In an effort to keep you informed of activities, items of interest and community affairs, your LKPOA is pleased to provide you with the following information.

Sincerest thanks are due:
• The Lodge staff for the wonderful New Year’s Eve party. The food was great.
• Friends of the Lodge members who helped decorate for New Year’s Eve.
• The young people who helped with the New Year’s Eve Party. They were: Carrie Dorman, Loren Sanchez, Sarah Hall, and Barbara Walker.
• The Arts and Crafts Department of the Woman’s Club for coordinating and hosting the Quilt Fair.
• Connie and Ted DeJong for offering free beginning line dance lessons.
• Dennis Potts and the Election Committee and David Spangler and the Covenants Committee for going the extra mile to get the covenants passed.
• The By-laws Committee is ready to submit its draft of the new by-laws to the Board. When the Board approves them, they will go to the community where they must be approved by two-thirds of those voting.
• The LKPOA is very concerned about delinquent accounts. It makes our cash flow very tight. From now on we will publish by lot numbers any accounts delinquent over 45 days, at the Lodge, the Pro Shop and the POA Office. This failure to pay on time is costing all the members money and wastes the time of our employees.
• The East Gate is now open for egress only by members. No problems have resulted.
• Most of Kiowa Drive has received its first coat of road striping. An attachment has been purchased for the road striping that we are renting so that the

TOWN HALL MEETING
Saturday, February 15, 9 a.m.
Lodge Assembly Room
FY2003/04
BUDGET PROPOSALS

LKPOA POTENTIAL PROJECTS
We are currently aware of a number of projects that the Board intends to consider when developing the 2003/2004 budget. The following list of potential projects will be discussed at a Special Board Workshop meeting in the Lodge Assembly Room at 9 a.m. February 15, 2003.

- Erosion Problems
- Lake Security Patrol
- Emergency Warning System
- Golf Course Marshal
- Employee Health Insurance
- Lodge Area Development Plan
- RV/Motor Home Parking
- Perimeter Fencing
- Lodge Monthly Support Proposal
- Activities Director

(Each project will be outlined along with estimated costs, then the Board will entertain comments from the membership.)

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BOARD NOTES - JANUARY

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• Connie and Ted DeJong for offering free beginning line dance lessons.
• Dennis Potts and the Election Committee and David Spangler and the Covenants Committee for going the extra mile to get the covenants passed.
• The new covenants are now in effect. In your February billing you will receive a survey from the Long Range Committee for going the extra mile to get the covenants passed.
• The By-laws Committee is ready to submit its draft of the new by-laws to the Board. When the Board approves them, they will go to the community where they must be approved by two-thirds of those voting.
• The LKPOA is very concerned about delinquent accounts. It makes our cash flow very tight. From now on we will publish by lot numbers any accounts delinquent over 45 days, at the Lodge, the Pro Shop and the POA Office. This failure to pay on time is costing all the members money and wastes the time of our employees.
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SIX NOMINATED FOR KHWSC

Terry Butler 
Cory Maydew 
Peggy Padgham
James Robison 
Steve Wood 
James Wozniak

KIOWA HOMEOWNERS WATER SUPPLY CORPORATION ANNUAL MEETING

It’s time once again to announce the Annual Meeting of your Kiowa Homeowners Water Supply Corporation at 6:15 p.m. on Tuesday, March 11, 2003 at the Lake Kiowa Lodge. A buffet dinner will be available at the Lodge beginning at 5:30 p.m., at a cost of $9.95+ tax and tip. Please call the Water Office (668-8391) and make your reservation by 4 p.m. on Friday, March 7 if you plan to enjoy the buffet.

This year we look forward to Mr. R. J. (Jay) Freeman who will speak on the formation and early years of the three Kiowa Homeowners Water Supply Corporation.

The meeting will include the 2002 audit report, the state of the corporation by President Herman Plott, recognition of committees who have served, and announcement of three members elected to the Board of Directors.

(REsumés start on page 2 for the six nominees presented by the nominating committee: Terry Butler, Corey Maydew, Peggy Padgham, James Robison, Steve Wood and James Wozniak.)

We are truly appreciative to Mr. Herman Plott, Mr. J. A. Samples and Mr. Ray Freeman for their time and many other contributions to the success of the Corporation during their tenures. Ballots must be hand delivered or mailed to the Corporation office and be received no later than the close of business on Friday, March 7, 2003.

A drawing for five (5) $100 water use credits will be held at the conclusion of the meeting. You must be present to win. One per household please.

Note: Any questions to come from the floor at the Annual Meeting must be submitted in writing by February 25, 2003 to permit the Board to research them and provide accurate answers. Please direct them to the Corporation office at 100 Kiowa Dr. W., #105, Lake Kiowa, Texas, 76240-9584.

Kiowa Homeowners Water Supply Corporation
Reflective beads can be applied with the second coat. Let’s hope the weather will cooperate so this project can be finished soon. To apply, it needs to be low humidity and temperatures in the 50’s.

- Sillation removal is completed on Lone Wolf Cove. The barge will be moved shortly to Spotted Eagle Cove. The pit is being dug on Mohave by the water tower and the pipe is being moved.
- A letter has been sent to our paving contractor concerning roads to which he must return and repair. They include the 200 block of Colt, the Sequoya cul-de-sac and 103-108 Seminole.
- Individuals planning to run for the Board will be invited to attend the Board budget meetings that will begin in April. They will be able to ask questions and comment, but not vote.
- In preparation for the budget process, a special meeting will be held on Saturday February 15 at 9 a.m. to solicit community input for major budget impact items. The cost of major budget items will be presented as well as what the cost would be individually to have these items.
- The insurance rider on leased equipment has been put back in place.
- Due to the passage of the covenants, the Board will look at plans to build an RV storage area near Trailer Hill. It is planned to hold 74 vehicles, be lighted and have a security camera and fence. The cost will be $15.00 for one space or $25.00 if you need two spaces.
- The Board has decided not to allow the distribution through our commonly owned property of ads, newspapers, periodicals and pamphlets of general interest that are not generated by the Association.

Coming events:
- Super Bowl Party at the Lodge on January 26. Hor d’oeuvres buffet and special drink prices.
- Take your sweetheart to the Lodge on February 14 and enjoy the specials. Did you know?
- If you buy a steak at the Lodge on any Saturday night, you can get a second steak for half price. This bargain includes chicken fried steak and hamburger steak.
- The Sunday Buffet is coming back from 11-2. It will feature country-style entrees, vegetables, and salads.
- Wednesday and Thursday the specials will be combination dinners that will include dessert.
- A community birthday party will be held from 12-2 on the third Saturday of each month for anyone celebrating a birthday in that particular month. A luncheon buffet including beverage and a big birthday cake will be available for $6.99 including tax and gratuity.

Joan Carroll, Secretary, LKPOA

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Monday - Saturday 7-2
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Prime Rib or Lemon Pepper Chicken
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$30.00 per couple
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Come and see Sam and Susan Osborne, and Ann and Lori for a great meal and great service
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KHWSC NOMINEE RESUMES

TERRY L. BUTLER
In 1960, I enlisted in the U.S. Air Force for a four-year tour of duty. While in the service, I met and married my wife, Ann. I was honorably discharged in 1964.
1965, I became a fireman for Los Angeles County Fire Department. During my 29 years with L.A. County Fire, I was a paramedic for seven years and a paramedic engineer for 19 years. I also worked part time in the masonry business (3 years), cabinet business (2 years), vending business (15 years) and restaurant business (6 years).
Ann and I moved to Lake Kiowa in June, 2000. I would be more than honored to serve this community as a member of the Lake Kiowa Homeowners Water Supply Corporation Board of Directors.

CORY K. MAYDEW
My wife, Cheryl, two young boys and I moved to Lake Kiowa in August of 2000. The boys keep our lives fun and interesting.
In 1987, I received a B.S. degree from Southeastern Oklahoma State University. From there, I flew light aircraft for three years. I then worked for American Eagle Airlines as a pilot, check airman and regional jet fleet manager.
Currently, I am employed as a pilot for American Airlines. We feel very fortunate to live in the wonderful community here at Lake Kiowa.
It would be a privilege for me to serve on the Water Board.

PEGGY H. PADGHAM
I attended University of California – Fullerton for graduate studies and obtained a teaching credential in 1969.
Eleven of the next 22 years were spent teaching elementary school in California, Iran, Louisiana and Texas. I have also worked as an Executive Secretary, Program Director, Television Producer and Youth Director in Methodist Churches.
John and I moved to Gainesville, TX in 1992, and to Lake Kiowa in 1999. I have served as Ways and Means Chairman of the WGA and on the board of Kiowa Women’s Club for three years, presently as President.
My interests are varied, including reading, golfing and bridge. I am also a volunteer for Gainesville Area Habitat for Humanity and Cooke County Hospice and was one of the organizers of Friends of the Cooke County Library. When I was a member of the League of Women Voters, I served on a committee to study the water problems of Texas and Cooke County. If elected to the Kiowa Water Board, I will serve to the best of my ability.

JAMES ROBISON
My wife, Audrene and I moved to Lake Kiowa in June 1999. Previous to moving to Kiowa, we lived in Plainview.

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DON SCHNEIDER

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Friday and Saturday Evenings 5-8
Sunday Breakfast Buffet or Menu 7-1

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Baked Potato or Rice Pilaf
Green Beans, Salad, Roll, Dessert
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SEE ME ON THE WEB AT WWW.LAKEKIOWAHOMES.COM
(not Plano), Texas, for 33 years where I had a private practice in architecture. We have two children; Renee lives in Dallas and is a buyer for Tuesday Morning, and Scott is also an architect and is a partner with a firm in Baltimore.

I received my architectural degree from Texas Tech University in 1956, prior to serving two years in the U. S. Army. After my discharge from the service, I began my architectural career in Abilene, TX, later joining a firm in Carlsbad, N.M. From New Mexico, I started my architectural practice in Plainview.

My last voluntary work included chairman of Haynes District for Boy Scouts of America, President of Plainview Chamber of Commerce, and served on numerous boards and committees for the City of Plainview and other civic entities.

Audrene and I are members of the First Baptist Church in Gainesville, where I presently serve on the Church Council and the Long Range Planning Committee. I presently serve on the CIP and Architectural Control Committees here at Lake Kiowa. If elected, I would be honored to serve this community as a member of the Kiowa Homeowners Water Supply Corporation Board of Directors.

I have served on the Lodge and Tavern committee, am a member of the MGA and believe I can be a contributing member of the Kiowa Homeowners Water Supply Corporation. We are fortunate to have had excellent management and boards in the past and my goal would be to continue the good service we are so fortunate to have with the Water Corp.

Knowing how important water is to Lake Kiowa, I will serve with honest and faithful service for all of Lake Kiowa.

JAMES WOZNIAK (JIM)

My wife, Elaine, and I bought a lot in 2000, built a home, and moved to Kiowa in January 2002. We were both born and raised in northern Indiana. Immediately after high school, I enlisted in the U.S. Navy and served as an aviation electronics technician for four years on aircraft flying surveillance missions between Alaska, Hawaii, and Midway Island. While in the Navy, I was trained in electronics, a field I continued to pursue after being discharged. I attended Purdue University graduating with honors.

Elaine and I were married in 1963, and have two children. Career moves took us to central Indiana, Illinois, Missouri and finally Texas. Our last move brought us to the Metroplex with a promotion to National Service Manager for Abbott Laboratories where I served for over twenty years. While with Abbott, I was responsible for a $65 million budget and the direction of over three hundred employees in the installation, training and maintenance of high-tech hospital and physician lab-based electronic equipment.

Since retirement, I have started my own consulting business, Soft-Doc, a computer service to provide assistance to corporations and individuals with computer problems. The flexibility I enjoy in working for myself allows me time to do some fishing, keep up with changes in computer technology, enjoy our two grandchildren, and visit with the great people at Kiowa.

As a member of the Water Board, you can be sure I will work to protect one of our most valuable resources.
**New Faces at Lake Kiowa...**

Sharon and Gary James are at home at 1238 Kiowa Drive West. They moved here from Grand Lake in northeastern Oklahoma. Gary has just retired as an Inspector at the American Airlines Maintenance Center in Tulsa. Sharon retired a couple of years ago from the American Foundry in the same location. They have two daughters and two sons located in this area and five grandchil-
dren. They hope to see more of their five grandchildren and their activities by being closer than Oklahoma. Gary is a golfer and Sharon is planning to take lessons in the spring. Their children found Lake Kiowa for the James. We hope you enjoy life here.

We welcome Judy and J.J. Walls who were introduced to Lake Kiowa by Judy’s aunt and uncle who had moved here earlier. The Walls visited a few times and liked Lake Kiowa and decided to move here from Pleasant Hope, Missouri. There are two other family groups here, which will make enough for some family reunions. J.J. is a retired policeman and W.W. Granger employee. He is originally from West Virginia, but was in service in Tampa, Florida and spent a number of years there. Judy has taught in Christian schools for 22 years, mostly reading in the lower grades. Between them they have five children and eight grandchildren who are scattered in most every direction. Both are golfers and will be out on the course as soon as they are settled.

The real estate salesperson in Aubrey brought Sharon and B.R. Clements to Lake Kiowa to look around. They lived in the Bedford area of the Metroplex and were looking for a place to retire. B.R. has not given up his work yet, but maybe one of these days. He works for the Miller’s Group Insurance. Sharon still works part time for Edward Jones in different areas when they need help. They have four children, two boys and two girls. They are also blessed with grandchildren. B.R. is a golfer and has joined MGA. Sharon is a bowler. She started at age 13. Golf does not thrill her, but maybe she’ll change her mind after a while at Kiowa. They are Oklahoma University fans and went to the Rose Bowl this year to cheer their team. Welcome!  

