

Community News | Updates | Events | Activities

Tipton Life®

WINTER 2024

Finishing Up this Year's Garden

*Jim Johnson wraps up his 2024
garden and prepares for next year*

RESORTED
STANDARD
US POSTAGE PAID
COLUMBUS, IN
PERMIT NO 200



An official publication
of Tipton Lakes
Community Association

Karastan

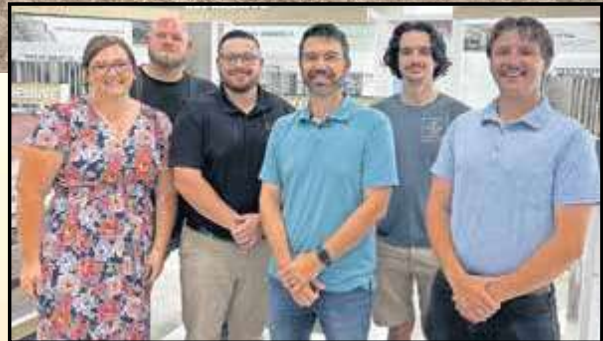


Fall Savings Are In The Air

Need NEW CARPET?
There is ONLY ONE CHOICE!
Your LOCAL EXPERTS in
Flooring and Design

- Carpet • Vinyl Plank • Hardwood • Tile
- Laminate • Cabinets

Your Local Karastan Flooring Dealer



"From inspiration to installation we have you covered."



YOUR LOCAL EXPERTS IN FLOORING AND CABINETRY
350 N. National Rd., Columbus, Indiana
812-376-9661
riversidecarpetone.com

Winter is coming!



Is your garage ready for the cold?

Our Thermacore® Collection premium insulated garage doors deliver maximum thermal efficiency and design flexibility.

The Genuine. The Original.



Overhead Door Company of South Central Indiana™

1685 N. Indianapolis Road, Columbus, IN | 812-379-2358 | 800-264-0358

overheaddoorsci.com

Tipton Life Contents

FEATURED STORY



Finishing up
this year's garden
with Jim Johnson

16

NEWS

- 12 2025 Assessments
- 13 Holiday office closings
- 14 Lake ice warning
- 14 Ice and rip rap
- 15 Holiday lights contest
- 22 Events
- 24 Renter requirements
- 26 Tipton Lakes Community Association Board
- 28 Thanksgiving crossword
- 30 Important news

IN EVERY ISSUE

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



"The spirit of the holiday season is a reminder of the joy and satisfaction of working with wonderful clients and to express my immense gratitude for their trust in my expertise. May your Holidays be filled love, peace, and joy and may the New Year bring you success and prosperity." Jan

JAN BRINKMAN 812.371.3215 JBrinkman@C21BR.com www.JANBRINKMAN.COM
CENTURY 21 Breeden Realtors



A longtime Tipton Lakes resident with expert neighborhood knowledge.

IN 35157136

Tipton Life®

Winter 2024

PUBLISHED BY

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

EXECUTIVE DIRECTOR

Ben Wagner
Tipton Lakes Community Association

EDITOR

Katelin Gephart

COPY EDITOR

Michael Donohue

ART

GRAPHIC DESIGNER
Amanda Waltz

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

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

Overruns are available at TLCA office
while supplies last.

©2024 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, January 20, 2025

Monday, March 24, 2025

Monday, May 19, 2025

Monday, July 21, 2025

Monday, September 22, 2025

Monday, November 24, 2025

All meetings will be held at 4:00 p.m.

ANNUAL MEETING

Annual meeting will be held
Monday, April 14, 2025 at 7:00 p.m.

TLCA BOARD OF DIRECTORS

Andy Simms

PRESIDENT
812-343-2732

John Davis

VICE PRESIDENT
214-213-6107

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

David Borchering

812-764-1638

Association Office

812-342-8522

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 today for all the details.

3505 Athens Way, Columbus, IN 47203
812-372-8481 | AthensCrossing.org

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

IN-35157423



Editor's Note

Can you believe we are nearing the end of 2024 and just a month away from a new year? As the year winds down, I hope you and your family can find time for a little rest and reflection on what you are thankful for. Here at the Association, we are thankful for the new members that we have met, a fun-filled Marina season, the volunteer support, and the members who continue to make Tipton Lakes a great place to live.

