



Tom Allen, President

Administrator Denise Gavin

LOCH LOMOND LAKER,

Minutes of the April 1, 2008 Monthly Board Meeting

Tom called the meeting to order at 8:09 p.m. There was a quorum present.

Motion to approve November's minutes by Jon Holsman, second John Epstein, motion passed.

TREASURER'S REPORT

Linda recapped the Treasurer's Report for January. Motion to approve the Treasurer's Report by Jon Holsman, second Jerry Kurovski, motion passed.

Closing of February's meeting official. Everyone said I.

Motion to approve February's minutes by John Epstein, second Linda Klink, motion passed.

MEMBERSHIP REPORT

To date we have received payments from 324 residents or 54%. Last year at this date we received payment from 321 residents or 53%. We have sent out 263 boat stickers with the tags.

If you have not received your dues notice, please call Linda Klink @ 847-949-8641.

If you are selling your property in Loch Lomond, please remember to request a dues assessment letter from Linda Klink as soon as possible. Please allow a couple of day turn around time.

ATTENDANCE

Those in attendance were: Tom Allen, Kathy Knudson, Linda Klink, Julie Allen, Denise Gavin, John Emde, Katie Cook, John Epstein, Dick Lincourt, Jon Holsman, Richard and Nadine Clausen, Donna Sattler, Diane Adamek, Amy Schaul, John Popowitch, J.G. Wahlert, and Nadia Hanchard.



Treasurer's Report



CASH

Beginning Balance	02/29/2008	\$ 25,851.45
Bank deposits		\$ 82,914.50
Operating interest		\$ 6.11
Misc. Income		\$ 80.00
CD Interest		\$ -
Swim Lessons		\$ 320.00
Impact Fee Hickory Hills		\$ -
Legal Fee from collect		\$ -
T-shirts		\$ -
Credit from Travelers		\$ -
Expenses		\$ 4,808.47
Ending Balance	03/31/2008	\$ 104,363.59

EXPENSES

Association Expense	1,690.22
South Beach	306.01
North Beach	258.70
Dam Path & Spillway	-
Water Safety	-
Lake Maintenance/Spraying	-
Landscaping	-
Administration	-
Fences	-
Membership	403.04
Administration	-
Legal	2,150.50
Insurance & Taxes	-
Upgrades -Fish Stock	-
Upgrades-SB Raft	-
Social Activities	-
Upgrades-Dam	-
Upgrades-Boat Racks	-
Upgrades Non-Budgeted	-
Total Expenses	\$ 4,808.47

CERTIFICATE OF DEPOSIT

Beginning Balance	2/29/2008	\$31,423.18
Ending Balance	3/31/2008	\$31,423.18
TOTAL ASSETS		\$135,786.77



Tom Allen, President

LOCH LOMOND LAKER

Administrator Denise Gavin

Minutes of the May 6, 2008 Monthly Board Meeting

Tom called the meeting to order at 8:05 p.m. There was a quorum present.

Motion to approve April's minutes by Dick Lincourt, second John Vicik, motion passed.

TREASURER'S REPORT

Linda presented the Treasurer's Report for April. Motion to approve the Treasurer's Report by John Epstein, second Jerry Kurowski, motion passed.

MEMBERSHIP REPORT

The dues are coming in and tags are going out. To date we have received payments from 394 residents or 66%. Last year at this date we received payment from 427 residents or 71%. We have sent out 323 boat stickers with the tags. If you have not received your dues notice, please call Linda Klink @ 847-949-8641. If you are selling your property in Loch Lomond, please remember to request a dues assessment letter from Linda as soon as possible. Please allow a couple of days turn around time.

ATTENDANCE

Those in attendance were: Tom Allen, Kathie Knudson, Linda Klink, Julie Allen, Denise Gavin, Katie Cook, Steve Kephart, Dick Lincourt, Mary Ellen Ferkin, Mark Begrowicz, Donna Sattler, John Vicik, Diane Adamek, John Epstein, Jerry Kurowski, Nadia Hanchard, and Mary Jane Robinson.

DAM, PATH & SPILLWAY

The dam is being prepared for it's tri-annual inspection. The weirs are being repaired. Thanks to Dick Lincourt for making this happen after a long process. The dam has also been reseeded.



Treasurer's Report



CASH

Beginning Balance	03/31/2008	\$ 104,363.59
Bank deposits	\$	27,740.00
Operating interest	\$	20.85
Misc. Income	\$	20.00
CD Interest	\$	-
Swim Lessons	\$	30.00
Impact Fee Hickory Hills	\$	-
Legal Fee from collect	\$	-
T-shirts	\$	-
Credit from Travelers	\$	-
Expenses	\$	11,827.17
Adj for NSF Check		350.00
Ending Balance	04/30/2008	\$ 119,997.27

EXPENSES

Association Expense		527.30
South Beach		127.55
North Beach		85.99
Dam Path & Spillway		-
Water Safety		-
Lake Maintenance/Spraying		5,333.33
Landscaping		1,373.93
Entrance		-
Administration		-
Fences		-
Membership		403.04
Administrative		1,080.03
Legal		396.00
Insurance & Taxes		-
Social Activities		-
Upgrades-Dam		-
Upgrades-Boat Racks		-
Upgrades -Fish Stock		-
Upgrades-Buffer Strip		-
Upgrades-NB Pier		2,500.00
Upgrades Bathymetric Survey		-
Total Expenses	\$	11,827.17

CERTIFICATE OF DEPOSIT

Beginning Balance	3/31/2008	\$31,423.18
Ending Balance	4/30/2008	\$31,423.18
TOTAL ASSETS		\$151,420.45

NORTH BEACH

New fishing pier is in and getting rave reviews from fishermen. The new swing set should be completed soon. The buoy lines need to be kept in place. It is a regulation from the Health Department. Also, the sand will be tilled by the landscapers.

SOUTH BEACH

The beach looks nice. We still need a South Beach Director. The swing set is up and the kids love it! We have been seeing a mass of geese at South Beach especially in the grassy area. We are researching ways to deter them. The shed door has been fixed as well as the gate on the east side. The shed had been vandalized.

WATER SAFETY

Beach is open for the season. Hours are 9:00am-9:00pm. The mandatory breaks are 12:00-12:30pm, 3:00-3:15pm (except during second session swim lessons then it's 2:45-3:00pm), and 6:00-6:30pm. Our new head guard is Shannon Gavin. The buoys are in, the shed is cleaned and organized, and the first aide kit is properly supplied. There are many new guards and Shannon has implemented a sign-off sheet to make sure that duties are completed. Swim lessons began on June 14 and 16. The guards went through a Mock Drill with the Fire Department on June 5th. It was mandatory for all guards.

Shannon would like to remind everyone that they need their tags at all times to access the beach. **No admittance without tag.**

ADMINISTRATOR REPORT

Kathie Knudson gave a report prepared by Administrator Denise Gavin who was unable to attend the meeting. There are 10 confirmed picnics in June and 2 in July. North Beach pier will be put in next week. Heavy limbs were brought down by the storms. The landscapers cut them up and disposed of them at no cost to us.

**Looking for insured Handy Man
to do odd jobs at North and
South Beaches.**

Minutes respectfully submitted by Julie Allen.

BOAT & PIER

You no longer need a sticker for your fishing pier. The big bright orange stickers are for your boats. Boat stickers should be put on right side of stern. Those boats at both North and South Beach and at private piers need to have these stickers on their boats. We have had several reports of boats floating in and around the banks of the lake after storms. Without a sticker to trace them back to the owner, we have no way of getting your boat back to you. Also, a visit from a DNR officer at North Beach revealed that most of our boats were not in compliance with Illinois State Law. Your boat must also be registered with the state and display a sticker from them. When you apply for this, keep a copy of the application as the state is back logged. Steve Kephart is working on finding out how to obtain registration for your boat without a title, as many of us have been given boats. Boats not displaying orange LLPOA stickers will be flagged for auction. We have sent out 390 boat stickers. Please put them on your boat.

WEB PAGE

John Popowitch, the system administrator, and Katie Cook are working on a complaint of the Web site being slow to get onto. Again the web address is www.lochlomondlaker.com.

TREASURER'S REPORT

Linda gave the Treasurer's Report. Motion to approve the Treasurer's Report by Richard Clausen, second Dick Lincourt, motion passed.

MEMBERSHIP REPORT

Linda gave the membership report. To date we have received payments from 455 residents or 76%. Last year at this date we received payment from 482 residents or 80%.

