



**INDIAN
POINTE**
CONDOMINIUMS

**MAY
2020**



Spring is finally here and the lake is gorgeous!



Photos Courtesy of Barb Seele

BOARD OF DIRECTORS MEETING

The next regular meeting of the Indian Pointe Condominium Owners Association Board will be held on Saturday, May 16, 2020 at 8:30 a.m. The Indian Pointe Marina Association will meet directly following the Condominium meeting.

Due to COVID-19, the venue of the location and how the meeting will be conducted have not been determined. The board meeting will either be in person, allow owners to join the meeting remotely, or a combination of both. Please watch for e-mail and website notifications regarding updates.

All meetings of the association board are open meetings. Owners are encouraged to observe meetings and read approved minutes. Owners who wish to address the Board are welcome to do so during the homeowner forum conducted at the beginning of each business meeting.

UPCOMING BOARD OF DIRECTORS MEETINGS

Owners are encouraged to attend Board of Directors meetings. Upcoming meetings are as follows:

- July 18, 2020
- September 19, 2020
- November 14, 2020 – Annual Owners Meeting

WELCOME

Please help us give a warm welcome to our new Indian Pointe Owners

Unit 211 – Chris & Cassie Harryman

Unit 433 – Wyatt & Jennifer Bickett

Unit 621 – Eric & Tessa Schwarz



COMMUNITY NOTES

COVID-19 AND ASSOCIATION OPERATIONS

While we all look forward to the Spring and Summer activities at the Lake of the Ozarks; swimming pools, boating, fishing, dining, etc., we are very aware of the COVID-19 health guidelines and the effects these issues have made on all our lives.

We welcome owners and their guests back to the area and ask that everyone do their best to adhere to the guidelines and recommendations from our Governor and health experts.

SWIMMING POOL UPDATE

The swimming pools at Indian Pointe are not open yet, and we do not have a date when they can open. We are following the guidance of the State and Local governments along with input from Community Associations Institute (CAI), before we take action to open the pools. The pools will be opened once we have clearance from State and Local governments, and when the necessary pool maintenance is complete.

For those of you that rent your units, it is recommended that you update your rental ad to state that the COVID-19 requirements will dictate the availability of the swimming pools at Indian Pointe. VRBO and AIRBNB advise travelers to check the local restrictions related to COVID-19 prior to traveling.

Additionally, each pool at Indian Pointe is currently having required maintenance performed on it.

- Pool 1 floor has been sandblasted and will soon be cleaned, caulked, and ready for a fresh coat of paint.
- Pools 2&3 each are having repairs to the decking support prior to opening; that should be done in the next 2 weeks.

PLAYGROUND

The playground was removed this winter due to deterioration and safety concerns. Given the COVID-19 issues at hand, the replacement of the playground has not been a high priority. However, it is the intent of the Board to have it replaced.



Missouri Association Management, LLC

AAMC® Accredited Association Management Company

2121 Bagnell Dam Blvd. Lake Ozark, MO 65049 Phone: 573-552-8334 Fax: 573-552-8336 Website: www.mam-llc.com



COMMUNITY NOTES



ASSESSMENTS

One of the key components of a vibrant, well-maintained and successful community is the prompt payment of assessments by all owners, when they are due. The reduced cashflow, created as the result of delinquent assessments, makes it very difficult to manage monthly, routine, expenses and to plan for necessary maintenance projects around the community. Ultimately, this can have an adverse effect on property values within the community and hurt every owner's investment.

Once a delinquent account is sent to the Association's attorney, it results in liens, court costs and attorney fees. These additional expenses become an added part of the assessment to the delinquent owner and cannot be waived by the Board since those costs would then have to be absorbed by all property owners.

The Board is willing to work with any owner, when possible, who may be experiencing a financial hardship. We would rather try to reach a mutually-acceptable agreement with an owner than to turn the account over to an attorney for collection; however, the Board also has an obligation and responsibility, to all owners in the community, to aggressively collect assessments that are past due if there is no spirit of cooperation. Once an account has been turned over to Collection's, it is necessary that all Owner communication be with the Collection agency until the account is paid.

