

Community News | Updates | Events | Activities

# Tipton Life®

FALL 2024

## Time to start your **GARDEN**

*Jim Johnson shares his gardening tips with the Tipton community.*



An official publication  
of Tipton Lakes  
Community Association

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# Tipton Life. Contents

FALL 2024

## FEATURED STORY



## EVENTS

### 21 Labor Day Celebration



## NEWS

- 12 Paying your quarterly assessments
- 14 Time to start your garden
- 18 2024 budget preparation
- 19 Shared Cost Sidewalk and Curb Program
- 20 Save the dates
- 22 Neighborly reminders
- 24 Fall landscaping tips
- 25 Getting to know our "Green Book"
- 26 Storage and parking
- 27 Marina
- 29 Halloween safety tips

## IN EVERY ISSUE

- 6 TLCA Board of Directors
- 6 Board meetings
- 8 Editor's note
- 8 Mission statement
- 10 Welcome new members

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# Tipton Life

Fall 2024

## **PUBLISHED BY**

Tipton Life is a joint venture  
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Please send any inquiries or address changes to the address  
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while supplies last.

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## **BOARD OF DIRECTORS 2024 MEETING DATES**

Monday, September 23, 2024

Monday, November 25, 2024

All meetings are held at 4 p.m. at the  
Association Office.

## **TLCA BOARD OF DIRECTORS**

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# Editor's Note

Welcome to our fall issue of Tipton Life™. It is amazing how fast time flies and that we are already approaching fall. It is one of the most beautiful times of the year, especially with all the leaves changing colors around our lakes and paths. We are happy to see many members continue utilizing our pedestrian paths, swimming, boating and enjoying the last days of warm weather. It's both refreshing and rewarding to see these activities continue.

Be sure and take a look at the article on page 14 that highlights gardening tips with our local green thumb, Jim Johnson.

Tipton Life™ is the official magazine of Tipton Lakes Community Association. All information included in each edition is generated in partnership between Aim Media Indiana and TLCA. You can count on up-to-date, factual and informative news here. In addition, we hope Tipton Life™ will help our members get to know their community and neighbors. Whether you are new to the community or have lived here for many years, our magazine is designed with you in mind.

You can help us make Tipton Life™ more meaningful by making content suggestions and participating in our news gathering. If you have information you would like to share or have content suggestions, please contact the Association Office at 812-342-8522 or by email at [malorie.ackerman@tiptonlakes.com](mailto:malorie.ackerman@tiptonlakes.com).

## Tipton Lakes Community Association Board and Staff

---

### MISSION STATEMENT:

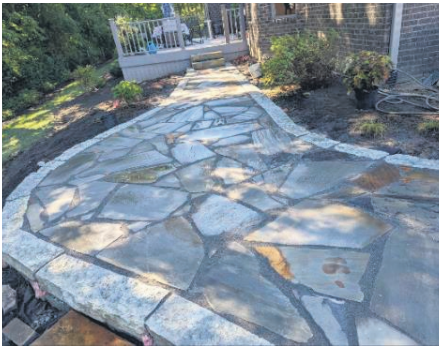
**The mission of the association is to promote an attractive environment where people will want to reside. This is accomplished through community involvement in landscaping and lake maintenance, architectural review, rules enforcement, effective communication and community interaction. Through this effort, the association supports each resident's desire to protect their property value.**





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# Welcome

# W

**Welcome new members!** On behalf of the Tipton Lake Board of Directors and Association Staff, we would like to welcome you to Tipton Lakes. We hope you are enjoying your new home and your new community.

By this time, you should have received your “Green Book,” the complete set of governing documents of Tipton Lakes Community Association. These documents explain your membership and the other aspects of your community association. All members, including renters, must abide by the provisions of these documents. In addition, you should have received a welcome bag with additional information and goodies.

Take time to stop by the Association Office, located in the marina, to meet the staff. We want to get to know you and your family. To help the staff, please be sure to send us your membership agreement and your survey. This information is essential and enables the association to keep records of our membership.

