAY 18**

**Summer Kick Off** - Our Community Relations Committee is currently looking at adding this new event for 2024! We have lots of ideas and will send out updates as things come together.

**MAY 31 - JUNE 1** - *Friday 8 a.m.-4 p.m., Saturday 8 a.m.-2 p.m.*

**Tipton Lakes Annual Garage Sale** - Call the association office no later than May 24, to include your address on the garage sale ad.

**JUNE 15** - 9-11 a.m.

**Fishing Fun Day** (*Sponsored by Jeremy Pushor of JS&S Boat Storage*) - Bring your young children or grandchildren ages 6-12 for this fun fishing event. The objective is to introduce children to the exciting world of fishing. There is no fee for the event, however, please call the association office at 812-342-8522 or email [welcome@tiptonlakes.com](mailto:welcome@tiptonlakes.com) to let us know if you plan to attend.

**JULY 4** - Parade 7 p.m., Fireworks 10 p.m.

**July Fourth Celebration** - Tipton Lakes Marina, parade starts at 7 p.m. and Fireworks at 10 p.m.!! Please note that marina boat ramp access is limited during this event.

**AUG. 3**

**Triathlon** - Tipton Lakes Community will again be the host site for the 26th annual triathlon on Saturday, August 3rd. TRI Columbus is organized by the Columbus Running Club and TRI-812. All proceeds benefit the running club's youth programs. If you are interested in volunteering or participating in the event, you can sign up at [runcolumbus.org](http://runcolumbus.org)

\*Please note that the marina parking lot and boat ramp will be closed during the event.

**SEPT. 13**

**Winedown at the Marina** (*Sponsored by Jeremy Pushor of Pushor Builders*) - Join us for craft brews and gourmet pizza from Zwanzigz while catching up with your friends and neighbors.

**DEC. 7** - 9-11 a.m.

**Doughnuts with Santa** - Stop by the Tipton Lakes marina lower level between 9 and 11 a.m. to have a doughnut and see Santa Claus.

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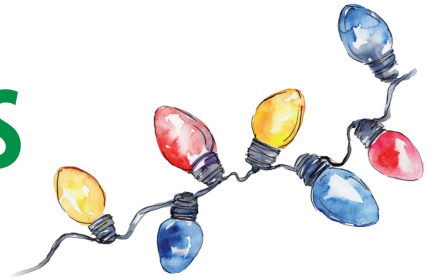






## EVENTS

# 2023 HOLIDAY LIGHTS CONTEST WINNERS



This year's winners were given a gift card as a small token of our appreciation for making the holiday season more festive with their lighting efforts.



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THANKS TO ALL THE HOMEOWNERS WHO MADE TIPTON LAKES  
A LITTLE BRIGHTER THIS HOLIDAY SEASON.



## ANNUAL TLCA GARAGE SALE DATE SET FOR MAY 31 AND JUNE 1

The Annual Tipton Lakes Garage Sale will be held May 31 and June 1. Start cleaning out those closets and garages and setting aside items that you can sell. As in prior years, the association will place an ad in The Republic. If you would like to be included in the ad, **please call the association office at 812-342-8522 by 5 p.m. on Friday, May 24th**, with your information. garage sale information will also be posted directly outside the association office, so others can be well informed of your location and participation!

# TIPTON LAKES ANNUAL EASTER EGG HUNT



Mark your calendars! The Annual Easter Egg Hunt for Tipton Lakes residents will be **Saturday, March 30 at 1 p.m.** Grandparents, if you have out of town family visiting, this event is fun entertainment for the grandkids!

Please bring six eggs filled with store wrapped candy for each child participating in the activity to the association office no later than **Friday, March 29.**



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## REMINDERS

# TIPTON'S TOP TEN LIST

---

The ten items listed below are a friendly reminder of often overlooked rules or maintenance items within Tipton Lakes.

### ***1. Exterior changes to your home require a design review application.***

The form is available at the association office or via the Internet at [www.tiptonlakes.com](http://www.tiptonlakes.com). Complete the form and attach photos, scale drawings and sample materials as required and described as part of the application process.