**FUTURE OF LAKE KIOWA**

Is there something about Lake Kiowa that you would change? Are you perfectly happy with the way the Lodge is run? Do you agree with every decision the Board of Directors has made? Is security exactly what you want? Should we spend more money on the golf course? Should the East Gate be manned? How about a floating restaurant, a softball field or a monthly assessment for the Lodge?

The January POA billing contains a survey that will help decide the future direction of Lake Kiowa. Your help is needed. Please take the time to fill out the survey and return to the POA Office or the Lodge. The Long Range Planning Committee puts out the survey. We will attempt to gather information about the people who live in Lake Kiowa. We want to know what you think the future direction of our community should be. We want to know if there are people who are interested in helping with various projects and committees. We are also trying to update the demographics of Lake Kiowa to allow better decisions by the Board and the Community Manager as well as the many committees.

All responses will be read, summarized and directed to the appropriate committee head or Board member. Confidentiality will be maintained unless you request your name be attached and sent to the Board or a committee. If you have a better mousetrap or are unhappy with something, don’t just stew about it. Let the Board know how you feel. Better yet, get involved. Volunteer to help your community. The place to start is to fill out and return your copy of this year’s survey.  

**Don’t Forget to get Annual Service on Your Golf Cart**

David W. Irvin  

**KIOWA KARES...**

One of our Early Settlers...  

**OLD SETTLERS** - They are not old in age necessarily. This only means they have been residents at Lake Kiowa for quite a long time. This month we will start a new column that will highlight one or two of them each month. Had it not been for these people and a lot of others who are no longer here, Lake Kiowa would not be what it is today. They moved here when there may not have been a lake and certainly not a golf course. They moved here on the faith that these things would happen. They put in blood, sweat, tears, and lots of their own money to make this place happen. Yes they had good times too, because they were building for the future. Maybe one of them lives down the street or you’ve met them and you really didn’t know all they had done. Now when you see them maybe you can give them a pat on the back and say “Thank You.”

If you see a handsome man with snow-white hair driving down Lake Kiowa West on his John Deere lawn mower, meet Pete Robinson. He is on his way to mow a friend’s yard. Pete is 83 years young and built the first house at Lake Kiowa. It is located at 423 Kiowa Drive West. When American Realty began selling lots back in the 60’s that was the onlyotty stop at Kiowa. Pete had been in World War II and was stationed in Gainesville. He liked what he saw and after his discharge he moved here from northeastern United States and became Manager and a stockholder.
Dear Lake Kiowa Friends,

How can we ever thank you enough for all that you have done during Roger's heart surgery. The food, the calls and the visits. Your prayers, love, and concern are certainly an indicator of how much people here care about one another. Thank you so much for all the cards, flowers, gifts, and thoughts. How blessed we are to live in a community where all people here care! Love to you all,

Catherine and Noble Moss

P.S. If you know who left the cute cow trivet and big unsigned card in a gift sack on our front porch, please clear up the mystery for us. We would like to thank them.

Many, many thanks to all the super people at Lake Kiowa who were so supportive during my surgery over the holidays. Your prayers, love, and concern are certainly an indicator of how much people here care about one another. Thank you so much for all the cards, flowers, gifts, and thoughts. How blessed we are to live in a community where all people here care! Love to you all,

Catherine and Noble Moss

To Our Lake Kiowan Friends

All and I are so very appreciative of all the support we have received with my second battle of cancer. The outpouring of love and prayer has been so comforting, and instrumental in keeping us strong and positive. We still have a challenge ahead of us, but with all of you behind us I feel confident and so very blessed. Thank you for keeping us in your prayers.

Yolanda Arronté

When my husband and I bought our lot at Lake Kiowa in 1968, I thought we had "lost our minds!" There was very little water in the lake, the roads were not finished nor was the golf course. But, there were plans and dreams! Because of hardworking, dedicated volunteers and extra donated money, these dreams took shape. The lake filled up, roads and golf course were finished, then, the goals focused on getting a fire department, and, our own water company. These things did not just happen! A lot of communities like Kiowa that were started about the same time were out of business within a few years. But not Kiowa. The early residents wouldn't let it go under, and, since then others that have come have worked just as hard! Controversy at times? Sure - but we are still here. My family and I have always been proud to be a part of Kiowa's plans and dreams. Now, I am just as proud to be a member of the Kiowa Emergency Service Organization. It too has plans and dreams to benefit our community. Just because I am for this much-needed organization does not mean I am against the fire department. However, I am greatly disturbed about the discussion that is happening. We have a fire department only because of the people of Kiowa that worked hard to make the money to buy the land, the truck, the equipment and the buildings. Otherwise, we would not have the department and there would be no fire chief's job!

To be told that Kiowans "do not have any say so" about the running of the fire department does not set well with builders of it!

I personally, wish to thank each and every one, past and present, for your dedication to build, to not tear down this "little part of Texas heaven"!

Dorothy Backett

Continued from Page 4

February 2003 CommuniQue

Don’t Forget Valentine’s Day February 14!

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Kay Creech

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- Email address: @kiowaonline.net
TIP OF THE MONTH
What we see most people doing to practice their putting always bothers me. First of all, people always seem to practice the 10-footer and longer putts. In reality, tour players only make about 20 percent from that distance. I’d like to see people practice from much closer. What this does is build a smooth stroke, and most importantly, it builds confidence. What is actually happening is the player starts to practice making putts rather than to practice missing putts. So remember, practice the 3-footer to help with the stroke and the confidence.
Charlie Carnevale
PGA Apprentice

SUPERINTENDENT’S REPORT...
We do appreciate all of the golfers that are staying on the cart paths. Your efforts will be seen in the spring when the grass really begins to grow.
The irrigation projects continue up Number 15 with the main line. We are very close to Cocopa Drive and that is when the hand digging will start. We are estimating that we will be through with the entire project approximately about March, if the “Lord is willing and the Creeks don’t rise.”

Through the joint efforts of the WGA and MGA (paying for the removal), we have removed around 55 stumps on the golf course. Thanks to these groups for their generous donations.
David Long

HABITAT BENEFIT GOLF TOURNAMENT
By all accounts the MGA Benefit Golf Tournament at Lake Kiowa in 2002 was enjoyed by the players. It was also important to Habitat. A substantial part of our new house was funded by this event.
Habitat will again organize and promote what its planning committee hopes will be an even better tournament on Saturday, March 22, 2003. Committee members are Dennis Potts, Earl Ziegler, Bob Wickersham, Marilyn Melton, Ray Freeman, Bob Hughes, Laura Beck (office coordinator) and John Padgham, Chairman.

John Padgham

WGA NEWS
Lake Kiowa Women’s Golf Association held its last meeting of 2002 on December 4 with a Christmas Awards Luncheon at the Lodge. President Molly Worthen presided and the membership voted approval of the 18-hole handicap and by-law change. Sandra Essex and Yolanda Arronté, 18-Hole Chairpersons, presented End-of-Year Awards to June Cloud for Most Birdies, Donna Skaggs for Ringer Board, Janelle Cahoon for Most Chip-ins and Yolanda Arronté for Most-Improved Golfer.

Marilyn McKenzie, 9-Hole Chairman, presented End-of-Year Awards to Dale Griggs for Most Chip-ins and Most Birdies, Jan Thies for Ringer Board, and Pat Morgan for Most-Improved Player.
Lloyd Butts was the honored guest who did a fine job of installing officers, commending the ladies of LKWGA and remarking that Augusta did not realize what an asset women could be to a club.
WGA officers for 2003 are: Miriam Beebe - President, Marilyn Tribelhorn - Vice-President, Mimi Haugh - Secretary, Carol Gilmore - Treasurer, Jo Ann Gill - Reporter, Ruth Robinson - 18-Hole Chairman, and Marilyn McKenzie and Pat Morgan - 9-Hole Chairpersons.
LKWGA met January 8, 2003 with Miriam Beebe presiding. Plans for the new year were discussed and new Committee Chairmen were named: Luncheon - Dale Griggs and Sue Sprenger; Telephone - Dee Dorman; Photographer - Joan Carroll; Audit - Peggy Coolidge; Christmas Dance - Jan Thies and Marilyn Wickersham; Sunshine - Yvonne Kozaczka; Ways & Means - Janet Perrick and Rosemary Embry; Birdie Tree and Chip-ins - Carolyn Pierce; Ringer Board - Judy Neal; Seniors - Lucy Deck; and Weekly Dollar Pot - Joanne Dorsch. Representatives to: Women’s Texas Golf Assn. - Carolyn Harper; Texas Women’s Amateur Golf Assn. - Jane Moberly; Central Texas Golf Assn. - Mary Ragan; Red River Golf Assn.

Continued on Page 7

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Marilyn Tribelhorn reported that 150 members have paid dues for 2003 and urged all Kiowa ladies to send dues to her at 120 Modoc Trail West or leave it at the Pro Shop. Cut-off date for being included in the golf directory for 2003 is February 1.

Jo Ann Gill, Reporter

MGA & WGA DUES FOR 2003
Pay by March 1 to be included in 2003 Directory.

**GOLF NEWS**

Continued from Page 6

- June Cloud; and Texoma Golf Assn.
  – JoAn Dunn.

Yolanda Arronté presented to WGA a certificate of recognition she had received from the Breast Cancer Awareness Association. It will be displayed on the Honors Board in the 19th Hole.

DID YOU KNOW?
Your handicap committee works for you? We ensure the integrity of the handicaps we issue. It is our job to make certain our members comply with the USGA Handicap System. One of our primary duties is to inform the members of the USGA requirements and regulations. Each month we check scores before new handicaps are issued. We find very few errors now because you are doing an accurate job and have become more familiar with the computer.

We ask that you enter all postable scores. Your scores from Lake Kiowa are adjusted by the computer. All away scores should be adjusted before they are entered in accordance with the Equitable Stroke Control. We have adjusted our revision schedule so that we follow the schedule set by our authorized golf association. We post the current index and handicap for each member. When a member requests an adjustment to his/her index due to illness, surgery or injury, we as a committee look at past and current scoring as a committee and make an appropriate adjustment.

It is our intent and desire as a committee to better inform you and thus add to your enjoyment of the game.

Handicap Committee

**REAL ESTATE**
By Mike Pulec, Realtor

The Top Ten Overlooked Deductions

Each year, thousands pay too much in taxes. Read this before you file.

1. Pay off debt with a home equity loan rather than credit cards. Personal interest is not deductible.
2. Contribute old clothes, furniture and other items to charity. You can deduct the wholesale fair market value of non-cash contributions. Make sure you get a receipt.
3. Bunch your deductions. Many deductions, such as medical expenses, require you to overcome a minimum. That means if you know you’re going to spend a large amount on medical bills this year, see if there are others you can take now rather than next year.
4. Job hunting expenses are deductible as miscellaneous itemized deductions. Such expenses would include resumes, phone calls, postage and travel costs.
5. Investment expenses are allowed as miscellaneous deductions. Such expenses include investment publications, payment for investment advice and calls to your broker.
6. Keep receipts on any business supplies or business related gifts you make.
7. Tax planning advice is deductible.
8. If you have a medical condition that can be helped by a sauna or a whirlpool, those items are deductible. If you use your car for trips to the doctor, keep a record and deduct 10 cents a mile for tax purposes.
9. Deductible medical services don’t have to be performed by your doctor, if you have a condition like a bad back and you need a daily massage. Get a written note from your doctor saying you need these services.
10. Self-employed owners can deduct the costs of hiring their children as workers. If your business is unincorporated and they’re under 18, you won’t be liable for any Social Security or Medicare taxes.

Some of the above techniques are aggressive but all are legal.

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**MGA NEWS**  
**January 21, 2003**

New President Al Arronté presided at the meeting on January 11, 2003. He introduced the Board members for 2003 and a group picture was taken. The Board is composed of R. J. Stroup, Roger Pierce, Dwain Dunn, Boyd Carnley, Christy McKenzie, Lloyd Butts, Larry Reese, Al Arronté, and Dave Spangler.

The suggestion was made to plant a tree in memory of Lil Marshall, who passed away recently. Tom Blackwell requested more volunteers for the “skunk patrol.” This is a group whose function is to keep an eye on the golf course and prevent vandalism primarily during the nighttime hours. Dean Dorsch suggested an alternative approach. Dean and Tom will confer and speak at the next meeting.

In other action David Spangler announced how overworked he has been as treasurer. President Al Arronté applauded his effort, and thanked him on behalf of a grateful membership.

The hole-in-one trophies were passed out and checks were given to a surprisingly sparse group of recipients. They are: (l-r) Gary Hardin, Mark Anthony, Rick Curtis, Robert Martindale, Jerry Warren, and R. J. Stroup. Not present were Ray Gaertner, Preston Klutts, and Walt Behrens.

**LAKE KIOWA MEN’S GOLF ASSOCIATION BOARD MEETING**  
**JANUARY 8, 2003**

President Al Arronté called the meeting to order at 8 a.m. All board members were present with the exception of R. J. Stroup. Also in attendance were David Long and Brown McCrory.

Meeting Notes: The meeting notes of December 11, 2002 were read and approved.

