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An official publication of Tipton Lakes Community Association



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Tipton Life. Contents Summer 2024

FEATURED STORY



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Summer 2024

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BOARD OF DIRECTORS 2024 MEETING DATES

Monday, July 22, 2024 Monday, September 23, 2024 Monday, November 25, 2024

All meetings are held at 4 p.m. at the Association Office.

TLCA BOARD OF DIRECTORS

Andy Simms

PRESIDENT 812-343-2732

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VICE PRESIDENT 214-213-6107

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Eric Herrmann

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Editor's Note

The sun! The beach! The boats! The lake! What's not to love about a day at Tipton Lakes. We are just as excited about this issue as we are that summer is upon us. Summer brings all the amenities Tipton Lakes has to offer its members. From our pedestrian paths to swimming and boating, we hope all members can get out and enjoy the warm weather. It's both refreshing and rewarding to see all the summer activity.

This issue, just like the others before it, contains stories about our community and the members within it. Thank you to our members who continue to share their stories with our community. This magazine is another reason why Tipton Lakes is a great place to live!

You won't want to miss the article starting on page 14 highlighting seasonal gardening opportunities and tips from our neighbor and local green thumb, James Johnson.

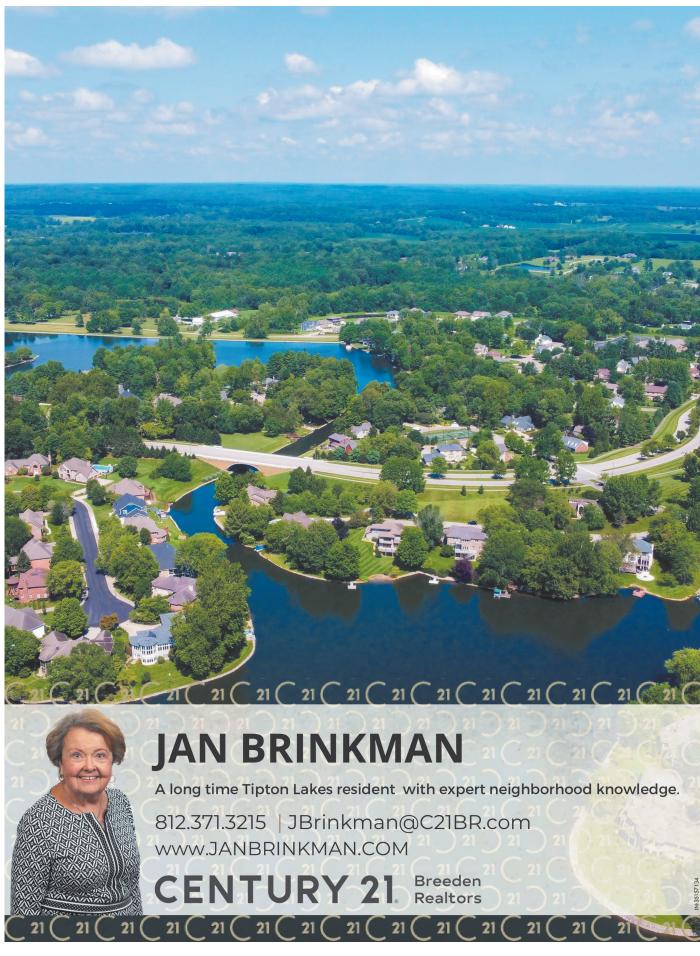
Tipton Life[™] is the official magazine of Tipton Lakes Community Association. All information included in each edition is generated in partnership between Aim Media Indiana and TLCA. You can count on up-to-date, factual and informative news here. In addition, we hope Tipton Life[™] will help our members 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 malorie.ackerman@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.







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 by 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: malorie.ackerman@tiptonlakes. com. Please consider getting involved with your association.



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ANNUAL MEETING

2024 ANNUAL MEETING UPDATE

The association's annual meeting was held on April 15, 2024, at Westside Community Church.