### ***2. Trampolines require a design review application.***

The application must show the equipment in the back yard and not visible from the street or the lake. Inside storage during off-season months is strongly encouraged. The form is available at the association office or via the Internet at [www.tiptonlakes.com](http://www.tiptonlakes.com).

### ***3. Please pick up your pet waste.***

Pet waste should not be left along walk paths or in common areas like the marina or park areas. Please remove and properly dispose of pet waste.

### ***4. Christmas lights should be down and put away for the year.***

Christmas lights are temporary, decorative, exterior objects. They should be removed within two months following January 1.

### ***5. Trash toters should not be visible from the street.***

Trash toters should be stored out of sight, such as in a garage or screened from view, when not in use. Please do not leave your toter out where it can be easily seen from the street view of your home. The association regularly inspects the property for toter violations. Members will receive a violation notice if their toter is not stored properly.

### ***6. Chickens are not allowed in Tipton Lakes.***

No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot or in the common areas, except that of dogs, cats, or customary household pets.

***7. Your grass and landscape beds should be maintained weekly. If you are going to be out of town for more than a week, please make arrangements for maintenance.***

Owners shall promptly perform all maintenance and repair within their own lot and on the adjacent road's right-of-way. Each lot shall be maintained neat and clean and free of paper, trash, uncut weeds or unsightly growth or other debris.

***8. Exterior paint that has faded or is peeling.***

If selecting a new paint color, external color schemes are subject to review and approval by the Design Review Committee.

***9. Exterior of home needs powerwashed.***

The owner shall maintain the lot in such a manner as to prevent the lot from becoming unsightly. The owner shall prevent any condition that tends to detract from or diminish the aesthetic appearance of the lot.

***10. Properties that have dead trees.***

The owner shall cut down and remove dead trees. Removal of trees requires a design review application.



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## REMINDERS

# DESIGN REVIEW PROCESS AT TIPTON LAKES

A key component to the success of the association's ability to uphold our mission is the design-review process.

Section 3.02(iv) of the association's Declaration provides, "Another purpose of the association is to regulate design and construction throughout the common areas and properties during the initial development stages and afterwards, in order to promote a high quality, aesthetically pleasing, architecturally sound environment and to generally maintain and enhance property values throughout the properties."

Many, who built their homes here, are introduced to the design process during new construction. Complete plans are presented for approval prior to construction. Once the home design is approved and the home is built, all exterior changes require approval of the Design Review Committee (DRC), which is administered by Tipton Lakes Community Association.

The association has attempted to streamline the design-review process and avoid creating unnecessary paperwork. However, contemplated improvements must be approved by the DRC prior to construction. In order to aid the association and its members with this process, the association developed a set of design review guidelines. In preparing these guidelines, the association leaned heavily on the experience of more mature planned communities. Each section was added because of a challenging area that developed in an existing association. Our intention was for the guidelines not to be viewed as limiting our members' freedom to act, but viewed as the best means available to protect property values.

The following are answers to some of the most frequently asked questions:

### ***What is the Design Review Committee?***

The Design Review Committee is a standing committee of the association, as outlined in the governing documents. The committee's duties include: "Review and approve or modify or disapprove within forty-five days of all written applications of owners and of the association for improvements or additions to lots, living units or common areas." The work of this important committee of the association aids in the establishment and maintenance of high-quality design standards for structures and landscaping throughout our community.

### ***What types of projects are considered exterior modifications?***

An exterior modification includes any change to the home or the landscaping (outside of existing beds). Examples include but are not limited to: exterior painting, decks, roof replacement, room additions, landscape additions, tree removals and swimming pools.

## How do I obtain approval for my project?

The first step is to complete an application for modification. The form is available at the association office or via the Internet at [www.tiptonlakes.com](http://www.tiptonlakes.com). Complete the form and attach photos, scale drawings and sample materials as required and described as part of the application process.

## When does the design review Committee meet?

The committee meets during the second week of every month. All applications received by the first Monday of the month are guaranteed review at that month's meeting, as long as all required materials are submitted with the application. The winter season generally sees less activity than the spring, summer and fall seasons. If you are planning an upcoming project, now it is a great time to get your project approved by the committee. Approvals are valid for up to one year from the date of approval.