Treasurer’s Report: Dave Spangler, Treasurer, presented the financial report as of December 31, 2002. The report summary is as follows: Beginning balance and receipts of $153,902.30. Expenses of $117,564.33 leaving an ending cash balance of $36,337.97. The cash balance also includes previously committed funds in the amount of $17,904.58. The golf course irrigation project contributions were $25,018.23 with 2002 expenses of $23,750.11. The remainder is included within committed funds. A motion was made to approve the report, which was seconded and approved. Dave also presented a financial report comparing the years 2001 and 2002. This report indicated increases in both receipts and expenditures for 2002 over 2001. The 2003 beginning balance was approximately $4,500.00 more than 2002 after deducting committed funds. Additional information was provided to the board showing the expenses and receipts from all the MGA sponsored events.

Lloyd Butts reported on the future of the sand traps. NOTE: At the Wednesday meeting, David Long promised the sand traps would be the next project on his agenda after completion of the irrigation system.

President Arronté then turned the meeting over to Brown McCrory, who organized the teams for the afternoon golf game. The unforecast reasonable weather accommodated the stalwart group of golfers (43), who played a 6, 5, 4, 3 scramble. Top team for the day: R. J. Stroup, Kyle Wayne, Jeff Meither, and Ken Tackett.

JOIN THE MGA!

Christy McKenzie

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- Evaluation of Existing Estate Plans  
- Living Wills  
- Trusts  
- Trust Reporting  
- Probate  
- Wills

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**GOLF NEWS**

**Join the MGA!**

**Photo - C. McKenzie**

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**Lake Kiowa Men’s Golf Association Board Meeting**  
**January 8, 2003**

President Al Arronté called the meeting to order at 8 a.m. All board members were present with the exception of R. J. Stroup. Also in attendance were David Long and Brown McCrory.

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JOIN THE MGA!

Christy McKenzie

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**GOLF NEWS**

**Join the MGA!**

**Photo - C. McKenzie**

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JOIN THE MGA!

Christy McKenzie
Continued from page 8

tournaments that were held during 2002. Receipts from the various tournaments exceeded expenses by $9,445.71.

Membership: Membership forms are coming in quickly and the number of members should be known for the February meeting.

Projects: MGA work projects are on hold waiting for the completion of the installation of the main irrigation lines.

Tournaments: Roger Pierce, Tournament Chair, reported that individuals installation of the main irrigation lines. a request for any expenditure of MGA funds.

David also reported that he had been in contact with a firm and received a price quote for the removal of all the tree stumps on the golf course. The price quote for the 55 tree stumps is $1650.00. David said that the removal would be accomplished on two or three Mondays. He further stated that the private firm would remove all the debris. It will be necessary for golf course employees to haul, place and smooth any dirt needed to fill the voids where the stumps had been. A motion was made, seconded and approved to contract for the work at the price stated by David. President Arronte will contact the WGA and share the cost with them if they so desire.

New Business: Meeting Times: A discussion was held which concerned the establishment of a set time for the MGA meetings that are held prior to MGA Saturday tournaments. It was decided that the meetings would begin promptly at 12:00 p.m. for afternoon tournaments and at 8 a.m. for morning tournaments. Meals for those who eat will be available a minimum of thirty minutes earlier.

Golf Course Marshal: A discussion was held on the efforts of the POA Golf Committee to re-instate Marshals. The Board was brought up to date on the Golf Committee’s efforts. It was the consensus that a Marshal is needed on our course during certain hours.

Sand Traps: It was brought up that due to the condition of most of the sand traps on the course, they should be taken out of play until they are properly repaired. David Long requested that the Board not take an action to make a recommendation until he has an opportunity to determine the correct methods and costs for the repairs. He further stated that he would bring his report to the Board at the February Board meeting.

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The Board agreed with his request. Meeting adjourned at 9:45 a.m.

Christy McKenzie
Steve Potz-Nielsen, an 11-year resident of Lake Kiowa, is currently serving his second year as President of the Callisburg ISD School Board. Dee Dorman recently sat down with Steve to ask him a few questions about the school district to which Lake Kiowa residents pay property taxes.

Steve and his wife, Gwen, have been married 18 years and have four children: Dallas (16), Jenna (14), Shelby (12), and Carly (9). They moved to Lake Kiowa in 1991, shortly after Steve began working as a pilot for Delta Airlines. When the kids began school in the Callisburg ISD, the Potz-Nielsens realized that they were unhappy with the way the kids were being bussed to and from school. Steve attended a school board meeting and became very involved while working to get the bus routes modified. He was later asked to run for a place on the school board. He was elected and became very involved while working to get the bus routes modified. He also pointed out that, for a school of its size, there are a good variety of course offerings, from an AG program through college prep curricula. New courses are always being considered by the administration. This year a new high school course called Computer Multimedia and Animation Technology has been added. A new course offering for next year will include Business Law. Callisburg High School continues to offer AP courses as well as dual credit courses through NCTC. There are the benefits of a small school environment, but with some course offerings you more often find in larger schools.

Steve is very enthusiastic about the school district and goes on to point out that it has really good teachers and a good school board who all work well together and work for the good of the students with no hidden agendas. School board members come from all parts of the school district and have diverse backgrounds, as do the students who attend the Callisburg schools. Steve likes the fact that students are composed of people from all socio-economic levels and have strong community values that are reflected through the school.

Steve was also asked to point out some of the improvements he would like to see made in the school district. He began by pointing out improvements to facilities are much needed and many plans are underway to help this situation. Renovations to Rad Ware Elementary School have already begun which will correct the mold problems in one wing at that school. Steve said that the process to correct this has been slow and frustrating because of working through the insurance, etc. to get this renovation going. Another facility problem with which the district has to contend is that 50+ of the AC units in the district are past their service life and need to be replaced. The roofs also need major repair. These types of problems are to be expected because of the age of the facilities, but it is frustrating to not be able to do it all at once. The school board has recently approved $1.25 million in Maintenance Tax Notes that include dollars needed for Rad Ware, the roofs, HVAC units, and the high school track. With this bond, the property tax rate for the school district will increase from $1.50 per $100 evaluation to $1.53 per $100.

Other improvements in the district Steve would like to see include better use of technology in the curriculum, better use of distance learning possibilities with courses CISD cannot offer, and improved sportsmanship from fans at sporting events. There have been recent

Continued on page 11
improvements made in communication with the community from the school district, but he would like to see this continue to improve.

Many Kiowa residents often wonder how their school tax dollars are being spent. Steve was asked to comment on this topic. He said that our district is in the unfortunate position of having very little industry to contribute tax dollars. In fact, the school district itself is the largest employer in the district, with the electric company coming in a distant second. School districts have two sources of income: 1) State funding (which is decreasing, while state mandated expenses, such as employee insurance, are increasing); and 2) Local property taxes. Steve says “property taxes collected from Lake Kiowa provide about half of the local funding that the school district receives.” Steve appreciates Lake Kiowa’s support and can’t see how this district could operate without it. The Callisburg schools certainly couldn’t provide the same quality and variety of educational opportunities without Lake Kiowa’s support. The tax increase in 2003 is the first increase in three years and Steve is proud of the fact that the new Woodbine Intermediate Campus opened in 2000 and has been operating without the need for tax increases.

In addition to supporting Callisburg ISD through tax dollars, Steve wanted to point out that he appreciates Kiowa’s support in other ways as well. Brown McCrory’s Golf Shop and the POA Board have been very supportive of the high school golf team, who do much of their practice at Lake Kiowa. Last year the boys’ golf team went to the regional competitions and the girls’ team made it all the way to the state level where they placed second. Steve also mentions the cooperativeness of Lake Kiowa Security, Bill Keating, and the POA Board in working with the school district’s transportation department to make the bus routes run smoothly. They share information when water crossings are closed to allow bus access through the east side. This cooperation helps to cut time off bus routes and get the kids to and from school as quickly and safely as possible.

Three other Kiowa residents are also members of the seven-member Callisburg School Board. They are Vicki Adsit, Larry Nini, and Connie Walker. As a Kiowa resident and parent of children in the school district, I would like to thank people like Steve, Vicki, Larry, and Connie for serving their community in this way and working towards a better place for our children to grow.

Two places on the Board will be coming open this year, so anyone interested in running may pick up a packet of information at the CISD administration building. The election will be held on May 3, 2003. Information about CISD may be found on the school’s web site at www.callisburgisd.esc11.net.  

Dee Dorman
CALLISBURG SCHOOL DISTRICT

If you are looking for a way to give some of your time without having to make a long-term commitment, volunteering at the Callisburg School District might work for you. There are a couple of areas where volunteers could be used for the next two to three months.

1. The Central Office could put a volunteer to work on Tuesday and Thursday of each week from 9 a.m. to 2 p.m. They would perform tasks that include: answering phones, filing, mail separation and distribution, word processing, records management, etc. To inquire about this opportunity, phone the CISD administration office at 665-0540.

2. The third-grade level at Woodbine Intermediate could use volunteers to help with one-on-one reading and math tutoring. A specific schedule could be worked out with the third-grade teacher needing the assistance. If interested in this opportunity, contact Donna Taylor, the school secretary, at 612-4196.

Dee Dorman

The Trout are coming!!! Little Fox Pond will be stocked on Wednesday, February 19 for the “Kids Trout Fest.” Come see the stocking. Check the front board and Internet for the time. The Pond will be closed for fishing from 8 a.m. on February 19 until the “Kids Trout Fest” at noon on February 22. For more information, please read the Angler and Conservation Club’s article, page 15.

Stella DiPasqua

Rad Ware Elementary Renovation

Callisburg ISD Community,

The Rad Ware renovation project bid was accepted at the January 16, 2003 school board meeting. The total cost of the project will be $745,000.00 plus the architect’s fees. The project will be concluded before next school year begins. If weather and contractors cooperate, we may see a project completion before school is dismissed for the summer break. The project has already begun and is moving steadily along.

The renovation project includes the following components: complete removal and replacement of all exterior walls; removal and replacement of all ceiling tiles and ceiling grid; removal and repouring of floor in restrooms and west library; pouring of piers to structurally support the addition of mosaic tile exterior walls; cleaning and treatment of all air ducts and HVAC vents; removal and replacement of insulation; removal and replacement of all floor tile; removal and replacement of library floor carpeting; additional window added in every classroom; addition of windows in the library; upgrading of fire alarm system; and much more.

The project also specifies the need for drainage work around the existing buildings. The front parking lot will be reworked to insure proper drainage of water around buildings. For drainage work around the existing buildings. The new front parking area will be smaller, due to the fact that school property does not extend as far as the current parking lot encompasses. The recent resurfacing of the FM 3164 brought this to the district’s attention. The parking area east of the Rad Ware building will be expanded to meet the needs of the campus.

Most of the renovations will be done with little to no interruption of normal school operations. The demolition and replacement of the parking area will cause the most inconvenience once it is underway. It should be one of the last components of the renovation project. We do ask that you continually remind your son/daughter to stay away from this construction area. This is a hardhat area only. The safety of our children is not an option! Please work with us in stressing this message to our young children. You know how tempting these areas can be to young minds.

One of the final phases of the project will include a complete and thorough air quality testing. This is a state mandated test for all new construction and/or renovation. The building will not be occupied until this test proves the safety of the building’s environment. We expect to have an Open House prior to the reoccupation of the building. Thank you for your patience as we properly addressed this project. The final result will be a building that mirrors the exterior of the Woodbine Intermediate School. You may visit our school website to see pictures of current projects. www.callisburgisd.esc11.net

Terry Lapic
Superintendent
Perhaps you’ve wondered about the Lake Kiowa Computer Club that meets twice a month at the Lodge. Maybe you thought it was only for people who use their computers for everything and are probably real “nerds” that speak an entirely different language. Well, you would be quite wrong if that is what you thought.

The Lake Kiowa Computer Club was formed three years ago when a large number of Kiowans wanted to explore the Internet and take advantage of e-mail to communicate with friends and family. Many bought computers and then were intimidated by them, but also intrigued by the possibilities they offered. There were a few that had used computers longer and were a little bit more familiar, while still others had used them while working and were willing to share their knowledge. Everyone seemed to have something to learn and to share.

The Club was formed with an initiation fee agreed upon in order to purchase equipment for the Club so instruction and demonstrations could be given for the membership.

The Club is beginning its fourth year and the membership has dwindled a bit, but there are always new users, while many regular members want to ask questions about newer gadgets that are always being developed. There is a place for anyone who wants to learn anything at all about this machine that seems to become more of a necessity each day.

The Club meets the second and fourth Thursday every month at the Lodge. There is always a question and answer session and members can ask about something they don’t understand or with which they have a problem. At the meeting on February 13, Bill Burhans will give a demonstration and answer questions about using Microsoft’s Publisher program. There will be a digital camera session in the very near future. Everyone will be urged to bring their cameras and talk about particular problems with their use and hopefully learn how to use them more easily. Future programs are planned from members’ suggestions and interests.

You are invited to come and look over our club and join if it meets your needs. There is a one-time initiation fee of $25 that is used for equipment purchase. The annual membership dues are $10.

Have you visited the Lake Kiowa web site at www.ntin.net/Kiowa? There are a lot of Kiowans who have, but many others who still don’t know about it. For those of you who are new to the Internet, it is a good place to start. Every day the home page is updated with Bulletin Board announcements, “Lunch and Dinner Specials” at the Lodge, and any new community information that should be of interest to residents.

