



# Heritage Lake HIGHLIGHTS

*Publisher: Heritage Lake Community Services*

## DECEMBER 2011



11-30-2011



### Grandpas Rock New Years Eve

Saturday, Dec. 31, 2011  
9:00 PM - 12:30 AM

Heritage Lake Activity Center



Classic Rock 60s, 70s, 80s & Contemporary Music of the:  
Beatles, Eagles, Garth Brooks, Jim Croce, Eric Clapton, America, Kansas & many more

**Admission \$10**

Snacks & Party Favors Provided  
(BYOB & refreshments)



Proceeds to:

Putnam County Kids Count



For Reservations Contact:  
Pam Miller 386-6226  
HLPOA Office

### HOLIDAY VISIT & PICTURES

#### WITH SANTA!!!

Saturday, December 3, 2011

1:00pm to 4:00pm



At the Heritage Lake Activity Center

Sponsored by  
Heritage Lake Neighborhood Activities Committee

Come see Santa and participate in a holiday activity!  
Professional photographer Dave Charrlin will be on hand to take your child's picture or your family picture with Santa. If you would like to arrange for Dave to take your family holiday pictures, please contact Dave at 312-420-8823 to schedule an appointment so that he can spend more time making your family photos picture perfect! Dave will take pictures with Santa for a fee of \$3 for a 5x7 or \$4 for an 8x10 picture.

And, of course,

**Santa will be the star attraction!**  
**Don't miss this opportunity for your children to visit with him December 3!**

**GENERAL MANAGER and EDITOR:**

Harold O. Paetow

**ASSOCIATE & ASSISTANT EDITORS:**

S. Dailey, M. Dermond and M. Ebacher

**PUBLISHER & PRINTER:***Heritage Lake Community Services, Inc.***PHOTOGRAPHER:** Dave Charrlin**HLCS Inc. CHAIRPERSON:** Kay Dlugos

The *Heritage Lake HIGHLIGHTS* is written and all minutes are interpreted and condensed by the staff of the *Heritage Lake HIGHLIGHTS*. The POA office staff, Conservancy Board, Fire District, Trustees and/or POA Board Members do not necessarily agree with any of the material contained in the *Heritage Lake HIGHLIGHTS*. Only the volunteer Board of the Heritage Lake Community Services, Inc. has any influence on the policies for the *Heritage Lake HIGHLIGHTS*. Expenses are covered by the revenue created by the sale of advertising in the yearly *Heritage Lake Telephone Directory* and the monthly Commercial / Business Ads & flyers inserted into the *HIGHLIGHTS* newsletter.

**COLLATORS:** Kay Dlugos calls everyone !!!

Thanks to ALL volunteers who collate and stuff the advertisement Flyers into the *HIGHLIGHTS*.

**DELIVERY:** David Wooden (JV),

Bob & Lois Hansen (VH), Carey Paetow (MS Inside),  
Tom & Marianne Novak (MS lake side),  
Jim & Marianne Ash (LH),  
Lois & Charles Jennings (PL), Bobby Salm (GB).

Mail subscription = \$10.00 per year  
All subscriptions are renewable in February

**DEADLINES****FOR NEXT ISSUE:**

See Calendar on back page  
*Flyers, Articles & Ads*  
can be emailed to the  
[hlhighlights@gmail.com](mailto:hlhighlights@gmail.com)

Or be dropped off at the Clubhouse

All material must be signed and must include a telephone number (in case of questions)

*Remember*

**WE DEPEND ON YOU FOR NEWS.**

**HIGHLIGHTS GIFT TO YOU!**

Sponsored by Our Advertisers  
produced and delivered by the volunteers of the  
**Heritage Lake Community Services Group**

You are receiving the 2012 Heritage Lake Telephone Directory in your HIGHLIGHTS delivery box with this December issue of the newsletter.

**Heritage Lake Community Services, publisher of the HIGHLIGHTS, is able to provide this directory because of our loyal advertisers.**

***Please let the businesses know that you saw their ads in our telephone directory.***

Any white pages' corrections which need to be made for next year's edition may be directed to: Marianne Ash 386-7554. Please inform Marianne asap.

Any yellow pages' questions should be directed to: Margaret Dermond 386-2648

**Merry Christmas and Happy New Year from us to you and yours.**

**Advertising FLYERS & Business Card ADS  
in the Heritage Lake HIGHLIGHTS**

**FLYERS:** *1,150 copies (8 1/2" x 11")* *Inserted and Delivered* \$40.00

**PRINTING** for *1,150* copies: *Black & White* \$50.00 Total \$90.00

*COLOR* \$150.00 Total \$190.00

**Business Card Ad:** (3.5" X 2") *on page 15 in the HIGHLIGHTS* \$20.00 per month

FLYER or BUSINESS CARD Ads Originals can be dropped at POA Office or e-mailed to: [hlhighlights@gmail.com](mailto:hlhighlights@gmail.com)

**MAKE CHECKS PAYABLE TO : HLCS and Mail to:**

HLCS; 189 Mill Springs; Coatesville, IN 46121 or drop at POA Office

Contact: Harold Paetow - 189 Mill Springs - Phone: 765-386-6287 or Cell: 317-966-6876

