

Community News | Updates | Events | Activities

# Tipton Life<sup>®</sup>

SPRING 2025


Office and Marina



RESORTED  
STANDARD  
US POSTAGE PAID  
COLUMBUS, IN  
PERMIT NO 200



An official publication  
of Tipton Lakes  
Community Association



# Canada is waiting!

## MAKE 2025 THE YEAR OF YOUR DREAM GETAWAY!

### YOU'RE INVITED!

AIM Media Indiana is partnering with Premier World Discovery to offer readers the chance to travel together on journeys around the world! As a group travel specialist, PWD specialize in escorted tours, unique rail tours, "one hotel/unpack once" tours and river cruise charters.

## Canadian Rockies & Glacier National Park

Departs:  
9/17/2025

**7**  
DAYS

### ACCOMMODATIONS:

- 6 Nights Accommodations
- 1 Night - Residence Inn, Calgary
- 1 Night - Glacier Park Lodge, Glacier Nat'l Park
- 1 Night - Red Lion Hotel or Hilton Garden Inn, Kalispell/Whitefish Area
- 3 Nights - Caribou Lodge or Ptarmigan Inn, Banff

### HIGHLIGHTS:

- Three Nights in Banff
- Head-Smashed-In Buffalo Jump
- Waterton Lakes National Park
- Glacier National Park
- Kootenay National Park
- Banff Gondola - Sulphur Mountain
- 1930's Red Jammer Touring Cars
- Going-to-the-Sun Highway
- Banff Area Tour
- Peyto Lake
- Lake MacDonald
- Moraine Lake & Valley of the Ten Peaks
- Lake Louise & Victoria Glacier
- Icefields Parkway

- Athabasca Glacier Ice Explorer
- Prince of Wales Hotel

### INCLUSIONS:

- Roundtrip Airfare - IND
- 9 Meals: 6-Breakfasts & 3-Dinners
- Professional Tour Director
- Motorcoach Transportation
- Hotel Transfers
- Admissions per Itinerary
- Sightseeing per Itinerary
- Baggage Handling at Hotels

Tour  
Activity  
Level:

1 2 **3** 4



*\*Alternate hotels may be used on some dates. \*\*This trip requires a valid US Passport.*

To reserve your spot on this exciting trip:  
Call 812-379-5717  
or email [info@premierworlddiscovery.com](mailto:info@premierworlddiscovery.com)

# Tipton Life

# Contents

SPRING 2025

*2025 cluster elections*



**EASTER EGG HUNT**

18

Office and Marina



*Join the board!*

**DO YOU HAVE WHAT IT TAKES?**

13

## NEWS

- 10 Meet your staff!
- 12 2025 Cluster Committee elections
- 14 Candidate nomination form
- 16 Calendar of events
- 18 What is a quorum?  
Annual garage sale
- 19 Top-ten list
- 20 Design Review Process
- 22 Marina rentals
- 24 Marina staff positions available
- 26 Tipton Lakes Tidbits
- 27 2024 Holiday Lights Contest
- 28 Selecting the right turfgrass

## IN EVERY ISSUE

- 4 TLCA Board of Directors
- 4 Board Meetings
- 6 Editor's Note & Mission Statement
- 8 Welcome New Members

# Tipton Life

Spring 2025

## **PUBLISHED BY**

Tipton Life is a joint venture  
of Tipton Lakes Community Association  
and AIM Media Indiana

## **EXECUTIVE DIRECTOR**

Nancy Battin  
Tipton Lakes Community Association

## **EDITOR**

Katelin Gephart

## **COPY EDITOR**

Michael Donohue

## **ART**

GRAPHIC DESIGNER

Katelin Gephart

PHOTOGRAPHS & IMAGES

Photographs provided by Tipton Staff  
Stock images provided by Adobe Stock

## **ADVERTISING**

ADVERTISING OPERATIONS MANAGER

Stacy Doub

ADVERTISING DESIGN

Erin Caplinger, Mar Carson, Josh Meyer,  
Wesley Rowles, Robert Wilson

ADVERTISING SALES

Christy Hubbard, Rhonda Day, David Hyde

ADVERTISING INQUIRIES

812-379-5655

## **READER SERVICES**

6000 Tipton Lakes Blvd., Columbus, IN 47201

STORY IDEAS

812-342-8522 or [welcome@tiptonlakes.com](mailto:welcome@tiptonlakes.com)

## **DISTRIBUTION**

Tipton Life is direct mailed to all Tipton Lakes households.  
Please send any inquiries or address changes to the address  
above or [welcome@tiptonlakes.com](mailto:welcome@tiptonlakes.com)

Overruns are available at TLCA office  
while supplies last.

©2025 BY TIPTON LAKES COMMUNITY ASSOCIATION  
AND AIM MEDIA INDIANA

ALL RIGHTS RESERVED. REPRODUCTION OF STORIES, PHOTOGRAPHS  
AND ADVERTISEMENTS WITHOUT PERMISSION IS PROHIBITED.

## **BOARD OF DIRECTORS 2025 MEETING DATES**

Monday, March 24, 2025

Monday, May 19, 2025

Monday, July 21, 2025

Monday, September 15, 2025

Monday, November 17, 2025

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

Annual meeting will be held,

**ANNUAL MEETING**

Monday April 21, 2025, at 7:00 pm.

## **TLCA BOARD OF DIRECTORS**

**Andy Simms**

PRESIDENT

812-343-2732

**John Davis**

VICE PRESIDENT

214-213-6107

**David Borcharding**

SECRETARY/TREASURER

812-764-1638

## **MEMBERS**

**Anuja Chandra**

812-350-5162

**Jennifer Christie**

336-293-3779

**Eric Herrmann**

812-342-1000

**Brenden Barker**

812-560-1286

**Robert Forste**

812-372-6502

**Joe Brault**

812-343-2344

**Association Office**

812-342-8522

**Your parents  
taught you the  
importance of  
planning ahead.**

Remind them planning  
brings peace of mind.  
**Schedule a visit today!**



**TRADITIONS**  
of COLUMBUS

4300 W. Goeller Boulevard  
Columbus, IN 47201  
(812) 552-0500  
TraditionsOfColumbus.com

*Every family has traditions, let us be a part of yours.*



# Editor's Note

Welcome to our Spring 2025 issue of Tipton Life™. Our goal for 2025 is to have fun activities for all Members to enjoy. Be sure and check out the “Save the dates” for the list of upcoming events. These dates may be subject to change, please check our website prior to each event. One event that is rapidly approaching is the Annual Meeting. See the articles in this issue on how you get involved and give your time and talent as a member of a committee or the Board of Directors. The Member's commitment to volunteer is another reason why Tipton Lakes is a great place to live!

Tipton Life™ is the official magazine of Tipton Lakes Community Association. All information included in each and every 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 our 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 [welcome@tiptonlakes.com](mailto:welcome@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.**

A longtime Tipton Lakes resident with expert neighborhood knowledge.