If you have not received your dues notice, please call Linda at 847-949-8641.

If you are selling your property in Loch Lomond, please remember to request a dues assessment letter from Linda Klink as soon as possible. Please allow a couple of day turn around time.

Tom Allen, President

Administrator Denise Gavin

LOCH LOMOND LAKER,

Minutes of the July 1, 2008 Monthly Board Meeting

Meeting was called to order at 8:09 p.m. by Tom Allen, President.

Motion to approve June minutes by Rich Clausen. Discussion brought forth by Dick Lincourt.

Dick Lincourt noted two reported errors in the Lake Management Committee's report for the June minutes. They are as follows with corrections following each.

Kathie Knudson also reported misinformation given at the last meeting from the police department's question and answer session. It is reported below with the correction to follow.

4. The lake management committee has been contacted by some of our members about changing our guest fishing policy. We discussed this at length and have unanimously agreed to ask the board to adopt the following policy concerning guests.

Correction:

The lake management committee's vote to ask the board to adopt a new policy concerning guests was not unanimous.

Correction:

The weed problem noted was two years ago not last year.

What's the law on bike riding and walking with no side walks? *Since there are no sidewalks in our neighborhood, all riders and walkers use the street. The officer said the law states that both bike riders and pedestrians need to ride or walk with traffic, not against it. They will also give us their contact information for a vendor that can help us with safety devices when we walk or ride. All of us should*



Treasurer's Report
30-June-08



Report not available. Both June and July's reports will be available at August's meeting.

wear reflective tape, vests, or flashers, so that vehicles can see us before they come up to us.

Correction:

The information given was incorrectly stated. Walkers need to walk on the left side of the street against traffic, and bike riders need to ride on the right side with traffic.

Motion to approve June's minutes with the previously mentioned amendments by Rich Clausen, second by Dick Lincourt, motion passed.

TREASURER'S REPORT

Linda was not present to give the treasurer's report. It will be available at the August meeting.

MEMBERSHIP REPORT

To date we have received payments from 479 residents or 80%. Last year at this date we received payment from 506 residents or 84%. We have sent out 406 boat stickers with the tags.

Reminder notices will be going out soon.

If you have not received your dues notice, please call Linda at 847-949-8641.

If you are selling your property in Loch Lomond, please remember to request a dues assessment letter from Linda Klink as soon as possible. Please allow a couple of day turn around time.

Tom Allen, President

Administrator Denise Gavin

LOCH LOMOND LAKER,**Minutes of the August 5, 2008 Monthly Board Meeting**

Meeting was called to order at 8:10 p.m. by Tom Allen, President.

Motion to approve July minutes by Dick Lincourt. Second by John Epstein. Motion passed.

TREASURER REPORT

Both June and July included in Treasurer's report. Motion to accept by Kathie Knudson. Second by Katie Cook. Our insurance and taxes for the Association are due in August/September. Will not purchase sand this year but will need it in 2009.

MEMBERSHIP REPORT

To date we have received payments from 500 residents or 83%. Last year at this date we received payment from 520 residents or 86%. We have sent out 406 boat stickers with the tags.

Reminder notices will be going out soon.

If you have not received your dues notice, please call Linda at 847-949-8641.

If you are selling your property in Loch Lomond, please remember to request a dues assessment letter from Linda Klink as soon as possible. Please allow a couple of day turn around time.

DAM, PATH & SPILLWAY

Dick reported that all is in good order. It is time to start getting bids for seal coating the pathway to the dam. We do this every two years and would like to have it done before the cold weather begins.

LAKE MANAGEMENT

Steve reported that everything is coming together for Lake Education Day which is scheduled for August 16. Jim Carroll is heading this event. All of the Speakers have been lined up but we are still in need of volunteers for set up, clean up and the in-betweens. Our inventory and supplies are all set for the event. Bill Kwiatkowski will be on hand with free samples of fish that were caught in our lake, as well as Bill's Pizza.

**Treasurer's Report
June and July, 2008****CASH**

Beginning Balance	5/31/2008	\$ 135,431.29
Bank deposits		\$17,340.00
Operating interest		\$ 62.68
Misc. Income		\$ 65.00
Swim Lessons		\$ 180.00
T-Shirts		\$ 270.00
Water Carnival		\$ 1,050.53
Expenses		\$52,295.37
Ending Balance	7/31/2008	\$102,104.13

EXPENSES

Association Expense	1,993.57
South Beach	1,028.79
North Beach	659.96
Dam Path & Spillway	203.32
Water Safety	25,189.45
Lake Maintenance/Spraying	357.94
Landscaping	2,907.86
Administration	2,083.32
Membership	777.43
Legal	495.50
Insurance & Taxes	47.73
Social Activities	2,758.85
Upgrades-Dam	2,301.60
Upgrades-Boat Racks	-
Upgrades-North Beach Pier	7,078.05
Upgrades-Non-Budgeted	4,400.00
Adj	12.00
Total Expenses	\$52,295.37

CERTIFICATE OF DEPOSIT

Beginning Balance	5/31/2008	\$31,423.18
Interest		
Ending Balance	7/31/2007	\$31,423.18
TOTAL ASSETS		\$133,527.31

Tom Allen, President

Denise Gavin, Administrator

LOCH LOMOND LAKER

Minutes of the September 2, 2008 Monthly Board Meeting



Treasurer's Report August 31, 2008



CASH	
Beginning Balance 7/31/2008	\$102,104.13
Bank Deposits	\$3,100.00
Operating Interest	\$26.89
Swim Lessons	\$20.00
T-shirts	\$89.00
Expenses	\$41,307.25
Ending Balance 8/31/2008	\$64,032.77
EXPENSES	
Association Expense	\$669.25
South Beach	\$456.65
North Beach	\$481.72
Water Safety	\$11,014.28
Lake Maintenance/Spraying	\$10,760.12
Landscaping	\$1,933.93
Membership	\$374.40
Administrative	\$1,003.28
Legal Expense	\$4,247.25
Insurance and Taxes	\$7,365.00
Social Activities	\$3,001.37
Total Expenses	\$41,307.25
CERTIFICATE OF DEPOSIT	
Beginning Balance 7/31/2008	\$31,423.18
Interest	
Ending Balance 8/31/2008	\$31,423.18
TOTAL ASSETS	\$95,455.95

MEMBERSHIP REPORT: Linda Klink

To date we have received payments from 503 residents or 84%. Last year at this date we received payment from 527 residents or 88%. We have sent out 430 boat stickers with the tags.

Reminder notices will be going out soon.

If you have not received your dues notice, please call Linda at 847-949-8641.

If you are selling your property in Loch Lomond, please remember to request a dues assessment letter from Linda Klink as soon as possible. Please allow a couple of days turn around time.

DAM, PATH & SPILLWAY: Dick Lincourt

Everything is in pretty good shape. We are still looking for an engineer to volunteer his/her services to certify the dam with Dick.

LAKE MANAGEMENT: Steve Kephart

Lake Education Day was a tremendous success. Thank you very much to all the volunteers who came out and helped. Jim Carroll did a great job organizing this fun event. Bill and Ellen Kwiatkowski were there frying fish caught in Loch Lomond, and handed out samples.

This has been one of the best years for lake water quality that we've had, mostly due to low rainfall amounts and minimal algae problems. The lake was sprayed on August 27, and the sprayers are due to return in early September, since North Beach is looking a little green.

Fishing regulations have been posted at both beaches as well as on the website (www.lochlomondlaker.com). They have been well-received. Minnow sales are now regulated, which means that they should not be contaminated with unwanted species of fish. The use of minnows in our lake is being considered for that reason. We should get a formal report in November from the DNR regarding the June fish census.

John Popowitch has been working with Steve on a fishing blog for the website. This will give people a chance to discuss where the fish are biting, etc. The blog might not be up for the end of this season, but will be worked on over the winter.

Meeting was called to order at 8:06 p.m. by Tom Allen, President.

Motion to approve August minutes by Kelly Happ. Second by Dick Lincourt. Motion passed.

TREASURER REPORT: Linda Klink

The water safety program accounts for the majority of expenses at this time of year. We also had two payments for lake maintenance.

Treasurer's report was approved.