## Who can I call with questions about my project?

The association staff is available to assist you with completing your application. Nancy Battin administers the application process for the members. She is available to answer your questions and assist you through the application process. Nancy can be reached at the association office by calling 812-342-8522 or by email at [nancy.battin@tiptonlakes.com](mailto:nancy.battin@tiptonlakes.com)

If you are considering a change to the exterior of your home or property, have reviewed the guidelines and have lingering questions, our best advice is to contact the association office for assistance. We will make every effort to assist you through the process, answer your questions and provide feedback in a timely manner. The association strives to provide assistance that minimizes confusion or frustration as we partner with our members to uphold our mission.



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## REMINDERS

# WHAT IS A QUORUM & WHY IS IT IMPORTANT?

A quorum is the minimum number of owners who must be at a meeting before business can be transacted. Our governing documents tell us what that minimum number is for our association. It's relatively low, but we still have a tough time getting to it. It's a common problem in many associations.

Meetings that don't have a quorum must be adjourned and rescheduled for a later date. This costs the association money and creates more work. And, achieving a quorum at a second meeting—if we couldn't get one the first time—is even harder.

So, why bother to try again? Because the board is legally obligated to conduct an annual meeting. It's an important part of conducting association business. During the annual meeting, new board members are elected. No quorum—no election. This means the current directors will have to continue serving until an election can be conducted, or serve until they resign and the board will appoint new directors.

Good news: You can be “at” a meeting and be across the country at the same time by signing a proxy! That's how you assign your vote, in writing, to another person. Proxies count toward the quorum, so they're very important to the association.

We ask you to complete a proxy form, even if you plan to attend the meeting. That's just in case something comes up that prevents you from attending.

Without a quorum, we can't do business, and eventually that affects you, the homeowner.

## 2024 ASSESSMENT PAYMENTS

Starting the second quarter 2024, all assessment payments will be directed to our **6000 Tipton Lakes Blvd address**.

There will be no noticeable change for our members and the return envelopes will reflect this address change.

**BILL PAY USERS:** Bill pay users will need to make this change of address at their respective banks. Should you have any questions don't hesitate to call the Association Office at 812-342-8522.

As always, payments may be dropped off at the Association Office between 9:00am- 5:00pm or in the drop box on our porch 24 hours a day.

## MARINA

# LOOKING FOR 2024 MARINA STAFF

## MARINA STAFF DUTIES INCLUDE:

### ***CUSTOMER SERVICE***

- Facilitate group reservations for outdoor and indoor areas.
- Sell boat permits, trailer permits, pool passes, etc.
- Take reservations and rent boats.
- Provide emergency service to members as needed including (but not limited to) towing disabled boats and pumping excessive water from member-owned boats docked at the marina.

### ***MAINTENANCE AND CLEANING***

- Work from a shift responsibilities list in completing necessary duties to assure cleanliness of the marina and association office areas, including lower level, docks, beach, picnic areas, patio and parking areas.
- Provide general upkeep of association-owned boats and equipment.

### ***MONITORING LAKES AND MARINA AREA***

- Monitor lake use by members and attempted lake use by non members, enforcing board policy.
- Monitor lakes for debris and weed problems.

We are looking for energetic, hardworking, and friendly individuals who want to earn some extra money.

If you or someone you know are interested, please come by the association office, Monday through Friday, 9 a.m. to 5 p.m. and fill out an application.

**Deadline to submit an application is March 31st.**





## MARINA

# MARINA RENTALS

## The Basics

### Weather - Bad Weather

Cancellation is ONLY permitted if the following conditions exist on the lake at the TIME OF RENTAL.

- Heavy rain lasting > 30 minutes
- Lightning
- Severe weather warnings
- High wind advisories

In case of inclement weather, boat rentals will be issued a credit, to be used during the current marina season. Refunds will not be issued.

**BAD WEATHER = ANY CONDITION  
STAFF DEEMS UNSAFE**

### Drivers - Who's Driving?

You can as long as you...

- are 18 or older
- have a valid driver's license
- are a member in Tipton Lakes

No Experience? A brief orientation will be given by a member of our staff on the boat.

We help first-time boaters to understand the basics of pontoon boat driving.

**WE DO NOT PROVIDE A DRIVER.**

### Rental Times

Rentals are between two- and four- hour time blocks.

