



# Heritage Lake HIGHLIGHTS

Publisher: *Heritage Lake Community Services*

## OCTOBER 2011



9-29-2011



### HOLLYWOOD CASINO TRIP

Thursday, October 6

\$30 per person

Contact Bev at 246-6558



HERITAGE LAKE Eagle Photos by Lois Napier & Roger Wright

### Floyd Township

#### Fire Department Chili Dinner

October 15th, 12-6 p.m.

- Chili \$4  
(includes crackers, drink & dessert)
- Hotdogs \$4  
(includes chips, drink & dessert)
- Nachos \$3  
(includes drink & dessert)



*(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

## CLEAN SWEEP

Saturday,  
October 8, 2011

8:00AM to 3:00PM



++++TRASH & METAL++++

COST: Pick Up Load: \$15.00 to \$25.00; Car load \$5.00

Left over "Garage Sales" items; Hardback books; Furniture:  
Treated wood; Lumber; Pressed wood or skids

LATEX PAINT ONLY --- NO OIL BASED PAINT

++++OTHER CHARGES++++

Non-Freon Appliances: \$3.00 EACH

Tires: Car/Pickup: \$3.00 each/ Others: \$4.00

Refrigerators & Freezers: \$15.00

Televisions-(Electronic Waste)

\$10-TV Console/portables larger than 27"

\$5-Portables 27" or less

All other electronic items-No Charge

Including used Auto, Truck & Cycle Batteries

*Sponsored by the Clean Up Committee*

**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](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.**



## NEIGHBORHOOD WATCH

Needs ***YOUR*** Help!!



IF YOU SEE SOMETHING SUSPICIOUS

CALL: **911**

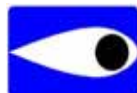
or direct DISPATCH Office **1-765-653-5115**



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!!!)**

### Fall Computer Classes @ Putnam County Public Library

Through October and November the Putnam County Public Library will be hosting a series of three information sessions on how to use and understand the Internet. Designed for those new to navigating the World Wide Web, these classes will teach safe practices and effective Internet use in an age where being connected is defined by e-mail, Twitter, and RSS. Classes will be held on Mondays, 6:00 to 7:30 pm.

The first session "E-mail Basics" is scheduled for Monday, October 3. Attendees will learn the fundamentals of setting up their own e-mail address, accessing their accounts, and composing messages in order to stay connected. The class will take place in the Adult Reference area of the PCPL. There will be time afterward for a short Q&A. Participants should know how to use a mouse.

For those looking to expand their web browsing know-how, there will be a general "Introduction on Exploring the World Wide Web" Monday, October 17. Topics include search engines, online shopping, web security, downloading and more. Attendees will meet at the computers in the Adult Reference at the PCPL. There will be a Q&A with the instructor afterward.

The last session is scheduled for Monday, November 7 and will address how patrons can "Make Use of Your Library's Online Resources." Attendees will learn to use the online catalog and other available databases in order to conduct efficient searches—even from the comforts of home.

Space is limited for to eight (8) for each class. Those interested should register by contacting the Reference Desk at (765)-653-2755, ex 115 or 124.

### 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

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 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 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 Oct. 10, 2011 at 7:00 PM in the Clubhouse**

**Board Operations Meeting is October 31, 2011 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 9-12-11 Minutes**

**Announcements:**

**Clear Creek Conservancy** – No Report

**Floyd Township Fire Department** – Roger Wright reported that there were 155 runs to date. He also noted that this season's last breakfast is this Saturday (9-17) and their last chili lunch is October 15th. There are still raffle tickets available for the Polaris suv.

**Neighborhood Watch** – Harold Paetow reported that the next meeting is Thursday 9-21.

**HLCS** – Harold Paetow reported that maps for garage will be available tomorrow at the office and if you have any phone book questions call Marianne Ash.

**HLNAC** – No report.

**POA Security** – Denna DeLaCruz gave a detailed report for 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 (via telephone). 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. August 8, 2011 Board Meeting.** Approved as submitted.

**B. August 26, 2011 Operations Meeting.** Approved as submitted.

**III. Treasurer's Report.** Joe Boarini reported that the revenue for August was \$98,011 and expenses were \$142,893, resulting in negative income of \$44,882. Year to date revenue is \$962,776 and expenses are \$838,754, resulting in net income of \$124,022.

**IV. Board Committee Reports.**

**A&E.** Ben Fuchs reported that a total of 4 permits were issued; 1 garage and 3 porches were approved for Aug.

**Campground.** Ron Rigen noted all is going well, their last breakfast will be September 24. They are preparing a winter work list. Account balance is \$1,866.71.

**Clean Up.** Mary Williams reported that they have moved and "signed" the brush drop off site, which seems to help in keeping the site in better condition. Garage Sale is September 15, 16 and 17. The Clean Sweep is October 8th. The Cottonwood trees in the 30 acres are being cut and the stumps treated.