**NEIGHBORHOOD WATCH**

**Needs YOUR Help!!**

**IF YOU SEE SOMETHING SUSPICIOUS**

**CALL: 911**

**or direct DISPATCH Office 1-765-653-5115**



**Or the Sheriff's Office Anonymous Tip Line**

**1-800-381-6111 or 1-765-653-3211**

**When you hear the menu selection start, just press #2**



**HERITAGE LAKE NEIGHBORHOOD WATCH**  
Meets 2nd Wednesday ~ 7 PM at the Clubhouse



**ALWAYS REPORT SUSPICIOUS ACTIVITIES ASAP TO:**

**#1. 911 and then #2. to the HLNW & HLPOA (DON'T WAIT!!!)**

## HERITAGE LAKE PROPERTY OWNERS' ASSOCIATION BOARD OF DIRECTORS MEETING MINUTES



Following are the unapproved minutes of the POA Board of Directors meeting (and condensed by the staff of the *Heritage Lake HIGHLIGHTS*). The meeting is held on the 2<sup>nd</sup> Monday of each month at 7:00 PM. at the Clubhouse & is open to all Heritage Lake POA members in good standing. The agenda includes a forum that allows members to express their views to the Board. All members are encouraged to attend. The POA official and approved minutes can be obtained and read at the POA Office.



**Heritage Lake POA Website:** [www.heritagelakepoa.com](http://www.heritagelakepoa.com)

**Board of Directors Meetings: Next Board Meeting is Dec. 12, 2011 at 7:00 PM in the Clubhouse**

**Board Operations Meeting is Jan 4, 2012 at 7:00 PM in the Clubhouse**

**ATTEND AND GET INVOLVED PLEASE SEND YOUR EMAIL ADDRESS TO: [hlpoa@ccrtc.com](mailto:hlpoa@ccrtc.com)**

## Heritage Lake Property Owners Association Board Meeting 11-14-11 Minutes

### Announcements:

- A. **Clear Creek Conservancy** – No Report
- B. **Floyd Township Fire Department** – Roger Wright reported that they have had 184 runs this year. Roger announced that Mike Foster and Duane Kelly are new members of the Fire Board. He also announced that they are in need of a new rescue vehicle.
- C. **Neighborhood Watch** – No Report. Mr. Riehle wanted to thank Security for a very quick response to a call on Saturday evening.
- D. **HLCS** – Harold Paetow reported the phone books will be delivered with the December Highlights.
- E. **HLNAC** – No report.
- F. **POA Security** – Barry Barger reported that they have had reports regarding prowlers in the area. Also they recovered a stolen truck in the Lincoln Hills area.

**Call to Order.** The meeting was called to order by Neil Schneider, President at 7:00 PM. Other Board Members present were: Mike Lambert, Ben Hinshaw, Harold Paetow, Ron Riggen, Ed Salm, Joe Boarini and Jim McCrary. Also present were Charlie Beard, Property Manager, Tracy Montgomery, Recording Secretary and 23 members.

**I. Presentation of Agenda.** Approved as amended.

### II. Presentation of Minutes

- A. **October 10, 2011 Board Meeting.** Approved as submitted.
- B. **November 1, 2011 Operations Meeting.** Approved as submitted.
- C. **November 1, 2011 Executive Session.** Approved as submitted.

**III. Treasurer's Report.** Joe Boarini reported that the revenue for October was \$62,808 and expenses were \$45,216, resulting in net income balance of \$17,592. Year to date revenue is \$1,100,563 and expenses are 994,188, resulting in net income of \$106,375.

### IV. Board Committee Reports.

**A&E.** Ben Fuchs reported that a total of 8 permits were issued; 2 docks, 2 decks, 2 houses, 1 fence and a boat lift were approved. Lori Dotlich has come to four meetings and the committee would like her to be appointed to the Committee.

**Campground.** Ron Riggen noted that the Campground is closed. Account balance is \$1,866.71.

**Clean Up.** Mary Williams reported that the Clean Sweep only netted \$70, but a lot of trash was disposed of. She also reported that the brush dump is working very well, people are following the signs.

**Election.** Shannon noted that seven petitions have been picked up so far. The bio's and statement information is due in soon. Harold suggested that we limit the number of words submitted by the candidates for the article in the Highlights to 125 words and 500 words for the articles in the annual mailer. The Board agreed.

**Government.** No Report.

**Lake Committee.** No Report.

**Planning.** No report.

**Siltation.** Duane Kelly reported that their next meeting is December 1<sup>st</sup> at 7:00 pm..

**V. Manager's Report.** Charlie reported that the **Activity Center** is not open except for classes: cancer support group meeting on the first and third Monday of every month and Bible study group meeting on Tuesdays. We have met with our attorney and are preparing for mediation, regarding the **pool**. **Campground** closed officially October 31, however we will keep the primitive area open through November. The electricity will be shut off on December 1. The **Marina** is closed. **Security** for lake is closed and land security is on a "random schedule". All **outdoor restrooms** are winterized. The picnic tables and trash bins have been brought inside for re-furbishing.

