

# Lake LaSalle

Property Owner's Association Inc.



Spring 2020  
Newsletter



# Lake LaSalle Property Owners Assn. Inc.

PO box 452 Morgantown IN 46160

[www.lakelasalle.com](http://www.lakelasalle.com)

## Spring 2020 Newsletter

### Lake LaSalle Property Owners Association Board Meeting Minutes

April 16, 2020

The meeting was called to order by Gretchen McFarland, secretary, at 6:08 p.m. via Zoom teleconference arranged by Director of Long Range Planning, Sally Gindling. Roll call conducted and also in attendance were Mark Helm, President, Linda Schwaner, Vice President, Dan Jackson, Treasurer, Curtis McCloud, Director of Grounds and Maintenance, Lisa McCloud, Director of Entertainment, George Smeltzer, Complaints/Compliance, and Kurt Ellinger, Director of Communications. Absent was interim Director of Fishing, Jeff Mooney, though he was able to phone in during some topic discussions. The Board members would like to thank Sally for scheduling, arranging and communicating the Zoom information so all Board members could virtually attend.

**President Mark Helm:** Mark extended thank you's to the Board and also recognized Ken Gindling (Sally's husband) who was instrumental in working with the recent utility tree trimming contractors already working at the lake to assist with some lake tree trimming needs. Thank you, Ken!

**Vice President Linda Schwaner:** No additional agenda items to discuss other than as noted below.

**Director of Long Range Planning: Sally Gindling:** Sally kicked off our meeting discussion by reviewing the comprehensive 10 year plan draft with the Board. This draft, once finalized, will be distributed to Homeowners for review, a chance to ask questions or seek clarification and, on some items, vote at the Annual Meeting. This letter will be distributed before the end of April so all Homeowners are encouraged to be on the lookout for it, carefully review it and jot down any questions they may have and submit same via the website on the Contact Us tab to [info@lakelasalle.com](mailto:info@lakelasalle.com)

The first item reviewed was the 3-part quote submitted by Sizemore Concrete for clean out and all related maintenance needed for same in Thunder Creek, lowering the lake to complete same and silt removal from Hilfiker Cove. Sally advised that individual homeowners could seek quotes from Sizemore relative to any rip rap needs on their particular property shorelines. Homeowners will be encouraged to use the time while the lake is lowered to complete any necessary dock repairs, shoreline clean up and/or maintenance. Any docks not in compliance with our Governing Documents will be advised individually prior to the inception of the Project (info will be outlined in the 10 year plan letter). A motion was made by Sally to accept the three quotes from Sizemore (\$68,626, \$27,000 and \$25,000 respectively). Dan Jackson seconded and the Board (minus Jeff Mooney) unanimously approved this project and its related costs.

Sally next reviewed the proposal for a Dues increase effective with the January 2021 budget year. This proposal is extensively outlined in the 10 year plan outline noted above. In a nutshell, the increase proposed is \$17.60/mo or \$211 annually for Voting Members or a new annual Dues amount of \$900. A motion was made by Sally to approve this increase and seconded by Gretchen and the Board (minus Jeff) unanimously approved same.

***LLPOA Membership vote will be required for final approval and this is slated to occur at the Annual Meeting in September.***

Next item was a proposed change to the Fiscal year from its current period of September 1 thru August 31 to the period January 1 thru December 31, which will align with the annual dues period. A motion was made by Sally to approve this increase and seconded by Dan and the Board (minus Jeff) unanimously approved same. ***LLPOA Membership vote will be required for final approval and this is slated to occur at the Annual Meeting in September.***

An extensive review of the future 10 year budget plan, to include future Assessments, was led by Sally. This was carefully and thoughtfully laid out and serves to protect the future maintenance needs of the lake and the funds necessary to pay for same. Given the financial needs and the constraints against the Association in securing future bank loans without collateral, a plan to establish a long range savings account and how to seed same was discussed. After discussion and review, a motion was made by Dan Jackson to accept the 10 year budget plan and Assessments and seconded by Sally and the Board (minus Jeff) unanimously approved same. ***LLPOA Membership vote will be required for final approval and this is slated to occur at the Annual Meeting in September.***

**Treasurer - Dan Jackson:** Dan had previously distributed hard copies of the Budget to the Board members, including a running spreadsheet of the 2020 Dues remitted to date. Thank you to all our members for their timely payment of same. Dan also provided an update relative to the unsecured STAR loan. The process to finalize the loan is ongoing, though slowed by the COVID pandemic. Dan anticipates STAR Bank to finalize this in the coming weeks.