**Election.** Shannon noted that the petitions are for folks interested in serving on the Board are due in October.

**Government.** Mike Foster reported that he is looking for folks who want to serve on the Government committee. Everyone interested should attend a meeting on September 22nd at 7 pm in the Activity Center.

**Lake Committee.** Kent Hoops reported that the Feast 'N Ski was a success, and he wanted to thank everyone who supported the event. Many of the buoys will have to be replaced and the committee is willing to split the cost with the HLPOA. The committee is putting together its recommendations for Rule changes to be brought to the Board. They have a new apparel company and will provide a wider selection of merchandise next year. The committee has purchased some life vests and other equipment for lake security.

**Planning.** No report.

**Siltation.** Next meeting is 9-22.

**V. Manager's Report.** Charlie reported that the Activity Center will be open weekends only except for classes: cancer support group meeting on the first and third Monday of every month and Bible study group meeting on Tuesdays. The pool will not be open this year– we want to make sure it is right before we open. As of now there are three major areas of concern; the pool cover, vacuum/skimmer and splash drainage systems. We have a meeting scheduled with our attorney to try and get these issues resolved. Campground activity is winding down and we are beginning to address the "winter work". Marina will close September 25th. Security has a \$500 Reward has been established for the arrest and conviction of vandalizing POA property, which seems to have helped cut down on vandalism. 2012 Budget and Fee schedule has been prepared.

*(Continued on page 4)*

(Continued from page 3)

**VI. Old Business Forum.** There were no comments.

**VII. Old Business.** No items listed.

**VIII. New Business.**

**A. A&E Membership** – Jerry Wood. Joe moved, and it was seconded, that Jerry Wood be nominated to serve on the A&E Committee. The Board voted 9=Y and 0=N. Jerry is now on the A&E Committee.

**B. 2012 Budget and Fees.** Joe moved and it was seconded to accept the 2012 Budget and Fees, as submitted. The Board voted 9=Y and 0=N. Item will go to next Board meeting as **Old Business “A”**.

**C. A&E Rules.** Neil noted that there were two Sections that needed to be voted on before the Board considered the entire document: Sections 220 and 221 dealing with sizes of homes and garages, respectively. A motion was made and seconded that **Section 220, Minimum Square Foot** read “The minimum square foot house allowed is 1500 square foot of living space.” After some discussion the Board voted 6=Y and 3=N. A motion was made and seconded that **Section 221, Attached garage required** read “A minimum of a two (2) car garage is required with a minimum size of 400 square feet for all new dwellings.” After some discussion the Board voted 5=Y and 4=N. Ed moved that the amended (as noted above) A&E Rules be adopted. The Board voted 8=Y and 1=N. Item will go to next Board meeting as **Old Business “B”**.

**IX. Open Forum.**

**Nancy Dodson** asked if the A&E Rules passed, would everyone be grandfathered as far as replacing their existing home would be concerned? It was noted that you most likely would, if you are replacing the home as it was.

**Jack Probes** noted that 1,500 sq. ft. would limit the number of homes being built and could stop off

water building.

**Shannon Lieb** said that maybe the Board should consider a certain % of the lot size for the building(s).

**Jim Poff** noted that the A&E Committee did not approve the 1,500 sq. ft., and noted that it would add more property to the tax sales list. He also noted that some lots weren't big enough for a 1,500 sq ft. house and garage.

**Don Strickler** was concerned that the Board had the authority to change the square footage, since it was in the Restrictive Covenants. He asked the Board to get a legal opinion. The Board agreed to do that and report back at the next Board meeting.

**Ben Hinshaw** asked the Board to check with the attorney on the status of the mini barn proposal.

**Roger Wright** wanted to thank Don Stewart for his service on the Floyd Township Fire Department. The Board agreed.

**Norma Hazelwood** noted that some lots are too narrow for a 1,500 sq. ft. house.

**Jim Merritt** wanted to know if we were going to lower the lake this year and it was noted that we were not.

**Jim Poff** wanted to know if Sprint mobile phone was going on a tower near here. It was noted that Verizon has signed a contract, but not Sprint.

**Mary Williams** asked about the status of the rule proposals submitted by the Clean Up Committee. Those proposed changes are being reviewed by the attorney.

**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, Oct. 10, 2011**

**7:00 PM at the Clubhouse**

### Community Supported Agriculture

The gentlemen of Sunset Acres Farm who provide the farm fresh produce, dairy, & meat products at the Saturday morning Farmers Market at the Marina want to explore interest in a CSA (Community Supported Agriculture) program for Heritage Lake residents.

In its simplest form, the CSA member places an order (often bi-weekly or monthly) for produce, meat, eggs, cheese, etc., (as determined by the farm) through a coordinator from Heritage Lake. The order is picked up and paid for at a location determined by the coordinator the following week. There is usually a reasonable annual fee to join the CSA group.

They would also like to know what kind of food products we would be most interested in.

Please contact me at

[daverhonda@iendeavor.com](mailto:daverhonda@iendeavor.com)

if this program is something you might like to be a part of. You may also visit with them at the Farmers Market Saturdays through September.