On page 16, there is a continuation of local green thumb Jim Johnson and his tips on prepping your garden for the cold winter months.

As we have said before, our work here would not be possible without the cooperation of our members who continue to share great stories with our community. This magazine is another reason why Tipton Lakes is a great place to live!

Tipton Life™ is the official magazine of Tipton Lakes Community Association (TLCA). 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

Tipton Lakes Community Association 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, 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.

VERTICAL LANDSCAPING LLC

PROVIDING SERVICES

Vertical Landscaping provides services for shore line restorations and dock repairs throughout the year. The Winter is the best time to restore the shore line areas since the water level is low.



Fall is here and Winter is right around the corner and it is the perfect time of the year to get estimates for fall cleanup and shore restorations.

Take advantage of our free estimates and evaluations.

Call the office at 812-212-8468

Email us at verticallandscapingllc@gmail.com





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. Should you ever need to access the "Green Book" digitally, all information is on our website, www.tiptonlakes.com

Take time to stop by the Association office, located at 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**. We welcome you to get involved in your association.

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

Jes Waller
812.603.2203
jes.waller@talktotucker.com
talktotucker.com/jes.waller

Call Me for a Free Market Analysis!
Over 12 million sold in 2022!

2021 RELOCATION AWARD
2021 TOP TEN
2021 EXCLUSIVE CLUB
2021 LEADERS SALES PROMOTER
2021 PRESIDENT'S CLUB
2021 PLATINUM PRODUCER

THE REPUBLIC'S Readers' CHOICE
Voted Best Realtor!

IN-351-571-41

The Republic makes a *Great Gift!*

812-379-5602 **THE REPUBLIC**

**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.




NOTICES

2025 Assessments

Watch your mail in early December for a detailed letter regarding our 2025 Budgets and Assessments. All budgets are prepared by the Finance Committee and Association Staff and adopted by the Board of Directors. Cluster Committee and Board-Committee members are consulted for recommendations, upcoming projects and changes from year to year. All 2025 budget information will be included with your first quarter 2025 invoice. A copy of the 2025 General Budget and applicable cluster budget will also be included, for your information. If, at any time, you have questions regarding your budget or quarterly assessment, please contact the Association Office. We are happy to talk with you by phone, email or set a time to meet with you to answer your questions.



 Assessments help protect our neighborhoods' property values by maintaining our roadways, landscaping and signage. They also help to fund association facilities and recreational areas, like the Marina.



Association Office Announces **Holiday Closings**

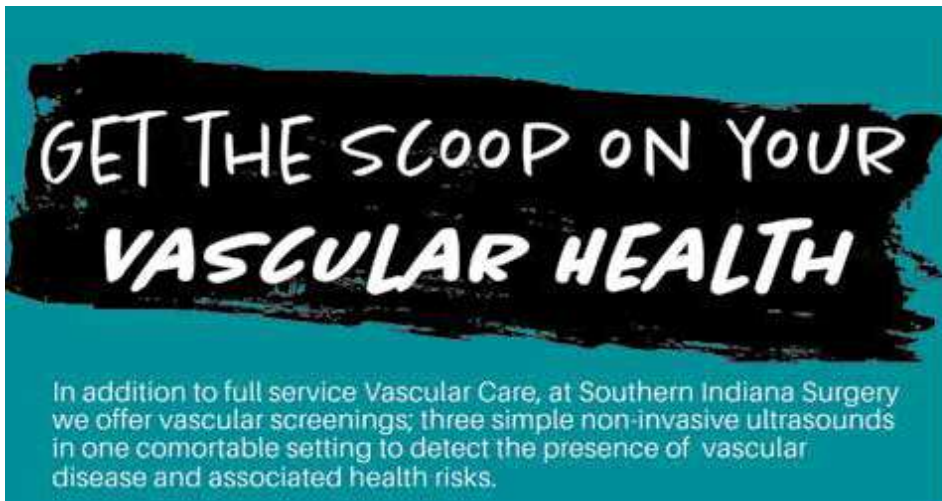
The Association Office will be closed for the holidays as follows:

THANKSGIVING: Nov. 28 and 29

CHRISTMAS: Dec. 23, 24, and 25

NEW YEAR'S: Dec. 31 and Jan. 1

The Association will be closed on these dates to observe the holidays with family and friends. We hope you have a safe and enjoyable holiday season.