From the home page, there are links to many other pages for the various organizations and facilities. There are pages with the latest information about the Kiowa Woman’s Club, the Men’s Golf Association, the Women’s Golf Association, the Computer Club and the Anglers and Conservation Club, just to name a few. There are links to our By-laws and Restrictive Covenants, a page that contains the approved minutes of the LKPPOA, plus archived minutes going back to October 1999. Nearly any public information about our Lake Kiowa community is available here.

Plans for a new web site are in progress with a new address – www.lakekiowatx.com. This would be easier to remember if you wanted to check in while traveling. Don’t try to use it yet though as it is not up and running. When it is ready, we will have a notice on the current web site with a link to the new one. The plan is to have a closer link with the CommuniQue so that some news will be put out before publication and possibly the entire current issue could be available.

Carole Clausing
**CHAPEL NEWS**

On Sunday mornings, the Lake Kiowa Chapel meets in the Lodge at 8 a.m. for a half-hour worship service. Everyone is invited to attend whether it is before a game of golf or attending your home church service. The Chapel Choir meets on Monday mornings at 8:30 and sings the third Sunday of each month. If you enjoy singing, you are encouraged to join them.

Rev. J. L. Williams delivers the messages on the first and third Sundays of the month. February 2 Rev. Williams’ text will be Romans 5:1 for the message entitled, “The Joy of Debt Free Living”. This text will be Romans 8:31-38 on February 6 for his sermon entitled, “The Joy of a Firm Foundation”.

Rev. Hare will be doing a series of sermons entitled, “Surveying the Cross” during February and March. His text on February 9 will be Galatians 6:11-16 and the sermon entitled, “When I Survey the Wondrous Cross”. February 23 his text will be 1 Corinthians 1:17-25 and the message entitled, “In the Cross of Christ I Glory”.

The Chapel Board for this year are John Nash, Chairman; Jerry Coolidge, Vice-Chairman; Harvey Pippen, Vice-Chairman; Pat deForest, Treasurer; Betty Feemster, Assistant Treasurer; Pam Liscom, Recording Secretary; and Lucille Crow, Social Secretary. Their effort and labor are very much appreciated by the Lake Kiowa community.

Carole Clausing

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**CHRISTIAN WOMEN’S CLUB**

Ladies, take heart and have lunch with us at the Dutchman Restaurant in Lind-say, Texas on February 27 at 11 a.m. Carol Bell of Gainesville will display and talk about her extensive collection of circa World War II sweetheart jewelry. Jimmie Porterfield of Granbury, Texas will provide music for our entertainment.

Our speaker, Qujette Cone, is an attractive grandmother who has appeared on television decorating packages for the holidays. The theme of her talk is “Music from the Heart.” There will be a prayer coffee the previous Thursday and each Monday at 109 Modoc at 10 a.m. for anyone who is interested.

Reservations for the luncheon are to be made by calling Rosemary at 665-2876. Inform her if you will be needing the complimentary nursery.

Christian Women’s Club is a non-denominational group that is sponsored by Stonecroft Ministries, a worldwide organization that is committed to building a better world through women growing in faith. There are no dues. Just call for reservations. The luncheon is $9.00 inclusive.

Shirley O’Dell

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**In Memory**

Lillian Marshall
December 20, 2002

Virginia Ginn
Hoagland
January 17, 2003

Call
Mary Jean Copeland
665-7775

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**“A Doctor’s Confession to Lake Kiowa”**

**And Why I Still Do What I Do…**

Dear friend,

Confessions are tough. Real tough. But, sometimes a confession can set the record straight, and I want to give credit where credit is due. Before I talk about my confession, though, let me say a few other things first.

Let me start by explaining the photo in this letter. You know, when I meet people in town they usually say, “Oh, yeah, I know you, you’re Dr. Tim. I’ve seen your ad with that picture of you and that cute young lady.” Well, I’m the big guy on the left.

Nine years ago I was an environmental specialist for the state government, but I developed a painful neck and arm condition. In my case it came on gradually. First there was a little pain in my neck and between my shoulders. Before I knew it the pain became so intense that I couldn’t clinch my fists, hold a pen, and sometimes I couldn’t even button my shirt. I was afraid that I’d lose my job if the disability continued. After months of medication and considering surgery (that was the only option left according to the doctor), I decided against it. A friend of mine was concerned enough to tell me about chiropractic and convinced me to give his chiropractor a try. The chiropractor did an exam, took some films, and then “adjusted” my spine. The adjustment didn’t hurt. It actually felt good. I got relief, and I could use my hands again. In fact, it worked so well that I went to chiropractic college myself.

Now for Grace, my darling daughter, who is also in the photo. Grace is a very active young lady. She’s into gymnastics, compete on an area swim team and has always been in cheerleading. All of these activities are very hard on a developing young spine. Grace finds she always been in cheerleading. All of these activities are very hard on a developing young spine. Grace finds she.

Forty-five million Americans no longer have health insurance, and those who do have found that their benefits are reduced. That’s where chiropractic comes in. Many people find that they actually save money on their health care expenses by seeing a chiropractor. Another way to save…our health classes show you how to stay healthy. So you may not be running off to the doctor as much. This is especially important if you are self-employed. 

You Benefit from an Amazing Offer—Look, it shouldn't cost you an arm and a leg to correct your health. You see me with their neck and arm problems. Also they come to me with their headaches, migraines, chronic pain, carpal tunnel syndrome, shoulder/arm pain, whiplash from car accidents, backaches, ear infections, asthma, allergies, numbness in limbs and athletic injuries, just to name a few.

Several times a day patients thank me for helping them with their health problems. But I can’t really take the credit. My confession is that I’ve never healed anyone of anything. What I do is perform a specific spinal adjustment to remove nerve pressure, and the body responds by healing itself. We get tremendous results. It’s as simple as that!

Great care at a great fee…

Please, I hope that there’s no misunderstanding about quality of care just because I have a lower exam fee. You’ll get great care at a great fee. My qualifications…I’m a graduate of Parker College who has published articles in leading biomedical journals and local publications. I’ve been entrusted to take care of tiny babies to pro athletes that you may know. After practicing in Dallas for a few years, I moved my practice to Lake Kiowa. I just have that low fee to help more people who need care.

My office manager is Sydonia Ramsey and our patient coordinator is Robin Watson. They are both real good people. Our office is both friendly and warm and we try our best to make you feel at home. We have a wonderful service, at an exceptional fee. Our office is called Lake Kiowa Chiropractic and it is on 902 just west of the Lake Kiowa entrance. Our phone number is 940-665-3521. Call Sydonia, Robin or me today for an appointment. We can help you. Thank you.

Dr. Tim Henderson

P.S. When accompanied by the first, I am also offering the second family member this same examination for only $27.

P.P.S. Don’t forget to bring in this article before Feb. 19, 2003, to take advantage of this wonderful opportunity.
**DUPLICATE BRIDGE**

More than 15 players from the Lake Kiowa Duplicate Bridge Club participated in the Dallas Regional Tournament on January 10-12. Several more from our Sister Club in Sherman also played. One team from Lake Kiowa/Sherman experienced greater success than ever before.

In nine separate sessions, the team of Bob Bergbower with Kay McManigell earned 5.9 Master Points. In the Swiss Team event, the team played in a Stratified Game with B, C, and D, in the D Strata. The Kiowa Team was in the lowest Strata (D). This team finished first in all three Strata and earned another 11.3 Master Points. These 18.2 Master Points, earned in Dallas, pushed Bob Bergbower over the 300 Master Points threshold and earned another Life Master. “Congratulations, Bob!”

**COUPLES BRIDGE**

Every third Friday of each month at 6:30 p.m., couples meet for Bridge at the Lodge. Games start at 6:45 and finish about 9 p.m. We would like to begin the New Year with much enthusiasm, so bring your partner and come join us.

Cash prizes are awarded each week and cumulative totals at year end receive cash prizes.

If you are interested in joining us for an evening of Bridge, please give us a call at 668-6162.

Alice Johnson
LeRoy Johnson

---

**The Power of the Equity Markets—The Safety of CDs.**

The trout are returning to Little Fox Pond! That’s right, the Club is kicking off 2003 with a bang by hosting our “Kids Trout Fest.” Mark your calendar for Saturday, February 22. This year’s event is from 12:00 noon to 3 p.m. The Club will give away prizes/trophies for the largest string for the following age groups: (6-under), (7-11), and (12-16). You can keep all the trout you catch, and the Club will even provide members on hand to help clean the fish. Little Fox Pond will again be generously stocked for this event. Spinners and artificial lures will not be permitted during this event; therefore, the Club will provide all the necessary equipment. If you don’t own your own rod and reel, don’t worry, because the Club has obtained new fishing equipment for this event. If you’re already an avid angler and have your own rod and reel, then bring them. For those of you who already have a tackle box, here’s a tip for catching the trout. They like small hooks and use a small weight. The smaller hooks work best to catch trout because of their small mouth. As always, since this is a youth event, the fishing is free and open to all Kiowa children, family members, and friends 16 and under.

The Club would like to mention that February is also our membership drive kick-off. So join early in 2003 and you’ll be helping the Club host all our various youth activities. We look forward to seeing you on the 22nd, and in the case of heavy rains, the event will be held on Sunday, February 23. For those who don’t qualify as a kid, Little Fox Pond will be open to everyone after the event. The Pond will remain open for adults to keep any trout caught for the following few weeks. The Club would like to encourage everyone to enjoy trout fishing at Little Fox Pond during this time. The trout will not live after the water warms up. By removing the trout, you’re helping to keep the pond healthy, and you’re helping the Club to reduce our fish food requirements.

---

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FROM THE LODGE . . .

Happy New Year from the Lodge. The year started off with fun, food and celebration. Our annual New Year’s Eve Celebration was a great success. The guests attending enjoyed hors d’oeuvres drink, food, entertainment and dancing to see in the New Year. We at the Lodge wish to thank all those who participated. Volunteer spirit was present in the decorations that were provided by Friends of the Lodge and several of our area young people who posed as Coat Check Ambassadors. Those young people who also joined in the festivities, to the delight of all who were present, were Barbara Walker, Carrie Dorman, Loren Sanchez, and Sarah Hall.

Our year starts with some changes in the dining rooms. David Hutchins joins our front of the house staff as Dining Room Supervisor. His duties include server guidance, training and customer service to ensure that your visits are pleasant. He will be available to you for any help you might need. David comes to us with extensive experience in restaurant management.

We’re bringing back our Sunday Buffet. The Buffet will be offered from 11 – 2 every Sunday in the dining room and will feature country style entrees, vegetables, and salads. We’ve had positive response to our Saturday Steak Nite and will continue the specials. All of our steaks are buy one and get the second for half price. Come try these steaks, they’re great.

Wednesday and Thursday our specials will be Combination Dinners and will include dessert. These specials are a good value and we would like to see you.

We’re doing something a little different on the 3rd Saturday of each month. A Community Birthday Party will be held from 12 – 2 for anyone celebrating a birthday in that particular month. A luncheon buffet including beverage and a big Birthday Cake will be available for $6.99. This price includes tax and gratuity. It’s a bargain you won’t want to miss. It would help if you call and let us know if you and your family plan to come spend your birthday with us. All of you, who have birthdays in February, come out and spend some time with us. Remember we have a suggestion box on the wall by the east door. We are interested in what you have to say. Until next month...

Rocky Campbell
Lodge General Manager

FEBRUARY SPECIALS AT THE LODGE

Wednesday Dinner Combination Dinner w/Dessert
Thursday Dinner Combination Dinner w/Dessert
Saturday Dinner Steak Specials
Sunday Country Buffet 11-2

Bring Your Sweetheart . . .

Special Valentine Dinner
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Photos - A. Morris

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Hearts and flowers, love songs and poetry! Doesn’t that sound like February and Valentine’s Day? What better way to celebrate than to have a top musical entertainer, Dave Tanner, to come and sing. He has performed in the Dallas area for over 25 years, entertaining European Royalty, Leaders of Business and three United States Presidents. Mark your calendars to attend this special entertainer’s performance on Thursday, February 13. Dave will perform “Stories and Songs of Valentine’s Day.” Better yet – come and bring a friend – a special guest or someone from Kiowa who might not come alone.

Thank you to Lillian Boles and her committee for the humorous “snow people” decorations at our January meeting. Mary Booty was such a delightful person who made us feel as though we were experiencing the wilds of Africa during her review.

Many in our community have been or are ill, and we will want to remember them with cards and calls. As I look over our audience at Woman’s Club, I am always aware of those who are absent. We miss you and look forward to your return.

Our inventory of KWC possessions leaves us looking for about 200+ colored napkins. If you know their whereabouts, please contact Miriam Beebe or Joan Carroll. Also, if you know who donated a nativity scene to KWC years ago (it hasn’t been used for several years), please contact Miriam, Joan, or me. It is in the storage unit but not being used.

All of our departments have busy programs and activities lined up for 2003. Read their articles in the CommuniQue, check your Year Book, and watch for info on the Entry Gate Bulletin Board. These are wonderful groups that offer a variety of choices for your interests.

I hope you are looking forward to the April Style Show. Keep reading for more pertinent information about this popular event. Jan and Judy are depending on many members’ assistance.

I look forward to seeing you at the February meeting.

---

**Special Valentine Menu**

**French Avocado Stuffed with marinated Shrimp**

**Homemade Gnocchi a la Gorgonsola** (Potato dumpling with Blue Cheese)

**Mango Sorbet with Champagne**

**Fillet of Beef Wellington** (baked in pastry)

...and Creamy Leek Ragout

**Strawberry Cake with warm Chocolate Sauce**

**A Glass of Champagne**

**Roses for the ladies**

---

The Annual Style Show will be held on Thursday, April 10, 2003 at the Lodge. This year’s theme will be “Reflections.” We will feature past years and decades by exhibiting mementos and family collectibles on the tables and have items of clothing from past generations modeled. The commentary by Lake Kiowa Women will be the entertainment.