I've been very impressed with the quality they offer.

And I love supporting our local farms.

*Rhonda Weaver*

### Join the Heritage Lake Cancer Support Group Team

Making Strides Against Breast Cancer of Hendricks County

Saturday, Oct. 8, 2011

5k/3 mile Fundraising Walk  
Hendricks Regional Health  
YWCA Avon, IN

Sign up to end breast cancer at  
[cancer.org/stridesonline](http://cancer.org/stridesonline)

Call Linda Webb [765-386-6501](tel:765-386-6501)

or

Carol Fitzgerald [765-246-6850](tel:765-246-6850)



## 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 OPEN



## THE FLOYD TOWNSHIP FIRE DEPARTMENT NEEDS YOUR HELP!

The Floyd Township Fire Department is hosting a Chili Dinner for the public on October 15, 2011. We are asking community members to donate desserts. Desserts can be dropped off at the Firehouse on October 13th & 14th from 4PM-7PM



**THANK YOU!!!**

**TO OUR AWESOME KIDS COUNT  
VOLUNTEERS AND DONORS!**

**THANK YOU!!!**

A special thanks to all of our volunteers and donors for our super garage sale and food concessions at the Activity Center in conjunction

with the Heritage Lake Community Garage Sales. Your assistance with food sales and marking and selling donated items plus our generous contributors made this fall's sale a huge success!

Please start saving your stuff for our spring sale in May which will be held back in the POA clubhouse basement with the convenience of the kitchen for our food concessions. Remember that your stuff and your junk are our treasures!!!

Our Kids With Character Campers thank you too for continuing to provide them with an awesome day camp experience!

*Cindy Huddleston, Julie Mitchel, Jan Sallee*

## Clean-Up Committee

*Mary K. Williams*



**AS YOU ARE AWARE.....WE WILL BE  
HAVING OUR FALL CLEAN SWEEP.**

**THIS WOULD BE A GREAT TIME TO TAKE  
A LOOK AT ANY "STUFF" ON YOUR  
PROPERTY, PORCHES OR THE SIDES OF  
YOUR HOMES & IN YOUR GARAGES.**

**WE LOOK FORWARD TO SEEING YOU ON  
SATURDAY, OCTOBER 8, 2011**

**NOTE:** Should you have pallets or wood such as plywood or two by fours...we have discovered a great place just east of Danville....called Greencycle McCarty at 494 S. CR 200east. You may can bring the wood there at **NO CHARGE. THEY DO NOT ACCEPT PAINTED OR TREATED WOOD.**

If you have tree stumps, you can take them there for a small charge.

For info: Just call: 317-745-2000.

*The Clean Up Committee*

## POA Board of Director Candidates Election News

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 October 31, 2011.**

## HLNAC EVENTS

### OCTOBER

- 15 9AM-6PM Scrapbooking - Clubhouse  
 17 7 PM HLNAC Meeting - Clubhouse  
 28 Stuff Trick or Treat Bags for Party  
 Volunteers are needed -see article for more info  
 29 Halloween/Harvest Festival  
 (see article for info)

### NOVEMBER

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

## FARMERS MARKET



SUNSET FARMS

MOVING

TO THE ACTIVITIES CENTER

OCTOBER 1ST-22ND

8:30-11:00AM

TAKING ORDERS FOR TURKEYS

AT THE HOLIDAY SHOPPE

(Please let us know if you would like us to continue during the Winter.)

## U P C O M I N G E V E N T S

*(Halloween & Fall Celebration)*

**Heritage Lake Clubhouse**

**Saturday, October 29**

**5:00pm to 8:00 pm**

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

Heritage Lake Neighborhood Activities Committee (HLNAC) is partnering with Canaan Community Church to provide a night of Halloween & Harvest Festival fun.

**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,**

**PUMPKIN DECORATING,**

**FISH TANK,**

**CHILI & HOT DOG CONCESSIONS**

**HOW YOU CAN HELP:**

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. Last minute donations will be accepted 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.\*\***

**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 September 6<sup>th</sup> through October 11<sup>th</sup>  
7:15 p.m. to 8:15 p.m.

Next session~ October 25<sup>th</sup>-December 6<sup>th</sup>

**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 September 3<sup>rd</sup> through October 22<sup>nd</sup>

(no class October 8<sup>th</sup>)

8:00 AM to 9:30 AM

Next session ~ October 29<sup>th</sup>-December 3<sup>rd</sup>

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 1-2 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 21<sup>st</sup> through November 9<sup>th</sup>  
(No class October 26<sup>th</sup>) 7:15-8:15 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

**ZUMBA FITNESS CLASS****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! **THURSDAY EVENINGS ~ ZUMBA**

6 week session starts Sept. 1<sup>st</sup> through Oct. 13<sup>th</sup> 6:45-7:40 PM

WEDNESDAY ~ ZUMBA GOLD 5:30-6:15 PM

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

**LINCOLN HILL WOMEN'S WALKING GROUP**

We meet every Friday (weather permitting) at Lincoln Hill Park at 8 am. We walk for approximately one hour. We begin and end with stretching exercises. Please wear brightly colored clothing so we can easily be seen while walking on the roadside. Don't forget your water!