**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



IN-35157114

2109 Doctors Park Drive, Columbus, IN 47203 www.sisurgery.com



REMINDER



DANGER:

Don't Find Yourself on Thin Ice

With winter weather approaching, ice will soon be forming on our lakes. When ice forms and repeatedly thaws, due to temperature variations, the remaining ice becomes unsafe. In this part of the country, we seldom have sustained freezing temperatures that will form ice to a thickness that is safe to support people and animals. We kindly ask that you stay off the ice.

In previous years, there have been incidents on Tipton Lakes where animals had to be rescued after falling through thin ice. In addition, in past years, reports have been made to the Association Office that adults and children were walking on unsafe ice in the canals and on the lakes.

All residents should be mindful of the dangers of walking on ice, for themselves and their pets. If members observe others who do not understand this danger or ignore this caution, they are encouraged to speak to the members who are in potential danger and report such incidents to the Association Office at 812-342-8522. If, however, a member witnesses someone in distress, please call 911 for emergency assistance.

Ice and Rip Rap

The rip rap around the edge of the lake is there to protect our shoreline. The rip rap costs all of us money and is expensive to replace.

If you observe someone throwing rip rap onto the ice or into the lake, please ask them to stop and report the activity to the Association Office at 812-342-8522. Thank you for your assistance!

Holiday Lights Contest



Back by popular demand, the Association will be hosting our Holiday Lights Contest. Participation is simple. Decorate your home in all the holiday splendor you desire, and neighborhood judges will be out in the community the third week of December to take a look.

There is no sign up needed to participate. However, if you would like to be sure your home is considered, please contact the Association Office at 812-342-8522.

Categories include:

Most Festive

Most Traditional

Most Original

How MANY lights did they use?

Winners will be contacted for permission to include photographs in an online announcement at www.tiptonlakes.com. Winners will also receive a gift card to a local store.





FEATURE

Finishing Up this Year's Garden

STORY & PHOTOS BY JIM JOHNSON

It's autumn, and we've had the first frost. Now, is the time to finish up this year's garden. Like any gardening experience, my garden this year has been a mixture of successes and failures. Gardeners need to enjoy all the fresh produce, but also to be prepared for some failure. Gardening is a good antidote for perfectionism. This year has been one of the most challenging years to have a successful garden. We have had prolonged periods of excessive heat and very little rainfall. Still, the successes have far outweighed the failures.

We have been eating veggies and fruit from the garden since the middle of April, when the asparagus started to poke up out of the ground. The best practice to harvest asparagus is to cut off nine-inch spears at ground level or slightly below. It kept producing, as per usual, until mid-June.

Then we had plenty of the summer-vegetable varieties, as detailed in a prior article in this magazine. And, we have had a good crop of Concord grapes and Moonglow pears.





Moonglow pears ripening on the counter after coming out of storage from the garage's refrigerator.

AFTER THE FROST

The best Concord grapes were all picked before the frost, but there are still a few late-ripening clusters on the vines now in late October.

When the first frost was predicted, it was helpful to put some sheets and towels over the most productive, remaining pepper and tomato plants. We had no frost damage. The weather forecast going forward calls for more warm weather, so we will still get even more production



Cherry tomatoes still growing on Oct. 21.



The tomatoes have slowed way down with the arrival of cold nights and daytime temperatures in the seventies. But there are still some big Celebrity tomatoes ripening on the vines. Plus, there will be green tomatoes to pick when more frost threatens. I have found that some people like fried, green tomatoes that have some nutritional value but don't have the rich flavor of summer tomatoes.

And there are still green peppers ripening and turning red and orange on the plants.



Butternut winter squash

The Butternut winter squash grew all summer in a space behind the peppers and did well despite the drought. Butternut is among the most popular varieties of winter squash because it is basically trouble-free. It has its own ability to repel insects, so one never needs to worry about the bugs getting it, and rabbits and deer don't bother it either.