**Neil Schneider** noted that he, Ed Salm and Charlie Beard met with the HLPOA Attorney to discuss three issues of concern: the **pool, clean up rules and past Covenant changes**. The **pool** issue/direction is to press for mediation (as per our contract) therefore our attorney will discuss this with DRW's attorney. As per the **clean up rule proposals**, we should have his input sometime this week. We re-visited the **past Covenant changes** and his direction to revise the printing in 2009. The major items of discussion were the change from 2/3 votes to 51% when it comes to changing the Covenants; and the allowance of "for sale" signs other than the developers. It is our Attorney's opinion that those proposed changes were not recorded properly, in that each of the nearly 2,000 signatures needed to be recorded and they weren't – therefore the changes are not legal and the information we pass out should stay as it is – with the 2009 printing. The Attorney also noted that since we have six sets of Restrictive Covenants (one for each subdivision) that we need to have 2/3 approval from each and all subdivisions, in order to change the Covenants.

(Continued on page 4)

(Continued from page 3)

- VI. Old Business Forum.
- VII. Old Business.
- VIII. New Business.

**A. A&E Committee Member – Lori Dotlich.** The A&E Committee recommended that Lori Dotlich be appointed a member of their committee. She has attended the required three meetings and still shows an interest in becoming a member. It was moved and seconded that Lori be appointed. The Board voted; 8=Y and 0=N votes in favor of her appointment. **Lori Dotlich is a member of the A&E Committee.**

**B. Campground Rules.** After some discussion it was moved and seconded to accept the Campground Rules as proposed by the Campground Committee. The Board vote; 8-Y and 0=N votes in favor of accepting the Rules. This will be placed on the December Board meeting agenda as **Old Business “A”.**

#### IX. Open Forum.

**Mary Williams** wanted to compliment Security on their actions and interactions with the kids on Halloween evening. She thought it was a great public relations effort.

**Duane Kelly** thanked the Clean Up Committee (Don Williams and John Metzger in particular) for cutting the cottonwood trees in the 30 acres.

**Dennis Liffick** asked why the Board would limit the candidates to a 500 word write up for the annual mailer. This didn't seem fair.

**Bob Hansen** noted that Kelly Hunt had gone through his second brain surgery today and is doing fine – we all wish Kelly and Elia the best.

**Woody Napier** asked about the shed proposal and Covenant change. It was noted that it the written format has been approved by the Board and our Attorney and it will be put into a ballot format and mailed to the members in March 2012.

**Lois Napier** wanted clarification on voting – there is one vote per lot for the Covenant changes and one vote per lot for 3 Board candidates.

**X. Adjournment.** Mike Lambert moved the meeting to be adjourned; this was seconded and approved at 8:00 PM.

**NEXT BOARD MEETING  
WILL BE  
MONDAY, Dec. 12, 2011  
7:00 PM  
at the Clubhouse**

### Snack Shack Volunteers Installation of Solar Pole Light at Clear Creek Cemetery. Work done by Jon Metzger, Ben Ferguson, and Frank Skala





## HLPOA INFORMATION

Office phone: 765-386-7447

Mon., Tues., Weds. & Thurs.: 8:00AM to 5:30PM & Friday: 8:00AM to 12:00PM

Exception: March, April & May, then the hours are: Mon. Tues. Thurs. & Fri.: 8:00AM to 5:00PM Wednesday & Saturday: 8:00AM to 12:00PM

**MARINA CLOSED    ACTIVITY CENTER CLOSED ~ CAMPGROUND CLOSED**



### 6 THINGS YOU SHOULD KNOW ABOUT SCAMS

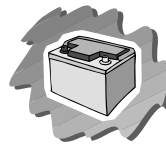
Scams aren't always easy to spot – but it helps if you know the warning signs to look for.

Here are six red flags to indicate that you may be dealing with a loan modification scammer:

1. A company/person asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage. They may pocket your money and do little or nothing to help you save your home from foreclosure.
2. A company/person guarantees they can stop a foreclosure or get your loan modified. Nobody can make this guarantee to stop foreclosure or modify your loan. Legitimate, trustworthy HUD-approved counseling agencies will only promise they will try their very best to help you.
3. A company/person advises you to stop paying your mortgage company and pay them instead. Despite what a scammer will tell you, you should never send a mortgage payment to anyone other than your mortgage lender. The minute you have trouble making your monthly payment, contact your mortgage lender.
4. A company pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand. A legitimate housing counselor would never pressure you to sign a document before you had a chance to read and understand it.
5. A company claims to offer "government-approved" or "official government" loan modifications. They may be scam artists posing as legitimate organizations approved by, or affiliated with, the government. Contact your mortgage lender first. Your lender can tell you whether you qualify for any government programs to prevent foreclosure. And, remember, you do not have to pay to benefit from government-backed loan modification programs.
6. A company/person you don't know asks you to release personal financial information online or over the phone. You should only give this type of information to companies that you know and trust, like your mortgage lender or a HUD-approved counseling agency.

### Clean-Up Committee

Mary K. Williams



### BATTERIES

We can take used auto, truck, boat & cycle batteries.

