

2 / 1997 p1

❖ LOCH LOMOND LAKER ❖

MINUTES OF MEETING OF LOCH LOMOND HOMEOWNERS ASSOCIATION FEBRUARY 4, 1997

President Buzz Stromberg called the meeting to order at 8:02 P. M.

Buzz asked for a motion of approval of the Annual Meeting minutes. Jed Burton so moved, and Ruth Traznik seconded. Motion carried.

TREASURER'S REPORT

January, 1997

CASH:

Begin. Bal.	10/31/96	16,354.34
Bank Deposits	7,407.50	
Interest	89.12	
Picnic deposit00	

EXPENSES.....12,459.94

Ending Bal.	01/31/97	11,391.02
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Association Expense.....	1,599.80
South Beach	1,231.97
North Beach.....	751.50
Water Safety.....	1,108.15
Dam/Path/Spillway	310.12
Lake Maint & Spraying	897.51
Entrances	103.38
Security	1,539.13
Fences	148.82
Administrative	1,747.38
Membership	192.22
Upgrades	1,086.04
Contingency	
Insurance & Taxes.....	683.20
Social Activities.....	645.16
Legal Expense	100.50

TOTAL.....12,459.94

Certificate of Deposit	22,177.71
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Linda Klink presented the above Treasurer's Report, stating that it includes the months of November, December and January. She reported that additional interest money on the CD will be reflected next month. Linda pointed out the large expense item of \$1,086.04 in upgrades was for the repair of the spillway at North Beach. Joe Vavrusa moved and Char Heckel seconded to accept the Treasurer's report. Motion carried.

MEMBERSHIP REPORT

Linda Klink reported that to date, we have received several payment from residents owed back dues as of October 31, 1997. Currently we have 90 % of our residents in good standing. There are 58 members who still have not responded to dues for 1996. This amounts to approximately \$20,000.

The 1997 dues notices are being printed and will be mailed during the first week of February. The dues will remain the same as 1996, \$240.00 and \$120.00 for senior citizens.

Please keep in mind that we will not be taking any reservations for picnics until after we receive your dues payments.

ADMINISTRATORS REPORT

Tracy Dagleish expressed the Association's thanks to Steve Kovac and his staff at Century 21 for the use of the community room to LLPOA for its meetings again this year. She also thanked all the LLPOA members who participated in the holiday decoration contest and particularly thanked the local businesses that contributed prize awards this year.

Tracy reported two large contracts for the '97 season are in place, 1. Marine Biochemist has a new representative, John Cortell who will be working out of DeKalb, Illinois this year instead of Wisconsin. There is a slight increase in cost this year due to increase in the cost of the materials, not the services. 2. The landscaping contract was put out for bid this year, and was awarded to James Michael again due to no increase in the monthly maintenance cost and the assurance there will be better communication and response time to LLPOA needs.

Tracy reported that she and several of the officers have worked together in collecting, reviewing, and sorting out several boxes of files received from many former LLPOA officers. A large new four drawer file cabinet has been

2 / 1997 p 2

LOCH LOMOND HOMEOWNERS ASSOCIATION**P.O. BOX 840; MUNDELEIN, IL. 60060 949-1579****BUZZ STROMBERG, PRESIDENT****TRACY DALGLEISH, ADMINISTRATOR**

purchased to store these files and a fire proof safety file has also been purchased to keep the critical LLPOA files such as title, insurance policies, deeds etc. We are working toward alphabetizing the files and eventually make available to all a listing of files for any member to review as required.

Tracy now has a pager so she can be contacted in urgent situations.

She reports that paddlocks and chains were placed at both beaches at the end of December. Members appear to be doing a good job of replacing these as they come and go from the beach area. These seem to be deterring some ice fishermen who are not members and perhaps some children under the age of 17, without a parent with them, from ice skating.

Tracy reminds everyone that picnic application requests will not be available until after dues have been paid and verified with the membership chairperson. There are no changes in the policy from last year.

