

Elk Lake Property Owners Association

Elk Lake Shores *Shorelines*

Volume 15, Issue 11

www.elklakeshores.net

November 2017

From the president

Sheri Donaldson elklakeboardky@gmail.com

Rocks and Sand

As the summer is gone and the fall and winter are upon us, I am reminded of a story that was once told to me that I would like to share with all of you.

A philosophy professor stood before his class and had some items in front of him. When class began, wordlessly he picked up a large empty mayonnaise jar and proceeded to fill it with rocks - rocks about 2" in diameter. He then asked the students if the jar was full. They agreed that it was. So, the professor then picked up a box of pebbles and poured them into the jar. He shook the jar lightly. The pebbles, of course, rolled into the open areas between the rocks. He then asked the students again if the jar was full. They agreed it was. The students laughed. The professor picked up a box of sand and poured it into the jar. Of course, the sand filled up everything else. Now, said the professor, I want you to recognize that this is your life. The rocks are the important things - your family, your partner, your health, your children, and your community - anything that is so important to you that if it were lost, you would be nearly destroyed. The pebbles are the other things that matter like your job, your house, your car. The sand is everything else. The small stuff. If you put the sand into the jar first, there is no room for the pebbles or the rocks. The same goes for your life. If you spend all your energy and time on the small stuff, you will never have room for the things that are important to you. Pay attention to the things that are critical to your happiness. Take care of the rocks first - the things that really matter.

I feel like our community is a rock in our jar that is the foundation for us all. If we all pay attention to our community and work together...the rest will fall in place.

Remember...set your priorities. The rest is just sand.

Blight and Nuisance at Elk Lake

Scott Jones scott.d.jones@ubs.com

Blight and Nuisance at Elk Lake

Pages 11 through 13 of the Rules and Regulations document (located on the website) outline the ELPOA stance on Blight and Nuisance.

So what is blight and nuisance? In very basic terms, blight could be defined as the unsightly condition of one's property. Nuisance is when one's activities affect the enjoyment of the neighbors and/or Elk Lake community. It is the goal of all communities to provide a safe environment and to protect the property values of its residents. Therefore, most townships, cities, counties and homeowners' associations have ordinances that address blight and nuisance. Dealing with blight has been a challenge for the ELPOA board for many years. The problem is that the current Rules and Regulations do not clearly outline what property owners must do to deal with blight nor do they outline the financial penalty for those who fail to comply and bring their properties up to standard. The current procedure is to notify the owner of the blight or nuisance condition, possibly assess a \$100 fine, and ask that the owner submit a Plan of Action.

Some of the more severe problems within the lake are homeowners who no longer use the lake and just throw away the notification letter. We could place a lien on the property, but this does not fix the problem, nor is it enough to motivate offenders to comply. I approached county officials to discuss Owen County's Ordinance 67 and was told that county officials have limited options within Elk Lake for two reasons: First, if a resident does not live in Kentucky, the county is limited in enforcing Kentucky or Owen County laws; and second, the county has the right to come into the lake and fix the problem themselves, but the cost in many cases is greater than the value of the property, and frankly the county does not have the money to deal with these issues as they would like to.

Our Proposed Solution

The current ELPOA Board would like to revise the Rules and Regulations to more clearly outline the requirements

Continued on pg. 7

Buildings and Grounds

Jason Wainscott fullserviceauto@hotmail.com

Property Improvement Application Update

At the last meeting of the ELPOA Board of Directors we decided to increase the road deposit or escrow from \$500 to \$1000. This escrow is used as a deposit in case there is any damage done to the roads from heavy equipment or contractors. This deposit is normally returned after a road inspection of the construction site and everything is deemed to be ok. In the past it has usually been only requested when a dwelling or building of certain sizes are being built, but due to the fact that there are bigger projects and bigger loads of supplies going around the lake, we have also decided to use this escrow for all projects to protect our investment in the roads.

Duck Duck GOOSE

There has been much discussion over the past couple of years as to what to do about the geese population at ELPOA. After throwing around ideas and discussing our options, the ELPOA Board of Directors has decided to implement a Goose Hunting Season within the ELPOA Property. To start this venture we are dedicating Deer Lake only to Goose Hunting. No hunting will be allowed on the main lake. All Kentucky Hunting Laws shall be followed along with all ELPOA Guidelines referencing goose hunting. Please refer to the Goose Hunting Guidelines on pg. 5 for information on who, what, when and where goose hunting is allowed within ELPOA.