**Take them to the maintenance building and place them in front of the fence where you put your aluminium cans.**



**ALSO PLEASE  
SAVE & BRING  
ALL OF YOUR  
ALUMINUM CANS**



**to the container at the side of the Maintenance Building.**

### POA Board of Director Candidates are:

1. Bob Hansen
2. Rick Huddleston
3. Mike Lambert
4. Dennis Liffick
5. Ron Rigger
6. Neil Schneider
7. Andrew Worden

The Candidates Bios will be published in the January 2012 Heritage Lake HIGHLIGHTS

## HLNAC EVENTS

### DECEMBER

- 3 1PM-4PM HOLIDAY VISIT & PICTURES  
WITH SANTA - Activity Center

### JANUARY 2012

- 20 BINGO - Doors open 6PM...EarlyBird 6:30PM  
Regular Bingo Begins at 7:00PM  
Cancer Support Group 1st & 3rd Mondays  
Weight Watchers & Fitness Classes

*(See articles for more info)*

**FOR MORE INFO CALL**

**BETH COX 386-2419 or BOBBY SALM 386-7199**

## THANK YOU!!! THANK YOU!!! THANK YOU!!!

. . . to everyone who made our Fall Festival (sponsored by HL Activities Committee & Canaan Community Church) so successful! From candy and cake walk contributors to face painters to musicians to game helpers, many people made this year's event possible. Special thanks for especially awesome gifts to Peggy Braeger, Sharon Peoples/Carpenter Realtors, Grandpa Rocks, and other talented musicians! And special thanks to all, parents, grandparents, and children who participated and supported Fall Festival!

## News from Heritage Lake Snack Shack Volunteers

Since our last event in September, we as a group have purchased a Tree to be planted at the Marina in the Spring, purchased and installed a Solar Flag Pole Light for the new Flag Pole and Flag that was put up by Putnam County at the Clear Creek Cemetery (pg. 4), and donated \$100 worth of merchandise for the Heritage Heartland Homemakers trip on November 17<sup>th</sup> to the Veterans Hospital. Also, members John and Beth Metzger purchased and planted a tree near the Shelter on the Point at the Marina.

We will be having a meeting in early April 2012 to plan for our first Breakfast on the second Saturday in April. Bring your ideas to this meeting of projects for next year. So far we have suggestions of: replace the bumpers on both sides of the Marina Dock, have an Ice Cream Social at the Marina, have a Fried Pie Day, purchase and plant more trees or decorative grasses, make some changes or additions to our Breakfast Menu (such as add French Toast or Waffles), purchase and install some playground equipment at the Marina Park area, and other landscaping at the Marina or where needed around the lake. So members bring your suggestions to the April meeting; or anyone here at the Lake if you have a suggestion on how to improve or beautify Heritage Lake we would love to hear from you as well. Please telephone Lois Napier or Nancy Skala anytime and we can share them with other members via email and be ready to zoom-zoom come Spring.

## FITNESS CLASSES AT HERITAGE LAKE CLUBHOUSE

Sponsored by HLNAC

**YOGA CLASSES**

Classes are for beginner to intermediate level students. We will be practicing Vinyasa Flow Yoga to build strength, flexibility, balance and to relieve stress through postures and proper breathing

***Tuesday Evenings* Yoga**December 6<sup>th</sup>, 13<sup>th</sup>, 20<sup>th</sup>, 27<sup>th</sup> class will be in sessionNew 6 week session starts January 3<sup>rd</sup> through February 7<sup>th</sup>

7:15 PM to 8:15 PM

***Saturday Mornings*****Yoga & Strength Training**

We will practice Yoga and then move onto some strength training exercises

Feel free to participate in just the Yoga portion or stay for the entire class

\*Please bring a set of light dumbbells (a few sets are available)

6 week session beginning December 31<sup>st</sup> through February 4<sup>th</sup>

8:00 AM - 9:30 AM

Please wear comfortable clothing, bring a Yoga mat or large towel and water.

It is best NOT to practice Yoga on a full stomach -

Eat lightly if you must or at least 2-3 hours before class

**CORE STRENGTH TRAINING CLASSES**

Strength training gives you a stronger, firmer body without bulking you up. Fitness experts recommend it as an essential component of a balanced fitness plan, along with aerobic and flexibility exercises.

***WEDNESDAY EVENINGS***6 week session starts November 16<sup>th</sup> through December 21<sup>st</sup>Next 6 week session begins January 4<sup>th</sup> through February 8<sup>th</sup>

7:15 PM - 8:15 PM

Please bring your own dumbbells, mat or large towel for floor work and water.

If you are unable to attend because of the cost, please contact Kathy for scholarship availability or if your schedule will not permit you to attend all classes call for arrangements @317-946-9960 or 765-386-6215

**Class cost for Yoga, Core Strength Training is  
\$30 for a six week session.**

**PLEASE ARRIVE 15 MINUTES EARLY TO SIGN UP AND  
BE READY TO WORKOUT AND GET FIT!!**

**IF YOU MISSED THE SIGN UP DAY YOU CAN STILL JOIN  
THE CLASS AND YOUR COST WILL BE PRO-RATED**

***Kathy holds certifications as a Yoga Master Practitioner,  
Pilates Specialist, Aqua Specialist, Group Exercise and Boot Camp  
Instructor, Nutrition Specialist and CPR***

**GIFT CERTIFICATES ARE AVAILABLE FOR  
CHRISTMAS GIFT GIVING.**

**COST IS \$25 FOR A SIX WEEK SESSION.**

**YOU MAY PURCHASE THEM BY CONTACTING KATHY  
CULP AT 317-946-9960 OR 765-386-6215**

**HEALTH AND FITNESS CORNER****SUPERCHARGE YOUR IMMUNE SYSTEM WITH NUTRITION**

Everywhere you go you see signs offering flu shots. It is the flu and cold season and many of us will become ill. I want to encourage you to consume foods that will supercharge your immune system and hopefully decrease your possibility of getting sick.