LOCH LOMOND PROPERTY OWNERS ASSOCIATION P.O. Box 840, Mundelein, IL 60060 847-826-8044
 WWW.LOCHLOMONDLAKER.COM info@lochlomondlaker.com

Tom Allen, President

Denise Gavin, Administrator

LOCH LOMOND LAKER

Minutes of the October 7, 2008 Monthly Board Meeting



Treasurer's Report
 September 30, 2008



CASH	
Beginning Balance 8/31/2008	\$64,032.77
Bank Deposits	\$700.00
Operating Interest	\$18.77
Misc. Income (Boat Auction)	\$95.00
T-shirts	\$100.00
Bratfest	\$1,036.00
	\$1,949.77
Expenses	\$29,299.66
Ending Balance 9/30/2008	\$36,682.88
EXPENSES	
Association Expense	\$1,242.79
South Beach	\$280.70
North Beach	\$115.57
Water Safety	\$11,193.09
Dam/Path/Spillway	\$850.00
Lake Maintenance/Spraying	\$1,352.65
Landscaping	\$1,373.93
Fences	\$525.00
Membership	\$460.33
Administrative	\$1,233.54
Legal Expense	\$73.95
Insurance and Taxes	\$9,966.00
Social Activities	\$632.11
Total Expenses	\$29,299.66
CERTIFICATE OF DEPOSIT	
Beginning Balance 8/31/2008	\$31,423.18
Interest	
Ending Balance 9/30/2008	\$31,423.18
TOTAL ASSETS	\$68,106.06

TREASURER REPORT: Linda Klink

There is one more month in this fiscal year (ends October 31). The two big expenditures at this time of year are the liability insurance premium and lifeguard bonuses. The tree work we plan to have done (see Administrator's report) will be another expenditure that will fall into this fiscal year. After that, there should not be any more major expenses for this fiscal year.

Motion to accept: John Epstein. Second: John Vicik. Treasurer's report approved.

MEMBERSHIP REPORT: Linda Klink

To date we have received payments from 506 residents or 84%. Last year at this date we received payment from 530 residents or 88%.

If you are selling your property in Loch Lomond, please remember to request a dues assessment letter from Linda Klink as soon as possible. Please allow a couple of days turn around time. 847-949-8641.

DAM, PATH & SPILLWAY: Dick Lincourt

Dam and path are in good condition. The heavy rain washed some debris, including a railroad tie, over to the spillway. This will be removed from the lake when the weirs are raised for the winter in November. The lake is exactly at spillway level, which means it is full.

LAKE MANAGEMENT: Steve Kephart

The lake management committee met on September 17. The IDNR will come to shock the lake for free on Wednesday, October 22. The time is TBD, and will be posted on the website when it is available. Volunteers with boats, nets, and any other way to get the carp from the lake are needed. Volunteers will meet at the South Beach.

Shocking temporarily stuns the fish. They float to the surface, and after a minute or two, they come around and swim down below the surface.

The lake will be stocked with more predator fish. Steve has arranged for 750 channel cats and 150 northerns to be stocked. The northerns will be stocked after the lake is shocked on October 22, and before October 31.

The lake was treated for algae on September 3. The lake has been checked weekly since then, and no further treatment has been needed.

Steve has researched the use of minnows as bait. If the bait is purchased locally, it all comes from certified

Meeting was called to order at 8:04 p.m. by Tom Allen, President.

Motion to approve August minutes by Donna Sattler. Second by Buzz Stromberg. Motion passed. Minutes approved.

consultation. If a volunteer cannot be found, we will need to hire someone.

Please contact Tom Allen at 847-970-9752 or any of the officers/directors named for more information or to express interest.

The executive board meets once a month, usually the first Monday after the Board meeting. It is a working meeting at which decisions are made which help create the reports given at the Board meetings.

NEW BUSINESS

The owner of the house at 307 Banbury has a blue and yellow Playmate boat in her yard.

Several meetings ago, we discussed not having lifeguards during the summer to save money. We are still researching that to see how our insurance would be affected. We will put out a survey since it is an issue affecting all of our beach-going residents. Discussion that followed included reminders that being a lifeguard gives kids a job during the summer, keeps swimming lessons available at the lake, helps parents keep a close watch on their children, and is a valuable, sometimes life-saving asset to our community.

The lake sprayer was told to spray twice this year because of heavy rains. We went from a lake that was overcrowded with vegetation to a lake that has no vegetation. We will continue to discuss this at the February meeting.

Q & A:

- How do we find an "impartial" member of the Association to perform the annual audit? We find three people who are residents of the Association, but are not otherwise involved (i.e., not on the Board, not a zone director).
- Due to the fact that there are boats in severe disrepair and those that are left out on the beaches, can we have boats removed from the beaches and stored elsewhere? There are concerns as well about people taking boats and something bad happening to those people or those boats. A lot of this comes down to policing the boat storage areas and beaches. All homeowners should police the beaches, even if they do not have boats. We will put boat storage questions in a survey. If anyone has a problem accessing the fishing pier, call Katie Cook and she will contact the boat owners and ask them to move their boats.

2009 Budget: We are trying to be conservative on proposed receipts. Our regular expenditures will be nearly the same. Planned expenditures include adding riprap (stone) at the dam, plantings, and sand.

Budget Q & A:

- South Beach expenditures were budgeted \$7,000 for 2008, and we only spent \$3,500. What happened to the rest of that money? We were able to use that money in other areas.
- Insurance and taxes cost \$14,000 this year. We are increasing the budget in this area for this year since insurance premiums fluctuate from year to year. The budget always allocates some more than we plan on using in this area to be safe.
- In correspondence we have received from a resident, the individual expressed surprise that we pay people. There are always at least three line items in the budget that cover salaried positions: lifeguards, membership director,

and administrator. This information has always been made available to the LLPOA membership. Some people are salaried because they spend a great deal more time in those jobs than other positions.

- The Board has always been frugal with funds that we spend. We research every purchase to get the best price possible. Costs for outside jobs keep rising, and thanks to volunteers, we are able to keep some costs down. Steve Kovac called Countryside Association, and found out that not only are their dues far higher than ours, they do not have the same facilities that we do. We also pay to maintain the dam. The IDNR would like to take it out, but we keep it up so that we still have a lake. Our property values would not be what they are without this lake.
- Are all households, even those that owe back dues, considered part of the Association? Yes. Dues reminder notices will be sent out in July. We can't collect back dues in a "collection notice" fashion. Our bylaws give us the right to form an association and to govern under reasonable rules and regulations. We can send out revocation of lake rights letters, which are not collection letters. The Board worked with an attorney to create this letter. If such a letter has been sent, it is on file with the assessor's office, and will be included in the closing procedure for the purchase of a home so that the new buyers are informed of the situation. Collection of back dues has increased since we started using the revocation letters.
- We will work with any homeowner to create a payment plan to eliminate back dues. We need the dues money to effectively run the Association, so people are required to pay dues to have the right to use the facilities. The Association can not put a lien on a property for not paying back dues.
- Per the monthly newsletter, if you plan to sell your home, please contact a member of the Board. If you are selling and you owe back dues, that could be a factor in selling your home. It is up to the seller and buyer of the home to discuss the back dues, since the homeowner gets a copy of the letter that is filed with the assessor's office.
- Rules and regulations are posted at both beaches. You must be a paid member to use the lake. This is fair warning, and is a matter of public record.
- We will send a letter to the bar association and to local realtors to inform them of our new membership chair.
- Other property owner's associations will not close on the sale of a home if back dues are owed. They instead will take possession of the property. We would hate to see that happen, and are glad that we do not do that. The legal language has changed since the founding of our Association and covenants, and we would probably lose if we took a resident to court to collect back dues. We can not change the covenant without every person in the Association agreeing to it.
- Who owns the lake? The homeowner's association (LLPOA). We all as homeowners are members, whether paid or not. Some residents are members in good standing, and some are not in good standing.
- Can we enforce the rule about only members in good standing being allowed to vote? There is a conflict in our bylaws, where one section says that any member can

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intersections? Answer: Traffic will simply be diverted to other streets, and car volume will not be reduced. "No Thru Traffic" signs are not an option, since this is Village property, and not a private subdivision.

Bill Emmerich, Village Engineer

The Village budget is available at any time through the Freedom of Information Act. The Village Board has to debate and consider how best to use the available funds to maintain our infrastructure. The stimulus money has already been spent on projects, such as a traffic signal at the park entrance.

Street construction: There are approximately 300 subdivisions in Mundelein, and every street gets the same attention as every other. The Village budget allots \$2 million every year to rehabilitate and reconstruct Village streets. There has been a hyper-inflation in street repair cost: the \$2 million allotment does not go as far as it used to. The Village hires a lab to test various repair materials.