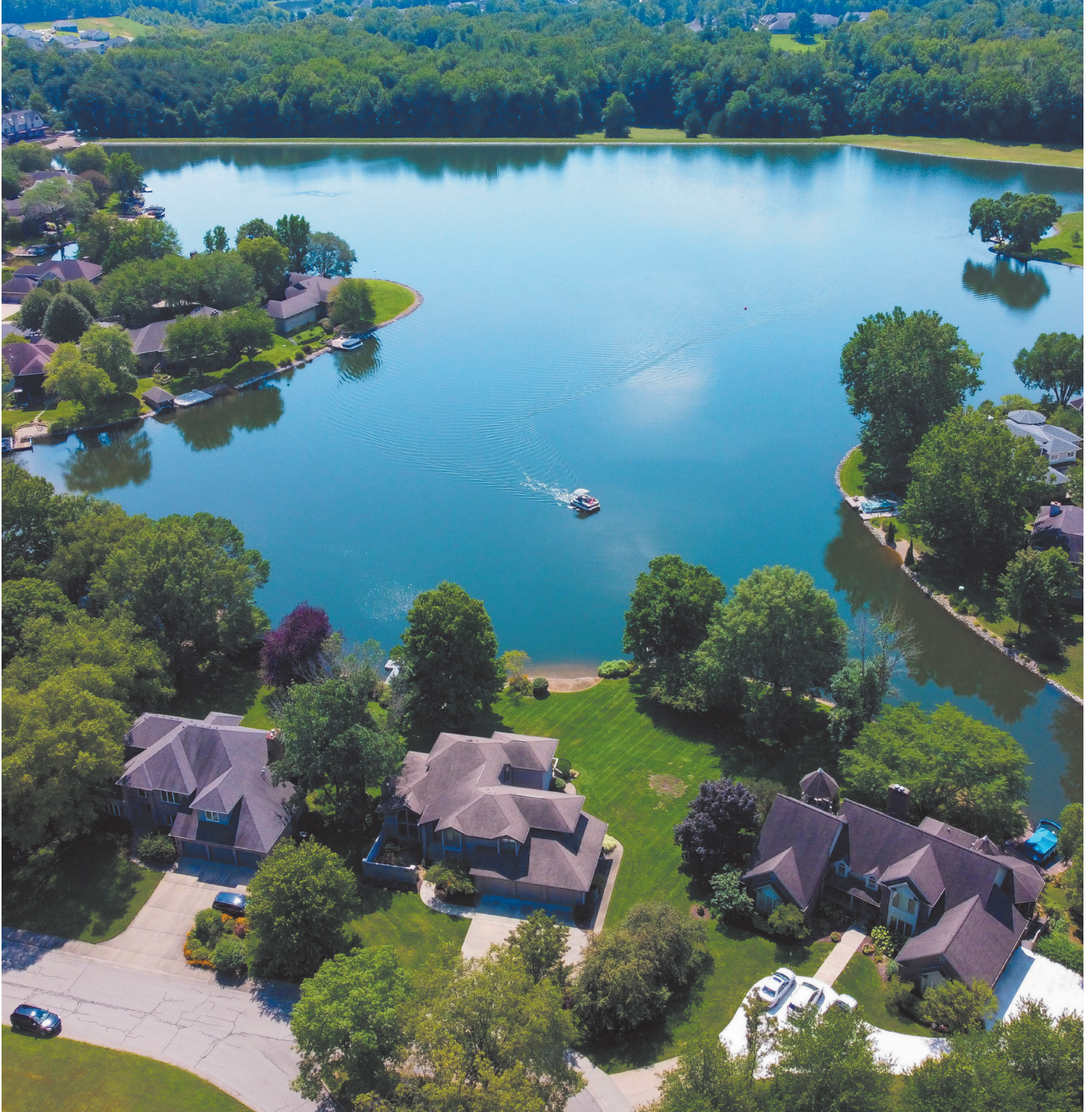


# JAN BRINKMAN

812.371.3215 | JBrinkman@C21BR.com

[www.JANBRINKMAN.COM](http://www.JANBRINKMAN.COM)

**CENTURY 21** Breeden  
Realtors





# Welcome new members!

On behalf of the Board of Directors and the 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 inside 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 [welcome@tiptonlakes.com](mailto:welcome@tiptonlakes.com). Please do get involved with your Association.



# Carrie Abfall

**30 YEARS**  
AS A REALTOR



**#1 RANKING**  
RE/MAX REAL ESTATE  
PROFESSIONALS OFFICE

**HUNDREDS**  
OF HOMES SOLD

**100% CARRIE**  
WHEN YOU HIRE CARRIE - YOU  
GET CARRIE. I WORK 24/7 FOR  
MY CLIENTS AND AM 100%  
AVAILABLE TO YOU

**812-390-8440 CELL OR TEXT**

I am passionate about delivering the best real estate experience when selling or buying. I am a relentless advocate for my clients. My pre-prep, FREE staging, intelligent marketing, strategic foresight, and powerful negotiating is designed to maximize your properties appeal and exposure to buyers. I'd **love** to work with you!

**CARRIESELLSINDIANA.COM**



Real Estate  
Professionals  
each office independently owned and operated

# Meet your staff!

## OFFICE CHANGES



### EXECUTIVE DIRECTOR, NANCY BATTIN:

Whether you're a new resident of Tipton Lakes or have lived here for years, chances are you've interacted with Nancy Battin. A dedicated and loyal Tipton employee, Nancy has been an integral part of the community for nearly 30

years. She has held a variety of roles throughout her tenure, including Marina Manager, Administration and Accounting and overseeing the entire membership database. Nancy has also been the driving force behind nearly every social event at Tipton, handling countless phone calls and ensuring our residents' needs are met.

With a "can-do" attitude, Nancy is known for her willingness to tackle any challenge. If she doesn't have the answer to something, she will go above and beyond to educate herself and find a solution. Her extensive history with Tipton Lakes, along with her years of service, make her an invaluable source of information about the community. If you have any questions about Tipton, there's a good chance Nancy will know exactly where to find the answer, making her the perfect candidate for her new role!

Originally from Columbus, Nancy graduated from Columbus North High School and earned her degree from Indiana Business College. She and her husband, Bill, have been married for nearly 45 years, raising four sons and now enjoying their nine grandchildren. When Nancy isn't working at the Association Office, she's often spending time with family and friends or relaxing in the sun with a good book. She and Bill also share a passion for traveling, especially cruising.

If you haven't met Nancy yet, be sure to stop by and introduce yourself. She's always ready to lend a helping hand and is a key part of what makes Tipton Lakes such a wonderful place to live. Nancy's unwavering dedication to the community has played a major role in shaping Tipton Lakes into the vibrant and desirable neighborhood it is today.



### OPERATIONS ASSISTANT, MALORIE ACKERMAN:

Another well-known face at Tipton is Malorie Ackerman, who is entering her sixth year with the Association. Malorie has been the friendly and helpful voice you'll encounter when you stop by or call. She's already diving into her new role and eagerly taking on new responsibilities. Formerly

the receptionist, Malorie quickly adapts and is well-versed in the accounting details needed to manage the various clusters within our community.

A 2022 Ivy Tech accounting graduate, she is excited to apply her skills in this new capacity. Malorie will be assisting with all accounting operations, including collecting and depositing member assessments, processing payments to our vendors, supporting the Finance Committee and addressing any member inquiries about their accounts. Although Malorie is aware of the big shoes she has to fill, she is eager for the opportunity to work alongside and learn from Nancy. Malorie stated, "Nancy is amazing at what she does and has so much knowledge to share. I'm excited to learn from the best."

Outside of work, Malorie stays busy with her husband, Randall, raising their three children—Jaedyn, Easton and Makannah. On any given day, you'll likely find them cheering on their kids at sporting events. Malorie especially enjoys spending time at the ballpark, whether it's watching her son play baseball or playing softball with her husband.



