

Elk Lake Property Owners Association

Elk Lake Shores *Shorelines*

Volume 14, Issue 12

www.elklakeshores.net

December 2016

From the acting president

Sheri Donaldson sheridonaldson@yahoo.com

Get Involved, Stay Informed, Do Your Part

When most of us decided to buy our home and live within our community, the last thing that probably came to mind were the possibilities that community association living presented. After all, anytime a group of homeowners work together for a common goal, practically *anything* is possible.

From increasing our community's aesthetic appeal and eliminating neighborhood crime to creating a more influential voice in regional issues, the opportunities to benefit from being a part of a community association lay waiting to be seized. The possibilities are limited only by our ability to work *together*.

Unfortunately, without a clear understanding of *how* and *why* our community association operates, those possibilities will elude us. When we can grasp the theory that underlies our governing documents and the reasons that our Board *must*, at times, do what they do, then we take a giant step towards realizing the potential of our community.

Our community association is no different than any other organization. In order to succeed and reach its potential, it needs the support and *involvement* of its members.

Just think of the goals that can be achieved when we *all* work together for the betterment of our community. Instead of perceiving our association as an obstacle to overcome, try thinking of it as a tool to help us create a more comfortable lifestyle. But, like any tool, we need to learn how to use it effectively before it can do any good. Get involved, stay informed and do your part. You won't be sorry!

Welcome to these new board members!

George Schneider

Vicki Boerger

William Fister

Roads

Peter Dames pdames@bellsouth.net

Work has begun on the section of road from the guard-house towards the lodge. Thanks for your patience during this process. We know there have been some delays.

As a reminder, we will dig up the existing road then apply several inches of gravel. The road will then be graded, and dust control will be applied when weather permits. It must be 60 degrees for us to apply. We will not put the final finish on that section of road until the end of the project.

Depending on weather during the winter months, work will then begin to finish the section from the reservoir to the main gate. I will keep you posted.



From the 2017 ELPOA Board

We would like to thank the three board members who are leaving the board for their dedication to the welfare of ELPOA.

Ted Blaney, our past President, Gene Stetler, our past VP, and Paul Miniard, Building and Grounds Chairperson, spent many hours besides the monthly board meetings serving the needs of our Lake family. They have always put the lake as priority one. Please thank them for their service when you get a chance.

Lost members

Tom Goldschmidt tom@gesgoldschmidt.com

Do you know these People?

Ralph Klotz - Lot 431
Oscar Perkins - Lot 461
Clarence Dozier - Lot 474
Carl & Thelma Shown - Lot 476
Grissom Yates - Lot 488,
Marie & Chester Nowicke - Lot 492
James Kyser - Lot 500
Richard Runtz - Lot 506
John Roberts - Lot 507
John Miller - Lot 626

If you have any idea how to reach any of these people, please let me know.

Long-Range Planning

Vicki Boerger vboerger@yahoo.com

Owners of lakefront property have additional expenses and responsibilities that are incurred. One of these responsibilities is protecting your property from erosion.

While everyone at Elk Lake enjoys the lake and the water activities that it provides, torrential downpours and constant water movement cause erosion and slowly eat away at the waterline. Over time, big chunks of unprotected yard break away and fall into the lake bed. Over time, the erosion around a lake can have a negative impact. Providing an adequate lake retaining wall will prevent this from happening and will help guarantee the longevity of a healthy lake.

Anyone clearing a property, building a home, building a dock, or building any structure needs to make sure that any runoff of dirt does not end up in a water way or in the lake. Please do a personal survey of your property and especially your lakefront property. If your lake retaining wall is in need of repair, or is nonexistent, be sure to add this to your list of things to do. There are many options available including concrete, rip-rap, and versa-lok blocks, to name a few.

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.



Robert and Rosanne Nields

Lots 393-394
Florence, KY

Eric and Lisa Lake

Lots 1177-1178
Cincinnati, OH

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.