If you have old items such as doilies, accessories, hand mirrors, pictures, etc., which could be used as table decorations, please offer to share them. Of course, they will be returned following the luncheon. You may even have enough memorabilia to decorate your own table!

Likewise, if you have access to a garment or outfit from the 1900’s through the 1970’s we would like to have you share it with us. If you do not choose to model it yourself, we will share your story about the item and have someone else wear the garment. If you have a dress that is too fragile to wear, perhaps we could carefully display the item to show its beauty.

---

**BRIDGE CLUB**

Thought sure everyone would be all rested up from the holidays, and since it is too cold to do much else, we hoped for a really good turnout for our Marathon Bridge, which began January 16. We are happy to have sixteen signees or four tables. We will give a report in March with a full slate of winners in the April CommuniQue. Marathon III will begin March 6. Please mark your calendars and come join us.

---

**FASHION SHOW**

If you have an item(s) you would like to share, or if you would like to discuss what you have, please call Decoration Chairperson Betty Sue Vickery, (612-3422) or Style Show Co-Chairpersons Judy Beard, (668-1189) or Jan Thies, (668-7297 - after 2/06).
BIRD & NATURE CLUB

On Monday, February 17, 10 a.m. at the home of Dean Yeager, 108 Santa Fe, the Bird and Nature group will view Jan Parsons’ film, “All Around Cooke County.” It has been about ten years since Jan has shown this, so there will be many of you who have not seen it.

As usual, come prepared to share your tall tales of bird and animal life around the community. There have been rumors that a creature of the bovine classification has decided to graze on shrubs and lawns on Cayuga Trail. There should never be any reason for anyone to be bored at Kiowa. Between the animals, birds and humans, life is seldom dull on the reservation. Don’t forget to look around you every day and enjoy the natural beauty and the wonderful people who live here.

Jan Parsons

GOURMET CLUB

Hope everyone had a great January meeting. Soup with sandwich or salad was the luncheon of the day. We are looking forward to the February luncheon which is “your choice.” Dining in or out this may also include the spouse. “bon appetit”

Betty Sue Vickery
Marilyn Greene

KWC LUNCHEON RESERVATIONS

Single reservations or cancellations must be made by noon Monday, February 10. If you are unable to reach the person assigned for your call, please call someone else on the committee:

A - E  Jayne Sweet  668-7314
F - J  Sarah Franklin  668-7922
K - O  LaNelle Little  665-4872
P - S  Jan Todd  668-6024
T - Z  Pat Frazier  668-6789
Chairman Margie Nash  668-8871

We look forward to seeing you on February 13.

BOOK REVIEW

When:  Friday, Feb. 7, 2003
Where:  Southwest Room - Lodge
Time:  10 a.m. Social
10:30 a.m. Review
Review:  Shana Powell, Curator, Morton Museum, Gainesville

New book about the Lusitania.
No reservations necessary.
Call Lillian Boles, 668-2525 for information

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Karen Sessums & Sue Scofield, Owners
We had a great time at the Quilt Fair. About 90 people attended, and we had over 50 entries. Many thanks to those who helped assemble and dismantle the quilt stands. Winners of the door prizes were: Lee Skinner, square ruler given by Pass Time Fabrics; Mary Ann Johnson, gift certificate from Rail Fence Quilt Shop; Barbara Donnelly, bundle of fabrics from Dan River Fabrics; Juanita McKinley, quilt hanger, donated by Barbara Koval; and LaNelle Little, clock. Pass Time and Rail Fence, quilt shops from Gainesville and Aubrey, added to the fun.

Arts and Craft members will have fun with “Paper Capers” in February. Join us on the first Tuesday, February 4, at 10 a.m. at the Lodge, as we make a unique paper craft. You will learn to do embossing, a beautiful medium to work with that has many applications. You will find it fun. The cost will be $5.00/person, and supplies will be furnished.

Audrene Robison
It seems to be necessary to restate the purpose and mission of the Lake Kiowa CommuniQue. The Lake Kiowa CommuniQue is a monthly newsletter/magazine published by the Lake Kiowa Property Owners Association. It is distributed to all property owners and residents to inform them of actions taken by their elected Board of Directors and ongoing events in their community so that residents may take an active role in its affairs. Communication is the key to squelching rumors and misinformation that often seems to spread from bits and pieces of truth.

The CommuniQue is required to publish the minutes from all LKPOA Board meetings after they are approved. It also publishes the month’s Board Notes which is a synopsis of the Board’s actions prior to the actual approval of the minutes. All members should have knowledge of what is going on in their community and if they take the time to read them, should be fully informed.

In addition to this initial purpose, we want to inform everyone of all that is happening within our close-knit community. Most of our residents are involved with service, social, and/or recreational organizations. It is important that all organizations make their information available for publication. Everything that meets the deadline will be published. There are many articles of interest that are included in the newsletter regarding school district events, special interest stories about residents, recreational activities, and an opportunity to advertise items or services to all property owners.

It must be stated that personal attacks, rumors, and self-promoting contributions will not be published. However, personal expressions of thanks and gratitude will always be acknowledged. It is hoped that this clarifies our mission.

If enough information is presented from the beginning, questions of impropriety later on are usually eliminated. If you are concerned about your Lake Kiowa community, read your CommuniQue, attend the open LKPOA Board Meetings on the third Monday of every month, ask questions, and bring your concerns to the attention of the Board.

Carole Clausing, Editor
HAPPY VALENTINE’S DAY!!

“IF YOU’RE LUCKY ENOUGH TO LIVE AT LAKE KIOWA, YOU’RE LUCKY ENOUGH!!”

Mike Erwin
668-1461

Jim Sherman
668-1701

Kay Creech
668-1769

Harry Gill
665-6837

Noble Moss
665-5488

Carolyn Akin
665-3674

Cheryll Brown
668-8588

Don Sloan
668-6575

Cecil Miles
668-6374

Jerry Hollon
668-8290

Donna Erwin
668-1461

Marion Hoeflein
668-7864

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February 2003  CommuniQue

LAKE KIOWA VOLUNTEER FIRE DEPARTMENT AUXILIARY

Peggy Ashton, President of the Lake Kiowa Volunteer Fire Department Auxiliary (LKVFD), would like you to know that the members of the LKVFD will sponsor a service to Lake Kiowa. This service is called the “Vial of Life.” This Vial of Life is designed to inform emergency personnel/responders of all needed medical and pharmaceutical information. The vials were donated by Kiowa Pharmacy, Wal-Mart, Eckerd’s and Tom Thumb. Some residents already have their vials from previous years, but the information may need to be updated. With the growth of our community, a lot of people are not aware of this service. The Vial of Life program is a form that a resident fills out for each member of his family. It contains important information vital to your allergies and/or medical treatment. The form with the information is then placed inside the vial and stored visibly inside the right hand side of your refrigerator. The Lake Kiowa Fire Department Personnel/Responders are trained to look for this Vial of Life to assist them in your emergency treatment. A sticker is also placed on the front door of your residence so the Fire Department will know a Vial of Life is available.

Auxiliary members will be distributing the vials, forms and stickers on two Saturdays: January 25 and February 1 from 9 a.m. to 3 p.m. in the parking lot of the Kiowa Medical Center. Please drive by to receive a new vial with the forms included, or to receive new forms to update your present vial. For additional information, call Peggy Ashton, 665-7977 or LKVFD, 665-9321 and leave a message.

LKVFD offers many additional services to the community. One is the “helping hand” lending service. The LKVFD has many items available to you for temporary loan. Items include wheelchairs, crutches, walkers, roll-away beds and more. If you have visiting grandchildren or guests, LKVFD can provide high chairs, play pens, strollers and day beds. This service is offered to the community at no charge. For a complete list of items available, or to make arrangements to borrow one of these items, call LKVFD, 665-9321, and leave your name and phone number, item needed and they will return your call. If you have any items in good condition you wish to donate, call the above number to arrange for delivery and/or pickup.

Barbara Roeder

LAKE KIOWA KIWANIS CLUB

In December, Kiwanis volunteers, Jerry McCarter, Jerry Hollon, Gene Rouleau, Floyd Malzahn, Lou Hirlinger, David Bowman, Harold Lee, Clyde Davis, Allen Smith and Dick Bassette manned the Salvation Army Kettle Day. Thank you Lake Kiowans for contributing $1,787.00 for the Cooke County Salvation Army Chapter. Donations are used for needy families in the county. The Kiwanis Club also contributed forty-five Christmas gifts to the Rad Ware Elementary School. Thank you, Jacques Waghorne, for making possible half of those gifts.

To be a part of a group that benefits the children of our community, you can join the Lake Kiowa Kiwanis Club. Guests and new members are welcome. Lake Kiowa Kiwanis Club meets the first and third Thursdays of each month at 6:30 p.m. with dinner followed by a program. Marlene Gray, Foundation Development Director of Camp Sweeney for diabetic children, will present the program on February 6.

Jerry McCarter

Groundhog Day

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This is Roz, modeling a rug bought (for a very reasonable price) at one of our annual February auctions at the Lodge. This year it will be Thursday, February 6, 10 a.m., until everything is sold. Proceeds go to Kiowa Emergency Service Organization. Bring cash or checks for treats galore.

OUTPOST NEWS

More pick-ups have been made. Our inventory continues to grow as we await our March opening sale.

In the meantime, at the February KESO meeting on the 6th, at 10 a.m. at the Lodge, we will have the Outpost-White Elephant Auction. It’s fun and profitable for KESO during mid-winter when all else is slow.

If you have a special need for some household item, please call. We may have it or if you want to make donations call: Gayla/Robbie: 665-9783; Karen/Carson: 665-0322; Dorothy: 668-8107 or Linda: 665-7772.

Remember, your $50.00 donation. Send to KESO, %Pat deForest, Treasurer, 1336 Kiowa Drive East, Lake Kiowa, Texas 76240. You will receive an acknowledgement and a tax deduction for your donation.

LAKE KIOWA FIRE AUXILIARY ADVISORY

The entire $9,350.67 of the Emergency Medical Fund of the original Lake Kiowa Fire Auxiliary has been placed in credit accounts with the following medical supply companies: Emergency Medical Products, Inc. ($4,675.34) and Moore Medical ($4,675.33). These accounts are available to provide medical equipment and supplies for the Lake Kiowa Volunteer Fire Department.

Karen C. Smith, President
Lake Kiowa Fire Auxiliary
(Original organization)
Kiowa, Texas 76240.

We, at the Lodge, would like to invite all who have birthdays in the month of February to a Community Birthday Party. This month's party will be on February 15. We will have a $6.99 luncheon buffet, and we will provide a birthday cake for all to enjoy (6.99 includes tax and gratuity).

Come and join others who were born in this romantic month for a fun time of fellowship. Please call if you plan to attend.

There are lots of important people with birthdays in February. Let us know who you are. You are in good company: George Washington, Norman Rockwell, Charles Lindbergh, Ronald Reagan, Babe Ruth.

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LODGE TO EXPAND CUSTOMER BASE

The Lake Kiowa Lodge is in the process of expanding services and its customer base by looking into the possibility of doing extended catering, deliveries and hosting special theme parties. Plans are progressing to put many new services into effect. One of our most recent changes includes a Community Birthday Party. The birthday party will be held once a month on the third Saturday of the month. A luncheon buffet will be offered for $6.99. This price includes the meal, a beverage, and a slice of birthday cake. The price also includes tax and gratuity. All who have a birthday in February are invited to attend with friends and family. Call the Lodge (665-3741) if you plan to celebrate your birthday with us. Another of our changes is the Sunday Country Buffet that will be offered each Sunday from 11 to 2 in the dining room.

MARDI GRAS

Mardi Gras means Fat Tuesday in French. Mardi Gras has been celebrated in New Orleans since the 17th century. Social Clubs or Krewes have been formed to put on parades since 1857. The number of clubs and parades has increased over the years to include the three weeks up to and including Fat Tuesday. The floats have different themes each year and work begins the Fat Tuesday. The floats have different themes each year and work begins the day after Mardi Gras for the next year’s themes.

The fare will be good old comfort food such as fried chicken, pot roast, etc. A more comprehensive effort is being made to encourage those who have never been to the Lodge and those who have not frequented the Lodge for an extended period of time to come and experience the difference. Those who regularly support the Lodge are our most valuable asset. Those who have never been and those who have not been in a very long time are being contacted and invited to spend some time with us. We are consistently reviewing the comments and requests left in our suggestion box and would very much like to visit with anyone who has a suggestion, complaint or kudo. Please let us know what you think. You may also call the Lodge at 665-3741 to voice your opinion.

Rocky Campbell
Lodge General Manager

JANUARY TO DATE WEATHER REPORT

BY: SHIRLEY A. SPRECHER, CHANNEL 4 FOX WEATHER WATCHER FOR LAKE KIOWA

Due to illness, Shirley was unable to bring us her usual detailed weather statistics, but did give us an abbreviated report for January. We will look forward to a more detailed report next month.

January To Date Rain:
1/12 .03 (all melted snow)
Total To Date: .03

First Sleet 1/11 (Trace)

January To Date Temperature:
Lowest Temp: 1/18 23 Degrees
Highest Temp: 1/19 70 Degrees

Mardi Gras at the Lodge
SATURDAY, MARCH 1
6 P.M.
FEATURING ZYDAMAX

Zydamax is a nationally famous Zydeco Band. They'll play lots of different music, throw beads, monkeys... and generally entertain.