If you are interested in starting a walking group in your subdivision, call Kathy Culp at 317-946-9960 or 765-386-6215

**HEALTH AND FITNESS CORNER****HEART HEALTH**

Every year Americans are having one Million heart attacks. That is about one heart attack every thirty seconds. Most of us know someone who is at risk for a heart attack or perhaps you or a loved one has have one. Last month on CNN Dr. Sanjay Gupta, M.D. explored signs, tests and lifestyle changes that could result in, "The Last Attack." If you missed this program you can watch it on-line at CNN.com or Vegsource.com.

Dr. Gupta interviews former President Bill Clinton and discusses the route he has taken to reverse his own heart disease. You will hear from Medical Doctors about what you can do to Prevent and Reverse Heart Disease.

**Recommended reading:**

"Preventing and Reversing Heart Disease", by Dr. Caldwell B. Esselstyn, Jr., M.D

"Dr. Dean Ornish's Program for Reversing Heart Disease"

Both Drs. Esselstyn and Ornish were featured on this program.

**Warning signs and when to call 911****Heart Attack ~ call 911**

**Chest and Upper Body Discomfort**~ Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes, or that goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness or pain. Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw or stomach.

**Shortness of Breath**~with or without Chest Discomfort

**Other symptoms**~ may include breaking out in a cold sweat, nausea or lightheadedness.

**Cardiac Arrest Symptoms**

**Call 911 and begin CPR right away**

**Sudden loss of responsiveness** ~ No response to tapping on shoulders.

**No Normal breathing**~ the victim does not take a normal breath when you tilt the head up and check for at least five seconds

Please don't wait until you reach this point. Educate yourself about what you can do to prevent and reverse heart disease for yourself and your loved ones.

*Remember to always check with your doctor before starting or making changes in your diet or fitness routine.*

**To you Health!!**

**Kathy Culp**

**Certified Fitness Instructor and**

**Nutrition Advisor**



Make strides to end breast cancer.

Join the Heritage Lake Cancer Support Group Team

Making Strides Against Breast Cancer of Hendricks County

**Saturday, October 8, 2011**

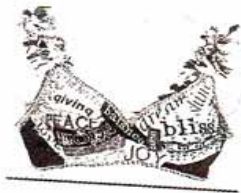
5k/3-mile Fundraising Walk

Hendricks Regional Health YMCA Avon, IN

Sign up to end breast cancer at: [cancer.org/stridesonline](http://cancer.org/stridesonline)

Call Linda Webb 765-386-6501 or Carol Fitzgerald 765-246-6850

*Bra Art Gallery Auction & Wine Tasting*



Chateau Thomas Winery  
Plainfield, Indiana

October 6, 2011  
6:30 pm - 9:00 pm  
Auction at 7:30 pm

All proceeds benefit  
Making Strides Against Breast Cancer  
Hendricks County  
\$20 in advance/\$25 at the door

# Heritage Lake Bass Tournaments

September 11, 2011  
Heritage Lake Classic Tournament

**1<sup>st</sup> Place –**

Tracy Potter & Jacob Wheeler

11.74 lbs

**2<sup>nd</sup> Place –**

Robin Alexander & Brian Alexander

9.41 lbs

**3<sup>rd</sup> Place –**

Brian Neal & Shanna Smith

5.98 lbs

**Big Bass:**

Tony Fish  
& Tommy Welch

4.18 lbs



## Floyd Township Fire Department Chili Dinner

October 15th, 12-6 p.m.

• **Chili \$4**

(includes crackers, drink & dessert)

• **Hotdogs \$4**

(includes chips, drink & dessert)

• **Nachos \$3**

(includes drink & dessert)

Proceeds will go to support the Floyd Township Fire Department.

Please come and join us for great food and to show your support!

# HOLIDAY SHOPPE



HERITAGE LAKE CLUBHOUSE

SATURDAY

NOVEMBER 12th

9AM-3PM

NEW LOCAL VENDORS

Boyscout troop #96 serving food.

Tables still available-contact Bobby Salm 386-7199 or Beth Cox 386-2419 to reserve a table.

Sponsored by Heritage Lake Activities Committee(HLNAC)



**The Snack Shack Volunteers** will return the 2<sup>nd</sup> Saturday in 2012 starting in April through September with our Breakfast plus our Rib Eye Steak Sandwich Cookout events on Memorial Day and Labor Day Weekends. We wish to thank our Friends and Neighbors for their support this year and for helping us make the Marina and Heritage Lake a great and beautiful place to live or visit! Hope you enjoyed sitting under our beautiful colorful Umbrellas at the Marina this Summer.

