



Heritage Lake HIGHLIGHTS

Publisher: Heritage Lake Community Services

FEBRUARY 2011



2-3-2011

UPCOMING EVENTS

2011 HLPOA MEMBERS ANNUAL MEETING

Saturday, February 26th at 1:30 PM CLUBHOUSE

Be My Valentine

WINETASTING PARTY

February 12, 2011
ACTIVITIES CENTER
6:00 pm to 9:00 pm

EASLEY WINERY

Presenting 15 different wines

The cost of \$15.00 includes: appetizers
and a keepsake wine glass
Business casual dress please

LIMITED TO THE 1ST "60 GUESTS"

Mail a check or stop in POA office
HLNAC
1000 Clubhouse Rd.
Coatesville, Ind. 46121

EASLEY WINE AVAILABLE FOR PURCHASE
INFO CALL CHARLIE 386-7447 OR BETH 386-2419

FULL SNOW MOON BINGO



FRIDAY

FEB. 18th

CLUBHOUSE

EARLY BIRD GAMES

6:30 PM

JOIN US TO MAKE SOME PRESIDENTS

Dinner will NOT be available
so eat first and then come play.

Heritage Lake Cancer Support Meeting

FEB. 7th and 21st
7:00pm to 8:30pm

at HL ACTIVITIES CENTER

SCRAPBOOKING

FEBRUARY 19th

9am to 6pm

at HL CLUBHOUSE

Weight Watcher Group Fridays FEBRUARY

4, 11, 18 & 25th

9:30 AM

at HL CLUBHOUSE

TEEN NIGHT

FEBRUARY 19th

7pm to 10pm

at HL ACTIVITIES CENTER

GENERAL MANAGER: Harold O. Paetow
EDITORS: Meegan Ebacher & Harold Paetow
PUBLISHER & PRINTER:
 Heritage Lake Community Services, Inc.
PHOTOGRAPHERS: As indicated
HLCS Inc. CHAIRPERSON: Kay Dlugos
 The Heritage Lake HIGHLIGHTS is copyrighted and published by the volunteers who comprise the Heritage Lake Community Services. No part may be reproduced without the express written permission of the editor.

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.

COLLATORS: Kay Dlugos calls everyone !!!
 Thanks to ALL volunteers who fold and stuff the advertisement Flyers into the HIGHLIGHTS.

DELIVERY: David Wooden (JV), Terri Miller, Bob & Lois Hansen (VH), Al Hawkins (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:

Articles / Ads: Due by the 24th of the month
 Advertising Flyers - BY THE 27th of Month
 Business Card Ads - BY THE 27th of Month

Flyers, Articles & Ads can be e-mailed to the
hlhighlights@gmail.com
 or
highlights@ccrtc.com
 also can drop 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.



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



**POA Board of Director Candidates
 LOOK FOR YOUR BALLOT & VOTE**

Ballots will be mailed Feb. 4, 2011

Candidates for 4 Board Positions are:

Joe Boarini, Harold Paetow, Ron Rikken,
 Ed Salm and Andrew Worden.



**NEXT NEIGHBORHOOD WATCH MEETING
 WEDNESDAY APRIL 13th 7PM
 Activity Center**



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

Please call your "Block Captain" so we can alert all parts of our community.

Jefferson Valley	April Land David Calhoun	269 JV 134 JV	(317) 840-9804 (765) 386-7115
Lincoln Hills	Marianne Ash Nancy Dodson	335 LH 218 LH	(765) 386-7554 (765) 386-6405
Patriots Landing	Tracy Montgomery Rita Goen	198 PL 207 PL	(765) 246-5591 (765) 246-5579
Mill Springs	Harold Paetow Debbie & Dave Charrlin	189 MS 196 MS	(765) 386-6287 (765) 386-2253
Gettysburg	Ed Goddard Grace & Jack Propes	190 GB 122 GB	(765) 386-5479 (765) 386-2414
Victory Hill	Gretchen Coronato Leigh Ann Jones	235 VH 104 VH	(765) 386-2312 (765) 386-7128

Please report all crimes to the Sheriff's Office and the HL Neighborhood Watch

The Heritage Lake Neighborhood Watch needs to know so we can alert the Community and help be the patrol, eyes & ears for Sheriff's Dept.

To receive Neighborhood Watch Alerts & Reports via e-mail

Call the POA office (386-7447) extension 0

emails: heritagelakeww@gmail.com or watchurhood01@yahoo.com

also on FACEBOOK as [HeritageLake Neighborhood Watch](https://www.facebook.com/HeritageLakeNeighborhoodWatch)



HLNW Meets on the 2nd WEDNESDAY of the Month
 7:00 PM at the ACTIVITY CENTER



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 2nd Monday of each month at 7:00 PM. at the Clubhouse and 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 minutes can be obtained and read at the POA Office.

Heritage Lake POA Website: www.heritagelakepoa.com

Board of Directors Meetings: Next Board Meeting is Feb. 14 2011 at 7:00 PM in the Clubhouse.