Who'll be the King & Queen of Mardi Gras? Who'll win the door prizes? Who'll catch the beads? What Krewes will lead the parade? Who'll eat the most Cajun food?

January To Date Temperature:
Lowest Temp: 1/18 23 Degrees
Highest Temp: 1/19 70 Degrees
SECURITY REPORT

Animal control calls, while always numerous, increased in frequency. This is attributed to the fact that Security patrol responds to reports of congregations of cormorants on the lake and uses the shotgun to fire the shot shells in an effort to keep the birds on the move.

Twenty-two traffic stops were performed. Most of those stopped were speeders on their way to work or school in the early mornings. Increased surveillance of Colt and Pueblo Drives and other streets leading to the new East Gate Exit has been ordered. Wet, slick roads were factors in three of the four traffic accidents reported.

The past month proved to be an active period for vandals who damaged mailboxes and street signs and hit the northern portion of the golf course on two occasions.

Security assisted the Cooke County Sheriff’s Department in the investigation of a burglary at the Kiowa Express. Sheriff’s deputies also responded to three other calls at Lake Kiowa.

The department wrote a total of six citations and dispatched for the Lake Kiowa Volunteer Fire Department on thirty-five incidents.

Gary Davidson
Chief of Security

TRAILER HILL PARKING SITES RENUMBERED

New number signs marking the parking sites on Trailer Hill have recently been installed. The Maintenance Department also instituted a new numbering system so most sites now have a new number.

Members who are currently renting sites can expect to receive a mail-out in the near future which will detail the new number assigned to that site. Those who have trailers occupying sites on Trailer Hill and are not currently being billed by LKPOA for the use of those sites should contact the office immediately. Unauthorized trailers which cannot be traced to a member will be towed off. All site holders should take time to ensure that their lot number is clearly displayed on their trailer.

Thank you.

Gary Davidson
Chief of Security

DELINQUENCY ACTIONS

The Late/Delinquent categories as of the end of December 2002 were:

- 46 people who had not paid current dues by the 25th
- 14 people who owed for both November and December
- 7 people who owed for 3 months
- 7 people who owed for 4 months
- 6 people who owed for 5 months
- 4 people who owed for 6 months
- 3 bankruptcies
- 3 tax foreclosures
- 1 lawsuit, 1 foreclosure
- 92 people Total in December

The 46 people who were late got a late charge. Usually these are not the same people every month and for the most part a one-time late charge is all that is required to keep people current.

The 14 people who owed for both November and December are delinquent for one month. They will have received two late charges and will get a letter from us advising them of loss of privileges and possible legal fees.

The seven people who owed three months have been charged three late fees, received our letter and if no payment agreement has been made, they will soon be getting a letter from our lawyer. The lawyer charges the POA approximately $15 per letter.

The 46 people that are still delinquent require to keep people current.

The six people who owed for five months have already gotten two late letters from the lawyer, and have been charged $200 in legal fees. We have payment agreements from three people and have received full payment from three people.

Of the four people who owe for six months, two are hardship cases in which we have payment agreements that will take several months to get current. One paid in full in January after receiving a second letter and one has not responded.

We have three bankruptcy cases that total approximately $12K. We have two foreclosures pending on three accounts that total about $23K and one lawsuit of $3K. One foreclosure is scheduled in February, the balance owed on it is $7.6K.

The Association has billed $14,000 in finance charges this year compared to $2,000 at this time last year. We have billed $2,700 in legal fees. The increase in finance charges is due to changing balances from $10 per month on balances of $300 or more to $25 per month on balances of $100 or more. We have billed $60 late fees year to date which is an average of $80 per month.

Sherry Brummept, Business Manager

LOST AND FOUND

Book entitled: To Be The Best, Rose-Hulman Institute of Technology 1974-1999
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February 2003
LAKE KIOWA PROPERTY OWNERS ASSOCIATION
BOARD WORKSHOP
Monday January 6, 2003 8:00 A.M.
Lodge Board Room

AGENDA

CALL TO ORDER

Bob Bergbower called the meeting to or-
der at 8:00 A.M. All Directors were present
with the exception of Mundy Peale.

REVIEW AND APPROVAL OF MIN-
UTES

The minutes of the pre-board meeting were
approved unanimously on a motion
by Bob Wickersham and a second by Bob
Hughes. The minutes of the open board
meeting were approved unanimously on a
motion by Jack Thies and a second by Stella
DiPasqua.

OLD BUSINESS

Bob Wickersham passed out a draft of the
Long Range Planning Committee Survey
that will go in the February mailing. Any
additions or corrections should be sent to
Bob soon.

Dennis Potts announced that the Con-
venants had all passed and had been filed
at the courthouse on Friday, December
27. The new covenants are in effect and
you will receive an insert in your next
CommuniQue containing the new covenants
for keep for reference. The By-laws Commit-
tee has a rough draft of the by-laws and will
present them to the Board at the next regular
workshop meeting. Bob Wickersham made
a motion to change the February meeting
from February 3 to February 10 because a
quorum of directors would not be present on
February 3. Jack Thies seconded it and all
were in favor.

Stella DiPasqua discussed the research
time after time. She had done concerning delinquent
account collections. This study was prompted
because these delinquent accounts give us a
tight cash flow. There are four groups of
delinquent accounts as of December 2002:
1. Slow pay, 46 people per month, who will
be able to vote, but may take part in
the discussions. The discussions were
seconded that we have a special Board meeting on Saturday
February 15 at 9:00 A.M. to solicit com-
munity input on major budget impact items.
Information will include the total cost of the
major budget items and what it will cost
each property owner.

Based on the information that the Board restate the
insurance rider on leased equipment at the
rate of $1500 per year with the $120,000
coverage. Bill Keating made a motion and
it was seconded by Dennis Potts to reinstate
this rider. All were in favor.

Bob Bergbower reported that our attorney
fees concerning the Sue Cook lawsuit were
$6,658.

The proposal to build an RV storage park
was presented by Bill Keating. This will
become a necessity due to the passing of the
Covenants. An area by Trailer Hill has been
proposed that will accommodate 74 RV's.
Some very large RV's will take two spaces.
Lighting will be installed by Cooke County
Electric. Security cameras will be installed
and the area will be fenced in. A motion
was made by Bob Hughes to charge $15.00
a month for a single space and $25.00 for
a double space. All were in favor except
Stella who voted no.

On a motion by Bob Wickersham and a
second by Dennis Potts the Board stated that
it will be our policy to not distribute through
our commonly owned properties, advertis-
ing, newspapers, periodicals, and pamphlets
of general information not generated by the
association. All were in favor, except Stella
Di Pasqua who abstained.

The Board reviewed the KESO request to buy
emergency supplies: blanket, pillow,
stethoscope, pulse oximeter sensor blood
pressure cuff, and oxygen if the Board
would supply a place to store these items.
After much discussion, Pat Broecker was
asked to come back with a solution to the
storage problem, eliminating the oxygen,
and with a clear understanding that if the
supplies were stolen, the Board would
not replace them.

Bob Bergbower will respond to Betty's
Smith letter.

ADJOURN

Pat Broecker made the motion to adjourn
at 11:50 and Dennis Potts seconded it. All
were in favor.

LAKE KIOWA PROPERTY OWNERS ASSOCIATION
PRE-BOARD MEETING
Monday December 16, 2002

AGENDA

CALL TO ORDER

Bob Bergbower called the meeting to or-
der at 5:55 PM. Directors absent were Joan
Carroll, Pat Broecker and Mundy Peale.

REVIEW OF MINUTES AND BOARD
NOTES

The Board regular meeting minutes of
December 3, 2002 and Board Notes for
December were corrected for approval in
the Open Board Meeting, based on motions
by Bob Wickersham with seconds by Bob
Hughes with all in favor.

OLD BUSINESS

The proposed rule change for golf cart
and watercraft registration was rescheduled
for our January 6, 2003 workshop meeting.

Dennis Potts made for the addition of Noble Moss to
the Lodge, POA Office and Pro Shop. Addi-
tional steps will be taken to include publish-
ing members with bad debt and post lists at
the Lodge. Extra money will go toward the corrosive issue raised
in the Interior citing proposed cormorant
management programs under consideration.

NEW BUSINESS

- Motion from Dennis Potts and sec-
ond by Bob Wickersham affirmation of
the action to accept the Insurance Commit-
tee of November 3, 2002, despite possible higher cost,
was made with all in favor.

- Chuck Essex presented the 2003 MGA/ WGA
golf tournament schedule and it was
approved with all in favor following mo-
tion by Dennis Potts and second by Stella
DiPasqua. Motion by Bob Wickersham
and second by Stella DiPasqua was made to
make March 22 charity tournament a Habi-
Habitat for Humanity event operated under
same procedure as prior year.

- On motion by Bob Hughes with second
by Bob Wickersham unanimous approval
was made for the addition of Noble Moss to
the Lodge and Tavern Committee.

- Received as information a letter from
member John Smalley relating to an inci-
cident with his son and friend, and referred to
our insurance carriers.

- Approved the purchase, rather than lease,
of flexible pipe used for dredging operation
based on motion by Bob Wickersham with
second by Bob Hughes and all in favor.

- This action will save around $150,000 over
the next three years.

- Reviewed a draft Corporate Governance
document designed to explain how our
Community functions. This will be pub-
lished in the CommuniQue.

- Reported as information was a potential
site near the dam that could be developed
for RV storage should the Covenant change
be effective.

- By consensus, authorized process to iden-
tify members with bad debt and post lists at
the Lodge, POA Office and Pro Shop. Addi-
tional steps will be taken to include publish-
ing this information in the CommuniQue.

ADJOURN

Motion to adjourn at 6:35 PM was made
by Bob Hughes with second by Stella Di-
Pasqua and all in favor.