We could not have had the great success we had without the help from the following Business donations: Hoosier Pete’s Market in Fillmore, Wal-Mart of Greencastle, Burger King and McDonald’s of Greencastle, Kenneth Jones of Grandpa Jones Popcorn & Candy of Avon, Ed Hammond, Carolyn and Lloyd Sabeen, Darryl Brouhard, Sherry Mitchem of North Salem Bank of Danville, Paul Corsaro of Cash & Carry in Indianapolis. Plus the Classic Car Show, the music of Rick Miller, the singing of Kevin Thompson, Deby Shephard, and Betty Hill.

Lastly, we wish to thank all our volunteers who donated, cooked, grilled, baked and served at our Fund Raising Events in the rain, the wind, and the sun and heat of Summer: Bob & Lois Hansen, Bobby & Ann Tefteller, Beth & John Metzger, Arlene Richmond, Teresa Lenahan, Art & Pat Zickman, Gail Borad, Eileen & Paul Rivers, Bob & Sandy Porter, John & Tammy Schweitzer, Tom & Judy Trowbridge, Rosalynn Antcliff, Amanda Reed, Jerry & Sharon Wood, Joe Shephard, Roseann & Harold Paetow, Jeanette Coy, Pat Gulley, Roger Wright, Ted Salzman, Doug Scott, Tammy Hinton, Charlie & Marilyn Beard, Justin & Tracy Montgomery, Heritage Lake Community Services, Floyd Township Fire Department, Marsha & Steve Alexander, Marty Ehr Gott, Jeremiah Lantrip, Kent & Ellen Stevens, Larry & Sandy Kemper, Cathy Jefferies, Dave Howell, Sherry Mitchem, Woody & Sally Von Dielingen, and Shane York.

**Looking forward to seeing everyone next year!**

*Lois & Woody , Jan & Steve, Frank & Nancy*



Photos by Lois Napier



**HLPOA 2012 Proposed Budget**

REVENUE	Lake	Marina	Admin/Clbhse	Act.Ctr/ Pool	Maint. & Common	Campground	TOTAL
Assessments	\$ 71,000	\$ -	\$ 556,000	\$ -	\$ -	\$ -	\$ 627,000
Interest	\$ -	\$ -	\$ 5,000	\$ -	\$ -	\$ -	\$ 5,000
Administrative Fees	\$ -	\$ 100	\$ 3,900	\$ -	\$ -	\$ -	\$ 4,000
User Fees	\$ 194,000	\$ 15,000	\$ 16,000	\$ 28,000	\$ 9,500	\$ 47,500	\$ 310,000
Sales	\$ 3,000	\$ 119,600	\$ 600	\$ 1,000	\$ -	\$ 1,100	\$ 125,300
Committee	\$ 4,000	\$ -	\$ -	\$ -	\$ 1,000	\$ 1,000	\$ 6,000
<b>TOTAL REVENUE</b>	<b>\$ 272,000</b>	<b>\$ 134,700</b>	<b>\$ 581,500</b>	<b>\$ 29,000</b>	<b>\$ 10,500</b>	<b>\$ 49,600</b>	<b>\$ 1,077,300</b>
EXPENSES	Lake	Marina	Admin/ Clbhse	Act.Ctr/ Pool	Maint. & Common	Campground	TOTAL
Personnel	\$ 27,600	\$ 50,000	\$ 181,200	\$ 40,900	\$ 133,900	\$ 16,900	\$ 450,500
Fees & Charges	\$ 500	\$ 9,800	\$ 34,900	\$ 21,900	\$ 12,500	\$ 16,400	\$ 96,000
Contract Services	\$ 159,000	\$ 2,000	\$ 171,000	\$ 11,000	\$ 31,000	\$ 6,500	\$ 380,500
Supplies & Materials	\$ 4,600	\$ 107,900	\$ 4,300	\$ 2,700	\$ 16,700	\$ 2,700	\$ 138,900
Repairs & Equipment	\$ 6,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 9,500	\$ 1,500	\$ 26,000
Committee	\$ 3,000		\$ 4,000		\$ 1,000	\$ 1,000	\$ 9,000
Pool (replace/maint)				\$ 12,000			\$ 12,000
<b>TOTAL EXPENSES</b>	<b>\$ 200,700</b>	<b>\$ 172,700</b>	<b>\$ 398,400</b>	<b>\$ 91,500</b>	<b>\$ 204,600</b>	<b>\$ 45,000</b>	<b>\$ 1,112,900</b>
Net Gain/(loss) *	\$ 71,300	\$ (38,000)	\$ 183,100	\$ (62,500)	\$ (194,100)	\$ 4,600	\$ (35,600)

\* The reason for the \$35,600 deficient is an anticipated increase in legal expenses  
This shortage will be made up through any of the following methods: (or combination of all methods)  
carryover from 2011, savings account or carryover from 2012.

