

From: Sally.Miller@atg.in.gov
To: Kathyquiggins@aol.com
CC: Jennie.Beller@atg.in.gov
Sent: 4/22/2013 11:09:01 P.M. Eastern Daylight Time
Subj: RE: (no subject)

Ms. Quiggins,

I did not reply to your previous email because for some reason your email went directly to my spam folder. You are correct about my not personally knowing residents of the Harbours. Before we received so many consumer complaints against the defendants in this case, neither I nor attorney Jennie Beller had ever met anyone who lives at the Harbours -- in fact we had never even heard of The Harbours. You are asking why people say they know us -- I have no idea. As far as my responding to emails and calls from Sheila Rudder and Kathy Bupp, **neither of these two ladies call me or email me on a weekly basis.** I usually, as a matter of courtesy, respond to phone calls and emails. Please tell me who is saying that either attorney Beller or I have a personal relationship with anyone at the Harbours. I will ask that person why they are saying this.

In your email, you refer to an interview with Frank Prell. If there was an interview with Mr. Prell, that interview would have been confidential. Please let me know how you know of any information from that alleged interview -- it is important for me to understand where you are getting your information.

You are correct I do read the Facebook page each day and the Harbour's home page also. As an investigator, I look at all information available. I assure you that neither I nor the Office of the Attorney General have any jurisdiction over Facebook and could not stop anyone from posting anything there. If you or anyone else has any proof or documentation that items named in the suit by the Office of the Attorney General are not true, I urge you to submit it to me. I give you my word it will be reviewed.

Sally Miller

34 Emails forwarded by Indiana OAG to Defendants
 Listed and Attached in Reverse Chronological Order
 Dates Inclusive 2/13/13 to 4/16/13
 AG Recipients Include Sally Miller and/or Jennie Beller
 N/A = Not Attached (Beller only AG recipient)

DATE	NUMBER	SENDER	AG RECIPIENT(S)	PAGE
4/16/2013	1	Sheila Rudder	Jennie Beller, Sally Miller, David Miller	4
4/2/2013	1	Rudder	Beller, S. Miller, D. Miller	7
4/1/2013	1	Rudder	Beller, S. Miller, D. Miller	16
3/31/2013	1	Rudder	Beller, S. Miller, D. Miller	17
3/30/2013	1	Rudder	Beller, S. Miller, D. Miller	18
3/29/2013	1	Rudder	Beller, S. Miller, D. Miller	29
3/27/2013	2	Rudder	Beller, S. Miller, D. Miller	32
3/24/2013	1	Rudder	Beller, S. Miller, D. Miller	45
3/22/2013	1	Kathy Bupp	Beller, S. Miller	49
3/19/2013	1	Bupp	Beller, S. Miller	51
3/19/2013	1	Bupp	Beller	N/A
3/13/2013	2	Rudder	Beller, S. Miller, D. Miller	52
3/11/2013	1	Rudder	Beller, S. Miller, D. Miller	58
3/11/2013	1	Bupp	Beller, S. Miller	61
3/11/2013	1	Bupp	Beller	N/A
3/9/2013	1	Bupp	Beller, S. Miller	63
3/7/2013	1	Rudder	Beller, S. Miller, D. Miller	66
3/6/2013	3	Bupp	Beller, S. Miller	67
3/5/2013	8	Bupp	Beller, S. Miller	72
2/25/2013	1	Rudder	Beller, S. Miller, D. Miller	117
2/23/2013	1	Rudder	Beller, S. Miller, D. Miller	120
2/17/2013	1	Rudder	Beller, S. Miller, D. Miller	122
2/13/2013	1	Rudder	Beller, S. Miller, D. Miller	124

TOTAL 34

FEBRUARY

Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu
13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
R				R						R		R			

MARCH

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
		BBB BBB BB	BB B	R		B
10	11	12	13	14	15	16
	BR		RR			
17	18	19	20	21	22	23
		B			B	
24	25	26	27	28	29	30
R			RR		R	R
31						
R						

APRIL

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
	R	R				
7	8	9	10	11	12	13
14	15	16	17	18	19	20
		R				
21	22	23	24	25	26	27
	AG Email	R				
28	29	30				

AG Email: Email from Sally Miller to Kathy Quiggins denying the receipt of "weekly" emails from Bupp and Rudder

R: Email from Sheila Rudder to Sally Miller

B: Email from Kathy Bupp to Sally Miller

From: sheilalrudder@yahoo.com
Sent: Tuesday, April 16, 2013 2:40 PM
To: Reply to Comment
Cc: Miller, Sally; Beller, Jennie; Miller, David
Subject: Re: [The Harbours... Can you believe this stuff?] LONG-TERM BOARD MEMBER ACCUSATIONS AGAINST...

Anyone who knows of suspicious or unlawful acts by zipperle-team; or, contractors, service people, vendors or security camera related payment issues that would be a misuse of his Directorship to profit from, please send the information to The Indiana Attorney General Investigator at above email. Your name will be confidential.

Example: Manager [former property manager] stood up in front of 22 Owners & said, "You all should be so proud of me, I got Bryan Smith Contractors & others to adjust their bids so we do not have to pay thousands of dollars for Insurance Deductibles.

There is a reason for Insurance Deductibles. That is Fraud. This type of management is why our Insurance is in Jeopardy.

-----Original Message-----

From: Kathy Kennedy Bupp
To: The Harbours... Can you believe this stuff?
ReplyTo: Reply to Comment
Subject: Re: [The Harbours... Can you believe this stuff?] LONG-TERM BOARD MEMBER ACCUSATIONS AGAINST...
Sent: Mar 28, 2013 10:36 PM

Kathy Kennedy Bupp commented on Nora Strohm's post in The Harbours... Can you believe this stuff?

Kathy Kennedy Bupp
9:36pm Mar 28

Lets just go ahead and call a crook a crook. Bids are not part of Kevin Zipperle's vocabulary. As I explained before, under the scrutiny of a forensic audit, it is considered a dereliction of duty if a BOD's does not get competitive bids. I have a classic example of what it cost the HOA to stick with a current long time vendor instead of awarding the business to someone new who would have provided more of a much better product and You can be 15% cheaper but if it didn't go in to Kevin's back pocket it wasn't happening. It has come to my attention that an honest insurance rep that submitted a bid for our insurance business was approached by Kevin and asked if he would be willing to give him a kickback for the business. It startled the guy and he reported it to a homeowner. Listen up Mr Zzzz You can run but you can not hide. Every rock will be turned over and what we can not find on our own, we will let the good people at the IRS do the rest. Why weary ourselves when there is a perfectly good federal agency waiting to send fellas like Kevin on an all expense paid government sponsored get away (or a go away...which ever you prefer)

Comment History

Sheila Rudder 1:24pm Mar 28
 Sent via BlackBerry by AT&T
 Sheila Rudder
 12:12pm Mar 28

It is what is shown to be by this Person's own written words ... Most recent Director Appointee was an excellent unbiased Candidate... zipperle tried to block this Person because he knew the Person would not do his bidding as others. ...zipperle showed his Stalking & Violation of Owners' Privacy. He told everyone who would listen the Person was seen coming out of a "Malcontents" Unit late at night in an illegal & sick attempt to keep this Person off his Board. 1. It is illegal to LABEL & create A Monopoly against any group or individual. 2. Bullying is illegal & very easy to prove in this case by zipperle & wt roberts' own LIBEL in their emails & their slanderous attacks on zipperle's labeled malcontents. Directors, Think what these Directors say in Meetings about Owners... What proof of Their LIBEL have they ever shown you? NONE. There is no proof I am what zipperle has spewed. I tried to save our Community & he has tried to destroy me for it. Well, endgame is near & all will see what this controlling thief has done to our Community with our \$... He has stolen our Harmony! He has stolen our Committee Members' Rights! He has stolen our Privacy! Our Board has allowed our Community to be HARMED by zipperle's continual misconduct on every level. . .

Sent via BlackBerry by AT&T

Original Post Nora Strohm
 10:25am Mar 28

LONG-TERM BOARD MEMBER ACCUSATIONS AGAINST HOMEOWNER(S):

Interesting....if you'll recall these same maligning tactics have been used before..... --- Debbie Zoeller-Pullen, the organizer of the Bike Sale and Girls' Nite Out, experienced outright slander on our public Forum; --- Nora Strohm was told on the Forum that by associating with others at the pool, my integrity was in question, and therefore my questions and comments (re Concierge or other?) would be discounted; --- Chuck Fugate and Fred Strohm have been called out to declare their constituency (which is none other than the total HOA membership); and now... --- Paul Ranney who has stepped up to serve in exemplary fashion (love the landscaping.....and should be less upkeep/expense!) has been accused of kickbacks.....AFTER SOLICITING WHAT.....4 BIDS? It appears that this accusing long-term Board Member and his sidekicks are familiar with the "kick-back" routine.....we don't know since we've never been privy to paperwork on anything..... Since a lot of The Harbours work is done under contracts (which are supposedly on a bid basis).....you have to wonder if "kick-backs" activity in the transaction of HOA business has been the norm.....thus the high monthly HOA FEES we're experiencing. You also have to question the credibility of the long-term malignments (Documents and Photos sections on this site) MANY of our community have endured if they dared question; it seems the source(s) of..... and these tactics.....again.....are merely the norm.

[View Post on Facebook](#) · [Edit Email Settings](#) · [Reply to this email to add a comment.](#)

Sent via BlackBerry by AT&T

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

From: sheilalrudder@yahoo.com

Sent: Tuesday, April 02, 2013 9:24 PM

To: Miller, Sally; Miller, David; Beller, Jennie

Subject: Fw: Fwd: A note from Russ on the Buildings and Grounds conflict

Fyi.

Sent via BlackBerry by AT&T

From: sheilalrudder@yahoo.com

Date: Wed, 3 Apr 2013 00:21:26 +0000

To: Paul Ranney<blackdodgeviper@insightbb.com>

ReplyTo: sheilalrudder@yahoo.com

Subject: Re: Fwd: A note from Russ on the Buildings and Grounds conflict

TO ALL~

I worked for The Harbours' Banker during The Transition. He owned most of the 4th Floor.

I would like to share what I watched & saw THE paper trail for during The Transition of The Building.

[Maintenance manager] knew Garage was supposed to be re-done. Pontkes from Houston TX, Keith Breline, admitted their Construction was not properly done. HE agreed to re-do & complete at Transition.

[Maintenance manager] knew of this & many issues that were supposed to be done as per Developer/Feinsilver agreement & obligations.

LOOK around at the filth, lack of routine maintenance, care of our Inventory, Equipment, Business Center & Common Area floors & furnishings...

The birds, squirrels & rat problem was deterred for years by fire crackers & natural means. The last few years these issues have been horrendous. Why has [maintenance manager] not addressed this as he did years ago ?
[There are a lot of suspicious issues like this...]

The Above situations have; or, will cost our HOA Millions & has cost our Community Law Suits. Just one example: [Research Law Suit on Unit 315 when owned by Brian Marshall.]

There are others; some still pending...

Russ, Paul & Bob are moving forward to rectify 10 years of Items Developer was allowed to leave us with by an arbitrary Transition Committee; as well as neglect & poor workmanship.

The fact zipperle & Ken were accusatory & uncooperative in taking proper actions for our Community shows it is a positive Ken & zipperle resigned.

zipperle, mary lou, sharon & their people (who disappeared) ALLOWED Developer to leave Harbours' HOA in jeopardy.

We need unbiased fresh new staff. Defined Job Descriptions. Qualified employees with pride & accountability...

We are on a roll with 5 new Responsible Board Members.

Our Values are already on the RISE!
Sent via BlackBerry by AT&T

From: Paul Ranney <blackdodgeviper@insightbb.com>
Date: Tue, 2 Apr 2013 15:50:23 -0400
To: Betty Cantrell<bettycan@insightbb.com>; Nora B Strohm<pagetwo@bellsouth.net>; Kathy Bupp<kathybuppl@yahoo.com>; Greg Bielefeld<gbielefe@gmail.com>; Louis Bornwasser<louisborn@aol.com>; Barry Gates<blg747capt@aol.com>; Chuck Fugate<chuck@chuckfugate.com>; Debbie Z Pullen<debbiezp@gmail.com>; kim davis<kimjbrewerdavis@insightbb.com>; Jenna Dinelle<jdinelle@wescodist.com>; Sandy Snodgrass<flamingosandy@rocketmail.com>; Fred Strohm<phila3224@bellsouth.net>; Marty Haley<patokapirate@gmail.com>; KyDerbyBob<kyderbybob@yahoo.com>; Keith Hillman<hillmank@hotmail.com>; Thomas Pike<thomashpike@cs.com>; clair paten<clair.paten@gmail.com>; Sheila Rudder<sheilalrudder@yahoo.com>; Terri Wedding<terri.wedding@insightbb.com>; Tom Ricketts<r5814@aol.com>; wkkindler9@yahoo.com 619<wkkindler9@yahoo.com>; W.T. Roberts<wtroberts@win.net>
Subject: Fwd: A note from Russ on the Buildings and Grounds conflict

To the rest of the board and my know it all friends.....everyone should be kept informed. See the last post.

Paul

Sent from my iPad

Begin forwarded message:

From: Kenquiggins@aol.com
Date: April 2, 2013 3:07:35 PM EDT
To: bhilb@cableone.net
Cc: thedaylilly@insightbb.com, blackdodgeviper@insightbb.com, solivagant001@reagan.com
Subject: Re: A note from Russ on the Buildings and Grounds conflict Very good guys. Just got this off my spam folder. Sorry I did not respond sooner. I have resigned from the Building and Grounds department as I cannot put up with Russ and Paul in charge and they actually have NO experience dealing with all the things Kevin, [maintenance manager] Bob and I have put up with over the last seven or eight years. They will spend a lot of hours going over the same things we have had to do and find out in most cases there is no answers for a lot of mistakes that were made when the

expansion of the Garage happened. [Maintenance manager] is the expert on this and he has talked to and had numerous Qualified Engineers look at all those problems. But we will have to let Russ and his New GENIUS do it their way. And then of course Paul will copy the Board and all his know it all friends so there is TRANSPARENCY.

Boy I don't even want to be involved in that mess.

In a message dated 3/29/2013 9:37:55 A.M. Eastern Daylight Time, bhilb@cableone.net writes:

Sent from my Samsung Galaxy Note® II

----- Original message -----

From: Paul Ranney <blackdodgeviper@insightbb.com>
 Date: 03/29/2013 05:06 (GMT-07:00)
 To: Bob Hilb <bhilb@cableone.net>
 Cc: Russ Johnson <thedaylily@insightbb.com>, "<clair.paten@gmail.com>"
 <clair.paten@gmail.com>, "<kyderbybob@yahoo.com>"
 <kyderbybob@yahoo.com>, "<erusby@gmail.com>"
 <erusby@gmail.com>, "<barryhartlage@gmail.com>"
 <barryhartlage@gmail.com>, "<gbaker16@insightbb.com>"
 <gbaker16@insightbb.com>, "<brendamac40@hotmail.com>"
 <brendamac40@hotmail.com>, "<lhuffman123@gmail.com>"
 <lhuffman123@gmail.com>, "<jakorfhage@mac.com>"
 <jakorfhage@mac.com>, "<terri.wedding@insightbb.com>"
 <terri.wedding@insightbb.com>, "<Paover1@aol.com>"
 <Paover1@aol.com>, "<TPelaski@fruit.com>"
 <TPelaski@fruit.com>, "<rzapp@win.net>"
 <rzapp@win.net>, "<rkfinn@juno.com>" <rkfinn@juno.com>, KEVIN ZIPPERLE
 <kzipperle@mail.com>, "<claudiaorsborn@insightbb.com>"
 <claudiaorsborn@insightbb.com>, "<goseebetty@yahoo.com>"
 <goseebetty@yahoo.com>, "<edinhart@gmail.com>"
 <edinhart@gmail.com>, "<orsborn@insightbb.com>"
 <orsborn@insightbb.com>, "<diane_pfister@yahoo.com>"
 <diane_pfister@yahoo.com>, "<schandler1@aol.com>"
 <schandler1@aol.com>, "<mltraut@insightbb.com>"
 <mltraut@insightbb.com>, "<kathyquiggins@aol.com>"
 <kathyquiggins@aol.com>, "<kenquiggins@aol.com>"
 <kenquiggins@aol.com>, kathymathews <kathymathews@gmail.com>, "W.T.
 Roberts" <wtroberts@win.net>, kim davis
 <kimjbrewerdavis@insightbb.com>, "<jdinelle@wescodist.com>"
 <jdinelle@wescodist.com>, Fred Strohm <phila3224@bellsouth.net>, Charles
 Fugate-email <Chuck@chuckfugate.com>, Bob Ferguson
 <solivagant001@reagan.com>
 Subject: Re: A note from Russ on the Buildings and Grounds conflict

Mr Hilb... With all due respect I don't think you understand the flood insurance issue.

First, we have not been removed from the Zone A flood zone. In fact that was reaffirmed with the new FEMA map.

Secondly you are at as much risk as I. You will be billed the exact same amount as me for flood damage to everything except the interior of my unit.....which I have separately insured. All of the common areas, mechanical room, elevator, electrical gear, pools, exterior siding are all the responsibility of the HOA not the Townhome owners.

A special assessment will be applied equally, to those on the eleventh floor as well as those on the ground floor.

I will share one more thought. Perhaps you think my interest here is because I live in a Townhome. Well yes, somewhat but not primarily.

I have extensive experience mitigating flood damage from my years with the US Army Corps of Engineers (retired). You can not believe the amount of damage that even a 1 foot flood of river water can do to a facility after sitting there for a week or so!

Something to think about.

Conflict of interest! Nonsense. Is Russ to recuse himself from discussions involving the garage, because he needs and uses it and I don't? You can see the correlation!

Respectfully,

Paul

Sent from my iPad

On Mar 28, 2013, at 10:45 PM, "Bob Hilb" <bhilb@cableone.net> wrote:
Russ,

As the owners of 808/809 Barb and I feel that the board has to be very careful with its fiduciary responsibility. Now that the Harbours is no longer in a flood zone spending money on optional flood insurance is questionable at best. It is a large expenditure that benefits a very few who, in our opinion, should be paying for the insurance themselves.

The other thing that the Board has to be very careful about is to make sure its committees are representative of the owners. We feel that there is a small group, that includes renters, who are doing everything possible to drive down the prices of units so they can buy them at the lowest possible prices. The board must ensure that the committees are working for the majority of owners. If the board feels it is necessary to remove Kevin Zipperle because of a conflict with you, then he must be replaced by someone who has the experience of Kevin and represents the majority of owners. We are also shocked that Paul Ranney is being allowed to participate in the decision about flood insurance since he has a financial interest in the outcome. This is clearly a conflict of interest.

We also believe that the trees definitely enhance the community and should be maintained. Could you also please forward this to the Attorney General since we don't have his email address.

Thanks, Barb and Bob

From: Russ Johnson [mailto:thedaylily@insightbb.com]
Sent: Thursday, March 28, 2013 7:50 AM
To: KEVIN ZIPPERLE
Cc: bhilb@cableone.net; clair.paten@gmail.com;
kyderbybob@yahoo.com; erusby@gmail.com;
barryhartlage@gmail.com; gbaker16@insightbb.com;
brendamac40@hotmail.com; lhuffman123@gmail.com;
jakorfhage@mac.com; terri.wedding@insightbb.com;
Paover1@aol.com; TPelaski@fruit.com; rzapp@win.net;
rkfinn@juno.com; claudiaorsborn@insightbb.com;
goseebetty@yahoo.com; edinhart@gmail.com;
orsborn@insightbb.com; diane_pfister@yahoo.com;
schandler1@aol.com; mltraut@insightbb.com;
kathyquiggins@aol.com; kenquiggins@aol.com; kathymathews;
W.T. Roberts; kim davis; jdinelle@wescodist.com; Fred Strohm;
Charles Fugate-email; Bob Ferguson; Paul Ranney
Subject: A note from Russ on the Buildings and Grounds
conflict

Kevin has selected a portion of what Paul has written and left out what Paul has contributed. Before you answer Kevin's letter you might want to talk to Paul for a minute. I have found him to be an excellent contributor and a very willing worker on the committee. Actually a good part of the conflict is between myself and Kevin about the lack of progress on Building and Grounds. Even though we disagree on how buildings and grounds should be run, I consider myself a friend of Kevin's and hope he will feel the same way about me going forward. I will ask the board for a vote and let the board determine which way to go, but make no mistake I will be asking for the vote to remove Kevin from his current position on buildings and grounds. We will record the vote and publish the vote in the minutes. Both Kevin and I will accept the decision of the board and move on. If the board votes to remove Kevin from the B&G committee, I will serve as chair of that committee for a time while move forward. It is my hope that the remainder of the committee (Ken Quiggins, Bob Ferguson and Paul Ranney) will Continue to serve.

I would like to Hear from as many of you as possible especially about how you feel we should move forward. I am trying to get much more home owner participation in running our community and welcome ideas that might further us toward that goal. I also refuse to buy into the "us and them" conflict that has been going on. I am convinced that Working together is the way to resolve conflict and I intend to push toward that end.

Thank you for reading this

Russ Johnson

President
The Harbours Association

Sent from my iPad

On Mar 28, 2013, at 3:30 AM, "KEVIN ZIPPERLE" <kzipperle@mail.com> wrote:
Hey guys,

I'm making a request for your comments to our HOA President, Russ Johnson (thedaylily@insightbb.com), on very short notice. You can return a message to only him, some or all of us. He's at a difficult point created by a conflict between homeowner Paul Ranney and myself. Some of you may know Paul...he lives in one of the townhouses and is an appointee this year to the Building & Grounds Committee that I head up. Below is the most recent email from Paul involving me so that you can better appreciate the situation.

Russ has asked me to take a 90-day sabbatical of sorts while Russ chairs the B&G Committee and tries to make progress, and I owe him an answer today/Thursday. If he chooses to, Russ can offer his own comments as well. I'm trying to decide whether I want to make this permanent or just enjoy the springtime off and return midsummer. Having thought about it, I don't really much care either way. But I thought some of you may want to use this opportunity to give Russ and me your thoughts before the fact. I hear from most of you guys periodically. But Russ hears too much from the disgruntled homeowners and not enough from their counterparts (yourselves). You can tell us you agree with Russ's B&G plan or disagree, or anything else you want to say I suppose. Please keep your comments civil and respectful to both of us, and try to offer constructive feedback.

Unless there's another turn of events, I plan to stay on the Board regardless. This is simply a committee chairmanship, albeit a pretty important one. As they say under more joyful circumstances, speak now or forever hold your peace. Also, close with your complete name so that Russ recognizes who is addressing him. Thanks...KZ

----- Original Message -----

From: Paul Ranney
Sent: 03/27/13 03:46 PM
To: KEVIN ZIPPERLE
Subject: Re: Flood Insurance from Fred
Strohm

This guys a piece of work, isn't he? Trying to get under my skin he would "set himself on fire" if he thought it would work.

Fortunately, the homeowners of the Harbours have the law to protect them from directors like this.

Our declarations clearly state that if any part of the facility is in the flood zone the board WILL insure against flood. The board could no

more ignore this mandate than not insure for other issues. It's not your decision. It's your obligation.

KZ should be able to give useful advice on what it's like to go up against the Attorney General.....which is where this issue will surely end up.

I have taken the liberty to CC the Attorney General's Office for a heads up of what's next.

I will continue to try to help even if there are some who wish I would go away, and I will always keep it professional.

Paul

Sent from my iPad

On Mar 27, 2013, at 1:39 PM, "KEVIN ZIPPERLE" <kzipperle@mail.com> wrote:

Fortunately, Bob Isgrigg is a degreed engineer and understands the meaning of probabilities and risk. It's cold hard science and mathematics, not emotion brought forth by looking at frightening pictures (taken to generate just that sort of reaction).

Flood insurance is expensive and the risks are limited. The mother of all Ohio River floods might someday reach the base of the townhouse steps, though not in our lifetimes. As scary as that would look, it would potentially mean you did the right thing in NOT buying insurance. If it ever reached a level of Harbours property flooding, the map indicates that the timeframe is such that our building would have long ago been torn down and a futuresque skyscraper built in its place for our great-great-granchildren to occupy.

TODAY, we have guys like Isgrigg to offer rational, unemotional advice that we should listen to.

By the way, to a question Kathy raised, I believe that FEMA's flood insurance is essentially all-or-nothing. You can't insure part of your building. The best you can do to mitigate cost is insure to 80% of total value, which we already do. ([Former property manager] was our expert on that, but we ran her off.)

KZ

----- Original Message -----

From: Paul Ranney
Sent: 03/27/13 08:32 AM
To: kathymathews, Ferguson, Bob, phila3224, thedaylily, ZIPPERLE, KEVIN,

anthonymcopelandparker, Fugate, Charles
Subject: Fwd: Flood Insurance from Fred Strohm

WOW Kathy. Check out the pictures in the link below that Jenna sent me. Be sure to click on the slide show to the right... Maybe Mr. Isgrigg should be forwarded a copy for future reference.

<http://www.flickr.com/photos/10357196@N03/2500860712/in/set-72157605024797998/>

NO... it can't happen here.

From: "Jenna Dinelle" <jdinelle@wescodist.com>
To: "Paul Ranney" <blackdodgeviper@insightbb.com>
Sent: Tuesday, March 26, 2013 4:30:17 PM
Subject: RE: Flood Insurance from Fred Strohm

Paul,

You got me curious. Here are some good shots of The Harbours and Jeffersonville.

<http://www.flickr.com/photos/10357196@N03/2498915435/in/set-72157605024797998/>

From: Paul Ranney [mailto:blackdodgeviper@insightbb.com]
Sent: Tuesday, March 26, 2013 3:34 PM
To: Kathy Mathews; Russ Johnson; Dinelle, Jenna; WT Roberts; KEVIN ZIPPERLE; Bob Ferguson; Charles Fugate; kim davis
Subject: Re: Flood Insurance from Fred Strohm

Kathy,

Just a little reminder. These photos were all of Louisville's 1997 flood. The river was actually on Riverside Dr in front of the Townhomes. Had it rained another day or so I believe it would have risen to 1937 levels. How quickly we forget!