The Cluster Committee's ballots were counted by the Elections Committee prior to the meeting. For those clusters that did not reach a quorum, the volunteers were appointed by the board of directors. A complete listing is included in this issue of Tipton Life.

Andrew Simms, president of the association, opened the meeting by recognizing the board members. Simms then called for a motion to approve the minutes of the 2023 Annual Meeting. Jim Farrar moved to approve, and the motion carried.

Board members up for reelection include: Julie Furber, John Davis and Anuja Chandra. David Borcherding was nominated by Eric Herrman, a board member. All four will be appointed at the next board meeting.

Andrew introduced Ben Wagner, executive director. Mr. Wagner introduced Nancy Battin, who has been with the association for 28 years, and Malorie Ackerman. He also highlighted the accomplishments of 2023 which included walkway repairs, drain repairs at Shoreline Drive, Timber Ridge and Turtle Bay; repairs and painting in Woodcrest Villas, updated landscaping beds at the Goeller, Blackhawk and Fontana entrances, and dredging of two coves. They are planning to dredge three more coves in 2024.

Wagner also gave an update on real estate transactions for the year, a community events recap and the association's 2024 goals which include: phase 4 Goeller sidepath, painting and repairs in Woodcrest Villas, a new walkway and retaining wall to the beach, landscaping of Shoreline Drive Park, storm drain repairs with the city, sediment inactivation trial to reduce algae, West Lake spillway inspection, dock repairs, reserve study review and incorporation into long-term planning, a tree audit and the Grounds Committee's three-year plan update. Wagner also explained the importance of keeping phosphate from fertilizers out of the lakes and storm drains to improve the water quality and reduce algae. He ended with an update on development in Tipton Lakes, highlighting 168 lots yet to be developed.

Julie Furber, Treasurer and Finance Committee chair of the association, presented the audited financial report. She noted that applicable excerpts were mailed to all members and that complete copies are available at the Association Office.

Mrs. Furber shared comparable information regarding revenue, expense, reserve fund and property/equipment over the last two years and stated that reserve spending was slightly down from 2022 and operating expenses were slightly higher than 2022. She mentioned that 2023 saw a record year for the East Lake Pool. Furber ended by highlighting that Reserves increased by \$215,000 and thanked her Finance Committee members and the staff for their assistance over the past year.

Thanks to Jan Brinkman of Century 21 Breeden realtors for sponsoring the annual meeting and allowing for a prize drawing of free, third- and fourth-quarter general assessments — a value of \$374! The Winner was Lyndsay Burton!

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// The fruit trees in Jim Johnson's garden have begun growing their tasty produce.

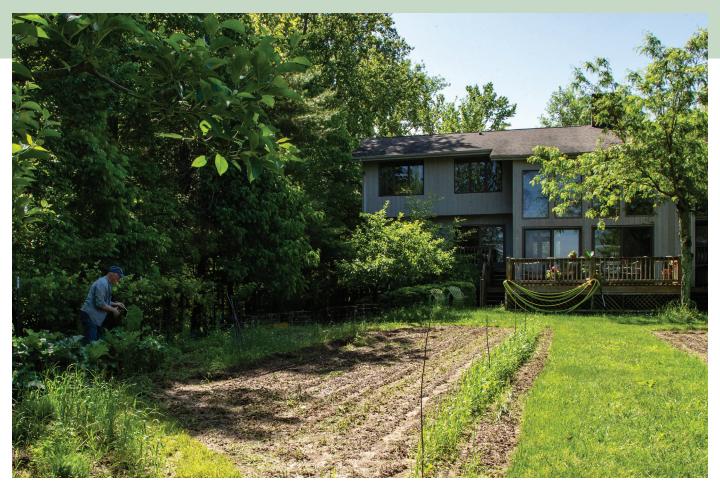
There's a home in Northlake Woods that exhibits an exceptional level of horticultural prowess. The varieties of grape vines, fruit trees and row crops in the garden plots set a standard that may inspire other Tipton Lakes' residents to make their own.

