

Elk Lake Property Owners Association

Elk Lake Shores *Shorelines*

Volume 15, Issue 4

www.elklakeshores.net

April 2017

From the president

Sheri Donaldson elklakeboardky@gmail.com

ELPOA Collections Process

WELCOME SPRING!!! I am so looking forward to the warmer temperatures as I am sure all of you are as well. Our winter was not that bad though.

Because it is vitality important to the board that we are transparent and clear on everything on this issue, I want to make sure all ELPOA members/purchasers are aware of the current process for collection of past dues, assessment and fees. It is critical that all members pay their share. If there is any member who needs to make arrangements, PLEASE contact me so I can assist you.

Any member is welcome at any board meeting to address any issues concerning them or the ELPOA.

Below is a timeline for the collection process. I wanted to include every step so there is no confusion on what will happen.

PURPOSE:

To clearly define collection procedures, legal action and filing of liens on behalf of the ELPOA.

DEFINITIONS:

- 1) Member Dues: Monies payable annually from ELPOA members/property owners to maintain the finances and operations of the ELPOA property and association.
- 2) Member Assessment: Monies payable from ELPOA members/property owners for projects and to maintain existing projects for the ELPOA property and association.

GOVERNING DOCUMENT:

- 1) The term “**Member Dues**” means monies paid annually by March 1 of every year by every Member/Purchaser in Elk Lakes Shores Subdivision as defined by the Warranty Deed.
- 2) The term “**Assessment**” means monies paid annually by every Member/Purchaser in Elk Lake Shores Subdivision as defined by the Warranty Deed.

POLICY AND PROCEDURES:

The Board shall have the full power and authority to act, including making good-faith interpretations, with respect to the Governing Documents regarding any and all matters affecting the membership or Elk Lake Property Owners Association.

RE: ELPOA GOVERNING DOCUMENTS.

It is the policy and procedure of the ELPOA that delinquent members/purchasers shall be subject to the following:

- 1) Member/purchasers dues are payable every year by March 1 of that year and repeat every year perpetually. This is binding to assigns and heirs per the ELPOA Warranty Deed.
- 2) A member/purchaser is considered delinquent on the payment of their dues if their dues are not paid in full by March 1 of the year they are due. Including any prior delinquency.
- 3) Once a member/purchaser is delinquent they are automatically “not in good standing” as defined by the ELPOA governing documents.
- 4) A Demand Notice of Delinquency will be mailed to the last address of record to all delinquent members/purchasers of property in the ELPOA subdivision on or after April 1. This demand notice will give the member/purchaser 30 days from the date of the letter to cure the delinquency in full. It is the members/purchasers responsibility to maintain a current mailing address on file with the administrative office at ELPOA.

Continued on pg. 6

Roads

Peter Dames pdames@bellsouth.net

Work will begin on beach road around the marina. This area is in bad shape and we look to improve the area where you put in your boat for spring. I will be outlining the plans for the road project for this year on the website. This will be posted by May 1.

Spring Clean-Up Day

Saturday, April 29

This is a great chance to come together with your fellow Elk Lakers and help get the community areas ready for the season. It is sure to be fun and productive. We have several projects to work on including cleaning up the beach, the marina, do a little painting, and clean up the flower beds and planters. Sheri has promised plenty of food for the hungry workers. Chili Dogs, Chips, drinks and deserts. Please bring a dish to share if you would like; if not, that's ok too.

This is not only a chance to put a sparkle on our lake community for our families and guests, but is also a great chance to kick off the season and meet and greet fellow members we have not seen since last October. We have some tools but your welcome to bring your own and your ideas. **We will all meet at the lodge at 9 am** and everyone can pick what jobs they want to do. If you cannot be there at 9, come when you can. We usually have plenty to do.

In conjunction with spring clean-up **we are also offering a one-time special garbage hauling service to help you get rid of items too difficult to remove.** If you have any old gas grills, appliances, boat trailers, or anything that you have wanted to haul out but did not have a truck or the man power to handle, this is your chance. Please contact us with your hauling needs so we can schedule a pick up and be sure it is an item we can remove and access the man power needed. If you need help with the removal please let us know.