<http://www.google.com/search?q=1997+flood+louisville+ky&hl=en&tbm=isch&tbo=u&source=univ&sa=X&ei=hQBSUCOoK5XE4APR9IGoDw&ved=0CEQQsAQ&biw=1024&bih=690>

Sent from my iPad

On Mar 22, 2013, at 2:38 PM, Kathy Mathews <kathy.mathews@gmail.com> wrote:
Paul, you are preaching to the choir (I didn't cc the rest of the group because I didn't think they needed to hear this all of this rhetoric). I grew up on the Gulf Coast of Texas and I've seen debris hanging from

telephone lines because that's how high the water got from the hurricanes. I know what can happen and I appreciate every bit of feedback you give us. We need to hear both sides from people who have "been there". I'm not advocating either, I'm just listening. Thanks again for being willing to read and respond to so many of our emails. I read every response you write and appreciate your input immensely. I typically don't respond unless I have something pertinent to say and even then it isn't always on target. And one day I would like to meet you so I can put a face with your efforts. Meanwhile, thanks again for staying involved.

On Fri, Mar 22, 2013 at 2:21 PM, Paul Ranney

<blackdodgeviper@insightbb.com> wrote:

Guess he didn't see the flood wall.... Or maybe he could reassure all those folks in New Jersey who lost their homes, and were told they also would never need flood insurance.

Every flood disaster that I responded to (all Corp of Engineers Project Engineers do recovery duty) was so sad. I can't tell you the number of people who told me they were advised by this or that "expert" that they didn't need flood insurance. They never do. They say I'm in the 500 year flood plain. Well.....DUH!

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

From: sheilalrudder@yahoo.com

Sent: Monday, April 01, 2013 4:35 AM

To: Marty Haley; Greg; Chuck Fugate; Bob Ferguson; Director Fred Strohm; Nora Strohm; Paul Ranney

Cc: Miller, Sally; Miller, David; Beller, Jennie; Chris Arnheiter; Linda Dornbush; Louis & Louise; Robin Meshew; Kathy; dfinne4735; Dawn Elston

Subject: IMG00026-20130104-1424.jpg

Attachments: IMG00026-20130104-1424.jpg

Zipperle appropriated countless HOA Parking Spaces & thinks the Fire Lane blocking the Front Door is his, too...

Sent via BlackBerry by AT&T

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: sheilalrudder@yahoo.com
Sent: Sunday, March 31, 2013 4:49 PM
To: Miller, Sally; Beller, Jennie; Miller, David
Subject: Interesting

There are several big checks to Brian Smith. His dad was involved with Feinsilver & [former property manager].

He lived in unit 617. His phone number was 812-280-9828. He is around 46.

There was a very small, as per daughter of Owner & [former property manager], trash can fire in 1101.

The Insurance Company Check was \$37,000.00. Made out to Brian Smith.

He was one of the contractors [former property manager] said she got to manipulate their bids to cut out storm damage claim deductible on a much later claim.

Just FYI; you never know what might turn into something.

I have not been able to verify my info on zipperle's.

1. Sexual harassment suit against him at Brown Williamson.
2. Extent of his BW Law Suit & Results.

Was your Jeffersonville Trip Productive?

Will Judge ask any questions at Hearing 4-25? In the Angelia Hudson Hearing Judge Donahue ask questions under oath...

Hope you all had a HoPpY EaStEr!
Sent via BlackBerry by AT&T

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: sheilalrudder@yahoo.com
Sent: Saturday, March 30, 2013 2:42 PM
To: Miller, Sally; Miller, David; Beller, Jennie; Senator Grooms
Cc: Larry Wilder
Subject: Fw: A note from Russ on the Buildings and Grounds conflict

Sent via BlackBerry by AT&T

From: sheilalrudder@yahoo.com
Date: Sat, 30 Mar 2013 15:58:39 +0000
To: Paul Ranney<blackdodgeviper@insightbb.com>
ReplyTo: sheilalrudder@yahoo.com
Subject: Re: A note from Russ on the Buildings and Grounds conflict

When the facts are revealed in The Trial for The Indiana Attorney General's Law Suit for the Protect our Community, I hope all of you will be there to see why our Community is in the position it is today.

Sent via BlackBerry by AT&T

From: sheilalrudder@yahoo.com
Date: Sat, 30 Mar 2013 15:45:01 +0000
To: Paul Ranney<blackdodgeviper@insightbb.com>
ReplyTo: sheilalrudder@yahoo.com
Subject: Re: A note from Russ on the Buildings and Grounds conflict

Fellow HOA Members,

As we have been shown over & over, zipperle-team judgment is & has been skewed since his conspiracy & collusion with Developer & his Tool, [former property manager].

He has shown little knowledge, logic or interest for this HOA or our Community.

His actions have shown him to be self-serving, arbitrary & malicious on every level of his Director appointed reign...

Look at his track record. Paper Trail to theft by deception & collusion. Video Tapes of physical attacks, THE vandalism he brags about on his own emails. THE harm & hostility brought on by his staff at his instigation.

My opinion, based on what I have experienced, he & [former property manager] should be in Jail. If there is justice they will be.

THE Truth is the Defense for slander & LIBEL.

Due to Members lack of interest & community loyalty, many Residents have been labeled, libeled, attacked & put in dangerous positions.

It is what it is.

Sent via BlackBerry by AT&T

From: Paul Ranney <blackdodgeviper@insightbb.com>
Date: Sat, 30 Mar 2013 08:56:49 -0400
To: Paul Ranney<blackdodgeviper@insightbb.com>
Cc: KEVIN ZIPPERLE<kzipperle@mail.com>; Bob Hilb<bhilb@cableone.net>;
clair paten<clair.paten@gmail.com>;
kyderbybob@yahoo.com<kyderbybob@yahoo.com>;
erusby@gmail.com<erusby@gmail.com>;
barryhartlage@gmail.com<barryhartlage@gmail.com>;
gbaker16@insightbb.com<gbaker16@insightbb.com>;
brendamac40@hotmail.com<brendamac40@hotmail.com>;
lhuffman123@gmail.com<lhuffman123@gmail.com>;
jakorfhage@mac.com<jakorfhage@mac.com>;
terriwedding<terri.wedding@insightbb.com>;
Paover1@aol.com<Paover1@aol.com>; TPelaski@fruit.com<TPelaski@fruit.com>;
rzapp@win.net<rzapp@win.net>; rkfinn@juno.com<rkfinn@juno.com>;
claudiaorsborn@insightbb.com<claudiaorsborn@insightbb.com>;
goseebetty@yahoo.com<goseebetty@yahoo.com>;
edinhart@gmail.com<edinhart@gmail.com>;
orsborn@insightbb.com<orsborn@insightbb.com>;
dianepfister<diane_pfister@yahoo.com>;
schandler1@aol.com<schandler1@aol.com>;
mltraut@insightbb.com<mltraut@insightbb.com>;
kathyquiggins@aol.com<kathyquiggins@aol.com>;
kenquiggins@aol.com<kenquiggins@aol.com>;
kathymathews<kathymathews@gmail.com>;
W.T. Roberts<wtroberts@win.net>; kim davis<kimjbrewerdavis@insightbb.com>;
jdinelle@wescodist.com<jdinelle@wescodist.com>; Fred
Strohm<phila3224@bellsouth.net>;
Charles Fugate-email<Chuck@chuckfugate.com>;
BobFerguson<solivagant001@reagan.com>;
Russ Johnson<thedaylily@insightbb.com>; Betty
Cantrell<bettycan@insightbb.com>; Barry
Gates<blg747capt@aol.com>; [Maintenance manager];
Chuck@chuckfugate.com<Chuck@chuckfugate.com>; Debbie Zoeller-
Pullen<debbiezp@gmail.com>; sandra
snodgrass<flamingosandy@rocketmail.com>; Bob
Ferguson<solivagant001@reagan.com>; Marty Haley<patokapirate@gmail.com>;
kathy bupp<kathybupp1@yahoo.com>;
kathymathews@gmail.com<kathymathews@gmail.com>;
louisborn<louisborn@aol.com>; Sally Miller<Sally.Miller@atg.in.gov>;
pagetwo<pagetwo@bellsouth.net>;
phila3224@bellsouth.net<phila3224@bellsouth.net>; sheila
rudder<sheilalrudder@yahoo.com>; thomashpike@cs.com
thomashpike@cs.com<thomashpike@cs.com>; Tom Ricketts<r5814@aol.com>
Subject: Re: A note from Russ on the Buildings and Grounds conflict

Pardon my commenting again but it just occurred to me....

Why is it that some back every nutty (in my opinion) expenditure around here..

Enclosed catwalks
Security fit for the Whitehouse Concierge that's not a concierge

But fights an issue like whether or not to buy US Government subsidized flood insurance?

Dare I say it??? As suggested the other day about me! You can't get a kickback?

OZ

Sent from my iPad

On Mar 30, 2013, at 8:05 AM, Paul Ranney <blackdodgeviper@insightbb.com> wrote:

One more time..... Go here, type in 618 W Riverside Dr. address and see if we are "magically" transported to OZ.

<http://www.floodsmart.gov/floodsmart/oneStepFloodRiskAddressSearch.action>

If you are not, there may be something wrong with "magically" requesting that the Ohio River disappear and we REALLY can't go to OZ.....

THE GREAT and POWERFULL,
Paul

Sent from my iPad

On Mar 29, 2013, at 12:27 PM, "KEVIN ZIPPERLE" <kzipperle@mail.com> wrote:

For everyone's benefit, we were out of flood zone A (high risk) until this year. Paul forgot to mention that. We were procedurally put back in and must reapply to be removed once again. This is a process that has to be repeated every ten years or so, probably to ensure that there is a periodic review. Nothing has changed to our knowledge to cause us to be moved back into the high risk category, nor should anything prevent us from being removed. None of this is relevant to the discussion in my opinion...KZ

----- Original Message -----

From: Bob Hilb
Sent: 03/29/13 12:04 PM
To: 'Paul Ranney'
Subject: RE: A note from Russ on the Buildings and Grounds conflict

Paul,

I think you must have sent me the wrong link. The link you sent is for "a make your own map website" not an official FEMA website and the map could have been made by anyone. It is also titled preliminary and could not be used even if it was on the FEMA website because it is not final. FEMA is in the middle of redoing the maps for our area but the earliest a new final (official) map will be out is 2014.

Of course, a flood map is three dimensional and has to have property level detail. The reason for that is elevation. For example, the flood plan may extend 1 foot above street level but the structure is on ground that is 4 feet above street level, the structure would not be in the flood plan. You really do need a surveyor to determine what parts of the condominium are above or below the flood plan based on the current official map. I believe that has been done and that is what the Board should be using in its decision.

I haven't seen the current map which the insurance companies would use for determining flood insurance requirements and prices but that is what is controlling in this situation. When the new final map comes out in 2014 or later a new determination will have to be made.

Bob

From: Paul Ranney [mailto:blackdodgeviper@insightbb.com]
Sent: Friday, March 29, 2013 6:57 AM
To: Bob Hilb
Cc: clair paten; kyderbybob@yahoo.com; erusby@gmail.com; barryhartlage@gmail.com; gbaker16@insightbb.com; brendamac40@hotmail.com; lhuffman123@gmail.com; jakorfhage@mac.com; terri wedding; Paover1@aol.com; TPelaski@fruit.com; rzapp@win.net; rkfinn@juno.com; KEVIN ZIPPERLE; claudiaorsborn@insightbb.com; goseebetty@yahoo.com; edinhart@gmail.com; orsborn@insightbb.com; diane pfister; schandler1@aol.com; mltraut@insightbb.com; kathyquiggins@aol.com; kenquiggins@aol.com; kathymathews; W.T. Roberts; kim davis; jdinelle@wescodist.com; Fred Strohm; Charles Fugate-email; Bob Ferguson; Russ Johnson; Miller, Sally
Subject: Re: A note from Russ on the Buildings and Grounds conflict

Bob, in my previous email I stated that we were still in the Zone "A" Floodplain. You can see that for yourself by clicking on this link...

<http://www.arcgis.com/home/webmap/viewer.html?webmap=35bd3a73a4534e7ea0507ae904d35de2>

You will see that this "OFFICIAL FEMA Floodplain MAP" was Revised in August 2012. The LOMA that the office has clearly states on it, "that this updated map will VOID that Letter of Map Ammendment"

Click on the map and scroll your wheel to zoom in on it. You will see that our location is highlighted in "Red".

On the left of the page click on the third icon to the right and it will show the map legend, identifying that red area as the "floodway".

You know, people argue about Isgriggs opinion's on this issue but there is no disputing this map! His opinion is MEANINGLESS. He is just a "local

surveyor" with NO AUTHORITY TO AMMEND THIS MAP. Why is this map ignored as if it doesn't exist.

Do you seriously believe that Mr. Isgriggs opinion is going to stop the river from rising?

Do you have any idea how much it costs to build a floodwall? I can assure you that US Government doesn't build them where they are not needed.

Final Note:

I contacted the company that I have flood insurance with on my interior, after seeing all of this discussion, and not knowing where it is headed.

BAD NEWS - I cannot separetely purchase flood insurance on the exterior because it is a condo. The same reason I suppose that Kevin said we couldn't just insure part of the building. The HOA has to insure the whole buiding. I am only allowed to buy interior insurance.

If we can't purchase exterior flood insurance ourselves EVERY homeowner who has a mortgage in this building is in danger of having their mortgage called. People need to be made aware that WILL have to pay in full or get another mortgage somehow/somewhere!

Paul

From: "Bob Hilb" <bhilb@cableone.net>
To: "Russ Johnson" <thedaylily@insightbb.com>
Cc: "clair paten" <clair.paten@gmail.com>, kyderbybob@yahoo.com, erusby@gmail.com, barryhartlage@gmail.com, gbaker16@insightbb.com, brendamac40@hotmail.com, lhuffman123@gmail.com, jakorfhage@mac.com, "terri wedding" <terri.wedding@insightbb.com>, Paover1@aol.com, TPelaski@fruit.com, rzapp@win.net, rkfinn@juno.com, "KEVIN ZIPPERLE" <kzipperle@mail.com>, claudiaorsborn@insightbb.com, goseebetty@yahoo.com, edinhart@gmail.com, orsborn@insightbb.com, "diane pfister" <diane_pfister@yahoo.com>, schandler1@aol.com, mltraut@insightbb.com, kathyquiggins@aol.com, kenquiggins@aol.com, "kathymathews" <kathymathews@gmail.com>, "W.T. Roberts" <wtroberts@win.net>, "kim davis" <kimjbrewerdavis@insightbb.com>, jdinelle@wescodist.com, "Fred Strohm" <phila3224@bellsouth.net>, "Charles Fugate-email" <Chuck@chuckfugate.com>, "Bob Ferguson" <solivagant001@reagan.com>, "Paul Ranney" <blackdodgeviper@insightbb.com>
Sent: Thursday, March 28, 2013 10:45:36 PM
Subject: RE: A note from Russ on the Buildings and Grounds conflict

Russ,

As the owners of 808/809 Barb and I feel that the board has to be very careful with its fiduciary responsibility. Now that the Harbours is no longer in a flood zone spending money on optional flood insurance is questionable at best. It is a large expenditure that benefits a very few who, in our opinion, should be paying for the insurance themselves.

The other thing that the Board has to be very careful about is to make sure its committees are representative of the owners. We feel that there is a small group, that includes renters, who are doing everything possible to drive down the prices of units so they can buy them at the lowest possible prices. The board must ensure that the committees are working for the majority of owners. If the board feels it is necessary to remove Kevin Zipperle because of a conflict with you, then he must be replaced by someone who has the experience of Kevin and represents the majority of owners. We are also shocked that Paul Ranney is being allowed to participate in the decision about flood insurance since he has a financial interest in the outcome. This is clearly a conflict of interest.

We also believe that the trees definitely enhance the community and should be maintained. Could you also please forward this to the Attorney General since we don't have his email address.

Thanks, Barb and Bob

From: Russ Johnson [mailto:thedaylily@insightbb.com]
 Sent: Thursday, March 28, 2013 7:50 AM
 To: KEVIN ZIPPERLE
 Cc: bhilb@cableone.net; clair.paten@gmail.com;
 kyderbybob@yahoo.com; erusby@gmail.com;
 barryhartlage@gmail.com; gbaker16@insightbb.com;
 brendamac40@hotmail.com; lhuffman123@gmail.com;
 jakorfhage@mac.com; terri.wedding@insightbb.com;
 Paover1@aol.com; TPelaski@fruit.com; rzapp@win.net;
 rkfinn@juno.com; claudiaorsborn@insightbb.com;
 goseebetty@yahoo.com; edinhart@gmail.com; orsborn@insightbb.com;
 diane_pfister@yahoo.com; schandler1@aol.com;
 mltraut@insightbb.com; kathyquiggins@aol.com; kenquiggins@aol.com;
 kathymathews; W.T. Roberts; kim davis; jdinelle@wescodist.com; Fred
 Strohm; Charles Fugate-email; Bob Ferguson; Paul Ranney
 Subject: A note from Russ on the Buildings and Grounds conflict

Kevin has selected a portion of what Paul has written and left out what Paul has contributed. Before you answer Kevin's letter you might want to talk to Paul for a minute. I have found him to be an excellent contributor and a very willing worker on the committee.

Actually a good part of the conflict is between myself and Kevin about the lack of progress on Building and Grounds. Even though we disagree on how buildings and grounds should be run, I consider myself a friend of Kevin's and hope he will feel the same way about me going forward. I will ask the board for a vote and let the board determine which way to go, but

make no mistake I will be asking for the vote to remove Kevin from his current position on buildings and grounds. We will record the vote and publish the vote in the minutes. Both Kevin and I will accept the decision of the board and move on. If the board votes to remove Kevin from the B&G committee, I will serve as chair of that committee for a time while move forward. It is my hope that the remainder of the committee (Ken Quiggens, Bob Ferguson and Paul Ranney) will Continue to serve.

I would like to Hear from as many of you as possible especially about how you feel we should move forward. I am trying to get much more home owner participation in running our community and welcome ideas that might further us toward that goal. I also refuse to buy into the "us and them" conflict that has been going on. I am convinced that Working together is the way to resolve conflict and I intend to push toward that end.

Thank you for reading this

Russ Johnson
President
The Harbours Association

Sent from my iPad

On Mar 28, 2013, at 3:30 AM, "KEVIN ZIPPERLE" <kzipperle@mail.com> wrote:

Hey guys,

I'm making a request for your comments to our HOA President, Russ Johnson (thedaylily@insightbb.com), on very short notice. You can return a message to only him, some or all of us. He's at a difficult point created by a conflict between homeowner Paul Ranney and myself. Some of you may know Paul...he lives in one of the townhouses and is an appointee this year to the Building & Grounds Committee that I head up. Below is the most recent email from Paul involving me so that you can better appreciate the situation.

Russ has asked me to take a 90-day sabbatical of sorts while Russ chairs the B&G Committee and tries to make progress, and I owe him an answer today/Thursday. If he chooses to, Russ can offer his own comments as well. I'm trying to decide whether I want to make this permanent or just enjoy the springtime off and return midsummer. Having thought about it, I don't really much care either way. But I thought some of you may want to use this opportunity to give Russ and me your thoughts before the fact. I hear from most of you guys periodically. But Russ hears too much from the disgruntled homeowners and not enough from their counterparts (yourselves). You can tell us you agree with Russ's B&G plan or disagree, or anything else you want to say I suppose. Please keep your comments civil and respectful to both of us, and try to offer constructive feedback.

Unless there's another turn of events, I plan to stay on the Board regardless. This is simply a committee chairmanship, albeit a pretty important one. As they say under more joyful circumstances, speak now or forever hold your peace. Also, close with your complete name so that Russ recognizes who is addressing him. Thanks...KZ

----- Original Message -----

From: Paul Ranney
Sent: 03/27/13 03:46 PM
To: KEVIN ZIPPERLE
Subject: Re: Flood Insurance from Fred Strohm

This guys a piece of work, isn't he? Trying to get under my skin he would "set himself on fire" if he thought it would work.

Fortunately, the homeowners of the Harbours have the law to protect them from directors like this.

Our declarations clearly state that if any part of the facility is in the flood zone the board WILL insure against flood. The board could no more ignore this mandate than not insure for other issues. It's not your decision. It's your obligation.

KZ should be able to give useful advice on what it's like to go up against the Attorney General.....which is where this issue will surely end up.

I have taken the liberty to CC the Attorney General's Office for a heads up of what's next.

I will continue to try to help even if there are some who wish I would go away, and I will always keep it professional.

Paul

Sent from my iPad

On Mar 27, 2013, at 1:39 PM, "KEVIN ZIPPERLE" <kzipperle@mail.com> wrote:

Fortunately, Bob Isgrigg is a degreed engineer and understands the meaning of probabilities and risk. It's cold hard science and mathematics, not emotion brought forth by looking at frightening pictures (taken to generate just that sort of reaction).

Flood insurance is expensive and the risks are limited. The mother of all Ohio River floods might someday reach the base of the townhouse steps, though not in our lifetimes. As scary as that would look, it would potentially mean you did the right thing in NOT buying insurance. If it ever reached a level of Harbours property flooding, the map indicates that the timeframe is such that our building would have long ago been torn down and a futuresque skyscraper built in its place for our great-great-granchildren to occupy.

TODAY, we have guys like Isgrigg to offer rational, unemotional advice that we should listen to.

By the way, to a question Kathy raised, I believe that FEMA's flood insurance is essentially all-or-nothing. You can't insure part of your building. The best you can do to mitigate cost is insure to 80% of total value, which we already do. ([former property manager] was our expert on that, but we ran her off.)

KZ

----- Original Message -----

From: Paul Ranney
Sent: 03/27/13 08:32 AM
To: kathymathews, Ferguson, Bob, phila3224, thedaylily, ZIPPERLE, KEVIN, anthonycopelandparker, Fugate, Charles
Subject: Fwd: Flood Insurance from Fred Strohm

WOW Kathy. Check out the pictures in the link below that Jenna sent me. Be sure to click on the slide show to the right... Maybe Mr. Isgrigg should be forwarded a copy for future reference.

<http://www.flickr.com/photos/10357196@N03/2500860712/in/set-72157605024797998/>

NO... it can't happen here.

From: "Jenna Dinelle"
<jdinelle@wescodist.com>
To: "Paul Ranney"
<blackdodgeviper@insightbb.com>
Sent: Tuesday, March 26, 2013
4:30:17 PM
Subject: RE: Flood Insurance from
Fred Strohm

Paul,

You got me curious. Here are some good shots of The Harbours and Jeffersonville.

<http://www.flickr.com/photos/10357196@N03/2498915435/in/set-72157605024797998/>

From: Paul Ranney [mailto:blackdodgeviper@insightbb.com]
Sent: Tuesday, March 26, 2013 3:34 PM
To: Kathy Mathews; Russ Johnson; Dinelle, Jenna; W TRoberts; KEVIN ZIPPERLE; Bob Ferguson; Charles Fugate; kim davis
Subject: Re: Flood Insurance from Fred Strohm

Kathy,

Just a little reminder. These photos were all of Louisville's 1997 flood. The river was actually on Riverside Dr in front of the Townhomes. Had it rained another day or so I believe it would have risen to 1937 levels. How quickly we forget!

<http://www.google.com/search?q=1997+flood+louisville+ky&hl=en&tbm=isch&tbo=u&source=univ&sa=X&ei=hQBSUcOoK5XE4APR9IGoDw&ved=0CEQQsAQ&biw=1024&bih=690>

Sent from my iPad

On Mar 22, 2013, at 2:38 PM, Kathy Mathews <kathy.mathews@gmail.com> wrote:

Paul, you are preaching to the choir (I didn't cc the rest of the group because I didn't think they needed to hear this all of this rhetoric). I grew up on the Gulf Coast of Texas and I've seen debris hanging from telephone lines because that's how high the water got from the hurricanes. I know what can happen and I appreciate every bit of feedback you give us. We need to hear both sides from people who have "been there". I'm not advocating either, I'm just listening. Thanks again for being willing to read and many of our emails. I read every response you write and appreciate your input immensely. I typically don't respond unless I have something pertinent to say and even then it isn't always on target. And one day I would like to meet you so I can put a face with your efforts. Meanwhile, thanks again for staying involved.

On Fri, Mar 22, 2013 at 2:21 PM, Paul Ranney <blackdodgeviper@insightbb.com> wrote:

Guess he didn't see the flood wall.... Or maybe he could reassure all those folks in New Jersey who lost their homes, and were told they also would never need flood insurance.

Every flood disaster that I responded to (all Corp of Engineers Project Engineers do recovery duty) was so sad. I can't tell you the number of people who told me they were advised by this or that "expert" that they didn't need flood insurance. They never do. They say I'm in the 500 year flood plain. Well.....DUH!

A 100 year flood plain has a meaning.....

Sent from my iPad

On Mar 22, 2013, at 12:23 PM, Kathy Mathews <kathy.mathews@gmail.com> wrote:

For what it's worth, I had a very lengthy conversation with Bob Isgrigg last night and he reiterated what he had previously told Fred. He also

said he would be glad to address the board or other members to discuss his opinion. He stands very firm on why we should consider not obtaining flood insurance.

One topic I brought up with him was should we consider only providing flood insurance on units that are outside the flood wall. He agreed that would be a less expensive solution, although he does not think the units out of the flood wall are even at risk.

Kathy

On Fri, Mar 22, 2013 at 12:30 PM, Paul Ranney <blackdodgeviper@insightbb.com> wrote:

Absolutely.....thanks.

Paul

Sent from my iPad

On Mar 22, 2013, at 11:46 AM, "Phila3224@bellsouth.net" <phila3224@bellsouth.net> wrote:

Paul:

You had previously raised the concern about flood insurance being cancelled. Although this will not be an Insurance Committee decision, we can make a recommendation, I thought you might want to join me when I visit Bob Isgrigg. He is the surveyor who several years ago indicated we were no longer considered in a flood zone. Your November note, and a statement on the form itself, indicated that "When the new NFIP map is issue it will supercede this determination". Since (I believe) the new maps have been issued, I would like to get Bob Isgrigg's comments on this and would like you to join me when I see him. His office is on Court Avenue.

Even if it is indicated that we are no longer in a flood zone, it doesn't preclude the Board from deciding to obtain it.

Would you want to be with me when I visit Bob?

Fred

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

From: sheilalrudder@yahoo.com
Sent: Friday, March 29, 2013 1:51 AM
To: Kathy Mathews; Bob Ferguson; Chuck Fugate; Director Fred Strohm; Nora Strohm; Paul Ranney
Cc: Miller, Sally; Miller, David; Beller, Jennie; Senator Grooms
Subject: Fw: Cooperation & Integrity

FYI.