### RECEPTIONIST, DEANIE BURTON:

*Meet our new Receptionist, Deanie Burton!*

We're excited to welcome Deanie as the newest member of the Tipton Lakes team! As our Receptionist, she will be the friendly face greeting members, answering calls and assisting new homeowners with their closing documents and everything they need to settle into our wonderful community.

In preparation for the Marina season, Deanie will manage tasks, like ordering boat and trailer tags and organizing the rental book. She will also plan and coordinate a variety of Tipton Lakes events, including the Winedown, Easter Egg Hunt, Garage Sale, Fishing Clinic, Labor Day Celebration and Donuts with Santa.

When she's not in the office, Deanie enjoys spending time with her husband, Mark, a retired Army Lieutenant Colonel who continues to serve the Army as a civilian employee. Together, they have five boys who keep life full and exciting. Her interests include cooking, photography and participating in car shows. A Columbus resident for most of her life, Deanie has been proud to call Tipton Lakes home since 2017. She said, "I'm thrilled to contribute to this beautiful community that I'm lucky to call home!"

We're excited to have her on our team!

# ATHENS CROSSING

by *Four Seasons* A BHI COMMUNITY



## More time with those you love

**The Athens Crossing Community is like no other.**



Designed for active adults 55 and older, Athens Crossing features a magnificent clubhouse with swimming pool, fitness center, pickleball court, walking paths, dog park, and more. And should you need some extra TLC, Athens Crossing has you covered with a complete package of health care services offered by **Four Seasons**.



But best of all, with **100 percent maintenance-free living and utilities included**, you'll have more time to spend with those you love.



Visit [AthensCrossing.org](https://AthensCrossing.org) today for all the details.

**3505 Athens Way, Columbus, IN 47203**  
**812-372-8481 | [AthensCrossing.org](https://AthensCrossing.org)**

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

IN-35784156



**2025 CLUSTER COMMITTEE**

*Elections by mail*



Cluster Committee elections will be held by mail prior to the 2025 Annual Meeting. Cluster elections will include the following areas:

Bittersweet Woods, Blackhawk, Butternut Pond, Carya Square, Fontana, Greystone, Harrison Green, Harrison Ridge, Heron Cove, Horizon West, Lexington Green, Mallard Point, Northlake Shores, Northlake Woods, Oakbrook, Oak Ridge, Pintail Landing, Pintail Point, Shadow Bay, Shoreview, Spring Hill, Stonebridge, The Preserve, Timber Ridge, Turtle Bay, Waterside, Winterberry Place, Westbrook, Westlake Cove, Westlake Hills, Westlake Park and Woodcrest Villas.

Often times, the Board relies on Cluster Committees' input on various issues, including budgets, common-area maintenance and neighborhood gatherings. We are excited to continually reinforce the significance of member involvement. Without you, the Association could not run in a smooth and organized manner.

Please consider serving on your Cluster Committee. Nominations are due by **March 3**. Use the nomination form included in this issue. Check with the individual(s) you nominate to be sure that he/she is willing to serve prior to his/her nomination.

All members will receive a packet of information prior to the Annual Meeting. Cluster Committee ballots will be included in this packet of information and should be returned to the Association Office **PRIOR TO APRIL 18, 2025**.

**YOUR PARTICIPATION IS VITAL!**

*See page 14 for a form to fill in your nominations  for Cluster Committee & Board elections.*

---

*Tipton Lakes Community Association*  
**2025 ANNUAL MEETING**

**Monday, April 21, 2025, at 7 p.m.**  
Westside Community Church  
124 Tipton Lakes Blvd.

Join us at 6:30 p.m. for a reception.  
Refreshments will be served.



# Running for the board

## DO I HAVE WHAT IT TAKES?

If you're considering running for the Board, we ask that you take a few moments to ask yourself the following three questions:



### DO I HAVE THE TIME?

As a Board Member, you will need to devote a couple of hours of your time each month to Association business. In addition to regular Board and Committee meetings, you will need to be active in email discussions and occasional special meetings. During special projects, you may need to spend a little extra time on Association business. Some board members may also spend a little more time than others if they work with a committee.



### CAN I MAKE TOUGH DECISIONS WHEN IT'S REQUIRED?

The primary role of the Board is to conduct the business of the Association. This doesn't just mean approving the budget but also developing and enforcing policies. Board members are required to step outside their immediate circle of family and neighbors and make decisions based on the greater good of the community.



### CAN I DO ALL THIS AND HAVE FUN, TOO?

It isn't all about policies and tough decisions. Our community is only as good as we make it, and establishing and maintaining a sense of community is a part of a board member's responsibility. Planning and attending functions, such as our social events and being a presence in the community, are as important as any policy decisions you may make.

Being a board member can be frustrating at times, but it may also be one of the most rewarding ways you'll find to volunteer your time. If you're interested in running for the Board or would like more details about Board responsibilities, please contact the Executive Director or a current Board Member.



## TIPTON LAKES COMMUNITY ASSOCIATION CANDIDATE NOMINATION FORM

**Nominations For Board Election:** (3 vacancies for 3-year terms)

I nominate: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**For Committee Elections in my Cluster:** (3 vacancies for 1-year terms)

My Cluster: \_\_\_\_\_

I nominate: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

It is not necessary to fill in a name on each line to make a nomination.

***Please consult with your nominee(s) to be assured there is an interest and willingness to serve if elected.***

Your Name: \_\_\_\_\_

Address: \_\_\_\_\_

Date: \_\_\_\_\_

**NOMINATIONS MUST BE RECEIVED NO LATER THAN MARCH 3, 2025.**

Tipton Lakes Community Association  
6000 Tipton Lakes Blvd.  
Columbus, IN 47201

**OR**

Submit your nominations by email  
to [welcome@tiptonlakes.com](mailto:welcome@tiptonlakes.com)

*Please fill out the form above and send it to one of the above addresses by March 3, 2025. For more information on board responsibilities, please contact the Executive Director or a current board member.*



# What is a Quorum?

## AND WHY IS IT IMPORTANT?

A quorum is the minimum number of owners who must be at a meeting before business can be transacted. Our Governing Documents tell us what that minimum number is for our Association. It's relatively low, but we still have a tough time getting to it. It's a common problem in many associations.

Meetings that don't have a quorum must be adjourned and rescheduled at a later date. This costs the Association money and creates more work. And, achieving a quorum at a second meeting—if we couldn't get one the first time—is even harder.

So, why bother to try again? Because the Board is legally obligated to conduct an Annual Meeting. It's an important part of conducting Association business. During the Annual Meeting, new board members are elected. No quorum—no election. This means the current directors will have to continue serving until an election can be conducted or serve until they resign and the Board will appoint new directors.

Good news: You can be “at” a meeting and be across the country at the same time by signing a proxy! That's how you assign your vote in writing to another person. Proxies count toward the quorum, so they're very important to the Association.

We ask you to complete a proxy form, even if you plan to attend the meeting. That's just in case something comes up that prevents you from attending.

Without a quorum, we can't do business, and eventually, it will affect you, the homeowner.



## Annual TLCA garage sale

**DATE SET FOR JUNE 6 AND 7**

### **THE ANNUAL TIPTON LAKES GARAGE SALE WILL BE HELD JUNE 6 AND 7.**

Start cleaning out those closets and garages and setting aside items that you can sell. As in prior years, the Association will place an ad in The Republic. If you would like to be included in the ad, **please call the Association Office at 812-342-8522 by 5 p.m. on Friday, May 30 with your information.** Garage Sale information will also be posted directly outside the Association Office, so others can be well-informed of your location and participation!



