



**INDIAN
POINTE**
CONDOMINIUMS

JUNE 2020 Newsletter



SPECIAL ASSESSMENT ANNOUNCEMENT

Dear Indian Pointe Unit Owner,

Earlier this year the Board of Directors held a Town Hall meeting on February 22, 2020 to present findings of a Reserve Study conducted at Indian Pointe, and discuss the fact that the Association hasn't collected enough money in quarterly dues to keep up with necessary repairs to the infrastructure. The top 3 projects identified in the Reserve Advisors report were parking lot replacement, pool 2 repair/replacement, and roofs throughout the complex.

Although the March Board of Directors meeting was canceled due to COVID-19 concerns, the Board held work sessions and obtained bids for engineering, excavation, parking lot replacement, pool decks, etc. The May 16, 2020 Board meeting was conducted with some Board members in person, while other Board members and Unit owners attended the meeting via Zoom. On May 23, 2020 another Board meeting was conducted where the special assessment vote was finalized. The purpose of the special assessment is to fund infrastructure projects such as, but not limited to, parking lot replacement. The amount of the special assessment is \$3.41 per assessed square foot, with the money collected being directed to the Reserve Fund.

As you all are well aware, the parking lot is in dire condition, and well beyond its useful life. It is not a candidate for resurfacing due to erosion caused by 30+ years of running water.

Replacing the parking lot will consist of engineering, excavation and grading, and replacing the surface. Engineering will design the water flow, identify placement of catch boxes to hold the water, and layout the parking spaces, including required walkway access to stairways. Excavation will grade the hills near buildings 1 and 6 to handle the water, and make other changes needed to the landscape. The paving company will lay down the new subgrade base and the final top surface. The Board has hired an engineering firm that is local to Osage Beach, and has experience dealing with the local permitting processes and regulations. The engineering effort should be completed in 2 to 3 months.

More details will be shared at a future Town Hall meeting, tentatively scheduled for August. Watch for announcements and the website for details. We will also keep you updated on the progress through the newsletter and website.

Your Board of Directors are elected to make decisions in order to promote, maintain, and enhance the community. On behalf of the Board of Directors, we feel a properly designed and constructed parking lot will benefit our entire community and increase our property values.

Thank you to the owners who attended the Town Hall and Board meetings through this decision-making process. Your support is appreciated.

Sincerely,

Bob Cassout, President
Indian Pointe Condominium
Association Board of Directors

Jeff Seele, Vice-President
Indian Pointe Condominium
Association Board of Directors

INSURANCE

IMPORTANT MESSAGE FROM AMERICAN FAMILY INSURANCE PLEASE SHARE THIS WITH YOUR INSURANCE PROVIDER TO ENSURE YOU HAVE PROPER COVERAGE

Young Agency & Associates is the insurance agency providing the Indian Pointe Condominium Owners Association Master Policy for the current 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

ASSESSMENTS

Thank you for paying your quarterly assessments on time. The revenue collected from the quarterly assessments is used to cover the costs and expenses of managing and maintaining the property as well as the common areas that are shared by all owners. If you have not paid your assessment, please do so to avoid the Association's collection policy.

SWIMMING POOLS



The Board of Directors continue to seek and obtain guidance from professionals in Association management, as well as those in the legal and insurance arenas. The Board's decision not to open the pools at this time has been made thoughtfully, cautiously and responsibly, in order to protect the Association from potential hazards and potential litigations. Although a date has not been set for opening the pools at this time, please watch for e-mail notifications advising everyone of an opening date, along with any special conditions or restrictions.

GARBAGE DISPOSAL DO'S AND DON'TS

A garbage disposal is a great appliance that makes household duties less demanding. However, if not operated and maintained properly, it can easily break down, block and clog the drains and cause a long list of expensive plumbing and drain nightmares.

DO...

- ◇ Use dish soap. A good grease-fighting dish soap can help clear out gunk and grime that might be stuck inside your disposal. Squeeze a bit into your disposal, turn it on, and run cold water through it for about 15 seconds
- ◇ Occasionally run a handful of ice cubes through your disposal. This will help keep the cutting blades clean and sharp
- ◇ Run your garbage disposal regularly. Frequent use prevents rust and corrosion, assures parts are moving and prevents obstructions from accumulating

DON'T...

- ◆ Don't put anything in the garbage disposal that is not biodegradable. Remember, if you wouldn't put it in your stomach, don't put it in the disposal
- ◆ Don't put grease, oil, or fat into your garbage disposal or drain. Grease will slowly accumulate and impede your garbage disposal's grinding ability as well as clog drains
- ◆ Don't put expandable foods in to your garbage disposal. Foods like pasta and rice expand when you add water in a pot; they do the same thing once inside your pipes or garbage disposal and are the cause of jams and clogs
- ◆ Don't use harsh chemicals like bleach or drain cleaners. They can damage blades and pipes. Borax is a natural sink cleaner and sanitizer and effectively works on odor-causing mold and mildew that accumulates in garbage disposals
- ◆ Don't grind glass, plastic, metal, or even paper
- ◆ Don't grind anything combustible
- ◆ Don't grind cigarette butts

DRYER VENTS

It is recommended you have your dryer vent checked and cleaned by a professional. Cleaning your dryer vent not only helps to dry clothes quicker and conserve energy, but helps reduce the risk of a fire. Laundry fires are most commonly caused by lint build-up. You can use any cleaning service you choose or you can e-mail gheath@mam-llc.com to obtain a quote and/or schedule your dryer vent cleaning.