Bill has been requesting funds from the Village for several years to modernize infrastructure in this area. He did get some money budgeted for this year. The streets in LL are not the only things that need maintenance — the storm drains and sewers are also in need of work. It would not be prudent to repair the streets, only to tear them up in order to work on the storm drains and sewers. The project funded this year will take a look at Loch Lomond drainage.

It has been several years since the last full street replacement in Loch Lomond, and none of our streets are slated to be replaced in the near future. The Village is looking at more funding for future projects.

Bill will come back and discuss options with us when the Village is done with the water main/sewer study. As far as curbs and sidewalks, discussions will be held as to what is the best plan for the majority of Loch Lomond residents.

If we want roads replaced, talk to Steve Lentz about a plan. We need to consider multiple options; do we want roads replaced, or a multi-use path/sidewalk? What do we want the streetscape to look like?

The Village does have a long-term capital improvement plan (five years) in place, not all of which is funded. It is included in the publicly-available budget plan.

The Loch Lomond Board looks forward to continuing conversations about improving our community.

PRESIDENT'S REPORT: Kathie Knudson

The Board meeting was called to order at 9:21 p.m. by Kathie Knudson, President. Motion to approve May minutes by John Schockmel, seconded by Sherrill Randau. Motion passed. Minutes approved.

TREASURER'S REPORT: Steve Koch

There was a slight discrepancy in the budget report at the last meeting. Steve located the problem in the April statement. There is a remaining \$89 discrepancy that was generated in March. This discrepancy has remained the same for April and May. It has no impact on income or expenses.

Some of the recent expenses have included replacing the sand at South Beach and the seeding of the geo-bag. Those projects came in under budget, thanks to Denise Gavin.

The water safety program starts in June, and another lake treatment has been scheduled, so expenses will go up.

Treasurer's Report

May 31, 2009

CASH	
Beginning Balance 5/1/2009	\$96,986.69
Bank Deposits	\$25,535.00
Operating Interest	\$7.79
Misc. Income	\$60.00
Swim Lessons	\$130.00
Expenses	\$11,984.04
Ending Balance 5/31/2009	\$110,735.44
EXPENSES	
Association Expense	\$565.27
South Beach	\$218.85
North Beach	\$120.47
Lake Maintenance/Spraying	\$862.24
Landscaping	\$1,478.29
Membership Expense	\$(20.64)
Membership	\$403.03
Administrative	\$1,134.03
Legal Expense	\$232.50
Upgrades — Sand	\$6,990.00
Total Expenses	\$11,984.04
CERTIFICATE OF DEPOSIT	
Beginning Balance 5/1/2009	\$32,510.54
Ending Balance 5/31/2009	\$32,510.54
TOTAL ASSETS	\$143,245.98

MEMBERSHIP REPORT: Diane Adamek

As of June 1, 408 households (68%) have fully paid their 2009 dues. Twelve households have made partial payments. Several families have set up payment plans to pay outstanding dues from previous years. If you need to set up a payment plan, please contact Diane at lochlomondPOA@aol.com, or (847) 949-8641, and she can give you some options.

We have 393 boats registered. From now on, you may direct any questions about your boats to Larry Rogers, the new Boat Director.

We also have 53 swimming lesson students whose lessons will be scheduled by the head lifeguard.

Remember, all back dues must be paid up before you can close on a property. If you know you will be closing, please contact Diane at least two weeks before closing, so that she can send a copy of the required paid assessment letter to your realtor and/or attorney.

DAM, PATH AND ENTRANCES: Dick Lincourt

The dam is in good condition, and a report to that effect has been filed with the DNR.

Two Saturdays ago, Dick found some kids fishing on the dam. If he sees people there again, he'll call the police. It is dangerous, and can cause damage to the earthen dam.

There were some minor problems with the beach gates. Dick made an adjustment, and is working on a long-term plan.



LOCH LOMOND PROPERTY OWNERS ASSOCIATION P.O. Box 840, Mundelein, IL 60060
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Kathie Knudson, President

Denise Gavin, Administrator

LOCH LOMOND LAKER

Minutes of the July 7, 2009 Monthly Board Meeting

PRESIDENT'S REPORT: Kathie Knudson

The Board meeting was called to order at 8:02 p.m. by Kathie Knudson, President. Motion to approve June minutes by Paul Papineau, seconded by John Schockmel. Motion passed. Minutes approved.

Motion to accept May budget report by Dick Lincourt, seconded by John Emde.
Motion to accept June budget report by John Schockmel, seconded by Paul Papineau.

MEMBERSHIP REPORT: Diane Adamek

As of July 6, 445 households (74%) have fully paid their dues. This compares to 85% for July 2007. Of the 173 senior households, 92% have fully paid. There are 12 households that have made partial payments, and three owners have paid back dues.

If you need to set up a payment plan, please contact Diane at lochlomondPOA@aol.com, or (847) 949-8641, and she can give you some options.

426 boats have been registered, and one more swim lesson was scheduled, bringing that total to 54 lessons.

Reminder: All back dues must be paid up before you can close on a property. If you know you will be closing, please contact Diane at least two weeks before closing, so that she can send a copy of the required paid assessment letter to your realtor and/or attorney.

DAM, PATH AND ENTRANCES: Dick Lincourt

Thanks to the volunteers who helped repair the North Beach spillway. It is in much better shape now, and was done at low cost.

LAKE MANAGEMENT: Steve Kephart

Connor Johnson, Boy Scout: Connor has been working on his Eagle Scout project to benefit the lake with Paul Papineau. There have been four tries to reduce the carp population, but the weather has been too cool. They have made six cages for the water lilies and have installed them in the lake. The cages need to stay in the lake until the lilies are done rooting. They won't stand up to ice, so they will be out by the winter. The lilies, which will reduce phosphorus and provide shelter for desirable fish, should be planted on July 10. The locations for the plantings were chosen based on lake bed (soil instead of rock), water depth, and to respect the wishes of lakefront residents who did not want them adjacent to their property.

The Lake Management committee is within budget.

The lake has shown signs of algae growth. The June 10th inspection by Environmental Aquatic Management, LLC noted algae present at the south bay shoreline and the east shoreline. An algae treatment was performed.

On June 23rd, Steve accompanied Paul Papineau and Jim

Treasurer's Report June 30, 2009

CASH	
Beginning Balance 6/1/2009	\$110,735.44
Bank Deposits	\$8,672.50
Operating Interest	\$9.03
Misc. Income	\$20.00
Swim Lessons	\$50.00
Expenses	\$19,768.81
Ending Balance 6/30/2009	\$101,568.42
EXPENSES	
Association Expense	\$149.60
South Beach	\$423.12
North Beach	\$160.41
Water Safety -- Expense	\$738.36
Lake Maintenance/Spraying	\$5,498.12
Landscaping	\$1,478.29
Administration	\$68.00
Membership Expense	\$84.20
Membership	\$403.04
Administrative	\$1,134.02
Water Safety -- Payroll	\$9,284.07
Social Activities	\$100.00
Upgrades -- Buffer Strip	\$247.58
Total Expenses	\$19,768.81
CERTIFICATE OF DEPOSIT	
Beginning Balance 6/1/2009	\$32,510.54
Ending Balance 6/30/2009	\$32,510.54
TOTAL ASSETS	\$134,078.96

TREASURER'S REPORT: Steve Koch

Steve went back in the records to March, and found and corrected a \$2,000 discrepancy that was caused by a software glitch. There is a remaining discrepancy of approximately \$70. These discrepancies do not affect income or disbursement of funds.



LOCH LOMOND PROPERTY OWNERS ASSOCIATION P.O. Box 840, Mundelein, IL 60060 847-826-8044
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Kathie Knudson, President

Denise Gavin, Administrator

LOCH LOMOND LAKER

Minutes of the August 4, 2009 Monthly Board Meeting

PRESIDENT'S REPORT: Kathie Knudson

The Board meeting was called to order at 8:00 p.m. by Kathie Knudson, President. Motion to approve July minutes by Paul Papineau, seconded by Donna Sattler. Motion passed. Minutes approved.

Carnival. Expenses are up a little bit (most of that is cyclical). We are sticking to the budget well.

July was the second consecutive month of slow income from dues.

The total assets on the treasurer's report and the statement of operations are disparate by \$2,000. Steve has painstakingly gone through each expense for the last month, and can not find the discrepancy. This information is on two separate spreadsheets, and each spreadsheet is backed up by the supporting statements.