Thanks to each of you for your time & dedication to bring accountability, financial health & SAFETY to The Harbours.

Sheila L. Rudder
Sent via BlackBerry by AT&T

-----Original Message-----

From: sheilalrudder@yahoo.com
Date: Fri, 29 Mar 2013 04:41:02
To: Russ Johnson<thedaylily@insightbb.com>
Reply-To: sheilalrudder@yahoo.com
Subject: Cooperation & Integrity

Russ,

There are no sides. There is The Harm done to this Property by Kevin Zipperle.

If you just looked at a few of The Letters on Harbours' Stationery Zipperle wrote to destroy me because I tried to save our Community HUNDREDS of THOUSANDS of \$ & his many to other residents, you would see where I am coming from.

I quit work in The Falls Cities & went to Florida to get away from him. He even tried to harm me there.

He stalked me at Waterfront Park Place. His picture was on Security Desk there so they would not let him in. He was unable to get into The Building. He was crazy.

God knows what he has said to you. I have a neighbor here who knifes my door & spits on Mrs. Haley because of his lies.

All the entities below were written LIBEL Letters about me from Zipperle, as the President on Harbours' Stationery...

"All his ravings were shown to be bogus & unfounded."

The situation (his vendetta) created much of the BAD Publicity our Property has endured. COST HOA & Myself THOUSANDS. (I almost had a nervous breakdown.)

Recipients of his libel trying to HARM me ...

Louisville & So. Indiana Board of Realtors (he knew I was not even a IN Member but wanted to humiliate me), The Indiana Real Estate Commission, KY Real Estate Commission, THE National Association of Realtors, Boca Raton Resort, Florida Real Estate Commission, MY HOME at Water Front Park Place. I have boxes of libel Letters & Rulings where he was proven to be wrong for filings against me ...

ALL said I should sue THE HOA & zipperle. "Not for me. Bad Karma & waste of my \$."

Russ, I can not even have a car here because of his vandalism.

And; this is just half what he did to me, alone. There are dozens of other victims with lists longer than mine ...

So pardon me if now is not the time to think of blame...

I have been on several Boards. I was on the Board of Directors for The Downtown Residents Association. We started the Trolley Hop & Condominium Open House Tours each September. I put together the Events & Monthly Meetings.

I am close to the Managers of The GlenView & Waterfront Park Place. Both BTW would be perfect to turn the Harbours around & both are interested...

I have 32 years of multi-family experience with some of the best. I tried to help The Harbours. You see what he has done to Chuck & Paul. You can imagine what he did do to a Real Estate Broker who sold 16 Units here in a few months...he could not have that.

If you have an interest, I will tell you the illegal Real Estate deal he tried to make me do; which, started his vendetta to destroy me.

I only came up here from Florida to testify for The Attorney General.

But; I need to be here & I love this Property. I am hopeful he is going to be gone so I can buy a new car & live here safely. I want to enjoy the home I have paid for to sit here vandaled for years.

I don't have time to be involved; have no hidden agenda. Just want to make my beautiful Condo a safe home while I am in the area & be able to have a car.

Sincerely,
Sheila

Sent via BlackBerry by AT&T

-----Original Message-----

From: Russ Johnson <thedaylily@insightbb.com>

Date: Thu, 28 Mar 2013 23:27:34

To: sheilalrudder@yahoo.com<sheilalrudder@yahoo.com>

Cc: Bob Ferguson<solivagant001@reagan.com>; Paul
Ranney<blackdodgeviper@insightbb.com>
Subject: Re: Unit 401; Tree

Sheila

We will need all the help we can get. I hope everyone will be willing to acknowledge that there have been mistakes by all sides. Thank you for the message and the support.

Russ

Sent from my iPad

On Mar 28, 2013, at 5:56 PM, sheilalrudder@yahoo.com wrote:

Mrs. Edie Maas ask me to relay her thanks that she can see Thunder this year.

She is hopeful this is a sincere indication Leadership has turned a corner.

Respectfully,
Sheila

Sent via BlackBerry by AT&T

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: sheilalrudder@yahoo.com

Sent: Wednesday, March 27, 2013 11:10 AM

To: Paul Ranney

Cc: Miller, Sally; Miller, David; Beller, Jennie; Senator Grooms; Kathy; Betty Cantrell

Subject: Re: Respect & DUE DILIGENCE

ATTENTION: Harbours Directors

Sent via BlackBerry by AT&T

From: sheilalrudder@yahoo.com

Date: Wed, 27 Mar 2013 14:09:00 +0000

To: Paul Ranney<blackdodgeviper@insightbb.com>

ReplyTo: sheilalrudder@yahoo.com

Cc: Sally Miller<Sally.Miller@atg.in.gov>; David

Miller<David.Miller@atg.in.gov>; Jennie

Beller<jennie.beller@atg.in.gov>; Senator

Grooms<senator.grooms@iga.in.gov>;

Kathy<kathybuppl@yahoo.com>; Betty Cantrell<bettycan@insightbb.com>

Subject: Respect & DUE DILIGENCE

Paul & Directors,

This is unconscionable & such a shame for our Community; zipperle has controlled every aspect of The Harbours by running good people like you off over & over.

His remark about someone new getting kickbacks sure tells the story of WHY he has kept a death grip on all of our contracts & expenditures for years.

WT Roberts is a parrot for zipperle. They owe you an apology. The Directors need to put a stop to zipperle's malicious & arbitrary emails immediately.

By endorsing zipperle Directors are adding to the decline of our Property & creating a hostile environment.

...zipperle's outrageous libel & slander against anyone who he feels threatened by has ruined our PROPERTY VALUE & created an unsafe Community of hostile staff & fearful residents.

The Board of Directors have a Duty to this HOA to take action against this Malicious, Capricious & Arbitrary Director now.

Sheila L. Rudder

502-592-4544

Sent via BlackBerry by AT&T

From: Paul Ranney <blackdodgeviper@insightbb.com>

Date: Wed, 27 Mar 2013 09:19:01 -0400 (EDT)

To: Charles Fugate<Chuck@chuckfugate.com>

Cc: Bob Ferguson<solivagant001@reagan.com>; Charles Fugate<Chuck@chuckfugate.com>; Russ Johnson 1012 1013<thedaylily@insightbb.com>; Kathy Mathews<kathy.mathews@gmail.com>; kenquiggins<kenquiggins@aol.com>; cushing, laura<laura.cushing@insightbb.com>; [Maintenance manager]; kimjbrewerdavis<kimjbrewerdavis@insightbb.com>; strohm, fred<Phila3224@bellsouth.net>; Dinelle, Jenna<jdinelle@wescodist.com>
Subject: Re: Oak tree removal

Well.....Is this what it has come down to?

Kevin Zipperle attempts to slur and accuse a fellow B&G committee member of a crime, for having the audacity to suggest we improve the facility in a way not to his liking or his own original thought!

I have no problem with differing views from other members in the workings of our committee. Voting NO is acceptable to me, I have no vested interests other than the well being of the Harbours.

But when a fellow member sees that almost everyone else is in favor of an issue and that member lashes out with wild accusations because he is left with no defensible logic for his opposition.....a line has been crossed.

In order to avoid even the appearance of a conflict of interest in the future, I will no longer participate in any other issues on the B&G committee that concern landscaping. Once the accusation has been made I am forever tainted and my positions will always be suspect by some. Unfortunate. Would someone CC'd please advise the owner in unit #401 that I did my best, as I assured her I would, but that I can longer spearhead this issue.

Paul
618TH

From: "Charles Fugate" <Chuck@chuckfugate.com>
To: "Russ Johnson 1012 1013" <thedaylily@insightbb.com>, "Kathy Mathews" <kathy.mathews@gmail.com>
Cc: "Paul blackdodgeviper@insightbb.com" <blackdodgeviper@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "Charles Fugate" <Chuck@chuckfugate.com>
Sent: Tuesday, March 26, 2013 10:25:17 PM
Subject: FW: Oak tree removal
TO: Russ, Kathy, Bob
CC: Paul Ranney

The email below from Kevin is inappropriate and his personal attack suggesting that Paul is getting Kickbacks is absolutely absurd.

The fact that he copied in [maintenance manager] & Laura into this slanderous rhetoric should require a formal reprimand from the Board. This is part of the continuous hate and ill will this community continues to suffer.

Kind Regards,
Chuck Fugate

From: KEVIN ZIPPERLE [mailto:kzipperle@mail.com]
Sent: Tuesday, March 26, 2013 9:58 PM
To: Paul Ranney; wtroberts@win.net
Cc: Kenquiggins@aol.com; thedaylily@insightbb.com;
solivagant001@reagan.com; Laura.cushing@insightbb.com; [Maintenance
manager]; kathymathews; kim davis; Phila3224@bellsouth.net; Jenna Dinelle;
Charles Fugate
Subject: Re: Oak tree removal

FYI, I wear a thong.

The ONE southernmost tree is blocking views of the river. If the other trees are blocking anything, it's a view of Bearno's or the Sheraton parking lot.

I looked and bird droppings are nowhere to be found out there right now. If they are in the summertime--which I wouldn't dispute--what about the other trees along our property line? Are they about to appear in our crosshairs?

Wrong trees to kill if leaves in the pool are your pet peeve. Try the Pear trees south of the floodwall. But no question, killing them all should get the job done. The sidewalk is the only legit issue in my opinion, but I only see one small section where one of those trees MAY be the culprit. And another solution is simply to repair that section of concrete.

Just curious, is someone new to the picture getting a kickback on landscaping work nowadays? I should have an AG complaint form around here somewhere...KZ

----- Original Message -----
From: Paul Ranney
Sent: 03/26/13 06:07 PM
To: wtroberts@win.net
Subject: Re: Oak tree removal

WOW Kevin.... Don't get your panties in a bunch!

Allow me to retort.

Justification -

1. Homeowners view is blocked
2. Maintenance says bird droppings are an issue
3. Maintenance says leaves in pool are an issue
4. Sidewalk is being pushed up by tree roots

Straw man issues -

Unless the city owns the property on our side of the sidewalk the trees belong to us.

Others I spoke to -

Jerry Korfage
Greenworks Owner
Maintenance staff
harbours BOD members

WT - I don't see it as the B&G committee members business concerning ourselves with budgets. That is the BOD's responsibility and prerogatives.

Our job is to find problems, provide solutions for your analysis, and let you decide what course should be followed.

I believe I have done that. I can live with whatever decision you board members make.

Paul

Sent from my iPad

On Mar 26, 2013, at 4:54 PM, wtroberts@win.net wrote:

No matter whether the trees are removed and replaced now or at a later date, a word of caution should be exercised. Through prudent management of your dollars, the Association is on strong financial footing. We maintain the unique standing of never needing to impose a "Special Assessment". Never! You don't reach that plateau by throwing money around. As the late Senator Everett Dirksen from Illinois used to say, "Congress thinks nothing of spending a million here and a million there. Pretty soon we will be talking about real money".

We need not tap our coffers just because funds are available. How do these expenditures stack up against some projects that are already in the planning stages. This old building is subject to an unexpected repair at any time. There are other issues out there that could become very costly.

WT

Quoting KEVIN ZIPPERLE <kzipperle@mail.com>:

You haven't "provided" jack... Here is your complete justification--your exact quote--for the removal of those trees:

"...After conversations with Jerry Korfage and others I have become convinced that we should in fact remove all 4 of the oak trees there in front of the building..."

In your next sentence, you were talking about what to replace them with. Until I called Jerry myself, I didn't even know which trees you were talking about. So, who are the "others" you consulted? What's the rationale? And did you check to make sure that those trees are on our side of the property line? My guess is the City may otherwise have something to say. Other than that kind of insignificant stuff, you did all your homework...KZ

----- Original Message -----
From: Paul Ranney
Sent: 03/26/13 07:43 AM
To: KEVIN ZIPPERLE
Subject: Re: Oak tree removal

I give up.

This is exactly the kind of leadership we don't need.

If you can't bring yourself to make a decision as simple as this without having a formal meeting, what hope is there that we will ever be able to right this ship!

I've provided everything needed, (justification, estimates, timeline) for analysis.

Could you PLEASE just vote. Yes, No, Abstain.

Paul

Sent from my iPad

On Mar 25, 2013, at 7:04 PM, "KEVIN ZIPPERLE" <kzipperle@mail.com> wrote:

I understand. Is there a problem if we miss the opportunity this Spring? Are we getting a great deal on some new trees, or are the current trees a major problem for some reason?

----- Original Message -----
From: Kenquiggins@aol.com
Sent: 03/25/13 06:15 PM
To: kzipperle@mail.com
Subject: Re: Oak tree removal

The problem we will have with that is, the new trees should be planted within the next three to four weeks because of Spring.

In a message dated 3/25/2013 5:59:50 P.M. Eastern Daylight Time, kzipperle@mail.com writes:

Unless this is an emergency of some sort, we can discuss at the next B&G meeting. (I don't think we have the next meeting scheduled at this point.)

If we miss the right time, we can do it at the next available time. Sound OK to everyone?...KZ

----- Original Message -----

From: Russ Johnson
Sent: 03/25/13 04:54 PM
To: KEVIN ZIPPERLE
Subject: Fwd: Oak tree removal

Kevin

I would like this to come out of Buildings and Grounds to the board for a vote. Would you please be sure the committee is in favor and if so go forward to the board for an OK. Paul is right about the timing for getting new trees in the ground.

Laura

I will need you to suggest where the money should come from if the B&G committee approves this project.

Russ

Sent from my iPad
Begin forwarded message:

From: Paul Ranney < blackdodgeviper@insightbb.com >
Date: March 25, 2013 2:28:02 PM EDT
To: Bob Ferguson < solivagant001@reagan.com >, [Maintenance manager],
"laura.cushing" < Laura.cushing@insightbb.com >, Russ Johnson <
thedaylily@insightbb.com >, Kenquiggins@aol.com , kzipperle@win.net
Cc: kathymathews < kathymathews@gmail.com >, kim davis
< kimjbrewerdavis@insightbb.com >, W TRoberts < wtroberts@win.net >,
" Phila3224@bellsouth.net " < phila3224@bellsouth.net >, Charles Fugate
< chuck@chuckfugate.com >, Jenna Dinelle < jdinelle@wescodist.com >
Subject: *Oak tree removal*

OK guys I have gotten a price to remove all four of the oak trees in front of the main entrance, grind the stumps and fill and resod where necessary in the amount of \$1190.00.

Replacement trees (japanese maple, crab apple) will cost about \$800.00.

I recommend that we go forward ASAP to get the new trees planted while still dormant.

Therefore I vote YES. If you would please vote the board can then proceed accordingly.

Paul

Sent from my iPad

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: sheilalrudder@yahoo.com
Sent: Wednesday, March 27, 2013 11:09 AM
To: Paul Ranney
Cc: Miller, Sally; Miller, David; Beller, Jennie; Senator Grooms; Kathy; Betty Cantrell
Subject: Respect & DUE DILIGENCE

Paul & Directors,

This is unconscionable & such a shame for our Community; zipperle has controlled every aspect of The Harbours by running good people like you off over & over.

His remark about someone new getting kickbacks sure tells the story of WHY he has kept a death grip on all of our contracts & expenditures for years.

WT Roberts is a parrot for zipperle. They owe you an apology. The Directors need to put a stop to zipperle's malicious & arbitrary emails immediately.

By endorsing zipperle Directors are adding to the decline of our Property & creating a hostile environment.

...zipperle's outrageous libel & slander against anyone who he feels threatened by has ruined our PROPERTY VALUE & created an unsafe Community of hostile staff & fearful residents.

The Board of Directors have a Duty to this HOA to take action against this Malicious, Capricious & Arbitrary Director now.

Sheila L. Rudder
502-592-4544
Sent via BlackBerry by AT&T

From: Paul Ranney <blackdodgeviper@insightbb.com>
Date: Wed, 27 Mar 2013 09:19:01 -0400 (EDT)
To: Charles Fugate<Chuck@chuckfugate.com>
Cc: Bob Ferguson<solivagant001@reagan.com>; Charles Fugate<Chuck@chuckfugate.com>;
Russ Johnson 1012 1013<thedaylily@insightbb.com>; Kathy Mathews<kathy.mathews@gmail.com>; kenquiggins<kenquiggins@aol.com>;
cushing, laura<laura.cushing@insightbb.com>; [Maintenance manager];
kimjbrewerdavis<kimjbrewerdavis@insightbb.com>; strohm,
fred<Phila3224@bellsouth.net>; Dinelle, Jenna<jdinelle@wescodist.com>
Subject: Re: Oak tree removal

Well.....Is this what it has come down to?

Kevin Zipperle attempts to slur and accuse a fellow B&G committee member of a crime, for having the audacity to suggest we improve the facility in a way not to his liking or his own original thought!

I have no problem with differing views from other members in the workings of our committee. Voting NO is acceptable to me, I have no vested interests other than the well being of the Harbours.

But when a fellow member sees that almost everyone else is in favor of an issue and that member lashes out with wild accusations because he is left with no defensible logic for his opposition.....a line has been crossed.

In order to avoid even the appearance of a conflict of interest in the future, I will no longer participate in any other issues on the B&G committee that concern landscaping. Once the accusation has been made I am forever tainted and my positions will always be suspect by some. Unfortunate. Would someone CC'd please advise the owner in unit #401 that I did my best, as I assured her I would, but that I can longer spearhead this issue.

Paul
618TH

From: "Charles Fugate" <Chuck@chuckfugate.com>
To: "Russ Johnson 1012 1013" <thedaylily@insightbb.com>, "Kathy Mathews" <kathy.mathews@gmail.com>
Cc: "Paul blackdodgeviper@insightbb.com" <blackdodgeviper@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "Charles Fugate" <Chuck@chuckfugate.com>
Sent: Tuesday, March 26, 2013 10:25:17 PM
Subject: FW: Oak tree removal
TO: Russ, Kathy, Bob
CC: Paul Ranney

The email below from Kevin is inappropriate and his personal attack suggesting that Paul is getting Kickbacks is absolutely absurd.

The fact that he copied in [maintenance manager] & Laura into this slanderous rhetoric should require a formal reprimand from the Board. This is part of the continuous hate and ill will this community continues to suffer.

Kind Regards,
Chuck Fugate

From: KEVIN ZIPPERLE [mailto:kzipperle@mail.com]
Sent: Tuesday, March 26, 2013 9:58 PM
To: Paul Ranney; wtroberts@win.net
Cc: Kenquiggins@aol.com; thedaylily@insightbb.com; solivagant001@reagan.com; Laura.cushing@insightbb.com; [Maintenance manager]; kathymathews; kim davis; Phila3224@bellsouth.net; Jenna Dinelle; Charles Fugate
Subject: Re: Oak tree removal

FYI, I wear a thong.

The ONE southernmost tree is blocking views of the river. If the other trees are blocking anything, it's a view of Bearno's or the Sheraton parking lot.

I looked and bird droppings are nowhere to be found out there right now. If they are in the summertime--which I wouldn't dispute--what about the other trees along our property line? Are they about to appear in our crosshairs?

Wrong trees to kill if leaves in the pool are your pet peeve. Try the Pear trees south of the floodwall. But no question, killing them all should get the job done.

The sidewalk is the only legit issue in my opinion, but I only see one small section where one of those trees MAY be the culprit. And another solution is simply to repair that section of concrete.

Just curious, is someone new to the picture getting a kickback on landscaping work nowadays? I should have an AG complaint form around here somewhere...KZ

----- Original Message -----

From: Paul Ranney
Sent: 03/26/13 06:07 PM
To: wtroberts@win.net
Subject: Re: Oak tree removal

WOW Kevin.... Don't get your panties in a bunch!

Allow me to retort.

Justification -

1. Homeowners view is blocked
2. Maintenance says bird droppings are an issue
3. Maintenance says leaves in pool are an issue
4. Sidewalk is being pushed up by tree roots

Straw man issues -

Unless the city owns the property on our side of the sidewalk the trees belong to us.

Others I spoke to -

Jerry Korfage
Greenworks Owner
Maintenance staff
harbours BOD members

WT - I don't see it as the B&G committee members business concerning ourselves with budgets. That is the BOD's responsibility and prerogatives.

Our job is to find problems, provide solutions for your analysis, and let you decide what course should be followed.

I believe I have done that. I can live with whatever decision you board members make.

Paul

Sent from my iPad

On Mar 26, 2013, at 4:54 PM, wtroberts@win.net wrote:

No matter whether the trees are removed and replaced now or at a later date, a word of caution should be exercised. Through prudent management of your dollars, the Association is on strong financial footing. We maintain the unique standing of never needing to impose a "Special Assessment". Never! You don't reach that plateau by throwing money around. As the late Senator Everett Dirksen from Illinois used to say, "Congress thinks nothing of spending a million here and a million there. Pretty soon we will be talking about real money".

We need not tap our coffers just because funds are available. How do these expenditures stack up against some projects that are already in the planning stages. This old building is subject to an unexpected repair at any time. There are other issues out there that could become very costly.

WT

Quoting KEVIN ZIPPERLE <kzipperle@mail.com>:

You haven't "provided" jack... Here is your complete justification--your exact quote--for the removal of those trees:

"...After conversations with Jerry Korfage and others I have become convinced that we should in fact remove all 4 of the oak trees there in front of the building..."

In your next sentence, you were talking about what to replace them with. Until I called Jerry myself, I didn't even know which trees you were talking about. So, who are the "others" you consulted? What's the rationale? And did you check to make sure that those trees are on our side of the property line? My guess is the City may otherwise have something to say. Other than that kind of insignificant stuff, you did all your homework...KZ

----- Original Message -----
From: Paul Ranney
Sent: 03/26/13 07:43 AM
To: KEVIN ZIPPERLE
Subject: Re: Oak tree removal

I give up.

This is exactly the kind of leadership we don't need.

If you can't bring yourself to make a decision as simple as this without having a formal meeting, what hope is there that we will ever be able to right this ship!

I've provided everything needed, (justification, estimates, timeline) for analysis.

Could you PLEASE just vote. Yes, No, Abstain.

Paul

Sent from my iPad

On Mar 25, 2013, at 7:04 PM, "KEVIN ZIPPERLE" <kzipperle@mail.com> wrote:

I understand. Is there a problem if we miss the opportunity this Spring? Are we getting a great deal on some new trees, or are the current trees a major problem for some reason?

----- Original Message -----

From: Kenquiggins@aol.com

Sent: 03/25/13 06:15 PM

To: kzipperle@mail.com

Subject: Re: Oak tree removal

The problem we will have with that is, the new trees should be planted within the next three to four weeks because of Spring.

In a message dated 3/25/2013 5:59:50 P.M. Eastern Daylight Time, kzipperle@mail.com writes:

Unless this is an emergency of some sort, we can discuss at the next B&G meeting. (I don't think we have the next meeting scheduled at this point.)

If we miss the right time, we can do it at the next available time. Sound OK to everyone?...KZ

----- Original Message -----

From: Russ Johnson

Sent: 03/25/13 04:54 PM

To: KEVIN ZIPPERLE

Subject: Fwd: Oak tree removal

Kevin

I would like this to come out of Buildings and Grounds to the board for a vote. Would you please be sure the committee is in favor and if so go

forward to the board for an OK. Paul is right about the timing for getting new trees in the ground.

Laura

I will need you to suggest where the money should come from if the B&G committee approves this project.

Russ

Sent from my iPad

Begin forwarded message:

From: Paul Ranney < blackdodgeviper@insightbb.com >
Date: March 25, 2013 2:28:02 PM EDT
To: Bob Ferguson < solivagant001@reagan.com >, [Maintenance manager],
"laura.cushing" < Laura.cushing@insightbb.com >, Russ Johnson <
thedaylily@insightbb.com >, Kenquiggins@aol.com , kzipperle@win.net
Cc: kathymathews < kathymathews@gmail.com >, kim davis
< kimjbrewerdavis@insightbb.com >, W TRoberts < wtroberts@win.net >,
" Phila3224@bellsouth.net " < phila3224@bellsouth.net >, Charles Fugate
< chuck@chuckfugate.com >, Jenna Dinelle < jdinelle@wescodist.com >
Subject: *Oak tree removal*

OK guys I have gotten a price to remove all four of the oak trees in front of the main entrance, grind the stumps and fill and resod where necessary in the amount of \$1190.00.

Replacement trees (japanese maple, crab apple) will cost about \$800.00.

I recommend that we go forward ASAP to get the new trees planted while still dormant.

Therefore I vote YES. If you would please vote the board can then proceed accordingly.

Paul

Sent from my iPad

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: sheilalrudder@yahoo.com

Sent: Sunday, March 24, 2013 8:32 PM

To: Miller, Sally; Beller, Jennie; Miller, David

Subject: Fw: [The Harbours... Can you believe this stuff?] Note:

FYI...

Laura seems nice. But; seems to take direction from zipperle.

Laura called me Wed. right before their shame meeting to tell me my request to see the Invoices, Itemized Billing & Checks to Jack Vissing & Dawn Elston from filing of OAG Law Suit to current had been rejected.

It was odd to reject my request by phone call & at that specific time when I had been requesting this for weeks.

I believe zipperle set her up so I would go to their meeting & create a scene for him to SPIN as he always did with Hack, Haleys & Cantrells...

I am a HOA Member & am entitled to know what my HOA Fees are being spent on & why.

Sent via BlackBerry by AT&T

From: sheilalrudder@yahoo.com

Date: Sun, 24 Mar 2013 23:10:38 +0000

To: Reply to

Comment<g+4lmyheir000zg51pv8c4003uxuvkufv2000zg51pv8c42b246@groups.facebook.com>

ReplyTo: sheilalrudder@yahoo.com

Subject: Re: [The Harbours... Can you believe this stuff?] Note:

Good Idea. I will forward to Consumer Protection Complaint Investigator to add to their Investigation.

I think Laura, Katie & Carroll Schempp should be deposed as well.

Emails:

carrollschempp@srmky.com

laura.cushing@insightbb.com

katieschempp@srmky.com

"Katie noted she felt they were hired to deflect OAG Law Suit & they would not be at property long. She was very nice & helpful."

Then; only Laura was scheduled on site from 2:30 to 5:30pm five days a week.

What did our HOA get for \$4100. last Month?

Sent via BlackBerry by AT&T

From: "Martin Dale Haley" <notification+zj4o4ft64yz9@facebookmail.com>

Date: Sun, 24 Mar 2013 15:43:19 -0700
To: The Harbours... Can you believe this stuff?<167624100012422@groups.facebook.com>
ReplyTo: Reply to Comment
<g+41myheir000zg51pv8c4003uxuvkufv2000zg51pv8c42b246@groups.facebook.com>
Subject: Re: [The Harbours... Can you believe this stuff?] Note:

Martin Dale Haley commented on your post in The Harbours... Can you believe this stuff?.