**Secretary - Gretchen McFarland:** The need to ensure the Constitution language is clear to all and contains pertinent Amendments and/or Executive Resolutions within one document remains an ongoing project. VP/Linda Schwaner has volunteered to assist with this project and it is anticipated this project will be finalized in the Fall of 2020. Gretchen will also assist Jeff Mooney (interim Fishing Director) with updating the Fishing Guidelines.

**Director of Fishing – Jeff Mooney:** No additional agenda items submitted for discussion.

**Director of Complaints/Compliance – George Smeltzer:** George's proposal to amend and expand upon the language of the Covenants and Restrictions, Section 7, paragraph 8, "Activities" was revisited and a motion his final draft be accepted was made by Mark Helm and seconded by Sally and the full Board unanimously approved.

**Director of Maintenance – Curtis McCloud:** Curtis and Sally discussed the clearing of Ashbury Dam and plan to walk the dam April 18th to mark trees/saplings that require removal so work can move forward to complete same. Curtis also provided an update relative to the drainage pipe issue at Lots 41 and 42. Due to the pandemic, the BC Highway Dept has not officially and formally confirmed what extent, if any, they are responsible for in the roadway repair necessary to fully access the drainage pipe under LaSalle Rd. This pipe empties into the cove. Total quote from Kershaw for repair and sediment removal is \$15,540. Given the sediment build up, access deep into the cove is problematic. There have been no confirmed sightings of beaver activity on the lake but lakefront homeowners are advised to report any suspicious activity (sightings, dam building activity and/or tree gnawing) to the Board. Sally reported she and Ken scan the shoreline while paddle boarding and have noted no activity. It was agreed that any lake tree removal needed in Hilfiker Cove will be evaluated when the lake is lowered. Curtis has purchased items for dam maintenance needs, new buoys and an "American-made" American flag.

**Director of Entertainment - Lisa McCloud:** Nothing to discuss given current COVID pandemic restraints.

**Director of Communications- Kurt Ellinger:** Kurt will plan to post the 10 year planning document to the LLPOA website after same has been formalized, approved and distributed to homeowners. Kurt will also assist Sally with the 10 year planning mailing. The Who to Call section of the website will also be updated by Kurt with dock construction contact info.

A motion to adjourn the meeting was made by Mark Helm and seconded by Sally Gindling at 7:24 p.m.

Respectfully Submitted,  
Gretchen McFarland, Secretary

# Long Range Planning

Hello,

There is a great deal of information in this letter. We have attempted to explain everything as well as we can. We apologize ahead of time for any typos! Please read through all the information and if you have **any questions**, we encourage you to email [info@lakelasalle.com](mailto:info@lakelasalle.com). By generating an email directly to the board the most appropriate member will respond. This allows us to track all questions and tailor our membership communications regarding upcoming projects and proposed financial plan based on the questions we receive. **If you do not have email access or prefer talking rather than email, PLEASE call the Long-Range Planning Director Sally Gindling at 317.626.0455.**