Motion to accept July budget report as presented, including discrepancy in balances, by Jon Holsman, seconded by John Emde.

As a not-for-profit Association, we must file an annual report by a registered agent. This agent also receives official correspondence so that we use an actual address instead of our P.O. Box. Our Treasurer traditionally performs this function. Steve Koch volunteered to fill that role. Motion to accept Steve Koch as the registered agent: Kathie Knudson, seconded by Jon Holsman.

Treasurer's Report July 31, 2009	
CASH	
Beginning Balance 7/1/2009	\$101,568.42
Bank Deposits	\$3,268.75
Operating Interest	\$8.71
CD Interest	\$147.89
Misc. Income	\$25.00
Swim Lessons	\$30.00
Social Activities	\$341.00
Expenses	\$18,130.05
Ending Balance 7/31/2009	\$87,111.83
EXPENSES	
Association Expense	\$681.75
South Beach	\$606.91
North Beach	\$603.99
Water Safety -- Expense	\$131.38
Dam/Path/Spillway	\$317.91
Landscaping	\$1,478.29
Membership Expense	\$40.55
Membership	\$403.05
Administrative	\$1,134.03
Water Safety -- Payroll	\$12,572.09
Legal Expense	\$270.00
Social Activities	\$555.50
Payroll Tax Liability	\$(669.99)
Upgrades -- Buffer Strip	\$4.59
Total Expenses	\$18,130.05
CERTIFICATE OF DEPOSIT	
Beginning Balance 7/1/2009	\$32,510.54
Interest	\$147.89
Ending Balance 7/31/2009	\$32,658.43
TOTAL ASSETS	\$119,770.26

MEMBERSHIP REPORT: Diane Adamek

As of August 1, 448 households have paid in full (74.5% vs. 87% in 2007), 11 still owe partial dues, and one owner made the first payment for a plan that includes ten years of back dues.

This week Diane will be sending reminder emails/phone calls to households with payment plans and with outstanding partial payments (second payment was due May 1).

On September 1, Diane will be sending out certified letters with outstanding dues statements to homeowners who have not paid for three or more years. They will have thirty days to respond before she sends the list to the lawyer to start the Revocation of Lake Rights procedure.

If you need to set up a payment plan, please contact Diane at lochlomondPOA@aol.com, or (847) 949-8641, and she can give you some options.

Reminder: All back dues must be paid up before you can close on a property. If you know you will be closing, please contact Diane at least two weeks before closing, so that she can send a copy of the required paid assessment letter to your realtor and/or attorney.

Diane has been comparing the 2009 dues numbers with 2007. The Board is working on pulling the 2008 numbers for comparison. Update: August, 2008 had 83% paid.

When the Board sets the budget, we anticipate 85% of households will make the full dues payment.

TREASURER'S REPORT: Steve Koch

The \$341 listed under Social Activities was for the Water

DAM, PATH AND ENTRANCES: Dick Lincourt

Denise Gavin gave the report for Dick, who is out of town. The dam is in good condition, and the lake is full. The

To date, 460 residents have paid their dues, for a total of 76.5%. Last year at this time, it was 84%. The recession has hit some of our residents hard, so it's difficult for them to pay their dues. Payment plans can always be set up with Diane to make it easier. She completed a third mailing to past-due residents on August 31. Payment plans may include a 5% late fee.

Kudos to Diane for all her work to update records, get collection letters out to residents, work with residents to create payment plans, and following up with residents' inquiries.

If you need to set up a payment plan, please contact Diane at lochlomondPOA@aol.com, or (847) 949-8641, and she can give you some options.

Reminder: All back dues must be paid up before you can close on a property. If you know you will be closing, please contact Diane at least two weeks before closing, so that she can send a copy of the required paid assessment letter to your realtor and/or attorney.

DAM, PATH AND ENTRANCES: Dick Lincourt

All is in good shape, and the lake is full.

LAKE MANAGEMENT: Steve Kephart

No official report available. Residents indicated that Northern Pike are hitting and crappies are biting. This information will be added to the fishing blog on the website.

WEBSITE: Katie Cook

Katie Cook and John Popowitch reminded residents to use the site and look for insights and information about our community. Pictures taken during Loch Fest will be posted on the website soon. Check it often, and use the link to our email address (info@lochlomondlaker.com) to submit questions, concerns and comments. Let us know if you would like to be contacted by a Board member.

NORTH BEACH: John Emde

One paddleboat remains, and will be disposed of on Wednesday, September 2. A total of four boats were removed from North Beach, since they were not seaworthy and did not have current stickers. He could not contact the owners.

Larry Rogers and John Emde collaborated on boat issues at North Beach and subsequent storage area improvements.

Residents noted significant improvements (organization, cleanliness, etc.) at North Beach. John acknowledged the work effort of everyone on the Board and volunteer residents who made that happen. Now that North Beach is in better condition, we need everyone's help to keep it organized. Please put your boats away when you are done with them; do not leave them on the shoreline. Be courteous and respectful.

Question: A boat was donated to the Association years ago. What happened to it? No one remembers a donated boat at either beach. LLPOA has not maintained boats for residents' use for many years. Please do not just leave boats at the beach, assuming that the Association will take care of them. They will be disposed of if we cannot locate the owners.

Question: A resident saw several teenage boys jump the fence at North Beach and use the beach area. He went to the police station to tell them what he saw. The police wanted to know if the LLPOA wanted to press charges. Are the police supposed to

help? Yes, the police will help. We need to address any issues as they occur, but the topic of a gate guard for the summer of 2010 remains an open issue. Current concerns should be lessened, at least during school hours, as kids are back in school. Special thanks from the Board to the resident who saw the boys for taking action and going to the police. Please continue to contact the Mundelein Police Department if you see trespassers or anything else unusual. Residents can call the police non-emergency number at 847-968-4600. Kathie Knudson will follow up with the police department to ask them to increase patrols to ensure no one causes damage or is trespassing. LLPOA residents who jump the fence, go on private property to gain access to LLPOA property, or who gain entry through the gates by any means OTHER than their key card are considered trespassers and will be reported to the police as such. Residents may only access Association property by using their key cards.

SOUTH BEACH: Jean Potillo

No report.

ADMINISTRATOR'S REPORT/WATER SAFETY:

Denise Gavin

No guards were on duty this week due to back-to-school schedules. This has been posted on the website. They will be on duty for Labor Day weekend. No lifeguards will be on duty after Labor Day! Children under 16 must be accompanied by a responsible person 17 or older, per State law.

Seven picnics were held in August.

The North and South Beach gates will be repaired on September 2. The new design will create a brace over the top of the entry to secure the side posts and reduce expansion and contraction in the summer and winter. Feedback on how to make the welding look nice: hang an LLPOA sign or other decoration. We will wait and see what it looks like. This repair is the best possible solution, so we are optimistic that it will reduce residents' struggles with the entrances. Please let us know if you ever experience problems using your key card to enter the beaches.

BOAT DIRECTOR: Larry Rogers

It has been a quiet month overall. One boat, which washed up at Ferkin's house, has been claimed. One boat remains on their shoreline unclaimed. If you are missing a boat, please contact Larry Rogers at 847-566-7299.

A lost boat has been found (2008 sticker #1093). If this is your boat, please contact Larry Rogers.

OLD BUSINESS: Kathie Knudson

HELP IMPROVE OUR ASSOCIATION! VOLUNTEER!

Spread the word! We are still in need of Zone Directors for the following Zones: 3, 5, 8, 16, and 20. You do not have to live in the Zone for which you are a Director. We are also still in need of a Vice President. All candidates are encouraged to contact Kathie Knudson.

Zone Director Update: John Popowitch has agreed to be the Zone Director for Zone 19. Thanks John!

Loch Fest

Kathie Knudson was very excited about the success of the event. Approximately 350 people attended; the goal was 300. MANY thanks to the following:

Jim Carroll for all his leadership, planning, activities and coordination of presenters; Jim's family, who hung all the door

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Beach keycards will be deactivated this month for those households that are not paid in full. They will be reactivated within two weeks of full payment.

Voting at the Annual Meeting: Article VII, Section 3 of the LLPOA Bylaws states that residents must have all dues and late fees paid in full in order to have a vote at the Annual Meeting on November 15, 2009. This includes residents who have been paying outstanding dues through payment plans. Membership records will be checked at the Annual Meeting, and members will need to sign in.

Real Estate Closings: Please give Diane at least two weeks notice when you are selling your house. In order to sell your house with lake and beach rights, you must present a letter from Diane that states you have paid your dues and any late fees in full or that states the amount that must be paid at closing.