Martin Dale Haley
5:43pm Mar 24

It probably wouldn't do any good for an owner to bother Mr. Wolfe, our former CPA and ask: Why did you resign after a short period of dealing with Kevin and his appointees/stooges? He would probably just cite some professional privacy policy and decline to answer my questions anyway.

So, I hope the Attorney General feels like asking him a bunch of questions about our financial records and practices after handing him a subpoena. I think that would be great.

Comment History

Sheila Rudder
4:24pm Mar 24

Call Mel Wolfe tomorrow; verify his position & why.

Ask Chuck Fugate as our HOA Treasure he should be able to inform those paying the bills (US) WHO is getting paid & for WHAT...

Although, Sharon Candler always said," ask [former property manager] she does that.";
she acted like she did not know anything.
"So why the pretense of being HOA Treasure?"

Why was marylou lamkin's companion WT Roberts "Asst. Treasure" going around Treasure getting checks last month from Mel Wolfe? Who's call was that ?

Above are just a couple of the reasons WHY The Attorney General Law Suit is a God send.

Sent via BlackBerry by AT&T

Martin Dale Haley
4:07pm Mar 24

This is all news to me. Who is keeping the books now that our CPA "resigned"?

Sheila Rudder
3:56pm Mar 24

Note:

Mel Wolfe resigned last month when WT Roberts, Asst., Treasure went to his office to get a check circumventing our elected new Treasure.

I requested information to see if that check was to Dawn Elston & Purpose. My request was refused.

Marty, I believe your assumption correct; zipperle's attempt to remove Chuck as Treasure IS to keep HOA financials secret.

This one thing should eliminate zipperle from our Board.

ADD his car lot, misuse of our Staff & Resources, bullying & cussing residents, DROPPING our FHA/VA Financing Availability & HARM to HOA Members lives=Why & How is he still here ???

Sent via BlackBerry by AT&T

Martin Dale Haley
3:39pm Mar 24

She is a prop in the ongoing Harbours drama starring and directed by Kevin. A figurehead who is rarely on site, and does not have authority to hire, fire or direct association employees. Not to mention Kevin has found a way to keep our financial records off site and outside the building by hiring a cpa in Clarksville to do them. Even though our past manager, who was certainly not a cpa, kept them for many years. In fact, she even kept them after leaving the managers job. It certainly seems important to Kevin that our financial records not be in close proximity to the people who may be interested in seeing them. I wonder why that is?

Sheila Rudder
3:32pm Mar 24
Research...

If Manager works 3 hrs. a day, that is 15 hrs. a week maximum per hours posted 2:30-5:30pm?

\$4100.00 paid to Management Company last month alone? What for?

It appears zipperle-team dictates everything. Laura by her own admission can not do anything w/o his approval...

What are we paying [former asst. property manager]? [Former asst. property manager], by her actions, is here for zipperle's bidding.

She Hard Copies FB Posts & distributes to Owners & Staff to create hostility.

Hum...a lot of our \$s for what?

Sent via BlackBerry by AT&T

[View All Comments](#)
[Original Post](#)

Sheila Rudder
12:26pm Mar 24

Note:

Has anyone thought, zipperle team hired Schempp Realty & Management, Inc. & Mel Wolfe to deflect The IN ATTORNEY General's Law Suit against his team's misuse of our HOA at yet even more wasted HOA \$?

1. Mel Wolfe was paid \$1200.00 monthly to write a few checks. Admittedly did not have HOA's needed records to be a True Accountant? (He resigned after Assistant Treasure usurped new Treasure last month.) We need to go talk to Mr. Wolfe; get the facts.
2. We paid Schempp Propety Management \$4100.00 last month for 2-3 hrs a day for 5 days a week last month.

What is going on here? Looks like zipperle team is calling all the shots...

The Gestapo will problaby start another witch hunt (zipperle's words to HIS Directors on emails last week) to find out how I got those figures.

WE ALL PAY FOR THIS & WE ARE ENTILTLED by Law to know where our money goes & WHY...

I have requested Legal Fee payment information for the past 6 month period to Jack Vissing & Dawn Elston 4 times; at guidance from management, filed 2 different HOA Request Forms. Finally, I was denied as there is pending litigation. That is why responsible Owners should be made aware WHAT we are spending & WHY. It is our money.

[View Post on Facebook](#) · [Edit Email Settings](#) · [Reply to this email to add a comment.](#)

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: Kathy Bupp <kathybupp1@yahoo.com>

Sent: Friday, March 22, 2013 4:58 AM

To: Miller, Sally; Beller, Jennie

You may already know, but it's come to my attention that the accounting firm that was managing the books for the HOA is no longer providing that service. It is uncertain why they stopped and uncertain who has been assigned that duty. Please check out Nora Strohm's post on Facebook yesterday that compared our HOA fees to several local condominiums. While the fees are in line with those properties, it is alarming when you read what amenities and services are included in their HOA fees. Where is all this money going. Chuck, the new treasurer that we supported, is unwilling to ask for the records to be returned. He has been told that its all old stuff and we don't need it anyway. He doesn't seem to know where the records are.

Nobody knows anything. Kevin Zipperle has petitioned for a special meeting to have Chuck removed from the board and has been very busy convincing his loyal supporters that Chuck has used improper measures to get himself elected. Who the hell knows what KZ is talking about. The man hadn't served one day when Kevin filed the petition. Naturally Chuck doesn't want to sneeze in the wrong direction until this passes which now has been postponed until April. The "town meeting" that was held instead of the special meeting last night did little to build confidence that attitudes are moving in a favorable position.

Thom Pike has been in touch with several board members who have convinced him that we should trust the board and let things work themselves out. The board president made it very clear that he doesn't intend to ever have open board meetings. He approaches everything with the attitude that the malcontents are going to erupt into a bar room brawl every time they get in the same room. He's been fed by Kevin when it comes to creating the hostility between the two groups. It's hard to believe that this is ever going to change. It is wearisome.

I spoke up last night about the cameras. I want to know who has access to those cameras and if they are monitored by anyone outside of the property manager and the board president. He clearly didn't have a clue nor could he answer why Kevin was in the office after hours even though he claims to have the only key. It makes you want to pull your hair out.

How are these people getting away with this? Every time this story is told the comments are, "they can't do that, it's against the law." There are stories of people being prosecuted for less serious infractions making this case even more outrageous and frustrating. My head is on the chopping block because I pressed for an answer on the camera situation and a group of biddies sitting in the back of the room with Mary Lou and Sharon said " if your not breaking the law why should you care about it". Then another smartass spoke up from the back of the room and said, "who is allowed to talk" and me being the quiet little wallflower that I am turned to him and said, "are you talking about me? I'm here as a proxy representative and I am in the process of making a purchase (I worded that carefully to let him draw his own conclusions) He said, "I was just

asking" and I said , "now you know". They are small town idiots that don't know when to keep their mouths shut, but every time they do it gives us the advantage of knowing what they're thinking.

We signed a lease to move into the townhouses so I won't have to come in this building for anything. It's two town homes combined. It's huge. Kevin thinks we're buying it and its driving him crazy because its the second largest property in the % vote. The owner knows what's going on and why we want to wait another year before we buy.

It's already been announced that the new place is the clubhouse for the malcontents!! Sorry to go on and on...just like to keep you in the know!

On a funnier note, Kathy Quiggens is stalking Sheila and telling her that she is so upset that Sheila won't talk to her anymore that she's had to be hospitalized. I hope they keep her there for a while. She got nabbed in a lie last week when the board accused Chuck of letting it out of the bag that Kevin was bringing Marvin back as a security guard. Kathy Q was afraid to tell the truth that she was the one that told and when she refused to come clean Sheila told on her. You can't make this stuff up. At least there's always something to laugh about!!

Have a great weekend!

Sent from my iPad

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: Kathy Bupp <kathybupp1@yahoo.com>

Sent: Tuesday, March 19, 2013 1:29 AM

To: Miller, Sally; Beller, Jennie

Question: Is the upcoming April court date in Clark County with Judge Jerry Jacobi presiding, simply a formal exchange of their answers to your request to expand on answers that they provided a simple "not guilty" response. Many are under the impression that the formal case will begin on that date, back in Clark County, with that judge. in Clark .There is no additional information posted to the court record that indicates the case was moved back into Clark County in Jerry Jacobi's courtroom. With an answer from your office I will respond individually by saying " I think it DOES mean that the actual case begins at that time" or " I DON'T think the case begins at that time"

Sheila told me as a matter of confidentiality that she knows something that the Quiggens's did with Kevin Zipperle that is far more serious than anything that has been reported and that it's criminal in nature . She didn't tell me what it was but if and when I do find out I will be sending it to you immediately without regard for protecting Sheila's promise of confidentiality.

Were you able to look in your files to see if you had the information I sent several months ago that charted the progression of events regarding a \$25,000 mortgage issued by the developer to Ken and Kathy Quiggins on property that had already been purchased and occupied by another owner? I have the chart but would want to go to the courthouse and get copies of all the documents. Kathy Quiggins has mentioned in one of her delusional rantings that someone at the property records office is making comments and communicating with someone here, possibly to KQ, when I come to get court records.

It concerns me because Betty Cantrell once reported that records had disappeared after leaving them in the hands of a kid named Vissing. Is it possible that a recorded county property file could be manipulated by extracting a document from the property record and then be replaced and re-entered with a different document? We have been told for several years that Kevin has a snitch at the courthouse. He is so devious I believe he would resort to any means necessary to get what he wants.

Also, his little group has been actively soliciting support for a petition that says that the owners signing it don't believe Kevin should be removed from the board in deference to the State's case and it's possible outcome. He obtains the support signatures by indicating that it is a witch hunt without merit and none of it is valid, which he adds, is supported by his legal counsel that continues to be paid with HOA funds. I am attaching for your record the topics to be covered at the "Town Meeting" which has been substituted for the special meeting that was scheduled but has been rescheduled for April 25th. WHY? I have no idea but I'm sure they had a reason in mind.

For your eyes only! KKB

From: sheilalrudder@yahoo.com
Sent: Wednesday, March 13, 2013 3:19 PM
To: Russ Johnson; Kathy Mathews; Bob Ferguson; Director Fred Strohm; Chuck Fugate
Cc: Nora Strohm; Kathy; Miller, Sally; Beller, Jennie; Miller, David; Larry Wilder
Subject: Fw: Fwd: Rudder Facebook Post

This is why I am attacked & harassed by staff. I abandoned my home for years due to zipperle-team behavior. I will not let him do this to me, again.

I want a meeting to prove zipperle's allegations against me immediately or an apology.

This is indicative of the proven problems with his behavior documented in the Attorney General's Law Suit against him for The Protection of our consumer rights at The Harbours.

If this is not stopped immediately, I am filing suit; zipperle's own writings such as this one are my proof.

Sheila L. Rudder
502-592-4544
Sent via BlackBerry by AT&T

From: sheilalrudder@yahoo.com
Date: Wed, 13 Mar 2013 18:04:35 +0000
To: Chuck Fugate<Chuck@chuckfugate.com>
ReplyTo: sheilalrudder@yahoo.com
Cc: Kathy Q<kathyquiggins@aol.com>
Subject: Re: Fwd: Rudder Facebook Post

I want to meet with Board of Directors Immediately.

Sent via BlackBerry by AT&T

From: sheilalrudder@yahoo.com
Date: Wed, 13 Mar 2013 18:03:43 +0000
To: Chuck Fugate<Chuck@chuckfugate.com>
ReplyTo: sheilalrudder@yahoo.com
Cc: Kathy Q<kathyquiggins@aol.com>
Subject: Re: Fwd: Rudder Facebook Post

As usual, zipperle is spinning off Accusing & Blaming others.

Kathy Quiggins innocently told me zipperle was talking of bringing marvin back. This is not a big conspiracy.

All this hate; his email calling me a liar; when, he is the one being sued by The Indiana Attorney General is totally inappropriate for a Board Director.

I would like to meet with all The Directors immediately & request zipperle show his proof I have lied about anything.

I have been libeled & harassed on every level by this man. It is in News Letters & Harbours' Stationery.

Sheila L. Rudder
502-592-4544
Sent via BlackBerry by AT&T

From: Charles Fugate <Chuck@chuckfugate.com>
Date: Wed, 13 Mar 2013 17:48:15 +0000
To: Shelia Rudder<sheilalrudder@yahoo.com>
Subject: Fwd: Rudder Facebook Post

FYI... See below

Sent from my iPhone

Begin forwarded message:
From: <kzipperle@win.net>
Date: March 13, 2013, 1:44:48 PM EDT
To: Russ Johnson <thedaylily@insightbb.com>
Cc: Charles Fugate <Chuck@chuckfugate.com>, Kathy Mathews <kathy.mathews@gmail.com>, kim davis <kimjbrewerdavis@insightbb.com>, "W.T. Roberts" <wtroberts@win.net>, Bob Ferguson <solivagant001@reagan.com>, JennaBarton <jdinelle@wescodist.com>, Fred Strohm <phila3224@bellsouth.net>, Laura Cushing <laura.cushing@insightbb.com>
Subject: Re: Rudder Facebook Post

I haven't seen Rudder's "documentation" yet, if it exists. That could certainly answer some questions. What we know at this point...

1. A pathological liar (Rudder) said she was informed by the Quigginses.
2. The Quigginses have no recollection.
3. I have no recollection.
4. Rudder claims she has evidence, but nothing to show.

I'll give Rudder credit, she's thinking on her feet. And as I reminded the Quigginses yesterday, she'll stick a knife in your back to get what she wants.

So, I guess the answer is NO, we still don't know where her info came from...

Quoting Russ Johnson <thedaylily@insightbb.com>:

Has this witch hunt ended yet ?

Russ

Sent from my iPad

On Mar 12, 2013, at 2:07 PM, Charles Fugate
<Chuck@chuckfugate.com> wrote:

FYI- since I had a feeling which direction this path was going down, I decided to call Sheila Rudder after reading Kevin's email to ask how she obtained this information.

Rudder states that the Quiggins informed her of the plan to bring Marvin onto payroll.

Take it with for what it's worth, however, Rudder states the Quiggins told her they were informed by Kevin.

I personally despise hearsay.. however, when you peel an onion back enough, there is usually truth to be found.

Kind Regards,
Chuck Fugate

From: Kathy Mathews
[mailto:kathy.mathews@gmail.com]
Sent: Tuesday, March 12, 2013 1:46 PM
To: kzipperle@win.net
Cc: kim davis; Russ Johnson; W.T. Roberts; Bob Ferguson; JennaBarton; Fred Strohm; Charles Fugate; Laura Cushing
Subject: Re: Rudder Facebook Post

I have not spoken to anyone about this issue.

On Tue, Mar 12, 2013 at 1:42 PM,
<kzipperle@win.net> wrote:
This past Saturday afternoon, Sheila Rudder posted the following:

"HOA MEMBERS, zipperle is trying to add yet another salary to our Budget? ...he wants to bring HIS personal security guard back as an additional Security Guard because he will report to him who talks to whom & will do his bidding. Documentation upon request.

Current Guards treat all residents with respect & will not do this..."

This is most likely a reference to Marvin Hoskins, and from her description, it's apparent she knows his identity. Marvin knows her pretty well, and she and he don't have much to say to each other. Obviously, she's got her other info screwed up which makes her right at

home on that website. We won't be spending anymore money although that message sells on Hatebook.

As of yesterday afternoon, no one but the Board and Laura knew about this including the security staff and even their boss, Ofc. Tom Mitchell of JPD. Obviously, Laura will have to move forward more quickly now before the word gets out to other people.

So, the question among ourselves--how did Rudder find out? It had to be one of you because Rudder and I obviously don't share anything. It wasn't Laura, I've already spoken to her. Who told Rudder or who told someone who may have told her? And why? And what the hell sort of "documentation" does she have?...KZ

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: sheilalrudder@yahoo.com
Sent: Wednesday, March 13, 2013 12:23 AM
To: Kathy Mathews; Bob Ferguson; Director Fred Strohm; Russ Johnson
Cc: Miller, Sally; Beller, Jennie; Miller, David; Kathy; Nora Strohm; Chuck Fugate
Subject: Fw: Blame & Accusation

As tax payers & dues paying Members of a non-profit HOA, we are entitled to the quiet enjoyment of our home & to know who is walking our halls & why.

...zipperle is upset I have been requesting Accountability for Legal Fees our money is being used for for months. I have that right.

This implication of Chuck is yet another example of zipperle's attempt to spin & harm our HOA Members.

It is ok for him to tell his people whatever he wants; and, ok to instigate employees to create a Hostile Environment. This problem started with his telling his plan to bring Marvin back & his inflammatory dictatorial actions against Chuck.

I merely stated the facts; now, as usual I am under attack. I would think Directors would be tired of his power control. Last week it was Paul, this week Chuck...

Hopefully, this will soon be over.

Sheila
502-592-4544
Sent via BlackBerry by AT&T

-----Original Message-----
From: sheilalrudder@yahoo.com
Date: Wed, 13 Mar 2013 02:49:24
To: Chuck Fugate<Chuck@chuckfugate.com>
Reply-To: sheilalrudder@yahoo.com
Subject: Blame & Accusation

For years, I was kevin zipperle's target as I was trying to get The Transition Committee to take care of HOA instead of Developer exiting.

Now, you are his target for attempting to do The Treasure's Fiduciary Duty.

Mrs. Quiggins told me innocently that kevin was talking about bringing Marvin back.

I stated my stand as I am entitled to do as a FEE paying HOA Member considering my personal experience.

Marvin told me he did not like how he had to treat me due to zipperle.

Marvin told a fellow HOA Member to tell me he was sorry he had to treat me as he did after he made me cry.

Marvin, knowing my family was 3 generation law enforcement, told my nephew de did not want to treat me as he had to.

Clarification: Phone numbers available upon request.

Depositions for same actions from Prior Security Guards Available.

Sorry you were attacked for my Post. It appears zipperle told Ken, he told Kathy. There should not be all this blame & accusation over something that should be Transparent.

...zipperle trying to harm & create a problem is why I believe Face Book is crucial.

Keep forging ahead & ignore the unfortunate spin...

Sheila Rudder
502-592-4544

Sent via BlackBerry by AT&T

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: sheilalrudder@yahoo.com

Sent: Monday, March 11, 2013 2:51 PM

To: Barry Gates; Louis & Louise; Don Sigmond; Doug Farnsley; dfinne4735; Linda Dornbush; Paul Ranney; Paula Roy, MD; Peter Steen; Bob Ferguson; Chuck Fugate; Helen Ryan Kindler; Andrew Wright
Cc: Miller, Sally; Beller, Jennie; Miller, David; Senator Grooms
Subject: Fw: [The Harbours... Can you believe this stuff?] Upon return from a visit with ailing parents, and...

Please, advise your thoughts...

Sent via BlackBerry by AT&T

From: sheilalrudder@yahoo.com

Date: Mon, 11 Mar 2013 17:42:45 +0000

To: Reply to

Comment<g+4lbsb3yj000zg51pv8c4003t0dh0tf1q000zg4j8qi062ap46@groups.facebook.com>

ReplyTo: sheilalrudder@yahoo.com

Subject: Re: [The Harbours... Can you believe this stuff?] Upon return from a visit with ailing parents, and...

Nora & others,

I advise we withdraw Derivative & ask for immediate dismissal of H0A Attorney Dawn Elston as Harbours Attorney.

Get a representative from each floor to advise their Floor of Building Conditions & Law Suits ...

Suggestions ?

- 11 Kathy Bupp
 - 10 Pete Gerstle
 - 9 Sheila Rudder
 - 8 Bob Ferguson
 - 7 Louis Barnwasser
 - 6 Chuck Fugate
 - 5 Nora Strohm
 - 4 Debbie Pullen
 - 3 Betty Haley
- Town Homes Paul Ranney

Pete is willing to take pictures of Building Conditions & we will document facts of Law Suits that have greatly harmed our Homes & Investment in news letter form to show proof to our fellow Owners the severe Jeopardy our H0A is currently in...

Each Floor Representative will educate Owners on their floor how we can stop our Community decline & put our money to work for our H0A's Financial Health & Safety.

Let's get organized & get this done. Call me to coordinate.

Sheila
502-592-4544
Sent via BlackBerry by AT&T

From: "Nora Strohm" <notification+zj4o4ft64yz9@facebookmail.com>
Date: Mon, 11 Mar 2013 10:03:09 -0700
To: The Harbours... Can you believe this stuff?<167624100012422@groups.facebook.com>
ReplyTo: Reply to Comment
<g+41bsb3yj000zg51pv8c4003t0dh0tflq000zg4j8qi062ap46@groups.facebook.com>
Subject: [The Harbours... Can you believe this stuff?]

Upon return from a visit with ailing parents, and...

Nora Strohm posted in The Harbours... Can you believe this stuff?

Nora Strohm
12:03pm Mar 11
Upon return from a visit with ailing parents, and subsequent perusal of the recently published Harbours Newsletter.....my thoughts:

REGARDING THE DERIVATIVE SUIT.....It is my understanding that this suit has been inactive since being initiated. The only activity has been the filing of motions by HOA Attorney Dawn Elston as follows:

- 09/20/2012 Motion for Change of Venue from the Judge
- 10/05/2012 Motion for Enlargement of Time

To my knowledge (Clark County Court Records search), there has been no other action initiated by the Derivative Suit petitioners and their legal representatives in this matter. It has been allowed to sit untouched for six months.

Indiana Non-Profit Statute IC 23-17-12-13 Removal (of a Board Director) By Court Order..... states that if members commence a proceeding under this Statute, the corporation (our HOA) "SHALL BE MADE A PARTY DEFENDANT". I view this Derivative Suit to be merely an affirmation to the Courts that removal of a Board Member is being sought by these homeowner petitioners.... as an outcome of other court proceedings that are ongoing.....i.e. the active AG suit against the original 3 BOD Directors.

With no action prompted by these Derivative Suit petitioners and/or their attorneys in the past six months, I am astounded that Philadelphia Insurance would take the initiative to COMBINE THIS INACTIVE DERIVATIVE SUIT with the VERY ACTIVE HIGH-PROFILE STATE OF INDIANA AG SUIT AGAINST THE 3 DIRECTORS. Their combination of these suits into one claim has only served to entrench our HOA Business and current Board Members in the AG action.....to what purpose? I believe this combination into one claim has prompted the use of our HOA Directors and Officers Insurance, HOA Attorney

Dawn Elston, and HOA resources.....solely to the benefit of the three Board Directors named in the original indictment.....and under the guise of defending the HOA.

This combination into one claim will undoubtedly damage our ability to acquire reasonably priced HOA Master Policy and D&O insurances in the future. More to follow.....

[View Post on Facebook](#) · [Edit Email Settings](#) · [Reply to this email to add a comment.](#)

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

From: Kathy Bupp <kathybupp1@yahoo.com>

Sent: Monday, March 11, 2013 3:50 AM

To: Miller, Sally; Beller, Jennie

I would keep this string of emails for any of the opponents of HB1084. This is just one example why the bill is so important for homeowners stuck under the control of these types who think they have an exclusive right to dictate the terms of every action taken concerning the welfare of the HOA. As previously stated, there is NOTHING that should be kept from the other members of the association. Literally everything that's clandestine is kept that way for a reason. There is a difference between protecting sensitive information and general information concerning the other members of the association. If they adapted a transparent approach of communication they would eliminate most of their problems. There will always be "know-it-all do gooders" in every association. They would have fewer opportunities to fuel their craziness if everyone had access to the same information.

I have found that when people want to keep their work protected from scrutiny, it's generally to conceal their incompetence. The opponents of the bill that spoke at the hearing last week aren't addressing the "real" issue by focusing on "how much extra work" there would be and how "costly" it could become. They were the best example of why the bill is so important. I respect a person being dedicated as a volunteer to any given area of involvement and applaud an effort to be informed. However when their "expertise" contributes to the detriment of those they are serving then there has to be a "stop" in place to realign the management and leadership styles of everyone driving the bus. If the opponents of the bill ever found themselves on the other side of the fence they'd be the first ones knocking your door down to get help.

We are living in a different world with different rules. You can't do business on a handshake and you can't assume everyone will do the right thing. It's an unfortunate consequence of the abusers, the users and opportunists that have skewed the way we interact with one another. In a perfect world there wouldn't be a need for an agency of authority to intervene.

I have put together some of my ideas that I would like to be considered in any future conversations about the management of HOA's. I am putting them together in an organized fashion to send to you soon. However, one of my ideas is to differentiate "types" of property governed by Homeowner's Associations. A patio home village is different than a large neighborhood home development that maintains a clubhouse, a pool and common way landscaping, and both are completely different from a horizontal property regime. There are real concerns for homeowner's protection at every level and I suspect that as the economy drives the population to these community type options for housing the issues are going to be more pervasive.

In closing, could you please give me an indication of sorts as to whether there is already an active Federal investigation into the questionable mortgages that have been included in your case. I don't want to spend time

getting it all together to take to the Federal prosecutor if it's already being handled. The article that I read regarding the case I mentioned in my last email states that "According to court records, between October 22,2010 and December 31, 2010, the defendants caused fraudulent loans to be written in the amount of \$118,000." That particular portion of the suit was in regard to automobile loans, but it leads me to believe that the financial threshold doesn't have to exceed a million plus to warrant their prosecutable interest.

Also, the mayor called me on Friday and wants me to sit on the building and planning board for the city. I'm attending an annual Republican Dinner tomorrow night and told him I would discuss it with him there. The timing is curious since I had just been in that department that same day looking for the information on the resolution of the stop work order permit that was put on the wall between 1103/1104. The mayor's office is right in front of the building commission office and I had planned to stop by his office to say hello but I was running short on time and knew I would get sidetracked if I did. Anyway, I thought I'd share that with you. I'll let you know how that goes.

Have a great week!

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: Kathy Bupp <kathybupp1@yahoo.com>
Sent: Saturday, March 09, 2013 10:48 AM
To: Beller, Jennie; Miller, Sally
Subject: Re: Maintenance Plan Proposal

This is from Mr. Kathy Quiggins. They're a matched set.

