



Heritage Lake HIGHLIGHTS

Publisher: Heritage Lake Community Services

NOVEMBER 2011



10-26-2011

HOLIDAY SHOPPE

Vendor List page 6
Boyscout troop #96
Serving food
HLNAC Sponsored



SATURDAY
November 12th
9:00AM ~ 3:00PM
Clubhouse & Activity Center

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!



(Halloween & Fall Celebration)

Heritage Lake Clubhouse

Saturday, October 29

5:00 to 8:00 pm

This year: Even more fun for you and your whole family!

Activities include:

COSTUME PARADES

at 5:30 pm and 7:00 pm

for children and parents alike!

"Family-friendly" costumes are most appreciated!



LIVE MUSIC 🎃 KIDS' GAMES
FACE PAINTING 🎃 CAKE WALK
TATTOO LADY 🎃 FISH TANK
PUMPKIN DECORATING
CHILI & HOT DOG CONCESSIONS

GENERAL MANAGER: Harold O. Paetow**EDITOR:** Harold Paetow**ASSOC. EDITORS:** Susan Dailey and
Meegan 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*.

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), 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

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.****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 your HLNW Block Captain (DON'T WAIT!!!)****DID YOU KNOW?**

We're On the Map, the Indiana weather map that is. Thanks to Bob Gulley... When Bob calls, Randy Ollis (WISHTV) listens. We appreciate everyone knowing Heritage Lake is somewhere West of Indianapolis.

You certainly have done a great service for all of us.

Thank you Bob for serving our Heritage Lake community.

*S. Dailey***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*

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*

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 & 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 Nov. 14, 2011 at 7:00 PM in the Clubhouse

Board Operations Meeting is November 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 10-10-11 Minutes**

Announcements:

Clear Creek Conservancy –

No Report

Floyd Township Fire Department –

No Report

Neighborhood Watch – No Report

HLCS – Harold Paetow reported the phone book is in progress, changes, or questions call Marianne Ash.

HLNAC – No report.

POA Security – Charlie Beard gave a detailed report for Deana on land and lake security citing the number and type of each incident. (Details can be obtained from office.)

Call to Order. The meeting was called to order by Neil Schneider, President at 7:00 PM. Other Board Members present were: Mike Lambert, Brian Waldman, Harold Paetow, Ron Rigen, Brian Waldman, Ed Salm, Joe Boarini and Jim McCrary. Also present were Charlie Beard, Property Manager, Tracy Montgomery, Recording Secretary and 26 members.

I. Presentation of Agenda. Neil added an Executive Session to follow meeting. Approved as amended.

II. Presentation of Minutes

A. September 12, 2011

Board Meeting. Approved as submitted.

B. September 12, 2011

Executive Session. Approved as submitted.

C. September 26, 2011

Operations Meeting.

Approved as submitted.

D. October 3, 2011

Executive Session.

Approved as submitted.

III. Treasurer's Report.

Joe Boarini reported that the revenue for September was \$74,980 and expenses were \$110,218; resulting in negative income of \$35,238.

Year to date revenue is \$1,037,756 and expenses are \$948,972, resulting in net income of \$88,784.

IV. Board Committee Reports.

A&E. Ben Fuchs reported that a total of 4 permits were issued; 1 dock, 2 decks and a 3 season porch were approved for September.

Campground. Ron Rigen noted that Roger Williams is resigning as Campground Manager after this season. They are preparing a winter work list. Account balance is \$1,866.71.

Clean Up. Neil Schneider reported that Clean Sweep was this past weekend. It wasn't as busy as past years, but a lot of trash was turned in. Thanks to everyone who participated.

Election. Shannon noted that six petitions have been picked up so far. The Committee has received the scanner and will get with Harold for further instructions.

Government. No Report.

Lake Committee. No Report.

Planning. No report.

Siltation. Duane passed out a report showing what projects the committee worked on since 2006. Neil thanked Duane for the report and the Committee for their work. Duane also

noted that the Committee renumbered all of the coves.

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 regarding the pool and expect an answer from the Contractor soon. Campground activity is winding down and we are beginning to address the "winter work". Campground closes officially October 31, when the water is shut off. However we will keep the primitive area open through November. The electricity will be shut off on December 1. Marina closed September 25th, and buoys will be removed by October 15th. Security has a \$500 Reward established for the arrest and conviction of vandalizing POA property, which seems to have helped cut down on vandalism. Port-o-lets will be in place by end of October and outside restrooms closed for the winter. 2012 Budget and Fee schedule has been prepared and is going for approval.