DAM, PATH AND ENTRANCES: Dick Lincourt

All is in good condition; small areas of the dam will be reseeded in the next week. Major planned repairs are concrete patching and sealing of the spillway next year. The lake is 1" over the spillway.

Batteries were replaced in the locks at both beaches in preparation for winter. The North Beach lock was adjusted to correct a sticking latch and both locks are working properly.

LAKE MANAGEMENT: Steve Kephart

The lake has shown signs of algae growth. The September 2nd, 9th and 23rd inspection by Environmental Aquatic Management, LLC noted algae present at the south shoreline and the North Beach shoreline. An algae treatment with Cutrine Ultra was performed each time.

Don Ferkin has contacted Frank Jakubicek of the Illinois Department of Natural Resources about doing another fish shock/carp harvest this year. Jack is extremely busy and only has one possible opening this fall, which is October 19th. This is not guaranteed. He will let us know if this date can be confirmed. If you want to help, expect a last-minute phone call

Fishing report: Fishing has continued to be good through September. Bluegills and crappies have been biting and average 8" to 9" in length. The bass that have been caught have been in the 3 lb. to 5 lb. range. Steve has received numerous reports of northern pike catches. The catfish are the only species that have not been biting.

Steve has been the only one able to enter information into the fishing blog on our website, but any resident can comment on a previous post. John Popowitch and the website team will look into creating a link to a free blog site from the LLPOA site so that any resident can add a fishing blog entry.

The lily pads that were planted this year did not do

well. Most have died as did some of the older original plants. Some of the lake management committee members have done some research and all have come to the same conclusion. The algae treatment was not the problem. Steve talked at length with Kevin Dahm of Environmental Aquatic Management, LLC and he believes that the problem is environmental, but is not sure of the exact reason. We will continue to research the issue and report further findings.

Steve talked with Kevin Dahm about the anticipated lake treatment expense for 2010. Kevin's bid will probably be the same or less than it was for 2009.

NORTH BEACH: John Emde

North Beach has been very quiet. John took the buoy lines out of the water and put them in the shed. Waste Management dropped off new recycling bins, so there is a large bin for recycling and one for trash.

John is considering the possibility of opening up North Beach for dog owners one night a week so the dogs can swim. Mundelein city rules prohibit unleashed dogs in parks. John will contact the Village to find out the protocol for a private park.

SOUTH BEACH: Jean Potillo

The buoy lines have been taken in, and the volleyball net has been taken down and stored. Increased dog activity has been noted at the beach. Dogs are currently not allowed at the beaches.

ADMINISTRATOR'S REPORT: Denise Gavin

Everything at the beaches is being closed up, the phones are turned off, and the water is turned off.

The arches that were welded over the North and South Beach gates are there to provide support for the gates as they expand and contract. They will also help keep the spacing between the gate and the fence constant so the locks will work better in the winter.

BOAT DIRECTOR: Larry Rogers

Larry visited both beaches in September, reorganized boats, and turned a few over.

OLD BUSINESS: Kathie Knudson
HELP IMPROVE OUR ASSOCIATION!
VOLUNTEER!

Spread the word! We are still in need of Zone Directors for the following Zones: 3, 5, 8, 16, and 20. You do not have to live in the Zone for which you are a Director. We are also still in need of a Vice President. All candidates are encouraged to contact Kathie Knudson.

Board Nominations for 2010: Presidential candidate: Larry Rogers; Treasurer candidate: Steve Koch; Secretary candidate: Jennifer Popowitch. The

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not currently sent out by email. There are membership forms on the website (www.lochlomondlaker.com), and they will be updated for 2010 and made available for download.

If anyone has a suggestion for improving membership procedures before the December membership meeting, please contact Diane Adamek at lochlomondpoa@aol.com.

If you need to set up a payment plan, please contact Diane at lochlomondPOA@aol.com, or (847) 949-8641, and she can give you some options.

Reminders: All back dues must be paid up before you can close on a property. If you know you will be closing, please contact Diane at least two weeks before closing, so that she can send a copy of the required paid assessment letter to your realtor and/or attorney.

Unless a payment plan is in effect and payments are being made on time, any dues outstanding as of January 1, 2010 will be assessed a 5% annual late fee.

The dues amount for 2010 is \$350 (same as the last two years) and will be due on March 15, 2010. You will be sent registration materials by February 1, 2010. Any dues paid will be applied to the earliest year still owed. No beach tags, boat stickers, or keycards will be sent until the household is paid in full through 2010.

DAM, PATH AND ENTRANCES: Dick Lincourt

The dam and path overall remain in good condition. Significant events this year were:

****March:** Retained the pro bono services of resident Rob Wojtysiak as a consulting professional engineer for the dam, which is required by the State of Illinois.

****June:** Volunteers Denise Gavin, Steve Koch and John Emde repaired a badly eroded area of the North Beach spillway.

****July:** Added rip-rap to the north end of the dam as requested by the State of Illinois during their inspection in 2008.

****October:** Did some minor brush removal and reseeding.

The North and South Beach entrance gates were modified in September — bracing was added to the top of the gateposts to prevent movement due to seasonal heat and cold. It is hoped this will prevent the need for semi-annual gate adjustments. Locks were reprogrammed to deactivate several keycards reported as lost; in the future we will deactivate keycards of those delinquent in their dues.

The lake remained full all year.

Plans for 2010 include minor repairs to the concrete and recoating of the spillway.

LAKE MANAGEMENT: Steve Kephart

Overall, the lake is in great shape. With the extra water and cool summer, the algae problem was not as bad as in the past. We have just finished the third year of a five-year weed abatement program. The fishing has been excellent.

The Illinois Department of Natural Resources did a fish census last fall, and Steve Kephart received the report last spring. The census is not done every year. Last fall, Northern pike and channel catfish were included as predators. Eventually, the predators will diminish the small-fish population. Over time, the fishing rules will be changed to balance the fish populations.

Paul Papineau headed up a lily planting project this year. Most of the plants died, and we are not sure why this happened. The Lake Management Committee has talked to experts, and none of them think the plant deaths were caused by the lake spraying treatments. Until the reason for the death of the plants has been determined, the Committee will hold off on planting new ones.

Loch Fest in August was a big success. Jim Carroll organized

this event, and did a fabulous job. Tony Baade also helped a lot with the organization. Included in this event were experts at tables, electric pontoon boat tours, and excellent food. The turnout was terrific, and there were many great comments.

The LMC came in \$1,400 under budget for 2009.

2010 plans: The main focus will be on weed and algae control. Water lilies will also be a topic of discussion, as will the fishing portion of the Loch Lomond website, which should be up and running by the end of the year.

Q: Have we ever hired anyone to do a chemical analysis of the lake? A: We do a voluntary EPA water sampling twice a month. We're not sure what the results are — we can ask the EPA to send them to us. If we had a serious problem with the water quality, the EPA would let us know right away.

Al Tuhy volunteered to be part of the LMC. If anyone else would like to join, please contact Steve Kephart.

NORTH BEACH: John Emde

The North Beach came in \$30 under budget for 2009. Many of the costs at North Beach remain constant: electricity, phone, port-a-potty service.

In the twilight hours, teenagers are hanging around at North Beach. If we have a gate guard and that fact is highly publicized, there should be fewer problems at North Beach.

2009 accomplishments: Added sand at the playground, mulch around the trees, and gravel at the entrance. The spillway was repaired. Removed five unclaimed and unseaworthy paddleboats. New boat racks were built by Randy Cook and Gary Randau. Thank you to the volunteers for all your hard work at improving and maintaining North Beach!

2010 plans: Power wash and paint the shelters over the picnic tables and obtain some new chairs.

SOUTH BEACH: Jean Pottillo

South Beach projects came in \$50 over budget.

2009 accomplishments: New sand on the beach, new garbage cans, and the diving rafts were re-surfaced (thank you, John Bestler!). There were no major repairs. We were considering replacing the buoys, but after power-washing them twice, determined that they do not need to be replaced.

Water Carnival had a lower than anticipated turnout. The Board has a list of ideas to try for the 2010 Carnival. Thanks to Karen Emory who has been selling Loch Lomond shirts and hats at South Beach events.

Jean has seen signs of dogs at the beach. No dogs are allowed on Loch Lomond beaches.

2010 plans: No major repairs are planned. We are considering repairing or replacing the split-rail fence by the walkway.