Another Season Gone

Well, another season has come and gone at ELPOA. Here are some reminders for winter time at Elk Lake.

1. Remember to turn off your water at the main line to prevent your pipes from freezing and bursting. There have been many members who came down in the spring only to find their homes full of water damage. This small item of maintenance can prevent a whole lot of headache.
2. Leave the heat on. Some members may choose to turn their heat on a low setting to prevent the home from freezing up. Just remember we are prone to power outages at Elk Lake and especially in the winter.
3. Boats – Remember to winterize your boats. A little maintenance before winter can save you hundreds of dollars in the spring.

4. Varmints – Close all holes and gaps to keep critters from using your home this winter while you are gone.
5. Gutters – Clean out your gutters or install gutter guards to keep them from clogging up when the snows melt and the spring rains come.
6. Landscape – A little yard maintenance in the fall will maintain the hard work that you have put into your landscaping all year. Remember when raking or blowing leaves DO NOT put them into the lake. This practice is very bad for the lake ecosystem. Instead try composting them with yard clippings and certain food scraps. Then you will have nice rich soil for next spring flower planting.

Long-range planning

Vicki Boerger vboerger@yahoo.com

With the board elections upon us, it is also time to look for volunteers who would like to serve on the various committees at the lake. These include: Roads, Lake & Dams, Buildings & Grounds, Long Range, Safety, and Membership Committees. Most will meet quarterly, with the exception of the Safety Committee, which also meets monthly during the summer.

Sam Altman has continued to do a spectacular job of organizing the Summer Concerts at the lake, and there has been conversation of adding an Activities Committee to organize some "off -water" activities throughout the year to compliment the concerts.

You can email any board member and/or attend the next board meeting in November. We look forward to working with you!!

Office hours:

10am—4 pm Saturday

Or by appointment

Email addresses-

elpoa@elklakeshores.net

Guardhouse- 502-484-2482

Office phone/fax- 502-484-0014

Marina- 502-484-3181

Newsletter and email address change- jakirk@fewpb.net



Elk Lake Information

Regular meetings of the ELPOA are the third Saturday of each month.

@ 8:00am

Elk Lake Resort car licenses and frames. For sale at office, gate, and marina — \$5 each.

Email: elpoa@elklakeshores.net **Website-**www.elklakeshores.net

Treasurer's report

Tom Goldschmidt tom@gesgoldschmidt.com

At this time of year we are in fairly good shape, thanks to the back dues recovery that Sheri has in place. We still have several more unexplained expenses for the State-required dam repairs. Thanks to all the members who pay their dues in a timely manner.

ELPOA Income / Expense Analysis

Type	Accounts	2017 September Operating Budget		
		Actual YTD	Budget	Balance
INCOME				
	Membership Dues	\$292,113.00	\$286,400.00	-\$5,713.00
	Other Income	\$88,594.00	\$89,925.00	\$1,331.00
Total		\$380,707.00	\$376,325.00	-\$4,382.00
EXPENSE				
	Payroll Expense	\$75,154.00	\$98,015.00	\$22,861.00
	Security Expense	\$2,738.00	\$3,000.00	\$262.00
	Building & Grounds Expense	\$73,398.00	\$94,540.00	\$21,142.00
	Lake & Dam Expense	\$277.00	\$3,500.00	\$3,223.00
	Marina Gasoline Expense	\$16,996.00	\$36,000.00	\$19,004.00
	Road Expense	\$63,411.00	\$66,000.00	\$2,589.00
	Administration Expense	\$41,338.00	\$71,000.00	\$29,662.00
	Reserve Accounts	\$21,000.00	\$21,000.00	\$0.00
Total		\$294,312.00	\$393,055.00	\$98,743.00
	Profit /Loss	\$86,395.00	-\$16,730.00	
Road Rebuild Recap				
Membership Dues		\$73,400.00	\$70,800.00	
2016 Carryover		\$13,955.00	\$13,955.00	
Loans		\$100,000.00	\$250,000.00	
Total Assets		\$187,355.00	\$334,755.00	
Road Rebuild Expenses		\$109,558.00		
Interest & Fees		\$3,872.00		
Total Expenses		\$113,430.00		
Available Assets		\$73,925.00		
Capital Expenditures from Reserves				
Lawn Mower			\$10,000.00	
Marina Deck			\$5,000.00	
Gas Pump			\$15,000.00	
Total			\$30,000.00	

Important Notices for Members

Mark your property!