Please be sure to arrive 10 minutes prior to your rental time so you are ready to go at your "start" time. It is important to return a few minutes prior to your "end" time. Time slots cannot be extended. Our boats are on a very tight schedule, and they need time to recharge for the next rental.

**\$15 LATE FEE FOR EVERY 15 minutes LATE**

## Customize Your Experience

### Love Fishing? - BYO Gear

You must bring your own equipment and bait.

Our boat needs to be returned in the condition it went out.

### Hear That? - It's Your Music

The lake is surrounded by houses and is shared with many other boaters.

**PLEASE BE RESPECTFUL WITH YOUR  
VOLUME.**

### **Can I Bring a Pet?**

No, pets are not allowed on the rental boats or at the beach

### **Food & Drink**

Yes, you can bring food on the rental boats.

If you bring alcoholic beverages, please know, the same rules apply for the driver

of a boat as that of a car.

The member operating the watercraft must remain sober in accordance with Indiana law.

Our boat needs to be returned in the condition it went out.

**GRILLING IS NOT ALLOWED.**

## *Safety First*

### **Boarding - Getting On & Off**

Come to the marina deck area to pay for your rental. The staff will get you loaded on the boat.

You must be back by the end of your rental period. Stop at the end of the dock and staff will park the boat.

A restroom is accessible in the lower level when the marina is open.

Swimming and floating in the lake is expected! Ladder provided for re-boarding the boat.

### **Life Jackets? - It's The Law**

We provide youth and adult life vests equal to your boat's max capacity.

State Law requires passengers 12 years old and under to wear a life jacket anytime the boat is in motion.

It is recommended that you supply your own life vest for infants and children less than 50 pounds. You know what fits them properly and what is comfortable for them.

We strongly encourage anyone in the water to wear a life jacket.

### **How Fast? - 4-5 HP Electric Motor**

Our rental pontoons are NOT speedboats.

Stay at least three-boat lengths from the riprap or shoreline in any area.

Slow down in the canals and marina cove.

They are equipped for a fun, relaxing day out on the water with family and friends - cruising around the lake and finding the perfect spot to anchor and enjoy the sunshine.

The back half of every boat has shade, a Bimini cover.

### **Max Capacity - Varies By Boat**

Each boat has a legal max capacity (6 or 9 people). This includes babies, young children, teens and adults.





# RIPRAP, DREDGING & SAND

## Lakefront Properties

If you are a lake front property owner and are in need of “riprap” at the shoreline, dredging around your dock or sand on your beach, PAF Construction will be on the lake the weeks of **April 15th and April 22nd**. You can reach Jeremiah Percival at 812-521-1973 to obtain a quote and to schedule the work you would like him to complete. **Please contact Jeremiah by April 1st to secure dates.** This will be the only time during 2024 that a homeowner will have the opportunity to have work completed from the water by PAF. If this opportunity is missed, then the work would need to be completed from your lot or to be postponed until the following year.

As a reminder, each owner of a lot that abuts a pond, lake, canal, creek or other body of water within Tipton Lakes is required to maintain the shoreline (including the “rip-rap” rock) and water’s edge adjacent to the lot neat and clean and free of paper, trash, uncut weeds or unsightly growth or other debris.

## LAKE TREATMENT DATES

Due to the continued algae in the lake, the Tipton Lakes Community Association Board of Directors at the recommendation of the Lake Committee and Finance Committee approved to continue with the three extra scheduled lake treatments by Aquatic Control in the months of June, July and August.

Watch for red buoys, indicating a lake treatment has been performed. When red buoys are out on the water, swimming is prohibited.



### EXPECTED TREATMENT DATES FOR 2024 ARE:

<u>APRIL</u>	<u>MAY</u>	<u>JUNE</u>	<u>JULY</u>	<u>AUGUST</u>	<u>SEPTEMBER</u>
3	7	4, 18 & 25	9 & 23	6 & 20	3

Treatment dates are subject to change based on the condition of the lake.

# GREEN GRASS & Clear Water

Water quality, friendly lawn care and fertilizer recommendations from the Tipton Lakes Community Association. Please share this with your lawn care provider.