Jim and Karen Johnson have been horticulturalists for a while. They had their house built in 1992, when it was surrounded by more vegetation than neighbors.

Jim, a native of the mountains of Pennsylvania, was inspired to bring forth bounty from the Earth early on.

"When I was a little boy on the Allegheny River, there was a Swedish widower, Gustav Carlsson, who had fruit trees. I could sit under his vines and eat all the grapes I wanted."

Between the yards facing the street and the lake, there are peach trees that, according to Johnson, are "not big producers, but the peaches are good to eat," apple, pear, plum trees and pawpaw plants. There are also Concord, red seedless and mars grapevines, and garden plots with rhubarb, kale, turnips and asparagus, among other vegetables.



// Johnson continues to work on his garden. While it doesn't look like much right now, those rows of dirt will become rows of crops by summer's end.

"I kind of see the whole place as a garden," said Jim.

He is retired from a career in medicine, which took him to Iowa City, Iowa, and Richmond, Indiana, as well as specializations in anesthesiology and internal medicine.

In the early 1990s, he "discovered a whole new field" in occupational and environmental medicine. He discovered through a medical journal that Cummins had a facility for that, which led to the Johnsons' move to Columbus.

Karen, whom he'd met on a blind date at a Frisch's restaurant in Cincinnati in 1965, pursued a career in education.

After settling in Columbus, Jim's work as a physician focused on contract work in occupational medicine, as well as Volunteers in Medicine. Jim's exploration of new areas in his field is emblematic of the way he has embarked on other interests in his life.

An accordion player as a youth, he took that instrument up again in adulthood, which led to study of the piano.

"I'd take accordion and piano lessons on the day of the week when I worked at Volunteers in Medicine in Bloomington," he said.

He also studied piano with Asbury Methodist Church's organist, Ed Bruenjes. This kind of curiosity is also evident in his approach to gardening. He took Purdue University's master gardener's course, as well as its fruit grower's course.

"The fruit tree species we have here are all recommended by Purdue," he said.





// Clusters of pears begin to appear high in Johnson's garden.



// This time of year the garden sits between having flowers and ripened fruit. Instead plants use their broad leaves to soak up the sun and feed the growing produce.



// Johnson's apple trees overlook the lake. Here a Jonagold apple tree sits protected from local wildlife by it's wire protector.

Family is also important to the Johnsons, who express gratitude that their three daughters, one son and all grandchildren live nearby. His grandson Brody, who is a student at North High School, helps Jim with gardening activities.

"Generosity is one of the fruits of the spirit

Jim said that there is a bit of buzz at Tipton Lakes regarding gardening, which he'd like to encourage.

Johnson said he would be happy to help anyone get a vegetable garden started. And, all anyone needs to have a garden are a few hand tools, a little patch of dirt, and some sun.

"A number of people are interested. I like that our gardens are visible to those on the lake, so they can see an example of how it's done," he said.

This, too, is emblematic of another core value of his: passing good things along.

"I didn't come from a family with a lot of education," he said. "In high school, I figured I'd get some kind of job and that would be that, but a coach I had in a couple of sports gave me a thousand dollars to use specifically to go to college."

That example inspired him to likewise empower others.

"Generosity is one of the fruits of the spirit," he said, when asked about an overarching unity to the aspects of his life. "That's the goal right there."

Stay tuned for our summer and fall issues of Tipton Life to continue learning about gardening in the the Tipton Lakes neighborhoods.

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 5:00 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!

PLEASE NOTE: GARAGE SALE PERMITS ARE NO LONGER REQUIRED.

SANS SOUCI DONATIONS AFTER GARAGE SALE

On Saturday, June 1, 2024, from noon-4:00pm, Sans Souci will be collecting donations at Harrison Ridge Park in Tipton Lakes. Residents of Tipton Lakes may bring boxed, bagged or otherwise contained household items and/or clothing to the collection site near the tennis courts. If you have donations of furniture or other large items that cannot be transported in your vehicle, please call 812-372-3419 to schedule a pick up during the week of June 3rd.