**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

### *Upcoming Meetings*

**Oct. 3** : Video “The Joy of Stress”, How humor helps strengthen our immune system and reduce stress

**Oct. 8** : *Hendricks County Making Strides for Breast Cancer Walk Hendricks Regional YMCA, Avon, IN. Contact us to join our team or help with a donation!!!! (our community has helped us become ranked #3 out of 54 Hendricks County teams in total funds raised. Thank you for your outstanding support in saving lives!)*

**Oct. 17** : Yoga for Cancer Patients Demonstration (To be confirmed)

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

**Nov. 21** : Pre-Thanksgiving Pitchin Dinner “ An Exercise of Thankfulness”

For more info or directions pls. contact:  
Cindy Ware (317) 590-4864 or Linda Webb (765) 386-6501

## CHURCH ANNOUNCEMENTS & ARTICLES

### Food for Thought

#### MEANING IN THE "GOOGLE GENERATION"

The college class sat there with laptops open and fingers tapping. As a discussion develops, a student in the front row says, "We don't need someone to pour out facts, the information is at our fingertips. What we need is someone to help us make sense of it all."

That responsibility doesn't fall solely to modern-day teachers; in essence, that has been the responsibility of the church since its inception. The Bible can be an intimidating document to wade through! There is no work in history that has been more misrepresented or misunderstood.

*Especially* in this digital generation where information is truly at our fingertips. We just need help in making sense of it all. That is why Canaan is currently taking the journey of follow **THE STORY**.

Written in chronological order, **THE STORY** blends the entire Bible into one seamless story. Everyone from nursery to adults experience the message at their level, at the same time.

It's a great accomplishment to make sense of it all; but the real reward is in discovering what part *your story* plays in the *big story*.

*~Anyway, it's certainly food for thought.*

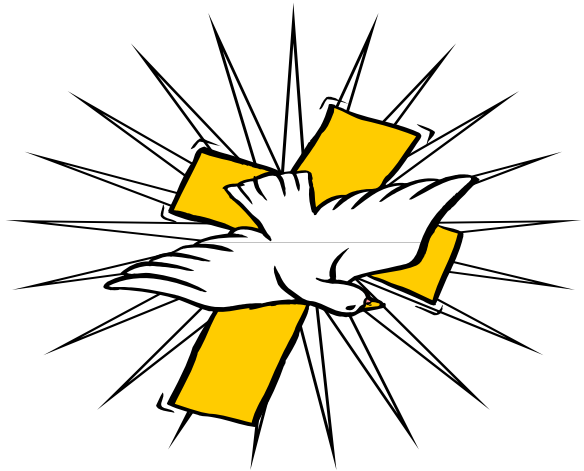


CANAAN COMMUNITY CHURCH  
SUNDAY WORKER'S SERVICE 9:30 am  
SUNDAY SNACK WITH FRIENDS 10:15  
SUNDAY WHOLE-FAMILY WORSHIP 10:45 am

COME WORSHIP WITH US!  
COATESVILLE  
UNITED METHODIST HURCH

4863 North Milton St.  
386-2900

Sundays at 10:45am  
Pastor Danny Sanders



## 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.





## Heritage Heartland Homemakers

by Rosalynn Antcliff



Members met at the Clubhouse on September 20<sup>th</sup> for a Picnic Lunch of grilled meats provided by our Hostess Janelle Clements and Patsy Reiva, side dishes, salads and desserts were brought by our other members. Two Hostess gifts of potted Mums were given away from a drawing.

Our President called the meeting to order at 11:50am. After our Business opening items, each Committee Chair gave a brief report. Our Lesson this month was given by Janelle Clements on Biology and Public Health Risk, including Bed Bugs from the group of insects known as "true bugs".

We covered various items under Old Business with updates on various open items including our donations of School Supplies were donated to the School for the Deaf in Indianapolis. New Business included Achievement Night on September 29<sup>th</sup>, our project for "Make A Difference Week" in October of a food drive for the Putnam County Food Pantry, our Reading Program starts October 5<sup>th</sup> at the Bainbridge School, Arts & Crafts Show on November 4 & 5<sup>th</sup> at the Putnam County Fairgrounds, plus a reminder to bring your donations to the October meeting of Hats, Scarves, and Gloves for the Coats for Kids Program.

Remember to write the following on your calendars: all our Monday dates for making of our Homemade Noodles at the Clubhouse, and our Candy Cane Craft Adventure on October 25<sup>th</sup> at 9am, plus mark your calendars for November 3<sup>rd</sup> when we will be making our Sweet and Salty items of Pretzels and Carmel Corn for our upcoming Fund raiser in November.

Our meeting adjourned at 1:30pm following our Club Prayer. If anyone would like to join an active Homemakers Club, please contact Pam Miller at 386-6226 or Kay Dlugos at 386-2555. Our next meeting will be on October 18<sup>th</sup> with lunch at 11am and meeting starting at noon.

## FOOD DRIVE for the PUTNAM COUNTY FOOD PANTRY October 23-29



Heritage Heartland Homemakers will be collecting the following items: Peanut butter, boxed dinners, canned foods (soups, fruits, and vegetables), cereal, fruit juice, powdered milk, toilet paper (NO OUT OF DATE FOOD PLEASE)



Items can be dropped off at the Clubhouse or in your neighbourhood!