In the last ten years research has uncovered many substances in our foods that protect, build and strengthen our immune system. Our immune system will fight for us. It battles to keep our bodies in good health and repair damage from poor nutrition. When we do not supply our bodies with a nutrient dense diet or consume highly processed foods, sugar in excess and too much animal fat we suppress our immune function. Certain plant foods have powerful anti-cancer and immune enhancing effects. The most powerful food in our arsenal is cruciferous green vegetables. Cruciferous vegetables contain ITCs which work to prevent cancer initiation and progression. ITCs increase resistance against infection by drug resistance bacteria and ITCs inhibit H. Pylori growth. They have antiviral and antibacterial properties. To release ITCs cruciferous vegetables must be chopped, crushed or chewed and we benefit most from eating them raw. We should aim for two cruciferous vegetable servings per day (one raw and one cooked). Mushrooms are next on the list. They have potent immune enhancing effects. They empower the body to react quickly and powerfully to disease causing pathogens. Research shows that they slow tumor growth and prevent DNA damage. They have inflammatory properties and are immune-modulating. Onions and Garlic are anti-cancer and immunity building too! Like cruciferous vegetables they must be chopped before cooking or eating to initiate the chemical reaction to bring about organosulfur compounds. These potent compounds fight cancer and inflammation. We should also add berries of all kinds to our diet. Back in the 80's scientist found an antioxidant in berries called ellagic acid. This antioxidant inhibits tumor formation. Many animal studies cite reductions in cancer occurrence with exposure to berry extracts. They were also found to reduce cognitive decline, improve learning and memory in older adults and reduce the risk of diabetes. Flax seeds, sunflower seeds, pumpkin seeds and sesame seeds are highly nutritious and are also part of a nutrient dense diet. Studies have shown that a diet containing raw nuts and seeds actually increase longevity of people on a primarily plant based diet. As you look over this list most of these foods fight cancer and if they fight cancer just think what they could do to a flu or cold virus! Remember your body will fight to maintain good health. Listed below are the top foods for Super Charging your Immunity based on nutritional scientific research~ Kale/Collards/Mustard Greens, Mushrooms, Arugula/watercress, Onions and garlic, Green Lettuce/Cabbage, Pomegranates, Broccoli and brussel sprouts, Berries, Carrots and tomatoes, Seeds. Remember to eliminate or significantly limit sugar as it is an immune suppressant. Reduce or eliminate processed foods and lower your consumption of animal products. **Choose REAL FOOD: vegetables, fruits, beans, nuts, seeds and 100% whole grains**  
**Recommended Reading: "Super Immunity" by Dr. Joel Fuhrman, M.D.**

**To Your Health, Kathy Culp Nutrition Specialist**

**Always consult your doctor before making any changes  
to your diet or fitness routine.**

**This article is for informational purposes only.**

# Halloween & Fall Celebration



## Paris Nolan Wins Coloring Contest & Lights up the Circle of Lights



Seven-year-old Paris Nolan, a Bainbridge Elementary first-grader started the celebration of Circle of Lights by flipping the switch and lighting 4,784 lights streaming from the Soldiers and Sailors Monument in front of some 10's of thousands spectators and a television audience.



Her coloring contest entry featuring a Christmas light was judged the winner from among more than 2,000 submissions. Holly and Steve Stabler of Heritage Lake are the proud parents of Paris.



## HERITAGE LAKE CANCER SUPPORT



**Come Join Us !!! : Every 1st and 3rd Monday:**

**Where:** Heritage Lake POA Activity Center

**Time:** 7:00PM – 8:30PM

**Who:** Cancer fighters, survivors, caregivers, supporters

For more info or directions please contact:

Cindy Ware or Linda Webb  
(317) 590-4864 (765) 386-6501

## What's Happening ?

**Dec. 5: Memories Project**

**Dec. 19: Christmas Party and "White Elephant Exchange"**

Excerpt from the book Anti-Cancer, A New Way of Life by David Servan-Schreiber, MD, PhD, 2009, Viking, p.7  
(Survived brain cancer for 15 years.)

*"Cancer lies dormant in all of us. Like all living organisms, our bodies are making defective cells all the time. That's how tumors are born. But our bodies are also equipped with a number of mechanisms that detect and keep such cells in check. In the West, one person in four will die of cancer, but three in four will not....."*

**The mission of the Heritage Lake Cancer Support Group is to share medical research and other information to help our community avoid the onset of cancer and fight it where present.**

## MERRY CHRISTMAS

It was the night before Christmas. Still presents to wrap, cookies to bake, how many are coming for dinner tomorrow, and what time is Church tonight? We have to hang stockings with care when we come home.

The clock seems to be running faster than Santa's sled. 365 days in not enough time to get everything ready; I have so many things to do. First, let me check my list one more time.

- ❖ For the POA: Heritage Lake Drive will have a new paved road by morning. All other area roads will have pot holes filled and smoothed.
- ❖ For Residents: The pool will open on time. All great employees will be ready from day one. New bathing suits for everyone.
- ❖ For the Board of Directors: No conflicts to solve thru the end of next year. (Each of you lend us your ear so we can tell you what a great job you do).
- ❖ For Lake Management: No algae will grow in the lake this year and what is still there will be gone in the blink of an eye. Everyone will follow boating safety. New life jackets for all and 3 for each child.
- ❖ For the Board's Treasurer: All numbers will balance and begging for more will cease to be an issue.
- ❖ For Volunteers: An abundance of residents will be ready and all will be willing to say yes at a moments notice.
- ❖ For HIGHLIGHTS Harold and Roseann: A gift certificate for a vacation planned for the New Year.
- ❖ For Area Churches: All of your pews will be filled, new organs have been ordered for all of you, and your offering plates will be overflowing with gifts.
- ❖ For the Barbers and the Bargers: Just a little something under the tree.