## 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.

The Community Relations Committee is organizing another active year of social engagements in 2025. Here's just a few to jot down on your calendar and SAVE THE DATES. More details will be made available as final plans are made for the events, or please call the Association Office at 812-342-8522 for up-to-date information.

**19**  
**APR.**  
**1 p.m.**

### ANNUAL EASTER EGG HUNT

Mark your calendars! The Annual Easter Egg Hunt for Tipton Lakes residents will be **Saturday, April 19 at 1 PM**. Grandparents, if you have out-of-town family visiting, this event is fun entertainment for the grandkids!

Please bring six eggs filled with store-wrapped candy for each child participating in the activity to the Association Office no later than **Friday, April 18**.



**APRIL 21**

7 p.m.

### Tipton Lakes Community Association 2025 Annual Meeting |

The meeting will be held at Westside Community Church, 124 Tipton Lakes Blvd. Join us at 6:30 p.m. for a reception; refreshments will be served.

**MAY 3**

### MARINA OPENS FOR THE SEASON

**MAY 10**

**Summer Kick Off |** Our Community Relations Committee is currently looking at adding this new event for 2025! We have lots

of ideas and will send out updates as things come together. *Rain out date: May 17.*

**FRIDAY, JUNE 6**

8 a.m.-4 p.m.

**AND SATURDAY, JUNE 7**

8 a.m.-2 p.m.

**Tipton Lakes Annual Garage Sale |** Call the Association Office no later than May 30 to include your address on the Garage Sale ad.

**JUNE 21**

9-11 a.m.

**Kids Fishing Fun Day (Sponsored by Jeremy Pushor of JS&S Boat Storage) |** Bring your young children or grandchildren, ages 6-12, for this fun, fishing event. The objective



is to introduce children to the exciting world of fishing. There is no fee for the event, however, please call the Association Office at 812-342-8522 or email [welcome@tiptonlakes.com](mailto:welcome@tiptonlakes.com) to let us know that you plan to attend.

## AUG. 2

**Triathlon** | Tipton Lakes Community will again be the host site for the annual triathlon on Saturday, August 2. TRI Columbus is organized by the Columbus Running Club and TRI-812. All proceeds benefit the running club's youth programs. If you are interested in volunteering or participating in the event, you can sign up at [runcolumbus.org](http://runcolumbus.org).

\*Please note that the marina parking lot and boat ramp will be closed during the event.

## AUG. 31

6 p.m.

**Labor Day Celebration** | Tipton Lakes Marina — Parade at 6 p.m. and Fireworks at 9 p.m.!! For more information see page 21.

\*Please note that the marina parking lot and boat ramp will be closed during the event.

## SEPT. 12

**Winedown at the Marina** (Sponsored by Jeremy Pushor of Pushor Builders) |

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

## DEC. 6

9-11 a.m.

**Donuts with Santa** | Stop by the Tipton Lakes Marina's lower level between 9 and 11 a.m. to have a donut and see Santa Claus.



# FOREFRONT DERMATOLOGY®



Kevin M. Crawford, MD  
Board-Certified Dermatologist



Michelle Durr, PA-C



Matori Hathaway, PA-C



Taylor Haurseper, PA-C



Greg Dougan, PA-C



Kelly Edwards, NP-C

**Medical Services:**

- Mohs Micrographic Surgery
- Skin Cancer & Melanoma Surgery
- Skin Cancer Screening
- Skin Cancer Radiation Treatment
- Spot Checks
- Psoriasis/Eczema
- Skin Allergy Testing • Rosacea
- Acne • Rashes • Warts
- Photodynamic Therapy

**Cosmetic Services:**

- Botox® • Laser Surgery
- Chemical Peels
- Restylane® • Radiesse®
- Collagen
- Microdermabrasion
- Spot Removal
- Scar Revision
- Sclerotherapy (Leg Vein Removal)

244 Westwood Blvd.  
Columbus  
**812.669.0141**

303 South Walnut St.  
Seymour  
**812.358.7705**

**No Referral Needed!**  
Call now for an appointment!

IN-35183366



PC#11100071 | Licensed - Insured

## Trusted Quality From A Team of Expert Plumbers

### Residential & Commercial

- Repair & Service • Gas Line Installation / Repair
- Fixture Replacement • Pump & Well Services
- Sewer / Drain Cleaning • Hydro-Jetting Services
- Water Heaters / Softeners • Complete Bathroom Remodels

Get the professionals to resolve your plumbing problem

# CALL TODAY!

## 812-669-1018

[www.bbplumbingservice.com](http://www.bbplumbingservice.com) | [info@bbplumbingservice.com](mailto:info@bbplumbingservice.com)

IN-35184155



# TIPTON'S *Top-ten list*

The ten items listed below are a friendly reminder of often overlooked rules or maintenance items within Tipton Lakes.

## 1 EXTERIOR CHANGES TO YOUR HOME REQUIRE A DESIGN REVIEW APPLICATION.

The form is available at the Association Office or via the Internet at [www.tiptonlakes.com](http://www.tiptonlakes.com). Complete the form and attach photos, scale drawings and sample materials as required and described as part of the application process.

## 2 TRAMPOLINES REQUIRE A DESIGN REVIEW APPLICATION.

The application must show the equipment in the backyard and not visible from the street or the lake. Inside storage during off-season months is strongly encouraged. The form is available at the Association Office or via the Internet at [www.tiptonlakes.com](http://www.tiptonlakes.com).

## 3 PLEASE PICK UP YOUR PET'S WASTE.

Pets' waste should not be left along walk paths or in Common areas, the Marina or Park Areas. Please remove and properly dispose of pets' waste.

## 4 CHRISTMAS LIGHTS SHOULD BE DOWN AND PUT AWAY FOR THE YEAR.

Christmas lights are temporary, exterior, decorative objects. They should be removed within two months following January 1.

## 5 TRASH TOTERS SHOULD NOT BE VISIBLE FROM THE STREET.

Trash toters should be stored out of sight, such as in a garage or screened from view, when not in use. Please do not leave your toter out where it can be easily seen from the street view of your home. The Association regularly inspects the property for toter violations. Members will receive a violation notice if the toter is not stored properly.

## 6 CHICKENS ARE NOT ALLOWED IN TIPTON LAKES.

No animals, livestock or poultry of any kind shall be raised, bred or kept on any Lot or in the Common Areas, except that of dogs, cats or customary household pets.

## 7 YOUR GRASS AND LANDSCAPE BEDS SHOULD BE MAINTAINED WEEKLY. IF YOU ARE GOING TO BE OUT OF TOWN FOR MORE THAN A WEEK, PLEASE MAKE ARRANGEMENTS FOR MAINTENANCE.

Owner shall promptly perform all maintenance and repair within his own Lot and on the adjacent road right-of-way. Each Lot shall be maintained neat and clean and free of paper, trash, uncut weeds or unsightly growth or other debris.

## 8 EXTERIOR PAINT THAT HAS FADED OR IS PEELING.

If selecting a new paint color, external color schemes are subject to review and approval by the Design Review Committee.