On Mar 8, 2013, at 5:39 PM, Kenquiggins@aol.com wrote:

From: Kenquiggins@aol.com
To: blackdodgeviper@insightbb.com, laura.cushing@insightbb.com, solivagant001@reagan.com, kzipperle@win.net, thedaylily@insightbb.com, kimjbrewerdavis@insightbb.com, kathymathews@gmail.com, pagetwo@bellsouth.net
Sent: 3/8/2013 5:00:01 P.M. Eastern Standard Time
Subj: Fwd: Maintenance Plan Proposal

Paul and everyone else that was copied on this E-Mail. Number one we have a GREAT Maintenance Supervisor By the Name of [maintenance manager] who knows more about this building than you or anyone else will ever know. Plus he has always had Kevin Zipperle helping him to get to the real problems that we have. This building is not falling apart. And it is up to our Maintenance Supervisor (Who has been here since this building was constructed) to come up with a Maintenance plan for his people on a daily basis. Not some committee like the Building and Grounds that may meet every so often. The building and Grounds committee comes up with what MAJOR Maintenance problems need to be addressed and then they report that to the Board of Directors who then has to vote on what gets done when, where and at what cost. NOBODY on the Building and Grounds Committee has any LAST say on anything because this is a community not a dictatorship. It has been working fine up to this point and I do not see that we need to change the way it is done. It's not falling apart. And like we ALL knew before you came on the committee we have the Reserve Study to somewhat guide us on what may have to be done and at what cost and when. It is not 100% but at least it is a guide.

From: blackdodgeviper@insightbb.com
To: laura.cushing@insightbb.com, solivagant001@reagan.com, kenquiggins@aol.com, kzipperle@win.net, thedaylily@insightbb.com, kimjbrewerdavis@insightbb.com, kathy.mathews@gmail.com, pagetwo@bellsouth.net
Sent: 3/4/2013 9:53:26 A.M. Eastern Standard Time
Subj: Re: Maintenance Plan Proposal

It has been over a week since I first discussed the need to develop a viable maintenance plan for the HOA. In that time I have heard from only one individual regarding the merits of my proposal.

What am I to conclude?

The issue is unworthy of comment?

You are all digesting the previous email and are formulating a response?

I didn't volunteer to serve on the buildings and grounds committee to attend meetings discussing the status quo, which obviously hasn't produced an efficient use of our employees efforts nor our fellow homeowners money.

I have the experience, knowledge and ability to help this HOA create the management tools to required maintain this facility -

- Develop an Inspection Plan
- Develop a Inspection Log
- Develop a Preventative Maintenance Plan

It is my observation that the past and current B&G members believe that the "Capital Reserve Study" is a maintenance managent plan of some sort and use it for that purpose. It is not...

In a normal plan it is one part, that is used in conjunction with the three listed above to manage a facility. Used alone as has been done here, it is a recipe for failure and unnecessary expense to all.

I would appreciate some sort of response from you elected board members. I am not opposed to considering others ideas on how to professionally maintain the facility. However I don't believe that your fellow homeowners who elected you expect you to "do nothing".

If my services are not needed or are unwelcome I will be happy to resign. I don't wish for my reputation to be diminished by serving on a committee doing the same thing that got us to where we are today.

Who will be the first to add to the dialog? Someone, anyone?

Respectfully,
Paul Ranney
618TH

From: "Paul Ranney" <blackdodgeviper@insightbb.com>
To: "laura cushing" <laura.cushing@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "kenquiggins" <kenquiggins@aol.com>, "kevin zipperle" <kzipperle@win.net>, "thedaylily" <thedaylily@insightbb.com>
Sent: Tuesday, February 26, 2013 7:28:39 AM
Subject: Maintenance Plan Proposal

HARBOURS MAINTENANCE PLAN -

I previously discussed the fact that we don't have a useable maintenance plan. This results in poor management of maintenance personnel and increased costs to the HOA.

PROPOSAL -

A Maintenance Plan should be created using the Capital Reserve Study as it's controlling document. Most line items in the study can be used as the

basis for creating Preventative Maintenance Tasks. I propose that we take up this task in the B&G committee ASAP.

EXAMPLE -

2013 Budgeted Line Item of \$38,029 for Hallway Painting: Laura can create a PM task of daily painting during the winter months to be performed by our staff until this task is completed. Other PM tasks will be created for outdoor work in the summer such as Fence Painting. Most line items in our Capital Reserve can be accomplished in this manner. Indoor work in the winter, outdoor tasks in the summer. Some of course will still be contracted out where we don't have the skills etc.

Necessary Changes -

Our maintenance staff should no longer perform "service calls" for residents. They should only respond to calls of an "emergency nature" or one that compromises another unit (i.e. leaks etc.). Our staffs time should be devoted primarily to the PM tasks identified in our daily maintenance plan. All homeowners can contract with whomever they wish to repair their leaky faucets, change filters etc.

BENEFITS -

By having our staff devote 90% of their time on our Capital Reserve tasks we can better control their time and reduce the HOA's costs. Since they are already funded as full time employees in the annual budget, most of the costs identified in the reserve study (i.e. \$38,000 for hallway painting) will not be required since this will be done as a daily task of our maintenance personnel rather than contracted out. Once implemented, I believe that we will see a greatly reduced need for the money currently charged homeowners to fund the Capital Reserve Fund and we can proceed to identify and reduce annual fees substantially. We will also have the benefit of our employees not being interrupted during a their normal days work.

Paul Ranney
618TH

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: sheilalrudder@yahoo.com

Sent: Thursday, March 07, 2013 11:28 AM

To: Miller, Sally; Beller, Jennie; Miller, David

Subject: State Government

It was interesting seeing our State Senators at work on Monday.

Thank you for the Professional Courtesy you showed Mrs. Bupp & me.

Interesting, my friend is The Secretary of the Community Association Institute Chapter in Louisville. She was just telling me Scott Tanner & Kevin Zipperle are Communicating.

Zipperle attempted to get in with her but she had his agenda from watching what he did to me for years at The Harbours ...

Respectfully,
Sheila L. Rudder

Sent via BlackBerry by AT&T

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: Kathy Bupp <kathybupp1@yahoo.com>
Sent: Wednesday, March 06, 2013 8:48 PM
To: Beller, Jennie; Miller, Sally
Subject: Fwd: Re:

Sent from my iPad

Begin forwarded message:

From: Marty Haley <patokapirate@gmail.com>
Date: March 6, 2013, 12:09:46 PM EST
To: Kathy Bupp <kathybupp1@yahoo.com>
Subject: Re:

I went to the city building inspectors office to report the violation. Second floor at the quadrangle city hall building. I have no evidence or follow up information to support anything related to the wall or a permit to remove it. You can follow up with them for further information.

On Wed, Mar 6, 2013 at 11:56 AM, Kathy Bupp <kathybupp1@yahoo.com> wrote:

Do you know what happened to the stop work order posted on 1104? How did the city resolve that? Do you know if they typically file a report that records how they resolved the matter? Where do you think all the CO's are kept for each unit? Is it a city or county dept. Do you know anyone at that office? What I'm looking for specifically is the building and fire inspection records for 1104. I need to know where I can find those records?

Sent from my iPad

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: Kathy Bupp <kathybupp1@yahoo.com>
Sent: Wednesday, March 06, 2013 8:48 PM
To: Miller, Sally; Beller, Jennie
Subject: Fwd: Mortgage Fraud

Sent from my iPad

Begin forwarded message:
From: Marty Haley <patokapirate@gmail.com>
Date: March 6, 2013, 12:27:40 PM EST
To: Kathy Kennedy <kathybupp1@yahoo.com>
Subject: Fwd: Mortgage Fraud

Kathy, here is a message I sent to the HUD mortgage fraud hotline. I had initially reported this information to the FBI on their hotline and they responded with the suggestion to contact HUD.

----- Forwarded message -----
From: Marty Haley <patokapirate@gmail.com>
Date: Fri, Mar 1, 2013 at 2:26 PM
Subject: Mortgage Fraud
To: hotline@hudoig.gov

My name is Marty Haley. I am a resident of 1 Riverpointe Plaza #503, Jeffersonville, IN, 47130. Phone (812) 989-7873. The building I reside in is an 11 floor condo building consisting of about 160 units. The information involves units 1103 and 1104. A short sale to board officers of this building Kevin Zipperle and Mary Lou Trautwein. As well as fraudulent documents signed by these two in executing a short sale and subsequent mortgages of these units.

The information below was reported by me to the FBI through a link on their web site. In their email response, the individual receiving my submission, sent me a link which brought me to this site more specific to the nature of mortgage fraud.

Basically, the nature of the fraud involves Kevin Zipperle purchasing unit 1103 in a foreclosure short sale as a stand alone unit. For a price far below the true market value. This was possible because a sub standard wall was constructed between units 1103 and 1104 to give the illusion these were two separate units. They had separate mortgages at the time they were combined, but only one functioning kitchen. Kevin intended to purchase both of them below market value for the luxurious combination. Then remove the wall.

Mary Lou Trautwein was the eventual purchaser of 1104. Purchase agreements for 1103 and 1104 show both Kevin and Mary Lou agreed to reside in their respective single units and they were mortgaged as stand alone units. It should be noted Kevin Zipperle is married to Debbie Zipperle, who may be the actual deed holder of 1103 . Kevin tries desperately to maintain arms length on his many shady deals

while throwing others under the bus. Mary Lou, while widowed dates another board member here W.T. Roberts.

Between the short sale shenanigans and fraudulent mortgage documents signed by the pair to perpetuate the ruse this combination unit was two separate homes, I think you could build a case. I attempted to attach some photos documenting the above statements.

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: Kathy Bupp <kathybupp1@yahoo.com>

Sent: Wednesday, March 06, 2013 8:47 PM

To: Beller, Jennie; Miller, Sally

Hello ladies

I want to ask you a few questions regarding a new investigative project that I want to research. After our conversation regarding the prospects of a county prosecutor filing criminal charges against our friends, I started thinking about identifying the highest level criminal offense that wouldn't involve the county prosecutor since that appears to be a speculative and uncertain prospect. I'm guessing you are aware of the case of a Jeffersonville man recently convicted of mortgage fraud. Mark Hack is one of 5 or 6 that begin serving their sentences in a couple of weeks. He jumped on my radar when I discovered that he lived at the Harbours during the time these Mortgages were written. I went to the city today to find out how the stop work order that the city put up on that temporary wall was resolved. I spoke with Larry Wallace and he told me that he spoke with Kevin, who I found out told him he didn't know anything about that wall. Larry also said that you requested the information and he sent it to you.

Here's my question. I was going to start running down the closing documents filed by the mortgage company on those mortgages but I don't want to invest time in something that's already is being investigated. Marty Haley sent information to an FBI hotline who then advised him to send the info to a HUD hotline. I will forward those to you in the event that you did not have a copy. Violations of this nature are federal crimes. With the local conviction we know that the federal prosecutor will take these allegations seriously and prosecute, but I'm not sure if he will be interested in another mortgage fraud case if it doesn't pass the financial threshold that would make it worthwhile to him. My question, is this line of investigation already being pursued by someone at the federal level? Or is this information part of your investigation? The other concern....I know we spoke about the developers involvement at the onset. You said early on that you didn't want to reach back to the developer for the civil case. I understand the merit of that in terms of financial recovery, but do you intend to take his deposition or call him as a witness with full immunity from liability for his cooperation and testimony.

The ball started in his court in terms of culpability with Kevin, Mary Lou, Sharon and Frank Prell. Are you planning to get a deposition from him or are you going to subpoena him to testify? It seems like he is a main cog in the wheel. Will he be called as a witness for the State? (Not for financial liability but for his testimony to support the transactions that took place in 2006. I don't want to minimize the complexity of the case by my simplistic understanding of how this works but is there a reason why he would not be a big part of your case? I know you aren't obligated in any way to explain it to me but if you could point me to a reference resource that I can read I would appreciate it. I just want to clarify for your benefit that all my communication with you is just between YOU and ME!

Sheila is a well intended lady that is often misunderstood because she always walks around with her foot in her mouth. She interjects herself into too many issues that don't concern her and I've learned to love her at arms length. I never want my research and information to be compromised because its wagging its way through the building. I want to start putting together information to provide to the federal prosecutor to pursue the mortgage fraud violations. If there is an easy avenue to indictment this looks like this is it. Again, its my simplistic take on it.

If you feel it is within an acceptable amount of professional and legal distance from your case, I'd really appreciate any guidance or advise on moving forward. As always it was delightful to spend time with you on Monday. No matter how the case plays out, I will always be grateful for the opportunity to have met you. If you can't comment at all will you respond accordingly so that I know that you got this and I can move on.

Thanks for everything!!!!

Sent from my iPad

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: Kathy Bupp <kathybuppl@yahoo.com>
Sent: Tuesday, March 05, 2013 5:32 PM
To: Beller, Jennie; Miller, Sally
Subject: Fwd: Maintenance Plan Proposal

Sent from my iPad

Begin forwarded message:
From: solivagant001@reagan.com
Date: March 4, 2013, 11:07:23 PM EST
To: "Kathy Bupp" <kathybuppl@yahoo.com>
Subject: Re: Maintenance Plan Proposal
Wow! This sounds like it was written by Ayn Rand. I can't wait to read Chapter 2.

-----Original Message-----

From: "Kathy Bupp" <kathybuppl@yahoo.com>
Sent: Monday, March 4, 2013 10:17pm
To: "Paul Ranney" <blackdodgeviper@insightbb.com>
Cc: "kzipperle@win.net" <kzipperle@win.net>, "laura cushing" <laura.cushing@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "kenquiggins" <kenquiggins@aol.com>, "thedaylily" <thedaylily@insightbb.com>, "kimjbrewerdavis" <kimjbrewerdavis@insightbb.com>, "Kathy Mathews" <kathy.mathews@gmail.com>, "Phila3224@bellsouth.net" <phila3224@bellsouth.net>, "jdinelle@wesco.com" <jdinelle@wesco.com>
Subject: Re: Maintenance Plan Proposal

With so many pressing concerns it seems that the opportunity to delegate to a competent man such as Paul, would be welcomed and encouraged. Would you rather have [maintenance manager] wait and try to find something to keep himself busy until you can get around to it. It is foolish to assume that Paul's intention is to exclude [maintenance manager] from the work that clearly needs to be done. However it is important to remember that all of the employees serve at the will of their employer. [Maintenance manager] and his crew work for all the contributing members of the association. The machine works best when all the wheels are rolling in the same direction. It is counterproductive to purposely take the thing apart and leave all the pieces lying on the floor.

Kevin needs to understand that he does NOT have the exclusive responsibility of delegating work and deciding who what when where and why of the massive task of managing the building and grounds committee. It is obvious he has failed miserably at accomplishing anything constructive or positive on his watch. Discussion and digestion of the same old tired, go nowhere do nothing plan of action is over. Everyone agrees that DOING SOMETHING is better than waiting for the urgent to dictate what needs to be done next. This is not brain surgery and you are not a surgeon. KEVIN ZIPPERLE ...GET OUT OF THE WAY!!! Your contribution to this Association

will forever bear the scourges of your self serving, opportunistic destruction of a community that has been lulled into complacency while you manipulated just about everything you could get your hands on. Some see you as a tireless worker willing to devote ALL your time and attention to endless hours of whatever it takes. The fox is in the hen house, the carpet baggers are in the south, Capone is in your bank and its all wrapped up with a nice little bow of trust and sadly for some, a day of disappointment and heartache is looming right around the corner.

Perhaps you began with good intentions but the lure of power and greed have consumed the best part of you. A community is best when all members are healthy and "invested". This a place called home, a safe place at the end of the day. All should benefit by the contribution of who have something of value to contribute. By holding on with a unyielding fist you rob others of the opportunity to take the best of who they are and fold it into the tapestry of vibrant community. We are crippled by a phantom demon that won't allow success of any kind if its source cannot gather power and pride to itself. Nobody wants this.....nobody wins and a cloud of discontent invades the peaceful haven of our homes. Everyone is weary of the games.

Every human being deserves courtesy and respect. Replace an attitude of "tolerating" with an energizing fluid spirit of "celebrating"

Thus Sayeth Pollyanna and the purveyors of a kinder and gentler community.

Sent from my iPad

On Mar 4, 2013, at 6:09 PM, Paul Ranney <blackdodgeviper@insightbb.com> wrote:

Kevin.... I did not sign up for a secret society. I see no reason that a properly informed board shouldn't be allowed to "see how the sausage is made".

Our board is made up of intelligent individuals who are not necessarily maintenance professionals. All the better for them to understand the issues we ask them to vote on if they can read all the considerations made developing them. I understand this stuff.... To me it's easy, and I don't mind the board "piggybacking" on my knowledge in order to keep themselves informed of the difficult decisions we ask them to make.

Any board member who doesn't wish to remain informed can merely email me and I will remove them from any further discussion I have on these issues.

As far as your participation....that is your decision. It will not keep me from corresponding with other committee members and directors on the desperate need to save the physical plant that we all call home.

Regards, Paul

Sent from my iPad

On Mar 4, 2013, at 4:36 PM, kzipperle@win.net wrote:

There was no sarcasm. And there's no need for the Board to be in the middle of B&G matters that haven't yet been resolved by the B&G Committee itself.

If we follow that, this will be the last of these emails involving the Board, and the next one will be among B&G members which is where this topic started. Regardless, it will be MY last email to the Board in this thread.

I have separately communicated with Paul, Laura, and [maintenance manager] (thru Laura) on the path I'd like for them to follow at this juncture. If/when this needs Board review, I'll advise Russ and the Board...KZ

Quoting Paul Ranney
<blackdodgeviper@insightbb.com>:

Obviously there was no deadline..... No need to start with sarcasm.

From some of your statements here I can see that you still don't know how, why or the need for a maintenance plan. Hearing from the gentleman that is preparing a "budget document" the "capital reserve study" has very little value to the proper implementation/creation of a PM plan. As I pointed out it is just a part of the plan....a small part. As to whether or not this is a pressing need..."just look around here". Your eyes will tell you what a proper inspection plan (which we don't have) would be SCREAMING AT YOU.

As far as emailing [maintenance manager], I asked and he told me he doesn't use email. I had also stated that I had consulted with him in diagnosing our maintenance management plans shortcomings. I certainly agree that he will be a valuable resource for info to include in the "inspections" section of any plan. However it has been my experience in industry not to include the workforce in the preparation of the "management part" of the plan. That is because determining the frequencies/adequacies of inspections and workload can be counterproductive.

Thanks for the response, this is exactly the dialog I was looking for. I don't see the need to wait for scheduled meetings to discuss pressing issues.

One more thing. If we had a proper PM Maintenance Plan your observation that we didn't have a property manager for a period of time would be moot. The plan stands alone and needs no input from any one individual to maintain the facility.

Paul

Sent from my iPad

On Mar 4, 2013, at 2:37 PM,
kzipperle@win.net wrote:

I'm sorry, I didn't realize I had a one-week deadline to respond...

None of this should be on a Board agenda until it's been read, digested, and agreed, if that happens, by the B&G Committee. By Paul's own admission--and apparent frustration--that hasn't happened. I'm not apologizing for that because, as I said, I didn't realize there was a deadline.

[Maintenance manager] will have a major input to anything we do as far as maintenance is concerned. He's worked here since this building was constructed, through multiple managers and changes in control/ownership. He has more credibility as far as what we need and can accomplish than any one homeowner. And I don't see [maintenance manager]'s name anywhere on this distribution or on any other communication that has come my way. In a word, that's shortsighted.

Mike Davidson, our Reserve Study specialist, visited the property a couple of weeks ago, and I'll be interested to hear his comments when he summarizes them. I'm not expecting good news because we have been operating without a qualified FULL time property manager for the better part of two years now. But I will certainly listen to what he has to say as will I hope the rest of you.

I appreciate everyone's comments, but this is one of many priorities here at the moment. And I don't particularly see it as a pressing one. Just my two cents based on what I see and without having met the 'deadline'...KZ

Quoting Paul Ranney <blackdodgeviper@insightbb.com>:

It has been over a week since I first discussed the need to develop a viable maintenance plan for the HOA. In that time I have heard from only one individual regarding the merits of my proposal.

What am I to conclude?

The issue is unworthy of comment?

You are all digesting the previous email and are formulating a response?

I didn't volunteer to serve on the buildings and grounds committee to attend meetings discussing the status quo, which obviously hasn't produced an efficient use of our employees efforts nor our fellow homeowners money.

I have the experience, knowledge and ability to help this HOA create the management tools to required maintain this facility -

- Develop an Inspection Plan
- Develop a Inspection Log
- Develop a Preventative Maintenance Plan

It is my observation that the past and current B&G members believe that the "Capital Reserve Study" is a maintenance managment plan of some sort and use it for that purpose. It is not...

In a normal plan it is one part, that is used in conjunction with the three listed above to manage a facility. Used alone as has been done here, it is a recipe for failure and unnecessary expense to all.

I would appreciate some sort of response from you elected board members. I am not opposed to considering others ideas on how to professionally maintain the facility. However I don't believe that your fellow homeowners who elected you expect you to "do nothing".

If my services are not needed or are unwelcome I will be happy to resign. I don't wish for my reputation to be diminished by serving on a committee doing the same thing that got us to where we are today.

Who will be the first to add to the dialog? Someone, anyone?

Respectfully,
Paul Ranney
618TH

From: "Paul Ranney" <blackdodgeviper@insightbb.com>
To: "laura cushing" <laura.cushing@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "kenquiggins" <kenquiggins@aol.com>, "kevin zipperle" <kzipperle@win.net>, "thedaylily" <thedaylily@insightbb.com>
Sent: Tuesday, February 26, 2013 7:28:39 AM
Subject: Maintenance Plan Proposal

HARBOURS MAINTENANCE PLAN -

I previously discussed the fact that we don't have a useable maintenance plan. This results in poor management of maintenance personnel and increased costs to the HOA.

PROPOSAL -

A Maintenance Plan should be created using the Capital Reserve Study as it's controlling document. Most line items in the study can be used as the basis for creating Preventative Maintenance Tasks. I propose that we take up this task in the B&G committee ASAP.

EXAMPLE -

2013 Budgeted Line Item of \$38,029 for Hallway Painting: Laura can create a PM task of daily painting during the winter months to be performed by our staff until this task is completed. Other PM tasks will be created for outdoor work in the summer such as Fence Painting. Most line items in our

Capital Reserve can be accomplished in this manner. Indoor work in the winter, outdoor tasks in the summer. Some of course will still be contracted out where we don't have the skills etc.

Necessary Changes -

Our maintenance staff should no longer perform "service calls" for residents. They should only respond to calls of an "emergency nature" or one that compromises another unit (i.e. leaks etc.). Our staffs time should be devoted primarily to the PM tasks identified in our daily maintenance plan. All homeowners can contract with whomever they wish to repair their leaky faucets, change filters etc.

BENEFITS -

By having our staff devote 90% of their time on our Capital Reserve tasks we can better control their time and reduce the HOA's costs. Since they are already funded as full time employees in the annual budget, most of the costs identified in the reserve study (i.e. \$38,000 for hallway painting) will not be required since this will be done as a daily task of our maintenance personnel rather than contracted out. Once implemented, I believe that we will see a greatly reduced need for the money currently charged homeowners to fund the Capital Reserve Fund and we can proceed to identify and reduce annual fees substantially. We will also have the benefit of our employees not being interrupted during a their normal days work.

Paul Ranney
618TH

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: Kathy Bupp <kathybupp1@yahoo.com>
Sent: Tuesday, March 05, 2013 5:31 PM
To: Beller, Jennie; Miller, Sally
Subject: Fwd: Maintenance Plan Proposal

Sent from my iPad

Begin forwarded message:

From: Kathy Bupp <kathybupp1@yahoo.com>
Date: March 5, 2013, 2:14:05 AM EST
To: "laura.cushing@insightbb.com" <laura.cushing@insightbb.com>
Cc: Kevin Zipperle <kzipperle@win.net>, Paul Ranney <blackdodgeviper@insightbb.com>, Bob Ferguson <solivagant001@reagan.com>, kenquiggins <kenquiggins@aol.com>, Russ Johnson <thedaylily@insightbb.com>, Board Member Kim Davis <kimjbrewerdavis@insightbb.com>, Kathy Mathews-email <kathy.mathews@gmail.com>, Fred Strohm <phila3224@bellsouth.net>, "jdinelle@wesco.com" <jdinelle@wesco.com>
Subject: Re: Maintenance Plan Proposal

See, now this is where you are taking this as a criticism of your performance when in fact it doesn't have anything to do with you and how you are doing your job. In fact, this doesn't have anything to do with you at all. It is however disconcerting that you trivialize Paul's efforts. Are things really working fine and "rolling along fine" as you say? If all of this is already in place, why does Paul's plan have a more organized and proactive energy about it? It's refreshing that there is someone with an interest in raising the bar from "just fine" to a standard of excellence and efficiency. This is certainly not a "major blow up" by any means. We've had some of those and I promise you, you'd know the difference! I'm guessing you must have gotten a late night call alerting you to what "he" is "all worked up about". Step back a minute and try to make an impartial assessment from Paul's point of view. Why must his initiative be equated with an implied criticism of someone else's performance. It felt awkwardly uncomfortable to downplay his input. I was expecting something more like, "Paul, thanks for all the hard work and effort you've put into preparing a viable tool that will help us facilitate the goals we all hope to accomplish this year. It's nice to know that we can count on you and the expertise you bring to a cooperative effort to move forward. I like the ways you've identified three specific areas where we can become more efficient in utilizing our resources to focus on tangible improvements".

Instead, the reaction has been very, "who do you think you are, "Mr. Know It All," Who does he think he is, "thanks but no thanks" response to Paul Ranney's input. It's unprofessional and counterproductive to building an "invested" viable community. That's it...nothing more!

Sent from my iPad

On Mar 4, 2013, at 10:39 PM, "Laura Cushing" <laura.cushing@insightbb.com> wrote:

OMG, really! What is this all about? A preventative maintenance plan and a maintenance log, all of which are in place or in the works. Give it a rest, please. Allow us to do our jobs, things are working fine and rolling along fine. Most of this is already in place or in process, so I'm not sure what the major blow up is about, If there are suggestions, pass them my way, Ideas for improvement, welcomed, end of story.