ADMIN.'S REPORT/WATER SAFETY: Denise Gavin

Lifeguards: The temperature for opening the beach was raised from 65 to 70 degrees during the week. New swimsuits were purchased for new guards and those with one year of guarding experience, instead of for all guards. The beach was never closed due to high bacteria count. There were 16 returning guards and two new ones. The beach accommodated 5,000 guests this summer. The goose fence was effective, and the guards cleaned up remaining goose mess. The guards had three saves this summer. They also worked to save money for Water Carnival by purchasing prizes at Dollar Tree. The hours for guarding are under review, and may be adjusted for 2010.

Denise reviewed current contracts (garbage collection, phones, toilets) to see if costs could be cut.

If you have any needs, please contact Denise Gavin.

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been delayed. There is a new boat sticker system in place this year, where each household will be assigned one number. Each boat owned by that household will receive the same number, which will make it easier to identify boat owners.

Fifty-four dues payments have been received so far this year. A resident commented that the dues mailing and attachments were very clear and done well. Thanks, Diane!

If you need to set up a payment plan, please contact Diane at lochlomondPOA@aol.com, or (847) 949-8641, and she can give you some options.

Reminder: All back dues must be paid up before you can close on a property. If you know you will be closing, please contact Diane at least two weeks before closing, so that she can send a copy of the required paid assessment letter to your realtor and/or attorney.

DAM, PATH AND ENTRANCES: Dick Lincourt

The dam and path are in good shape.

LAKE MANAGEMENT: Steve Kephart

Fishing report: several people have been ice fishing this year, and they are doing well with bluegills.

Some people, many of whom are non-residents have been spotted fishing with minnows and tip-ups, neither of which is allowed on Loch Lomond. If you see someone using minnows or tip-ups for fishing, remind them of the rules. If they are a guest of a resident, please contact the resident to remind them of the rules.

Eagle Scout project proposal: the channel on the southwest side of the lake was dredged years ago, and sandbags were laid across. The sandbags were never removed, and fishermen regularly snag lures on them. Should they be removed? Do they act as a settling pond to catch sediment? More research will be done before a decision is made or a project is started. The Board will contact our engineer Rob Wojtysiak for his input.

Does the Board need to go through a bidding process for lake spraying annually if the prices are in line with what we've paid before? We are in

the middle of a five-year spraying plan for the lake. As long as the prices of the current provider remain reasonable and the services are good, then we will stick with him.

Lily pads: there continues to be discussion as to why they won't grow in our lake. St. Mary's Lake does not have weed growth. We are not sure if this is caused by runoff. We need to do some testing of bottom sediment to see if there are contaminants in the soil that prevent lily pads from growing. Lake County Health would be the first place to contact for sediment tests. The soil has been surveyed by LCH in the mid-2000s.

If we have contaminants in the lake that prevent the lily pads, how healthy are the fish, and can they be tested? The LCH is the group to survey the fish. It would take several years for any significant contamination to build in our fish.

NORTH BEACH: John Emde

No report.

SOUTH BEACH: Denise Gavin on behalf of Jean Potillo

Jean has offered to chair the Easter Egg Hunt this year. If you would like to volunteer to help, please call her at 847-949-9370. The Easter Egg Hunt will be held on Saturday, April 3 at 10 a.m., and is open to children under 10.

ADMINISTRATOR/WATER SAFETY: Denise Gavin

Lifeguards: any Red Cross-certified new lifeguards should contact Denise at 847-826-8044.

Denise has been getting phone calls about the certified letters that Diane sent out regarding back dues. She was also contacted by Loch Lomond (Mundelein) Apartments wondering why they are not members of our Association. This apartment building is just east of our border, is not in our subdivision, and the residents who rent there are not property owners, per the name of the Association.

MARCH 2, 2010

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Reminder: If you are selling your house, you will need a letter from Diane for closing stating that your dues are paid. Please give her at least two weeks notice.

DAM, PATH AND ENTRANCES: Dick Lincourt

Dick Lincourt was absent. Everything is status quo at this time.

LAKE MANAGEMENT: Steve Kephart

Up to six inches of water is on top of the ice now, and it is very slushy. "Thin Ice" signs will be posted soon.

This is the sprayer's report for 2009 when and where Cutrine was applied to control algae. This was analyzed to try to determine if this was the cause of our water lily failures. Experts were questioned and we could not determine the cause of the failure. We will continue to research the problem.

Date	Amount of Cutrine Ultra Applied	Where Applied
5/27	5.5 gal	North Bay & East Shore (probably along Edgemont)
6/10	5 gal	South Bay (?) and East Shore
6/17	7.5 gal	"half of lake"
7/22	7.5 gal	South half of lake
8/05	7.5 gal	South half of lake
8/19	7 gal	South half of lake
9/02	6.5 gal	South Beach area
9/21	2 gal	North Bay

Fishing report: The bluegills have been very active. Most fishermen interviewed have done very well.

The Illinois EPA has reduced funding this year, so will only require Secchi readings. We can purchase the dissolved oxygen meter for about \$95.00. We recommend that we do this and continue to monitor the dissolved oxygen in our lake. In the event that the readings get low enough to endanger the fish, we could suspend the algae treatments. Motion to allow Steve to purchase a dissolved oxygen meter by Steve Kephart, seconded by Jon Holsman. Motion approved.

Eagle Scout project: Removal of sandbags from Firth Channel? Discussed but not confirmed.

Dick Lincourt and Steve were appointed by the LLPOA Board to interview a few attorneys who

specialize in homeowners' associations to insure that we are in compliance with current state laws and to review our current status of past due LLPOA dues collection. As of March 2, 2010, only one has returned our calls. It was determined that each attorney will require about 1/2 hour to review our documents and one hour for an initial consultation. Therefore, we request \$1,500 (\$500/attorney) be allocated for this. Discussion: Larry clarified that this would be an interview process to see if we should retain a property owners' association specialist to represent us. The Board was directed to continue pursuing information from the attorneys on a complimentary basis.

NORTH BEACH: John Emde

Everything is status quo for now. The new boat racks are being used. Some disabled (non-seaworthy) boats can be destroyed to make more room. Much work is planned for the Saturday, May 8 Spring Clean Up Day at North Beach.

SOUTH BEACH: Jean Potillo

Jean is planning the annual Easter Egg Hunt on Saturday, April 3 at 10:00 a.m. for residents' children under 10 years old. 2010 beach tags will be checked at the gate. Members whose 2010 dues are paid will be allowed entry. Annual dues are due to be paid by March 15, 2010. If you would like to volunteer to help, please call Jean at 847-949-9370.

The Illinois Department of Natural Resources (IDNR) has been checking our lake fairly often for valid fishing licenses. People without valid licenses are being ticketed and removed from the premises.

WEBSITE: Katie Cook

No report.

ADMINISTRATOR/WATER SAFETY:

Denise Gavin

Lifeguards: any Red Cross-certified new lifeguards should contact Denise at 847-826-8044.

Denise is working to finalize the 2010 contracts.

She has received calls regarding an ATV on the frozen lake. Per LLPOA bylaws, no motorized vehicles are allowed on LLPOA property, except those performing official LLPOA business. Snowmobile tracks were also discovered. Please follow the LLPOA rules year-round to protect our community property.

BOAT DIRECTOR: OPEN POSITION

No report.

Larry Rogers, President

Denise Gavin, Administrator

LOCH LOMOND LAKER

Minutes of the May 4, 2010 Monthly Board Meeting

PRESIDENT'S REPORT: Steve Koch on behalf of Larry Rogers

The Board meeting was called to order at 8:05 p.m. by Steve Koch. Correction to April minutes: 373 residents have paid their dues, as opposed to the 385 reported in the April newsletter. Motion to approve amended April minutes by Tony Baade, seconded by John Emde. April minutes approved.

MONEY MARKET AND CD	
Money Market	\$105,035.59
Capital Reserve CD	\$33,524.51
Operational Reserve CD	\$5,006.78
TOTAL ASSETS	\$168,731.32

TREASURER'S REPORT: Steve Koch

The \$10 "Adjustment - overpayment" is money owed to a resident who overpaid on dues. Motion to approve April Treasurer's report by John Epstein, seconded by Katie Cook. Treasurer's report approved.