Board Operations Meeting is Feb 28, 2011 at 7:00 PM in the Clubhouse

ATTEND AND GET INVOLVED

PLEASE SEND YOUR EMAIL ADDRESS TO: hlpoa@ccrtc.com

**Heritage Lake
Property Owners Association
Board Meeting Minutes
DECEMBER 13, 2010**

Announcements:

Clear Creek Conservancy –

No Report

Floyd Township Fire Department –
No Report

Neighborhood Watch–Harold Paetow reported that the next meetings will be is January 12th at 7:00 pm.

HLNAC –Beth Cox thanked everyone who helped and attended the Holiday Celebration, it was a big success. January events are: Scrapbooking, Saturday the 13th, Cancer Support Group, Monday the 17th, Chili Cook-Off, Saturday the 22nd, Line Dancing, every Thursday evening and Weight Watchers every Friday. In February there will be Wine Tasting on Saturday the 12th and Bingo on Saturday the 22nd. There is a donation box at the office for coats, hats and gloves for the homeless. Reminder that there are raffle tickets available for a 22" Vizio television.

Call to Order. The meeting was called to order by Ed Salm, President at 7:00 PM. Other Board Members present were: Neil Schneider, Brian Waldman, Ron Rigen, Ben Hinshaw and Joe Boarini (via telephone). Also present were Charlie Beard, Property Manager, Tracy Montgomery, Secretary and 11 members.

Presentation of Agenda. Approved as submitted.

Presentation of Minutes

December 13, 2010 Board Meeting.

Approved as submitted.

January 5, 2011 Operations Meeting. Approved as submitted.

January 5, 2011 Executive Session. Approved as submitted.

Treasurer's Report. Due to the change over in our computer system, the financial statements for December and 2010 Year End will be reported at a later date.

Board Committee Reports.

A&E. Ben Fuchs reported that 1 house and 5 decks were approved in December.

Election. No Report.

Government. Mike Foster reported that there is a petition circulating regarding a flashing light at CR 725 E and US 36 (BP intersection).

Planning. No Report.

Manager's Report. Charlie reported that the **Activity Center** will be closed, except for reservations. The following programs are available through the Center: line dancing and cancer support group. Final design of the pool has been approved by the State. The pool/bath house has been approved by the County. The **Wall of Giving** plaque has been taken to an awards store to be put together. Hopefully, we will have it here at the end of the month. The list of donors for the **paving bricks** has been published in the Highlights, please check this list for accuracy. **Boat Ramp** has been surveyed and specifications will be developed by W. K. Stout & Associates sometime this month. **Security** is checking for POA cards, so please be

sure to carry them with you when using the common areas and lake. The **Office** has integrated our database into one program, QuickBooks. Visit our **website** heritagelakepoa.com for the latest information about events and other "happenings" for the community. Maintenance has begun adding a large storage closet in the **Clubhouse** basement.

Old Business Forum. No discussion.

Old Business. No Items.

New Business

Pool Contract: Ed noted that he, Neil, Jody and Charlie spent some time going over the changes that Jody had recommended. There were no substantial changes made in the in the contract, but more points of clarification of items. Some "legal terms" were added to give the contract more meaning. Ed also noted that one feature (Captain's Hook) for the splash pad area was on the drawing, but somehow got left off the cost estimate. This feature costs \$3,800 and Ed asked for approval to negotiate up to \$2,000 to get this feature added to the splash pad. A motion was made and seconded to: "Approve the contract, subject to the changes recommended by Jody and to include up to \$2,000 to secure the Captain's Hook splash feature. And to give Ed the authority to negotiate these terms with the Contractor. It was added that Ed would use the \$2,000 to get either the Captain's Hook splash apparatus or something equivalent." The motion passed with a vote of 5 – y and 0 – n votes.

Adjournment: The meeting adjourned at 7:30 pm.



**HOMELESS IN THE USA
PLEASE HELP WITH A DONATION
OF GENTLY USED ADULT
CLOTHING, SOCKS, HATS, GLOVES
OR BLANKETS.**

**ALSO NEW UNDERWEAR
IS GREATLY NEEDED.
SO PLEASE DROP OFF ITEMS
AT THE DROPOFF BOX
AT CLUBHOUSE
MAKE A DIFFERENCE
IN OUR COMMUNITY
FOR MORE INFORMATION CALL**

**JENNIFER@ 317-657-3239
HLNAC IS A SPONSOR
OF THE HOMELESS COLLECTION
THANK YOU!**



Great Backyard Bird Count

**Friday, February 18th,
through Monday, February 21st**

The Great Backyard Bird Count is an annual four-day event for bird watchers of all ages in counting birds to create a real-time snapshot of where the birds are across the continent. Anyone can participate, taking as little as 15 minutes on one or all days or however you choose. For information on the **GBBC** go to www.birdcount.org which gives you "how to" and where to report you findings.