We are still looking for someone to fill Jerry Cleaveland's position as general maintenance person. This is a paid position. Interested individuals should contact Tracy at 949-1579 to discuss duties. We are also looking for lifeguards.

NORTH BEACH

John Emde reported we are working on the playground. Jed Burton encouraged volunteers to help on the beach clean-up.

SOUTH BEACH

Jed Burton reported some picnic tables are damaged and we need help to repair them. He will be organizing a volunteer day to repair both beaches equipment and to clean up the beaches to get ready for the season. This will be sometime in early May. Some discussion was held about getting the Girl Scouts involved to help plant flowers at the beaches. Jed reported there will be an Easter egg hunt at the end of March. (See attached flyer)

There was some discussion in regard to ice-skating signs needing clarification. Do the signs only refer to the beach areas or the whole lake? There is no Association plan to clear ice for skating at the beach areas. Mike Baurer indicated we are working toward an Association policy for ice-skating.

We remind parents not to just send children to the lake to skate without adult supervision. State law mandates any beach use is restricted to 17 year olds and above; below 17 requires adult supervision. Paul Repke suggested there is a law to require schools to post signs on playgrounds that states use of playground apparatus is at the user's own risk. Why can we not post a similar sign for ice-skating. Char Heckel suggested we check with the Association attorney. Barb Fiske suggested when resident members pay their dues that they be required to sign a statement that when paying their dues they have also read all the rules and regulations of the Association and will follow them. There was discussion held on this idea. It was decided that Jeff Hayes the attorney be consulted.

WATER SAFETY

Linda Klink reported we are working on getting things lined up for the coming season. She and Tracy will be meeting with Jeannine Adamek about the first week of March to go over necessary duties. Linda and Tracy will work out pay increases for the guards with Jeannine. It was suggested an incentive be paid to the guards who refer a person who becomes a guard and who works out successfully.

LAKE MANAGEMENT

Karl Kucik reported that between last year and this year we will have saved \$6000 by going with Marine Biochemists over the previous contractor. He pointed out that we have "hurt" the lake by the way the lake was previously managed. Karl believes it will take at least three more years to correct the errors. The destruction of weeds caused no hiding places for fish, so they destroyed each other and fishermen also helped to deplete the fish population.

There was some discussion on signs at the beaches near the gates in regard to fishing.

Karl reported he acquired information on new piers from a company in Iowa which will be reviewed.

Tracy reported there is a new man for spraying the lake this year from Marine Biochemist - John Cortel. He may be at the next Board meeting. Buzz suggested maybe John should come after John does his Spring inspection of the lake.

There was discussion in regard to monies available for new piers or repair to the old ones.

Dick Lincourt inquired what are the weed eating carp eating these days with the reported scarcity of weeds? No answer.

DAM, PATH AND SPILLWAY

Dick Lincourt said he had no new news on Rt 45. He expressed thanks to Stuart Dalgleish for helping get the fish wiers out of the dam area.

Diane Adamek inquired about the news article which stated our association will be assessed a given amount of money (\$44,000) for the Route 45 project. Buzz reported the Village has been told that money was not in our budget and was not available. The Village asked if we could contribute. Buzz informed them we needed to know what was a fair share and be given a reasonable amount of time to produce it. Planning is essential. Discussion was held on the Routes 45 and 53 projects. Repair to the dam was discussed. We need to go out for rebids due to the original contractor not being able to work it into his schedule.

OLD BUSINESS

Buzz commented the Holiday decorations were extra fine this year. Congratulations to the winners, and thanks to the restaurants who contributed to the prizes.

Dick Lincourt inquired about the Association Survey we had previously discussed. He was told it has been tabled.

Joe Vavrusa asked about the impact of the Olsen property development. He reported the Village has okayed the property being hooked up to the water and sewer lines. Joe was told the Association is not requiring initiation fees for any new homes built on this property, but the Association will be getting added revenue from the dues of those new members.