VI. Old Business Forum.

VII. Old Business.

A.2012 Budget and Fees. It was moved and seconded to adjust the 2012 fees at the Campground for Transient Camping, Monthly rate from \$100 to \$150. The Board voted (8=Y and 0=N) and motion passed. It was then moved to accept the 2012 Budget and Fees as adjusted.

(Continued on page 4)

(Continued from page 3)

The Board voted (8=Y and 0=N) and the motion passed.

Then it was moved that the Second Reading of the Budget and Fees be Waived.

The Board voted (8=Y and 0=N) and **the 2012 Budget and Fee proposal passed.**

B. A&E Rules. A motion was made and seconded to amend **Section 220, Minimum Square Foot** to read "The minimum square foot house allowed is 950 square foot of living space." and that **Section 221, Attached garage required** be deleted. The Board voted 8=Y and 0=N to accept as amended. It was then moved and seconded to pass the A&E Rules as amended. The Board (8=Y and 0=N) and the amended Rules passed. It was then moved and seconded to Waive the Second Reading of the A & E Rules. The Board voted (8=Y and 0=N) the **A&E Rules passed.**

VIII. New Business.

A. Lake Rules. It was moved and seconded to amend **Section B. Watercraft Registration, 3.d Non-Permitted Watercraft.** to delete "boats in excess of 22-26 feet and pontoons in excess of 24-30 feet, boats with dual engines (Exception: #1-one engine used as a kicker engine not to exceed 25 hp, Exception #2- factory installed dual engine with jet propulsion system)" the Board voted 5+y, 1=N and 2=Abstained, the amended rule passed. It was then moved and seconded to accept the Lake Rules as accepted, the Board voted 8=Y and 0=N to accept the Rule changes. This will go for a second vote at the **November Board meeting as Old Business "A"**.

IX. Open Forum.

Don Strickler wanted to know if agendas had been distributed and noted that we missed an Open Forum before Old Business. Neil apologized and said we would make agendas available.

Shannon Lieb asked if agenda and back up information could be posted on website and/or send via email – it can and we will give it a try.

Steve Sallee wanted an update on the mini barn issue. It was noted that the Board would be discussing that issue at next Operations Meeting.

Don Strickler asked if information on Lake Rules could be posted on website and was told they would be posted.

Dennis Liffick asked what was taking so long on the mini barn and Covenant change proposal. It was noted that the Board will be discussing the wording of the proposed change at next Operations meeting.

Don Beers asked if the proposed change could receive a second vote, with a lower number of yes votes being required, it was noted that doesn't work this way for this issue, it will require a 2/3 vote of all members.

Shannon Lieb asked when the Board planned on sending out the ballots for the proposed Covenant change. It was noted that they hope to have it ready by January 2012.

Lori Dotlich asked what was required to get a Covenant change. She was told it takes 2/3 of all property owners to vote in favor of change, then there is a "3 year waiting period" for change to take effect.

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, Nov. 14, 2011

7:00 PM at the Clubhouse

ARE THEY GONE ?

S. Dailey

Lois and Woody began their migration to warmer weather a few weeks ago. But the other migration are the birds, where do they go?

**Mid-western Blue Herons migrate across the Mississippi River to waters in Cuba and/or Central America.*

**Canadian Geese migrate back to their birthplace. I have watched many of ours sitting or sleeping on the beach of Lincoln Hills looking skyward waiting to join a group in flight.*

**Some Yellow Goldfinch do not migrate, but they do just change colors and stay in place; However they have been know to migrate to CA., British Columbia, or DEL.*

**Blue Birds if they migrate, fly South.*

**Bald Eagles usually stay in one nest depending on the weather and how long the water is frozen before they move on.*

**Humming Birds (8 species) follow the same flight zone as their first migration path. They fly alone. Some fly over the Gulf of Mexico and then to Central America. Others fly to the Eastern Coast along the Appalachian Mountains to warn weather. Their migration trip can last anywhere from 1 to 4 weeks. They average 20-25 miles per day. Males arrive 3 weeks before females to establish territory and have their nest ready.*

If you ever wondered....now you know.

Where do humans go....anywhere they want.



