

October 2011

Dear friends and neighbors,

It's hard to believe another three years have blown by! It seems like just a couple months ago I was writing to ask for your support in the 2008 election for the Board. A lot has happened since then...I guess the reason that time has gone by so quickly.

We are once again asked to vote three Board positions for three-year terms along with the 2012 budget. I am one of the candidates for the Board and ask for your support. The other two incumbents besides myself—Pat Collins and W.T. Roberts—are highly qualified and deserving of your support as well. Never has there been a more important time in our community for stability and a clear and determined vision in our leadership.

A number of challenges lie ahead of us in 2012. The activities of a handful of hard-core malcontents in our community continue to occupy our time and cost us valuable resources. As much as we have tried to meet their attacks without bothering rank-and-file homeowners, that is no longer possible. We are seeing our community in newspaper headlines and on television. We are being smeared by hearsay and frivolous accusations. We are being investigated by outside legal and regulatory agencies based on trumped up, inflammatory charges of misconduct that would make *The Sopranos* proud.

The people behind these efforts live among us, maybe even next door to you. And they need to hear from you. They're costing you money and/or depriving you of the lifestyle for which you bought into The Harbours. A few of them are nothing more than troublemakers; the rest are supporters of troublemakers. I won't name them here, but if you want to know how to contact any of them, I'll help you with that.

You also need to consider contacting your local government officials, your mayor and county prosecutor for starters. The malcontents have contacted them, over and over and over. That's a big part of our problem. They're government activists, and they got a big head start on us. Where we have them over a barrel is sheer numbers. And politicians respect numbers because they equal votes. When you set this letter aside, you should strongly consider calling the Jeffersonville mayor's office (812-285-6400) demanding action that is way overdue.

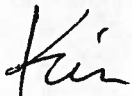
As your homeowners association, what we can do and will do is stay the course. Our resolve to maintain this community as the well-managed and beautiful property that it is has never been greater. However, the cost for doing that is increasing substantially. Not only are the legal and administrative costs to beat back the attackers increasing, so are other uncontrollable costs, big line items such as insurance and utilities. Anyone still trying to make us believe that inflation is dead needs to pay our electric bills! As usual, we can point to a few line items driving all of the cost increase, and this coming year is no exception.

It's important that we remain together and committed to dealing with those who oppose us. I've always talked about our "power buying" opportunities at The Harbours on services like cable TV. That same thing works with many of our other expenses. A twenty thousand dollar legal tab for the Association must be met with a nearly equal expenditure by the other guys. However, our individual average share of that is just a little more than \$100—and the other guys have to each pay that \$100 as well. In my

book, that's called leveraging your advantage, and we need to do that wherever possible. It's understood that legal actions do little more than benefit the lawyers financially. But intensified, they will have an effect on those trying to disrupt our lives and seize what we have. I and the rest of your Board will work as always to ensure that never happens.

Most of you knew me already. I communicate directly and do not mince words. And while I may not be the brightest bulb on the tree, I never shy away from a fight, a quality that makes me Public Enemy No. 1 among the malcontents. If you have any comments or questions you want me to address, please use the contact information below my signature. Thanks again for your support, and I'll see many of you at the Annual Meeting.

Sincerely,

A handwritten signature in black ink, appearing to read "Kevin".

Kevin Zipperle  
Condo 312  
Phone (502) 299-9907  
Email [kzipperle@win.net](mailto:kzipperle@win.net)



## Biographical Summary Kevin Zipperle

Secretary—Harbours Board of Directors

Past President and VP

Chairperson, Finance Committee

Member, Building & Grounds and Legal Committees

Born and raised in Louisville, I have lived at The Harbours very nearly since it converted to condominiums in 2000. Twice I have been elected to the Board of Directors by homeowners, and I have served in several officer and committee chair capacities. From 1988 to 2001, I resided at a condominium property in Georgia, and I have a familial ownership interest in another condominium development in Louisville.

I bring years of business and operational experience to our Association, and I have now accumulated quite a bit of experience in managing The Harbours. We share a common goal of maximizing our Association benefits and enjoyment at a minimum possible cost. We want to make that happen with the least possible investment of our personal time and without intrusions in our personal lives. For most of us that's possible most of the time. And as a Board member, I work every day with that in mind.

My Harbours responsibilities have changed over the years, but they can currently be summarized as follows:

- Building and grounds, as B&G Committee member.*
- Communications.*
- Financial investments and capital reserve fund planning, as Finance Committee Chair.*
- Harbours website maintenance.*
- Homeowner input into discretionary financial decisions.*
- Legal and regulatory issues, as Legal Committee member.*
- Off-hours operations and maintenance support.*
- Real estate marketing policy and control.*
- Routine operational decisions.*
- Rule and policy compliance.*
- Security force and concierge oversight.*
- Surveillance systems development, implementation, and management.*

Our Property is staffed by professional, competent personnel with significant experience and tenure. We are fortunate to have their services. They run a tight operation as evidenced by negligible annual increases in costs over which they have direct control. And I feel a sense of pride knowing that I am directly involved in that gauge of performance. While we have issues to deal with from time to time, our community continues to be a very attractive and comfortable place to live.

Prior to The Harbours, I worked in various operational positions for a consumer products company over a 20-year period. I hold two engineering degrees from the University of Louisville, an MBA from U of L, and a certificate in financial planning from Florida State University.

My contact information is:

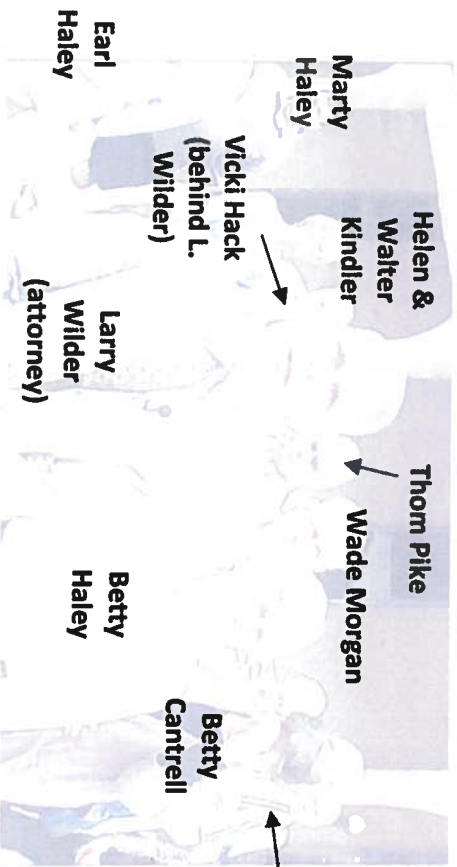
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*Condo 312, The Harbours Condominiums*



Photo courtesy of waves3.com



Earl Haley

Marty Haley

Vicki Hack (behind L. Wilder)

Helen & Walter Kindler

Larry Wilder (attorney)

Thom Pike

Wade Morgan

Betty Haley

Betty Cantrell

Don Maas (behind B. Cantrell)

(standing outside picture: Glenn & Phyllis Thomas, Syed Kazmi)