

6/2008 p 4

### OLD BUSINESS

We are still looking to fill the following positions: Membership/Treasurer and Secretary.

Thanks to the Vicik's for a great Spring Egg Hunt.

### NEW BUSINESS

The Water Carnival will be held on July 12th. Everything has been ordered. Please call Kathie Knudson @ 847-566-7024 to volunteer your time to help her with this wonderful event.

Brat Fest and Lake Education Day are scheduled for August 16th. Please look for more information on the Web Site and in July's minutes. We need your help to make this event happen. The Brat Fest portion is in jeopardy of being cancelled if we don't get help by July 15th.

Paul Papineau inquired about the need for life guards at South Beach. We would welcome comments and/ or suggestions about this question and we are contacting our insurance and attorney to find out about liability issues.

The amount of dues collected each year is about 85%.

Many of you recently received correspondence from the LL Preservation of Lake Rights Committee. This is in no way a part of our Loch Lomond Property Owners Association, nor is it endorsed by the LLPOA.

Remember to fill out the "Volunteer Sign-Up" form in your newsletter and return it to Kathie Knudson (contact info is on the slip) for upcoming events! We are looking for additional volunteers for our annual WATER CARNIVAL on JULY 12th! Please sign up and join the fun!

Water Carnival  
July 14th!





9/2008 PL

As to the question of whether we plan to shock the lake to eliminate carp, the answer is that we will try to fit it into the schedule after the water cools.

The question was asked about providing a way for guests to go fishing on our lake without an LLPOA member present. We need to keep our beaches and lake protected, but it can be inconvenient for the member to be with the guest at all times. Don Firkin will try to come up with a solution for this. Any ideas are welcome.

Steve is looking at working with Paul Papineau on getting a grant for next year's activities. They will see first if our activities will fit the grant guidelines.

The plantings have been successful. More and more waterfront area has healthy plants. The buffer strip that was planted was well-received by people who attended Lake Education Day. Steve took pictures of plantings at South Beach, and they are on the website.

#### NORTH BEACH: John Emde

It is very quiet since it is the end of the season. The buoys have been taken out. John is ecstatic about all of the activity at the North Beach, with people fishing and relaxing. He appreciates the help he's gotten, with people putting the liners in the garbage cans.

The landscapers have been spraying and killing a lot of grass on the beach. Thanks to Denise for making those arrangements.

There have been problems with the lock on the gate. The batteries have been changed numerous times, but would wear out in a matter of days. We will have to take the lock off and send it in to the company to have the insides replaced. It will take 10 days to have it fixed.

#### SOUTH BEACH: DIRECTOR NEEDED

No report.

#### ADMINISTRATOR REPORT: Denise Gavin

The engraver is scheduled to come see the Memorial Rock for Bud Colbert. Denise has called the Village again to get the fence fixed at the path. This way it will look much better when the rock is installed.

Estimates for sealcoating the path are beginning.

The lifeguards are finished for the season. The beach is open to parties, but at your own risk. Additionally, the goose fence will be kept up. Be careful to step over it if you want to go swimming.

A resident asked that a "No Swimming" sign be posted at the dam. This person has seen people getting out of boats and swimming over to the edge of the property there. There are signs on the spillway facing the water that say "Only Authorized Personnel Allowed on Dam." If you are boating, please do not climb on the dam from the water side. Dick Lincourt and Denise will get together to talk about new signs.

South Beach: 1) The fence at South Beach is being

fixed. The garbageman who hit it is paying for it. 2) The swipe card works at the South Beach gate. This gate should always be kept closed. 3) The buoys at the South Beach will be left out until the weather gets cold.

Two pine trees at South Beach are dying, and other trees have died in the past. We have \$10,000 to use to tear down dead and dying trees and to replace them. We have not done this yet, since we want to find someone who will tear out the dead trees and replace them all in one trip. We will also look into checking for soil issues that might be affecting the trees. This might mean that we have to plant another species of tree rather than pine. We will do the research into these two areas to avoid just spending money on them.

The question was asked about installing a permanent structure at South Beach for parties. If someone is interested in pricing the slab, structure, electrical, etc., please volunteer. Also in consideration is a tent that can be rented by residents for a small fee.

#### WATER SAFETY

The beaches are now closed for the season. No lifeguards will be in attendance for picnics or swimming so all must be done at your own risk.