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



Prez Sez

Neil K. Schneider



We want to thank you for your patience regarding the pool project and give you an update. As you may already know, the HLPOA has several major concerns with the construction of the pool project. The HLPOA has questioned several items of the project's construction, including the drainage system, skimmer and vacuum system, pool cover assembly and general overall quality of the concrete work. Thus far, we have not been able to work out a solution to these problems with the contractor, DRW Construction. Hence, the HLPOA has NOT accepted the pool facility in its present condition.

Just to make sure we have done our job properly investigating our concerns, the HLPOA has gathered documentation from an independent building inspector, another pool builder, the splash area equipment manufacturer and the State Board of Health. All of these sources appear to validate our concerns about the construction of the pool facility and even identifies certain areas that may actually fail to comply with state law and/or state health codes.

Obviously, this situation is unacceptable to the HLPOA. We have now consulted with the Association's legal counsel and have begun the process of taking steps toward legal action if these issues cannot be properly and promptly resolved under the terms of the HLPOA's contract with DRW Construction.

Regardless of what happens between the HLPOA and DRW Construction, the HLPOA will do everything it can to get the necessary repairs made in time to have the pool functional by Memorial Day weekend 2012. We intend to meet the budget for this project even with all of these issues, and believe that we have sufficient project funding still available.

Again, thank you for your patience and understanding. It is the goal of the Board to provide our community with a safe and clean swimming facility.

Neil K. Schneider

Clean-Up Committee

Mary K. Williams



The Clean Up Committee has added NEW signs and convenient access for the HLPOA Members to drop their Leaves, Grass Clippings, Tree trimmings & Brush at the 30 acres in back of the Fire Department.

PLEASE DO NOT DEPOSIT ANYTHING ELSE!
ALSO: DO NOT PUT LEAVES IN LAKE
THANK YOU FOR YOUR COOPERATION

Your Heritage Lake Clean Up Committee

LAST CALL! POA Board of Director Candidates

Those Property Owners who are interested in serving the Heritage Lake community by becoming a member of the Board of Directors please read the information below. This is an opportunity to help shape the future of our community and give back to the community through service.

Any member in good standing interested in being a candidate for the POA Board of Directors should prepare a petition stating their intention to run and collect signatures of 25 members in good standing.

The petition is available at the POA office and must be submitted to the POA Office by the end of October.

POA Directors serve as volunteers and attend two regular meetings a month. The Board of Directors prepares the POA budget, set policy and rules and vote on many issues concerning our community.

Remember, your petition must be submitted to the POA Office by **MONDAY, OCTOBER 31st**

HLNAC EVENTS

OCTOBER

- 28 Stuff Trick or Treat Bags for Party
Candy donations & Volunteers needed
- 29 Halloween/Harvest Festival (*see article for info*)

NOVEMBER

- 12 9AM-3PM Holiday Shoppe - Clubhouse &
Activity Center
- 19 9AM-6PM Scrapbooking - Clubhouse
- 21 7PM HLNAC Meeting - Clubhouse

DECEMBER

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



HOW YOU CAN HELP

The Halloween & Fall Celebration

Additional candy donations are needed for our trick or treat bags, plus pencils and bag treasures for games, and of course, fresh baked pre-packaged cupcakes and cakes are needed for our cake walk!

Please drop off donations at the POA Office during office hours or last minute donations will be accepted on Oct. 28th at the clubhouse from 5:00 to 7:00 pm.

Volunteers to assist with activities are most welcome!

To assist, please call Missy at 386-5485 or Jan at 386-2175.

Thanks in advance for your generosity.