2024 CLUSTER COMMITTEES

THANKS FOR YOUR WILLINGNESS TO SERVE YOUR ASSOCIATION!

If you have a concern in your cluster, contact your Cluster Committee members who serve as your link to the board.

WOODCREST VILLAS

Christine Ahlbrand Cynthia Boll

PLACE

WINTERBERRY

Darlene Bricker Norm and Lori Eavey **BLACKHAWK**

Susan Gobert Bill Kennedy Anu Ryshavy

GREYSTONE

Diana Gambaiani **Emily Schumm**

HARRISON RIDGE

Puneet Jhawer

SHOREVIEW

David Leehaug Cheryl McAvoy OAKBROOK

Elaine Hilber **Chrissy Simonton** Jessica Robayo

PINTAIL LANDING

Susan Barker Diane Gertle Amy Dowd

HARRISON GREEN

Nancy Ardizone Michael Crafton **MALLARD POINT**

Carol Kostrzewsky Pam Robertson Lyndsay Burton

PINTAIL POINT

David Clark Carol Marshall Judy McCormick Alan Gilbert Judy and Gregg Summerville Larry Schneider

WATERSIDE

Tony and Dana Peters Sonia Pandita

CARYA SQUARE

Judie Lahr Deb Turrel

TIMBER RIDGE

David and Jennifer Smillie Doug and Megumi Owens

WESTLAKE HILLS

Paul Furber **Carol Pennington** Diane Robbins

NORTHLAKE SHORES

Justin Burdick Sara Lee

NORTHLAKE

WOODS

Jan Brinkman Lisa Hladik Karen Colvill

STONEBRIDGE Cherian Olikara

HORIZON WEST

Robert Forste Mary Stelter

LEXINGTON GREEN

Joe Sawin Jerrett and Julie Deckard

Brian and Stephany Dahl **Dennis Dunning**

Lisa Brueggemann

TURTLE BAY

HERON COVE

Marianne Hinds Jacqueline Wendel

SHADOW BAY

Glyn and Carol Price Mike Hinckfoot

FONTANA

David Borcherding and Susan Pickens

THE PRESERVE

Paul and Shayla Holtkamp

WESTBROOK

Alie Rauchfuss Denise Scofield Melissa Watts

BUTTERNUT POND

Doug Firenze **Christy House** **BITTERSWEET** WOODS

Catherine Pullev Carolyn Mulloy Marylou Voelker **WESTLAKE PARK**

Upehdra Deshmukh Elisa Torres

SPRING HILL

Chris Meir Gangadhar Venkatiah

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- Maintenance of three beautiful lakes and the dams.
- Liability insurance for the association, directors, and officers.
- Miles of pedestrian walkways.
- A personal welcome packet for each new member.
- Hundreds of annual flowers in the summer.

- Social events such as the Fourth of July and/or Labor Day celebration, Easter Egg Hunt, Winedown, Donuts with Santa.
- Maintenance, including lawn services, tree removals and litter pick up of the marina, common areas, and boulevards.
- Full-time association staff.

- Publications, such as four Tipton Life magazines, various brochures and mailings.
- Professionally audited books and tax preparation.
- Marina staff (May-September).
- Reserve "savings" account for capital repairs and replacements.

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REMINDERS

COMMUNITY ASSOCIATIONS: 3 REALITIES YOU CAN'T ESCAPE

All community associations have three things in common.

MEMBERSHIP IS MANDATORY

Buying a home in a community association automatically makes you an association member—by law.

GOVERNING DOCUMENTS ARE BINDING

The association governing documents can be compared to contracts. They specify the owners' obligations (following the rules, paying assessments) and the association's obligations (maintaining common areas, preserving home values).