Once again, welcome to Tipton Lakes. The board and staff are here to help make life at Tipton Lakes more enjoyable. If you have any suggestions, comments, or questions, feel free to contact us at the Association Office, 812-342-8522 or at [malorie.ackerman@tiptonlakes.com](mailto:malorie.ackerman@tiptonlakes.com). Please do get involved in your association.

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# PAYING YOUR QUARTERLY ASSESSMENTS

---

Your assessment is used to make Tipton Lakes a great place to live. Assessments are billed quarterly, and payments are due January 1, April 1, July 1 and October 1. Members have three options to pay their assessments:

1. You may pay by automatic withdrawal from your bank account. On the first day of each quarter, your assessment amount will be automatically deducted from your checking or savings account. The system is handled through the Federal Reserve. Any bank account can be enrolled in the program. If interested, you may contact the Association Office and request a form be sent to you. If you sign up, you will receive an annual automatic payment reminder with the amount due prior to the first quarterly payment of each new year. No other correspondence will be mailed.
2. You may pay your full-year assessment at the beginning of each year by check.
3. You may pay your assessment quarterly. You will receive an invoice statement quarterly, prior to the quarter in which the assessment is due. Assessments are due on the first day of the month for the quarter to which they apply. To be deemed timely, payments must be received (not just postmarked) by the due date at the Association Office. If you are close to the due date, we recommend that you drop off your payment at the Association Office. If the Association Office is closed, there is a drop box on the front porch.

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These photographs are from other BHI properties and are representative of the Athens Crossing neighborhood.

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# Time to start your **GARDEN**

// *Cherry tomatoes, July*

STORY BY JIM JOHNSON // PHOTOS BY JIM JOHNSON

## **About planning**

If you would like to have a garden, small or big, now is the time to get started, so you can enjoy your own pure, fresh veggies. You can grow them in pots, or if you like, you can buy or make raised beds. If you have enough space, find a spot that gets plenty of spring and summer sun and get started.

Late summer and fall are good times to begin if you are starting from scratch, especially if you are going to till up a bit of your lawn. Getting started now gives you a head start on conditioning the soil for next spring's planting. It is possible to plant a few things now for fall harvest, such as kale, turnips and other plants that do well in colder weather. Last winter, we harvested kale even after the sub-zero weather.

As fall approaches and you are planning to grow fruit, you will need to order fruit trees and grape vines for spring delivery. I rely on receiving trees through mail order and vines from online from established nurseries like the Stark Brothers Nursery and the Cummins Nursery. You will also need to plan your spring garden and order seeds during the fall. You can order a large variety of seeds from reliable, online suppliers, like Johnny's Seeds, in time for spring planting.

## **Some examples**

If you have prepared the soil, you can plant after the last frost in mid-May when the earth has warmed.



*// Garden in June*

Above, the garden in June, left to right, asparagus (perennial), winter squash, zucchini, grass walkway, spring turnips, tomatoes, sprouting yellow summer squash, in-ground compost strip and cucumbers.

By July, the plants will use all the available space. Below, zinnias share space where the zucchini is crowding up next to the winter squash which, in turn, is crowding up to the asparagus.



*// Garden in July*

During July, the garden above produces tomatoes and cucumbers. The yellow summer squash is flowering and about to fruit. Note the open strips for late plantings of more cucumbers, crookneck squash, turnips and kale.

Below left, a first flower and fruit blooms on an eggplant. Right, a flower invites the pollinators.

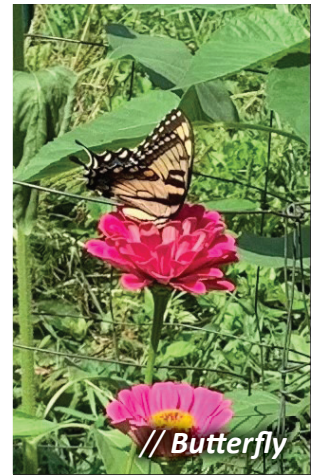
Above, Moonglow pears are almost ripe



*// Zucchini, peppers, butternut squash, crowded against asparagus with zinnias and sunflowers, July*



*// Eggplant*



*// Butterfly*



*// Golden Delicious apples, July 8. Midsummer plantings, July*

Above, Golden Delicious apples in July wait to ripen.



*// Moonglow pears, July*

in late July.