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

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

Important Notices for Members

Upcoming Fun Events!

Dec 10—Ugly Sweater Christmas Party @ David and Elizabeth's House

Dec 17 - UKvsUNC/Chili Cookoff/Poker

Dec 31- Annual New Year's Eve Party

ELPOA Board Meetings 9 am on these dates

12-17-16

1-21-17

2-18-17

3-18-17

4-15-17

5-20-17

6-17-17

7-15-17

8-19-17

9-16-17

10-21-17

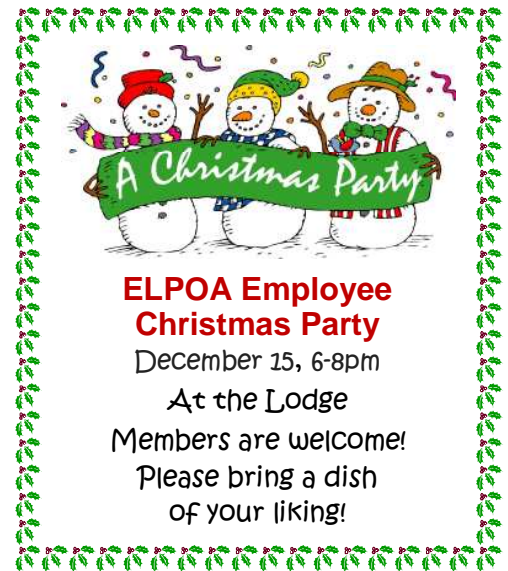
11-18-17

12-16-17

**Annual
Membership
Meeting
10-8-17
2 pm**

Elk Lake Security

The ELPOA is conducting an annual overview of security operations. The cameras are operating beautifully, and there were no major incidents this month.



ELPOA Employee Christmas Party

December 15, 6-8pm

At the Lodge

Members are welcome!

Please bring a dish
of your liking!

ELPOA Owned Lots For Sale

\$750.00

167, 168, 178, 182, 223, 225, 234, 235, 238, 241, 244, 245, 248, 271, 382, 383, 469, 470, 478, 490, 497

\$1,700.00

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,

\$2,800.00

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

\$3,000.00

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

\$3,400.00

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

\$5,100.00

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

\$5,500.00

853-856, 1598-1600

\$7,000.00 1380-1383

\$10,000 860-868

Financial report

Tom Goldschmidt tom@gesgoldschmidt.com

After this report, we have only two more months to report 2016 activities. At this point, we appear to be in the black a little and are lucky we have some reserves if necessary to make up the difference.

We are thankful for the new members that have offset our reduction in budgeted dues. All chairpersons are watching their budgets in an effort to keep things in line. With our basic operating costs increasing during this past year and projections still going up for 2017, we are analyzing the 2017 budget closely.