I have checked my list twice most things are under the wish tree. There are a few more items I'm expecting down the chimney headed for that same tree.

May each of you be blessed this Christmas and have an abundance of prosperity for the New Year.

S. Dailey

CHURCH ANNOUNCEMENTS & ARTICLES

Christmas events you'll want to experience!



Wednesday  
Dec. 14  
6:30 pm

North Putnam  
High School

Eight churches come together to present...

~ A live nativity, community choir, and a two-part Christmas message~  
(Bainbridge Christian, Canaan Community, Lighthouse Fellowship, Lifespring, Roachdale Christian, New Winchester Baptist, New Winchester Christian, & Whitestone Christian churches)



Saturday, Dec. 24 7:00 pm  
Canaan Community Church

Christmas Carols and three short reflections  
on the birth of Christ

~And of course, the lighting of the candles~

Do your children  
know THE Story?



Christmas Day 10:45 - 11:15 am  
Canaan Community Church

An illustrated reading of the Christmas Story  
especially for kids

Every family receives a Christmas gift bag Kids bring a  
drawing of a gift you'd give Jesus!

Come casual... ~Come to the manger~

BIBLE STUDY  
GROUP



The BIBLE STUDY group  
meets every Wednesday

9:30 AM to 11:00 AM at the Clubhouse

This is a non-denominational study of the Bible.  
Please join us as we unveil Jesus Christ



FOR  
UNTO US  
A CHILD IS BORN.  
UNTO US  
A SON IS GIVEN.



## Heritage Lake Garden Club

by Bobby Salm



The Heritage Lake Garden Club Christmas Lunch will be held at The Bread Basket, now in Danville, on Thursday, December 8th at 2:00pm. If you would like to car-pool, meet at the clubhouse at 1:20pm. Instead of a gift exchange, please donate to your favorite food pantry. See you there. This will be our last meeting until March.

"At Christmas I no more desire a rose  
Than wish a snow in May's new-fangled mirth;  
But like of each thing that in season grows."

*William Shakespeare*



## Heritage Heartland Homemakers



by Rosalynn Antcliff

On November 15, 2011, 12 members met for lunch at the POA. The tables were decorated with a fall theme. A delicious meal of Salisbury steak, gravy and mashed potatoes was served by hostesses Bev Spires and Nancy Skala. The side dishes and desserts were served by other members. The hostess gift was won by Kathy Wass. The lesson was "Cookies 101" by Bev Spires. She gave many helpful tips such as when baking rolled cookies use powdered sugar instead of flour. Always use real butter, the best ingredients and pure vanilla. Also bake 1 cookie sheet at a time and cool cookie sheets between batches. Following the business meeting the club prayer was read and the meeting adjourned.

On November 17<sup>th</sup>, our club and a fellow homemaker club visited the VA Hospital in Indianapolis. We passed out socks, hats, and puzzle books and visited with the veterans. In December we will have our club Christmas party and then wrap gifts for the girls at the Res Care Home in Greencastle.

If you are interested in joining us at our next meeting, please contact Pam Miller at 386-6226 for more information.



## Heritage Lake Book Club

by Marianne Novak



The Paris Wife by Paula McLane is a story of a five year marriage which starts out in the 1920's in Chicago, but then takes place mostly in Paris, France. This novel is told from the perspective of Ernest Hemingway's first wife. Hadley, the main character, came from money, but she learned to live on much less once she married her aspiring writer husband who had a penchant to spend more than he made. The quirkiness of their lives was hard to relate to, but this book is a work of fiction. We gave The Paris Wife a rating of 3.1.

December 14	Self-selected holiday book to be shared along with book exchange and good food at Julia's
January 11	Call Me Irresistible by Suzanne Elizabeth Phillips
February 8	No book club because too many snowbirds will be gone
March 14	South of Broad by Pat Conroy

Regular meetings are held at the Clubhouse at 1 P.M. on the 2nd Wednesday of each month. For more information, call Julia Prather at 386-2431. The bookcase in the small conference room has been restocked (thank you to those of you who have dropped off books). All of the books are now re-alphabetized by author.

Borrow a book, then return it when you are finished reading it.



**The Clear Creek Conservancy District board of directors met  
September 15, 2011, at 10 a.m. at the district's office.  
Directors Present: Robert C. Hansen, Brian Waldman & J. Duane Kelly**



*Also attending: Kathy Deer, Administrative and Financial Manager; Doug Clodfelter, Plant Operator and Operations Manager, Charlie Beard HLPOA Manager, Harold Paetow, HLCS / HIGHLIGHTS and Jim Hazelwood.*

Robert Hansen moved to approve the minutes of the last meeting. Brian Waldman seconded. Vote unanimous.

Kathy Deer reviewed the financial report for the month ending October 31, 2011. Brian Waldman moved to approve the financial report and Register of Claims, dated October 21 through NOVEMBER 17, 2011. Robert Hansen seconded. Vote unanimous.