Attendance numbers for the month of August through the beach closing on Labor Day, September 1: 631 adults + 913 kids + 9 picnics totaling 240 = 1,784 visits in August. Add that to June's visits of 2,551 and July's visits of 2,688, there have been 7,023 people enjoying our South Beach during business (lifeguard) hours this summer.

#### BOAT & PIER: Katie Cook

Many people came out recently to put stickers on their boats. There are four boats to be auctioned off on September 6. Last year there were 10 boats to be auctioned, so this is an improvement.

#### WEB PAGE: Katie Cook

Work on the fishing blog has begun. The fishing rules have been updated on the website. The pictures of the buffer strip have also been updated.

#### OLD BUSINESS

Brat Fest was a great success! Approximately 170 people had a great time in the beautiful weather with wonderful food, fellowship, and entertainment. Thanks to Pat Stromberg and Mary Ellen Firkin at the welcome table, Steve and Bonnie Kephart, and Andrea and Jim O'Donnell, as well as other great volunteers!

Volunteers needed! Check out the job descriptions listed below to see if you possess the skills for any of our open positions. The Board puts in a lot of hours getting things done, and it would be a lot easier with more people to share the load. If we have to pay people to fill Board positions, dues will go up four or five times their

\$600,000 to \$800,000

9/2008 P3  
current rate. When you volunteer, the Board will help you with your new role in the Association.

Proposed amendments to the by-laws: We will bring some of the proposals and ideas to the annual meeting in November.

## **VOLUNTEERS NEEDED**

### **ZONE DIRECTORS**

Loch Lomond is divided into 21 zones. We are in need of 15 ZONE DIRECTORS. You do not have to live in the zone of which you are a Director. Highlights of the requirements of a Zone Director:

1. Attend monthly Board meetings, held the first Tuesday of every month. The meetings start at 8 p.m. and last about one hour. 2. Welcome each new homeowner in their zone with a welcome packet supplied to them by our Membership Director. 3. Call members in their Zone when we are in need of volunteer help or to disseminate LLPOA information. 4. Report to the officers any problems or any violations in our community. 5. Replace him/herself with a new Zone Director when needed.

### **MEMBERSHIP DIRECTOR**

1. Coordinate dues collection. 2. Attend monthly Association meetings. 3. Distribute dues notices. 4. Collect dues. 5. Distribute tags, boat stickers and keys. 6. Maintain membership database. 7. Maintain "revocation of lake and beach rights" register. 8. Provide dues status to attorneys and real estate agents for those residents that move. 9. Work closely with treasurer (if separate position).

### **TREASURER**

1. Maintain the financial position of the Association. 2. Attend monthly Association meetings. 3. Participate in the budgeting process. 4. Prepare deposits. 5. Write checks for expenses. 6. Write checks for lifeguard payroll (prepare payroll taxes payments and reports). 7. Prepare reports for monthly and annual meetings. 8. Organize annual audits. 9. Work with membership director (if separate position).

### **SOUTH BEACH DIRECTOR**

Attend all monthly meetings, including the Executive Committee meetings to address issues that need action brought up at the Board meeting. The South Beach Director mainly checks on the Beach and brings to the Board anything that might need to be fixed or anything needed to approve the overall appearance and/or operation of the Beach.

### **ENGINEER**

We are in need of a licensed engineer to accompany our Dam Director for inspection (every three years) and for

occasional 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**

Next year's budget is in the early preparation stages. Now is the time to think about next year, so if you have an idea for some improvement, whether it would cost money or not, contact the Board with your thoughts.

Thanks to Jennifer Popowitch, who is our new secretary.

The question was asked about one person as the zone director for more than one zone. This should be no problem, since the duties include occasional mailings, attendance at Association meetings, and representing your zone.

Meeting adjourned at 8:55 p.m.. Motion by John Popowitch. Second by Donna Sattler.

## **ATTENDANCE**

Tom Allen, Linda Klink, Kathie Knudson, Randy and Katie Cook, Denise Gavin, Steve Kephart, Dick Lincourt, John Emde, Kelly Happ, Pat and Buzz Stromberg, Ellen and Bill Kwiatkowski, Jerry Kurowski, Mark Begrowicz, Jon Holsman, Harold Hanson, John Schochmel, John and Jen Popowitch, Paul Papineau, Matthew Rehm, Donna Sattler, and Michael Begrowicz.