*// Grandson, Brody, bagging Mars grapes*

Grandson Brody Johnson, to the left, bags Mars seedless blue grapes, so the birds don't eat them.

Redhaven peaches are ready to pick during the end of July.

We're lucky to get Vanessa red seedless grapes on our newest grapevine in just the second summer after planting.

***Other things to consider***

Tipton Lakes is already a beautiful place. A garden can make your place even prettier, and you will get good things to eat that you can't buy at the grocery store. Having a garden will not only grow top-quality and nutritious produce, but it can be organically grown, as well. If you happen to grow extra, we recommend giving to someone who might want it. And best of all, working in a garden is great exercise.

We would be pleased to have any of our Tipton Lakes neighbors come to visit and talk with us about how they might get started with gardening.



*// Redhaven peaches*

***Gardening is fun,  
so let's get started!***



*// Vanessa grapes, ripening, July*



*// Gardening is good for you!*





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## REMINDERS

# 2025 BUDGET PREPARATION BEGINS

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Each year the association staff, board members, committee volunteers and cluster committee representatives spend a considerable amount of time on budget preparations. Included are several steps to ensure that the Association is adequately prepared and funded for the upcoming year. It's a complex activity that starts early so the budget can be finalized and approved prior to the beginning of the new fiscal year.

### *HERE'S HOW WE DO IT:*

- The finance committee reviews current year spending; identifying any possible shortfalls or overages and reviewing requirements for the upcoming fiscal year.
- The finance committee, board, cluster committee members and association staff work together to gather all financial information needed to project expenses for the coming year. This could include a reserve analysis, bids for contracts, projections for utility or service increases, requests for new/additional projects, comparisons of past years' budget trends and many other details.
- The finance committee also examines all sources of income—assessments, interest on investments, proceeds from marina operations and other sources of miscellaneous income.
- The finance committee creates working drafts by adjusting the expenses and income until they balance. This may be accomplished by foregoing certain expenses to avoid raising assessments. It may also be necessary to raise assessments to cover increased expenses such as utilities that the board cannot control.
- When the finance committee has developed the best possible budget draft, the Association Board approves the budget and sends a copy to every member along with their assessment rate for the upcoming fiscal year.

As you can see, we start the budget process early with the goal of allowing time for member input and proper review.

# SHARED COST SIDEWALK AND CURB PROGRAM

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The city of Columbus Shared Cost Sidewalk and Curb (SCSC) program is designed to encourage the reconstruction of residential sidewalks and curbs and to fill in gaps in existing sidewalk connections. Not-for-profit organizations and commercial property may also qualify. The city of Columbus will reimburse \$6 per square foot of sidewalk and \$50 per linear foot of curb. For commercial sidewalk and curb, the maximum reimbursement amount per business entity will not exceed \$10,000 per calendar year. There is no application deadline; however, the number of SCSC program requests approved will be limited by annual funding. Complete the application online at the city of Columbus' website under Engineering Department. You may also submit the application by email to [engineering@columbus.in.gov](mailto:engineering@columbus.in.gov) or by mail to the City Engineer's Office, 123 Washington Street, Columbus, IN 47201



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## EVENTS

# Save the Dates

## Mark Your Calendars!

All dates and events are subject to change. Please check our website, [www.tiptonlakes.com](http://www.tiptonlakes.com), prior to each event.

**SEPT. 13**

Winedown at the marina

Sponsored by Jeremy Pushor of Pushor Builders

Join us for craft brews and gourmet pizza from ZwanzigZ while catching up with your friends and neighbors.

**DEC. 7**

Doughnuts with Santa

Stop by the Tipton Lakes marina lower level between 9 and 11 a.m. to have a doughnut and see Santa Claus.



# LABOR DAY CELEBRATION

## SEPTEMBER 1

Members will gather at the marina on September 1 to celebrate. The evening will start with a parade down Tipton Lakes Blvd. This will be followed by fish sandwiches provided by Mahoney's, snow cones by Sno Biz, a bounce house and a spectacular fireworks show. Each year this event grows in number and enthusiasm, with members and their extended family enjoying the convenience of fireworks right here in Tipton Lakes.