Plus, this variety of winter squash can be placed in a cool, dry place and left in storage for months, even a year, to be enjoyed. No refrigeration is necessary.



Mars seedless grapes

Mars grapes are recommended for the backyard-fruit grower, since they are resistant to certain diseases. They started ripening in mid-October and were not damaged by the frost.



For late season, winter harvest, we set out a row of kale. Last winter, we were still harvesting kale, even after the sub-zero weather. Kale needs to be protected from wildlife.



Young Starbor kale plants



And, of course, we have been picking apples and storing them in the garage fridge at 40 degrees Fahrenheit.

Golden Delicious apples ready to pick and eat



Altogether, this year's garden has been supplying us with veggies from mid-April and will continue until after the snow falls.

Despite the difficult growing conditions this year, we have had an abundant harvest from our backyard garden. We have had plenty for ourselves, our children, grandchildren and friends who enjoy fresh organic produce.

FINISHING UP THIS YEAR'S GARDEN

I just finished spreading the annual ryegrass seed on the garden, to act as a cover crop over the winter. This will prevent erosion and add nutrients to the soil for next year when I mow it and till it into the earth.

When the hard freeze comes, I will have to take out all the remains of the asparagus, peppers and tomatoes, and compost it. The kale we be there for us over winter, until we start the garden next spring.

Now would be a good time to plan your garden for next spring.



Rates rise and fall.
Our commitment to you doesn't.



Jeri Burbrink

NMLS# 789429

3880 West Jonathan Moore Pike

JBurbrink@JCBank.com

JCBank.com/Jeri

Mobile: 812.569.0181



Bret Kroger

NMLS# 1549357

2761 Central Avenue

BKroger@JCBank.com

JCBank.com/Bret

Mobile: 812.350.9794



Ryan Montgomery

NMLS# 1063582

400 Washington Street

RMontgomery@JCBank.com

JCBank.com/Ryan

Mobile: 317.514.2502



Mary B. Speer

NMLS# 1783152

2761 Central Avenue

MSpeer@JCBank.com

JCBank.com/Mary

Mobile: 812.345.0993

Since 1900.

JCBank

JCBank.com

Equal Housing Lender. Member FDIC. NMLS# 738802.

IN 33137100



EVENTS

Donuts with Santa!

December 7, 2024 | 9:00 - 11:00 a.m.

Stop by the Tipton Lakes Marina's lower level to have a donut and see Santa Claus.



New Events Coming in 2025

The Tipton Lakes Community Relations Committee will be meeting soon to plan events for 2025.

Stay tuned for annual event dates, as well as new additions in 2025.



ECLECTIC LIVING
Katina Ko

POWERED BY FATHOM REALTY

COLUMBIA | INDIANAPOLIS | ELKHART | GOSHEN

KATINA TOOLEY, MRP
REAL ESTATE PROFESSIONAL
CERTIFIED LUXURY HOME MARKETING SPECIALIST

ktooley@fathomrealty.com
812-447-0037
katinatooley.fathomrealty.com

LOCAL IN THE TIPTON LAKES COMMUNITY




IN-35157431



Bay's Christmas Trees

Whipker's Market

5190 US-31 Columbus, IN 47201

Open:

Sunday-Wednesday 12pm-6pm

Thursday-Saturday 11am-7pm

Cash or check only



Choose a **Credit Card** backed by **local** customer service excellence.

When you choose to carry a VISA® Credit Card* with us, you speak directly to German American to get answers about your statement, request increases in credit lines, and more!

GREAT LOW RATES!

For full details or to apply online, visit:
germanamerican.com/personal/credit-cards



German American Bank

Member FDIC

*Subject to credit approval.



REMINDER

We need to know... **Do You Have Renters Living in Your Home?**



The Rules and Regulations are designed to give guidance to many of the day-to-day functions of our Association. The Rules and Regulations can be found in your Green Book. Section 4: Leasing Procedures, state that owners are to provide a copy of the lease to the Board of Directors.