## 9 EXTERIOR OF HOME NEEDS POWERWASHED.

The owner shall maintain the Lot in such a manner as to prevent the Lot from becoming unsightly, and specifically, such owner shall prevent any condition that tends to detract from or diminish the aesthetic appearance of the Lot.

## 10 PROPERTIES THAT HAVE DEAD TREES.

The owner shall maintain the Lot in such a manner as to prevent the Lot from becoming unsightly and specifically, such owner shall cut down and remove dead trees. Removal of trees requires a Design Review Application.

# GET THE SCOOP ON YOUR VASCULAR HEALTH

In addition to full service Vascular Care, at Southern Indiana Surgery we offer vascular screenings; three simple non-invasive ultrasounds in one comfortable setting to detect the presence of vascular disease and associated health risks.

## only \$129

For a Complete Vascular Screening Package

Come as you are. Bring a spouse or friends! Plan to spend about 30 minutes (start to finish) at your screening.

812-372-2245

Call for your appointment today!

### Who should be checking their vascular health?

- Anyone age 55 years or older
- Individuals 40 years or older with any of the following risk factors:
  - A family history of stroke, heart attack, vascular disease, or aneurysm
  - Personal history of high blood pressure, high cholesterol, diabetes, or smoking



**Vascular Center**  
of Southern Indiana Surgery, Inc.

2109 Doctors Park Drive, Columbus, IN 47203 [www.sisurgery.com](http://www.sisurgery.com)

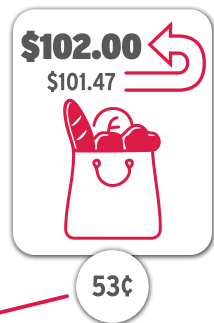
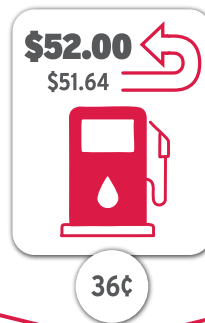
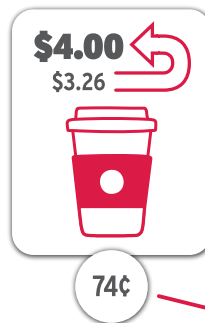


Round **UP**  
Savings

# CHA-CHING!

Turn a day of shopping into savings!

Ask us how to start saving!



*\*Cha-Ching!\**  
**\$1.63** moved to your savings!



**German American Bank**  
Member FDIC

Health Savings, money market, and business accounts are not eligible for Round Up Savings. The round up amounts from debit card purchases are accumulated and transferred daily from your checking account to your savings account. We will not make a transfer if there aren't enough funds in your checking account.



# Design review process

## REMINDERS

## AT TIPTON LAKES



A key component to the success of the Association's ability to uphold our Mission is the Design Review process.

Section 3.02(iv) of the Association's Declaration provides, "Another purpose of the Association is to regulate design and construction throughout the Common Areas and Properties during the initial development stages and afterwards, in order to promote a high quality, aesthetically pleasing, architecturally sound environment and to generally maintain and enhance property values throughout the Properties."

Many, who built their homes here, are introduced to the Design Process during new construction. Complete plans are presented for approval prior to construction. Once the home design is approved and the home is built, all exterior changes require approval of the Design Review Committee (DRC); which is administered by Tipton Lakes Community Association.

The Association has attempted to streamline the Design Review process and avoid creating unnecessary paperwork. However, contemplated improvements must be approved by the DRC prior to construction. In order to aid the Association and its members with this process, the Association developed a set of Design Review Guidelines. In preparing these Guidelines, the Association leaned heavily on the experience of more mature planned communities. Each section was added because of a challenging area that developed in an existing association. Our intention was for the Guidelines not to be viewed as limiting our members' freedom to act, but viewed as the best means available to protect property values.

The following are answers to some of the most frequently asked questions:

### WHAT IS THE DESIGN REVIEW COMMITTEE?

The Design Review Committee is a standing Committee of the Association, as outlined in the Governing Documents. The Committee's duties include: "Review and approve, modify or disapprove, within forty-five days, all written applications of Owners and of the Association for improvements or additions to Lots, Living units or Common Areas." The work of this important Committee of the Association aids in the establishment and maintenance of high quality design standards for structures and landscaping throughout our community.

### WHAT TYPES OF PROJECTS ARE CONSIDERED EXTERIOR MODIFICATIONS?

An exterior modification includes any change to the home or the landscaping (outside of existing beds). Examples include but are not limited to: exterior painting, decks, roof replacement, room additions, landscape additions, tree removals and swimming pools.

### HOW DO I OBTAIN APPROVAL FOR MY PROJECT?

The first step is to complete an Application for Modification. The form is available at the Association Office or via the Internet at [www.tiptonlakes.com](http://www.tiptonlakes.com). Complete the form and attach photos, scale drawings and sample materials as required and described as part of the application process.

## WHEN DOES THE DESIGN REVIEW COMMITTEE MEET?

The Committee meets during the second week of every month. All applications received by the first Monday of the month are guaranteed review at that month's meeting, as long as all required materials are submitted with the application. The winter season generally sees less activity than the spring, summer and fall seasons. If you are planning an upcoming project, now is a great time to get your project approved by the Committee. Approvals are valid for up to one year from the date of approval.

## WHO CAN I CALL WITH QUESTIONS ABOUT MY PROJECT?

The Association Staff is available to assist you with completing your application. Deanie Burton administers the application process for the Members. She is available to answer your questions and assist you through the application process. Deanie can be reached at the Association Office by calling 812-342-8522 or by email at [deanie.burton@tiptonlakes.com](mailto:deanie.burton@tiptonlakes.com)

If you are considering a change to the exterior of your home or property, have reviewed the Guidelines and have lingering questions, our best advice is to contact the Association Office for assistance. We will make every effort to assist you through the process, answer your questions and provide feedback in a timely manner. The Association strives to provide assistance that minimizes confusion or frustration as we partner with our members to uphold our Mission.

# Fireworks in September?

## LABOR DAY FIREWORKS

Tipton Lakes Community Association has a Community Relations Committee that meets in January of every year to determine the upcoming year's events. The Committee takes many things into account when making the yearly event calendar. The Fourth of July celebration is always a tough one to schedule, so the Committee has decided to hold the celebration on Labor Day weekend. This, likely permanent, change has been based on the following:

- It gives families the opportunity to enjoy other firework displays in the community that are held over the Fourth of July.
- Families that leave town for vacation the week of July 4th and are not home to enjoy the fireworks can still see the fireworks show.
- The weather during September is cooler, less humid and more enjoyable.
- In September, it gets dark earlier so families aren't out as late.
- Having a show on a set date (the Sunday before Labor Day) makes for easy scheduling every year.
- The Labor Day weekend is a great end to a fun-filled summer for our families.



One of Columbus' Top Producing Agents for over 10 years!  
**Jes Waller**  
812.603.2203  
[jes.waller@talktotucker.com](mailto:jes.waller@talktotucker.com)  
[talktotucker.com/jes.waller](http://talktotucker.com/jes.waller)

2024 The Republic's Readers' Choice  
**BEST REALTOR** Contact me for a free market analysis

F.C. TUCKER REAL ESTATE EXPERTS Independently Owned & Operated



## MARINA



# Marina rentals

**MARINA OPENS MAY 3**

## The Basics

### Weather - *Bad Weather*

Cancellation is **ONLY** permitted if the following conditions exist on the lake at the **TIME OF RENTAL**.