## Upcoming Project Fall 2020:

The current loan for the last long-range maintenance project has been satisfied. Our attention is on the next project. We have accepted a bid to clean out the northern portion of Thunder Creek and the eastern portion of Hilfiger Cove. In preparation, we need to lower the lake between 10 and 12 feet. To safely lower the lake the recommended rate is 1.5 inches per day, which depending on many variables including the weather, equates to between 80 and 96 days. To meet this time constraint the lowering of the lake will begin Monday July 6<sup>th</sup>, 2020. The work will take place between September 8<sup>th</sup> and October 30<sup>th</sup>, 2020. At the completion of the project, the lake drains will be closed, and the lake will be allowed to refill naturally. **PLEASE be aware that the lake will go down approximately 3.5 feet in the first 30 days. For those of you who have boats in the water that require removal by trailer, please make sure to plan the removal of your boat from the lake accordingly.**

The lowering of the lake is an excellent opportunity for property owners to perform needed clean up, maintenance and new installations along their shoreline. **We ask that everyone take advantage of the lake being lowered as it only happens every 10 to 15 years. Tasks that can be addressed during this time:**

- Remove any posts, rods or any items at your shoreline or in the lake in front of your shoreline from old docks or installations.
- Remove old seawalls that are no longer providing erosion control and/or add erosion control to your shoreline.
  - Replace/install a new seawall
  - Replace/install riprap
- Remove old docks that are no longer functional and in a state of disrepair.
- Repair/add to or build a dock.
- General clean up along your shore line.
  - Repair seawalls
  - Address leaning trees/vegetation

In the “Who to Call” section of the newsletter, which can be accessed via the website [www.lakelasalle.com](http://www.lakelasalle.com), are names of contractors who have provided work for lake LaSalle homeowners. Sizmore Concrete has provided homeowners quotes to install riprap on their shoreline, if you would like a quote their email is [sizmoreconcrete@gmail.com](mailto:sizmoreconcrete@gmail.com). Dowty Construction has built the last few new docks on the lake. Their website is [www.DowtyConstruction.com](http://www.DowtyConstruction.com)

**To the homeowners who live in the areas where the Fall 2020 project will be completed:** If you currently have riprap you might need to adjust/spot fill your existing riprap after the completion of the project.

## **Finances:**

We have learned a great deal following the progress of silt since the completion of the previous long-range maintenance project. We now know that the maintenance window for Thunder Creek is 10 years and we continue to track silt progression in Lawrence Channel and the north end of the Lake after 12 years. Maintaining an over 50-year-old manmade lake is not easy, but with efficient, effective long-range planning it simply becomes a process. Mother Nature is continually trying to take back what is hers so we must be diligent and smart with future projects in both how we accomplish them and how we finance them. Based on the data from the last project and current finances the long-range planning director and the budget finance committee have recommended a 10-year plan that addresses and incorporates both the day-to-day expenses, as well as a plan for financing future long-range maintenance projects.

**The goal, at the end of 10 years, is to have money saved for the next long-range project without having to depend on outside financing, which is getting very hard to acquire since we do not have collateral. At the same time allowing us to pay off the Fall 2020 project and continue to pay the day to day operating expenses.**

In 2030, we need to have no less than \$150,000 in the long-range planning account, which equates to \$15,000 per year going into this account. Having a plan of this nature protects our property values as well as allowing current homeowners to know how to budget. It allows prospective homeowners to know their future financial requirements when contemplating the purchase of a home on our lake.

We have acquired a loan to finance the Fall 2020 lake maintenance project. The estimated cost of the Fall 2020 project is \$120,626. Beginning May 2020, the \$1,486 that we have been paying towards the previous loan will be placed into the long-range planning account, at the end of September 2020 there will be \$7,430 in the account, which will be our first payment against the new loan. We will continue to pay \$1,486 each month towards the loan through the end of 2020, with a total of \$11,888 paid towards the loan in 2020.

## **Current Revenue Stream:**

Current total Income through 2020: \$41,340 (60 Voting Homeowners X \$689/year)

Current yearly operational expenses: \$56,342 (Items that we must have monies designated)

Loan repayment - \$1,486/Month = \$17,832

Lawn = \$5,900

Electric = \$192

Insurance = \$1,300

Taxes = \$1,000

PO and Lock Box = \$118

Annual Lake Maintenance = \$5,000 (Tree removal, Seaweed, Dam Maintenance/Inspection, Ramp, Cage Maintenance)

Annual Cofferdam Clean out = \$25,000

Based on what we have learned in reference to silt progression, loan acquirement and increased overhead costs of maintaining the day-to-day operations of our lake, the budget and long-range planning committee has recommended, and the board has approved the following 10-year plan.