Type	Accounts	2016 October						
		Actual YTD	Budget	Balance	Above / Be- low Budget	Budget YTD	% of Budget	% of Actual
INCOME								
	Membership Dues	\$278,261.00	\$287,200.00	\$8,939.00	-\$6,067.00	\$284,328.00	43.81%	40.66%
	Road Dues	\$69,200.00	\$71,800.00	\$2,600.00	-\$1,882.00	\$71,082.00	10.95%	10.11%
	Loans	\$250,000.00	\$250,000.00	\$0.00	\$0.00	\$250,000.00	38.13%	36.53%
	Other Income	\$86,892.00	\$46,625.00	-\$40,267.00	\$42,598.25	\$44,293.75	7.11%	12.70%
Total		\$684,353.00	\$655,625.00	-\$28,728.00	\$34,649.25	\$649,703.75	100.00%	100.00%
EXPENSE								
	Payroll Expense	\$78,968.00	\$94,785.00	\$15,817.00	\$201.67	\$78,766.34	14.31%	12.99%
	Security Expense	\$3,224.00	\$2,000.00	-\$1,224.00	\$1,444.00	\$1,780.00	0.30%	0.53%
	Building & Grounds Expense	\$77,155.00	\$81,000.00	\$3,845.00	\$205.00	\$76,950.00	12.23%	12.69%
	Lake & Dam Expense	\$3,038.00	\$3,500.00	\$462.00	-\$462.00	\$3,500.00	0.53%	0.50%
	Marina Gasoline Expense	\$25,516.00	\$5,500.00	-\$20,016.00	\$20,126.00	\$5,390.00	0.83%	4.20%
	Road Expense	\$75,090.00	\$66,000.00	-\$9,090.00	\$9,090.00	\$66,000.00	9.96%	12.35%
	Road Rebuild Expense	\$261,371.00	\$321,800.00	\$60,429.00	-\$28,249.00	\$289,620.00	48.58%	43.00%
	Administration Expense	\$59,422.00	\$63,800.00	\$4,378.00	-\$2,783.00	\$62,205.00	9.63%	12.35%
	Reserve Accounts	\$24,000.00	\$24,000.00	\$0.00	\$0.00	\$24,000.00	3.62%	9.78%
Total		\$607,784.00	\$662,385.00	\$54,601.00	-\$427.33	\$608,211.34	100.00%	100.00%
	Profit /Loss	\$76,569.00	-\$6,760.00					

Great Holiday Recipe
Orange Gingerbread

Ingredients:

1/2 Cup of butter
1/2 Cup of sugar
1/2 Cup of light molasses
1 Egg, beaten
Grated rind and juice of 1 orange
1/2 Cup of cold tea
1 3/4 Cups of pastry flour
3/4 Teaspoon of soda (baking)
1 Teaspoon of ginger

Directions:

Cream the butter, add the sugar and mix until fluffy. Add the molasses, beaten egg, rind and juice of the orange and beat well. Add the tea and flour which has been sifted with the soda and ginger. Bake 30 minutes at 300°F to 325°F. This is the most delicious and tender gingerbread imaginable with a subtle flavor.



Merry Christmas



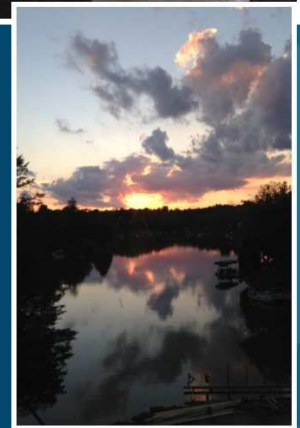
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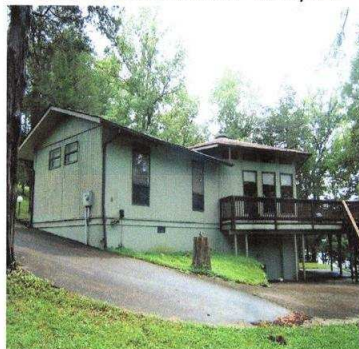
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LOTS 972/973 – Waterfront Lots with a 3 Bedroom charming home on 240 acre lake. Beautiful home with dock. Eat-in kitchen, 1 full bath & 2 half baths, large living room, basement & deck. Lots of space for all the family to enjoy boating, skiing, swimming, 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, \$270,000**

LOT 960, WEST LAKESHORE DRIVE – A WATERFRONT Lot with great water in the Southwest Bay Area. Located at beautiful Elk Lake, Ready to build that Dream Home. Close to Elk Creek Winery and Hunt Club. Within 1 hour of Cincinnati, Lexington and Louisville. **MLS new listing, \$28,500 PENDING**

LOT 1524 - Elk Lake! AFFORDABLE - Two Lots with A cozy cottage Two BR, One BA, Wood Stove in LR takes chill off for hiking in the woods or along the lake, great for winter/summer. Surrounded by woods. It is ready for your creative touches. Open kitchen & family dining. Enjoy family fun on this 240 acre fishing and skiing lake. New windows. Great for your get-a-way. **MLS 437111, \$50,000**