YOU COULD LOSE YOUR HOME IF YOU FAIL TO PAY ASSESSMENTS

Associations have a legal right to place a lien on your property if you don't pay assessments.

But, take heart! Associations also have three realities they can't escape. Associations have an obligation to provide three, broad categories of service to residents.

COMMUNITY SERVICES

For example, maintaining a community website, orienting new owners or organizing social activities.

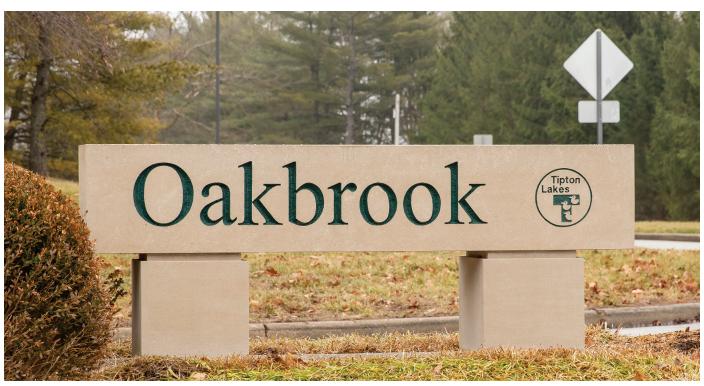
GOVERNANCE SERVICES

For example, establishing and maintaining design-review standards, enforcing rules and recruiting volunteers.

BUSINESS SERVICES

For example, competitively bidding maintenance work, investing reserve funds responsibly, developing long-range plans and collecting assessments.

By delivering these services fairly and effectively, community associations not only protect and enhance the value of individual homes, but they provide owners an opportunity to participate in decisions affecting their community and quality of life. And those are realities we can live with.



// One of the many responsibilities of the assocation is to maintain signage in the neighborhood.





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EVENTS

Save the Dates Save the Dates Mark Your Calendars!

All dates and events are subject to change. Please check our website, 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.



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 in 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 have a hands-on experience where the children can learn to tie a fishing knot, bait their hook with crickets or worms, and catch fish from our dock. There is no fee for the event, however, please call the Association Office at 812-342-8522 or email: malorie.ackerman@tiptonlakes.com to let us know if you plan to attend.

SEPTEMBER 1 — *Parade 6 p.m., Fireworks 9 p.m.*

Labor Day Celebration, Parade & Fireworks - Tipton Lakes Marina, parade at 6 p.m. and fireworks begin at 9 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 3. 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, you can sign up at runcolumbus.org

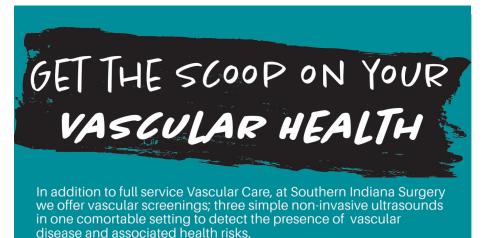
Please note that the marina's parking lot and boat ramp are closed during the event

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 lever between 9 a.m. and 11 a.m. to have a doughnut and see Santa Claus.



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MARINA

MARINA

As you receive your summer edition of Tipton Life, the marina is open and in full swing for another season, offering wonderful amenities to our Tipton Lakes members.

The marina season officially opened May 4th, please reference your marina brochure or www.tiptonlakes.com for operating hours. The association encourages members to make reservations for boat rentals and facilities in advance at the Association Office, Monday through Friday from 9 a.m. to 5 p.m. ALL BOAT RENTAL RESERVATIONS MUST BE PAID FOR BY USING YOUR DEBIT/CREDIT CARD, NO CASH WILL BE ACCEPTED. Boat rentals of more than two hours will require payment two days prior to rental. Rental boats are in high demand during the summer months, particularly on the weekends. Therefore, it is encouraged that members make reservations in advance to ensure that we can provide a boat at the time desired.