## **The three objectives of the 10-year plan:**

- 1) Pay off the Fall 2020 Project
- 2) Contribute \$150,000 to the Long-Range planning account
- 3) Pay the annual operational expenses

## Plan Details:

- Total in Current Savings Account as of April 2020: \$14,977.94 – This account will remain in place as is to cover any short-falls in the annual operational expenses as well as any catastrophic events. The use of the monies in this account will be reassessed in 2023.
- The amount of no less than \$1,486 each month be paid towards the fall 2020 project loan until the loan is satisfied at which point the expense line item of “Loan Repayment” will be replaced with “Contribution to Long-Range Planning”.
- Change the fiscal year of the association **FROM** September 1 thru August 31 **TO** January 1<sup>st</sup> to December 31<sup>st</sup> to align with the period that the annual dues cover which is January 1<sup>st</sup> to December 31<sup>st</sup>.  
**The board voted and approved the recommend change at the April 2020 board meeting. Membership vote required for approval. This vote will be taken at the September 2020 Annual Meeting.**

### 2020 – Year 1 of 10

- The \$25,000 budgeted for the coffer dam yearly maintenance is included in the accepted bid for the fall 2020 project, freeing \$25,000 from the current 2020 required expenses, of which \$15,000 will be placed in the long-range maintenance account for 2020.

### 2021 – Year 2 of 10

- Beginning January 2021, the annual dues for the 60 voting members will be increased by \$17.60 per month for a total of \$211, annually bringing the total annual dues to \$900, which brings our annual income from dues to \$54,000.

**The board voted and approved the recommend change at the April 2020 board meeting. Membership vote required for approval, this vote will be taken at the September 2020 Annual Meeting.**

- On December 31<sup>st</sup>, 2021, any monies remaining from the annual dues will be applied to the long-range maintenance account for 2021. If this amount is less than \$15,000 each homeowner will be assessed **no more** than \$250 due on July 1<sup>st</sup> 2022\*\*. This amount will be included on the January 2022 dues invoice. The annual dues of \$900 will be due January 1<sup>st</sup> 2022, and the assessment amount will be due July 1<sup>st</sup> 2022.

**The board voted and approved the planned assessments for Years 2 through 10 at the April 2020 board meeting. Membership vote required for approval, this vote will be taken at the September 2020 Annual Meeting.**

\*\* The amount of the annual assessment will be \$15,000 – the amount leftover if any from the annual dues divided by 60, the number of voting members. **As an example:** If \$4,000 is left on December 31 2021 from the annual dues collected in 2021, this amount would be placed in the long-range planning account for 2021. This would leave \$11,000 to be placed in the long-range planning account for 2021.  $\$11,000/60 = \$184$ . The assessment amount for each homeowner to be placed in the long-range planning account for 2021 would be \$184 due July 1<sup>st</sup>, 2022.

### 2022 – Year 3 of 10

- On December 31<sup>st</sup> 2022, any monies remaining from the annual dues will be applied to the long-range maintenance account for 2022. If this amount is less than \$15,000 each homeowner will be assessed **no more** than \$250 due on July 1<sup>st</sup> 2023. This amount will be included on the January 2023 dues invoice. The annual dues of \$900 will be due January 1<sup>st</sup> 2023 and the assessment amount will be due July 1<sup>st</sup> 2023.

### 2023 – Year 4 of 10

- At the January 2023 board meeting the board will assess the first 3-years of the 10-year plan.
- On December 31<sup>st</sup> 2023, any monies remaining from the annual dues will be applied to the long-range maintenance account for 2023. If this amount is less than \$15,000 each homeowner will be assessed **no more** than \$250 due on July 1<sup>st</sup> 2024. This amount will be included on the January 2024 dues invoice. The annual dues of \$900 will be due January 1<sup>st</sup> 2024 and the assessment amount will be due July 1<sup>st</sup> 2024.