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

Introducing The Elk Lake Barter Exchange



**DO YOU HAVE MONEY
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**ARE YOU HAVING TROUBLE
CATCHING UP?**



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HOW YOU CAN WORK IT OFF
OR EXCHANGE IT OUT!!!**



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on the**

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**Fire Hazard
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Burn Ban
in Effect!**

**6 am to 6 pm
until April 30**



Aaron M. Rusch
Lot 63

Scott & Amy Guenther
Lots 1066 and 1067
Edgewood, KY

Financial report

Tom Goldschmidt tom@gesgoldschmidt.com

Thanks to all our members who have sent in their 2017 dues. We still have 35-40 members who normally pay dues but haven't as of March 15, which is the date when the late fees apply.

Not knowing if these members will be in good standing for 2017 makes it difficult for the Board to plan to meet our budget and have a healthy 2017 Financial year.

You may have noticed that our Lake & Dam Expense budget item is way over the \$3500 in the budget. We are putting all the cost to repair Deer Lake, as required by the State of Kentucky.

Once we have completed this project, all of these expenses will be transferred to the Dam Fund Reserve. The Deer lake project should be done by the end of March.

Expenses items are running in line with the budget. Last year we had to take \$12,024 out of Reserves to meet all of our 2016 Fiscal Year requirements.

The Board is going to research ways to increase income for our Operating portion (less the Road Rebuild) of the budget.

ELPOA Income / Expense Analysis

Type	Accounts	2017 February Operating Budget		
		Actual YTD	Budget	Balance
INCOME				
	Membership Dues	\$233,238.00	\$286,400.00	\$53,162.00
	Other Income	\$10,153.00	\$89,925.00	\$79,772.00
Total		\$243,391.00	\$376,325.00	\$132,934.00
EXPENSE				
	Payroll Expense	\$14,723.00	\$98,015.00	\$83,292.00
	Security Expense	\$717.00	\$3,000.00	\$2,283.00
	Building & Grounds Expense	\$13,084.00	\$94,540.00	\$81,456.00
	Lake & Dam Expense	\$7,600.00	\$3,500.00	-\$4,100.00
	Marina Gasoline Expense	\$13.00	\$36,000.00	\$35,987.00
	Road Maintenance Expense	\$0.00	\$66,000.00	\$66,000.00
	Administration Expense	\$9,161.00	\$71,000.00	\$61,839.00
	Reserve Accounts	\$0.00	\$21,000.00	\$21,000.00
Total		\$45,298.00	\$393,055.00	\$347,757.00
	Profit /Loss	\$198,093.00	-\$16,730.00	

Road Rebuild Recap

Membership Dues	\$58,400.00	\$70,800.00
2016 Carryover	\$13,955.00	\$13,955.00
Loans	\$0.00	\$250,000.00
Total Assets	\$72,355.00	\$334,755.00
Road Rebuild Expenses	\$4,263.00	
Interest & Fees	\$0.00	
Total Expenses	\$4,263.00	
Available Assets	\$68,092.00	

Capital Expenditures from Reserves

Lawn Mower		\$10,000.00
Marina Deck		\$5,000.00
Total		\$15,000.00

Important Notices for Members

Director Meetings of ELPOA 9 am

4-15-17

5-20-17

6-17-17

7-15-17

8-19-17

9-16-17

10-8-17 @ 2 pm

10-21-17

11-18-17

Annual Member Meeting

12-16-17

The ELPOA is accepting donations for any area that needs it!
You can donate to Roads, Beautification, Security, Lakes and Dams etc.
Please contact the ELPOA office for additional information!!

ELPOA Important Member Contact Information

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

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 the Member Information Update page and return with your dues.

All members must complete and submit a property improvement application **BEFORE** you start on any construction project.