Treasurer's Report April 30, 2010	
CASH	
Beginning Balance 4/1/2010	\$15,389.59
INCOME	
Dues	\$18,254.00
Back Dues	\$635.00
Miscellaneous Income	\$20.00
Swim Lessons	\$80.00
Interest -- Operating Acct.	\$21.50
Interest -- CD	\$36.30
Total Income	\$19,046.80
EXPENSES	
Association Expense	\$335.72
South Beach	\$297.14
North Beach	\$138.88
Water Safety	\$178.73
Lake Management	\$5,233.00
Landscaping	\$2,378.25
Administration	\$64.00
Membership	\$36.33
Legal Fees	\$324.00
Payroll Expenses	\$1,641.67
Total Expense	\$10,627.72
Net Income	\$8,419.08
ADJUSTMENTS	
Payroll Liability Adjustment	\$(22.42)
Adjustment - undeposited funds	\$1,425.00
Adjustment - overpayment	\$10.00
Transfer to Money Market	\$20.51
Ending Balance 4/30/10	\$25,164.44

MEMBERSHIP REPORT: Diane Adamek

373 households have paid their 2010 dues in full as of May 4, which is 62% of 601 total households.

Reminders:

If you are having difficulty paying your dues in full, please contact Diane at lochlomondPOA@aol.com, or (847) 949-8641 to establish a payment plan. Beach tags, boat stickers, and keycards are not sent to members until their dues are paid in full through 2010. As dues are collected, key cards are being re-activated. If you have more than one key card, please contact Diane.

If you are selling your house, please contact Diane for a dues assessment letter as soon as you have a signed contract.

Do not wait until you have a closing date scheduled, because that date may be moved up, and Diane might not be available to send the letter that you need for closing.

DAM, PATH AND ENTRANCES: Dick Lincourt
Everything is fine.

LAKE MANAGEMENT: Steve Kephart

Kevin hasn't done any treatment on the lake yet, but has been inspecting it. We have a little weed growth, and some residents have noticed algae on the shore. If you see an algae bloom, contact Steve Kephart so it can be taken care of.

Fishing: The crappies are tailing off, and the bass

**Treasurer's Report
May 31, 2010**

CASH	
Beginning Balance 5/1/2010	\$25,164.44
INCOME	
Dues	\$9,566.00
Back Dues	\$332.50
Swim Lessons	\$50.00
Interest -- Operating Acct.	\$28.70
Interest -- CD	\$35.17
Total Income	\$10,012.37
EXPENSES	
Association Expense	\$235.56
South Beach	\$283.50
North Beach	\$151.06
Landscaping	\$2,212.25
Membership	\$125.83
Payroll Expenses	\$1,641.69
Total Expense	\$4,649.89
Net Income	\$5,362.48
(continued on next page)	
ADJUSTMENTS	
Payroll Liability Adjustment	\$(22.39)
Transfer to Money Market	\$27.63
Transfer to Op. Reserve CD	\$2.27
Ending Balance 5/31/10	\$30,441.73
MONEY MARKET AND CD	
Money Market	\$105,063.22
Capital Reserve CD	\$33,557.41
Operational Reserve CD	\$5,009.05
TOTAL ASSETS	\$174,071.41

Treasurer's report approved.

MEMBERSHIP REPORT: Diane Adamek

As of May 30, 71% (425) of households have paid in full compared to 68% in 2009. There are also 2.5% that have made partial payments.

Reminders: No beach tags, boat stickers, or keycards are sent until dues have been paid in full through 2010. Also, picnics cannot be scheduled. Because of vacations, allow two weeks for processing your registration.

Thanks to John Popowitch, the website has been updated with new registration, swim lesson, and boat forms and information. If you are paying dues and cannot find your registration packet, go to www.lochlomondlaker.com. Send dues payments to: LLPOA, P.O. Box 840, Mundelein, IL 60060. Contact Diane at (847) 949-8641 or lochlomondPOA@aol.com to establish a payment plan. If you are selling, have your lawyer contact Diane for a paid dues letter as soon as a contract has been signed.

DAM, PATH AND ENTRANCES: Dick Lincourt

Everything is in good shape, except for the North Beach gate, which is damaged. The gate has been cable tied for the time being. The lake is full, and is just below the spillway.

Question: Did the lake level rise 6-7 inches in the big rain from a couple of weeks ago? Yes, we got 3 inches in one night, so the lake level did rise.

LAKE MANAGEMENT: Steve Kephart

Algae: Steve talked to Kevin, who was at the lake twice on opening weekend, where there were too many people on the lake for him to treat it. Question: after the lake is treated, how long does it take before the algae comes back? The algae levels are considerably less by the next day. Not all the algae is killed in one treatment, so Kevin focuses on areas where the algae is concentrated. The lake has warmed very fast this year, and that has contributed to the algae growth.

Several dead bluegills have been spotted. When bluegills are spawning, they're stressed, and when the water temperature rises quickly, it over-stresses them and they die. Kevin will test the oxygen levels in the water to determine if that is a contributing factor.

A beaver has been sighted on the lake, and has taken down some small trees. The trapper from County Wildlife Control has set traps, and has caught nothing in a week. He will continue trapping to see if we can catch the culprit. His fee is \$400 for setting the traps, and \$150 for each beaver captured.

TREASURER'S REPORT: Steve Koch

Question: What is a capital reserve CD? This is an account that is set aside in case we have capital needs that are not covered by the budget.

The accounts are accurate, so the \$202 discrepancy on the second page of the report is most likely a fluke. Steve will track this over the next month.

Question: Where did all the back dues money come from? Dues paid after November 1 for the previous year are considered to be back dues, since that is the start of our fiscal year. This amount also includes money received from payment of back dues that were owed prior to 2009. Some of this income was due to the bank paying outstanding dues on foreclosed homes.

Motion to approve May Treasurer's report by John Schockmel, seconded by Jon Holsman.



Larry Rogers, President

Denise Gavin, Administrator

LOCH LOMOND LAKER

Minutes of the July 6, 2010 Monthly Board Meeting

Treasurer's Report June 30, 2010

CASH	
Beginning Balance 6/1/2010	\$30,441.73
INCOME	
Impact Fee	\$(406.25)
Dues	\$12,925.00
Back Dues	\$1,473.75
Miscellaneous Income	\$20.00
Swim Lessons	\$200.00
Interest – Operating Acct.	\$28.27
Interest – CD	\$36.37
Uncategorized Income	\$(50.00)
Total Income	\$14,227.14
EXPENSES	
Association Expense	\$773.19
South Beach	\$1,642.23
North Beach	\$152.49
Water Safety	\$506.61
Dam, Path, Spillway	\$18.18
Lake Management	\$5,233.00
Landscaping	\$1,334.69
Membership	\$111.55
Social Activities Expense	\$149.64
Upgrades	\$280.00
Payroll Expenses	\$13,661.50
Total Expense	\$23,863.08
Net Income	\$(9,635.94)
ADJUSTMENTS	
Payroll Liability Adjustment	\$2,481.71
Transfer to Money Market	\$26.77
Transfer to Cap. Reserve CD	\$34.03
Transfer to Op. Reserve CD	\$2.34
Ending Balance 6/30/10	\$23,224.36
MONEY MARKET AND CD	
Money Market	\$105,089.99
Capital Reserve CD	\$33,591.44
Operational Reserve CD	\$5,011.39
TOTAL ASSETS	\$166,917.18

PRESIDENT'S REPORT: Larry Rogers

The Board meeting was called to order at 8:00 p.m. by Larry Rogers. Motion to approve June minutes by John Epstein, seconded by Diane Rogers. June minutes approved.

TREASURER'S REPORT: Steve Koch

The total assets from the first page of the report to the second page are off by the same \$202 that they were last month.

Question: How much is owed in back dues? Approximately \$175,000. If you want more information on the back dues collection discussion, go to the website (www.lochlomondlaker.com).

Question: What are the capital reserve and operational reserve for? The capital reserve is set aside for future projects, while the operational reserve is for emergencies.

Motion to approve June Treasurer's report by John Popowitch, seconded by Mary Ellen Ferkin. June Treasurer's report approved.

MEMBERSHIP REPORT: Diane Adamek

As of July 5, we have 451 households paid in full. This is 75% compared to 74% in 2009 and 80% in 2008.

There were numerous closings in the last month. Most went smoothly. However, several times, the realtor, lawyer, and/or homeowner forgot to take the paid assessment letter (PAL) with them to closing, and Diane was called from the closing. Also, several times Diane was called the day before closing for the PAL. If you are selling your house, you must request a PAL as soon as you have a signed contract in order to be assured that you will have it in time for the closing. And then, please remember to take your copy to the closing!