The fireworks company works with the Association to position the fireworks display over the North Lake Dam. Members come by foot and by boat to participate in the celebration.

Neighborhood celebrations make living in Tipton Lakes both enjoyable and fun!



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## REMINDER

# NEIGHBORLY REMINDERS

---

### EXTERIOR CHANGES

If you are planning any changes to the exterior of your home or lot, a Design Review Application must be submitted. Completed applications, including all required information, should be submitted to the Association Office by the first day of the month to be guaranteed that they will be reviewed at that month's meeting. The Design Review Committee meets during the second week of every month. All new construction design review applications and all modification applications that require a building permit and that change the exterior footprint and/or elevation of the home will incur a \$250 application fee. This fee is due when the application is submitted.

### PET OWNERS

Please properly dispose of all pet waste. Ideally, this means picking up all waste and disposing it in waste containers. As you walk along the pedestrian paths, you will find Doggie Waste Stations. When putting pet waste into plastic baggies, it is essential that the baggies are not disposed of in the street/storm drains. Improperly disposed of pet waste bags end up in our lakes. Cooperation is greatly appreciated!

### LEAF REMOVAL

It won't be long before the leaves will be falling and clean up begins. Please do not rake or blow leaves into the lakes. The city of Columbus provides leaf removal. Members are asked to rake leaves to their curb (not in the street as it clogs street drains). Leaves will be picked up by the city on a routine basis.

### ORNAMENTAL GRASS REMOVAL

Many enjoy the beauty of ornamental grass throughout our community. However, grass left unattended or not sheltered from wind during the winter months can become unsightly. Therefore, the Association requests that if you have ornamental grass in your yard that will be susceptible to wind damage and/or are not sheltered by your home, please cut these down in the fall. This will save yourself the hassle of chasing down the stray plumes that may scatter throughout your yard and your neighbor's yard during the winter months.

## TREES NEAR PEDESTRIAN PATHS

If you are a homeowner who has trees along the pedestrian paths, please take a look at them to see if they need to be trimmed. This can be a real hazard to bike riders and walkers. Please help by trimming your trees to eliminate this hazard. For clarification, the Association maintains the property between the pedestrian path and the road and the homeowner maintains the area up to the pedestrian path, including mowing and tree maintenance.

## SIDEWALKS

Sidewalk maintenance is the responsibility of homeowners. This time of year it is particularly helpful to keep your sidewalk clean and tidy by picking up sticks and debris and edging the grass from the sidewalk edge. If your sidewalk is in disrepair, please have it repaired. The city does offer a shared cost sidewalk and curb program. The application can be found at [www.columbus.in.gov/engineering/sidewalks/shared-cost-sidewalk-and-curb-scsc-program](http://www.columbus.in.gov/engineering/sidewalks/shared-cost-sidewalk-and-curb-scsc-program). It's the little things that add curb appeal to the home and keeps our walkers safe.

  
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# FALL LANDSCAPING TIPS

*Information provided by Eric Engledow of Engledow Group*

Fall will arrive soon in central Indiana. The temperatures will fall, the leaves change colors and pumpkins and mums will adorn front porches. This is the time of year when people start to get their homes, both inside and outside, ready for the cold winter months. Before putting up all of your landscaping equipment for the season, take a few steps to prepare for the cold weather right around the corner. By following a few fall landscaping tips, you can jump start your landscape for next spring.

## **AERATE YOUR LAWN**

Your lawn has been used all summer long by animals, children and your own lawnmower. Over the course of the summer, the soil can become compacted. This compaction makes it more difficult for water and nutrients to be absorbed into your lawn. Aeration provides a chance for your lawn to “breathe.” This will help your lawn come back strong and vibrant in the spring.

## **RAKE YOUR LEAVES**

Not only is a lawn full of dropped leaves an eyesore, but they can actually damage your lawn. If a thin layer of leaves is left on the grass when the winter snows start, this layer can suffocate your lawn, leading to dead spots come spring time. There are many great uses for those leaves, from winter insulation for plant roots to additions to your compost pile.