Kathy Deer provided a written report. The next CD's to mature will be the end of December. The insurance check for Tennery's damages to the lift station totaled \$19,036.00. The Indiana Workforce Development will audit 2010 records on Monday, November 21. Turnkey was billed on November 14 by Invoice No. 15 for \$886.00 for damages found at GB253. The jury trial in the Beers matter begins on November 30. Mr. Beers has refused to settle. The attorneys have prepared and will be filing jury instructions, motions in limine (motions to exclude evidence) and other filings in preparation for the trial.

The Billing Summary Report shows 1,331 active accounts, one less than last month due to removing LH 318 from the billing system. The October/November billing was mailed on November 9 and is due December 15.

Shannon McCullough has not yet submitted a bill for capping the service at Lincoln Hills Lot 318. It was found that the service had already been capped. After discussion, Duane Kelly moved to not charge the Dermonds for the expense. Robert Hansen seconded. Vote unanimous.

The board reviewed a revised contract for Mike Neese to reduce the hours and wages beginning December 1. Robert Hansen moved to approve the employee contract with Mike Neese as collection system operator. Duane Kelly seconded. Vote unanimous. The board reviewed Resolution 2011-5 adjusting all the other wages, salaries and contract costs effective December 1. Robert Hansen moved to approve Resolution 2011-5. Brian Waldman seconded. Vote unanimous.

Kathy Deer reported that the 2012 budget includes appropriation to call the 1999 bonds on July 1, 2012. She recommended the board approve a temporary loan from the district's own funds to call the bonds on January 1, 2012 at a savings of \$14,510.00 in interest. The temporary loan can be repaid in June, 2012 when the tax draw is received. Duane Kelly moved to authorize that the remainder of the 1999 bonds be called January 1, 2012. Brian Waldman seconded. Vote unanimous. Once this payment is made, the district will no longer have any debt.

Doug Clodfelter provided a written report showing the average daily flow at 179,000 GPD and peak flow at 424,000 GPD for the month of October with 2.9 inches precipitation. The owner of GB253 contacted the district on October 27 due to problems with the sewer line. The push camera revealed fiber optic conduit had broken through the 6' inch wye that connects Lots 252 and 253. Jack Stokes made repairs.

An invoice was provided to Kathy to bill all the costs to Turnkey. MacAllister Power Systems performed the semi-annual maintenance and provided a training class for Mike, Don and Doug on the plant generator and portable Kohler generator. Culy Construction sealed the top ring of the treatment plant's return lift station and the valve pit on LS P2. Liquid Waste Management hauled 160,000 gallons of sludge and knifed it in Jim Greeson's field.

Doug recommended the board approve maintenance contracts with MacAllister Power Systems for the four lift station generators at a cost of \$2,975.00 per year and renew the plant generator at \$1,461.00 per year. Robert Hansen moved to approve the maintenance contracts for the generators. Brian Waldman seconded. Vote unanimous.

By acclamation, the board approved the quote from D & S Tree Service Inc. to take down and haul off a sycamore tree beside LS L2 at a cost of \$1,000.00. Doug expressed concern that the tree would uproot and damage the lift station.

Jay Mendenhall has made an offer of \$5,500 for the pump truck the district had advertised for sale. After discussion that the truck is very limited in its potential uses, Robert Hansen moved to approve the sale of the vehicle to Mendenhall. Brian Waldman seconded. Vote unanimous.

The board set the next regular meeting for 10 a.m. on Thursday, December 15, 2011, at the district's office.

**Items For Sale**

&amp;

**Announcements**

**For Sale:** Dining Table and 6 chairs - 46 x 96 \$200.00.  
[765-386-7228](tel:765-386-7228)

**For Sale:** Rich, brown walnut hutch - \$300.  
3 twin beds, \$100.each. 1 dbl bed, \$200,  
2 desks/ 1 oak w/filing cabinet, \$300.  
7 drawer desk smaller desk, \$150. [317-446-5574](tel:317-446-5574)

**For Sale:** PlayStation 2 (plus 9 games)...all for \$75,  
DS games... All 15 games for \$40, Corner Computer Desk-  
Cherry color- \$75, Life rider- \$50 like new, Wing back  
Flex Steel Chairs – pair \$100, call 386-7551 ask for Greg

**For Sale:** 2005 F150 XL 2W 4D 8ft. Bed Pick Up.  
Original Owner Low Miles 62k. Very good work Truck...  
Just spent \$500 on a tune up and brake job. Custom Cap  
with a ladder rack and tool compartment doors. Can be seen  
at Garden Center or [www.heritagelakegarden.com](http://www.heritagelakegarden.com)  
Asking \$8,999 Any Questions call 765-386-7264

**KITTENS:** HOUSEHOLD RAISED KITTENS NEED A  
GOOD HOME. THREE DOMESTIC SHORT HAIRS  
AND MOTHER. KITTENS ARE 6 MO. OLD, MOTHER  
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**NEED A RIDE?****Call 1-765-848-1508****Rural Transit Service is Available**

"County Sweeps" will operate Monday through Friday with demand-response service available County wide. This will include curb-to-curb service available from home to destinations within Putnam County; including appointments, shopping areas, and other personal and business Locations.

All fares are 75 cents one-way & monthly passes for \$15.00

**Bookmobile Schedule**

The bookmobile visits Heritage Lake  
at two locations every Tuesday!