****To make this as fun and safe as possible, all children must be accompanied by an adult.****

HOLIDAY SHOPPE



SATURDAY, November 12th

9:00AM ~ 3:00PM

Clubhouse & Activity Center

VENDOR LIST

CAROLINE FOUST - VARIOUS GIFT ITEMS
GLORIA SMITH - DOLL CLOTHES/BARBIE-AMERICAN GIRL
KATY FULTZ - CROCHET TOWELS
JULIE MCKEE - HANDMADE PAINTINGS ON WOOD
SUE LEIB - WATKINS/HONEY
KATY MABE - FINE WOOD PRODUCTS/PENS-WALKING STICKS ETC.
JAN GILBERT - BABIES TO BOOMERS/HANDMADE KNITS
CINDY WARE - CANCER SUPPORT
CHERI CALDWELL - LITTLE OAKS FARMS
CINDY HUDDLESTON - KIDS CAMP
AMY REED - HAIR BOWS
TERESA HARPER - EMBROIDERED ITEMS
GARDEN CLUB
KATHY RICHARDSON - HOMEMADE CARDS
MS. JENKS - HOMEMADE CARDS
ANGELA METZ
DEB BARNES - DESIGNED BY DEB
DEB BIXLER - AMERICAN LEGION/VARIOUS ITEMS JEWELRY, KNIVES
DARLENE KIMBLER - HOMEMADE PURSES
MEL TELLEY - WOODWORKING
MIKE BLACK - WOODWORKING
JILL - PEAS & CARROTS
SUZY PINEDA - PURSES
JAN BAELE - HAITIAN RELIEF
PATTI HENRY - BEAUTY CONTROL
SHERI WALSTROM - BOWS/KNITS/JEWELRY
JAMIE CLARK -
GRANDPA JONES - POPCORN/CANDY
KATIE'S CONSIGNMENTS
SUNSET FARMS - AMISH GOODS/CHEESE & MEAT/ORDERS FOR TURKEYS
KAREN TIDD - SCENTSY
RYAN BROOKS - WOODWORKING
HEATHER BROOKS - TODDLER T- SHIRTS
DIANE HARRISON - CHRISTMAS HOUSES
AMY POTTER - MARY KAY
LINDA MORELAND - SMALL PRIMITIVES/HOOK RUGS
JULIE SHARTON - BAGS/BABY CLOTHES
CARLA PEEPLES - SPIRIT WARE
LISA CAGLE - SCRUBBIES/ POCKETBOOK DOORSTOPS

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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

6 week session starts October 6th through December 6th
7:15 p.m. to 8:15 p.m.

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 November 5th through December 17th
(no class November 12th)

8:00 AM to 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 September 21st through November 9th
7:15-8:15 PM

Next session November 16th-December 21st

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

ZUMBA GOLD**WOMEN ONLY**

Zumba is a Latin-inspired dance fitness program. Zumba involves dance and aerobic elements. A Zumba routine incorporates alternating fast and slow rhythms and is a great workout to get fit and burn calories! Zumba Gold is for or seniors or the out of shape beginner.

No Classes on Thursdays

WEDNESDAY ~ ZUMBA GOLD

5:30-6:15 P.M.

If you are unable to attend because of the cost, please contact Mary Jane for scholarship availability. Mary Jane McCarthy 317-937-4485

Please bring a towel and water. We meet in the basement

Class cost for Yoga, Core Strength Training or Zumba
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**

Mary Jane is certified in Zumba Basic & Zumba Gold

Kathy holds certifications as a Yoga Master Practitioner, Pilate Specialist, Aqua Specialist, Group Exercise Instructor, and Nutrition Advisor and CPR

HEALTH AND FITNESS CORNER**FOOD LABELS**

This month I want to encourage you to be reading food labels, starting with the ingredient list. Many of our prepared foods contain additives, preservatives and food dyes. Many of these substances can play havoc on our health contributing to or causing allergy symptoms. Some of these symptoms may include but are not limited to: congestion, headaches, joint and muscle aches and pains, fatigue, brain fog, gastrointestinal issues, skin eruptions, kidney damage, interference with lab results, they may prevent the uptake of vitamins and minerals, nervous system damage and brain damage, some are even cancer causing. Some studies indicate that these chemicals can trigger or exaggerate behavior problems such as ADD and ADHD.

Many of these substances excite the brain (also referred to as Excitotoxins) and may cause inflammation in various parts of the body.

One disturbing note is that these additives have not been tested for interaction with one another. Most food items contain more than one additive if not several, as you will learn by reading your ingredient labels.

Therefore the lesser amount of ingredients on your food labels the better. Try to look for ingredients that you are familiar with and are known as REAL FOOD. It is best to shop for whole foods and prepare them yourself. Try to do most of your shopping in the produce aisle and purchase dry goods such as beans and rice. Then add your own seasonings. Fresh is always best! Our body will recognize and assimilate the nutrients in REAL FOOD over man made chemical laden food.