Minutes respectfully submitted by Jennifer Popowitch.

### **Board Officers and Directors**

President: Tom Allen

Vice President: Kathie Knudson

Secretary: Jennifer Popowitch

Treasurer and Membership Director: Linda Klink

Boat/Pier and Website Director: Katie Cook

Dam, Path and Spillway Director: Dick Lincourt

North Beach Director: John Emde

South Beach Director:

Water Safety Director and Administrator: Denise Gavin

Lake Management Director: Steve Kephart



11 / 2008 p 1

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 November 16, 2008 Annual Board Meeting



### Treasurer's Report October 31, 2008



#### CASH

Beginning Balance 9/30/2008	\$37,986.75
Bank Deposits	\$1,175.00
Operating Interest	\$14.69
Swim Lessons	\$20.00
Expenses	\$17,786.10
Adj for NSF check	\$350.00
Ending Balance 10/31/2008	\$21,060.34

#### EXPENSES

Association Expense	\$1,247.91
South Beach	\$338.12
North Beach	\$(142.89)
Water Safety	\$38.86
Lake Maintenance/Spraying	\$(182.99)
Landscaping	\$1,768.93
Fences	\$48.60
Membership	\$403.04
Administrative	\$1,080.02
Legal Expense	\$1,649.75
Upgrades -- Trees	\$10,012.00
Upgrades -- Non-Budgeted	\$1,524.75
Total Expenses	\$17,786.10

#### CERTIFICATE OF DEPOSIT

Beginning Balance 9/30/2008	\$31,423.18
Interest	\$1,087.36
Ending Balance 10/31/2008	\$32,510.54

TOTAL ASSETS \$53,570.88

Meeting was called to order at 4:23 p.m. by Tom Allen, President.

Motion to approve October minutes by Kathie Knudson. Motion seconded. Motion passed. Minutes approved.

#### PRESIDENT REPORT: Tom Allen

Improvements and events from this year:

- Thanks to John Vicik for being the Easter Bunny.
- The Water Carnival in July was a great success, with nice weather and a good turnout. Thanks to all of the volunteers for their help.
- The Lake Management Team did a great job putting

together the Lake Education Day. This is the second year we've held such an event.

- Thanks to John Emde for his work on the new swingset and pier at North Beach.
- We have a new swingset at South Beach.
- Trees trimmed at North Beach and South Beach.
- Thanks to Denise Gavin for her work in having dead and dying trees replaced at South Beach.
- Path was sealcoated.
- Fish weirs were repaired.
- South Beach flag pole straightened.
- Lake stocked with Northern pike and catfish.
- Dedication of the Bud Colbert Memorial Dam.
- Fixed volleyball pole and basketball hoop at South Beach.
- Boat racks will be replaced at North Beach in 2009.

#### Budget overview: Statement of Operations:

- We were under the total budget for the year by \$59.
- Our proposed income was down approximately \$13,000.
- Our overall expenses were down \$5,000.
- There are over \$100,000 in back dues that are owed.
- There will be no dues increase this year. Dues will remain at \$350.

#### TREASURER REPORT: Linda Klink

Motion to accept the Treasurer's report. Motion seconded. Motion passed. Treasurer's report approved.

The major expenses for 2008 were the following: North Beach pier; weirs; trees; swingsets; water safety (lifeguards); lake maintenance and spraying; landscaping at both beaches, the dam, and the entrances; legal fees; and insurance and taxes. The liability insurance cost is down from prior years. The audit was held on November 11, 2008.

#### Q&A

- Legal fees were up \$4,000 this year? Yes.
- What do "restricted" and "unrestricted" funds mean? Restricted funds are set aside for specific purposes. Unrestricted funds do not have a specific purpose as yet.
- Sailing funds? We had a sailing club in years past, and their funds are kept separate from the Association funds.

#### MEMBERSHIP REPORT: Linda Klink

To date we have received payments from 509 residents or 85%. Last year at this date we received payment from 532 residents or 89%.

Thanks to these volunteers who have had to step down: Julie Allen, Don and Ellen Miller, Vernon Potillo, John Buckman, Diane Adamek, Mark Lakemore, Holly Griffin, Eileen Brennan, and Kasia Holmgren.

