



**INDIAN  
POINTE**  
CONDOMINIUMS

**NOVEMBER**  
**2020**

**OUR ANNUAL OWNERS' MEETING  
IS NOVEMBER 14, 2020 AT 10:00 A.M.**

**JOIN US**

**At The Church at Osage Hills (Fellowship Hall)  
5237 Osage Beach Parkway, Osage Beach, MO 65065.**

**Registration begins at 9:30 a.m.**

All owners are encouraged to attend the Annual Owners' meeting. You will vote on the election of four (4) members of the Board of Directors, proposal of the 2021 annual budget, and two proposed By-Law changes. The agenda will provide you a time to ask questions and address concerns.

**Parking Lot update** – Stockman Construction is scheduled to start the ground work the latter part of this month. In planning for this work to begin, the main drain line from building 10 to building 6 was inspected with a camera to verify the condition, location, and capacity. Please watch for e-mail updates as work progresses.

**On behalf of the entire Board of Directors, we would like to thank all our service men and women,  
both past and present!**

**Happy Veterans Day!**

**We also send warm wishes and gratitude your way!**

**Happy Thanksgiving!**

*Bob Cassout, President*

*Jeff Seele, Vice President*

**Indian Pointe Condominium Association Board of Directors**

*Happy  
Thanksgiving*



# COMMUNITY NOTES



## CREDIT CARD FEES

Many owners prefer to pay Association dues by credit card. Although the Association appreciates the quick payment, it does cost the Association money in the form of added credit card transaction fees. The processing party takes a percentage of the amount of the transaction. Depending on the credit card used and the amount of the transaction, this can run up to as much as 5% of each transaction. Wholesale trade companies, under very strict guidelines, are allowed to charge a flat “convenience fee” and increase their prices to cover the credit card processing fee. However, Community Associations, based on governing documents and State Statutes, cannot do that. The Association must receive 100% of the fees owed to them. Over the past couple of years, Indian Pointe has been paying the credit card processing fees. In 2019, the Association paid \$6,500 in credit card processing fees and, so far this year, the Association has paid over \$10,000 for credit card processing fees. This is money the Association simply cannot afford to lose, money needed for upkeep of the community.

To resolve this issue, associations nationwide are using the services of a payment processor that specializes in processing payments in this industry. The payment processor charges a fixed processing fee for all credit card transactions.

Another option, for owners to pay without additional charge, is by ACH transactions (e-check). An e-check is essentially a direct transfer between the owner's bank account and the Association's bank account. Since the amount is fixed for an extended period of time, you can even schedule automatic payments by setting up ACH transactions for that amount at fixed intervals (due date).

Beginning in January of 2021, Indian Pointe Condominium Association and Indian Pointe Marina Association will be using the services of a credit card processor. Although the Association will be paying a set-up fee and a fixed monthly fee, the amount is minimal. To pay online as you have been able to in the past, you will be given the opportunity to pay by the e-mail invoice or go to the website to process your payment. The credit card transaction fee charged by the credit card processor will apply, which will be 2% for debit cards and 3% for credit cards.

**ASSESSMENTS – Thank you** to all who continue to pay your quarterly assessments on time. Assessments are truly the lifeblood of the association to operate and maintain the common areas.

*“Community is much more than belonging to something; it’s about doing something together that makes belonging matter.”*

*- Brian Solis*



# COMMUNITY NOTES

## BE A RESPONSIBLE DOG OWNER

When walking your dog in the complex, remember that it should be leashed. Also, it is important to remember to immediately clean up after your pet. Please DO NOT walk your dog in the common picnic area or in high foot traffic areas.

## ASSOCIATION'S INSURANCE AGENT & CARRIER

The Association's insurance agent is Mr. Jeff Young with Young Agency & Associates. You are encouraged to provide his contact information to your agent or you may contact Jeff with any questions to ensure you have the proper HO-6 coverage in place.