If you have not rented a boat before, this season is a good time to give boat rentals a try. We have four pontoon boats that hold up to nine people that are available this year. In addition to the pontoon boats, we have four kayaks. Two of the kayaks are doubles and two are singles. We also have two paddleboards available to rent.

Your driver's license serves as your membership card and is required for all boat rentals. Summer marina passes are required, in lieu of a membership card, for those without a valid driver's license. Summer marina passes can be obtained at the Association Office only, Monday through Friday from 9 a.m. to 5 p.m.

Marina brochures were mailed in mid-March and include detailed information regarding rental rates, lake treatment dates and contact information for the marina staff. Everything you need to know to enjoy the amenities at Tipton Lakes is included in one convenient brochure. You may also find information on the association's website at www.tiptonlakes.com



We are proud of our marina area and hope that you will assist your association by:

- Discouraging nonmember use. Please remember to have your driver's license or summer marina pass with you at all times when using amenities.
- Encouraging a litter-free area.
- Encouraging a pet-free swim and beach area.
- Hosting parties at the marina no later than 10 p.m. when the beach area closes.
- Calling the Columbus Police Department when you observe suspicious activity in the area. CPD nonemergency number is 812-376-2600.

Lake Treatment Dates this Year

MAY | 22

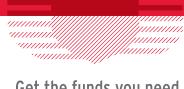
SEPTEMBER | 10

What's your NEXT?



Ask for details or apply online (812)372-2265 germanamerican.com



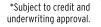


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MARINA

IMPORTANT REMINDERS FOR **BOAT OWNERS**

As the summer boating season gets underway, the association would like to remind all boat owner members to observe the following for boating on Tipton Lakes:

- Stay 50 feet (about three boat lengths) away from homeowner's docks, swimming areas or shoreline areas.
- The marina bay, all small coves and the canals are considered SLOW ZONES. When traveling in these areas, slow the boat so that no wake is produced.
- If boating late at night, please be respectful to others by keeping the noise level low. Even if you are in the middle of the lake, noise carries a long way across the water. Loud, late-night parties on a boat are very disruptive to the tranquility that we all enjoy.
- After dusk, please use your boat-navigation lights to help other boaters see you.

REMINDERS

ATTENTION PET OWNERS

THE NO. 1 COMPLAINT RECEIVED IN OUR OFFICE

As you are out enjoying the summer weather and walking your pet please take advantage of the Pet Waste Stations. There are nine waste stations throughout the community. Locations: near the tunnel by Greystone, entrance to Turtle Bay, Northlake Dam Trail, Goeller Trail across from the fire station, Terrace Lake Road and Shields Drive, Harrison Ridge Park, both Bridges on Tipton Lakes Blvd, and the intersection of Champion Drive and Tipton Lakes Blvd. If you see a Pet Waste Station that needs attention, please call the Association Office at 812-342-8522.

The following are a few seasonal "pet-friendly" reminders:

 SCOOP THE POOP — Please remember to clean up after your pets when exercising them. Pet waste should not be left along walk paths or in common areas, the marina or park areas. Please remove and properly dispose of pet waste.

- NOT AT THE BEACH Pets are not allowed at the beach area at the marina.
- LEASH RECOMMENDED The association recommends keeping pets on a leash, especially on the pedestrian paths.
- STOP EXCESSIVE BARKING As we are all out enjoying nicer weather, excessive barking from pets can damper enjoyment. Pet owners are encouraged to train their dogs to limit excessive barking. Seek local training opportunities through our city's animal control offices.

Your cooperation is much appreciated and will allow all of us to enjoy our park-like setting.









REMINDERS

TIPTON TIDBITS

LET'S FIGHT THE ALGAE!

Our Lake Committee is working hard to address the algae problem, and we need your help. You can make a difference by limiting fertilizer applications and making sure applications have zero phosphorus. That's the middle number you see on fertilizer bags: nitrogenphosphorus-potassium. Don't use 10-10-10, rather 10-0-10. If you use a lawn company, talk to them and make sure they are doing the same. And remember, all drains go to the lakes.