LOTS 509, 510, 511 ELK LAKE SHORES - Cottage nested in middle of three mostly wooded lots. Near 240 acre lake that is great for fishing, skiing, and swimming. Private & remote setting. This property is not lakefront but adjoining Associational Lot provides access to the lake (only 500 ft. to lake). Great family get away. Beach & Marina for your boating needs. Located only 1 hour from Cincy, Louisville or Lexington. **MLS 453312, \$49,900**

LOT 308, RED BUD DRIVE - An Off Water Lot at beautiful Elk Lake. Vacant Lot 308, Off Water but very close to Lake, Entrance, Beach, and Clubhouse. Access the Lake thru Associational Lot. Close to Elk Creek Winery and Hunt Club. With-

MERRY MERRY MERRY 2016



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... played on the weekends ,
and then moved here 8 years ago...*

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**\$ 249,900...4 Bd/ 2Ba ...Waterfront ...WOW..the
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yard to care for, Easy Drive-up to Door, Easy Cove
for enjoyment. + Extra Lot to explore.**

**\$ 179,900. 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 !**

**\$ 164,900. 2Bd/ 1 Ba Waterfront , This Cabin has
exposed beams, Open Kitchen/Living Room Close
to Water , WalkOut Party Space !**

**\$ 159,900 2Bd/1Ba with View and Woods
Vintage Kitchen Look and 3 Season Room plus
Decks... AFFORDABLE !!!**

**\$ 144,900. 3 Bd/ 1 Ba Waterfront , Ranch Style.
Priced to sell... Large Dock ...1st Floor with open
Lv-Kitchen- Dining Plus.**

**\$ 134,900. 2Bd/ 1 Ba , Bird Watchers Alert !@@
... Great in the Woods Lakehouse with Decks on
Front and Back. This is off water on 2 Lots in a
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OR JUST TO PLAY**

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.

Lots # 838,, 839, 840 ,1157 ,1348 @ \$ 37,000.

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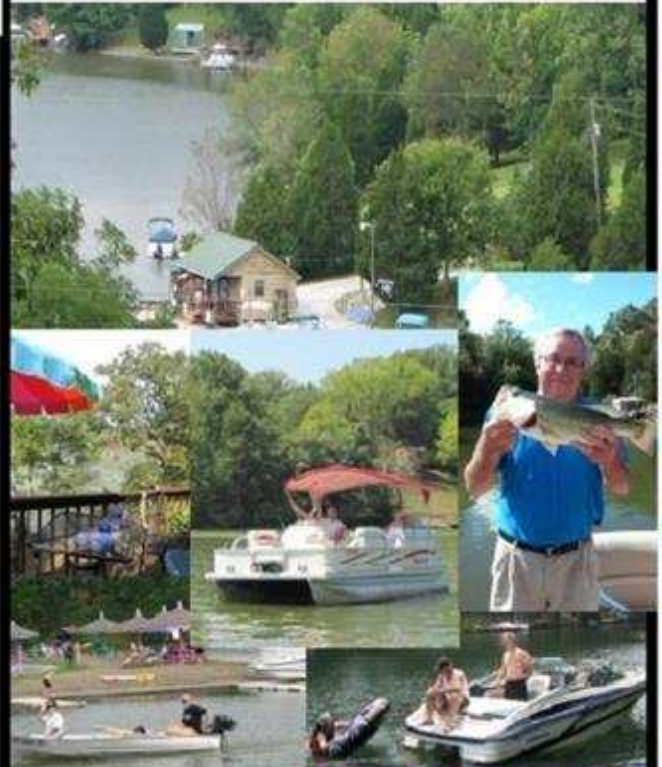
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ELK LAKE PROPERTY OWNERS ASSOCIATION
445 Elk Lake Resort Road
Owenton, KY 40359

December