2130 Schuetz Rd., St. Louis, MO 63146

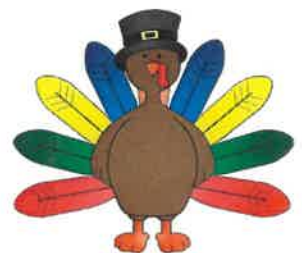
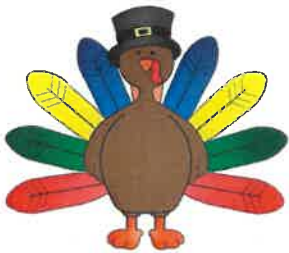
Office: (314) 432-3127

[youngacycommercial@amfam.com](mailto:youngacycommercial@amfam.com)

## WELCOME

Please help us give a warm welcome  
to our new owners

William & Montira Clippard III— Unit 323



## LET'S CELEBRATE

**Veterans Day—November 11, 2020**

**Thanksgiving— November 26, 2020**





# MAINTENANCE



## DRYER VENT CLEANING

As announced in the October 2020 newsletter, dryer vent cleaning will be conducted on all units during the month of November. A \$60 dryer vent cleaning charge will be billed as a special assessment to each unit owner. If you provided proof of dryer vent cleaning this year, your dryer vent will not be cleaned and you will not be billed.

If you have vinyl flex hose as part of your dryer exhaust venting and would like it replaced with flexible aluminum or foil-type hose, please email [dmiller@mam-llc.com](mailto:dmiller@mam-llc.com) or call 573-552-8334.

## WINTERIZE YOUR UNIT

Please follow the procedures below when leaving your condo for an extended period of time (more than 24 hours). Be sure all guests in your unit also follow these procedures:

- Leave your thermostat on HEAT and set at a MINIMUM of 55 degrees to avoid water pipes from freezing
- Turn OFF the main water valve when the unit will not be in use for more than 48 hours
- Faucets must be opened after the main water valve is shut. Drain your kitchen and bathroom faucets, water is the main source of damage in and between units
- Turn the breaker to the water heater off
- Lift the icemaker arm up, to the OFF position
- Leave cabinet doors under sinks open to circulate warm air and prevent freezing pipes
- Remember, it is a good idea to change your furnace filter monthly

## DAYLIGHT SAVINGS TIME – COMES TO AN END

It's just about time to change those clocks again!

Daylight Savings Time ends on November 1<sup>st</sup>. As we return to standard time, please remember that this is also a great time to check/replace the batteries in your smoke detectors.

***“Don't wait until the fourth Thursday in November to sit with family and friends to give thanks.  
Make every day a day of Thanksgiving!”***

**Charmaine J Forde**





# MAINTENANCE



## WATER USAGE

The Association uses a tremendous amount of water. Although there may be no visible leaks, that doesn't mean there is not wasted water. A running toilet is a common culprit for the case of significant water use. It has the same effect as leaving a faucet running. We urge all owners to check your units for leaking faucets, running toilets or any other possible water leaks – these can add sizable water usage to the whole building and increase water bills, impacting everyone.

## WINTER IS COMING!

Soon, winter will be here bringing snow and ice. We ask that each owner be aware of the potential for dangerous situations during the bad winter weather and use caution. We also ask for your cooperation and patience as you hear the crew at work early in the morning.



The snow removal for the complex is performed by our onsite maintenance crew. Snow removal on Mace Road is performed by the City of Osage Beach. Please let management know if you are at your unit full time as this will help us prioritize your needs.

Thank you in advance!

Consider signing up for the Missouri Department of Transportation, Travel Condition Updates at: [traveler.modot.org](http://traveler.modot.org)

## ACCESS TO YOUR UNIT

If the Association doesn't have a key or code to your unit, pest control cannot be performed and if there is an emergency requiring entry to your unit, the door will have to be opened with force or the services of a locksmith will have to be used, with that expense assessed to the unit owner. Owners are encouraged to install a keyless entry lock and provide the Association a code specific for pest control and emergency needs. Often times, owners ask management to provide a key for contractors to access the unit for repair work. We recently encountered a situation where the key did not get returned. Owners who have keyless entry can program the lock for management access and a specific code for contractors.