Regards, have a nice night

Laura

Laura Cushing

Sent on the Sprint® Now Network from my BlackBerry®

-----Original Message-----

From: kzipperle@win.net

Date: Mon, 04 Mar 2013 22:25:15

To: Kathy Bupp<kathybuppl@yahoo.com>

Cc: Paul Ranney<blackdodgeviper@insightbb.com>; laura
cushing<laura.cushing@insightbb.com>; Bob

Ferguson<solivagant001@reagan.com>; kenquiggins<kenquiggins@aol.com>;

thedaylily<thedaylily@insightbb.com>;

kimjbrewerdavis<kimjbrewerdavis@insightbb.com>; Kathy

Mathews<kathy.mathews@gmail.com>;

Phila3224@bellsouth.net<phila3224@bellsouth.net>;

jdinelle@wesco.com<jdinelle@wesco.com>

Subject: Re: Maintenance Plan Proposal

Kathy, thanks for the unlicensed psychoanalysis.

Paul, anyone else on your email distributions that we should know about?

Quoting Kathy Bupp <kathybuppl@yahoo.com>:

With so many pressing concerns it seems that the opportunity to delegate to a competent man such as Paul, would be welcomed and encouraged. Would you rather have [maintenance manager] wait and try to find something to keep himself busy until you can get around to it. It is foolish to assume that Paul's intention is to exclude [maintenance manager] from the work that clearly needs to be done. However it is important to remember that all of the employees serve at the will of their employer. [Maintenance manager] and his crew work for all the contributing members of the association. The machine works best when all the wheels are rolling in the same direction. It is counterproductive to purposely take the thing apart and leave all the pieces lying on the floor.

Kevin needs to understand that he does NOT have the exclusive responsibility of delegating work and deciding who what when where and why of the massive task of managing the building and grounds committee. It is

obvious he has failed miserably at accomplishing anything constructive or positive on his watch. Discussion and digestion of the same old tired, go nowhere do nothing plan of action is over. Everyone agrees that DOING SOMETHING is better than waiting for the urgent to dictate what needs to be done next. This is not brain surgery and you are not a surgeon. KEVIN ZIPPERLE...GET OUT OF THE WAY!!! Your contribution to this Association will forever bear the scourges of your self serving, opportunistic destruction of a community that has been lulled into complacency while you manipulated just about everything you could get your hands on. Some see you as a tireless worker willing to devote ALL your time and attention to endless hours of whatever it takes. The fox is in the hen house, the carpet baggers are in the south, Capone is in your bank and its all wrapped up with a nice little bow of trust and sadly for some, a day of disappointment and heartache is looming right around the corner.

Perhaps you began with good intentions but the lure of power and greed have consumed the best part of you. A community is best when all members are healthy and "invested". This a place called home, a safe place at the end of the day. All should benefit by the contribution of who have something of value to contribute. By holding on with a unyielding fist you rob others of the opportunity to take the best of who they are and fold it into the tapestry of vibrant community. We are crippled by a phantom demon that won't allow success of any kind if its source can not gather power and pride to itself. Nobody wants this.....nobody wins and a cloud of discontent invades the peaceful haven of our homes. Everyone is weary of the games.

Every human being deserves courtesy and respect. Replace an attitude of "tolerating" with an energizing fluid spirit of "celebrating"

Thus Sayeth Pollyanna and the purveyors of a kinder and gentler community.

Sent from my iPad

On Mar 4, 2013, at 6:09 PM, Paul Ranney
<blackdodgeviper@insightbb.com> wrote:

Kevin.... I did not sign up for a secret society. I see no reason that a properly informed board shouldn't be allowed to "see how the sausage is made".

Our board is made up of intelligent individuals who are not necessarily maintenance professionals. All the better for them to understand the issues we ask them to vote on if they can read all the considerations made developing them. I understand this stuff.... To me it's easy, and I don't mind the board "piggybacking" on my knowledge in order to keep themselves informed of the difficult decisions we ask them to make.

Any board member who doesn't wish to remain informed can merely email me and I will remove them from any further discussion I have on these issues.

As far as your participation....that is your decision. It will not keep me from corresponding with other committee members and directors on the desperate need to save the physical plant that we all call home.

Regards, Paul

Sent from my iPad

On Mar 4, 2013, at 4:36 PM, kzipperle@win.net wrote:

There was no sarcasm. And there's no need for the Board to be in the middle of B&G matters that haven't yet been resolved by the B&G Committee itself.

If we follow that, this will be the last of these emails involving the Board, and the next one will be among B&G members which is where this topic started. Regardless, it will be MY last email to the Board in this thread.

I have separately communicated with Paul, Laura, and [maintenance manager] (thru Laura) on the path I'd like for them to follow at this juncture. If/when this needs Board review, I'll advise Russ and the Board...KZ

Quoting Paul Ranney
<blackdodgeviper@insightbb.com>:

Obviously there was no deadline..... No need to start with sarcasm.

From some of your statements here I can see that you still don't know how, why or the need for a maintenance plan. Hearing from the gentleman that is preparing a "budget document" the "capital reserve study" has very little value to the proper implementation/creation of a PM plan. As I pointed out it is just a part of the plan....a small part. As to whether or not this is a pressing need..."just look around here". Your eyes will tell you what a proper inspection plan (which we don't have) would be SCREAMING AT YOU.

As far as emailing [maintenance manager], I asked and he told me he doesn't use email. I had also stated that I had consulted with him in diagnosing our maintenance management plans shortcomings. I certainly agree that he will be a valuable resource for info to include in the "inspections" section of any plan. However it has been my experience in industry not to include the workforce in the preparation of the "management part" of the plan. That is because determining the frequencies/adequacies of inspections and workload can be counterproductive.

Thanks for the response, this is exactly the dialog I was looking for. I don't see the need to wait for scheduled meetings to discuss pressing issues.

One more thing. If we had a proper PM Maintenance Plan your observation that we didn't have a property manager for a period of time would be moot. The plan stands alone and needs no input from any one individual to maintain the facility.

Paul

Sent from my iPad

On Mar 4, 2013, at 2:37 PM,
kzipperle@win.net wrote:

I'm sorry, I didn't realize I had a one-week deadline to respond...

None of this should be on a Board agenda until it's been read, digested, and agreed, if that happens, by the B&G Committee. By Paul's own admission--and apparent frustration--that hasn't happened. I'm not apologizing for that because, as I said, I didn't realize there was a deadline.

[Maintenance manager] will have a major input to anything we do as far as maintenance is concerned. He's worked here since this building was constructed, through multiple managers and changes in control/ownership. He has more credibility as far as what we need and can accomplish than any one homeowner. And I don't see [maintenance manager]'s name anywhere on this distribution or on any other communication that has come my way. In a word, that's shortsighted.

Mike Davidson, our Reserve Study specialist, visited the property a couple of weeks ago, and I'll be interested to hear his comments when he summarizes them. I'm not expecting good news because we have been operating without a qualified FULL time property manager for the better part of two years now. But I will certainly listen to what he has to say as will I hope the rest of you.

I appreciate everyone's comments, but this is one of many priorities here at the moment. And I don't particularly see it as a pressing one. Just my two cents based on what I see and without having met the 'deadline'...KZ

Quoting Paul Ranney <blackdodgeviper@insightbb.com>:

It has been over a week since I first discussed the need to develop a viable maintenance plan for the HOA. In that time I have heard from only one individual regarding the merits of my proposal.

What am I to conclude?

The issue is unworthy of comment?

You are all digesting the previous email and are formulating a response?

I didn't volunteer to serve on the buildings and grounds committee to attend meetings discussing the status quo, which obviously hasn't produced an efficient use of our employees efforts nor our fellow homeowners money.

I have the experience, knowledge and ability to help this HOA create the management tools to required maintain this facility -

- Develop an Inspection Plan
- Develop a Inspection Log
- Develop a Preventative Maintenance Plan

It is my observation that the past and current B&G members believe that the "Capital Reserve Study" is a maintenance managment plan of some sort and use it for that purpose. It is not...

In a normal plan it is one part, that is used in conjunction with the three listed above to manage a facility. Used alone as has been done here, it is a recipe for failure and unnecessary expense to all.

I would appreciate some sort of response from you elected board members. I am not opposed to considering others ideas on how to professionally maintain the facility. However I don't believe that your fellow homeowners who elected you expect you to "do nothing".

If my services are not needed or are unwelcome I will be happy to resign. I don't wish for my reputation to be diminished by serving on a committee doing the same thing that got us to where we are today.

Who will be the first to add to the dialog? Someone, anyone?

Respectfully,
Paul Ranney
618TH

From: "Paul Ranney" <blackdodgeviper@insightbb.com>
To: "laura cushing" <laura.cushing@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "kenquiggins" <kenquiggins@aol.com>, "kevin zipperle" <kzipperle@win.net>, "thedaylily" <thedaylily@insightbb.com>
Sent: Tuesday, February 26, 2013 7:28:39 AM
Subject: Maintenance Plan Proposal

HARBOURS MAINTENANCE PLAN -

I previously discussed the fact that we don't have a useable maintenance plan. This results in poor management of maintenance personnel and increased costs to the HOA.

PROPOSAL -

A Maintenance Plan should be created using the Capital Reserve Study as it's controlling document. Most line items in the study can be used as the

basis for creating Preventative Maintenance Tasks. I propose that we take up this task in the B&G committee ASAP.

EXAMPLE -

2013 Budgeted Line Item of \$38,029 for Hallway Painting: Laura can create a PM task of daily painting during the winter months to be performed by our staff until this task is completed. Other PM tasks will be created for outdoor work in the summer such as Fence Painting. Most line items in our Capital Reserve can be accomplished in this manner. Indoor work in the winter, outdoor tasks in the summer. Some of course will still be contracted out where we don't have the skills etc.

Necessary Changes -

Our maintenance staff should no longer perform "service calls" for residents. They should only respond to calls of an "emergency nature" or one that compromises another unit (i.e. leaks etc.). Our staffs time should be devoted primarily to the PM tasks identified in our daily maintenance plan. All homeowners can contract with whomever they wish to repair their leaky faucets, change filters etc.

BENEFITS -

By having our staff devote 90% of their time on our Capital Reserve tasks we can better control their time and reduce the HOA's costs. Since they are already funded as full time employees in the annual budget, most of the costs identified in the reserve study (i.e. \$38,000 for hallway painting) will not be required since this will be done as a daily task of our maintenance personnel rather than contracted out. Once implemented, I believe that we will see a greatly reduced need for the money currently charged homeowners to fund the Capital Reserve Fund and we can proceed to identify and reduce annual fees substantially. We will also have the benefit of our employees not being interrupted during a their normal days work.

Paul Ranney
618TH

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: Kathy Bupp <kathybupp1@yahoo.com>
Sent: Tuesday, March 05, 2013 5:30 PM
To: Miller, Sally; Beller, Jennie
Subject: Fwd: Maintenance Plan Proposal

Sent from my iPad

Begin forwarded message:

From: Kathy Bupp <kathybupp1@yahoo.com>
Date: March 5, 2013, 12:20:36 AM EST
To: "kzipperle@win.net" <kzipperle@win.net>
Cc: Paul Ranney <blackdodgeviper@insightbb.com>, lara cushing <lara.cushing@insightbb.com>, Bob Ferguson <solivagant001@reagan.com>, kenquiggins <kenquiggins@aol.com>, thedaylily <thedaylily@insightbb.com>, kimjbrewerdavis <kimjbrewerdavis@insightbb.com>, Kathy Mathews <kathy.mathews@gmail.com>, "Phila3224@bellsouth.net" <phila3224@bellsouth.net>, "jdinelle@wesco.com" <jdinelle@wesco.com>
Subject: Re: Maintenance Plan Proposal

The next time I'm going to have to charge you for my unlicensed keen observations not to be confused with my unlicensed psychoanalysis which will always be on me. You're welcome!!

Sent from my iPad

On Mar 4, 2013, at 10:25 PM, kzipperle@win.net wrote:

Kathy, thanks for the unlicensed psychoanalysis.

Paul, anyone else on your email distributions that we should know about?

Quoting Kathy Bupp <kathybupp1@yahoo.com>:

With so many pressing concerns it seems that the opportunity to delegate to a competent man such as Paul, would be welcomed and encouraged. Would you rather have [maintenance manager] wait and try to find something to keep himself busy until you can get around to it. It is foolish to assume that Paul's intention is to exclude [maintenance manager] from the work that clearly needs to be done. However it is important to remember that all of the employees serve at the will of their employer. [Maintenance manager] and his crew work for all the contributing members of the association. The machine works best when all the wheels are rolling in the same direction. It is counterproductive to purposely take the thing apart and leave all the pieces lying on the floor.

Kevin needs to understand that he does NOT have the exclusive responsibility of delegating work and deciding who what when where and why of the massive task of managing the building and grounds committee. It is obvious he has failed miserably at accomplishing anything constructive or positive on his watch. Discussion and digestion of the same old tired, go

nowhere do nothing plan of action is over. Everyone agrees that DOING SOMETHING is better than waiting for the urgent to dictate what needs to be done next. This is not brain surgery and you are not a surgeon. KEVIN ZIPPERLE...GET OUT OF THE WAY!!! Your contribution to this Association will forever bear the scourges of your self serving, opportunistic destruction of a community that has been lulled into complacency while you manipulated just about everything you could get your hands on. Some see you as a tireless worker willing to devote ALL your time and attention to endless hours of whatever it takes. The fox is in the hen house, the carpet baggers are in the south, Capone is in your bank and its all wrapped up with a nice little bow of trust and sadly for some, a day of disappointment and heartache is looming right around the corner.

Perhaps you began with good intentions but the lure of power and greed have consumed the best part of you. A community is best when all members are healthy and "invested". This a place called home, a safe place at the end of the day. All should benefit by the contribution of who have something of value to contribute. By holding on with a unyielding fist you rob others of the opportunity to take the best of who they are and fold it into the tapestry of vibrant community. We are crippled by a phantom demon that won't allow success of any kind if its source can not gather power and pride to itself. Nobody wants this.....nobody wins and a cloud of discontent invades the peaceful haven of our homes. Everyone is weary of the games.

Every human being deserves courtesy and respect. Replace an attitude of "tolerating" with an energizing fluid spirit of "celebrating"

Thus Sayeth Pollyanna and the purveyors of a kinder and gentler community.

Sent from my iPad

On Mar 4, 2013, at 6:09 PM, Paul Ranney
<blackdodgeviper@insightbb.com> wrote:

Kevin.... I did not sign up for a secret society. I see no reason that a properly informed board shouldn't be allowed to "see how the sausage is made".

Our board is made up of intelligent individuals who are not necessarily maintenance professionals. All the better for them to understand the issues we ask them to vote on if they can read all the considerations made developing them. I understand this stuff.... To me it's easy, and I don't mind the board "piggybacking" on my knowledge in order to keep themselves informed of the difficult decisions we ask them to make.

Any board member who doesn't wish to remain informed can merely email me and I will remove them from any further discussion I have on these issues.

As far as your participation....that is your decision. It will not keep

me from corresponding with other committee members and directors on the desperate need to save the physical plant that we all call home.

Regards, Paul

Sent from my iPad

On Mar 4, 2013, at 4:36 PM, kzipperle@win.net wrote:

There was no sarcasm. And there's no need for the Board to be in the middle of B&G matters that haven't yet been resolved by the B&G Committee itself.

If we follow that, this will be the last of these emails involving the Board, and the next one will be among B&G members which is where this topic started. Regardless, it will be MY last email to the Board in this thread.

I have separately communicated with Paul, Laura, and [maintenance manager] (thru Laura) on the path I'd like for them to follow at this juncture. If/when this needs Board review, I'll advise Russ and the Board...KZ

Quoting Paul Ranney
<blackdodgeviper@insightbb.com>:

Obviously there was no deadline..... No need to start with sarcasm.

From some of your statements here I can see that you still don't know how, why or the need for a maintenance plan. Hearing from the gentleman that is preparing a "budget document" the "capital reserve study" has very little value to the proper implementation/creation of a PM plan. As I pointed out it is just a part of the plan....a small part. As to whether or not this is a pressing need..."just look around here". Your eyes will tell you what a proper inspection plan (which we don't have) would be SCREAMING AT YOU.

As far as emailing [maintenance manager], I asked and he told me he doesn't use email. I had also stated that I had consulted with him in diagnosing our maintenance management plans shortcomings. I certainly agree that he will be a valuable resource for info to include in the "inspections" section of any plan. However it has been my experience in industry not to include the workforce in the preparation of the "management part" of the plan. That is because determining the frequencies/adequacies of inspections and workload can be counterproductive.

Thanks for the response, this is exactly the dialog I was looking for. I don't see the need to wait for scheduled meetings to discuss pressing issues.

One more thing. If we had a proper PM Maintenance Plan your observation that we didn't have a property manager for a period of time would be moot.

The plan stands alone and needs no input from any one individual to maintain the facility.

Paul

Sent from my iPad

On Mar 4, 2013, at 2:37 PM,
kzipperle@win.net wrote:

I'm sorry, I didn't realize I had a one-week deadline to respond...

None of this should be on a Board agenda until it's been read, digested, and agreed, if that happens, by the B&G Committee. By Paul's own admission--and apparent frustration--that hasn't happened. I'm not apologizing for that because, as I said, I didn't realize there was a deadline.

[Maintenance manager] will have a major input to anything we do as far as maintenance is concerned. He's worked here since this building was constructed, through multiple managers and changes in control/ownership. He has more credibility as far as what we need and can accomplish than any one homeowner. And I don't see [maintenance manager]'s name anywhere on this distribution or on any other communication that has come my way. In a word, that's shortsighted.

Mike Davidson, our Reserve Study specialist, visited the property a couple of weeks ago, and I'll be interested to hear his comments when he summarizes them. I'm not expecting good news because we have been operating without a qualified FULL time property manager for the better part of two years now. But I will certainly listen to what he has to say as will I hope the rest of you.

I appreciate everyone's comments, but this is one of many priorities here at the moment. And I don't particularly see it as a pressing one. Just my two cents based on what I see and without having met the 'deadline'...KZ

Quoting Paul Ranney <blackdodgeviper@insightbb.com>:

It has been over a week since I first discussed the need to develop a viable maintenance plan for the HOA. In that time I have heard from only one individual regarding the merits of my proposal.

What am I to conclude?

The issue is unworthy of comment?

You are all digesting the previous email and are formulating a response?

I didn't volunteer to serve on the buildings and grounds committee to attend meetings discussing the status quo, which obviously hasn't produced an efficient use of our employees efforts nor our fellow homeowners money.

I have the experience, knowledge and ability to help this HOA create the management tools to required maintain this facility -

- Develop an Inspection Plan
- Develop a Inspection Log
- Develop a Preventative Maintenance Plan

It is my observation that the past and current B&G members believe that the "Capital Reserve Study" is a maintenance managment plan of some sort and use it for that purpose. It is not...

In a normal plan it is one part, that is used in conjunction with the three listed above to manage a facility. Used alone as has been done here, it is a recipe for failure and unnecessary expense to all.

I would appreciate some sort of response from you elected board members. I am not opposed to considering others ideas on how to professionally maintain the facility. However I don't believe that your fellow homeowners who elected you expect you to "do nothing".

If my services are not needed or are unwelcome I will be happy to resign. I don't wish for my reputation to be diminished by serving on a committee doing the same thing that got us to where we are today.

Who will be the first to add to the dialog? Someone, anyone?

Respectfully,
Paul Ranney
618TH

From: "Paul Ranney" <blackdodgeviper@insightbb.com>
To: "laura cushing" <laura.cushing@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "kenquiggins" <kenquiggins@aol.com>, "kevin zipperle" <kzipperle@win.net>, "thedaylily" <thedaylily@insightbb.com>
Sent: Tuesday, February 26, 2013 7:28:39 AM
Subject: Maintenance Plan Proposal

HARBOURS MAINTENANCE PLAN -

I previously discussed the fact that we don't have a useable maintenance plan. This results in poor management of maintenance personnel and increased costs to the HOA.

PROPOSAL -

A Maintenance Plan should be created using the Capital Reserve Study as it's controlling document. Most line items in the study can be used as the

basis for creating Preventative Maintenance Tasks. I propose that we take up this task in the B&G committee ASAP.

EXAMPLE -

2013 Budgeted Line Item of \$38,029 for Hallway Painting: Laura can create a PM task of daily painting during the winter months to be performed by our staff until this task is completed. Other PM tasks will be created for outdoor work in the summer such as Fence Painting. Most line items in our Capital Reserve can be accomplished in this manner. Indoor work in the winter, outdoor tasks in the summer. Some of course will still be contracted out where we don't have the skills etc.

Necessary Changes -

Our maintenance staff should no longer perform "service calls" for residents. They should only respond to calls of an "emergency nature" or one that compromises another unit (i.e. leaks etc.). Our staffs time should be devoted primarily to the PM tasks identified in our daily maintenance plan. All homeowners can contract with whomever they wish to repair their leaky faucets, change filters etc.

BENEFITS -

By having our staff devote 90% of their time on our Capital Reserve tasks we can better control their time and reduce the HOA's costs. Since they are already funded as full time employees in the annual budget, most of the costs identified in the reserve study (i.e. \$38,000 for hallway painting) will not be required since this will be done as a daily task of our maintenance personnel rather than contracted out. Once implemented, I believe that we will see a greatly reduced need for the money currently charged homeowners to fund the Capital Reserve Fund and we can proceed to identify and reduce annual fees substantially. We will also have the benefit of our employees not being interrupted during a their normal days work.

Paul Ranney
618TH

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: Kathy Bupp <kathybuppl@yahoo.com>
Sent: Tuesday, March 05, 2013 5:29 PM
To: Beller, Jennie; Miller, Sally
Subject: Fwd: Maintenance Plan Proposal

Sent from my iPad

Begin forwarded message:

From: "Laura Cushing" <laura.cushing@insightbb.com>
Date: March 4, 2013, 10:39:01 PM EST
To: "Kevin Zipperle" <kzipperle@win.net>, "Kathy Bupp" <kathybuppl@yahoo.com>
Cc: "Paul Ranney" <blackdodgeviper@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "kenquiggins" <kenquiggins@aol.com>, "Russ Johnson" <thedaylily@insightbb.com>, "Board Member Kim Davis" <kimjbrewerdavis@insightbb.com>, "Kathy Mathews-email" <kathy.mathews@gmail.com>, "Fred Strohm" <phila3224@bellsouth.net>, "jdinelle@wesco.com" <jdinelle@wesco.com>
Subject: Re: Maintenance Plan Proposal
Reply-To: laura.cushing@insightbb.com

OMG, really! What is this all about? A preventative maintenance plan and a maintenance log, all of which are in place or in the works. Give it a rest, please. Allow us to do our jobs, things are working fine and rolling along fine. Most of this is already in place or in process, so I'm not sure what the major blow up is about, If there are suggestions, pass them my way, Ideas for improvement, welcomed, end of story.

Regards, have a nice night

Laura

Laura Cushing

Sent on the Sprint® Now Network from my BlackBerry®

-----Original Message-----

From: kzipperle@win.net
Date: Mon, 04 Mar 2013 22:25:15
To: Kathy Bupp<kathybuppl@yahoo.com>
Cc: Paul Ranney<blackdodgeviper@insightbb.com>; laura cushing<laura.cushing@insightbb.com>; Bob Ferguson<solivagant001@reagan.com>; kenquiggins<kenquiggins@aol.com>; thedaylily<thedaylily@insightbb.com>; kimjbrewerdavis<kimjbrewerdavis@insightbb.com>; Kathy Mathews<kathy.mathews@gmail.com>; Phila3224@bellsouth.net<phila3224@bellsouth.net>; jdinelle@wesco.com<jdinelle@wesco.com>
Subject: Re: Maintenance Plan Proposal

Kathy, thanks for the unlicensed psychoanalysis.

Paul, anyone else on your email distributions that we should know about?

Quoting Kathy Bupp <kathybupp1@yahoo.com>:

With so many pressing concerns it seems that the opportunity to delegate to a competent man such as Paul, would be welcomed and encouraged. Would you rather have [maintenance manager] wait and try to find something to keep himself busy until you can get around to it. It is foolish to assume that Paul's intention is to exclude [maintenance manager] from the work that clearly needs to be done. However it is important to remember that all of the employees serve at the will of their employer. [Maintenance manager] and his crew work for all the contributing members of the association. The machine works best when all the wheels are rolling in the same direction. It is counterproductive to purposely take the thing apart and leave all the pieces lying on the floor.

Kevin needs to understand that he does NOT have the exclusive responsibility of delegating work and deciding who what when where and why of the massive task of managing the building and grounds committee. It is obvious he has failed miserably at accomplishing anything constructive or positive on his watch. Discussion and digestion of the same old tired, go nowhere do nothing plan of action is over. Everyone agrees that DOING SOMETHING is better than waiting for the urgent to dictate what needs to be done next. This is not brain surgery and you are not a surgeon. KEVIN ZIPPERLE...GET OUT OF THE WAY!!! Your contribution to this Association will forever bear the scourges of your self serving, opportunistic destruction of a community that has been lulled into complacency while you manipulated just about everything you could get your hands on. Some see you as a tireless worker willing to devote ALL your time and attention to endless hours of whatever it takes. The fox is in the hen house, the carpet baggers are in the south, Capone is in your bank and its all wrapped up with a nice little bow of trust and sadly for some, a day of disappointment and heartache is looming right around the corner.

Perhaps you began with good intentions but the lure of power and greed have consumed the best part of you. A community is best when all members are healthy and "invested". This a place called home, a safe place at the end of the day. All should benefit by the contribution of who have something of value to contribute. By holding on with a unyielding fist you rob others of the opportunity to take the best of who they are and fold it into the tapestry of vibrant community. We are crippled by a phantom demon that won't allow success of any kind if its source can not gather power and pride to itself. Nobody wants this.....nobody wins and a cloud of discontent invades the peaceful haven of our homes. Everyone is weary of the games.

Every human being deserves courtesy and respect. Replace an attitude of "tolerating" with an energizing fluid spirit of "celebrating"

Thus Sayeth Pollyanna and the purveyors of a kinder and gentler community.

Sent from my iPad

On Mar 4, 2013, at 6:09 PM, Paul Ranney
<blackdodgeviper@insightbb.com> wrote:

Kevin.... I did not sign up for a secret society. I see no reason that a properly informed board shouldn't be allowed to "see how the sausage is made".

Our board is made up of intelligent individuals who are not necessarily maintenance professionals. All the better for them to understand the issues we ask them to vote on if they can read all the considerations made developing them. I understand this stuff.... To me it's easy, and I don't mind the board "piggybacking" on my knowledge in order to keep themselves informed of the difficult decisions we ask them to make.

Any board member who doesn't wish to remain informed can merely email me and I will remove them from any further discussion I have on these issues.

As far as your participation....that is your decision. It will not keep me from corresponding with other committee members and directors on the desperate need to save the physical plant that we all call home.