To mail your assessment, please send them to:

Indian Pointe Condominium
Property Owners Association, Inc.
P.O. Box 280
Lake Ozark, MO. 65049

For questions regarding your assessments, please contact:
Kim Austin – Wilson, Toellner & Associates, CPA, LLC
660-851-2463

kim@wtcpa.com



QUIET HOURS:

Please be mindful and considerate of "QUIET HOURS". We are all ready to have fun but, please respect and adhere to the Indian Pointe Rules and Regulations, as well as the City of Osage Beach ordinance, that declare quiet hours are from 10:01 p.m. to 7:00 a.m. During this time, please remember to be considerate of your neighbors.

FIREWORKS:

Fireworks are not allowed to be discharged on the property or docks at any time. Violations of this rule will be subject to Osage Beach law enforcement and/or subject to a minimum \$500 fine, levied by the Indian Pointe Condominium Owners Association.

COMMUNITY NOTES

INSURANCE

It is important to understand the Association's Master Insurance Policy, as well as your insurance requirements as an owner. Please refer to the American Family letter attached to this newsletter.

FRIENDLY REMINDERS REGARDING RULES AND REGULATIONS

NUISANCE:

Condominium Association's deal with nuisance complaints on a regular basis. A nuisance is defined as a condition or situation that interferes with the use or enjoyment of property.

Your Indian Pointe Condominium Association Board of Directors has adopted Rules and Regulations concerning prohibited uses of the condominium property and prohibited uses of condominium units. These Rules and Regulations inform owners what behavior is considered to be a nuisance. Typical nuisance complaints are loud parties, dogs barking, fireworks, etc. It is impossible for the association board and their legal counsel to conceive of every type of obnoxious, offensive or unreasonably annoying behavior.

What an owner does in their own unit is their own business until the smell of it invades your unit. When offensive odors begin to drift through the walls, it becomes a nuisance. Most of the time this is a one-time offense, where a neighbor burned dinner and you get stuck with the smell. However, if it is something reoccurring like odors from trash, pets or, even illegal substances, the association will take action.

THIS MONTH IN MAINTENANCE

This is what our maintenance staff will focus on during the month of May:

- Preparing pools to open
- Painting pool 1
- Paint the deck stairwell for building 5
- Painting pool deck railings – Pool 2 and Pool 3
- Replace broken pool deck pickets
- Repaint safety stripes on steps throughout the complex
- Inspect and replace lighting as necessary
- Check and repair all downspouts
- Grounds Care and Weed control
- Patch areas in parking lot
- Property signage
- Marina: Replace 2"x6" banding boards on the perimeter of docks
- Marina: Power wash docks
- Marina: Replace broken concrete pads as needed



COMMUNITY NOTES

ARCHITECTURAL REVIEW:

Prior approval is required for any structural modification to the inside or outside of a unit, including the lakeside deck. Owners must have prior written approval of the Board of Directors for such things as, but not limited to; awnings, deck ceiling, deck flooring, relocation or removal of walls, remodeling, re-routing plumbing, re-routing electrical, etc.

Modification to docks or slips, including installation of boat lifts, slip fill-in, etc., can only be made after receiving prior approval from the Board of Directors.

The Architectural Review Application is on the association's website www.indianpointloz.com, under Documents and Forms.

WINDOW AND DOOR REPLACEMENT

Windows and doors are limited common elements, therefore are the Unit Owner's responsibility to replace. If your window or patio door glass is leaking or is fogged, please have it replaced. The backing of draperies, shades or other window treatments must be light, off-white or light beige in color.

TRAILERS/BOX TRAILER PARKING

In the past month or so, there have been multiple trailer violations at Indian Pointe. Each time a Board member, along with Wesley or Della, had to get involved to determine whose trailer it was, in which unit the person was staying, and what to do with the trailer. Going forward, this scenario will not be tolerated.

From this day forward, trailers on Indian Pointe areas will be towed at the owner's expense. No effort will be made to find the owner of the trailer.