LEASE APPROVAL PROCESS AND REQUIREMENTS

Prior to leasing or renewing a lease for a lot or living unit, the owner of the lot or living unit shall provide the following to the Board of Directors:

- (a)** a copy of the proposed lease or lease renewal, with rental amounts omitted or redacted.
- (b)** the name(s) of the lessee(s)/tenant(s).
- (c)** the terms of the lease or lease renewal.

Once a copy of the lease is received and approved, the renter is listed in our database and is considered a member of the Association along with the lot owner. In fact, lot



Making sure the proper paperwork for the lease has been provided to the board of directors ensures your renters get access to the benefits of living in the neighborhood.

owners and renters each receive one vote on the Association's issues. If you are an owner and an occupant, you are entitled to two votes regarding Association issues. Annual Meeting packets include two proxies: one vote for the owner (Class A) and one vote for the occupant (Class B).

In addition, the renter is entitled to utilize the Association's common areas and receive Association news and correspondence. Plus, we would like the opportunity to welcome your renter and make them feel like a part of our Association.



A copy of the lease may be emailed to malorie.ackerman@tiptonlakes.com or sent by mail to 6000 Tipton Lakes Blvd., Columbus, IN 47201. You may reach the Association office at 812-342-8522 if you have further questions.

As always, your cooperation is greatly appreciated!



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 | info@bbplumbingservice.com



FOREFRONT DERMATOLOGY®



Kevin M. Crawford, MD
Board-Certified Dermatologist



Michelle Durn, PA-C



Malori Hathaway, PA-C



Taylor Haunsperger, PA-C



Greg Dougan, PA-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!



What does the TIPTON LAKES COMMUNITY ASSOCIATION BOARD do for you?

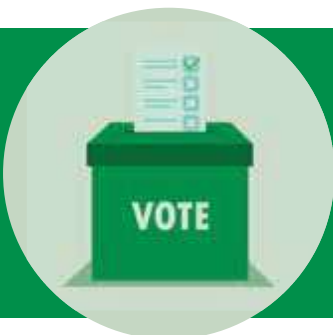
As a recognized homeowners association, our community has a board to help our HOA run smoothly. The board consists of volunteers who execute a wide variety of tasks you may not be aware of; however, their work affects every single resident.

One of the most important things the board does is create and enforce the association rules. While some residents may not like being told what they can and can't do, ultimately the board is looking out for the greater good. By enforcing the rules, the board is doing its best to keep property value up and conflicts down. Of course, the board wants to make sure the rules are beneficial for the majority—and hopefully all—residents.

Another major responsibility of the board is to collect assessments from homeowners. Collecting this money is important for the stability of the association because the assessments pay for the common elements enjoyed by all residents. Assessments also help to replenish the reserve funds, which pay for any major repairs the association may need. The board is responsible for the association's finances, and collecting assessments is how it ensures that the association remains solvent.

Finally, the board acts on behalf of the association by hiring managers, attorneys, contractors, and other professionals who help better the association. Board members also help conceive and lead many of the projects that will improve the HOA.

While it's a big job, board members are happy to serve the residents and make the community a great place to call home. So why not learn more about what these volunteers do by talking to your board members, attending a board meeting or even running for a seat on the board during our next election? The more people we have looking out for our association, the stronger it will be.



JOIN IN!

To see the board in action join us Nov. 24 at the next board meeting —**OR**—
Run for election this spring at our annual meeting!



Board members meet regularly to vote on important association issues. This helps protect property values and mitigate conflicts in the community.