### **2024, 2025, 2026 – Years 5, 6 and 7**

- On December 31<sup>st</sup> of the given year, any monies remaining from the annual dues will be applied to the long-range maintenance account for that year. If this amount is less than \$15,000 each homeowner will be assessed **no more** than \$250 due on July 1<sup>st</sup> of the next year. This amount will be included on the January dues invoice. The annual dues of \$900 will be due January 1<sup>st</sup> and the assessment amount will be due July 1<sup>st</sup>.
- At the January 2026 board meeting the board will assess years 4 through 6 of the 10-year plan, including identifying long-range projects that will need to be addressed beginning in 2030.

### **2027, 2028, 2029 – Years 8, 9 and 10**

- On December 31<sup>st</sup> of the given year, any monies remaining from the annual dues will be applied to the long-range maintenance account for that year. If this amount is less than \$15,000 each homeowner will be assessed **no more** than \$250 due on July 1<sup>st</sup> of the next year. This amount will be included on the January dues invoice. The annual dues of \$900 will be due January 1<sup>st</sup> and the assessment amount will be due July 1<sup>st</sup>.
- Based on the numbers we have now, **the loan for the fall 2020 project will be satisfied during this three-year window which is a major milestone of this plan. When the loan is satisfied, the expense line item of “Loan Repayment” will be replaced with “Contribution to Long-Range Planning”.**
  - **The date when the loan for the Fall 2020 project is satisfied will determine the use of the assessment funds for the remainder of the time left in the plan. If needed the assessment funds will go toward the Long-Range account for the year in which the loan was satisfied, to reach the \$15,000 annual contribution. Any remaining assessments will be used if needed to pay the annual operational expenses.**
- At the January 2029 board meeting the board will finalize what long-range maintenance projects are to be addressed beginning in 2030 and prepare the financial proposal for the next 10-year plan.

### **Summary of 10-Year Plan:**

**Goal:** To pay off the loan for the Fall 2020 Project, contribute \$150,000 to the Long-Range planning Account and meet the annual operational expenses.

**Dues/Fees:** Annual Dues increased to \$900 beginning 2021, yearly assessment between \$0 and \$250 due in years 2022 through 2030

**Oversight:** Plan will be analyzed every three years. No changes can be made to the dues or assessments during this 10-year plan unless recommended/approved by the board AND approved by the membership.

**Home Owner Financial Responsibility through 2029:** \$900 annually for dues and **no more** than a \$250 assessment due per year 2022 through 2030. This plan allows us to take financial control and ensure the future of our lake for no more than \$1,150 per homeowner per year. This equates to \$39 more a month than what we are paying currently.

We love our incredible, beautiful and engaging lake and we feel that the proposed 10-year financial plan will benefit all current and future homeowners. If you have **any questions** about the need for the plan or the plan itself, we encourage you to email [info@lakelasalle.com](mailto:info@lakelasalle.com). By generating an email directly to the board the most appropriate member will respond. This allows us to track all questions and tailor our membership communications regarding upcoming projects and proposed financial plan based on the questions we receive. **If you do not have email access or prefer talking rather than email, PLEASE call the Long-Range Planning Director Sally Gindling at 317.626.0455.**

Thank very much for your time,  
LLPOA Board of Directors



## LLPOA Constitution Article 8

### Proposed Fiscal Year Change – To be voted on at September 2020 Annual Meeting

#### Current article as stated in the LLPOA Constitution:

##### **ARTICLE 8 - FISCAL POLICIES**

###### 1. Fiscal Year

The fiscal year of the Association shall be from September 1, thru August 31.

#### Proposed change in red:

##### **ARTICLE 8 - FISCAL POLICIES**

###### 1. Fiscal Year

The fiscal year of the Association shall be from **January 1, thru December 31.**

#### Reason for change:

To align with the period that the annual dues cover which is January 1 to December 31.