One item to be on the lookout for is Carrageenan~it is a rather new additive. It is a complex polysaccharide extract made from seaweed and is used as a binding agent. Carrageenan is classified as a tumor promoter. It is used experimentally to induce intense inflammation in experimental animals. A recent study found that when it is injected in animals along with a cancer causing chemical, tumors appeared more rapidly and in significantly higher numbers than in the control animals. The same was seen when human breast cancers were implanted in animals along with carrageenan; the combination made tumors grow faster and spread more widely than in control animals. Carrageenan is commonly found in baked goods, ice cream, candies and bread. It is particularly hazardous for those at risk for colon cancer and those who already have or have had it. It is also suspected to worsen inflammatory bowel conditions.

Recommended Reading:

'Excitotoxins The Taste that Kills' by Russell L. Blaylock M. D.
'Food Additives A Shoppers Guide to What's Safe & What's Not' by Christine Hoza Farlow DC

To Your Health~

Kathy Culp Nutrition Specialist and Certified Fitness Instructor

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!



Congratulations to Jason Hartman of Bainbridge on winning the Floyd Township Fire Department Raffle of a new 2011 Polaris Ranger 400.

Pictured is Assistant Chief Roger Wright of the Floyd Township Fire & Rescue Department presenting keys to Jason. Also, Special thanks to Tom and his wife of Tom's Marina Sales and Service in Crawfordsville for making this possible. The winning ticket was drawn at the 2011 GNCC Ironman races on October 23rd held at Tom's Marina.



*Community
Fall Festival*

**Halloween
&
Fall Celebration**

Heritage Lake Clubhouse

**Saturday,
October 29**

5 to 8 pm

**This year: Even more fun
for you and your whole family!**

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 ?

Nov. 7: Lisa Macaroni, Dietetics, Hendricks Regional
Healthy Diets and How to Read Nutritional Labels

Nov. 21: Pre-Thanksgiving Pitch-in Dinner “An Exercise of Thankfulness”

Dec. 5: Memories Project

Dec. 19: Christmas Party, Secret Santa, Cookie 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.

ProPane Inc. Delivers Propane for a Cause –Brownsburg / Indianapolis, IN

In the fall of 2008 ProPane Inc. became a partner with the very worthy American Breast Cancer Foundation.

ProPane Inc. painted a propane delivery truck pink to represent breast cancer awareness. For each gallon of propane delivered, ProPane Inc. donates one cent up to \$5,000 per year.

The Pink Truck has definitely been an attention catcher and when the reason for the pink truck is explained, more often than not someone will then share a personal story on how their family has been affected by breast cancer. John Johnson, a ProPane Inc. driver, was assigned to this truck and takes great pride in what the truck represents, as he has been personally affected with the loss of his wife last September at the age of 38.

John Johnson has also participated in 5k breast cancer awareness runs and continues to be a very strong advocate for the mission. The monetary significance of this truck has been tremendous as John announces, “I am proud to say that we have donated over \$15,000 to the Breast Cancer Foundation, as we continue to raise Breast Cancer awareness.”

The employees at ProPane Inc. consider it a privilege to be associated with such a great cause and look forward to doing more to heighten the awareness through their “PinkTruck” campaign.

The American Breast Cancer Foundation’s mission statement is “To provide individuals in financial need, their families and their loved ones with education, support, and access to early detection”. At this time there are over 2.5 million breast cancer survivors in the United States.



As ProPane Inc. continues to serve Brownsburg / Indianapolis they do so proudly knowing that they are raising awareness and supporting efforts to find a cure.

CHURCH ANNOUNCEMENTS & ARTICLES

FOOD FOR THOUGHT

MARRIAGE: HEAVEN OR HELL?

If marriage is sanctioned by God, why do so many of them become a 'living hell'?

A piece of heaven or a slice of hell, what makes the difference? Obviously, the answer is far too involved for this short article to discuss in detail. I *can* share this with you. A traditional wedding includes these biblical admonitions.

To the husband:

Eph 5:25,28 **Husbands, love your wives**, just as Christ also loved the church and gave Himself for it... So husbands ought to love their own wives as their own bodies; **he who loves his wife loves himself**.

And to the wife:

Eph 5:22. Wives, **submit to your own husbands**, as to the Lord.

And before it ever says this to the wife, it says in *Ephesians 5:21* **Submit to one another** out of reverence for Christ.

Real love cares to the point of sacrificing one's life for the welfare of another. To "submit" is to care in such a humble way, that each person is willing to empathize and carry out the other spouse's point of view. If these commands are disregarded, there is only one possible outcome. The marriage will sink into a war of self-centered wills. The welfare of the other will become secondary, or of no concern at all. ...And in its extreme; it will degenerate into abuse.