- Heavy rain lasting > 30 minutes
- Lightning
- Severe weather warnings
- High wind advisories

In case of inclement weather, boat rentals will be issued a credit to be used during the current marina season. Refunds will not be issued.

**BAD WEATHER = ANY CONDITION STAFF DEEMS UNSAFE**

### Rental Times

Rentals are between two- and four- hour time blocks.

Please be sure to arrive 10 minutes prior to your rental time, so you are ready to go at your "start" time. It is important to return a few minutes prior to your "end" time. Time slots cannot be extended. Our boats are on a very tight schedule, and they need time to recharge for the next rental.

**\$15 LATE FEE FOR EVERY 15 MINUTES LATE**

### Drivers - *Who's Driving?*

You can, as long as you...

- are 18 or older
- have a valid driver's license
- are a member in Tipton Lakes

No Experience? A brief orientation will be given by a member of our staff on the boat.

We help first-time boaters to understand the basics of pontoon boat driving.

**WE DO NOT PROVIDE A DRIVER.**

## Customize Your Experience

### Love Fishing? - *BYO Gear*

You must bring your own equipment and bait.

Our boats need to be returned in the condition they went out.

### Hear That? - *It's Your Music*

The lake is surrounded by houses and is shared with many other boaters.

**PLEASE BE RESPECTFUL WITH YOUR VOLUME.**

### **Can I Bring a Pet?**

No, pets are not allowed on the rental boats or at the beach

### **Food & Drink**

Yes, you can bring food on the rental boats.

If you bring alcoholic beverages, please know, the same rules apply for the driver of a boat as that of a car.

The member operating the watercraft must remain sober in accordance with Indiana law.

Our boats need to be returned in the condition they went out.

**GRILLING IS NOT ALLOWED.**

## *Safety First*

### **Boarding - Getting On & Off**

Come to the Marina-Deck Area to pay for your rental. The staff will get you loaded on the boat.

You must be back by the end of your rental period. Stop at the end of the dock and staff will park the boat.

A restroom is accessible in the lower level when the marina is open.

Swimming and floating in the lake is expected! A ladder is provided for reboarding the boat.

### **Life Jackets? - It's the Law**

We provide youth and adult life vests equal to your boat's max capacity.

State law requires passengers 12 years old and under to wear a life jacket anytime the boat is in motion.

It is recommended that you supply your own life vest for infants and children less than 50 pounds. You know what fits them properly and what is comfortable for them.

We strongly encourage anyone in the water to wear a life jacket.

### **How Fast? - 4-5 HP Electric Motor**

Our rental pontoons are NOT speedboats.

Stay at least three-boat lengths from the riprap or shoreline in any area.

Slow down in the canals and marina cove.

They are equipped for a fun, relaxing day out on the water with family and friends - cruising around the lake and finding the perfect spot to anchor and enjoy the sunshine.

The back half of every boat is shaded with a Bimini cover.

### **Max Capacity - Varies By Boat**

Each boat has a legal max capacity of six or nine people, including babies, young children, teens and adults.



# Now hiring!

## LOOKING FOR A MARINA MANAGER AND 2025 MARINA STAFF

### MARINA MANGER

Tipton Lakes Community Association is hiring a Marina Manager for 2025. This will be a seasonal position from mid-April until the first weekend in October. The hours will include nights and weekends. This is a salary position with no benefits.

#### MARINA MANGER DUTIES INCLUDE:

##### SUPERVISORY

- Hire, train and supervise all seasonal marina staff. Organize and provide operations and safety training to all Marina Staff. This includes a minimum of one shift of shadowing before new employees are eligible to be placed on the schedule.
- Issue keys and Marina shirts to all seasonal staff.
- Determine shift responsibilities list and monitor successful completion.
- Schedule staff for Marina coverage during operating hours as set by the Lake Maintenance Committee. Review timecards.
- Cover for Marina Staff that call in sick or do not show up for work.
- Coordinate repairs of the Association's owned boats and equipment by outside contractors, as needed.
- Coordinate and participate in taking Association-owned boats out of storage at the beginning of the season and returning to storage at the end of the season.
- Perform inventory and give a list of needed supplies to the Executive Director.
- Manage reservations.
- Implement policies as set by the Board.

##### CUSTOMER SERVICE

- Sell boat permits, trailer permits, pool passes, etc. in conjunction with the Office.
- Take reservations and rent boats to Association members.
- Provide emergency service to members as needed, including (but not limited to) towing disabled boats and pumping excessive water from member-owned boats docked at the Marina.

##### MAINTENANCE AND CLEANING

- Work from a Marina Staff Responsibilities List in completing necessary duties to assure cleanliness of the Marina and Association Office areas, including the lower level, docks, beach, picnic areas, patio and parking areas.
- Provide general upkeep of Association owned boats and equipment.

##### MONITORING LAKES AND MARINA AREA

- Monitor lake use by members and attempted lake use by nonmembers, enforcing Board policy.
- Audit boats and other watercraft items for current sticker.
- Monitor lakes for debris and weed problems.



# MARINA STAFF

## MARINA STAFF DUTIES INCLUDE:

### CUSTOMER SERVICE

- Sell pool passes, etc.
- Take reservations and rent boats.
- Provide emergency service to members as needed including (but not limited to) towing disabled boats and pumping excessive water from member-owned boats docked at the Marina.

### MAINTENANCE AND CLEANING

- Work from a Shift Responsibilities List in completing necessary duties to assure cleanliness of the Marina and Association Office areas, including lower level, docks, beach, picnic areas, patio and parking areas.

- Provide general upkeep of Association-owned boats and equipment.

### MONITORING LAKES AND MARINA AREA

- Monitor lake use by members and attempted lake use by nonmembers, enforcing Board policy.
- Monitor lakes for debris and weed problems.

**Marina season will officially start on May 3rd.** Prior to this date, we will hold interviews for available Marina positions. You do not have to be a Member of Tipton Lakes to apply. These positions are part time, with an average of twenty to thirty hours per week and pay starts at \$11 per hour. Hours will include weekends, evenings and holidays.

We are looking for energetic, hardworking and friendly individuals who want to earn some extra money.

If you or someone you know might be interested, please come by the Association Office, Monday through Friday 9 a.m. to 5 p.m. and fill out an application. **Deadline to submit an application is March 31.**



## Take your best shot SUBMIT YOUR PHOTOS OF TIPTON LAKES

**PLEASE CONSIDER SUBMITTING YOUR PHOTOGRAPHS OF OUR COMMUNITY FOR POSSIBLE PUBLICATION.**

Calling all photographers. There are so many possible photographs to take of our community. We know they are out there, and you are out there taking them. Please consider sharing your “gems” with your neighbors. Attach and email your photograph to [welcome@tiptonlakes.com](mailto:welcome@tiptonlakes.com). We will periodically choose photographs to include in our Association’s publications, such as our magazine, website, welcome materials, etc. And, of course, you will be given credit for your photograph (if you’d like).



## REMINDERS

# Tipton Lakes tidbits



### SNOW REMOVAL

***The Association Office doesn't arrange for your street, driveway, sidewalk or walk paths to be cleared of snow and debris.***

With the large amount of snowfall early this year, many residents called regarding snow removal. Almost all streets in Tipton are city streets, which means the city is responsible for clearing them after snow accumulation. For liability reasons, walk paths are not cleared. As for your personal driveways and sidewalks, the Association Office has a list of people to call that can fit your individual needs.