Regards, Paul

Sent from my iPad

On Mar 4, 2013, at 4:36 PM, kzipperle@win.net wrote:

There was no sarcasm. And there's no need for the Board to be in the middle of B&G matters that haven't yet been resolved by the B&G Committee itself.

If we follow that, this will be the last of these emails involving the Board, and the next one will be among B&G members which is where this topic started. Regardless, it will be MY last email to the Board in this thread.

I have separately communicated with Paul, Laura, and [maintenance manager] (thru Laura) on the path I'd like for them to follow at this juncture. If/when this needs Board review, I'll advise Russ and the Board...KZ

Quoting Paul Ranney
<blackdodgeviper@insightbb.com>:

Obviously there was no deadline..... No need to start with sarcasm.

From some of your statements here I can see that you still don't know how, why or the need for a maintenance plan. Hearing from the gentleman that is preparing a "budget document" the "capital reserve study" has very little value to the proper implementation/creation of a PM plan. As I pointed out it is just a part of the plan....a small part. As to whether or not this is a pressing need..."just look around here". Your

eyes will tell you what a proper inspection plan (which we don't have) would be SCREAMING AT YOU.

As far as emailing [maintenance manager], I asked and he told me he doesn't use email. I had also stated that I had consulted with him in diagnosing our maintenance management plans shortcomings. I certainly agree that he will be a valuable resource for info to include in the "inspections" section of any plan. However it has been my experience in industry not to include the workforce in the preparation of the "management part" of the plan. That is because determining the frequencies/adequacies of inspections and workload can be counterproductive.

Thanks for the response, this is exactly the dialog I was looking for. I don't see the need to wait for scheduled meetings to discuss pressing issues.

One more thing. If we had a proper PM Maintenance Plan your observation that we didn't have a property manager for a period of time would be moot. The plan stands alone and needs no input from any one individual to maintain the facility.

Paul

Sent from my iPad

On Mar 4, 2013, at 2:37 PM,
kzipperle@win.net wrote:

I'm sorry, I didn't realize I had a one-week deadline to respond...

None of this should be on a Board agenda until it's been read, digested, and agreed, if that happens, by the B&G Committee. By Paul's own admission--and apparent frustration--that hasn't happened. I'm not apologizing for that because, as I said, I didn't realize there was a deadline.

[Maintenance manager] will have a major input to anything we do as far as maintenance is concerned. He's worked here since this building was constructed, through multiple managers and changes in control/ownership. He has more credibility as far as what we need and can accomplish than any one homeowner. And I don't see [maintenance manager]'s name anywhere on this distribution or on any other communication that has come my way. In a word, that's shortsighted.

Mike Davidson, our Reserve Study specialist, visited the property a couple of weeks ago, and I'll be interested to hear his comments when he summarizes them. I'm not expecting good news because we have been operating without a qualified FULL time property manager for the better part of two years now. But I will certainly listen to what he has to say as will I hope the rest of you.

I appreciate everyone's comments, but this is one of many priorities here

at the moment. And I don't particularly see it as a pressing one. Just my two cents based on what I see and without having met the 'deadline'...KZ

Quoting Paul Ranney <blackdodgeviper@insightbb.com>:

It has been over a week since I first discussed the need to develop a viable maintenance plan for the HOA. In that time I have heard from only one individual regarding the merits of my proposal.

What am I to conclude?

The issue is unworthy of comment?

You are all digesting the previous email and are formulating a response?

I didn't volunteer to serve on the buildings and grounds committee to attend meetings discussing the status quo, which obviously hasn't produced an efficient use of our employees efforts nor our fellow homeowners money.

I have the experience, knowledge and ability to help this HOA create the management tools to required maintain this facility -

- Develop an Inspection Plan
- Develop a Inspection Log
- Develop a Preventative Maintenance Plan

It is my observation that the past and current B&G members believe that the "Capital Reserve Study" is a maintenance managent plan of some sort and use it for that purpose. It is not...

In a normal plan it is one part, that is used in conjunction with the three listed above to manage a facility. Used alone as has been done here, it is a recipe for failure and unnecessary expense to all.

I would appreciate some sort of response from you elected board members. I am not opposed to considering others ideas on how to professionally maintain the facility. However I don't believe that your fellow homeowners who elected you expect you to "do nothing".

If my services are not needed or are unwelcome I will be happy to resign. I don't wish for my reputation to be diminished by serving on a committee doing the same thing that got us to where we are today.

Who will be the first to add to the dialog? Someone, anyone?

Respectfully,
Paul Ranney
618TH

From: "Paul Ranney" <blackdodgeviper@insightbb.com>
To: "laura cushing" <laura.cushing@insightbb.com>, "Bob Ferguson"
<solivagant001@reagan.com>, "kenquiggins" <kenquiggins@aol.com>, "kevin
zipperle" <kzipperle@win.net>, "thedaylily" <thedaylily@insightbb.com>
Sent: Tuesday, February 26, 2013 7:28:39 AM
Subject: Maintenance Plan Proposal

HARBOURS MAINTENANCE PLAN -

I previously discussed the fact that we don't have a useable maintenance plan. This results in poor management of maintenance personnel and increased costs to the HOA.

PROPOSAL -

A Maintenance Plan should be created using the Capital Reserve Study as it's controlling document. Most line items in the study can be used as the basis for creating Preventative Maintenance Tasks. I propose that we take up this task in the B&G committee ASAP.

EXAMPLE -

2013 Budgeted Line Item of \$38,029 for Hallway Painting: Laura can create a PM task of daily painting during the winter months to be performed by our staff until this task is completed. Other PM tasks will be created for outdoor work in the summer such as Fence Painting. Most line items in our Capital Reserve can be accomplished in this manner. Indoor work in the winter, outdoor tasks in the summer. Some of course will still be contracted out where we don't have the skills etc.

Necessary Changes -

Our maintenance staff should no longer perform "service calls" for residents. They should only respond to calls of an "emergency nature" or one that compromises another unit (i.e. leaks etc.). Our staffs time should be devoted primarily to the PM tasks identified in our daily maintenance plan. All homeowners can contract with whomever they wish to repair their leaky faucets, change filters etc.

BENEFITS -

By having our staff devote 90% of their time on our Capital Reserve tasks we can better control their time and reduce the HOA's costs. Since they are already funded as full time employees in the annual budget, most of the costs identified in the reserve study (i.e. \$38,000 for hallway painting) will not be required since this will be done as a daily task of our maintenance personnel rather than contracted out. Once implemented, I believe that we will see a greatly reduced need for the money currently charged homeowners to fund the Capital Reserve Fund and we can proceed to identify and reduce annual fees substantially. We will also have the benefit of our employees not being interrupted during a their normal days work.

Paul Ranney
618TH

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: Kathy Bupp <kathybuppl@yahoo.com>
Sent: Tuesday, March 05, 2013 5:28 PM
To: Beller, Jennie; Miller, Sally
Subject: Fwd: Maintenance Plan Proposal

Sent from my iPad

Begin forwarded message:
From: kzipperle@win.net
Date: March 4, 2013, 10:25:15 PM EST
To: Kathy Bupp <kathybuppl@yahoo.com>
Cc: Paul Ranney <blackdodgeviper@insightbb.com>, Laura Cushing <laura.cushing@insightbb.com>, Bob Ferguson <solivagant001@reagan.com>, Ken Quiggins <kenquiggins@aol.com>, The Day Lily <thedaylily@insightbb.com>, Kim Brewer Davis <kimjbrewerdavis@insightbb.com>, Kathy Mathews <kathy.mathews@gmail.com>, "Phila3224@bellsouth.net" <phila3224@bellsouth.net>, "Jdinelle@wesco.com" <jdinelle@wesco.com>
Subject: Re: Maintenance Plan Proposal

Kathy, thanks for the unlicensed psychoanalysis.

Paul, anyone else on your email distributions that we should know about?

Quoting Kathy Bupp <kathybuppl@yahoo.com>:

With so many pressing concerns it seems that the opportunity to delegate to a competent man such as Paul, would be welcomed and encouraged. Would you rather have [maintenance manager] wait and try to find something to keep himself busy until you can get around to it. It is foolish to assume that Paul's intention is to exclude [maintenance manager] from the work that clearly needs to be done. However it is important to remember that all of the employees serve at the will of their employer. [Maintenance manager] and his crew work for all the contributing members of the association. The machine works best when all the wheels are rolling in the same direction. It is counterproductive to purposely take the thing apart and leave all the pieces lying on the floor.

Kevin needs to understand that he does NOT have the exclusive responsibility of delegating work and deciding who what when where and why of the massive task of managing the building and grounds committee. It is obvious he has failed miserably at accomplishing anything constructive or positive on his watch. Discussion and digestion of the same old tired, go nowhere do nothing plan of action is over. Everyone agrees that DOING SOMETHING is better than waiting for the urgent to dictate what needs to be done next. This is not brain surgery and you are not a surgeon. KEVIN ZIPPERLE...GET OUT OF THE WAY!!! Your contribution to this Association will forever bear the scourges of your self serving, opportunistic destruction of a community that has been lulled into

complacency while you manipulated just about everything you could get your hands on. Some see you as a tireless worker willing to devote ALL your time and attention to endless hours of whatever it takes. The fox is in the hen house, the carpet baggers are in the south, Capone is in your bank and its all wrapped up with a nice little bow of trust and sadly for some, a day of disappointment and heartache is looming right around the corner.

Perhaps you began with good intentions but the lure of power and greed have consumed the best part of you. A community is best when all members are healthy and "invested". This a place called home, a safe place at the end of the day. All should benefit by the contribution of who have something of value to contribute. By holding on with a unyielding fist you rob others of the opportunity to take the best of who they are and fold it into the tapestry of vibrant community. We are crippled by a phantom demon that won't allow success of any kind if its source can not gather power and pride to itself. Nobody wants this.....nobody wins and a cloud of discontent invades the peaceful haven of our homes. Everyone is weary of the games.

Every human being deserves courtesy and respect. Replace an attitude of "tolerating" with an energizing fluid spirit of "celebrating"

Thus Sayeth Pollyanna and the purveyors of a kinder and gentler community.

Sent from my iPad

On Mar 4, 2013, at 6:09 PM, Paul Ranney
<blackdodgeviper@insightbb.com> wrote:

Kevin.... I did not sign up for a secret society. I see no reason that a properly informed board shouldn't be allowed to "see how the sausage is made".

Our board is made up of intelligent individuals who are not necessarily maintenance professionals. All the better for them to understand the issues we ask them to vote on if they can read all the considerations made developing them. I understand this stuff.... To me it's easy, and I don't mind the board "piggybacking" on my knowledge in order to keep themselves informed of the difficult decisions we ask them to make.

Any board member who doesn't wish to remain informed can merely email me and I will remove them from any further discussion I have on these issues.

As far as your participation....that is your decision. It will not keep me from corresponding with other committee members and directors on the desperate need to save the physical plant that we all call home.

Regards, Paul

Sent from my iPad

On Mar 4, 2013, at 4:36 PM, kzipperle@win.net wrote:

There was no sarcasm. And there's no need for the Board to be in the middle of B&G matters that haven't yet been resolved by the B&G Committee itself.

If we follow that, this will be the last of these emails involving the Board, and the next one will be among B&G members which is where this topic started. Regardless, it will be MY last email to the Board in this thread.

I have separately communicated with Paul, Laura, and [maintenance manager] (thru Laura) on the path I'd like for them to follow at this juncture. If/when this needs Board review, I'll advise Russ and the Board...KZ

Quoting Paul Ranney
<blackdodgeviper@insightbb.com>:

Obviously there was no deadline..... No need to start with sarcasm.

From some of your statements here I can see that you still don't know how, why or the need for a maintenance plan. Hearing from the gentleman that is preparing a "budget document" the "capital reserve study" has very little value to the proper implementation/creation of a PM plan. As I pointed out it is just a part of the plan....a small part. As to whether or not this is a pressing need..."just look around here". Your eyes will tell you what a proper inspection plan (which we don't have) would be SCREAMING AT YOU.

As far as emailing [maintenance manager], I asked and he told me he doesn't use email. I had also stated that I had consulted with him in diagnosing our maintenance management plans shortcomings. I certainly agree that he will be a valuable resource for info to include in the "inspections" section of any plan. However it has been my experience in industry not to include the workforce in the preparation of the "management part" of the plan. That is because determining the frequencies/adequacies of inspections and workload can be counterproductive.

Thanks for the response, this is exactly the dialog I was looking for. I don't see the need to wait for scheduled meetings to discuss pressing issues.

One more thing. If we had a proper PM Maintenance Plan your observation that we didn't have a property manager for a period of time would be moot. The plan stands alone and needs no input from any one individual to maintain the facility.

Paul

Sent from my iPad

On Mar 4, 2013, at 2:37 PM,
kzipperle@win.net wrote:

I'm sorry, I didn't realize I had a one-week deadline to respond...

None of this should be on a Board agenda until it's been read, digested, and agreed, if that happens, by the B&G Committee. By Paul's own admission--and apparent frustration--that hasn't happened. I'm not apologizing for that because, as I said, I didn't realize there was a deadline.

[Maintenance manager] will have a major input to anything we do as far as maintenance is concerned. He's worked here since this building was constructed, through multiple managers and changes in control/ownership. He has more credibility as far as what we need and can accomplish than any one homeowner. And I don't see [maintenance manager]'s name anywhere on this distribution or on any other communication that has come my way. In a word, that's shortsighted.

Mike Davidson, our Reserve Study specialist, visited the property a couple of weeks ago, and I'll be interested to hear his comments when he summarizes them. I'm not expecting good news because we have been operating without a qualified FULL time property manager for the better part of two years now. But I will certainly listen to what he has to say as will I hope the rest of you.

I appreciate everyone's comments, but this is one of many priorities here at the moment. And I don't particularly see it as a pressing one. Just my two cents based on what I see and without having met the 'deadline'...KZ

Quoting Paul Ranney <blackdodgeviper@insightbb.com>:

It has been over a week since I first discussed the need to develop a viable maintenance plan for the HOA. In that time I have heard from only one individual regarding the merits of my proposal.

What am I to conclude?

The issue is unworthy of comment?

You are all digesting the previous email and are formulating a response?

I didn't volunteer to serve on the buildings and grounds committee to attend meetings discussing the status quo, which obviously hasn't produced an efficient use of our employees efforts nor our fellow homeowners money.

I have the experience, knowledge and ability to help this HOA create the management tools to required maintain this facility -

- Develop an Inspection Plan
- Develop a Inspection Log

- Develop a Preventative Maintenance Plan

It is my observation that the past and current B&G members believe that the "Capital Reserve Study" is a maintenance management plan of some sort and use it for that purpose. It is not...

In a normal plan it is one part, that is used in conjunction with the three listed above to manage a facility. Used alone as has been done here, it is a recipe for failure and unnecessary expense to all.

I would appreciate some sort of response from you elected board members. I am not opposed to considering others ideas on how to professionally maintain the facility. However I don't believe that your fellow homeowners who elected you expect you to "do nothing".

If my services are not needed or are unwelcome I will be happy to resign. I don't wish for my reputation to be diminished by serving on a committee doing the same thing that got us to where we are today.

Who will be the first to add to the dialog? Someone, anyone?

Respectfully,
Paul Ranney
618TH

From: "Paul Ranney" <blackdodgeviper@insightbb.com>
To: "laura cushing" <laura.cushing@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "kenquiggins" <kenquiggins@aol.com>, "kevin zipperle" <kzipperle@win.net>, "thedaylily" <thedaylily@insightbb.com>
Sent: Tuesday, February 26, 2013 7:28:39 AM
Subject: Maintenance Plan Proposal

HARBOURS MAINTENANCE PLAN -

I previously discussed the fact that we don't have a useable maintenance plan. This results in poor management of maintenance personnel and increased costs to the HOA.

PROPOSAL -

A Maintenance Plan should be created using the Capital Reserve Study as it's controlling document. Most line items in the study can be used as the basis for creating Preventative Maintenance Tasks. I propose that we take up this task in the B&G committee ASAP.

EXAMPLE -

2013 Budgeted Line Item of \$38,029 for Hallway Painting: Laura can create a PM task of daily painting during the winter months to be performed by our staff until this task is completed. Other PM tasks will be created for outdoor work in the summer such as Fence Painting. Most line items in our Capital Reserve can be accomplished in this manner. Indoor work in the winter, outdoor tasks in the summer. Some of course will still be contracted out where we don't have the skills etc.

Necessary Changes -

Our maintenance staff should no longer perform "service calls" for residents. They should only respond to calls of an "emergency nature" or one that compromises another unit (i.e. leaks etc.). Our staffs time should be devoted primarily to the PM tasks identified in our daily maintenance plan. All homeowners can contract with whomever they wish to repair their leaky faucets, change filters etc.

BENEFITS -

By having our staff devote 90% of their time on our Capital Reserve tasks we can better control their time and reduce the HOA's costs. Since they are already funded as full time employees in the annual budget, most of the costs identified in the reserve study (i.e. \$38,000 for hallway painting) will not be required since this will be done as a daily task of our maintenance personnel rather than contracted out. Once implemented, I believe that we will see a greatly reduced need for the money currently charged homeowners to fund the Capital Reserve Fund and we can proceed to identify and reduce annual fees substantially. We will also have the benefit of our employees not being interrupted during a their normal days work.

Paul Ranney
618TH

No virus found in this message.
Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: Kathy Bupp <kathybupp1@yahoo.com>

Sent: Tuesday, March 05, 2013 5:28 PM

To: Beller, Jennie; Miller, Sally

Subject: Fwd: Maintenance Plan Proposal

Sent from my iPad

Begin forwarded message:

From: Paul Ranney <blackdodgeviper@insightbb.com>

Date: March 4, 2013, 6:09:25 PM EST

To: "kzipperle@win.net" <kzipperle@win.net>

Cc: laura cushing <laura.cushing@insightbb.com>, Bob Ferguson <solivagant001@reagan.com>, kenquiggins <kenquiggins@aol.com>, thedaylily <thedaylily@insightbb.com>, kimjbrewerdavis <kimjbrewerdavis@insightbb.com>, Kathy Mathews <kathy.mathews@gmail.com>, "Phila3224@bellsouth.net" <phila3224@bellsouth.net>, "jdinelle@wesco.com" <jdinelle@wesco.com>

Subject: Re: Maintenance Plan Proposal

Kevin.... I did not sign up for a secret society. I see no reason that a properly informed board shouldn't be allowed to "see how the sausage is made".

Our board is made up of intelligent individuals who are not necessarily maintenance professionals. All the better for them to understand the issues we ask them to vote on if they can read all the considerations made developing them. I understand this stuff.... To me it's easy, and I don't mind the board "piggybacking" on my knowledge in order to keep themselves informed of the difficult decisions we ask them to make.

Any board member who doesn't wish to remain informed can merely email me and I will remove them from any further discussion I have on these issues.

As far as your participation...that is your decision. It will not keep me from corresponding with other committee members and directors on the desperate need to save the physical plant that we all call home.

Regards, Paul

Sent from my iPad

On Mar 4, 2013, at 4:36 PM, kzipperle@win.net wrote:

There was no sarcasm. And there's no need for the Board to be in the middle of B&G matters that haven't yet been resolved by the B&G Committee itself.

If we follow that, this will be the last of these emails involving the Board, and the next one will be among B&G members which is where this topic started. Regardless, it will be MY last email to the Board in this thread.

I have separately communicated with Paul, Laura, and [maintenance manager] (thru Laura) on the path I'd like for them to follow at this juncture. If/when this needs Board review, I'll advise Russ and the Board...KZ

Quoting Paul Ranney
<blackdodgeviper@insightbb.com>:

Obviously there was no deadline..... No need to start with sarcasm.

From some of your statements here I can see that you still don't know how, why or the need for a maintenance plan. Hearing from the gentleman that is preparing a "budget document" the "capital reserve study" has very little value to the proper implementation/creation of a PM plan. As I pointed out it is just a part of the plan....a small part. As to whether or not this is a pressing need..."just look around here". Your eyes will tell you what a proper inspection plan (which we don't have) would be SCREAMING AT YOU.

As far as emailing [maintenance manager], I asked and he told me he doesn't use email. I had also stated that I had consulted with him in diagnosing our maintenance management plans shortcomings. I certainly agree that he will be a valuable resource for info to include in the "inspections" section of any plan. However it has been my experience in industry not to include the workforce in the preparation of the "management part" of the plan. That is because determining the frequencies/adequacies of inspections and workload can be counterproductive.

Thanks for the response, this is exactly the dialog I was looking for. I don't see the need to wait for scheduled meetings to discuss pressing issues.

One more thing. If we had a proper PM Maintenance Plan your observation that we didn't have a property manager for a period of time would be moot. The plan stands alone and needs no input from any one individual to maintain the facility.

Paul

Sent from my iPad

On Mar 4, 2013, at 2:37 PM,
kzipperle@win.net wrote:

I'm sorry, I didn't realize I had a one-week deadline to respond...

None of this should be on a Board agenda until it's been read, digested, and agreed, if that happens, by the B&G Committee. By Paul's own admission--and apparent frustration--that hasn't happened. I'm not apologizing for that because, as I said, I didn't realize there was a deadline.

[Maintenance manager] will have a major input to anything we do as far as maintenance is concerned. He's worked here since this building was constructed, through multiple managers and changes in control/ownership. He has more credibility as far as what we need and can accomplish than any one homeowner. And I don't see [maintenance manager]'s name anywhere on this distribution or on any other communication that has come my way. In a word, that's shortsighted.

Mike Davidson, our Reserve Study specialist, visited the property a couple of weeks ago, and I'll be interested to hear his comments when he summarizes them. I'm not expecting good news because we have been operating without a qualified FULL time property manager for the better part of two years now. But I will certainly listen to what he has to say as will I hope the rest of you.

I appreciate everyone's comments, but this is one of many priorities here at the moment. And I don't particularly see it as a pressing one. Just my two cents based on what I see and without having met the 'deadline'...KZ

Quoting Paul Ranney <blackdodgeviper@insightbb.com>:

It has been over a week since I first discussed the need to develop a viable maintenance plan for the HOA. In that time I have heard from only one individual regarding the merits of my proposal.

What am I to conclude?

The issue is unworthy of comment?

You are all digesting the previous email and are formulating a response?

I didn't volunteer to serve on the buildings and grounds committee to attend meetings discussing the status quo, which obviously hasn't produced an efficient use of our employees efforts nor our fellow homeowners money.

I have the experience, knowledge and ability to help this HOA create the management tools to required maintain this facility -

- Develop an Inspection Plan
- Develop a Inspection Log
- Develop a Preventative Maintenance Plan

It is my observation that the past and current B&G members believe that the "Capital Reserve Study" is a maintenance managent plan of some sort and use it for that purpose. It is not...

In a normal plan it is one part, that is used in conjunction with the three listed above to manage a facility. Used alone as has been done here, it is a recipe for failure and unnecessary expense to all.

I would appreciate some sort of response from you elected board members. I am not opposed to considering others ideas on how to professionally maintain the facility. However I don't believe that your fellow homeowners who elected you expect you to "do nothing".

If my services are not needed or are unwelcome I will be happy to resign. I don't wish for my reputation to be diminished by serving on a committee doing the same thing that got us to where we are today.

Who will be the first to add to the dialog? Someone, anyone?

Respectfully,
Paul Ranney
618TH

From: "Paul Ranney" <blackdodgeviper@insightbb.com>
To: "laura cushing" <laura.cushing@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "kenquiggins" <kenquiggins@aol.com>, "kevin zipperle" <kzipperle@win.net>, "thedaylily" <thedaylily@insightbb.com>
Sent: Tuesday, February 26, 2013 7:28:39 AM
Subject: Maintenance Plan Proposal

HARBOURS MAINTENANCE PLAN -

I previously discussed the fact that we don't have a useable maintenance plan. This results in poor management of maintenance personnel and increased costs to the HOA.

PROPOSAL -

A Maintenance Plan should be created using the Capital Reserve Study as it's controlling document. Most line items in the study can be used as the basis for creating Preventative Maintenance Tasks. I propose that we take up this task in the B&G committee ASAP.

EXAMPLE -

2013 Budgeted Line Item of \$38,029 for Hallway Painting: Laura can create a PM task of daily painting during the winter months to be performed by our staff until this task is completed. Other PM tasks will be created for outdoor work in the summer such as Fence Painting. Most line items in our Capital Reserve can be accomplished in this manner. Indoor work in the winter, outdoor tasks in the summer. Some of course will still be contracted out where we don't have the skills etc.

Necessary Changes -

Our maintenance staff should no longer perform "service calls" for residents. They should only respond to calls of an "emergency nature" or one that compromises another unit (i.e. leaks etc.). Our staffs time should be devoted primarily to the PM tasks identified in our daily maintenance plan. All homeowners can contract with whomever they wish to repair their leaky faucets, change filters etc.

BENEFITS -

By having our staff devote 90% of their time on our Capital Reserve tasks we can better control their time and reduce the HOA's costs. Since they are already funded as full time employees in the annual budget, most of the costs identified in the reserve study (i.e. \$38,000 for hallway painting) will not be required since this will be done as a daily task of our maintenance personnel rather than contracted out. Once implemented, I believe that we will see a greatly reduced need for the money currently charged homeowners to fund the Capital Reserve Fund and we can proceed to identify and reduce annual fees substantially. We will also have the benefit of our employees not being interrupted during a their normal days work.

Paul Ranney
618TH

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: Kathy Bupp <kathybupp1@yahoo.com>
Sent: Tuesday, March 05, 2013 5:27 PM
To: Beller, Jennie; Miller, Sally
Subject: Fwd: Maintenance Plan Proposal

Sent from my iPad

Begin forwarded message:

From: Paul Ranney <blackdodgeviper@insightbb.com>
Date: March 4, 2013, 4:11:14 PM EST
To: "kzipperle@win.net" <kzipperle@win.net>
Cc: laura cushing <laura.cushing@insightbb.com>, Bob Ferguson <solivagant001@reagan.com>, kenquiggins <kenquiggins@aol.com>, thedaylily <thedaylily@insightbb.com>, kimjbrewerdavis <kimjbrewerdavis@insightbb.com>, Kathy Mathews <kathy.mathews@gmail.com>, "Phila3224@bellsouth.net" <phila3224@bellsouth.net>, "jdinelle@wesco.com" <jdinelle@wesco.com>
Subject: Re: Maintenance Plan Proposal

Obviously there was no deadline..... No need to start with sarcasm.