WHEN DOES IT BECOME ABUSE?

The following situations are defined as abuse:

physical abuse (aggression, hitting, kicking, shoving, etc.);

emotional abuse (intimidation, controlling, domineering, stalking, verbal battering, isolation, economic deprivation);

sexual abuse (non-consensual; even with an intimate partner, molestation, voyeurism, assault).

WHO CAN HELP ME?

If you are trapped in a cycle of abuse, here are some people who could help in Putnam County:

- **Your pastor** (*Reach Canaan's pastor*) 765-386-7434
- **Family Support Services** (Domestic violence & awareness) 765-653-4820/ 5115
- **Healthy Families Indiana** (For new or expecting parents) 765-653-4820/ 1-877-913-5536
- **Indiana Coalition Against Domestic Violence** 317-917-3685/ 800-538-3393

Kevin Thompson, pastor *Canaan Community Church*

St. Paul Catholic Church
202 E. Washington St. Greencastle, Indiana

XMAS HOLIDAY BAZAAR

Saturday, Nov. 12

8:00 am - 3:00 pm

Crafts ~ Xmas items ~ Quilt Raffle
Home Baked Goodies ~ Toys ~ Surprises
LUNCH ~ Home Made Chili

Coatesville United Methodist Church

RUMMAGE AND BAKE SALE



Saturday, October 29th

8am to 3pm

Coatesville UMC

4863 North Milton St.
(Just North of Main Street)



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
and his love for us throughout the Bible.



FOOD DRIVE for PUTNAM COUNTY FOOD PANTRY THIS WEEK OCTOBER 24th-29th at HERITAGE LAKE

Drop off items at the Clubhouse, or in your neighborhood!

219 GB (Donna, 386-2302) (also for PL)

253 MS (Bev, 246-6558)

25 MS (Marianne, 386-2077) (for LH)

We are collecting: Peanut Butter, Boxed Dinners, Canned Foods (soups, fruits, vegetables), Cereal, Fruit Juice, Powdered milk, Toilet paper

NO OUT OF DATE FOOD PLEASE

**Heritage Heartland Homemakers**

by Rosalynn Antcliff

On October 18, 2011 13 members met for lunch at the POA. The tables were decorated with a fall theme. The main dishes were BBQ pork and a 3-bean dish served by hostesses Kathy Wass and Meegan Ebacher. Side dishes and desserts were provided by the other members. The hostess gift was won by Marianne Novak. The lesson was given by Marianne Novak on Drying Fruits and Vegetables. This is the oldest method of preserving and is an alternative to canning and freezing. Conventional ovens are not to be used, but microwaves can be used for herbs. You can store dehydrated products for one year at 60 degrees. You can also dry fresh herbs by placing them upside down and hanging them in a cool dry place.

The Arts and Crafts Fair is November 4th and 5th at Putnam County Fairgrounds and we will be selling our homemade noodles and other snacks and crafts. The VA Hospital trip will be November 17th. The Club prayer was read and the meeting was adjourned.

If you're interested in joining us at our next meeting, it will be held on Tuesday, November 15th at 11am at the Clubhouse. You can call Pam Miller at 386-6226 for more information.

**Heritage Lake Book Club** *by Marianne Novak*

How can a book club rate a Pulitzer Prize Winning Book 2.9? That's the rating we gave Olive Kitteridge by Elizabeth Strout. Perhaps the genre (short stories) didn't resonate with us. Or perhaps we couldn't relate to the dour main character, Olive, who makes an appearance in each chapter. Club members did enjoy the format we used to discuss the book. Each of us prepared one or two of the 13 chapters, both summarizing them and making up our own questions.

November 9	The Paris Wife by Paula McClain
December 14	Self-selected holiday book to be shared along with book exchange and good food
January 11	Call Me Irresistible by Suzanne Elizabeth Phillips
February 8	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.



Heritage Lake Garden Club

by Bobby Salm



The Garden Club had a wonderful time at The Great Pumpkin Patch in Arthur, Illinois. It was a beautiful October day and we had a delicious lunch at Yoder's Kitchen in Arthur.

If you are interested in learning more about the Garden Club of Heritage Lake, stop by our table at the Heritage Lake Hoilday Shoppe, November 12th.