CALL BEFORE DIGGING

Finding out if "it's safe to dig" on your property is as easy as dialing 811 to arrange for utility companies to mark locations of underground lines.

ROUND UP THOSE WEEDS!

A little bit of weed killer on your sidewalks and curbs works wonders to beautify your yard.

ONE WAY TO BE A GOOD NEIGHBOR & ASSOCIATION MEMBER IN THE SPRING AND SUMMER:

Avoid early morning hours or times when a neighbor is hosting an outdoor event when mowing your lawn!

Do not blow grass clippings into the lake. They just end up in the bottom of the lake, costing more to maintain our clean lake system and encouraging algae.



HELP US MAINTAIN OUR PEDESTRIAN PATHS

Although we perform a yearly audit on the conditions of our paths, there are miles and miles of them to keep track of. If you notice a problem area, please call the Association Office. In addition, the association maintains the grass between the path and the curb. However, homeowners maintain the area inside the path. If there is a problem with overgrown landscaping that impedes passage on the paths, please let the Association Office know and staff will contact the owner. Assistance from owners in maintaining the plant material along the path is greatly appreciated!

CITY CHUCKHOLE PATROL

City Chuckhole Patrol has swung into action and is readily patching those annoying holes that have popped up everywhere in the streets over the winter months. City residents wishing to report chuckholes may call the City Garage at 812-376-2508, Monday through Friday from 7:00 a.m. to 3:30 p.m.



STREET LIGHT NOT WORKING?

The association staff monitors street lights on a regular basis and reports those that are not working. However, we may not notice a light that is near your home, mailbox, or along your regular walking route, etc. If you notice a light not working, please send an email to: malorie. ackerman@tiptonlakes.com or call the office at 812-342-8522. When reporting a light out please provide the number off of the light pole, this aids in having them repaired.







REMINDERS

IMPORTANT NEWS!

ARE YOU RECEIVING OUR EMAILS?

If not, you are missing out on important information. Please send an email to: malorie.ackerman@tiptonlakes. com to be added to our distribution list.

Emails contain important news and events at Tipton Lakes. Email communication is cost effective and timely.

NEXTDOOR MAILING

If you receive a Nextdoor mailing in your mail this is not related and was not sent by the Tipton Lakes Community Association. This online network is a private company that is a neighborhood social network.

Tipton Lakes Community Association is not affiliated with this network.

SECURITY

Tipton Lakes Community Association has hired an outside contractor, Eagle 1 Security Group, to provide periodic security for the summer months. The security guards will be in uniform and sometimes in unmarked vehicles. They will be on the property at random days and times. They will be monitoring the common areas for unapproved use by nonmembers of Tipton Lakes. If you are visiting a common area, you may be asked to provide proof of residency. Our goal is for this not to be an inconvenience, but rather a protection of the assessments our members pay for the maintenance and upkeep of the common areas. It's not fair for others to use the common areas that do not pay for such use.

MAILBOX FLYERS

It is against the law to post anything on a Mailbox!



"No part of a mail receptacle may be used to deliver any matter not bearing postage, including items or matter placed upon, supported by, attached to, hung from, or inserted into a mail receptacle. Any mailable matter not bearing postage and found as described above is subject to the same postage as would be paid if it were carried by mail."

Source: https://faq.usps.com/s/article/Restrictions-for-attaching-flyers-posters-etc-to-a-mailbox

If a flyer is placed on a Tipton Lakes mailbox and it is damaged when it is removed, the person or company that hung the notice will be charged for painting the mailbox.





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.

We've been local, trusted advisors since 1975 and were established more than 45 years ago under a single goal: to be a friendly, knowledgeable, trustworthy and reassuring source of financial guidance to our clients.

Whether you have \$1,000 or \$10 million to invest, we'd love to invest alongside you.

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