All members need to identify their boat trailers and any other objects that set within the 10-foot *easement existing on either side of all Elk Lake's roads. Each piece of property should be marked with the owner's name and lot number.

This spring the ELPOA board will go around and place orange stickers on any objects that have not been identified. Those objects within the easements not marked with the owners' names and lot numbers will be removed.

*Our warranty deed states, "Elk Lake Development Corporation for itself, its successors, assigns, and licensees reserve a ten (10) foot wide easement along all road right-of-way."

Thank you for your help.

The ELPOA is accepting donations for any area that needs it!

Donate to Roads, Beautification, Security, Lakes and Dams etc. Or upgrades to Lodge!

Please contact the ELPOA office for additional information!!

IMPORTANT REMINDERS!!

- ⇒ If you are building and expecting heavy deliveries make sure you and/or your contractor check in with the gate to see if the road is open or closed to heavy traffic due to road conditions.
- ⇒ When returning your dues, please fill out and submit the Member Information Update page.
- ⇒ All members must complete and submit a property improvement application **BEFORE** you start on any construction project.

Upcoming Events

Goose Season – Dec. 4, 2017, - Jan. 28, 2018 (Monday thru Thursday only)

Dec. 31 - New Years Eve Party

Feb. 4 - Super Bowl Party

2017 ELPOA Board Meetings 9 am

11-18-17
12-16-17

Upcoming ELPOA Events

Watch out for upcoming events at the Lodge!
Check the website and Facebook!!

ELPOA Important Member Contact Information

ELPOA Gate 502-484-2482
ELPOA Office 502-484-0014
ELPOA Marina 502-484-3181
Owen County Fire/Police – 911
Webpage - elklakeshores.net

ELPOA Goose Hunting Rules & Guidelines

In an effort to control the geese population at Elk Lake, the ELPOA Board of Directors is going to allow the lawful and legal harvest of a number of Canada geese each year.

All federal and state migratory bird hunting laws shall be followed along with all ELPOA Rules and Regulations and any ELPOA approved restrictions on the season:

1. Season Dates – Dec. 4, 2017, through Jan. 28, 2018.
2. Hunting allowed only Monday through Thursday.
3. Shooting Hours – One-half hour before sunrise to sunset.
4. Daily Bag limit – 5 Canada geese only
5. No permanent blinds allowed.
6. Decoys and temporary blinds must be removed at the end of each hunting day.
7. Hunt sites must be at least 200 yards from any other hunt site.
8. Hunting allowed only in Deer Lake.
9. Only non-toxic shot no larger than size “T” permitted.
10. Shells larger than 3 1/5 inches are not permitted.
11. Discharge of a firearm within 100 yards of a residence is prohibited.
12. Must have in possession appropriate license, permits and stamp.
13. At least one member of the hunting party shall be an ELPOA Member-in -Good Standing. Member-in-Good-Standing can be the Member’s legal offspring 18 years of age or older. Member is responsible for their hunting party and their actions. Member and two guests maximum.
14. All birds must be reported to ELPOA Guard shack at the end of the hunting day via ELPOA Harvest Log.
15. All banded birds harvested shall be reported to 1-800-327-BAND (1-800-327-2263).
16. After 50 birds have been harvested the season shall end.
17. All hunting parties shall be given a hunting pass from ELPOA that shall be retrieved at the end of the hunting day along with a harvest log.
18. Any violations of these or any other restrictions shall constitute immediate forfeiture of hunting privileges and subject to ELPOA Board disciplinary action and any applicable fine.
19. Hunters must read and agree by signature to these restrictions before hunting pass is issued.

www.elklakeshores.net

The Elk Lake web site is your official source of information pertaining to Elk Lake Shores.

Check it regularly for newsletters, forms and building permits, and other needed information for members.

Remember your building permit!

Any addition to houses, decks or docks require it. Available online or call 502-514-1592.



THE SPEED LIMIT AT ELK LAKE IS 15 MILES PER HOUR

It's 15 for MANY reasons. The difference of a few miles per hour can mean the difference between life and death. The faster someone is driving, the **less time they have to stop** if something unexpected happens.