TRAILER PARKING

Trailer space, in the Indian Point trailer parking lot is for Indian Pointe owners only. A Trailer Space Agreement form must be completed and fees must be paid prior to utilizing the lot. The fees are \$100 per year or \$25 per week. Please e-mail: dmiller@mam-llc.com to arrange utilization of the trailer parking lot.

Parking an unauthorized trailer will result in a fine and the trailer will be towed without notice, per posted signage on the lot.

MARINA

Recently, dock 3 ramp broke and required emergency repairs. Several other items require immediate attention; such as replacing 10 cables that are broken or frayed, replacement of 5 tubs, a stench pipe needs to be replaced and dock 2 is under anchored. A buoy had to be reset and others had to be repositioned. All of this work is very costly.

Please don't leave lifts in a down position. This puts stress on the docks. It is important to raise your lift every time you leave your slip. Although this can be a hassle, it is necessary. Many owners have installed remote control units to allow them to raise their lift remotely. These can be installed new or retrofitted to your existing boat lift.

WEBSITE

Please visit the Associations website at indianpointeloz.com for a variety of information including, but not limited to: the governing documents, forms, newsletters, board meeting minutes and reserve study information.

User Id: indianpointe

Password: condos20!



UPCOMING BOARD OF DIRECTORS MEETINGS

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

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

RECIPE OF THE MONTH

Pesto Chicken Stuffed Peppers

Ingredients:

1 cup cooked white rice, cooled
½ cup chopped cooked chicken breast
½ cup coarsely chopped fresh baby spinach
1/3 cup shredded mozzarella cheese
¼ cup chopped fresh tomato
2 tablespoons shredded Parmesan cheese
1/3 cup refrigerated basil pesto sauce
1/8 teaspoon salt
1/8 teaspoon ground black pepper
2 large red or yellow bell peppers
Chopped fresh basil, optional



Directions:

Heat oven to 375°F. In a medium bowl, combine rice, chicken, spinach, mozzarella, tomato and parmesan.

Add pesto, salt and pepper; mix well.

Cut bell peppers in half lengthwise; remove and discard seeds and ribs. Spoon rice mixture into pepper halves. Arrange stuffed peppers in a 2-quart square baking dish. Cover with foil. Bake 40-45 minutes or until peppers are tender and filling is heated through. Serve warm, topped with fresh basil if desired.

Serves 4. Calories: 201, Total fat: 11g, Saturated fat: 3g, Cholesterol: 25mg, Sodium: 265mg, Carbs: 17g, Dietary fiber: 1.5g, Sugars: 5g, Protein: 10g

If you have a favorite recipe to share with your neighbors, please e-mail it to dmiller@mam-llc.com.

welcome

Please help us give a warm
welcome to our new
Indian Pointe Owners
Mark & Kari Hays - Unit 942
Branham Buffington – Unit 941



CELEBRATE

Flag Day	June 14 th
Summer Begins	June 20 th
Father's Day	June 21 st

**HAPPY
FATHER'S
Day!**



Father's Day

“A good father is one of the most unsung, unpraised, unnoticed, and yet one of the most valuable assets in our society.” –Billy Graham

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

15'x36' – Call Pete: 319-961-1995

Dock 1 – 10'x28' – Yearly rental - Call Bob: 636-699-2265 or 314-378-7700

Dock 2 – Slip 9 11'x32' - Nightly rental or summer rental - Call Shelley Koopman: 712-299-5611

Dock 3 – Slip 15 10'x28' - Nightly, weekly, monthly or summer rental. Text Rita: 323-877-3429

Dock 4 – 16'x48' prime cruise 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

PWC SLIP

Indian Pointe has PWC drive-on slip's available. For information, please contact Della Miller at 573-552-8334 or dmiller@mam-llc.com

UNITS AVAILABLE FOR RENT – LONG TERM

Totally renovated – 1 bedroom. \$900 per month

Contact Donna at: djrramel@gmail.com

UNITS AVAILABE FOR NIGHTLY RENTAL

2 bedroom, 2 bathroom – Sleeps 5

Contact Jeff Seele: 314-971-3352

2-bedroom, 2 bathroom – Sleeps 6

Contact Shelley Koopman: 712-299-5611

HOUSEKEEPER NEEDED TO DO LAUNDRY AND SANITIZE AFTER RENTERS LEAVE – UNIT 1018

Pay is negotiable

Contact: Rita Amayo

Email: ritdal77@yahoo.com

Text/call: 323-877-3429

COMMUNITY COMMUNICATIONS

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

Board of Directors – Building Representatives:

Building 1	Roger Stolle	stollero@hotm.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	jesternip@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: dmiller@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