Have questions?
Don Williams 246-6876

PLEASE Check out:

www.hoosiersforcentraltime.com

I am the Putnam County Representative to return our state to CENTRAL TIME.

- a.] Do like to see our school children standing in the dark waiting for the bus?
- b.] Would you like to get into your garden earlier or mow your lawn before it gets warm?
- c.] Wouldn't like you like to drive in the daylight to work in the daylight?

PLEASE GET ON OUR WEBSITE & ANSWER THE SHORT SURVEY & "PUSH YOUR BUTTON".

Mary K. Williams

VOTE**HLPOA Board of Directors 2011 Election Candidates
BIOGRAPHICAL STATEMENTS****Joe Boarini**

He is the current treasurer and board member for the Heritage Lake Property Owners Assoc. He is a commercial real estate broker with Quest Commercial Real Estate and he also owns Boarini Horticulture Services, LLC. Joe was instrumental in developing the current relationship between Greenwalt CPA's and the HLPOA. This relationship has improved our accounting and allowed our staff more productivity. Joe and his wife Mimi have been property owners for nearly 19 years. They have two daughters, Anna a sophomore at St. Mary's College at Notre Dame and Caroline a junior at Bishop Chatard High School in Indianapolis. Joe attempts to bring professionalism, transparency, vision, and common sense to the HLPOA board of directors. He looks forward to your support in this election.

Harold Paetow

My wife, Roseann, and I were blessed to have found Heritage Lake 12 years ago to retire and I discovered volunteering on many of the Committees most gratifying. As a director of the Heritage Lake Community Services I have been the editor publishing our HIGHLIGHTS and Telephone Directory for the last 5 years. Also chaired the Government Committee and introduced Safety Lighting at Heritage Drive intersections with the Neighborhood Watch. As a HLPOA Board member I will continue to work with our many volunteers that are dedicated to make this the best community for all the members. With your voting support in this election I will continue making our neighborhood a place to raise a family and enjoy retirement.

Kenneth R. Rikken (Ron)

My wife Donna and I were both graduates of Bainbridge High School. With 46 wonderful years of marriage and two sons, we have five grandchildren with two great grandchildren. I have a class II degree from Butler University in Transportation / Legal. I have spent the last 37 years in International Transportation along with Domestic Transport. I worked directly with Multi-National companies both local and Overseas with very complex issues of contracts and shipping, retiring in Oct 2009. As I am currently on the Board (filling a vacant spot) and past President of the Campground, I am looking forward to your continue support in this election! Thanking You In Advance for you VOTE!

Ed Salm

My wife, Bobby, and I moved to Heritage Lake in the Fall of 2005. Our intention was, and continues to be, to retire here. I joined the HPLOA Board in the Spring of 2006 and have served for four and a half years, the last two years as president. I graduated from the University of Illinois with a B.S. in Engineering and from Indiana University with an M.B.A. in Finance. In 1975, I was hired by Indiana National Bank and am currently a Vice President at Old National Bank. I served three years as a U.S. Naval officer in the early 1970's. I plan to take early retirement this summer and hope to spend more time on Board initiatives.

Andrew Worden

I have been a Heritage Lake resident for 10 years. My wife, Sarah, and I live in the Patriot's Landing subdivision. I have a degree in Conservation Law Enforcement, and work as a senior laboratory technician on the northwest side of Indianapolis. I chose to live at Heritage Lake and make the long commute for work because I really enjoy the neighborhood feel as well as fishing and boating at the lake. I have spent time on the lake committee and neighborhood watch groups. I would like to offer my time and efforts to continue to make Heritage Lake a peaceful place to live. If you have any questions, suggestions, and/or comments please email me at worden4hl-poa@yahoo.com.

HLNAC EVENTS

FEBRUARY

- 12th** 6-10PM-Winetasting Party-Activities Center
18th 6:30PM-SNOW MOON BINGO-Clubhouse
19th 9AM - 6PM Scrapbooking - Clubhouse

MARCH

- 11th** 6:30PM-TRY YOUR LUCK BINGO Clubhouse
19th 9AM - 6PM Scrapbooking - Clubhouse
 Weight Watchers / every Friday 9:30AM - Clubhouse
 Line Dancing (Check HIGHLIGHTS for Schedule)
 HL Cancer Support Meetings (7-8:30pm 1st & 3rd
 Mondays at HL Activities Center)

FOR MORE INFO CALL

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

**THANK
YOU**

HLNAC

Wishes to Thank

everyone who came out
in the cold to taste
great Chili and enjoy the generous
donation of Candy / Popcorn from
Grandpa Jones'
Popcorn and Candy Shoppe



Volunteer Services

HLNAC CAN USE YOUR HELP!
WE NEED VOLUNTEERS
TO HELP WITH PLANNING AND
SETUP OF UPCOMING EVENTS!
YOU DON'T HAVE THE TIME?
ANY TIME WOULD BE APPRECIATED!
CALL BETH 386-2419



See Photos page 9

CHILI COOKOFF WINNERS FOR 2011!