From some of your statements here I can see that you still don't know how, why or the need for a maintenance plan. Hearing from the gentleman that is preparing a "budget document" the "capital reserve study" has very little value to the proper implementation/creation of a PM plan. As I pointed out it is just a part of the plan....a small part. As to whether or not this is a pressing need..."just look around here". Your eyes will tell you what a proper inspection plan (which we don't have) would be SCREAMING AT YOU.

As far as emailing [maintenance manager], I asked and he told me he doesn't use email. I had also stated that I had consulted with him in diagnosing our maintenance management plans shortcomings. I certainly agree that he will be a valuable resource for info to include in the "inspections" section of any plan. However it has been my experience in industry not to include the workforce in the preparation of the "management part" of the plan. That is because determining the frequencies/adequacies of inspections and workload can be counterproductive.

Thanks for the response, this is exactly the dialog I was looking for. I don't see the need to wait for scheduled meetings to discuss pressing issues.

One more thing. If we had a proper PM Maintenance Plan your observation that we didn't have a property manager for a period of time would be moot. The plan stands alone and needs no input from any one individual to maintain the facility.

Paul

Sent from my iPad

On Mar 4, 2013, at 2:37 PM,
kzipperle@win.net wrote:

I'm sorry, I didn't realize I had a one-week deadline to respond...

None of this should be on a Board agenda until it's been read, digested, and agreed, if that happens, by the B&G Committee. By Paul's own admission--and apparent frustration--that hasn't happened. I'm not apologizing for that because, as I said, I didn't realize there was a deadline.

[Maintenance manager] will have a major input to anything we do as far as maintenance is concerned. He's worked here since this building was constructed, through multiple managers and changes in control/ownership. He has more credibility as far as what we need and can accomplish than any one homeowner. And I don't see [maintenance manager]'s name anywhere on this distribution or on any other communication that has come my way. In a word, that's shortsighted.

Mike Davidson, our Reserve Study specialist, visited the property a couple of weeks ago, and I'll be interested to hear his comments when he summarizes them. I'm not expecting good news because we have been operating without a qualified FULL time property manager for the better part of two years now. But I will certainly listen to what he has to say as will I hope the rest of you.

I appreciate everyone's comments, but this is one of many priorities here at the moment. And I don't particularly see it as a pressing one. Just my two cents based on what I see and without having met the 'deadline'...KZ

Quoting Paul Ranney <blackdodgeviper@insightbb.com>:

It has been over a week since I first discussed the need to develop a viable maintenance plan for the HOA. In that time I have heard from only one individual regarding the merits of my proposal.

What am I to conclude?

The issue is unworthy of comment?

You are all digesting the previous email and are formulating a response?

I didn't volunteer to serve on the buildings and grounds committee to attend meetings discussing the status quo, which obviously hasn't produced an efficient use of our employees efforts nor our fellow homeowners money.

I have the experience, knowledge and ability to help this HOA create the management tools to required maintain this facility -

- Develop an Inspection Plan

- Develop a Inspection Log
- Develop a Preventative Maintenance Plan

It is my observation that the past and current B&G members believe that the "Capital Reserve Study" is a maintenance management plan of some sort and use it for that purpose. It is not...

In a normal plan it is one part, that is used in conjunction with the three listed above to manage a facility. Used alone as has been done here, it is a recipe for failure and unnecessary expense to all.

I would appreciate some sort of response from you elected board members. I am not opposed to considering others ideas on how to professionally maintain the facility. However I don't believe that your fellow homeowners who elected you expect you to "do nothing".

If my services are not needed or are unwelcome I will be happy to resign. I don't wish for my reputation to be diminished by serving on a committee doing the same thing that got us to where we are today.

Who will be the first to add to the dialog? Someone, anyone?

Respectfully,
Paul Ranney
618TH

From: "Paul Ranney" <blackdodgeviper@insightbb.com>
To: "laura cushing" <laura.cushing@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "kenquiggins" <kenquiggins@aol.com>, "kevin zipperle" <kzipperle@win.net>, "thedaylily" <thedaylily@insightbb.com>
Sent: Tuesday, February 26, 2013 7:28:39 AM
Subject: Maintenance Plan Proposal

HARBOURS MAINTENANCE PLAN -

I previously discussed the fact that we don't have a useable maintenance plan. This results in poor management of maintenance personnel and increased costs to the HOA.

PROPOSAL -

A Maintenance Plan should be created using the Capital Reserve Study as it's controlling document. Most line items in the study can be used as the basis for creating Preventative Maintenance Tasks. I propose that we take up this task in the B&G committee ASAP.

EXAMPLE -

2013 Budgeted Line Item of \$38,029 for Hallway Painting: Laura can create a PM task of daily painting during the winter months to be performed by our staff until this task is completed. Other PM tasks will be created for outdoor work in the summer such as Fence Painting. Most line items in our Capital Reserve can be accomplished in this manner. Indoor work in the

winter, outdoor tasks in the summer. Some of course will still be contracted out where we don't have the skills etc.

Necessary Changes -

Our maintenance staff should no longer perform "service calls" for residents. They should only respond to calls of an "emergency nature" or one that compromises another unit (i.e. leaks etc.). Our staffs time should be devoted primarily to the PM tasks identified in our daily maintenance plan. All homeowners can contract with whomever they wish to repair their leaky faucets, change filters etc.

BENEFITS -

By having our staff devote 90% of their time on our Capital Reserve tasks we can better control their time and reduce the HOA's costs. Since they are already funded as full time employees in the annual budget, most of the costs identified in the reserve study (i.e. \$38,000 for hallway painting) will not be required since this will be done as a daily task of our maintenance personnel rather than contracted out. Once implemented, I believe that we will see a greatly reduced need for the money currently charged homeowners to fund the Capital Reserve Fund and we can proceed to identify and reduce annual fees substantially. We will also have the benefit of our employees not being interrupted during a their normal days work.

Paul Ranney
618TH

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: Kathy Bupp <kathybupp1@yahoo.com>
Sent: Tuesday, March 05, 2013 5:26 PM
To: Beller, Jennie; Miller, Sally
Subject: Fwd: Maintenance Plan Proposal

Sent from my iPad

Begin forwarded message:

From: Paul Ranney <blackdodgeviper@insightbb.com>
Date: March 5, 2013, 8:10:09 AM EST
To: kzipperle@win.net
Cc: laura cushing <laura.cushing@insightbb.com>, Bob Ferguson <solivagant001@reagan.com>, Charles Fugate <Chuck@chuckfugate.com>, Jenna Dinelle <jdinelle@wescodist.com>, Russ Johnson <thedaylily@insightbb.com>, kimjbrewerdavis <kimjbrewerdavis@insightbb.com>, Kathy Mathews <kathy.mathews@gmail.com>, kenquiggins <kenquiggins@aol.com>, Fred Strohm <phila3224@bellsouth.net>, chuck <chuck@chuckfugate.com>
Subject: Re: Maintenance Plan Proposal

Jesus....I can't believe I have to do this. OK first my "bonafides"

- 1987 to 1994 Facility Maintenance Manager Indiana Army Ammunition Plant Annual Budget \$130 million
- 1994 to 1999 Supervisor of the entire maintenance department Naval Ordnance Station Louisville (ever heard of that?)
- 1999 to 2005 Project Engineer US Army Corps of Engineers major projects included:
 - Construct new hospital at Scott AFB \$127 million
 - One of four Project Engineers constructing McAlpine Lock \$379 million

To be clear Kevin, I'm not questioning your management skills.... I'm questioning your "Maintenance Management Skills"

Example - At the last B&G committee meeting, YOU devoted almost the entire time to reviewing the 2011-2012 Capital Reserve Fund! AHHHHH!!

I didn't know whether to laugh or cry! I couldn't believe it! AM I really wasting my time like this????

That document is nothing but a budgeting tool. We wasted two hours doing what the "bean counter committee" should be doing and almost no time on maintenance. Other than the one landscape item I introduced and 10 minutes discussing new door locks so people can't go to the bathroom in the pool area, the building was completely ignored!

OK.... For the benefit of our Board, if they'll allow me, I will provide the basics (maintenance for dummies) of a proper plan, Contrary to the way our B&G Chairman Kevin thinks it's done.

First - Inspection Plan: This consists of a semi-annual and annual inspections checklist of all common areas. Roof, interiors, exteriors, mechanical room, HVAC, etc. you get it?

Second - Inspection Log: Consists of a spreadsheet on the results of the above inspectios prioritizing those areas most in need of attention.

Third PM Plan - Daily workload tickets prepared by the Property Manager based on the info from the Inspection Log above. Makes her job a cinch...

Board of Directors Oversight of the Plan:

Assure that the Building and Grounds Meetings agenda should be:

- Reviewing all the above for sufficiency including...
- Were the inspections conducted?
- Are all deficiencies properly documented and prioritzed (B&G committee approves the prioritization)?
- Has the Property manager then used this info to schedule employees efforts and maintain the facility to the level the board wants?

Board members - As you can see this is as simple as it gets. Once in place it is self perpetuating. A change of manager or personnel doesn't affect the building being properly maintained. Also it is simple for the staff to understand and quantifiable for the board to allocate resources and supervise the Property Manager.

Necessary Changes - The maintenance staff should no longer be in the service call business. Except for emergencies or an issue that compromises another unit (leaks, etc.) our staff should spend 95% of their time on the HOA work generated by the plan. This (making service calls) is a practice that was inadvertently continue from when this was an apartment complex, most likely because to this day WE DON'T HAVE A PROPOER MAINTENANCE PLAN. Homeowners are free to hire private ontractors to repair thier leaky faucets or change furnace filters.

Board Members - I am at your disposal. If you have questions because I haven't adequately explained the issue please ask. I know I often don't explain things well because I understand the subject to well, and often leave things out.

Finally, I have no hidden agenda. I volunteered for this because I know it's needed, and I know how to do it. I would like nothing better than to help put this in place and then resign from the committee and go back to being retired.

Resectfully,
Paul

----- Original Message -----
From: kzipperle@win.net

To: "Paul Ranney" <blackdodgeviper@insightbb.com>
Cc: "laura cushing" <laura.cushing@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "Charles Fugate" <Chuck@chuckfugate.com>, "Jenna Dinelle" <jdinelle@wescodist.com>, "Russ Johnson" <thedaylily@insightbb.com>, "kimjbrewerdavis" <kimjbrewerdavis@insightbb.com>, "Kathy Mathews" <kathy.mathews@gmail.com>, "kenquiggins" <kenquiggins@aol.com>, "Fred Strohm" <phila3224@bellsouth.net>
Sent: Monday, March 4, 2013 6:13:50 PM
Subject: Re: Maintenance Plan Proposal

I'll redefine this topic as "Management 101" then...

As someone who has managed hundreds of people over the years, I recognize that the last thing you do as a manager is manage in a vacuum. I better understand your point of view if you've not had that opportunity (management).

I want Laura and [maintenance manager] to have a big say in our management systems, objectives, and accountabilities. And I want that so that they are successful and try to accomplish what WE want. If that cooperative form of management is not what you're used to--as the manager or the managed--I assure you that's the way most of the world does it. Or at least the successful part of it.

I have no intention of dictating deliverables to our staff, and I will work to ensure that no one else does. Paul, if that includes you, so be it...KZ

Quoting Paul Ranney <blackdodgeviper@insightbb.com>:

Kevin, with all due respect. I will be glad to provide guidance on the creation of a plan. However, your comments here regarding whether or not Laura and [maintenance manager] "buy in" is very disturbing.

These people work here. They were/are hired to execute whatever they are instructed by the board. Ideally that would be a PM Plan expertly developed and voted on without their approval.

Paul

Sent from my iPad

On Mar 4, 2013, at 2:43 PM, kzipperle@win.net wrote:

Laura,

As time permits, please get draft copies of the items that Paul believes we are missing in a comprehensive maintenance plan. These should be examples of what he feels we need to put in place here.

Look them over and review them with [maintenance manager] first. If the two of you agree that some or all of it needs to be implemented here, bring the items forward to the B&G Committee (meeting) in the next month or so. If you don't agree, feel free to review things with Paul, and involve me at that point. I want yours and [maintenance manager]'s buy-in on anything we do because you guys have to execute on it everyday. It's meaningless otherwise.

Thanks...KZ

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: sheilalrudder@yahoo.com
Sent: Monday, February 25, 2013 6:26 PM
To: Miller, Sally; Beller, Jennie; Miller, David
Subject: Fw: Fwd: Cantrell et. al. vs. The Harbours

Fyi...

The Board of Directors are telling everyone OAG law suit is going away?
Is that possible?

-----Original Message-----

To: Larry Wilder
Cc: Betty Cantrell
Cc: Marty Haley
Subject: Re: Fwd: Cantrell et. al. vs. The Harbours
Sent: Feb 23, 2013 7:21 PM

As usual Dawn, is working for zipperle; instead of, our HOA Members.

As is indicative of the proof in the AG's Law Suit against above the harm to values are of his making. His libel & attacks to multiple HOA Members proven in Court & by his own written letters on Harbours Stationery harm our values & have ruined residents' lives.

FB was formed to bring this to light. I will continue to post; IF, he attacks...

The building condition & staff negligence is what it is.

You can see it... [Maintenance manager] the Fire Marshall's Report & Police Reports. The Realtors (R) have stopped selling at The Harbours due to what they see & how they are treated by zipperle-team.

Tell Dawn to research before making statements that are misleading. She is supposed to be working for ALL HOA MEMBERS.

Landed before dark; very smooth. Having a Woodford Reserve & enjoying my friends & family.

Larry, thanks for your cool head. I will do what you say.

Sheila

-----Original Message-----

From: Larry Wilder
To: Betty Cantrell
To: Marty Haley
To: Sheila
Subject: Fwd: Cantrell et. al. vs. The Harbours
Sent: Feb 23, 2013 6:00 PM

Is this correct?

Larry Wilder
Attorney at Law
530 East Court Ave Jeffersonville, In 47130

This communication, along with any documents, files or attachments, is intended only for the use of the addressee and may contain legally privileged and confidential information. If you are not the intended recipient, you are hereby notified that any dissemination, distribution or copying of any information contained in or attached to this communication is strictly prohibited. If you have received this message in error, please notify the sender immediately and destroy the original communication and its attachments without reading, printing or saving in any manner.

Begin forwarded message:

From: "Dawn R. Elston" drelston@aol.com
Date: February 23, 2013, 3:05:56 PM EST
To: lowilder40@aol.com
Subject: Cantrell et. al. vs. The Harbours

Larry, based upon the e-mails we have received today from our respective clients, I will outline what I understand their agreement to be:

1. Kevin will resign his seat on the Board provided the Derivative Suit and the Petition to Remove him and WT is withdrawn with prejudice.
2. Kevin will withdraw his Petition to Remove Chuck Fugate with prejudice.

I would like for us to Stipulate that the settlement agreement be considered Confidential, in so far that it not be posted on the Harbours FB page named "The Harbours....Can You Believe This Stuff" There should be a neutral announcement to the homeowners via a newsletter stating the facts along the lines of "without acknowledging the merit of the Derivative Suit or the Pending Petitions to Remove certain Directors, all parties agreed to the Dismissal of the Derivative Suit and Withdrawal of the Petitions to Remove certain Directors with prejudice simultaneously with the resignation by Kevin Zipperle of his Board Seat and the Board's agreement to accept Mr. Zipperle's resignation" It is for the well being of the Harbours, it's insurability, its financial health and the community health that the highly inflammatory postings on the FB page noted above stop immediately. Potential Buyers read the page. Potential lenders read the page. Describing the building as deteriorating and being mismanaged does nothing but scare people away and make it extremely hard for people to sell their units with such hostilities floating around on the Internet. I would like to propose establishing an internal forum to resolve concerns and consider suggestions without letting the universe know about the community issues. Would it be possible for Betty Cantrell and Marty Haley, the site moderators, to agree to control the postings, and consider locking out posters who are damaging the reputation of the Harbours and thereby discouraging buyers and lenders from having anything to do with the condominium complex?

Please let me know your thoughts. Dawn.
Dawn R. Elston, Attorney-at-Law
538 E. Court Avenue Jeffersonville, IN. 47130
Telephone: (812) 280-7700 Sent via BlackBerry by AT&T

No virus found in this message.
Checked by AVG - www.avg.com
Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: sheilalrudder@yahoo.com

Sent: Saturday, February 23, 2013 1:01 AM

To: Miller, Sally; Beller, Jennie; Miller, David; Larry Wilder

Subject: Fw: Derivative

For your information...

After Harbours' Board Meeting today, Bob Ferguson ask me to inquire if the Derivative petitioners would drop it if Zipperle were to resign. (Bob feels that would help z to save face.)

Personally I was for it; but, The 3 Haleys & others were adamant against it.

Actually, this Majority response is what Directors ask for & in my opinion have a Fiduciary Duty to HOA to do.

Players:

Bob Ferguson is the new appointed Director. He has Strength of Character, Honor, Experience, Knowledge & Common sense. (z tried to keep him off Board.)

Kathy Mathews; most qualified Director we have had since inception. Acting President.

Zipperle is still arrogant, sitting in Office all night, passive aggressive, creating hostility & convincing Staff & his followers, OAG has no case against him.

Forging ahead for a Financially Healthy & SAFE Harbours...

Sheila L. Rudder

502-592-4544

Sent via BlackBerry by AT&T

-----Original Message-----

From: sheilalrudder@yahoo.com

Date: Sat, 23 Feb 2013 03:21:34

To: Bob Ferguson<solivagant001@reagan.com>

Reply-To: sheilalrudder@yahoo.com

Cc: Kathy Mathews<kathy.mathews@gmail.com>

Subject: Derivative

Attention: Bob Ferguson & Kathy Mathews

We the Derivative Majority feel it is the Board of Directors' Fiduciary Duty to require Kevin Zipperle to resign.

Get his keys to our Office. Get ALL Bank Accounts in the hands of our elected Treasure.

Retrieve ALL computers, records, software; all our Banking Information & the numerous boxes of HOA Information returned to our HOA Office he & [former property manager] carried out of our Office.

1. Insurance Jeopardy is a Result of Zipperle's manipulation of claims.
2. OAG Law Suit bad press is a Result of Zipperle's alleged fraud, misuse of his power & our \$.
3. Dropping our HOA Approval for FHA/VA & manipulating his personal Harbours' purchases has hurt our Unit Sales & Values.
4. The Employees' hostility to select homeowners & their creation of problems among residents is at the direction & instigation of Zipperle.
5. Zipperle's use of our Garage, our Office & our Staff for his Personal use is a problem for HOA Members.
6. Zipperle's control of security cameras, retaliation, personal attacks & LIBEL against those he labels the malcontents has HARMED our Community financially & created an unsafe place to live.

His Revenge, Greed & Hate have been the norm & has HARMED our Community & Values...

FaceBook is the only means of getting out the injustices of his reign. Without his actions, FaceBook would not be needed.

If the Board does their Fiduciary Duty The Derivative will go away.

Harbours Leadership Problems can be solved when these questions are answered...

Who owns PROBLEM?
Who owns RESPONSIBILITY?
Who made DECISIONS?
Who has POWER?
Who has CONTROL?
WHO made CHOICES?

ZIPPERLE...

Drafted by Earl Haley, Betty Haley & Sheila Rudder

Questions; 502-592-4544
Sent via BlackBerry by AT&T

No virus found in this message.
Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: sheilalrudder@yahoo.com

Sent: Sunday, February 17, 2013 1:15 PM

To: Don Sigmond; Linda Dornbush; Paul Ranney; Paula Roy, MD; Peter Steen; Thom; Andrew Wright; Nora Strohm; Chris Arnheiter; Bob Ferguson; Kathy; Marcia Hall-Craig; Robin Meshew; Teresa Tarter; Teresa Tarter; News Man

Cc: Chuck Fugate; Barry Gates; Louis & Louise; Betty Cantrell; Miller, Sally; Beller, Jennie; Miller, David; Senator Grooms; Virginia Hernandez Ocasio

Subject: Fw: [The Harbours... Can you believe this stuff?]

I think we need to publicly state our support for...

I am asking you all to show support for retaining Chuck Fugate by sending Cantrell an email you agree ...

Zipperle-Team is working to eliminate Chuck for trying to perform as a real Director & a responsible Treasure...

Legally required TRANSPARENCY & Accountability to The Harbours Owners has been DENIED HOA Members for 9 years due to zipperle-[former property manager] team's control.

Over 50% of zipperle's petition to remove Chuck is his own ill gotten units...

...the rest his partner in lending fraud law suit, lamkin, & off site Owners who do not see what is going on at The Harbours.

This is our chance to stop zipperle's waste of our \$ on HIS Legal Fees & HIS egregious misuse of the assets of our Community...

Just email your unit number supports Chuck Fugate to Betty's Email above...

Chuck has shown he will be a hands-on Treasure who is willing to report the facts to the HOA Members whose MONEY is paying the bills.

[This is why he is being maligned & attacked by zipperle team; appointees & followers.]

No big deal; no obligations...
Thanks.

Sent via BlackBerry by AT&T

From: "Betty Cantrell" <notification+zj4o4ft64yz9@facebookmail.com>

Date: Sun, 17 Feb 2013 07:24:58 -0800

To: The Harbours... Can you believe this stuff?<167624100012422@groups.facebook.com>

ReplyTo: Reply to Comment

<g+408k16ak000zg51pv8c4003pidr19c3k000zg3ep3mb72a346@groups.facebook.com>

Subject: [The Harbours... Can you believe this stuff?]

I think we need to publicly state our support for...

Betty Cantrell posted in The Harbours... Can you believe this stuff?

Betty Cantrell
10:24am Feb 17

I think we need to publicly state our support for Chuck before the Special Meeting, then we will know where we stand BEFORE we walk into that room. We can publicly show the votes of support, I'm not afraid to do that. It could certainly squelch the Kevin moles and spoilers.

I will vote to keep Chuck on the Board at the March 20th, 2013 Special Meeting where Kevin Zipperle has petitioned to have him removed.

These are my Units and percentage to keep Chuck on the Board. Who next to get on this public list? Just state your unit # and keep the tally going. I have nothing to hide.

Cantrell:
Unit 712 .5234%
Unit 819 .4312% = .9546%

Total percentage voting to retain Chuck on the Board as of Feb. 17th :
.9546%

[View Post on Facebook](#) · [Edit Email Settings](#) · [Reply to this email to add a comment.](#)

No virus found in this message.
Checked by AVG - www.avg.com
Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14

From: sheilalrudder@yahoo.com
Sent: Wednesday, February 13, 2013 3:37 AM
To: Chuck Fugate
Cc: Miller, Sally; Beller, Jennie; Miller, David; Senator Grooms;
j@domain.invalid
Subject: Re: Zipperle's egregious attacks on HomeOwners...

I hope everyone will get behind Chuck.

We have a chance to get rid of Zipperle. He has destroyed our Values & so many of our fellow Neighbors' lives.

Respectfully,
Sheila
Sent via BlackBerry by AT&T

-----Original Message-----
From: sheilalrudder@yahoo.com
Date: Wed, 13 Feb 2013 07:23:30
To: Chuck Fugate<Chuck@chuckfugate.com>
Reply-To: sheilalrudder@yahoo.com
Subject: Zipperle's egregious attacks on HomeOwners...

Chuck,

Great Letter. Good Job.

As Board Treasure, you have shown more interest in our Community in one month than Sharon Chandler did as Treasure in 9 years...

Thank God & some responsible Harbours' Owners we finally have four (4) Honest Directors...

I am asking Owners to stand up for you & put a STOP to the Zipperle Reign & Corruption.

Zipperle's attacks on Residents hiding behind our HOA Board have cost this Community!

Tomorrow, I will be out lining Hundreds of Thousands of Dollars zipperle has been proven to cost our HOA on The Harbours...can you believe this stuff?

This communication took a lot of courage. Check under your tires for nails before you back up in the morning.

We have never had a Board who is a transparent & accountable Board of Directors.

Judge Donahue ruled zipperle, lamkin & chandler were Malicious, Capricious, Ambiguous and Arbitrary. "That they were not acting in the best interest of The Harbours."

Now, they are being sued for Fraud, Misuse of Harbours' BOD Positions for self-serving control, harassment of fellow residents, creating a monopoly on sales & against Owners who ask any questions...

Don't let zipperle's bullying & threats concern you. His days of creating a monopoly against Owners & mobing are over...

Sent via BlackBerry by AT&T

-----Original Message-----

From: Charles Fugate <Chuck@chuckfugate.com>

Date: Wed, 13 Feb 2013 06:25:59

To: sheilalrudder@yahoo.com<sheilalrudder@yahoo.com>; Barry

Gates<blg747capt@aol.com>; Bob

Ferguson<solivagant001@reagan.com>; Bill Thomas<anthomas7@att.net>; Linda

Dornbush<linda.dornbush@firstliberty.net>; Paul

Raney<blackdodgeviper@insightbb.com>; Paula Roy,

MD<proy@duo-county.com>; Robin Meshew<peak12r@excite.com>; Chris

Arnheiter<chris_arnheiter@yahoo.com>; Don Sigmond<dlsigman1@aol.com>;

Peter

Steen<mpeter@hotmail.com>; Sam Kudmani<SKudmani@kfg.com>; Sandy

Snodgrass<flamingosandy@rocketmail.com>; Sandy

Blume'<ladyleigh3@hotmail.com>;

TessTarter@indightbb.com<TessTarter@indightbb.com>;

LTarter@insightbb.com<LTarter@insightbb.com>; Marcia Hall-

Craig<marcia.hall-craig@eeoc.gov>;

Greg<gbielefe@gmail.com>; Nora Strohm<pagetwo@bellsouth.net>; Fred

Strohm<phila3224@bellsouth.net>; Louis & Louise<louisborn@aol.com>; Andrew

Wright<andrew@wright.name>; Sean Massage Therapist<Kaskyl@gmail.com>;

Glenn

Thomas<glenn@hartcountyrealty.com>

Cc: Larry Wilder<lowilder40@aol.com>; Charles

Fugate<Chuck@chuckfugate.com>

Subject: From Chuck Fugate

Hey folks.... attached is a Re-Election letter that I mailed out on Tuesday (you have likely received this already).

Kevin has gotten his hands on it -- and already trying to spin the facts. He's asking that the board punish me! LOL

Attached are his remarks.

You folks have GOT TO VOTE THIS MAN OFF THE BOARD on March 20th!

Enjoy the reading!

Chuck Fugate/ Unit #621

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8707 - Release Date: 12/09/14