### SIDEWALK MAINTENANCE

***Sidewalks and curbs are the responsibility of the homeowners.***

According to Columbus City Code, sidewalks and curbs are the property owner's responsibility. Any needed sidewalk or curb repairs will be done on an individual basis. The city of Columbus has a Shared Cost Sidewalk and Curb Reimbursement Program to help offset the cost of repairs. The city of Columbus will reimburse \$6 per square foot of sidewalk and \$50 per linear foot of curb. The application for this program can be found at [www.columbus.in.gov/engineering](http://www.columbus.in.gov/engineering) under the forms tab.

### LEAF PICKUP

Loose leaf collection is an annual city program that runs during the fall months. Pickup is on your regularly scheduled trash day. Please make sure that leaf piles are free of sticks/ branches, vines, rocks, and trash. No bagged leaves will be collected.

Please pile leaves in a row along the curb, no wider than five feet, and keep them clear of obstacles like mailboxes, signs, or vehicles. Do not block the sidewalk with leaves and avoid placing them in the street to prevent clogging storm drains and causing flooding.

For lawns with a sidewalk, place the piles between the sidewalk and the curb, within the city's right-of-way.

For lawns with a sidewalk but no right-of-way, position the piles near the edge of the sidewalk without obstructing it.

For properties with a median, you may place the piles in the center median, ensuring they are clear of trees or shrubs.

### LEAF REMOVAL REMINDER

Leaves in your own front yard shouldn't be blown into common areas. Leaves need to be blown to the front of your home along the curb so that the City of Columbus can pick them up. Do not blow them into common areas, do not rake them and throw them over your wall, do not blow them into your neighbor's yard. Leaves in your yard are your responsibility regardless of whose tree they blow from.

# 2024

## Holiday lights contest

### WINNERS



This year's winners were given a gift card, as a small token of our appreciation for making the holiday season more festive with their Christmas lights and decorations.



#### MOST LIGHTS

The Doll family  
Oak Ridge



#### MOST FESTIVE

The Raskob/Griffin family  
Pintail Landing



#### MOST TRADITIONAL

The Vawter family  
Oakbrook



#### MOST ORIGINAL

The Francis family  
Oak Ridge



THANKS TO ALL THE HOMEOWNERS WHO MADE TIPTON LAKES A LITTLE BRIGHTER THIS HOLIDAY SEASON.



## Lake treatment

### DATES FOR 2025

Due to the continued algae in the lake, the Tipton Lakes Community Association Board of Directors, at the recommendation of the Lake Committee and Finance Committee, approved to continue with the three, extra-scheduled lake treatments by Aquatic Control, and during the months of June, July and August.

Watch for red buoys, indicating a lake treatment has been performed. When red buoys are out on the water, swimming is prohibited.

#### EXPECTED TREATMENT DATES FOR 2025 ARE:



**APRIL**

1

**MAY**

5

**JUNE**

2 & 23

**JULY**

7 & 21

**AUGUST**

4 & 18

**SEPTEMBER**

8

Treatment dates are subject to change, based on the condition of the lake.



Right plant,  
right place

## SELECTING TURFGRASS SPECIES FOR HOMEOWNERS

### KNOW YOUR GROWING CONDITIONS

It takes time and effort to find the right turfgrass species for your yard, but the investment can lead to a healthy lawn. Use this checklist when taking a closer look at your property.

#### HOW MUCH SUN DOES MY LAWN RECEIVE?

- 6+ hours of sunlight
- 4-6 hours of sunlight
- 4 or less hours of sunlight

*Grass does not grow well in dense shade. If you have a heavily shaded yard with less than 4 hours of sunlight, consider shade-loving ground covers, mulch or establishing a perennial shade garden.*

#### WHAT LEVEL OF MAINTENANCE (WATER, FERTILIZER, MOWING) WILL MY LAWN RECEIVE?

- High
- Low

*If you are looking for a low-maintenance lawn, consider a fine, fescue-species mix.*

#### WHAT IS MY LAWN'S BIGGEST PROBLEM?

- Wear/traffic
- Drought
- Shade
- Disease

*Cool-season grass species in order of most salt-tolerant to least are: perennial ryegrass, tall fescue, Kentucky bluegrass and hard fescue.*

### TURFGRASS TERMINOLOGY

**SEED MIX:** A combination of more than one turfgrass species in the same bag (eg. Kentucky bluegrass mixed with turf-type, tall fescue).

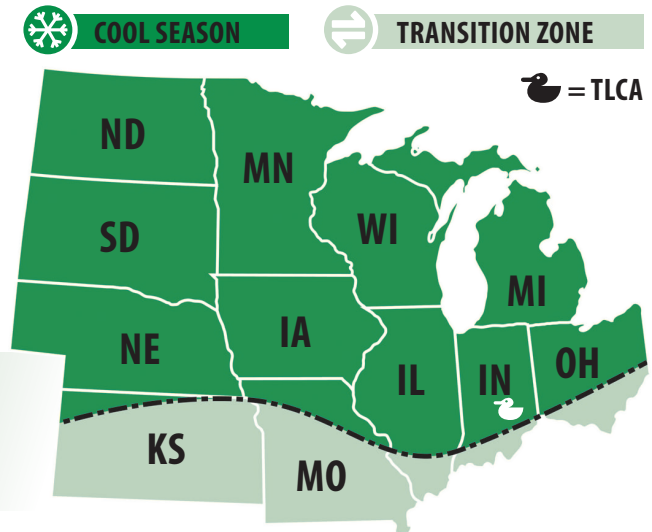
**CULTIVAR:** A subset of a species that is bred for desired characteristics.

**SEED BLEND:** A blend of grass seed that contains several cultivars of the same species.

## WHAT TURFGRASSES GROW BEST IN MY AREA?

Turfgrass species vary in texture, color and growth habits. Many species have cultivars that will grow best in your region and meet your lawn's needs. Check with your local Extension Office for specific mixture and cultivar recommendations.

Tall fescue, a cool-season turfgrass with good heat and drought tolerance or zoysia grass, a cold-tolerant, warm-season turfgrass, is recommended in the transition zone.



## TURFGRASS SELECTION GUIDE

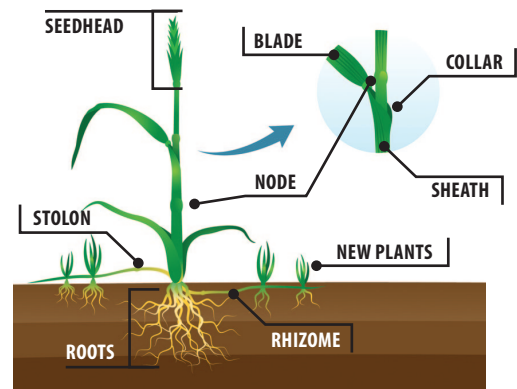
GRASS SPECIES	GROWING SEASON	SUNLIGHT	PLANTING METHOD	DAMAGE RECOVERY	WEAR/TRAFFIC TOLERANCE	MAINTENANCE (H <sub>2</sub> O, FERTILIZER, MOWING)	DROUGHT TOLERANCE	DISEASE POTENTIAL***
KENTUCKY BLUEGRASS								
PERENNIAL RYEGRASS*								
TURF-TYPE TALL FESCUE								
FINE FESCUE**								
BERMUDA GRASS								
ZOYSIA GRASS								

COLD SEASON   
 TRANSITION ZONE   
 WARM SEASON   
 SPRIG/PLUG  
 6+ HOURS   
 4-6 HOURS   
 <4 Hours icon"/> <4 HOURS   
 SOD   
 SEEDS

\*Perennial ryegrass is usually mixed with Kentucky bluegrass.  
 \*\*Fine fescue species generalized in this table include Chewings fescue hard fescue and creeping red fescue.  
 \*\*\*Risk of infection from fungal pests (e.g. dollar spot, red thread, turfgrass rust, snow mold)

## TURFGRASS BASICS

Taking care of your home's lawn properly can lead to healthy, thick turfgrass that outcompetes weeds and recovers from disease or damage from pests, drought or wear. One important lawn-care decision is to choose the right turfgrass species for your lawn's growing conditions.