This article is intended to help educate our members on the appropriate way to care for your lawns in such a way that lawn care chemicals are minimized in the stormwater runoff into our lakes. This concern is applicable to all residents since rainwater from all properties goes to the lake.

Some lawn care practices create water quality problems. Excess nutrients (including nitrogen and phosphorus) found in fertilizer that runs off our properties into our local bodies of water can trigger algal blooms. It's likely that you and your neighbors believe having a lawn that is safe for the environment is very important. Below are some practices for creating and maintaining a healthy lawn that is attractive and safer for the environment.

## ***SIMPLE RECOMMENDATIONS FOR EVERY LAWN***

### **1 | GRASS SEED**

Consider choosing grass varieties that require less maintenance and are appropriate for the area. Install a high-quality fescue blend. Fescue is disease- and drought-tolerant once established. Seed should be put down in the fall during the Labor Day time period.

### **2 | DON'T OVERWATER**

Overwatering can lead to runoff and leaching of contaminants into lakes. Use 1 inch to 1 ½ inches of water a week in July and August is plenty for the grass to survive. Overwatering increases runoff and shallow root growth which is not healthy. Water twice daily with short-run times at 3-5 a.m. and 9-11 p.m. This gives ample opportunity for absorption.



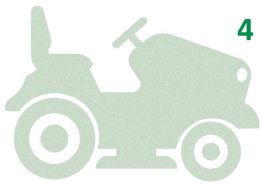
### **3 | TEST YOUR SOIL**

To have your soil tested contact Purdue Extension Bartholomew County at 812-379-1675. Sometimes adjusting the soil's pH or organic matter are the only treatments needed to improve a lawn. If the soil test results are acceptable, but your lawn is not, then check for other problems like pest or fungal infestations.





## Green Grass & Clear Water - continued



### 4 | MOW SMART

Mow grass 3 inches or higher. NEVER dispose of or blow clippings into storm drains, drainage areas or lakes.

### 5 | KNOW WHEN, WHERE AND HOW MUCH FERTILIZER TO APPLY

**When-** No earlier than spring green up and no later than the end of September to ensure proper soil temperature for grass to take up nutrients. Reduce the number of applications to two or fewer times per year.

**Where and How Much-** Measure the dimensions of the area that needs fertilizer; use the square footage to determine how much fertilizer to use. **Use only what you need.**

Know your local and state laws regarding fertilizer. Do not apply fertilizer within 10 feet of water.

### 6 | CHOOSE THE RIGHT FERTILIZER

Slow-release formulations, zero- to low- phosphorus and organic fertilizers are most beneficial to the soil. Overapplication of any type of fertilizer or overirrigation can lead to water quality problems. The three numbers on a bag of fertilizer form what is called the fertilizer's N-P-K ratio. The proportion of three plant nutrients in order: nitrogen (N), phosphorus (P) and potassium (K). The middle number should be zero.



Tipton Lakes members who are using our lakes for recreation purposes have been observing firsthand a severe algae bloom. Our Lake Committee has been working hard to combat the growth and spread of algae. Aquatic Control, our lake treatment supplier and aquatic biologists, indicates several contributors to this problem: shallow lake, age of the lake, and excess nutrients from fertilizers. Please make efforts to reduce lawn fertilizers that enter the lakes and perhaps eliminate the Spring application all together.

The Lakes Committee of Tipton Lakes appreciates your consideration of these recommendations. Please share this information with your lawn care professional. Help us protect our valuable asset, the lakes.

Please go to this link, [turf.purdue.edu/extpub/facts-about-phosphorus-and-lawns/](https://turf.purdue.edu/extpub/facts-about-phosphorus-and-lawns/) for more information.



# READY TO **RETIRE?**

Let us be your guide.

**How much money do I need to retire? • When should I claim Social Security?**  
**What will taxes in retirement look like? • Am I on track to reach my goals?**  
**How do I spend from my retirement savings?**

If you find yourself asking these questions or more, our Associate Directors of Client Service Zach Greiner, CFP and Maggie Kamman, CMA, CFP were awarded CERTIFIED FINANCIAL PLANNER certification by CFP Board and are available to sit down to discuss your unique financial situation and goals. Retirement can be both exciting and daunting at the same time. We're here to help.

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