## MARINA

- All docks have been winterized.
- Please remove all valuable items from boats and dock lockers over the winter months. The Association is not responsible for theft or damage to boats or personal belongings on the docks.
- For your safety, please stay off the dock ramps when conditions are icy!
- All boat lifts must be raised when boats are out of the slip.

# TRAILER STORAGE LOT

Please take a close look at the seven (7) items in boat storage. If one of these items is yours, please contact Della Miller immediately at 573-552-8334 or via email, [dmiller@mam-llc.com](mailto:dmiller@mam-llc.com) to claim your item. These items are scheduled to be towed away.



# OWNER MARKETPLACE

If you wish to advertise in this section, please submit your ad to:  
[dmiller@mam-llc.com](mailto:dmiller@mam-llc.com) by the 15<sup>th</sup> of the month, prior to the upcoming newsletter.

## WANTED

- ◆ Kayak and/or paddle board—Contact: Gary at 314-920-8891 or [gary.lake@sbcglobal.net](mailto:gary.lake@sbcglobal.net)
- ◆ Interested in purchasing a slip on dock 6—Text Alan: 702-388-9614

## DOCK SLIPS FOR RENT

- ◆ Dock 4 Slip 15—10' x 28' - Annual, weekly, or short-term dock slip rental  
Contact Kurt: 314-249-4472
- ◆ Dock 4 Slip 9—13'x 48' - Annual, weekly, or short-term dock slip rental  
Contact Kurt: 314-249-4472
- ◆ 15'x36' – Contact Pete: 319-961-1995
- ◆ Dock 2 Slip 9—11'x32'. Short term rental  
Contact Shelley Koopman: 712-299-5611
- ◆ Dock 3 Slip 15— 10'x28'. Short term, weekly, or monthly rental  
Text Rita: 323-877-3429
- ◆ Dock 4 – 10'x28' slip available for short term, monthly, annual  
Contact Jeff Seele: 314-971-3352
- ◆ Looking for a short-term dock slip rental for your guests?  
Contact Jeff Seele: 314-971-3352

## UNITS AVAILABLE FOR SHORT TERM RENTAL

- ◆ Building 4 – Top Floor 2-bedroom, 2 bathroom – Sleeps 5  
Contact Jeff Seele: 314-971-3352
- ◆ 2-bedroom, 2 bathroom – Sleeps 6  
Contact Shelley Koopman: 712-299-5611
- ◆ Unit 322—3 bedroom/3 bathroom—4 queens. Sleeps 8  
Contact Kurt: 314-249-4472
- ◆ Unit 341—2 Bedroom with loft/ 2 bathroom. Sleeps 6  
Contact Kurt: 314-249-4472



# COMMUNITY CONTACTS



**Building 1:**  
**Roger Stolle**  
stolleroger@hotmail.com



**Building 2:**  
**Dena Mast**  
dmastip@gmail.com



**Building 3:**  
**Jerry Brewer**  
jbrewerip@gmail.com



**Building 4:**  
**Jeff Seele**  
jseeleip@gmail.com  
Vice-President



**Building 5:**  
**Don Couche**  
dcoucheip@gmail.com



**Building 6:**  
**Alan Messick**  
amessickip@gmail.com  
Secretary



**Building 7:**  
**Dan Paulson**  
dpaulsonip@gmail.com



**Building 8:**  
**Mike Mabrey**  
mabrey11@gmail.com



**Building 9:**  
**Robert Otte**  
rotteip@gmail.com



**Building 10:**  
**Bob Cassout**  
bcassoutip@gmail.com  
President & Treasurer



**At Large:**  
**Rich Clausen**  
rclausenip@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](mailto:dmiller@mam-llc.com)

**For questions regarding Assessments, billing and other financial concerns:**  
Wilson, Toellner & Associates, CPA, LLC  
Kim Austin  
660-851-2463  
E-Mail: [kim@wtcpa.com](mailto:kim@wtcpa.com)

**Emergency Maintenance – After Hours**  
**573-480-0163**