**Solid Oak, Cherry, and Maple
American Made Bedrooms
12 Months FREE Financing!**

ARTISAN & POST

GREEMANN'S
FURNITURE & MATTRESS GALLERY

205 S. Chestnut St.
Downtown Seymour
Mon - Fri 9-6 • Sat 9-4
812-522-2397

greemannfurniture.com

IN-35157145



the commons

**MAKE YOUR EVENT
MEMORABLE AT
THE COMMONS**

**THE 2026 BOOKING WINDOW OPENS
MONDAY, DECEMBER 2, 2024**

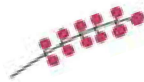
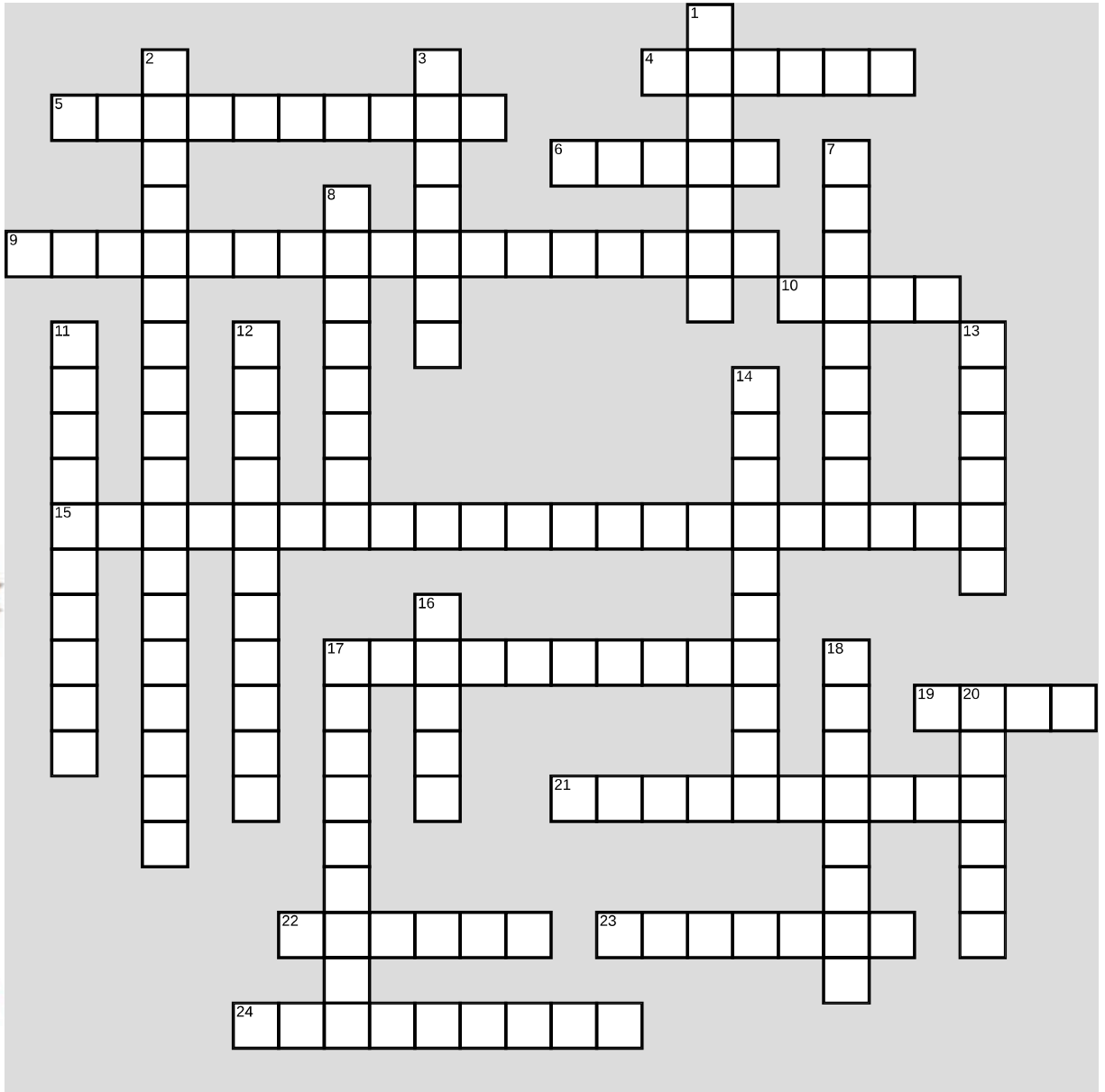
THECOMMONSCOLUMBUS.COM

IN-35177398



PUZZLE

Thoughts for Thanksgiving!