Upcoming ELPOA Events

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

ELPOA Owned Lots for Sale

\$750

167, 168, 178, 223, 225, 234, 235, 238, 241, 244, 245, 248, 271, 382, 383, 469, 470, 490, 497

\$1,700

128, 132, 313, 375, 380, 430, 436, 460, 462, 512, 844, 846, 850, 852, 921, 935, 967, 1210, 1229, 1270, 1304, 1308, 1525, 1556, 1595,

\$2,800

118&119, 385&386, 465&466, 484&485, 907&908, 912&913, 1034&1035, 1277&1278

\$3,000

251-253, 260-262, 452&453, 457&458

\$3,400

1578&1579, 1588&1589, 1593&1594, 1596&1597

\$5,100

1520-1522, 1529-1531, 1590-1592,

\$5,500

853-856, 1598-1600

\$7,000 1380-1383

\$10,000 860-868

ELPOA Collections Process continued

- 5) If after 30 days the ELPOA has not received payment from the member/purchaser in full, the ELPOA will issue a Notice of Collections on or after May 1. At that time the delinquent Member/Purchaser will be sent to a collection agency to collect the debt (s).
- 6) After 60 days at the collection agency and if the member/purchaser has not made payment in full, a lien will be placed on the property and further legal action will be taken and the delinquent account will be turned over to an Attorney.
- 7) The ELPOA will place a lien on the delinquent property if at any time during this process the property is put up for sale no matter what stage the process is in.
- 8) When an account becomes delinquent and collection efforts have been initiated, all subsequent payments received shall be applied in the following order: (1) Collection costs and reasonable attorney fees incurred by the Association; (2) returned check fees incurred by the Association; (3) late fees; (4) unpaid annual assessment installments and special assessments not part of the collection action in the order of their becoming due; and (5) unpaid annual assessment installments and special assessments which are part of the collection action in the order of their becoming due. This means that in addition to your delinquent monies owed, there will be fees associated with collecting the debt.
- 9) A Lot Owner who renders a check that is returned by a bank for any reason shall be fiscally liable to the Association for the returned check fee charged to the Association by the bank *and* an additional \$35.00 processing fee.

Please feel free to email me, come to a board meeting or ask any board member if you have questions or concerns on this process.



Important Member Notice — PLEASE READ

Proposed ELPOA Bylaws Change

CURRENT

44. Amendment of the Bylaws or Rules and Regulations. These Bylaws or Rules and Regulations may be amended in the following manner:

- a. Notice of the subject matter of a proposed amendment shall be included in the notice of any Meeting, whether Member or Board Meeting, at which a proposed amendment is considered.
- b. A resolution adopting the proposed amendment may be proposed and adopted by either a 2/3 majority of the sitting Board or by a majority of the Members at a duly-noticed and held meeting of either the Directors or the Association, as the case may be.
- c. No amendment shall discriminate against any Member or Lot, unless the Lot owners so affected shall consent in writing.
- d. A copy of each amendment shall be certified by the President and Secretary of the Association as having been duly adopted and shall be effective immediately upon adoption.

BYLAWS CHANGE (Reason is to increase transparency and encourage member input. Proposed changes in bold and underlined.)

44. Amendment of the Bylaws or Rules and Regulations. These Bylaws or Rules and Regulations may be amended in the following manner:

- a. Notice of the subject matter of a proposed amendment shall be included in the **Newsletter at least 14 days before meeting**, whether Member or Board Meeting, at which a proposed amendment is considered.
- b. A resolution adopting the proposed amendment may be proposed and adopted by either a 2/3 majority of the sitting Board **at two consecutive board meetings (2/3 needed at each meeting)** or by a majority of the Members at a duly-noticed and held meeting of the Association, as the case may be.
- c. No amendment shall discriminate against any Member or Lot, unless the Lot owners so affected shall consent in writing.
- d. A copy of each amendment shall be certified by the President and Secretary of the Association as having been duly adopted and shall be effective **after publication in the next Newsletter after the second ratifying vote of the board or the majority vote of the members. After published the amendment will take effect. The Amendment, vote, and pertinent information will be stored at the ELPOA office for review by members on request.**
- e. **Emergency Amendment. When voted an Emergency by 2/3 of the board, the Bylaws or Rules and Regulations may be changed immediately, this change to start at the vote and sunset at 90 days after the vote. If the Amendment is to be made permanent, Section b. of this article must be followed.**