Sign-up to win a plant arrangement and meet some of our Garden Ladies.

Our next meeting will be November 10th. We will be going to Nashville, In. Plan on meeting at the clubhouse at 9am. Hope to see you there.

"The thinnest yellow light of November is more warming and exhilarating than any wine they tell of.

The mite which November contributes become equal in value to the beauty of July."

Henry David Thoreau



The Clear Creek Conservancy District board of directors met September 15, 2011, at 10 a.m. at the district's office. Directors Present: Brian Waldman & J. Duane Kelly Directors Not Present: Robet C. Hansen



Also attending: Kathy Deer, Administrative and Financial Manager; Doug Clodfelter, Plant Operator and Operations Manager, Ed and Margaret Dermond, Harold Paetow, Heritage Lake Community Services / HIGHLIGHTS and Jim Hazelwood.

There were no comments received on the 2012 budget. Duane Kelly moved to adopt the budget as advertised. Brian Waldman seconded. Vote unanimous

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

Kathy Deer reviewed the financial report for the month ending September 30, 2011. Duane Kelly moved to approve the financial report and Register of Claims, dated September 16through October 20, 2011. Brian Waldman seconded. Vote unanimous.

Kathy Deer provided a written report. The 01 EBA CD was cashed in and used to repay temporary loans to funds held in the Money Market Account. The other CD that matured October 3 was reinvested at 1.5% interest at TCU. The \$19,036.00 check from Cincinnati Insurance Company for the damages to the lift station caused by Tennery was received in today's mail. Cincinnati Insurance has turned the claim over to attorneys to try to collect the damages from Mr. Tennery.

Ed and Margaret Dermond had requested that sewer access fees no longer be charged for an empty lot they had purchased through the Commissioner's tax sale. Kathy Deer reported the district has three liens and was owed \$160.00 for services from April 1 to September 30, 2011 for Lincoln Hills Lot 318. The \$160.00 was written off because of the tax deed issued to the Dermonds changed ownership on September 30. Based on information from the Dermonds and the Treasurer's office, the 2009 lien was probably included in the tax sale and will be written off once notification is finalized by the courthouse. Dermonds have already paid the 2011 lien and will contact the Treasurer's office about the 2010 lien for clarification of its status. After discussion of the sewer lateral that is in place to serve the property, the Dermonds agreed they would be willing to pay to cap the sewer lateral at the easement at the actual cost up to a maximum of \$500.00. The board had previously set that as a maximum out of pocket expense to the property owner when a sewer lateral is capped at the easement. This gives the district the ability to maintain the lateral connection point since a lateral extends to private property and is maintained by the property owner once a home is hooked into the collection system. Noting that this work will be done as soon as possible, Brian Waldman moved to no longer assess the sewer access fee to Lincoln Hills Lot 318 as of October 1. Duane Kelly seconded. Vote unanimous.

Doug Clodfelter provided a written report showing the average daily flow at 182,000 GPD and peak flow at 266,000 GPD for the month of September with 2.46 inches precipitation. The definite purpose contacts in Lift Stations G1, G2, G3, G4 and G5 and the start capacitor relay for #2 pump in LS M2 have been replaced. Accurate Bore vacuumed LS M7. McCullough Excavating repaired root damage where the lateral connected to the sewer main at JV155. Shannon McCullough now has access to a vacuum jet truck and the sewer main was jetted when those repairs were made. Don Allen has completed painting of LS G3, P1, J4, G1, V2 and P5. Stultz Welding hade repairs on the weir trough and surface skimmer support bracket on the west clarifier and Don Allen shimmed and replaced the caster wheels.

The board set the next regular meeting for 10 a.m. on Thursday, November 17, 2011, at the district's

Items For Sale

&

Announcements**ITEMS For Sale:**

For Sale: 2008 Sea Doo GTX Limited Jet Ski in excellent condition. Purchased new in 2010 for \$12,500- sell for \$8,500. 4-Tec, 215 hp engine. Blue/silver in color and Includes trailer and cover. Only 44 hours use. Call 765-386-6772

For Sale: 2009 Cub Cadet Tractor. LTX1046 VT, 23 HP... This tractor was used for one season (2009)....it was extremely well maintained, and even waxed regularly. Complete bagging unit included as well. 46" deck with all the options. Manuals and extra parts included. Always been stored indoors. No need for a tractor anymore...Paid \$2377 new. Asking \$1799....Please call Ken for appt to see...317-219-9585....