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LAKE KIOWA PROPERTY OWNERS ASSOCIATION
OPEN BOARD MEETING
MONDAY – DECEMBER 16, 2002
LODGE ASSEMBLY ROOM
AGENDA
CALL TO ORDER
Bob Bergbower called the meeting to order at 7 PM with the Pledge of Allegiance.
INTRODUCTION OF NEW MEMBERS
There were no new members in attendance to introduce.
APPROVAL OF MINUTES
The minutes of the Board regular meeting of December 3, 2002 were approved on motion by Stella DiPasqua and second by Bob Wickersham.
TREASURER’S REPORT
Stella DiPasqua joyfully reported on improved Lodge operations for November with revenue up and expenses down. Other fee income was off $10,000 as weather conditions have slowed guest golf. Bill Keating presented his forecast of a positive net funding/expenditure of $1874 at fiscal year end preserving use of contingency fund.
MANAGER AND DEPARTMENT HEAD REPORTS
CIP projects have run behind schedule due to weather. A new waterproof drop box was installed at the POA Office. Members are requested to fill out forms when making copies at the office to assist in budget planning.
Public Works reports that weather has slowed road sealing and striping. A donation of playground equipment for the West Beach has been made and installation will follow. A hydraulic line problem caused a ten-day delay in dredging and work on Spotted Eagle Cove should begin next week. The camera for the East Gate will be installed and the gate operational this week. That across Kiowa Drive between holes #15 and #16 will be repaired in mid January and care should be taken in driving across this project. In response to member queries, a list of road deterioration areas has been assembled for warranty in effect until February 2003.
Golf reported a lag in completing irrigation due to weather and plea for members to repair ball marks on greens. Following question from the floor on condition of sand traps it was noted they will be the next major project.
Security reported on incidents for the prior period and noted several automobile accidents that were the result of slipping off wet roads. Also reported on vandalism to #8 green and responded to question from floor that most burglary reports involve family members as opposed to outside parties. Security thanked residents for their cooperation in reporting expected guests over the holiday period.
Lodge reported strong sales for November and plans for a Super Bowl Party. Several specials are planned for January including a Thursday Pasta, Saturday Steak and Sunday Kiowa Burger.
NEW BUSINESS
Bob Bergbower reviewed the Golf Course Rules and Golf Course Etiquette sheets that were planned to be available at the pro shop, but will now be mailed thanks to the efforts of the MGA and WGA to underwrite the cost.
Dennis Potts presented a report on the Covenant voting as of December 13, 2002, which continues to be favorable towards passage, but lacks about 50 votes from the required majority. It was requested that everyone please vote and express their opinions.
Dennis Potts reported on the addition of Noble Moss to the Lodge and Tavern Committee which now also includes Frank O’Dell, Harold Deem, Ray Freeman, Chuck Essex, and LaVertha Burnhans in addition to Dennis as Chairman. Following questions from the floor a discussion of items being considered by this Committee include review of cash purchase options, menu changes and special promotions.
Bob Bergbower responded to community interest and covered several topics relating to legal issues:
• Bad debts now stand at $84,300 and methods for identifying those parties and publishing that information are under consideration by the Board. Questions were raised from the floor regarding our lien or foreclosure process and there seemed to be strong support for pursuing this matter.
• An ongoing suit over a Covenant dispute that has been nearly four years running was mentioned but not discussed in depth due to pending court action.
• A lawsuit over decorative painting in Lodge created the most discussion as Bob explained how the board received the original claim for $5,700 and felt it was unfounded as the work was believed to have been done on a donated fund basis. After preliminary discussions with our lawyers it was felt we had an 80/20 chance of prevailing. During discovery and deposition a document was produced that in the lawyers’ opinions reduced our chance of prevailing in court to a 60/40 chance. A risk analysis at this point led us to conclude that a settlement was preferable and the Board voted unanimously for our President to proceed with negotiations. The end result was a $12,000 payment to Sue Cook in lieu of a possible expense in the range of $25,000 to $38,000 we had continued court action and lost.
QUESTIONS AND COMMENTS FROM MEMBERS
Question arose regarding our actual legal expense in the Sue Cook lawsuit was raised and an answer will be furnished at the next meeting. Concerns about the perimeter fencing were raised and a prior cost study will be updated. Topics such as this fencing and severe weather warning are important to consider prior to our budget discussions. A safety issue regarding the fence near the spillway pool was raised and will be promptly investigated. A query about charging for golf tournaments not sponsored by the MGA was raised and responded that no change will be considered for the coming year. Status of the erosion control around #13 green and #16 fairway was explained as a victim of weather causing delays. Comments about volunteer efforts for Lodge landscaping were received and recognition made of the fact that volunteers account for a lot of things accomplished at Lake Kiowa and such thoughts will be kept in mind as we develop a master plan for the West Beach area. Dick Bassette read an open letter expressing his view on the history of food service at the Lodge and requested a survey of members.
ADJOURN
Bob Wickersham made a motion to adjourn at 8:45 PM with second by Bob Hughes and all in favor.
MANAGER’S REPORT:
For November Manager Young reported one new tap installed at Lot 1774, Jose Barletta. Overtime reported was 11.5 hours for Robert Wilson and 4 hours for Cody Kirk.
The original well (near 2nd low water crossing) had a bearing go out. Layne Texas has removed the pump and is repairing it and will reinstall it when completed. This pump was installed in 1968, repaired in 1989 and again in 1996.
All fire hydrants have been painted. The all-red units are on an 8" line and the silver-topped ones are on a 6" line. The Fire Department has been informed.
A new vehicle is to be purchased in the next week or so to replace the Ford Ranger pickup that we now have. Monies have been set aside for this purchase in the Replacement Reserve Fund.
We have not yet heard from the auditors on our year-end financial statements.
DISCUSSION AND APPROVAL OF FINANCIAL STATEMENTS AND AUTHORIZATION TO PAY BILLS:
Manager Young reviewed the monthly statement for the Board. Harold Deem made a motion to accept the statement and pay monthly bills as presented. Jess Maxwell seconded the motion. The motion passed.
COMMITTEE REPORTS:
The nominating committee presented their semi-final slate of candidates and will present the final list next month. We have five confirmed candidates and want one more to fill the three positions presently filled by Herman Plott, J. A. Samples, and Ray Freeman.
DISCUSSION AND POSSIBLE ACTION RE: OFFICE RELOCATION:
There is nothing further to report on our office relocation.
Executive Session: Employee Relations
On a motion by Dick Carroll, seconded by J. A. Samples the board went into executive session at 10 AM.
On a motion by J. A. Samples, seconded by Harold Deem, the board returned from executive session at 10:45 AM.
DISCUSSION AND POSSIBLE ACTION RE:
On a motion by Jess Maxwell, seconded by Ray Freeman, the board approved salary adjustments as recommended by Manager Young.
On a motion by Harold Deem, seconded by J. A. Samples the board approved Christmas bonuses as recommended by Manager Young.
DISCUSSION AND POSSIBLE ACTION ON REVISING BY-LAWS SECTIONS 7.03 & 7.04.
Manager Young sent copies to our Attorneys for their review and recommendations.
REVIEW DIRECTOR’S REPORTS:
None.
DISCUSSION OF ANY ITEMS TO BE INCLUDED ON THE NEXT MEETING’S AGENDA:
1. Revisions to by-laws 7.03 & 7.04
2. Employee relations committee report.
3. Nominating committee final report.
ADJOURNMENT OF MEETING:
Dick Carroll made a motion to adjourn, seconded by all. The motion carried.
The next regular meeting will be January 8, 2003 at 9 a.m.
R. G. Freeman, Secretary
COMMUNICATION
February 2003

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<td>Chapel - 8-8:30 am @ Lodge</td>
<td>Calendar - Betty Gaertner</td>
<td>665-7756</td>
<td>CommuniQue</td>
<td>Lodge Hours</td>
<td>Sunday - 11-5</td>
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<td>Country Buffet 11-2</td>
<td>CommuniQue</td>
<td>665-4275</td>
<td>Front Gate</td>
<td>Monday - Closed</td>
<td>Tuesday - Closed</td>
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<td>Memorial - Mary Jean Copeland</td>
<td>665-3221</td>
<td>Lodge</td>
<td>Wednesday - 11-8</td>
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<td>Lodge Night</td>
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<td>Chapel Choir - 8 am @ Lodge</td>
<td>665-7775</td>
<td>Tennis - 8 am @ Lodge</td>
<td>Friday - 11-9</td>
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<td>Lodge Night</td>
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<td>Country Buffet 11-2</td>
<td>Lodge Choir - 8 am @ Lodge</td>
<td>665-1055</td>
<td>Line Dancing - 9 am @ Lodge</td>
<td>Saturday - 11-9</td>
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**February 2003**

- **March 1**
  - **Mardi Gras Party**
  - **Zydeco Band**
  - **Cajun Dinner**
  - **6 p.m.**

**LAKE KIOWA REALTY**

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**Marion Hoeflein**

**940-668-7864**

**NEW WATERFRONT LISTING**

LOT 427 - 528 Kiowa Drive East

**Noble Moss**

**940-665-5488**
749 KIOWA DRIVE WEST - Beautiful drive up approach. Exceptional quality throughout. Wood floors, lots of built-ins, high ceilings, split master, covered patio, circular driveway, large corner lot with sprinkler system. $165,000

123 KIOWA DRIVE WEST - LAKEFRONT! The trees and gorgeous views will get you interested. Great open floor plan and tons of built-ins will make you want to call this home. $279,500

101 MOHICAN TRAIL - 4/3/2+ Large home with two living areas on two lots near #12 Tee Box. Loaded with many custom cabinets. New deck and spa. $239,000

106 HOGAN TRAIL - Premium lakefront location - spectacular great room with stone fireplace and pool table. Open kitchen seats 12 at the bar. Outside features built-in chef’s grill, hot tub, and huge boat dock with lots of room. $319,000

115 BLACKFOOT TRAIL - PANORAMIC view of lake & golf course from rustic cedar den. Golf cart storage.. $215,000

132 BLACKFOOT LAKEFRONT with paved lined driveway on Blackfoot peninsula. Multi-level home with 4 bedrooms, huge living room, rock fireplace, vaulted ceilings, gas heat pump. $142,000

104 MOLALA COVE - Spectacular home with extraordinary views, beauty, and value. Over 200 ft. of waterfront on one of Kiowa's best locations. $595,000

122 KIOWA DRIVE EAST - Custom built waterfront home on site & one-half lots, .95 acre. Picture frame panels in den with wood-burning fireplace overlooking lake & dock. Master bedroom down. 3 bedrooms, 3 baths up. $345,000

101 NOWETA PLACE S. - Open deepwater lakefront home. New master suite w/wood floors. Separate guest suite. Huge open living and gourmet kitchen. Mature trees, covered porch and balcony. Two level boat house w/power lift, swim dock & 24' boat slip. $359,000

211 COMANCHE DRIVE - Wonderful well kept home on nicely landscaped double lot. Pella doors. Above ground swimming pool & deck. Fully sprinklered. Light, bright and clean. See today! $170,000

537 KIOWA DRIVE EAST - Perfect view of the lake! Reproduction of Country Living Magazine Home of the Year. Top of the line quality, open floor plan, large bedrooms, oversized garage, and pantry pool whip & bunk room. $340,000

222 NAVAJO TRAIL WEST - Golf course view extra-ordinary!! Private oversized lot, fully sprinklered, with circular drive. Comfortable home with large open great room. Loads of storage. $129,900

104 SAN CHEZ - DON'T MISS THIS ONE! Remodel includes: paint (inside-out), roof, hardwood, tile and carpeting, stove, microwave, dishwasher, water heater & heat pump. 30 x 20 detached garage/shop. Double lot! $129,900

208 KIOWA DRIVE WEST - Beautiful landscaped golf course home near the entry gate. Updated with new berber carpet, wall coverings & appliances. Open floor plan with vaulted ceiling & w/ brick fireplace in living room. Sun room. $127,000

104 MOLALA COVE - Nice location on dead end street. Double lot (other lot could be sold). Golf course front and back. Fireplace in den. Rear sun room and almost 4 garages. A unique fixer-upper. $119,000

221 NAVAJO TRAIL WEST - GREAT HOUSE!!! GREAT LOCATION! Looks new inside & out. Mannington high end carpet, high ceilings, beadboard FP. Large covered porch and patio. Sprinkler. $135,000

152 NOWETA PL SE - Open deepwater lakefront home. New master suite w/wood floors. Separate guest suite. Huge open living and gourmet kitchen. Mature trees, covered porch and balcony. Two level boat house w/power lift. $359,000

537 KIOWA DRIVE EAST - Location, Location, Location - Spectacular lakeview, across from the East Beach with tennis & volley ball courts and play ground. Warm country home w/open plan, huge bedrooms & detached office/guest suite. $250,000

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Don Schneider
668-7363
Mike Pulec
727-1016

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Lake Kiowa

107 Kiowa Drive S.
Lake Kiowa, TX 76240

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Lake Kiowa, TX 76240

Lake Kiowa

Property Owners Assn., Inc.

Calendar - Betty Gaertner
665-7756
Front Gate
665-4275
Lodge
665-3221
Memorial - Mary Jean Copeland
665-3741
P.O.A. Office
665-7775
Pro Shop
665-7394

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Lake Kiowa
Restrictive Covenants
As Revised and Approved By the Membership
Lake Kiowa Subdivision,
Cooke County, Texas
(Effective January 1, 2003)
Restrictive Covenants  
Lake Kiowa Subdivision, Cooke County, Texas  
(Effective January 1, 2003)

Pursuant to the authority granted in the Restrictions of the Lake Kiowa subdivision, Cooke County, Texas, as originally recorded on July 30, 1968, and filed in cabinet B, Slide #154 of the plat records of Cooke County, Texas, the following Restrictive Covenants are approved and become effective on January 1, 2003, to wit:

Section I  
Use and Rezoning

1.01 Use. Said lots shall be used exclusively for single-family residential purposes except those lots that may be designated, subject to rezoning (if any), and zoned as business, recreational or commercial areas on the plats approved by Lake Kiowa Property Owners Association, hereinafter referred to as LKPOA, the successor and/or assign of Lake Kiowa, Inc.

1.02 Rezoning. Rezoning of lots at Lake Kiowa may be accomplished when requested by the owner and approved by an affirmative vote of the owners of a majority of the privately-owned lots in the Lake Kiowa subdivision.

Section II  
Residential Restrictions

2.01 Dwelling House and other Buildings. Not more than one single-family dwelling house may be erected or constructed on any one lot, nor more than one building for garage or storage purposes and provided further that no such building or structure of any kind, excluding boat docks, shall be erected prior to the erection of a dwelling house.

2.02 Pre-constructed Dwelling House. No pre-constructed dwelling house may be moved into the Lake Kiowa subdivision. The prohibition of pre-constructed dwelling houses includes all forms of manufactured and industrialized housing regardless of the name they might be called.

2.03 Combined Lots. When more than one (1) lot is used for construction of a dwelling house or where a second lot is required for sewage disposal based on appropriate tests and required by the Cooke
County Health Department, these combined lots will be considered as one lot for the purpose of these restrictive covenants.

2.04 Dividing Lots. A lot may be divided only: (a) for the purpose of enlarging one or more adjacent lots, or (b) if the divided portions are each large enough to accommodate the minimum size home and setback requirements listed in Section III of these restrictions and the resulting onsite sewage facility_disposal areas are sufficient to meet Texas Health and Safety Code requirements; in either case, the proposed division of lots must be previously approved by the LKPOA Board of Directors.

2.05 Temporary Buildings. No accessory or temporary building shall be used or occupied as living quarters.

2.06 Exterior Coverings. No structure shall have tarpaper, roll brick siding or fire hazardous material on outside walls.

2.07 Restrictions Prior to Dwelling House. No house trailer, boat trailer, travel trailer, camper, tent, shack, motor home, mobile home, houseboat or similar structure shall be erected, moved to or placed on said premises prior to completion of the dwelling house. After completion of the dwelling house, motor homes, campers and trailers may be parked on the premises, but not used as living quarters.

2.08 Parking Setback. Motor homes, campers, trailers or watercraft stored on said premises must be set back thirty (30) feet from any road right-of-way.

2.09 Construction completion. All building exteriors, including site work and final grading, must be completed within one year from issuance of building permit.

Section III
Size and Setback

3.01 Size. No dwelling house shall have less than 1500 square feet of living space, exclusive of porch and garage areas, when measured to and including exterior walls.

3.02 Approval. All foundations and structural plans for any building or structure are subject to the approval of the Architectural Control Committee.

3.03 Setback Requirements. No porch or projection of any building shall extend nearer than thirty (30) feet to any road right-of-way, nor nearer than ten (10) feet to the property line of any abutting property, nor within sixty (60) feet from the normal water line of Lake Kiowa (700
feet above mean sea level), nor within forty (40) feet of any golf course property line.