THIS YEAR WE HAD TWELVE GREAT
COOKS AND UNUSUAL RECEIPES THE
VOTING WAS CLOSE. HLNAC THANKS
ALL OF YOU FOR PARTICIPATING IN
THE CONTEST AND WE HOPE YOU HAD
A GREAT TIME! CONGRATULATIONS!

1ST PLACE GOOD CHILI / BOB EICHLER
2ND PLACE BAD CHILI / JAMES AMICK
3RD PLACE UGLY CHILI/ JANE COLLINS

BOOTH DECORATING THIS YEAR
OUTSTANDING! CONGRATULATIONS!
TO GORDAN STONE & CHAD KERAGA

THANK YOU ALL FOR SUPPORTING HLNAC

RIDE ON IN AND WIN 22" VIZIO TV AND SO HE DID



CONGRATS! TO THIS YEARS
RAFFLE WINNER:
NEIL BURGAN!
WHO ALSO PARTICIPATED
IN THIS YEARS CHILI COOKOFF

Be My Valentine

WINETASTING PARTY

February 12, 2011

ACTIVITES CENTER

6:00 pm to 9:00 pm

EASLEY WINERY

Presenting 15 different wines

*The cost of \$15.00 includes: appetizers and a keepsake wine glass
Business casual dress please*

LIMITED TO THE 1ST "60 GUESTS"

Mail a check or stop in POA office
HLNAC

1000 Clubhouse Rd.
Coatesville, Ind. 46121

EASLEY WINE AVAILABLE FOR PURCHASE
INFO CALL CHARLIE 386-7447 OR BETH 386-2419

FULL SNOW MOON BINGO

FRIDAY, FEB. 18TH
CLUBHOUSE

EARLY BIRD GAMES
AT 6:30pm

JOIN US TO MAKE
SOME PRESIDENTS

Dinner will NOT be available,
so eat first and then come to play.

A **BIG** thank you to all of you
who donated items for the Silent Auction!!!!!!

Mule Barn Farm	Charlie Beard	Marilyn Beard
Beth Cox	Morgan Jones	Janis Gilbert
Lauren Beretta	Carolyn Foust	Theresa Harper
Mary Lou Foster	Jamie Clark	Teresa Johnson
Kari Huddleston	Kathy Whetsel	Vicky McCrary
Rick Miller	Patty Stuckey	Lisa Asher
Deanna Kieffaher	Natures Woodshop	Linda Johnson
Bob & Pat Gully	Jeff Gilbert	Debra Johnson
Terry Kieffer	Pam Miller	Marty Abbett
Amy LaPierre	Delores Dotlich	Panera Bread
Bobby Salm	Extreme Tanning	Kit Handry
Peggy Purvis	Ginger & Spice	Mary K. William
Floral Boutique	Rita Harris	Marianne Ash
Norma Garner	Helen J. Moore	Elements of Style Salon
Jan Sallee	Steve Sallee	Rumors Salon & Spa
Curves	Vicki McCrally	Robin Merritt
Gloria Smith	The Hair Hut Boutique	Amy Tharpe
Tri-County Trash Removal, Inc	Grandpa Jones Popcorn & Candy	
Dearing Overhead Door	American Legion Post 118 Women's Auxiliary	
True Wheels of Indiana	NPHS Athletic Department	

"FAMOUS" YELLOW TRASH BAG SALE!

Also White Kitchen Trash Bags

Available at the POA Office as well as



Marianne Ash, 386-7554 (h),
Cindy Huddleston, 386-6338 (h),
Connie Clodfelter, 386-6254 (h),
Julie Mitchel, 765-720-3605 ©,
Lois Napier, 246-6666 (h),
Jan/Steve Sallee, 386-2175 (h),
and Pastor Kevin/Canaan Church, 386-7434 (h).

**Tall Kitchen Bags come 65 to a roll,
are 15 gallons in size, and also at \$9 roll.**

**Support the 2011
Survivor With Character Kids Day Camp**

PLEASE SAVE & BRING

**ALL OF YOUR
ALUMINUM CANS**



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

**Questions Call: 386-7447-ext. 113
CLEAN-UP Committee**

2011 CHILI COOK-OFF



This Photo by HLCS

P
H
O
T
O
S
B
Y
D
A
D
C
R
E
A
T
I
V
E



WINNERS



GOOD CHILI
Bob Eichler



UGLY CHILI
Jane Collins



TV RAFFLE WINNER
Neil Burgan

P
H
O
T
O
G
R
A
P
H
I
S

S
P
E
C
I
A
L
D
A
Y



BOOTH DECORATING
Gordan Stone & Chad Keraga



BAD CHILI
James Amick

HERITAGE LAKE CANCER SUPPORT



If you weren't able to join us in January**WE REALLY MISSED YOU !!!** 😊

We had a super turnout of 16 participants for our first organizational meeting of the Heritage Lake Cancer Outreach on January 17th. This core group is dedicated to meeting the needs of and connecting individuals / families in our community who have been "touched" by cancer in some way.