## **PLANT SPRING BULBS**

Planting bulbs, like tulips and daffodils, in the fall is a great way to get a head start on your landscape for next year. Make sure to plant them late enough in the season that they won't sprout this year, but not so late that they don't get a chance to get established before the cold weather. Late October into mid-November is the perfect time to plant bulbs in central Indiana.

## **MOW YOUR LAWN, ONE LAST TIME**

Cutting the grass one last time before cold weather sets in is beneficial for a number of reasons. One, it helps to shred up any loose leaves that might still be on your lawn. By mulching them up with your lawn mower then reintroducing them to the grass, you will give your lawn a boost of nitrogen to help it through the cold, winter months. Second, diseases tend to take hold when the grass is left longer. A short cut before winter will help prevent disease from taking root before the cold weather sets in.

## **GIVE YOUR EQUIPMENT A TUNE UP**

Before putting away your landscape equipment for the year, give them a quick tune up. Sharpen blades, clean off debris and oil any moving parts to ensure they are ready to go in the spring. Also, make sure to winterize your lawn mower to prevent issues in the spring.



# GETTING TO KNOW OUR “GREEN BOOK”

---

Copies of our covenants have been neatly housed inside a green, three-ring binder that has, over the years, been commonly referred to as our “Green Book.” Although a bit overwhelming at first glance, the binder is organized to assist members in finding important information about living in Tipton Lakes and being a member of our Association.

## **SECTIONS INCLUDE:**

**ARTICLES OF INCORPORATION** – Created in 1981 to declare the Association a legal, incorporated entity.

**BYLAWS** – Framework on how the Association functions.

**DECLARATION** – Defines property subject to the declaration, the general organization, purpose and membership of the Association, defines common areas and responsibility for maintenance, addresses assessment rates, use of property, maintenance of the lakes, dams and canals, first mortgagee’s rights, developer’s reservations, easements and general provisions for all areas in Tipton Lakes.

**SUPPLEMENTARY DECLARATION** – Further defines specific responsibilities of each respective cluster.

**RULES AND REGULATIONS** – A working document, adopted by the Board of Directors, to give direction for use of lakes, property and common areas, annual assessment collection, design-review procedures and applications and rule-enforcement procedures.

**MEMBERSHIP AGREEMENT** – Signed by each new member.

**BUDGETS** – Copies of the general budget and applicable cluster budget are helpful tools in answering questions about assessments.

**FINANCIAL STATEMENTS** – Although condensed versions are distributed each year in preparation for our annual meeting in the spring, complete copies are available in the Association Office.

**DESIGN AND MAINTENANCE GUIDELINES** – Used by the Design Review Modifications Committee each time an application is received for review. If you are considering an exterior change to your home, you will find these guidelines essential.



## STORAGE AND PARKING OF:

# VEHICLES, BOATS, TRAILERS, CAMPERS, MOBILE HOMES & RECREATIONAL VEHICLES

At the December 6, 2016, Columbus City Council meeting, the city officials voted to approve changes to the city rules concerning abandoned, inoperable and oversized vehicles parked on public property.

The changes state that recreational vehicles, buses, boats and nonmotorized vehicles, including those that are hooked up to a truck, car or other vehicle meant to haul, cannot be parked on any city street, sidewalk, public right-of-way or alley. The ordinance does allow for boats or RV's to be parked on a public street next to person's residence if the parking is intended to prepare for planned trips, vacations or unloading equipment. Parking would not be allowed for more than two consecutive days or more than two days in a seven-day period.

It is also a city violation to keep, park or store any unlicensed or inoperable vehicles or parts thereof on private or public property, except in a legally conforming garage, carport or other permanent enclosure.

Tipton Lakes Community Association has specific rules with regard to storage and parking of different types of vehicles. The rules can be found in the DESIGN AND MAINTENANCE GUIDELINES and are stated below for a quick reminder.

### The Board of Directors has defined "recreational vehicle" as follows:

- Any boat or boat trailer.
- Any motor home or other self-contained camper.
- Any camper slip-ons where the camper backs are
- Any mobile home, trailer or fifth-wheel trailer.
- Any pop-up camp/tent trailer or other similar recreation oriented portable or transportable facility or conveyance.

Any other vehicle not defined above which could not normally or regularly be used for daily transportation, including dune buggies or nonoperative automobiles or other automotive equipment not licensed for use on the highways of Indiana.