Across

- 4 May be related by blood or friends with common values.
- 5 Commonly known as the horn of plenty.
- 6 The final touch for Tom.
- 9 The destination in traveling over the river and through the woods.
- 10 Not a table utensil at the original Thanksgiving Feast.
- 15 Macy's has been sponsoring this event since 1926.
- 17 Substitute for turkey without the size.
- 19 You can mash them, roast them or candy them.
- 21 Ballroom dance to ragtime music from the 20's.
- 22 Smells wafting through the air as you walk into the kitchen.
- 23 Company known for creating the oldest parade in the country.
- 24 The original pilgrims disembarked from this vessel.

Down

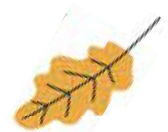
- 1 Time of the year for reaping.
- 2 The infamous side dish at the church potluck dinner.
- 3 A great addition to gravy.
- 7 A nice complement served in stemware.
- 8 You would find this inside a fowl, but never a ham.
- 11 Believed by some to make one sleepy.
- 12 Get up at dawn, stand in long lines to buy things you don't need and go home thinking how much money you saved.
- 13 Ben Franklin said it should have been the official U S bird.
- 14 A dessert made from squash.
- 16 The pause and acknowledgement of blessings before a meal.
- 17 Drop it. If it bounces, it is ripe.
- 18 The official game of the day.
- 20 The falling leaves and beautiful colors depict the season.

WORD LIST:

AROMAS
 AUTUMN
 BLACKFRIDAY
 CARVE
 CORNISHHEN
 CORNUCOPIA
 CRANBERRY
 FAMILY
 FOOTBALL

FORK
 GIBLETS
 GIMBELS
 GRACE
 GRANDMOTHERSHOUSE
 GREENBEANCASSEROLE
 HARVEST
 MAYFLOWER
 PINOTNOIR

PUMPKINPIE
 STUFFING
 THANKSGIVINGDAYPARADE
 TRYPTOPHAN
 TURKEY
 TURKEYTROT
 YAMS





Important News!

ARE YOU RECEIVING OUR EMAILS?

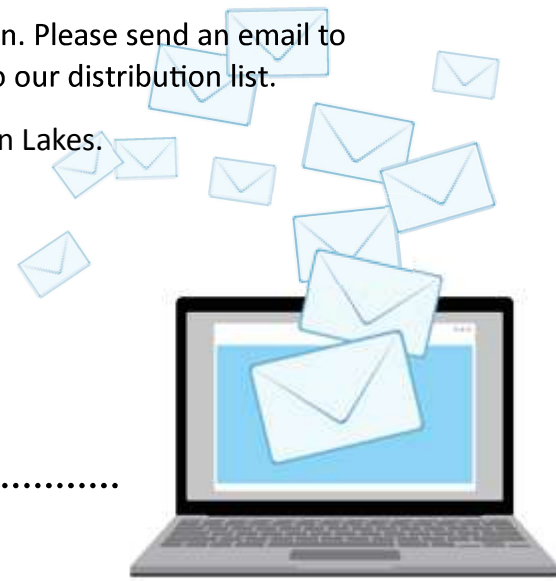
If not, you are missing out on important information. Please send an email to malorie.ackerman@tiptonlakes.com to be added to our distribution list.

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



We're on Facebook!

Follow us on Facebook for updates and event information.



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.

Maggie Kamman, CFP®
Director of Operations
maggie@kirrmar.com

Matt Kirr
Director of Client Service
matt@kirrmar.com

Roger Lee, CFA
Director of Research
roger@kirrmar.com

Zach Greiner, CFP®
Director of Client Service
zach@kirrmar.com

Mark Foster, CFA
Chief Investment Officer
markf@kirrmar.com

David Kirr, CFA
Senior Client Service Officer
david@kirrmar.com

Mickey Kim, CFA
Chief Operating Officer
mickey@kirrmar.com



621 Washington St, Columbus, IN • 812-376-9444
www.kirrmar.com • 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.

UNMATCHED EXPERIENCE. UNMATCHED RESULTS.



© 2024 RE/MAX, LLC. Each Office Independently Owned and Operated. 33, 15349



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



April Hooker
(812) 343-6188
april_hooker
@yahoo.com



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



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



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



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

IN 351 55558

301 1st St, Columbus, IN 47201 • (812) 372-2200 • www.homes4columbus.com

* Each office independently owned & operated *