SO WHO JOINED US IN JANUARY?

- Working people and retirees
- Women and men of varying ages
- Cancer patients in current treatment (2)
 - Stage IV Breast Cancer
 - Prostate Cancer
- Cancer survivors not in treatment (3)
- Caregivers, former and current (6)
- Oncology RN (1)
- Neighbors and friends (4)

For more info or
directions pls.
contact:

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

AND WHAT WILL BE OUR FOCUS?

- Patient and caregiver emotional support and encouragement
- Making connections in small groups
- Providing education for patients, caregivers, and family
- Building bridges to resources and information
- Becoming a central point of contact as special needs are identified by cancer patients

WHEN /WHERE WILL WE MEET EACH MONTH?

- Every 1st and 3rd Monday
- HLPOA Activity Center, Next to the Clubhouse
- Time : 7:00 – 8:30PM

NEXT MEETING : February 7th

PRESENTATION: Robin Tate, Community Programs

Central Indiana American Cancer Society

"Programs and Services for Patients and Caregivers"

food for thought

The measure of a person is not the giants they face, but how they face those giants. Last month's article highlighted a cancer survivor whose response to her "giant" was to develop a well organized cancer support group in our community.

(The next meeting is Monday, Feb. 7, 7:00pm in the activity center.)

This week highlights another giant many face; **crushing debt**. This is the story of how the Warner family defeated this giant. I will let Ethan tell it in his own words:

When I was growing up, I can't remember my parents using credit or debt for anything. No, we were not rich. My father was a blue collar worker the entire time I lived at home. The fact is, if we didn't have the money, it wasn't bought. But, when I was a kid, there was very little I can remember that we did without. When I met my wife, she was also a cash only person with no debt. But then there is me.

I was a first generation college student. When I graduated, I thought I was making 'good' money. I worked hard so I 'deserved' to have some nice things. Nice stereo - got it. Motorcycle - check. House - 30 years and its mine. Boat - just another \$200/month. 6 months same as cash - give it to me now! I was educated, and I knew I could use debt to get the things I wanted faster and make my money work for me.

My wife and I were married in 1999 and by 2007 we had half a million in debt including consumer debt, real estate investments, and mortgages. I was making three times my starting salary out of college and we were living pay-check to paycheck. We fought every week about money. What to pay? What not to pay? Where did our money go?

I travel a lot and when I'm driving, if I'm not on the phone I'm usually listening to a book on CD. The Cracker Barrel restaurants worked great for me with their book exchange program since I could always pull over and get a new book at the next restaurant. I remember the first day I heard Dave Ramsey. I was between books and found a talk radio show. It was Dave explaining to someone why you shouldn't keep a mortgage for the tax benefits. It was the first time a 'financial guy' really made sense to me. Well the next time I stopped at Cracker Barrel, guess who was staring me in the face, Dave Ramsey's Total Money Makeover. I thought this must be a sign, and checked it out.

I didn't make it through the first CD before I called my wife and told her I found our plan and that she had to listen to this. Well I finished the CDs, took them home and let my wife listen to them. She agreed. We checked out the Dave Ramsey website, purchased our starter kit and we were off. When our books came in, I think we both read Total Money Makeover and Financial Peace Revisited in less than two weeks. We started our Total Money Makeover on October 5, 2007.

I don't know if it was on the radio program or in one of the books, but Dave urges everyone to find a good church family. After getting out on my own, I remember my dad telling me to find a doctor before you get sick. Dave used a very similar phrase regarding a church family. In essence, find a church family before you need one. We found Canaan Community Church in November 2008 and soon became members. This is probably the most important part of our makeover.

It is now beginning 2011 and we have been on the program over three years now. We have been able to pay off over \$95,000 in debt and have been able to save up six months worth of living expenses. We are now very close to financial peace. We are also bringing Financial Peace University to our church to help others develop a plan to reach their own financial peace.

It's inspiring to hear of those who have overcome the "giants" in their lives. It's empowering when they let the rest of us know how they did it. Here is one of those rare opportunities we get to share.

Financial Peace Course preview: H.L. Clubhouse Sunday, Jan. 30, 6:30 pm

Second chance for the preview: Canaan Fellowship Hall, Sunday, Feb. 6, 6:30 pm

Course begins: Canaan Fellowship Hall, Sunday, Feb 13, 6:30 pm

More info: canaan-church.org/Peace.htm -or- Ethan Warner 246-2323



Heritage Heartland Homemakers

by Nancy Skala



Members met at the Clubhouse on January 18th at Noon. Our Hostess Donna Mills provided delicious pulled Pork, and Gail Borad was co-Hostess served Homemade Salsa & chips. Other members brought the hot and cold side dishes, salad and desserts. Door Prize was won by Kay Dlugos.