219 Gettysburg (also for Patriots Landing)

253 Mill Springs and 25 Mill Springs (for Lincoln Hills)

Call Bev at 246-6558 for more info



## Heritage Lake Book Club

by Marianne Novak



Minding Frankie by Maeve Binchy was set in Dublin, reminiscent of the 1950's era, within a tight-knit community where neighbors act more like family, living and taking care of each other. Then enters cousin Emily from America who solves everyone's problems, no matter what they are so that all residents of St. Jarlath's Crescent are dutifully "minding Frankie." Even though this feel-good book had too many characters to keep straight, we're glad that we read and discussed it. We rated it 3.06.

October 12 Olive Kitteridge

November 9 The Paris Wife

December 14 Self-selected holiday book to be shared along with book exchange and good food

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



At the September 8th meeting of the Heritage Lake Garden Club we elected new officers for the year 2012. Congratulations to our new President, Gloria Smith, Vice President, Donna Wilson, Secretary, Bobby Salm and Treasurer, Darlene O'Keefe. Thanks to all our members for their help in reorganizing our club.

On Monday, October 3rd we will be travelling to the Great Pumpkin Patch in Arthur, IL. Please meet at the clubhouse at 8AM if you would like to go with us. We will also have lunch at Yoders Resturant in Arthur.

We will have a short meeting on Thursday, October 13th (our normal meeting day) at the clubhouse. Meeting begins at 9:30AM.

*"Listen! the wind is rising  
and the air wild with leaves.*

*We have had our summer evenings,  
now for October eves!"*

*Humbert Wolfe*



### **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, & J. Duane Kelly**



Also attending: Kathy Deer, Administrative and Financial Manager; Doug Clodfelter, Plant Operator and Operations Manager, ; Charlie Beard, Heritage Lake POA, and Harold Paetow, Heritage Lake Community Services / HIGHLIGHTS.

No bids were received for the tank truck that was listed for sale. More options to sell the truck will be investigated.

There were no comments received on the 2012 budget. The Putnam County Council had approved the budget at their non-binding review meeting. The adoption of the budget by the board of directors is scheduled for the October meeting. Bob Hansen moved that no changes be made to the budget. Duane Kelly seconded. Vote unanimous.

Bob Hansen moved to approve the minutes of the July meeting. Duane Kelly seconded. Vote unanimous.

Kathy Deer reviewed the financial report for the month ending August 31, 2011. Bob Hansen moved to approve the financial report and Register of Claims, dated August 19 through SEPTEMBER 15, 2011. Duane Kelly seconded. Vote unanimous.

Kathy Deer provided a written report. Two CD's at First National Bank that matured August 23 remain at FNB at 1.83% interest. The paperwork to transfer title to the tank truck that had been granted to the Fillmore VFD for use in 1996 has been completed. A representation letter to retain Ashley Dorocke as Attorney in the attempt to collect the district's insurance deductible amount in the claim against Dennis Tennery was signed. A check has not yet been received from the district's insurance company for the damages to the lift station but it is expected to be \$20,000 to \$25,000 depending on how they calculate certain expenses that were turned in. The Dermonds petitioned the Putnam Circuit Court on August 8 for a tax deed for Lincoln Hills Lot 318 but no further information has been received and the property continues to be billed for the sewer access fee. The billing summary report shows 1,331 active accounts, one more than last month. The August/September billing was mailed on August 8. A total of 54 liens were filed on August 19.

Doug Clodfelter provided a written report showing the average daily flow at 165,000 GPD and peak flow at 212,000 GPD for the month of August with 2 inches of precipitation. On August 24, McCullough Excavating put in the parking lot for POA bank fishermen, hiking and dog walking at a cost of \$2,500.00. The district borrowed the POA maintenance tractor and post-hole digger to set posts around the parking lot but the ground was so hard it would not dig so McCullough Excavating was called back to auger holes with their bobcat. On August 29, Calvin Shrader poured concrete around LS V2 and a pad at LS J4 for

concrete steps. McCullough Excavating repaired a 45 degree elbow that was cracked at PL021 found when Ryan English was connecting a new home to the lateral. Spear Corporation rebuilt one of the gas chlorinators. A new aluminum cover for LS J2 was ordered from Environmental Equipment at a cost of \$1,160 plus shipping. The original steel cover had rusted out.

Charlie Beard conveyed appreciation for the new parking lot area. The board noted that the parking area has already seen a lot of use. One of the signs that the area is for POA member use only will be installed.

The board set the next regular meeting for 10 a.m. on Thursday, October 20, 2011, at the district's office.