For those of you that rent your units through VRBO or AIRBNB, nightly rental guests are not allowed to use any Indian Pointe parking area. Your guests will not give you a very good rating, if they spend part of their vacation tracking down their trailer, once it has been towed. You are encouraged to update your rental listing, noting that trailers are not allowed on any Indian Pointe parking areas.

All trailers, belonging to owners or long-term renters, **must** be parked in Indian Pointe's trailer parking lot, located on Mace Road, up the hill from the traffic circle entrance to Indian Pointe. Trailer parking is available for \$100 per year or \$25 per week. Owners are not allowed to share codes with guests or nonregistered owners.

A recent inventory of the trailer parking area revealed several unauthorized trailers being stored in the lot. Any trailer that is not authorized to be parked there, will be towed away. Please contact Della Miller at: dmiller@mam-llc.com if you have any questions regarding whether your trailer is properly authorized to be parked there.



COMMUNITY NOTES

CELEBRATE

Mother's Day

"A mother is she who can take the place of all others but whose place no one else can take."

- Cardinal Mermillod

Memorial Day

"The willingness of America's veterans to sacrifice for our country has earned them our lasting gratitude." - Jeff Miller

INDIAN POINTE COOKBOOK

Do you have a favorite recipe to share with your neighbors? Let's build an Indian Pointe cookbook. Send your recipe by the 15th of the month for it to be published in the following newsletter. Email the how-to for your family's favorite dish to dmiller@mam-llc.com

QUOTABLE QUOTES

Please e-mail your favorite quote to dmiller@mam-llc.com.

"Rivers do not drink their own water; trees do not eat their own fruit; the sun does not shine on itself and flowers do not spread their fragrance for themselves. Living for others is a rule of nature. We are all born to help each other. No matter how difficult it is... Life is good when you are happy; but much better when others are happy because of you." – Pope Francis

LAKE EVENTS & DINING

Due to COVID-19 many Lake area events have been cancelled or postponed. The Magic Dragon Street Meet Nationals organizers have rescheduled this event. The new dates are scheduled for September 11th – 13th, 2020

Some Lake area restaurants are open for Dine-In and many are offering curbside and delivery services. Call your favorite hangout and ask what service they are offering. They will greatly appreciate your business.



OWNER MARKETPLACE



If you wish to advertise in this section, please submit your ad to:
dmiller@mam-llc.com by the 15th of the month, prior to the upcoming newsletter.

DOCK SLIPS FOR RENT

SLIP FOR RENT 15 x 36 call Pete 319-961-1995

Dock 2 – Slip 9 11x32 for nightly rental or summer rental. Call Shelley Koopman (713) 299-5611

Dock 4 – 16'x48' prime cruiser slip (largest in the Marina) available for yearly rental.
Call Jeff Seele (314) 971-3352

Dock 4 – 10'x28' slip available for yearly rental. Call Jeff Seele (314) 971-3352

Looking for a nightly dock slip rental for your guests? Call Jeff Seele (314) 971-3352

If you are interested in a PWC drive on slip or trailer parking, please contact Della Miller at 573-552-8334 or dmiller@mam-llc.com

BOAT AND TRAILER PACKAGE—Here's the chance you been waiting for to get on the lake.

Boat and Trailer package

24 foot Sea Ray 1994

Fiberglass

Mercury Mercruiser Inboard (400 hours)

10 passenger

New batteries

24 foot Eagle Boat Trailer - (Red)

Life jackets and gear

Dock box and everything inside

\$5,000.00

Contact: Glen Goldstein at ggoldsteinip@gmail.com or 314-435-0615

UNITS AVAILABLE FOR RENT

Year round rental at Indian Pointe Condominiums.

Totally renovated 1 bedroom , \$900 per month.

Contact Donna at: djrramel@gmail.com

Nightly rental

2 bedroom 2 bathroom – sleeps 6,

Contact Call Shelley Koopman (713) 299-5611

Nightly rental in Building 4

2 bedroom 2 bathroom – sleeps 5

Contact Jeff Seele (314) 971-3352

Housekeeper Needed to do laundry
and sanitize after renters leave my unit (1018).
Pay is negotiable.
Please contact Rita Amayo.
email: ritdal77@yahoo.com
text/call: 323-877-3429



COMMUNITY COMMUNICATIONS



If you have a question or comment regarding the community in general or a specific concern, please contact your building representative Board Member to discuss these particular issues. Your representative will take the information to the full Board of Directors for consideration.