Our President called the meeting to order at 11:45 am. Following our opening items to start our monthly meeting; Donna Mills presented our Lesson for January on "Hidden Poisons in the Home". Along with information presented we each received several handouts including one from the Indiana Poison Center.

Under Old Business we covered events from the past two months plus several announcements under New Business for the coming months. There will be a meeting for the "Cooking with Kids" committee on February 1st at 10am, preliminary suggestions for the Past President's Garage Sale in March, Spring District Meeting in March, suggestions for upcoming Lessons from our Members, possible Casino Trip in May 2011; and, a proposal for changing our start time to 11am from Noon. Our last order of business for the month was a motion made and seconded, discussion followed, motion passed to purchase and send 50 boxes of Girl Scout Cookies again this year to the Military at Camp Atterbury

Our meeting adjourned at 1:30pm following our Club Prayer.



Heritage Lake Book Club

by Marianne Novak



Due to our "snowbirds", surgery, and the bad weather, half of our members didn't attend the January meeting. Surprisingly enough, there was no lack of discussion about the heavy issues of poverty, race, and, of course, love which the main characters dealt with in Gilead, Texas in the 1930's. We especially enjoyed Sandra Brown's introduction of the novel when a young man was asked to sell his pocket watch, and then he told the history behind this treasure. Our overall rating of the book was 3.7.

Future selections:

February 9th: Ape House by Sara Gruen

March 9th: Waiting for Snow in Havana by Carlos Eire

April 13: The Confession by John Grisham

Regular meetings are held at the Clubhouse at 1 P.M. on the 2nd Wednesday of each month. For more information, call Julie Prather at 386-2431. Also, when you're at the Clubhouse, visit the bookcase in the small conference room to "borrow" a book. Return it when you are finished reading it.

"KIDS COUNT"

How would you like to clean your house AND help children enjoy a week at day camp this summer right here at Heritage Lake? This is the third year for our day camp which is open to Putnam County School District students from kindergarten to 8th grade. Last year over 150 students attended.

In order to help fund this June event, Kids Count will be hosting a GARAGE SALE on the lower level of the Clubhouse during our annual community garage sale this spring.

The dates are May 4-7, and we will be collecting items to sell on Mon., May 2 & Tues., May 3rd. Please put your giveaways aside for the garage sale for the kids.

If you have any questions, give me a call: Marianne Novak, 386-2077. Thank you.



**The Clear Creek Conservancy District board of directors met
December 16, 2010, at 10:00 a.m. at the district's office.
Below is the unapproved meeting minutes.**



Directors Present: Brian Waldman, Robert C. Hansen & J. Duane Kelly

Also attending: Kathy Deer, Administrative & Financial Manager; Doug Clodfelter, Plant Operator & Operations Manager

Duane Kelly moved to retain the officers for 2011 as: Robert Hansen as president, Brian Waldman as vice-president and Duane Kelly as secretary. Brian Waldman seconded. Vote unanimous.

Brian Waldman moved to approve the minutes of the December meeting. Duane Kelly seconded. Vote unanimous.

Kathy Deer reviewed the financial report for the month ending December 31, 2010. Robert Hansen moved to approve the financial report and Register of Claims, dated December 17 through January 20, 2011. Brian Waldman seconded. Vote unanimous.

Duane Kelly moved to adopt Resolution 2011-1, transfer of appropriated moneys between line items of the 2010 budget. Robert Hansen seconded. Vote unanimous.

Duane Kelly moved to adopt Resolution 2011-2 setting wages, salaries and contract costs for 2011 the same as 2010. Robert Hansen seconded. Vote unanimous.

Kathy Deer provided a written report. No certificates of deposit mature until July. A financial projection to call more of the 2001 Sewer bonds on July 1 will be brought to the board for review. If the board determines to call more bonds, the investments can be moved around in the funds to cash in the certificates with lower interest earnings. The fall tax distribution of \$119,868.87 of which \$19,628.82 was for liens, \$15,996.65 for General Fund SBA, and \$84,243.40 for Cumulative Improvement was received on December 30. The district will be paying 6.5% on the first \$9,500 of earnings for each employee in 2011 for unemployment insurance. A quirk in the payroll program miscalculated the reduced social security withholdings on some paychecks for the current month. This will be corrected on the next check. The FICA rate for employee withholdings dropped to 4.2%. The 2011 budget will receive final approval by the end of the month. The 2011 General Fund expenses appropriated are \$1,137,145 with a General Fund SBA rate of \$.0479 and Cumulative Improvement rate of \$.0334. The assessed value increased from \$244,437,600 to \$245,917,100. The sewer billing summary remains at 1,327 active accounts. The December/January billing statements were mailed January 12 and were CASS certified as required every 6 months to obtain a better postage rate. There were 55 liens filed on December 20. There were 70 lien releases filed January 4.