www.elklakeshores.net

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

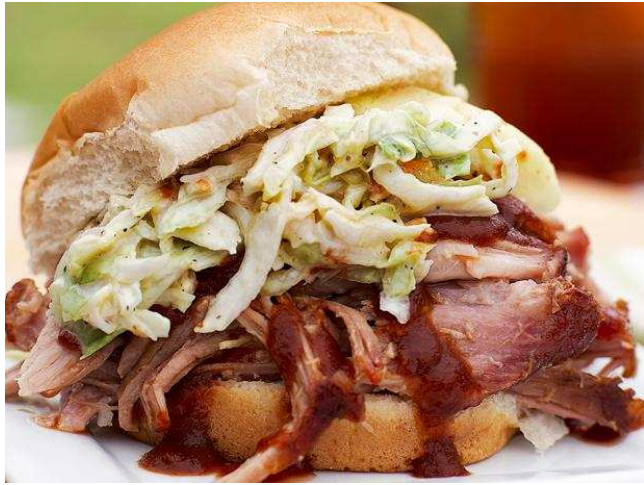
Check it regularly for newsletters, forms and building permits, and other needed information for members.

Remember your building permit!

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

APRIL 2017 COLOR KEY – **ELPOA EVENT** – **COMMUNITY EVENT** – OWEN COUNTY LIBRARY EVENT

Sun	Mon	Tue	Wed	Thu	Fri	Sat
26	27	28	29	30	31	1
	10am - Walk! 5:30pm - Guitar	9:30am - Genealogy 9:30am - Job 6pm - Candymaking		10:30am - Storytime 6pm - Landscaping	10am - Walk Away 10:30am - Yoga	ELPOA UNPAID DUES/FEE/ASSESSMENT <u>DELINQUENT AS OF TODAY - LETTERS SENT TO MEMBERS</u> ELPOA OFFICE OPEN 10AM-4PM
2	3	4	5	6	7	8
	10am - Walk! 5pm - Paws 2 Read 5:30pm - Guitar	9:30am - Genealogy 6pm - Bunny		Aerobics and Zumba 6pm - FIRST BAPTIST CHURCH	10am - Walk Away 10:30am - Yoga 12pm - Books@Noon 3:15pm - TAG @	ELPOA OFFICE OPEN 10AM-4PM
9	10	11	12	13	14	15
	10am - Walk! 6pm - Movin' to the music	9:30am - Job 1pm - Bridge @ 6pm - planting Owen County Fiscal Meeting 6pm	3:15pm - Discoverin	1pm - Homeschool 3:15pm - Reading 6pm - Fruit Trees Chamber of Commerce Meeting 7:30am	10am - Walk Away 10:30am - Yoga	ELPOA BOARD MEETING - LODGE 9AM-12PM <u>MEMBERS WELCOME</u> ELPOA OFFICE OPEN 10AM-4PM
16	17	18	19	20	21	22
	10am - Walk! 6pm - Movin' to the music	9:30am - Genealogy 3pm - Painting 101 6pm - Painting @	3:15pm - Discoverin	10:30am - Storytime 3:15pm - Let's Fly A 6pm - Nature	10am - Walk Away 10:30am - Yoga	ELPOA OFFICE OPEN 10AM-4PM
23	24	25	26	27	28	29
	10am - Walk! 6pm - Movin' to the music	9:30am - Genealogy 9:30am - Job 6pm - Campfire	1pm - Western 3:15pm - Discoverin	10:30am - Storytime 6:30pm - Evening	10am - Walk Away 10:30am - Yoga	ELPOA SPRING CLEAN UP MEMEBERS MEET AT LODGE 9:00AM FREE DUMP DAY AT OWEN COUNTY DUMP
30	1	2	3	4	5	6
	10am - Walk! 5pm - Paws 2 Read	9:30am - Genealogy		10:30am - Storytime	10am - Walk Away 10:30am - Yoga 12pm - Books@Noon 3:15pm - TAG	