Board of Directors - Building Representatives:

Building 1:	Roger Stolle	stollero@hotmail.com
Building 2:	Dena Mast	dmastip@gmail.com
Building 3:	Jerry Brewer	jbrewerip@gmail.com
Building 4:	Jeff Seele	jseeleip@gmail.com
Building 5:	Don Couche	dcoucheip@gmail.com
Building 6:	Alan Messick	amessickip@gmail.com
Building 7:	Glen Goldstein	ggoldsteinip@gmail.com
Building 8:	Mike Mabrey	mabrey11@gmail.com
Building 9:	Robert Otte	rotteip@gmail.com
Building 10:	Bob Cassout	bcassoutip@gmail.com
At Large:	John Stern	jsternip@gmail.com

For questions concerning the Association's operation of facilities:

Missouri Association Management, LLC.
Della Miller, CMCA, AMS, PCAM
573-552-8334
E-mail: support@mam-llc.com

For questions regarding Assessments, billing and other financial questions:

Wilson, Toellner & Associates, CPA, LLC
Kim Austin
660-851-2463
E-mail: kim@wtcpa.com

Important Telephone Numbers

Emergency Crime, Fire and Medical	911
Osage Beach Police (Non-Emergency)	573-348-5515
Lake Ozark Police (Non-Emergency)	573-365-5371
Ambulance	573-348-5000
Missouri Water Patrol	573-751-3333
Hospital	573-348-8000
American Family Insurance - Young Agency & Associates	314-432-3127

Emergency Maintenance – After Hours

573-480-0163

Visit us on-line at:
indianpointeloz.com



YOUNG AGENCY & ASSOCIATES

TO: Unit Owners at Indian Pointe Condominium

Young Agency & Associates is your insurance agency the Association Master Policy for the May 10, 2020- May 10, 2021 coverage term.

It is important that owners be well informed about the Association's Master Policy and your responsibilities for insurance coverage. As a unit owner, you should have your own homeowner's policy (form HO6) to coordinate with the Master Policy. Attached is a summary of the Master Policy coverage and suggested minimum coverage amounts for your policy. You are encouraged to provide a copy of this information to your personal insurance agent so that you can be assured you have proper coverage.

The Master Policy deductibles are:

- Earthquake – 10% of each building coverage limit, \$15,000 per unit average.
- Wind/Hail – 2% of each building coverage limit, \$3,000 per unit average.
- \$25,000 for All Other Perils (AOP)

Important features your personal insurance policy (form HO6) should include are:

- Dwelling/Building Coverage with at least \$25,000 cover damage under the largest Master Policy deductible, PLUS the value of any additions, alterations and improvements since the original construction date. *These are your responsibility to insure per your association bylaws.*
- Loss Assessment for insurance related losses including assessment of master policy deductible or liability claim. Our recommendation is at least \$25,000. Most companies have a very basic limit of \$1,000 included. Since coverage can vary greatly by company, owners are encouraged to check into options.
- Contents Coverage for your personal property, furnishings and belongings on a replacement cost basis.
- Loss of Use/Additional Living Expense
- Personal Liability Coverage for your legal liability, \$500,000 is recommended especially when units are attached; a fire loss could be deemed your fault.
- Sewer Back-up coverage with a limit to cover AOP deductible plus betterments & improvements and contents that are subject to this type of damage is recommended.
- Earthquake Coverage, with earthquake loss assessment.

If you would like a review of your HO6 policy or a quote or have any questions about this letter, please feel free to call. We have a unit owner policy that can coordinate with the master policy and will have no deductible for losses involving the master policy. Should your lender need proof of insurance, have them email or call the information in to our office.

Sincerely,
Young Agency & Associates

Young Agency & Associates, 2130 Schuetz Rd., St. Louis, MO 63146
(314) 432-3127 Office – (314) 432-0142 Fax – youngacycommercial@amfam.com