Diane inquired about the Village overflow water situation at the South Beach. Buzz responded we have worked with the Village but need to continually monitor the situation.

Tom Malchiodi, a guest, inquired where are we on lakefront owners pumping water from the lake. Buzz reviewed the Association's position in regard to the Village's procedure for okaying permits. (This was reported in earlier minutes.) Some discussion was held on this topic. Research needs to be done on what the use of water does to the lake as far as depletion of water and contamination by lawn chemicals. The concept that since the lake is Association property and that when private

individuals use the water, they should be required to pay for the water they use was discussed. Char Heckel inquired if the Lake Management Counsel of Lake County had any way of calculating this. Mike Bauer said he had made inquiry of them and they had no idea what he was asking about.

Buzz showed a very large picture of the work the Helgrins did to the drainage area on their property at the south end of Dairy Lane. It looks great! Nice job!

Joe Vavrusa moved and Tracy seconded to adjourn at 9:35 P.M.

Minutes respectfully submitted by Paul Repke, Secretary.

The next meeting of the Association will be held on March 4th 1997 at the C-21 Market Place community room. at 8:00 P.M.

ANOTHER OUTSIDE
ADJACENT SUBDIVISION
- HICKORY HILLS
SUBDIVISION

3 / 1997 p1

◆ LOCH LOMOND LAKER ◆

MINUTES OF MEETING OF LOCH LOMOND HOMEOWNERS ASSOCIATION MARCH 4, 1997

Prior to the meeting being called to order, Mayor Marilyn Sindles and Trustee Bruce Campbell payed an unexpected and welcomed visit to inform members of current and anticipated projects in the Village in the upcoming year. Projects of direct interest to the Loch Lomond residents are:

1. The North Lift Station and Flow Diversion Project.

Bids that have been submitted are to be opened on March 27, 1997. The new lift station will have nearly twice the pumping capacity as the existing lift station. Diversion of flow of the sewage from the north side of Loch Lomond to the system on Midlothian will decrease the sanitary sewage burden on the south section by 40 to 50 %. It is hoped that this project will be finished this year, at a cost of about \$450,000.

2. The 1997 Pavement Program.

Banbury will be repaved from approximately Aberdeen east to Dunbar, about 4 to 5 blocks more than originally planned. The gravel condition of the shoulders and ditches will also be addressed. The shoulders of the remaining streets, that are not being repaved, will be regraded. The Highland Rd. creek crossing and culvert just north of Dublin will be replaced.

3. Improvement of the 176 Midlothian Intersection.

This project will be completed this year.

4. Town and Country Storm Water Detention Ponds.

These have been completed this year and are already slowing down the flow of the storm water into and through Loch Lomond during storms.

5. Widening of US 45.

The Illinois Department of Transportation

(IDOT) is currently working on the final plans and specifications for this project. The project is in IDOT's 1997-2001 Highway Program; but, the project has not been funded for a specific year. The Village approved a letter of intent for this project with IDOT on November 25, 1996. IDOT will assume most of the costs for the sidewalk, wall, and fence and for traffic signals. IDOT's share would probably total about \$204,000. The Village would also contribute to these items to a total of about \$44,276 and LLPOA should plan on contributing about \$31,050 toward the cost of improving the path to the dam. New traffic signals would be installed at the Dunbar/US 45 intersection.

After the presentation was given, members were able to ask questions which the mayor addressed.

The regular meeting of the Board was called to order by Vice-President Mike Bauer at 8:21 P.M. Mike thanked both the Mayor and Bruce Campbell for the information given.

Lacking a quorum, minutes and the treasurer's report were unable to be approved. Diane Adamek clarified it was not she who had inquired about Village pumping at the South Beach as was reported in the minutes. She said she had inquired about the removal of the fishing weirs by the spillway and the resultant loss of fish over the spillway.