## LLPOA Constitution Article 10

### Proposed Dues Change – To be voted on at September 2020 Annual Meeting

#### Current article as stated in the LLPOA Constitution, Amended by Executive Board Resolution No. 3 September 2018:

##### **ARTICLE 10 - DUES**

The dues for Voting members are six hundred and eighty-nine dollars (\$689) per year, payable to the Treasurer January 1 of each year. Said dues is to cover a period from January 1, through December 31, of the year for which the member is billed. Non-voting members shall pay no dues: instead they shall pay an annual maintenance fee of an amount equal to sixty per cent (60%) of the annual dues paid by the Voting members, payable to the Treasurer on January 1 of each year. Said maintenance fee is to cover a period from January 1 through December 31, of the year for which the member is billed. On April 1st, as appropriate, the Board shall direct the Secretary to file a lien against any voting property owner who has not paid his or her dues/fees. A penalty of 10% per year on the balance due April 1st shall be added to the amount owed. The dues together with the penalty, interest at the current prime rate, cost and attorney's fees shall be a charge on the land and shall be a continuing lien upon the property against which such dues is owed. The dues shall be the personal obligation of the person who was the owner of such property at the time when the dues fell payable.

#### Proposed change in red:

##### **ARTICLE 10 - DUES**

**The dues for Voting members are nine hundred dollars (\$900)** per year, payable to the Treasurer January 1 of each year. Said dues is to cover a period from January 1, through December 31, of the year for which the member is billed. Non-voting members shall pay no dues: instead they shall pay an annual maintenance fee of an amount equal to sixty per cent (60%) of the annual dues paid by the Voting members, payable to the Treasurer on January 1 of each year. Said maintenance fee is to cover a period from January 1 through December 31, of the year for which the member is billed. On April 1st, as appropriate, the Board shall direct the Secretary to file a lien against any voting property owner who has not paid his or her dues/fees. A penalty of 10% per year on the balance due April 1st shall be added to the amount owed. The dues together with the penalty, interest at the current prime rate, cost and attorney's fees shall be a charge on the land and shall be a continuing lien upon the property against which such dues is owed. The dues shall be the personal obligation of the person who was the owner of such property at the time when the dues fell payable.

#### Reason for change:

LLPOA expenses have increased annually and the current dues are no longer effective in covering the required LLPOA expenses.



## **Proposed Annual Assessment Plan – To be voted on at September 2020 Annual Meeting**

For the years 2021 through 2029 an assessment will be charged to each voting homeowner in the amount of \$0 to \$250, the assessment amount will be due in July of the following year. On December 31<sup>st</sup> any monies remaining from the annual dues will be applied to the long-range maintenance account for that year. If this amount is less than \$15,000 each homeowner will be assessed **no more** than \$250. This amount will be included on the January dues invoice. The annual dues of \$900 will be due January 31<sup>st</sup> of that year and the assessment amount will be due July 1<sup>st</sup> of that year.

### **Annual Assessment Plan:**

Year 2 - 2021 – Up to \$250, due July 1<sup>st</sup>, 2022, considered in arrears July 31<sup>st</sup>, 2022, lien will be filed.  
Year 3 - 2022 – Up to \$250, due July 1<sup>st</sup>, 2023, considered in arrears July 31<sup>st</sup>, 2023, lien will be filed.  
Year 4 - 2023 – Up to \$250, due July 1<sup>st</sup>, 2024, considered in arrears July 31<sup>st</sup>, 2024, lien will be filed.  
Year 5 - 2024 – Up to \$250, due July 1<sup>st</sup>, 2025, considered in arrears July 31<sup>st</sup>, 2025, lien will be filed.  
Year 6 - 2025 – Up to \$250, due July 1<sup>st</sup>, 2026, considered in arrears July 31<sup>st</sup>, 2026, lien will be filed.  
Year 7 - 2026 – Up to \$250, due July 1<sup>st</sup>, 2027, considered in arrears July 31<sup>st</sup>, 2027, lien will be filed.  
Year 8 - 2027 – Up to \$250, due July 1<sup>st</sup>, 2028, considered in arrears July 31<sup>st</sup>, 2028, lien will be filed.  
Year 9 - 2028 – Up to \$250, due July 1<sup>st</sup>, 2029, considered in arrears July 31<sup>st</sup>, 2029, lien will be filed.  
Year 10 - 2029 – Up to \$250, due July 1<sup>st</sup>, 2030, considered in arrears July 31<sup>st</sup>, 2030, lien will be filed.