***This policy does not extend to include properly docked boats in the water.***

### The following vehicles shall be treated in the same manner as recreation vehicles:

- Any vehicle that is included in the Indiana code as being defined as commercial.
- Any vehicle that has commercial signs or advertising or commercial equipment visible.
- Any private or public school or church buses.
- Utility, storage or U-Haul-type trailers.

### DESIGN AND MAINTENANCE GUIDELINES

- No recreational vehicle may be stored in open view on residential property.
- Only one recreational vehicle is permitted for visitation for seven consecutive days and not to exceed fourteen days during a one-year period. At no time shall such parked recreational vehicle be occupied for living or sleeping except for visitation. (Reminder: the new city ordinance will only allow two days, when parked on a city street.)

- The use of storage covers on commercial or noncommercial vehicles (including motorcycles or motorized bicycles) or recreational vehicles while parked on the owner's lot or the street is prohibited.

A full copy of the DESIGN AND MAINTENANCE GUIDELINES can be located in your Green Book or on the website at [www.tiptonlakes.com](http://www.tiptonlakes.com). If you have further questions or would like a copy of the guidelines, please contact the Association Office at 812-342-8522.

As always, your cooperation is greatly appreciated!

## MARINA OPEN WEEKENDS UNTIL OCTOBER 7

Take advantage of the last days of the marina season and enjoy a boat ride in one of our rental boats. Beginning September 3rd, Monday- Thursday 10 am to 4pm (During these times please call the Marina, at 342-6423, with your request a minimum of 24 hours in advance.) Friday- Sunday 10 am to 7pm. If you are planning to rent a boat, we recommend that you contact the marina in advance to ensure that we have adequate staff to accommodate your rental request.



BE THE **HOST**  
WITH THE **MOST**  
COMFORTABLE PLACE  
TO HANG OUT!

112 S Chestnut St.  
Seymour, IN 47274  
(812) 999-FIRE  
[Myhoosierhearth.com](http://Myhoosierhearth.com)

CHECK OUT THE  
COLLECTION ON  
OUR WEBSITE!





# POOL CARE REMINDERS

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Need to drain or backwash your swimming pool? Here is some information and a few tips to ensure we keep our lakes healthy:

- Chemicals used to maintain swimming pools can be harmful to aquatic vegetation and wildlife.
- Allow your pool to sit for a week before draining to allow chlorine to dissipate.
- Allow the temperature of your pool to stabilize with the ambient outdoor temperature to reduce impact to the lakes.
- Test your pH before draining and ensure that it is between 7 and 8.
- Please don't backwash or drain your pool directly into the storm drains or lakes.
- Either seek approval from City Utilities to drain your pool directly to the sanitary sewer or allow it to run across a vegetated portion of your yard to filter water and contaminants before it reaches the storm drain.

*Thanks for keeping Tipton Lakes beautiful and healthy!*

# ELECTRIC RECREATIONAL WATERCRAFT

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As the popularity of electric surfboards, paddleboards, and other recreational watercraft continues to rise, we would like to remind all members that our Tipton Lakes Rules and Regulations stipulate a **MAXIMUM SPEED OF 10 MPH**. This speed limit is to ensure that our lakes are safe for all types of aquatic recreation. Before purchasing new types of electric personal watercraft, please consider the speed limit and if it is an appropriate use at Tipton Lakes.

*Thank you for keeping our lakes safe!*

# HALLOWEEN SAFETY TIPS

Parents of trick-or-treating kids can get so caught up in the fun themselves that they might forget some simple safety ideas that could keep everyone out of trouble. Having a fun and safe Halloween will make it all worthwhile!

## WALK SAFELY

1. Cross the street at corners, using traffic signals and crosswalks.
2. Look left, right and left again when crossing and keep looking as you cross.
3. Put electronic devices away, keep your head up and walk, don't run, across the street.
4. Teach children to make eye contact with drivers before crossing in front of them.
5. Always walk on sidewalks or paths. If there are no sidewalks, walk facing traffic as far to the left as possible. Children should walk on direct routes with the fewest street crossings.
6. Watch for cars that are turning or backing up. Teach children to never dart out into the street or cross between parked cars.