The law says . . . You must not drive faster than the speed limit for the **type of road** and your type of vehicle. Even though Elk Lake is private, we are still subject to the posted speed limit signs in the Lake.

Drive to suit the conditions of the road. In some road conditions, even driving at the speed limit could be too fast.

Consider the consequences of causing an accident due to driving at over the speed limit. If you cause an accident you will have to live with the emotional consequences of deaths or injuries caused to others. **Don't assume it's safe to break the speed limit on the lake roads because there is less traffic or an open road ahead.**

Be aware that there may be unexpected hazards, such as blind bends and hills, vehicles coming out of junctions, children playing and animals on the road.

YOUR COOPERATION IS EXPECTED AND GREATLY APPRECIATED.

Security

Sheri Donaldson elklakeboardky@gmail.com

We have formed a Security Committee for the ELPOA. The committee members currently consist of Dan Drum, Don Lykins, Ed Knepp and Sheri Donaldson. We are looking for more volunteers to serve with us.

Just a little background on the committee's goals and functions: The committee has a goal of enhancing the Security at Elk Lake Shores by taking a proactive approach. This includes observations and reporting of violations to the ELPOA Board as well as working directly with the Gate Staff as needed and the membership in general.

Some of the areas the committee is working on are:
Passes – How to improve and make the process more secure
Rules and Regulations – How to implement a process for violations to present to the board for enforcement
Community relations with local law enforcement – solutions to report to the board

Our meetings will be on the fourth Saturday of every month, 10 AM, at ELPOA lodge.

Please keep in mind that even if you cannot be present on site, we can conference you in via phone.

If you're interested in serving your community on this committee or any other committee please email or call. Also, if you see a community volunteer, please thank them for their service to you. A thank you goes a VERY long way.

I look forward to hearing from you. 502-514-2669



David and Ellen Stephens
Lots 968-969

John and Hillary Cravaak
Lot 195

Blight and Nuisance continued

of homeowners regarding blight and nuisance; outline the procedure and timeline to bring the property up to the appropriate standard; and to define a specific fine of \$500 per violation to be consistent with Owen County ordinance 67.

Although the By-Laws give the ELPOA Board the right to change the rules, we want to provide members a chance to voice their opinions, ideas and concerns, so two meetings will be held for these discussions.

I encourage anyone who is interested in this topic to attend the November and December meetings.

Roads

Pete Dames pdames@bellsouth.net

This year's plan has been slightly delayed because of the work that was required on both dams as a result of a dam inspection. The work on the dam is completed and we are looking to begin road rebuild work starting at the dam and working our way back. We will continue to work as long as the weather allows.



PUMPKIN GINGERBREAD

- 3 cups sugar
- ☐ 1 cup vegetable oil
- ☐ 4 eggs
- ☐ 2/3 cup water
- ☐ 1 (15 ounce) can pumpkin puree
- ☐ 2 teaspoons ground ginger
- ☐ 1 teaspoon ground allspice
- ☐ 1 teaspoon ground cinnamon
- ☐ 1 teaspoon ground cloves
- ☐ 3 1/2 cups all-purpose flour
- ☐ 2 teaspoons baking soda
- ☐ 1 1/2 teaspoons salt
- ☐ 1/2 teaspoon baking powder
- ☐ Add all ingredients to list

Directions

1. Preheat oven to 350 degrees F (175 degrees C). Lightly grease two 9x5 inch loaf pans.
2. In a large mixing, combine sugar, oil and eggs; beat until smooth. Add water and beat until well blended. Stir in pumpkin, ginger, allspice cinnamon, and clove.
3. In medium bowl, combine flour, soda, salt, and baking powder. Add dry ingredients to pumpkin mixture and blend just until all ingredients are mixed. Divide batter between prepared pans.