Welcome to our new volunteers, who will fill various positions: Jennifer Popowitch, Denise Gavin, John Popowitch.

11/2008 p3

since it is a breeding ground for mosquitoes and other less than desirable creatures.

- The boat storage is not a boat dump, but is a convenience for residents.
- Security: If you see someone taking a boat, or acting suspiciously, call the police. We need to take care of each other.

#### **WEB PAGE: Katie Cook**

The web site ([www.lochlomondlaker.com](http://www.lochlomondlaker.com)) was officially launched in March of 2008. Thanks to the development team of Karsten Kell and Jim and Rosie Manfredi. The system administrator is John Popowitch.

The Board wanted to develop a web site to communicate activities and Association needs to the community. This is to be another tool to be used in conjunction with the newsletter and monthly meetings.

Please visit the site, and feel free to provide feedback and suggestions for improvement. Send that feedback to [info@lochlomondlaker.com](mailto:info@lochlomondlaker.com). We strive for good turnaround time in answering those emails.

Some requests have been made to add a fishing blog to the site. This feature is currently in development.

Look for the photo gallery. Several events from throughout the year have been included.

We plan to have the development team meet again to get Phase 2 under construction. This will entail creating a section of the site to which only Board members will have access.

#### **VICE PRESIDENT REPORT: Kathie Knudson**

Over the past year, more than 100 volunteers have committed their time, heart and soul to the Loch Lomond community. Your elected officers serve on a volunteer basis, as do the other Board, Committee and Zone Directors. Dozens of additional volunteers donate their time for social events and special projects, and without all of these neighbors pitching in together, we would not have the beautiful, unique community we all enjoy today.

These are some of the wonderful programs and improvements made in 2008, thanks to volunteers:

- Holiday Decorating Contest
- Visits from Santa Claus
- Spring Clean Up Day: included cement work to right the flagpole & volleyball posts
- Spring Egg Hunt: great success! Estimate that almost 100 residents participated
- New swingsets at both beaches: also required cement work
- Water Carnival: Terrific turnout. Estimate 200 or more attended
- Lake Education Day: Jim Carroll & Lake Mgt Committee did a great job!
- Brat Fest: Kepharts & O'Donnells stepped up to help chair the event. Fun night!
- Boat Cleanup at North Beach & Boat Auction
- Aquatic plantings
- Fish stocking
- Fish shocking & carp removal
- New fishing rules
- Lake monitoring
- ...and more!

We are very fortunate to live in a neighborhood that has so many caring and generous people who step up and help.

Although we can count over 100 volunteers who donated their time in 2008, we are in need of more. We need people to serve as Directors and Committee members. Without leadership in these positions, our neighborhood will suffer. We need new volunteers to help make a difference for Loch Lomond in the future. Please consider taking one of these open positions:

- South Beach Director
- Zone Director
- Water Carnival Chair
- Brat Fest Chair
- Holiday Decorating Chair

Other positions may open during the year. Please contact me directly at 566-7024, or any one of the Directors to volunteer your time. We all work as a team; you will have a lot of support and will find it to be a personally rewarding experience! We need you. Thank you.

Coming events:

- December 14: Holiday Decorating Contest.
- December 21: Santa Claus will visit Loch Lomond. His hotline number is 847-231-3390.

#### **OLD BUSINESS**

Thanks to Frank Shaw for taking over as our new insurance agent. He has saved us several thousand dollars and has improved our coverage.

Thanks to Steve and Pat Kovac for allowing us to use the Century 21 meeting room for many years.

Reminders:

- Please use phosphorus-free cleaners and fertilizers to keep our lake water quality higher. There is no different in price between those that contain phosphorus and those that do not. Phosphorus-free products can be found at Ace, Menards, and Country Bumpkin.
- Please take note of the website for coming events and bulletins. [www.lochlomondlaker.com](http://www.lochlomondlaker.com).
- Please read the fishing rules which are posted both at the beaches and on the website.

#### **VOLUNTEERS NEEDED**

##### ZONE DIRECTORS

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##### SOUTH BEACH DIRECTOR

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##### ENGINEER

We are in need of a licensed engineer to accompany our Dam Director for inspection (every three years) and for occasional



11 / 2008 p4

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.

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## 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