## TRICK-OR-TREAT WITH AN ADULT

1. Children under the age of 12 should not be alone at night without adult supervision. If kids are mature enough to be out without supervision, they should stick to familiar areas that are well lit and trick-or-treat in groups.

## KEEP COSTUMES BOTH CREATIVE AND SAFE

1. Decorate costumes and bags with reflective tape or stickers and, if possible, choose light colors.

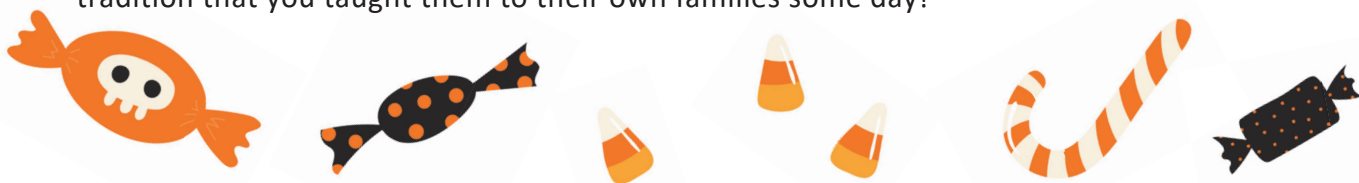
2. Choose face paint and makeup whenever possible instead of masks, which can obstruct a child's vision.
3. Have kids carry glow sticks or flashlights to help them see and be seen by drivers.
4. When selecting a costume, make sure it is the right size to prevent trips and falls.

## DRIVE EXTRA SAFELY ON HALLOWEEN

1. Slow down and be especially alert in residential neighborhoods. Children are excited on Halloween and may move in unpredictable ways.
2. Take extra time to look for kids at intersections, on medians and on curbs.
3. Enter and exit driveways and alleys slowly and carefully.
4. Eliminate any distractions inside your car so you can concentrate on the road and your surroundings.
5. Drive slowly, anticipate heavy pedestrian traffic and turn your headlights on earlier in the day to spot children from greater distances.
6. Popular trick-or-treating hours are 5:30 to 9:30 p.m. so be especially alert for kids during those hours



Make Halloween a fun, safe and happy time for your kids, and they'll carry on the tradition that you taught them to their own families some day!





## REMINDERS

# IMPORTANT NEWS!



## ARE YOU RECEIVING OUR EMAILS?

If not, you are missing out on important information. Please send an email to: [malorie.ackerman@tiptonlakes.com](mailto:malorie.ackerman@tiptonlakes.com) to be added to our distribution list.

Emails contain important news and events at Tipton Lakes. **Email communication is cost effective and timely.**

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## MAILBOX FLYERS

***It is against the law to post anything on a mailbox!***

“No part of a mail receptacle may be used to deliver any matter not bearing postage, including items or matter placed upon, supported by, attached to, hung from, or inserted into a mail receptacle. Any mailable matter not bearing postage and found as described above is subject to the same postage as would be paid if it were carried by mail.”

Source: <https://faq.usps.com/s/article/Restrictions-for-attaching-flyers-posters-etc-to-a-mailbox>



**If a flyer is placed on a Tipton Lakes' mailbox and it is damaged when it is removed, the person or company that hung the notice will be charged for painting the mailbox.**



# READY TO **RETIRE?**

Let us be your guide.

**How much money do I need to retire? • When should I claim Social Security?  
 What will taxes in retirement look like? • Am I on track to reach my goals?  
 How do I spend from my retirement savings?**

If you find yourself asking these questions or more, our Associate Directors of Client Service Zach Greiner, CFP and Maggie Kamman, CMA, CFP were awarded CERTIFIED FINANCIAL PLANNER certification by CFP Board and are available to sit down to discuss your unique financial situation and goals. Retirement can be both exciting and daunting at the same time. We're here to help.

We've been local, trusted advisors since 1975 and were established more than 45 years ago under a single goal: to be a friendly, knowledgeable, trustworthy and reassuring source of financial guidance to our clients.

**Whether you have \$1,000 or \$10 million to invest, we'd love to invest alongside you.**

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