**DECEMBER 6, 13, 20, & 27th**

**The Clubhouse** from 12:30 pm to 1:15 pm

**The HL Marina** from 1:30 pm to 2:15 pm

Access the Library Website at [www.putnam.lib.in.us](http://www.putnam.lib.in.us)



**Anyone interested in  
PLAYING POOL?  
9 Ball? 8 Ball? Straight Pool?  
Call Paul Rivers: 765-386-6159**

**NEW DOMINOS CLUB**

We know there are a lot of people here at the lake who enjoy playing DOMINOS.

The second Friday night of each month at 7 PM,

**SEE YOU ON DECEMBER 9th at 7:00 PM at the Clubhouse.**

It will be \$1.00 per person and the low score for the night will be the prize winner. If you wish, bring a simple snack.

If you are interested call either Peggy Purvis at 386-5446, or Marianne Ash at 386-7554. We need to know the number coming so we will have enough sets available for play. **COME AND HAVE FUN!**

**"FAMOUS" YELLOW / WHITE****TRASH BAG SALE!****Continues to Benefit****Kids' Count!**

Another important source of funding for

Kids Count/Survivor With Character Day Camp

is our ongoing Yellow & White Trash Bag Sale fundraiser!

Yellow bags are 2mm thick with 25 bags per roll and 39 gallon size.

White kitchen bags are 65 per roll & 15 gallon size. All rolls are \$9ea.

Payment may be made in cash or by check payable to KIDS COUNT.

You may purchase trash bags at the POA Office or by contacting Jan Sallee, 386-2175, or Cindy Huddleston, 386-6338.

**PUTNAM COUNTY  
COMMISSIONERS' CERTIFICATE SALE**

**JANUARY 18, 2012 at 10:00 AM**

**Held in the Lobby of  
The Putnam County Courthouse**

<http://www.sri-taxsale.com/commissioner/Default.aspx>

**For Lost & Found Pets****Call Lisa Mock 386-6762**

*If you are able to take in a  
homeless animal on a temporary or permanent basis please give Lisa a call. Thanks!*



*Sausage and gravy biscuit breakfast,  
Groveland Lodge, 1st Saturday of month*

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<b>DECEMBER 2011 ~ JAN 2012</b> <i>VIEW HIGHLIGHTS ON THE WEB AT:</i> <a href="http://www.heritagelakepoa.com/Highlights/newsletter.htm">www.heritagelakepoa.com/Highlights/newsletter.htm</a>				<b>01</b> <i>Deliver HIGHLIGHTS &amp; 2012 HLPOA DIRECTORY</i> 7 PM Siltation Mtg A&E Plans Due 7 PM Men's Bridge	<b>02</b>	<b>03 1:00-4:00PM</b> <b>Holiday Visit &amp; Pictures with SANTA</b>
<b>04</b>	<b>05</b> 9AM PC Commis mtg  7PMHL Cancer Support Meeting - Activity Center	<b>06</b>	<b>07</b> 9:30AM Bible Study Clubhouse	<b>08</b> Garden Club Xmas Luncheon meet at 1:20PM Clubhouse 7:00PM A&E Mtg.	<b>09</b> <b>7PM DOMINOS in the Clubhouse</b>	<b>10</b>
<b>11</b>	<b>12</b> <b>7PM HLPOA Board Meeting Clubhouse</b>	<b>13</b> 7:00 PM HL MEN Bible Discovery Group A/C	<b>14</b> 9:30AM Bible Study Clubhse.  12 Noon Book Club	<b>15</b>  6PM Kids Count Mtg	<b>16</b>	<b>17</b>  7PM Euchre Clubhouse
<b>18</b>	<b>19</b> 6PM PC Commis mtg 7PM HLNAC mtg. 7PM-8:30PM HL Cancer Support Meeting - Activity Center	<b>20</b>	<b>21</b> 9:30AM Bible Study Clubhouse	<b>22</b> 10AM CCCD mtg	<b>23</b> <b>HLPOA OFFICE CLOSSES at NOON</b>	<b>24</b> <b>CHRISTMAS EVE</b>
<b>25</b> <b>CHRISTMAS DAY</b>	<b>26</b> <b>HLPOA OFFICE CLOSED</b>	<b>27</b> <b>HLPOA OFFICE CLOSED</b>	<b>28</b> <b>HLPOA OFFICE CLOSED</b>	<b>29</b> <b>HLPOA OFFICE CLOSED</b>	<b>30</b> <i>HIGHLIGHTS ARTICLES DUE</i> <b>HLPOA OFFICE CLOSED</b>	<b>31 9PM to 12:30AM</b> <b>NEW YEARS EVE PARTY</b> <b>ACTIVITY CENTER</b>
<b>Jan 01 2012</b> <b>HAPPY NEW YEAR 2012</b>	<b>Jan 02</b> <i>HIGHLIGHTS ADS &amp; FLYERS DUE</i> <b>HLPOA OFFICE Open</b>	<b>Jan 03</b>	<b>Jan 04</b> 9:30AM Bible Study Clubhouse <b>7PM HLPOA Board Ops Mtg.</b>	<b>Jan 05</b> <i>Deliver HIGHLIGHTS</i> A&E Plans Due 7 PM Men's Bridge	<b>Jan 06</b>	<b>Jan 07</b>