Doug Clodfelter provided a written report showing the average daily flow at 165,000 GPD and peak flow at 252,000 GPD for the month of December with .56" precipitation. The three new generators were ordered December 17. The 25 KW generator with automatic transfer switch for LS G5 will cost \$19,013.00, and the two 40 KW generators with automatic transfer switch for LS M6 and M7 will cost \$21,070 each. The generators for the lift stations take approximately 5 months to be delivered. The trees in the 10' easement between LS M7 and the north side of the cement spillway were removed on January 14. Mike and Don took the district's sewer maps showing elevations to IDNR's office on January 18 to assist them with their review of flood elevations around Heritage Lake. IDNR had requested the information and had informed the district of some discrepancies in elevations. The district's records show the emergency spillway at elevation 831.5 and IDNR measured 831.0. The district's records show the principal concrete spillway at elevation 827 and IDNR has measured 826.7.

The board set the next regular meeting for 10 a.m. on Thursday, March 17, 2011, at the district's office. NOTE: There will be no regular board meeting in February. An executive session date for early February has not yet been set. The purpose of the executive session is to discuss strategy regarding litigation.



Richard E. "Dick" McKenna went home to be with the Lord on Jan. 17, 2011. He was married to Marjorie J. Norman from 1947-1967 and Edna J. Pinkstaff from 1982-2004, both preceding him in death. He is survived by his three sons; Kirk (Cindy) McKenna, Ross McKenna and Mark (Lis) McKenna, as well as three grandchildren; Carmen McKenna, Craig McKenna and Kelly McKenna. Our condolences to the family and all his friends.



The family of **Harry K. Bell** would like to thank everyone for their prayers and support since he passed away January 14, 2011.

All of our condolences to his wife of 67 years Dorothy "Jane" Bell, his family and friends.

Classified Ads & Announcements



We would like to thank our fast moving and very knowledgeable emergency crew. We needed help recently when Bob suddenly became unresponsive. The expertise of these individuals immediately found that his blood sugar was dangerously low, quickly administered the medication he needed, and transported him to the hospital.

Thank you also to all our wonderful Heritage Lake neighbors who are always there with their love and support in our times of need.

We are so fortunate to live in this great community!!!

Bob & Lois Hansen

For Sale: Sofa & loveseat. Good Condition. Smoke free. Burgundy, blue & tan. You haul. \$150.00 or OBO. 386-2358

COME JOIN US FOR TEEN NIGHT

**Saturday, Feb., 19th
7pm to 10pm**

at the HERITAGE LAKE
ACTIVITY CENTER

FREE OF CHARGE

HIGH SCHOOL STUDENTS ONLY

BULLY FREE ZONE

**JOIN US FOR MUSIC,
GAMES, SNACKS
& GOOD TIMES!!**

ADULT SUPERVISION PROVIDED

Looking for donations
of snacks and drinks.
contact

Phyllis Taylor 386-6442

Sponsored by the GSCI

Conquer your New Years' Weight Loss Resolution by joining **Heritage Lake Weight Watcher Group**

with your friends and neighbors at the Club House. These meetings will be every **FRIDAY at 9:30 a.m.**

Please call **Peggy Purvis** at **765-386-5446** for more information.

Help Support your Junior/Senior Prom

The Prom Committee is selling raffle tickets for a Dixie Chopper Magnum 2750. All proceeds will go for the 2011 Junior/Senior Prom.

The tickets cost \$5.00 each or 6 for \$25.00 if interested see Tracy Montgomery at the POA office. The drawing will be held in the middle of February and you do not need to be present.

Thank you. North Putnam Prom Committee.

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**



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*



Bookmobile Schedule

The bookmobile visits Heritage Lake at two locations every Tuesday!

FEBRUARY 1, 8, 15 & 22

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



BIBLE STUDY GROUP

The BIBLE STUDY group meets every Tuesday, 10:00 AM to 11:00 AM at the Clubhouse.

This is a non-denominational study of the Bible.


We are studying the Book of Romans using *Les Feldick* tapes.

Coffee & Snacks are served and Bibles are available.

Please come join us. Any questions Please call Jan Pell 765-386-2170.

ADVERTISEMENTS

IMAGINE YOURSELF
DEBT FREE



David Ramsey's
Financial Peace UNIVERSITY
canaan-church.org/Peace.htm

Course Preview: Clubhouse, Sunday, Jan. 30, 6:30 pm
 Course Preview: Canaan Fellowship Hall, Sunday, Feb. 6, 6:30 pm
 Classes Begin: Canaan Fellowship Hall, Sunday, Feb. 13, 6:30 pm

More info: canaan-church.org/Peace.htm ~or~ Ethan Warner (765) 386-2323

Lincoln Day Dinner

Putnam County GOP
Republican Party

Annual Fund Raiser
\$25 Per Person

March 6, 2011
1-4 PM

Speaker: R. Murdock
Indiana State Treasurer

Putnam County Airport
Greencastle, IN

For Tickets Contact:
Neil Schneider
61 GB 386-6181



TALK TO TUCKER

F. C. TUCKER/SCHNEIDER REALTY
INDEPENDENT FRANCHISE OFFICES

Michelle Skillern
Associate Broker

1013 Indianapolis Road
Greencastle, IN 46135
765.719.0877 C | 765.653.8702 O | 765.386.2160 F
michelle.skillern@gmail.com
www.fctucker-schneider.com