Section IV
Architectural Control

4.01 Committee Appointment. An Architectural Control Committee shall be appointed by the LKPOA Board.

4.02 Purpose. It shall be the purpose of such committee, to review plans, specifications, and plot plans, to ensure, for all owners, harmony of external and structural design and quality with existing structures.

4.03 Designate Representative. The Committee shall have the right to designate one or more representative(s) to act for it on all matters arising there under.

4.04 Approval. No improvement shall be placed or altered on any lot until the building plans, specifications and plot plan showing the location of such improvements on the lot have been approved in writing by the Architectural Control Committee.

4.05 Notification. In the event the Architectural Control Committee or its representative(s) disapproves of any such plans, specifications, and/or plot plans, notice of such disapproval shall be delivered in person or by registered or certified letter, addressed to the party submitting the same at the address as required with the submission. Any such notice must set forth in detail the elements disapproved, and the reason or reasons therefore, but need not contain suggestions as to the methods of curing any such matters or things disapproved. The judgment of the Architectural Control Committee in this respect, in exercise of its discretion, shall be final and conclusive.

4.06 Time Period for Action. Said Committee or its representative(s) shall approve or disapprove said plans, specifications, and/or plot plans within thirty (30) days after receipt of all requested documents and/or information.

4.07 Failure to Act. If the Committee fails to act, an appeal to the LKPOA Board of Directors may be made by the applicant to force a response.

Section V
Sewage and Water Supply

5.01 Outside Facility. No permanent outside toilet shall be
5.02 Discharge of Waste. No untreated waste shall be directly discharged into Lake Kiowa.

5.03 On Site Sewage Facility. Each dwelling shall have an onsite sewage facility, and the owner of said lot shall install a septic type of sewage treatment plant, or any other type of plant approved by the Texas Health and Safety Code. All onsite sewage facilities must conform with the recommendation of said Texas Health and Safety Code and LKPOA or its assigns.

5.04 Drain Field. No drain field or other disposal system shall be constructed nearer than seventy-five (75) feet from the normal high water mark of Lake Kiowa (700 feet above sea level.)

5.05 Drain Field Variance. A variance may be granted by the LKPOA Board when an existing home’s current drain field is closer than the seventy-five (75) feet to the high water mark and no other solution is available without encroaching on the setback requirement.

5.06 Malfunction of System. Any malfunction of any system, after being reported to the lot owner by the Cooke County Health Department and not repaired within thirty (30) days, may be cause for termination of water service by the Kiowa Homeowner’s Water Supply Corporation until satisfactory repairs are effected.

5.07 Water Wells. No individual water wells shall be allowed on any residential lot, and each resident shall use the water supply from the Kiowa Homeowner’s Water Supply Corporation.

Section VI
Nuisances

6.01 Trade or Activity. No noxious or offensive trade or activity shall be permitted nor shall anything be done that shall be an annoyance or nuisance to the subdivision.

6.02 Animals. No animals or fowl shall be kept or maintained except customary household pets.

6.03 Signs. No signs of any kind shall be displayed without the written permission of LKPOA.

6.04 Property Maintenance. All property must be kept in a neat, tidy, and safe condition; failure to do so within fourteen (14) calendar days after receipt of written notice of any unsatisfactory condition may result in the correction of the conditions by the LKPOA, or its agent, in which
event a charge will be levied and collected from the owner in an amount necessary to offset the reasonable costs incurred by the LKPOA.

6.05 Mowing and Cutting Maintenance. The owner of each lot shall keep grass, weeds, and vegetation (except as a part of a home landscaping or garden project) trimmed or cut as necessary so that same will remain in a neat and attractive condition; upon any failure of the owner to do so within fourteen (14) calendar days after receipt of written notice to said owners of such unsatisfactory condition, then the LKPOA, or its agent, may enter upon said lot to correct the condition at a cost to the owner in an amount determined to be reasonable by the Board of Directors of the LKPOA.

Section VII
Boat Docks and Sea Walls

7.01 Approval. No boat docks, floats, or other structures extending into the lake shall be constructed or placed into or on said lake without prior written approval by the Architectural Control Committee.

7.02 Setback Requirements. No boat dock, boat lift, or floating dock shall extend more than twenty-six (26) feet into the lake, and must be at least ten (10) feet from the property line. The ten (10) foot minimum setback applies from an imaginary property line extended into the lake.

7.03 Lake Use. Use of the lake shall be in compliance with the rules and regulations of the LKPOA.

7.04 Lake Access Property. No boat docks or sea walls may be built by individuals on Lake Access Property (lakefront property owned by LKPOA for use by all members) as originally platted.

7.05 Common Access Property. Boat docks and sea walls may be built by property owners who share the benefits of Common Access Property (lakefront property owned by LKPOA but restricted by deed and plat for use only by designated owners) when approved by the Architectural Control Committee unless the majority of said owners disagree in writing with proposed construction.

Section VIII
Utility Easements

8.01 Easement. LKPOA, for itself, its successors, assigns, and licensees, reserves a ten (10) foot wide easement along all road rights-of-way and a five (5) foot wide easement along the side and rear lines of
each and every lot for the purpose of installing, operating and maintaining utility lines and mains thereon, together with the right to trim and/or cut or remove any trees and/or brush and the right to locate guy wires, braces and anchors wherever necessary for said installations, operations or maintenance, together with the right to install, operate, and maintain gas and water mains, sewer lines, culverts, and drainage ditches and other services and appurtenances thereto for the convenience of the property owners, reserving also the rights of ingress and egress to such areas for any of the purposes mentioned above.

8.02 Easement Exceptions. (1) Where an owner of two or more adjoining lots constructs a building that shall cross over or through a common lot line, said common lot line shall not be subject to the aforementioned five (5) foot easement; (2) no easement shall exist on that portion of any waterfront lot running along or abutting the shoreline of Lake Kiowa unless shown on the recorded plats; except, however, LKPOA and its successors, assigns or licensees, reserve the right to cause or permit drainage of surface water over and/or through said lots.

8.03 Right of Ways. LKPOA and its successors, assigns, or licensees reserve an easement on, over or under all road rights-of-way for the purpose of installing, operating and maintaining the above mentioned utilities and drainage.

8.04 Cause of Action. The owners of said property shall have no cause of action against LKPOA, its successors, assigns, and licensees either at law or in equity excepting in cases of willful negligence, by reason of any damage caused said property in installing, operating, removing, or maintaining the above mentioned installations.

8.05 Mineral Rights. Lake Kiowa, Inc., its successors and assigns, reserves all mineral rights to the lands hereto.

Section IX
Assessments, Memberships, Use of Facilities
And Leasing of Lots

9.01 Regular Assessment. The owner of each lot in the Lake Kiowa subdivision shall be subject to REGULAR periodic assessments for those expenses determined to be reasonable and necessary in accordance with procedures in the bylaws of the LKPOA for the operation, minor improvement, maintenance, including repair or replacement (with like or similar size, construction or manufacture) of existing LKPOA assets.
9.02 Special Assessment. Each owner also shall be subject to, when and as specified in the bylaws, SPECIAL assessments for unanticipated operation and maintenance costs that may occur from time to time.

9.03 Improvement Assessment. In addition, the owner of each lot may be subject to IMPROVEMENT assessments for major improvements to LKPOA property and/or facilities or for the acquisition of additional real property (for purposes other than additional residential lots). Assessments for these improvements and/or acquisitions shall be as authorized only by a vote of the membership in accordance with the requirements or limitations as specified in the bylaws of the LKPOA.

9.04 Assessment Obligation. All owners, heirs, executors, legal representatives, estates, trustees and assigns agree that the assessments herein set forth shall be and constitute a debt that may be collected by suit or otherwise, including court costs, reasonable attorney fees and all other costs incurred to collect that debt; and that upon conveyance of any lot(s) the purchaser(s) and each successive owner(s) shall, from the time of acquiring title and covenant to the land, agree to pay to the LKPOA all assessments past and/or future as provided in, and in strict accordance with the terms and provisions herein.

9.05 LKPOA Membership. The owner(s) of each lot in the Lake Kiowa subdivision shall be members of the LKPOA, except that membership rights and privileges shall be limited to one family which encompasses a husband, wife and all children age eighteen (18) and under living with the parents, or related and/or unrelated individuals who reside together as a relatively permanent household and act as a family unit.

9.06 Commonly Owned Property. Also each owner(s) shall own a proportional, undivided, non-severable interest in the LKPOA property and facilities, that proportion determined by the ratio of the number of lots owned to the total number of privately-owned residential lots in the subdivision. Nominal title to the commonly owned properties and facilities is vested in the LKPOA, a non-profit corporation.

9.07 In cases of multiple family ownership, only one family as previously defined, has the right to use all LKPOA property and facilities for all usual intended purposes, subject only to observance of those rules and regulations for the safe, orderly and lawful use of the property and facilities by all users.

9.08 Facilities Fee. A reasonable use fee or charge may be
imposed by the LKPOA Board for the use of certain facilities designated and intended for exclusive use by individual members, such as golf cart and boat storage facilities, and actually provided to a member at his request.

9.09 Leasing Lot. The owners of each lot also has the right to lease the whole of his/her lot, together with the appurtenant right to use LKPOA property and facilities, in which case only the owner(s) remains a member of the LKPOA, retains voting rights, and is fully obligated to pay all assessments and charges, including unpaid lessee charges, but temporarily transfers his right to use the LKPOA property and facilities to the lessee of said lot.

9.10 Voting Right. No restriction or condition on voting shall be imposed against any member that would create an undue hardship or restrict his/her right to vote in any voting opportunity afforded the general membership.

Section X
Garbage and Trash Disposal

10.01 Rubbish. No lot or lots shall be used as a dumping ground for rubbish.

10.02 Storage. Trash, garbage and other solid waste shall be kept in sanitary containers and handled in compliance with current environmental regulations.

10.03 Burning. No burning shall be allowed.

10.04 Construction Trash. During new construction, remodeling or improving, generated trash shall be promptly collected and removed from the Lake Kiowa subdivision by the property owner at his/her expense.

Section XI
Water Supply

11.01 Provider. Each resident shall use water exclusively from Kiowa Homeowners Water Supply Corporation (KHWSC). The KHWSC operates in accordance with the requirements of the Texas Natural Resource Conservation Commission.

11.02 Rates and Charges. All rates, charges and water supply matters are defined in the By-laws and Tariff of the KHWSC.

11.03 Lake Water. No individual property owner may pump water from the lake for any purpose.
Section XII
Covenants Running with the Land

12.01 Apply to Each Lot. All restrictions, covenants and easements herein provided for and adopted apply to each and every lot in the subdivision, and shall be covenants running with the land.

12.02 Enforcement. LKPOA, and its successors and assigns, shall have the right to enforce observance and performances of the restrictions and covenants contained and provided herein, and, in order to prevent a breach or to enforce the observance or performance of same, shall have the right, in addition to all other legal remedies elsewhere provided herein, to an injunction either prohibitive or mandatory.

12.03 Owner Enforcement. In addition, the owner of any lot or lots in the subdivision shall likewise have the right either to prevent a breach of any such restriction or covenant or to enforce the observance or performance thereof.

12.04 Recovery of Damages. In addition, LKPOA and/or such owner or owners may recover damages for violation of such restrictions, covenants, or easements.

Section XIII
Partial Invalidity

13.01 Invalidity. Invalidity of any covenant, restriction, etc. (by court judgment or otherwise) shall not affect, in any way, the validity of all other covenants, restrictions, etc. and such covenants and restrictions, etc. not explicitly and expressly so invalidated, shall remain in full force and effect.

13.02 Acquiescence. Acquiescence in any violation shall not be deemed a waiver of the right to enforce against the violator or others the conditions so violated or any other conditions; LKPOA shall have the express right to enter the property of the violator and correct such violations, or to require that the same be corrected.

Section XIV
Duration and Approval of Covenants

14.01 Expiration Date. All covenants herein shall remain in full force and effect until January 1, 2008.

14.02 Renewal and Changes. As of the above date and at the
end of each five-year extension herein provided, the covenants shall be automatically renewed and extended for succeeding five-year periods, unless, during the six months preceding the date of automatic renewal, the owners of a majority of the privately-owned lots in the subdivision sign a document agreeing to the proposed changes, and a copy of the agreed upon changes together with the certified results are recorded in the deed records of Cooke County, Texas.

14.03 Combined Lots. Lots that have been combined in accordance with the provisions of Paragraph 2.03 herein shall be considered as one lot.

14.04 Required Signatures. If more than one owner is named on the deed to a lot, each owner must sign a document agreeing to the proposed changes.

14.05 Excluded Lots. Lots owned by the LKPOA will be excluded when determining the total number of lots. No one shall be allowed to approve the proposed changes for these lots.

14.06 Record Retention. The signed agreements shall be retained in the LKPOA safe for a period of five years.

Section XV
Lien and Power of Sale

15.01 Property Lien. All amounts due the LKPOA under these restrictive covenants shall be secured by a lien against the property of a member, and upon default in payment thereof, said property may be sold on behalf of the LKPOA in any manner authorized by law for judicial or non-judicial foreclosures and the proceeds of such sale applied first to expenses of sale, second to payment of amounts due LKPOA, third to payment of amounts due to inferior lien holders, and the balance to the owner of said property.

15.02 Notice of Default. LKPOA will advise, by letter, any member of their default when any amount is sixty (60) days past due.

15.03 Mortgagee Notice. Further, LKPOA will provide a notice to the property owner’s mortgagee of LKPOA’s intent to pursue foreclosure of LKPOA’s first and superior lien for default in payment of amounts due the LKPOA.