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LOTS 972/973 – NEW PRICE Waterfront Lots with a 3 Bedroom charming home on 240 acre lake. Beautiful home with dock. Eat-in kitchen, 1 full bath & 2 half baths, large living room, basement & deck. Lots of space for all the family to enjoy boating, skiing, swimming, kayak, hiking, bird watching, with the privacy of a gated community. Enjoy relaxing & fishing year round. Only 1 hour from Cincinnati, Lexington & 1 1/2 hours from Louisville **MLS 460329, \$230,000**

LOTS 103 & 104 - House w/ 2 Bedrooms, 1 bath, brick fireplace in living room, good size kitchen w/ pantry, bonus room & attached garage located in gated community, close to entrance & beach. Plenty of storage w/ several closets & area in garage. Enjoy the outdoors on side porch swing or on back deck. A partial view of lake from back of home. New flooring and water heater. Needs TLC. Sold As Is. **MLS 428299, \$55,000**

LOT 195, RED BUD – CONVENIENT, CONVENIENT, CONVENIENT, This 3 Bedroom, 2 Bath Home is very close to the Entrance, Beach, Marina, and Clubhouse. Plus a large Screened in Porch to view the Lake. Or relax on the Covered Patio or in the Gazebo located on the Lake Shore. Nice gentle slope to the Dock. Home has C/HA, finished basement and two fireplaces where one of them has a Wood Stove Insert. Furnishings stay. **MLS 508106, \$195,000 SOLD**



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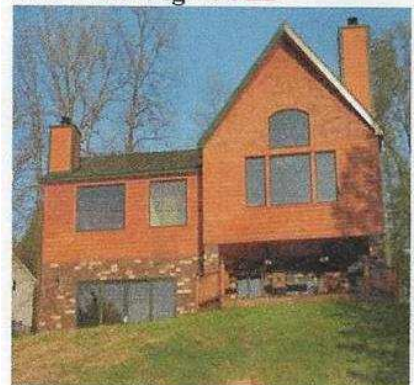
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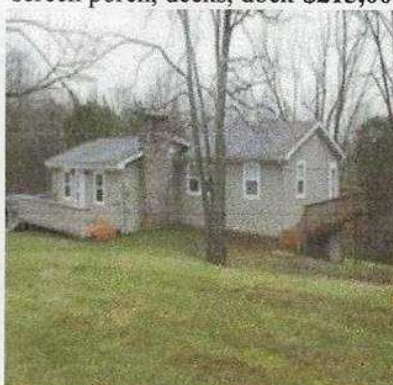
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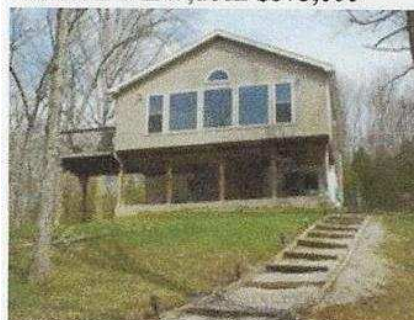
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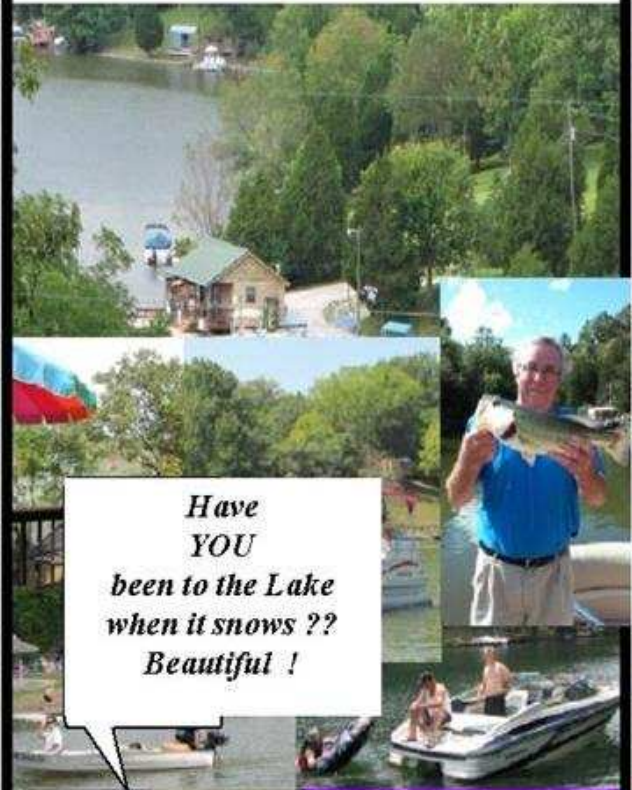
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ELK LAKE PROPERTY OWNERS ASSOCIATION
445 Elk Lake Resort Road
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November