Delicious! **Barbecued Pork**

For the Pork:

- 6 tablespoons paprika
- 3 tablespoons granulated sugar
- Scant tablespoon onion powder
- Kosher salt and coarsely ground pepper
- 1 10-to-12-pound boneless pork shoulder or Boston butt, rinsed and dried
- 12 soft hamburger buns, split
- Coleslaw, for serving

For the Barbecue Sauce:

- 2 cups ketchup
- 1/4 cup packed light brown sugar
- 1/4 cup granulated sugar
- Freshly ground pepper
- 1 1/2 teaspoons onion powder
- 1 1/2 teaspoons dry mustard
- 2 tablespoons fresh lemon juice
- 2 tablespoons Worcestershire sauce
- 1/2 cup apple cider vinegar
- 2 tablespoons light corn syrup

Directions

If using a gas grill, preheat to high on one side; put soaked wood chips in a smoker box. Once smoking, reduce the heat to maintain a temperature of 275 degrees F and cook the pork, covered, on the cooler side of the grill.

Rub the pork.

Mix the paprika, sugar and onion powder in a bowl. Transfer 3 tablespoons seasoning to a separate bowl, add 2 tablespoons salt and 3 tablespoons pepper, and massage onto the pork. Cover with plastic wrap and refrigerate at least 2 hours or up to 1 day. (Reserve the remaining barbecue seasoning.)

Prepare the wood chips: Soak 6 cups wood chips in water, about 15 minutes, then drain. Don't oversoak, or the wood will snuff out the fire.

Light the grill: Fill a smoker or kettle grill with charcoal and light. When the coals are mostly white, spread them out with tongs. Spread 1/2 cup of the wood chips over the coals (use 1 cup for a kettle grill). The temperature of the grill should be about 275 degrees F.

Cook the pork: Place the pork fat-side down on a rack in the smoker or on the grill. Cover and cook, rotating the pork every hour or so, until a thermometer inserted into the center registers 165 degrees F, about 6 hours total.

Feed the grill: As the pork cooks, add more charcoal and wood chips to keep the temperature between 250 degrees F and 275 degrees F and to maintain the smoke level.

Make the sauce: Meanwhile, mix the ketchup, 1 cup water, both sugars, 1 1/2 teaspoons pepper, the onion and mustard powders, lemon juice, Worcestershire sauce, vinegar, corn syrup and 1 tablespoon of the reserved barbecue seasoning in a saucepan over high heat. Bring to a boil, stirring, then reduce the heat to low and simmer, uncovered, stirring occasionally, at least 2 hours. Let cool, then reheat on the grill when ready to use.

Shred the pork: Transfer the pork to a rimmed baking sheet (you'll want to catch all the flavorful juices) and let stand until cool enough to handle. Shred into bite-size pieces, pile on a platter and pour any juices from the baking sheet on top.

ENJOY!!!



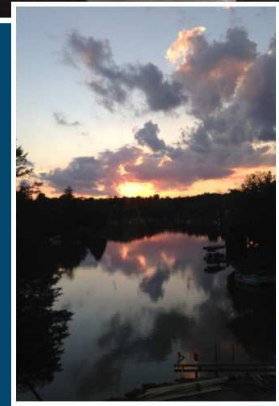
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LOTS 1346, 1347, 1348

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LOT 909

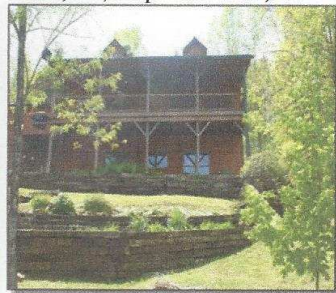
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6.5 ACRES, private wooded, trails, ready for your own haven, enjoy all perks of resort-\$27,000

WATERFRONT-Great water, wooded lot, build your great away, no wake, good water-\$37,000

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\$ 179,900. REALLY CLOSE TO LAKE 4 Bd/ 1.5 Ba Waterfront, a SOLID BRICK Lower Level !Yes, There is brick flooring and part walls, exposed beams, Close to Water and Gate, Almost Level Lot !