**Items For Sale**

&

**Announcements**

**ITEMS 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. Also, Shore Station Jet Ski lift with gray canopy. Purchased new in 2010 for \$3,000- sell for \$2,000. Call 765-386-6772

**For Sale:** 2000 Honda Sabre Motorcycle. \$3,950. 3K mi. 1100 cc. Red. Many extras including windshield, bags, floor boards, light bar, sissy bar, Mustang seats, more. Runs & looks excellent. 765-386-7199.

**Moving Sale:** 2 Electric Portable Heaters, Furniture & Ethan Allen Dining Room Suit, Pressure Washer – Gas, Power Tools & Hand Tools, Tables – Office Chairs & Shop Table, Light Fixtures, Lawn Equipment, Sports Equipment. Call: Bill Hyslop (765) 386-2867

**For Sale:** Challenger 1800 Sea Doo Jet Boat for sale- w/trailer- \$7,900.00. Bombardier- Rotax Jet Twin Engines, locking Storage Compartments, custom sea doo Cover, Bimini Top, Immaculate Interior, Stored in Pole Barn, w/towable. Tons of Fun! Price is Firm! Please call 386-7551 to schedule showing.

**For Sale:** GANDY POOL TABLE. Approximately 10 years old. Seldom used. Very nice!! Fancy claw-foot design, medium oak w/ burgundy cloth. Comes with cues, cue rack, & balls. \$999.00 OBO [317-374-0784](tel:317-374-0784) or [765-386-2382](tel:765-386-2382)



**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, starting in October, at 7:00 PM, we will meet in the Clubhouse Conference room to play DOMINOS. 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!**

**SUNSET ACRES FARMERS MARKET**

**AT ACTIVITY CENTER**

**Saturday in October at 8:30AM - 11:00AM**

**Cash and checks only**

Fresh ground beef . 9 different cheeses, Maple syrup \$6.50 pint  
A variety of canned pickles and relishes  
**HLNAC SUPPORTED SERVICE FOR OUR COMMUNITY**



**"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!  
**SEPTEMBER 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)

**FLOYD TOWNSHIP FIRE RESCUE**

**LAST CHANCE... GET YOUR TICKETS NOW!**

**2011**

**WIN THIS ATV**

**POLARIS The Way Out. Ranger 400**

Tickets \$5.00

**Tickets Available at Floyd Twp Fire Dept**



**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*

## Canaan Community Church



Find 10 minute  
Sermon Highlights@  
[canaan-church.org](http://canaan-church.org)

Church: 386-2887  
Pastor: 386-7434

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# HIGHLIGHTS

page 15

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VIEW HIGHLIGHTS AT: <a href="http://www.heritagelakepoa.com/Highlights/newsletter.htm">www.heritagelakepoa.com/Highlights/newsletter.htm</a>				Sept 29	Sept 30 <b>HIGHLIGHTS</b> 8AM Walking Group meets Lincoln Hills every Friday Morning	01 8:30-11 AM every Saturday FARMERS MARKET at the Activity Center in October
<b>OCTOBER Events Calendar</b>						
02	03 9AM Putnam County Commissioners mtg 7PM HL Cancer Support Meeting - Activity Center	04 9:30AM Bible Study Clubhouse	05 9:30AM Bible Study Clubhouse	06 A&E Plans Due 7 PM Men's Bridge <b>8AM-6PM CASINO TRIP Meet at Marina</b>	07	08 <b>8:30AM - 3PM CLEAN SWEEP</b> <i>Making Stride see Page 8</i>
09	10 <b>7PM HLPOA Board Meeting</b> Clubhouse	11 1PM Quilt Club 7:00 PM HL MEN Bible Discovery Group A/C	12 9:30AM Bible Study Clubhouse 1PM Book Club 7PM HLNW Neighborhood Watch	13 9:30AM Garden Club 7:00PM A&E Mtng. 6PM Kids Count Mtg	14 7PM Dominos in the Clubhouse	15 9AM-6PM Scrapbooking <b>12:00PM - 6PM FTFD Chili Dinner</b> 7PM Euchre Clubhouse
16	17 6PM PC Commis mtg 7PM HLNAC mtg. 7PM-8:30PM HL Cancer Support Meeting - Activity Center	18 11AM HERITAGE HEARTLAND HOMEMAKERS 7PM Planning Cmte. Mtg	19 9:30AM Bible Study Clubhouse	20 10AM CCCD mtg  7 PM Siltation Mtg	21 <b>ARTICLES DUE</b>	22
23	24 <b>HIGHLIGHTS ADS &amp; FLYERS DUE</b>	25 1PM Quilt Club	26 9:30AM Bible Study Clubhouse 7 PM Lake Cmte Meeting Clubhouse	27 <i>Deliver HIGHLIGHTS</i> <b>1PM Bridgearama</b>	28	29 <b>5-8PM Halloween Fall Celebration Clubhouse</b>
30	31 <b>HALLOWEEN 7 PM HLPOA Board Ops Mtg.</b>	Nov 01	Nov 02 9:30AM Bible Study Clubhouse	Nov 03 A&E Plans Due 7 PM Men's Bridge	Nov 04	Nov 05