### **Reason for assessments:**

To fund the long-range planning account and if needed once the Fall 2020 loan is satisfied, contribute to the annual operational expenses if needed through the end of the 10-year plan. There are two primary reasons to establish the long-range account. 1) It is becoming increasingly difficult to obtain a loan as a property owners association due to the lack of collateral 2) Being able to fund our own projects will save us thousands of dollars and allow us to be more responsive to future long-range maintenance.

# Lake LaSalle Association

## 2019/2020 Board of Directors

Name Office Committee	Year Elected	Term Expires	Contact Info
<b>Officers</b>			
Mark Helm President	2019	2020	mhelm@pipeinc.net
Linda Schwaner Vice President	2019	2020	linda128@msn.com
Dan Jackson Treasurer	2019	2020	jackman342@comcast.net
Gretchen McFarland Secretary	2019	2020	gretchmcfarland@sbcglobal.net
<b>Directors</b>			
Lisa McCloud Entertainment	2017	2020	lamccloud50@gmail.com
Kurt Ellinger Communications	2018	2021	kurtell@icloud.com
George Smeltzer Complaints & Compliance Building	2018	2021	kiwiinject@gmail.com
Jeff Mooney Fishing	2017	2020	jmooney50@yahoo.com
Curtis McCloud Maintenance	2018	2021	pappym50@gmail.com
Sally Gindling Long Term Planning	2019	2022	sagindling@yahoo.com

# Who to Call

**DOWTY CONSTRUCTION DOCKS AND DECKS** - WWW.DOWTYCONSTRUCTION.COM 317-736-7590

**KNIGHT'S ELECTRIC** LICENSED AND INSURED 812-327-3014

**STEVE WARD PAINTING** 317-878 -5045

**RANDALL HUPP** DRYWALL AND CEILING REPAIR. 812-603-6349

**A.S HVAC** BRUCE SMOOT 317-800-9925

**PARKER CONSTRUCTION** CARPENTRY, DECKS, ROOFS, REMODELING. 812-597-4355

**DAVID BLACKTORN** BUILDING, REMODELING - 371-674-5761

**BLUE COLLAR PLUMBING** MATT WOOLEMS - 317 560 9044

**METAL ROOF SOLUTIONS** 317-781-6734

**DAVISS COUNTY METAL ROOFS** 812-486-4299

**OWENS SEPTIC** 800-506-4451

**NATE BORAM** BOAT SERVICE, LAUNCH AND REMOVAL - 317-748-2174

**CHAD SMITH** BOAT SERVICE, LAUNCH AND REMOVAL - 765-318-0616

**COLLINS TREE SERVICE** 812-320-0548

**BROWN'S TREE SERVICE** 317-738-0627

**MERRIMAN'S TREE SERVICE** 765-318-7217

**OUR FAMILY TREE SERVICE** 317-995-3630

**THE CHIMNEY MAN CHIMNEY CLEANING** STEVE BEAUMONT 812-829-4558

**CRITSER'S FLOWERS & GIFTS** SHANE 812-597-4551

**HONEY CREEK TACKLE** FISHING TACKLE, RODS AND REELS, LIVE BAIT. 317-422-0102

**CLEARSHINE WINDOW AND GUTTER CLEANING.** ALLAN WOOLBRIGHT 812- 350-3481

**HOLLY'S CUSTOM CANVAS BOAT COVERS,** BIMINIS, SEATS, CARPET 317-550-6818