For Sale: 2 dog kennels, 6x8x4ft, they have always been inside our garage so they are in very good condition. We are asking \$100/piece... (new \$250). Call 317-839-7589

For Sale:

1. Large Tablesaw Joiner \$135.00
2. 7 1/4" Radial Arm Saw Sears \$ 65.00
3. GE Conv/Microwave Oven over Stove \$225.00
4. 6" Panel Door Natual Finish Pine \$ 45.00
5. Router and more.

Call for appointment [317-341-0171](tel:317-341-0171)

**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, **EXCEPT NOVEMBER it will be on the 4th at 7:00 PM**, we will meet in 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!**

GOT DRUGS?

**TURN IN YOUR UNUSED,
EXPIRED & "UNSAFE" MEDICATION
FOR SAFE DISPOSAL**

WHEN: OCTOBER 29, 2011

TIME: 10:00 am - 2:00 pm

**WHERE: GREENCASTLE HIGH SCHOOL
[UPPER PARKING LOT]**

@ 910 EAST WASHINGTON STREET [Greencastle, IN]



**"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.

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!
NOVEMBER 1, 8, 15, 22 & 29th

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



George L. Cord 58, Coatesville, passed away on Saturday, Oct. 15, 2011. Born on Sept. 3, 1953 in Beech Grove, IN to George Henry and Catherine Barbara Cord, he was an avid fisherman. Survivors include siblings, Kay (Calvin) Carpenter, Mary (Ron) Gates, Jo Ann (Spencer) Moore; nieces & nephews, Jason (Heather) Carpenter, Jake Carpenter, Carol (Brian) Bongfeldt, Michael Gates, Stephanie Gates and four great nieces and nephews; Sam & Cora Zike, Kaylee & Zachary Carpenter. He was preceded in death by his wife of 27 years Susan M. Darby-Cord; his nephew Officer David S. Moore. Our condolences to all of his family and friends.

**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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OCT. ~ NOVEMBER ~ DEC. <i>VIEW HIGHLIGHTS ON THE WEB AT:</i> www.heritagelakepoa.com/Highlights/newsletter.htm				Oct27 Deliver <i>HIGHLIGHTS</i> 1PM Bridgearama	Oct28	Oct29 5-8PM Halloween Fall Celebration Clubhouse
Oct30	Oct31 HALLOWEEN 6:00PM-8:00PM "Trick or Treat"	01	02 9:30AM Bible Study Clubhouse 7PM HLPOA Board Operations Meeting-Clubhouse	03 A&E Plans Due 7 PM Men's Bridge	04 7PM Dominos in the Clubhouse	05
06	07 9AM PC Commis mtg 7PM HL Cancer Support Meeting - Activity Center	08 1PM Quilt Club 7:00 PM HL MEN Bible Discovery Group A/C	09 9:30AM Bible Study Clubhse. 1PM Book Club 7PM Neighborhood Watch 7:00PM A&E Mtg.	10 9:00AM Garden Club 6PM Kids Count Mtg	11	12 9AM - 3PM HOLIDAY SHOPPE Clubhouse & Activity Center
13	14 7PM HLPOA Board Meeting Clubhouse	15 11AM HERITAGE HEARTLAND HOMEMAKERS 7PM Planning Cmte. Mtg	16 9:30AM Bible Study Clubhouse	17 10AM CCCD mtg 7 PM Siltation Mtg	18	19 9AM-6PM SCRAPBOOKING 7PM Euchre Clubhouse
20	21 6PM PC Commis mtg 7PM HLNAC mtg. 7PM-8:30PM HL Cancer Support Meeting - Activity Center	22 1PM Quilt Club	23 9:30AM Bible Study Clubhouse	24 THANKSGIVING	25 <i>HIGHLIGHTS ARTICLES DUE</i> HLPOA OFFICE CLOSED	26
27	28 <i>HIGHLIGHTS ADS & FLYERS DUE</i> 7PM HLPOA Board Operations Meeting-Clubhouse	29	30 9:30AM Bible Study Clubhouse	Dec01 Deliver <i>HIGHLIGHTS & 2012 HLPOA TELEPHONE DIRECTORY</i> 7 PM Men's Bridge	Dec02	Dec03 1:00-4:00PM Holiday Visit & Pictures with SANTA