Chris Skillern
Agent

1001 N. Jackson St.
Greencastle, IN 46135-1004

Bus: (765) 653-9797
Fax: (866) 387-7797
E-mail: chris.skillern@infarmbureau.com

Auto • Home
Life • Annuities
Business • Farm



INDIANA FARM BUREAU INSURANCE
www.infarmbureau.com

Dave Charrlin Photography, Inc.
312-420-8823



Assignment
Location Event
Portraiture
Documentary

196 Mill Springs
Coatesville, IN 46121

davecharrlin@mac.com
www.davecharrlin.com

Blood Drive

Be a VALENTINE by donating your blood!

Who: The Indiana Blood Center

Where: St. Paul the Apostle Church
202 E. Washington St., Greencastle

When: Tuesday, Feb. 15th, 2:00-6:30 p.m.

Check your eligibility...email Kathy Williams...eligibility@indianablood.org

Medications confusing you?

What they are for, when to take them, what are the common side effects? I'm a License Practical Nurse with 12 years of experience. I will come to your home, converse with your doctor and set your medications up for you weekly. Do patient teaching with you and answer your questions!

Michelle VanRyn LPN
(765) 721-7368

Advertising FLYERS & Business Card ADS in the HIGHLIGHTS

FLYERS: 1,150 copies (8 1/2" x 11") inserted for delivery \$40.00

PRINTING for 1,150 copies: B&W \$40.00 Total \$80.00
 COLOR Printing at a cost of \$150.00 for a Total \$190.00

Business Card Ad: (3 1/2" X 2") on page 15 in the HIGHLIGHTS \$20.00 month

FLYER or BUSINESS CARD Ads Originals can be dropped at POA Office or e-mailed to: hlhighlights@gmail.com or highlights@ccrtc.com

MAKE CHECKS PAYABLE TO : HLCS and Mail to:
 HLCS; 189 Mill Springs; Coatesville, IN 46121 or drop at POA

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

SEND YOUR ADS & INPUTS FOR THE HERITAGE LAKE HIGHLIGHTS

To: hlhighlights@gmail.com or highlights@ccrtc.com

HERITAGE LAKE COMMUNITY SERVICES, INC
 335 LINCOLN HILLS
 COATESVILLE, IN 46121

U.S.P.S.
 POSTAGE
 STAMP

VIEW HIGHLIGHTS AT: www.heritagelakepoa.com/Highlights/newsletter.htm  HERITAGE LAKE

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		01	02 Ground Hog Day 7 PM FTFD Board Meeting-Firehouse	03 A&E Plans Due 7:00PM Men's Bridge	04 9:30AM Weight Watchers at CLUBHOUSE <i>Deliver HIGHLIGHTS</i>	05
06	07 7 PM <i>Clubhouse</i> POA Board Meeting 7:00 - 8:30 pm HL Cancer Support Mtg <i>Activity Center</i>	08 10:00AM Bible Study 1PM Quilt Club	09 1:00 PM BOOK CLUB	10 7 PM A&E Meeting <i>Clubhouse</i>	11 9:30AM Weight Watchers at CLUBHOUSE	12 6:00 - 9:00 PM Be My Valentine WINETASTING PARTY <i>Activities Center</i>
13	14 6PM Putnam County Commissioners Meeting 7 PM HLNAC Mtg VALENTINE DAY	15 10:00AM Bible Study HERITAGE HEARTLAND HOMEMAKERS 7PM Planning Cmte. Mtg	16	17 10AM CCCD Mtg 1PM Bridge Club	18 9:30AM Weight Watchers at CLUBHOUSE 6:30PM Full Snow Moon B I N G O HL Clubhouse	19 9AM - 6PM Scrapbooking Clubhouse 7 - 10PM TEEN NIGHT <i>Activity Center</i> 7PM EUCHRE
20	21 Presidents Day 7 - 8:30 pm HL Cancer Support Mtg <i>Activity Center</i>	22 10:00AM Bible Study 1PM Quilt Club	23	24	25 9:30AM Weight Watchers at CLUBHOUSE <i>HIGHLIGHTS</i> <i>ARTICLES, FLYERS</i> <i>& ADS DUE</i>	26 1:30 PM 2011 HLPOA ANNUAL MEETING Clubhouse
27	28 7 PM POA Operations Meeting	March 01 10:00AM Bible Study	March 02 7 PM FTFD Board Meeting-Firehouse	March 03 <i>Deliver HIGHLIGHTS</i> A&E Plans Due 7:00PM Men's Bridge	March 04 9:30AM Weight Watchers at CLUBHOUSE	March 05

FEBRUARY 2011