## HOW GRASSES GROW

The way turfgrass spreads (called its growth habit) can affect the plants ability to recover from damage. There are two types of growth habits: bunch type and spreading type.

**Bunch type turfgrasses**, like perennial ryegrass, grow outward from clumps and will not spread to fill in bare spots quickly.

**Spreading type turfgrasses**, like Kentucky bluegrass or bermudagrass, are most often used in sod. These turfgrasses spread to fill in damaged areas rapidly through the production of underground stems called rhizomes or above-ground stems called stolons.

There are two types of plant life cycles. Annual grass species complete their life cycle in one growing season, while perennial species grow for several seasons. Be informed about the life cycle of your selected turfgrass and choose a perennial species for your home lawn.

## WHERE GRASSES GROW BEST

Turfgrasses are grouped based on how well they grow under certain environmental conditions like temperature and rainfall. Be aware of your climate and the turfgrasses recommended for your region.

**Cool Season:** Cool-season grasses thrive in cool, humid climate regions. They grow best in the spring and fall and have a longer green period during cooler weather.

**Transition Zone:** Transition zones are located between the cool and warm regions. Here, there are hot, humid summers and cold winters, making it hard for either cool-season or warm-season grasses to thrive.

**Warm-Season:** Warm-season grasses thrive in warm-humid climate regions. They grow the best in the summer and appear brown in cooler weather.

## TAKE ACTION

Choosing the right plant for the right place is an important gardening decision, and selecting the turfgrass species best suited to your home lawn is no different. It is important to consider a variety of factors when choosing turfgrass species:

- Growing conditions, including climate and amount of sunlight.
- How you plan to use your lawn.
- The level of maintenance you plan to put into caring for your lawn.

It is also recommended to use different mixtures and blends of turfgrass species and cultivars. This diversity will allow

turfgrass to better withstand varied growing conditions, stress and pests.

To learn more about research and extension related to choosing the right turfgrass for your lawn, please visit [LawnToLakeMidwest.org/RPRP](http://LawnToLakeMidwest.org/RPRP)

For references, visit [iiseagrant.org/selecting-turfgrass](http://iiseagrant.org/selecting-turfgrass)

This information brought to you by Illinois-Indiana Sea Grant. Developed by Janice Milanovich and Allison Neubauer, edited by Hope Charters and designed by Joel Davenport. Produced by Allison Neubauer and Sarah Zack.

Thank you to the following for their expert review: Richard Hentschel, University of Illinois Extension; Rebecca Koetz and John Orick, Purdue Extension; Dr. Tom Voight, University of Illinois.

This publication was made possible through funding by University of Illinois Extension and the Great Lakes Restoration Initiative.



Illinois Extension  
UNIVERSITY OF ILLINOIS URBANA-CHAMPAIGN



PURDUE  
UNIVERSITY

Forestry and Natural Resources



LAWN TO LAKE *midwest*



**Kirr, Marbach  
& Company, LLC**  
Registered Investment Adviser



## 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 Director of Client Service Zach Greiner, CFP and Director of Operations 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.**

621 Washington St, Columbus, IN • 812-376-9444 • [www.kirrmar.com](http://www.kirrmar.com) • [kminfo@kirrmar.com](mailto:kminfo@kirrmar.com)

Kirr, Marbach & Company, LLC ("KM") is an investment adviser registered with the United States Securities and Exchange Commission ("SEC") under the Investment Advisers Act of 1940, as amended. Registration of an investment adviser with the SEC does not imply a certain level of skill or training.

# MOST TRUSTED



# AGENTS IN REAL ESTATE

Voted most trusted Real Estate Agency brand by American shoppers based on the BrandSpark® American Trust Study, years 2022-2024 and 2019. ©2025 RE/MAX, LLC. Each Office Independently Owned and Operated. 24\_765



**Cindy Patchett**  
(812) 390-9963  
cindy@patchettreal  
estate.com



**Joan Baker**  
(812) 343-2900  
joanbaker  
@remax.net



**Kelly Sullivan**  
(812) 350-7071  
kellysullivan  
@remax.net



**Jillian Tran**  
(812) 344-0863  
resultsjillian  
@gmail.com



**Cheryl Weddle**  
(812) 350-4632  
dcweddle  
@comcast.net



**Anuja Chandra**  
(812) 350-5162  
anujaguptachandra  
@gmail.com



**The Boyce Group**  
(812) 371-7558  
kboyce  
@remax.net



**Dana Carson**  
(812) 343-2316  
danacarson  
@remax.net



**Team Columbus**  
(812) 350-8022  
teamcolumbusin  
@gmail.com



**Vallabai Pattel**  
(812) 565-2934  
vallabaiherealtor  
@gmail.com



**Jim Petro**  
(812) 390-0165  
jimpetro43  
@gmail.com



**Patrick McGuire**  
(812) 219-7793  
realtormcguire  
@gmail.com



**Dylan Andrew**  
(812) 592-1151  
dylanandrew  
@remax.net



**Sanders Hammon Team**  
(812) 447-2503  
sarahsanders  
@remax.net



**Jeff & Joy Hilycord Team**  
(812) 350-2366  
jeff  
@jeffandjoy.net



**Rick Snyder**  
(812) 350-4523  
rick.snyder  
@ymail.com



**Jill Raper**  
(812) 799-6238  
jillraper2  
@gmail.com



**Mark Watkins**  
(317) 695-5381  
mark  
@beacon-builders.com



**Natalie Adkins**  
(812) 343-0587  
natalieallen47201  
@yahoo.com



**The Nolting Team**  
(812) 212-1200  
brigitte  
@thenoltingteam.com



**Vicky Gelfius**  
(812) 350-0056  
vickygelfius  
@gmail.com



**April Hooker**  
(812) 343-6188  
april\_hooker  
@yahoo.com



**Candie Clayburn**  
(812) 707-7592  
cclayburn  
@remax.net



**Bev Denney**  
(812) 343-1867  
bdenney  
@remax.net



**Carrie Abfall**  
(812) 390-8440  
carriea  
@remax.net



**Robyn Agnew**  
(812) 390-0509  
agnew.robyn  
@yahoo.com



**Finke & Rosenberg Team**  
(812) 373-7653  
jeff  
@jefffinke.com



**Chris Braun**  
(646) 334-3554  
chrisbraun  
@mac.com



**Julie Timmons**  
(513) 313-9037  
julie.ann.timmons  
@gmail.com



**Jean & Annette Donica**  
(812) 350-9299  
jeandonica  
@gmail.com



To view our  
listings,  
scan this  
code with  
your smart  
phone.

# RE/MAX®

Real Estate Professionals  



Follow us @remaxcolumbus