\$ 248,500...4 Bd/ 2Ba ...Waterfront ...WOW..the Windows are Amazing! Easy walk to lake, Easy yard to care for, Easy Drive-up to Door, Easy Cove

\$ 339,000. 3 Bd/ 2Ba ...Waterfront ...Easy walk to lake, Panoramic View that will WoW Your Senses !! 2 Car Garage / 3 Season Room/ Screened Porch/ Close to Gate.

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PENDING \$ 319,900 PANORAMIC VIEW Eye Level!!! Easy to care for Updated Kitchen, 4 Bd/ 2.5 Ba Garage ,Large Dock, Electric Lift

PENDING \$ 379,900.HUGE WINDOWS 240'apprx WATERFRONT 3Bd/ 3.5 Ba Custom Finishes, , Fireplace, Comfortable Extras , Easy Walk to Water, Room to Design Unfinished LL for enjoyment. + Extra Lot to explore.

SOLD \$ 334,900. LOG CABIN waterfront on 3 lots .. 3Bd/ 2Ba Exposed beams, wb fireplace,

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LOTS #904/ #905 / 1295 @\$ 3,500. ea
LOTS #1562&1563 \$ 7,000. together
LOTS #1223-1225=\$15,200. All 3

WATERFRONT LOTS

Lot #1160 @ \$26,500.

Lot # 767 @ \$ 31,000.

Lot # 442 @ \$33,000. **PENDING**

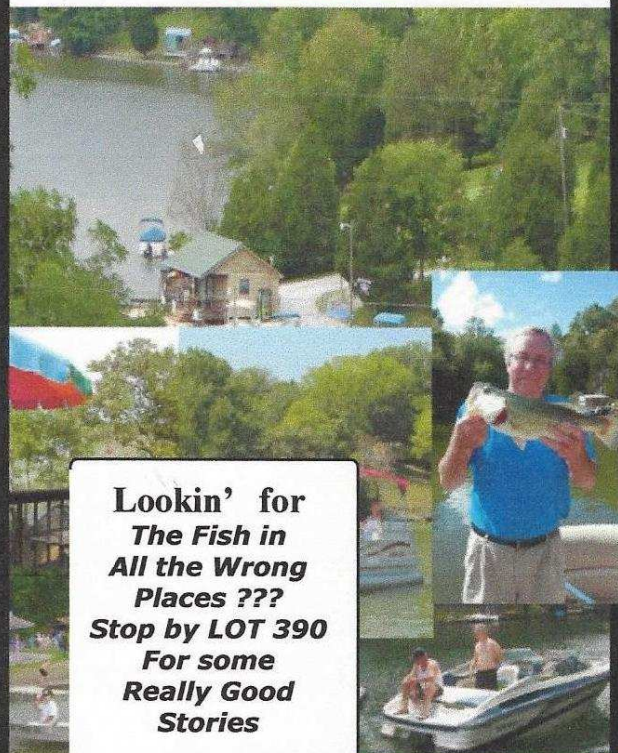
Lots # 838,, 839, 840 ,1157 @ \$ 37,000.

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newsletter at these rates PER MONTH —**

\$5.00 FOR SALES AND SERVICES SECTION

\$10.00 FOR BUSINESS CARD SIZE AD

\$20.00 FOR 1/4 PAGE AD

\$40.00 FOR 1/2 PAGE AD

\$60.00 FOR 3/4 PAGE AD

\$80.00 FOR FULL PAGE AD

Email

elpoa@elklakeshores.net

or phone

502- 484-0014

ELK LAKE PROPERTY OWNERS ASSOCIATION
445 Elk Lake Resort Road
Owenton, KY 40359