TREASURER'S REPORT

The treasurer's report on the next page was presented by Linda Klink. Diane Adamek questioned what was the \$1117.88 expenditure in water safety which is shown on the more detailed Statement of Operation and Budget sheets distributed by Linda. Linda explained this was taxes and workman's comp insurance for the guards.

pounding nails down in the piers, assembling new barbeque grills and maybe fill low spots in the grass areas of the beaches. Some one questioned if the Landscaper could do that. Tracy will check.

Someone questioned how materials for repair will be available. Jed responded that it can be taken out of the budget, and he will have materials available. He also said he is planning to treat the volunteers with Hot Dogs, chips and soda.

Mike Bauer reported that he had spoken with Ken Miller of the Village about the pumping the Village does at South Beach when there is a heavy rain. Mike explained what Ken had told him. Mike has since written the Village about the explanation he was given and Mike has received a written response indicating what the Village will do and said they will let us know when it has been done. Mike will be contacting the Village to see if we can be notified before it is done so we can observe what is being done.

LAKE MANAGEMENT

Karl Kucik reported on how the management of the lake has been done and that he feels his roll now is to control the damage that has been done over the years prior to his taking the job. He explained we have a lack of weeds to provide for good fish cover and development and to assist in the proper oxygen supply to keep the algae growth down in the lake due to our past practice of killing the weeds. He has found NO weeds growing this year. He wonders if the grass carp the Association introduced are now so numerous and too large and are eating all of what little weeds we have left. He said he will be checking with a Kathy Arend whom he found is supposed to be a lake weed specialist, and will be checking with Marine Biochemists as to where we are we and what we can we do to improve the lake further.

Some one asked when will the aerators be put in? Karl responded that Marine Biochemists has been contracted to service those, and they will be taking care of it. There was discussion of the value of aerators.

DAM, PATH, SPILLWAY

Dick Lincourt reported there had been some wash out damage to the path, but Tracy is getting the contractors to repair it.

He reported IDOT is in phase II now in regard to widening of Route 45 which is assembly of the construction plans. Bidding will follow, but contracts probably will not be let until 1999 or 2000. Loch Tomond's share (\$31,000) as reported last month may increase by the time 1999 or 2000 gets here.

Buzz suggested the Board needs to begin thinking about a 3 to 4 year budget plan so this type of expense can be planned for. Dick said he agreed we need to budget for it, but he feels we may not necessarily have to be responsible for paying the capital expense if we are the ones who will be maintaining it. We need to investigate this further.

Buzz asked for approval of the Treasurer's report. Jed Burton moved and Eric Radakovitz seconded to accept the report. Motion passed.

OLD BUSINESS

Mike Bauer led a discussion of the Zone Director's duties which were mailed to each Zone Director. There was a lot of discussion and many suggestions made for the list of duties. Mike will incorporate those suggestions into a revision and the discussion will continue next meeting.

Some one asked if the Zone Directors are now covered by liability insurance. Buzz responded yes.

Tracy reported she is receiving applications for picnics, but wanted to remind everyone at this stage she needs to verify the requestor has paid dues to be eligible for a picnic reservation.

Buzz explained to the Directors the amount of record keeping and accounting that the association does through both Tracy and Linda that it is becoming a problem for them to keep up without their having up to date computer equipment. The officers are recommending that both of them be awarded \$1500 each toward the purchase of a computer system which will be their property and must be maintained by them. This is under the assumption they will be doing their jobs for at least two to three years. Discussion was held. Dick Lincourt moved and John Vicik seconded that the \$1500 each be given. The Funds will be taken as an Association expense. It was not budgeted specifically but there are funds available.

NEW BUSINESS

Mike Bauer proposed June 22 as the Water Carnival date. Date is accepted and will be scheduled.

Meeting adjourned at 10:00 P.M.

Minutes respectfully submitted by Paul Repke Secretary.

Next meeting is scheduled for May 6th at 8:00 P.M. at the Century 21 office.

5/1997 P1 ◆ LOCH LOMOND LAKE ◆

MINUTES OF MEETING OF LOCH LOMOND HOMEOWNERS ASSOCIATION MAY 6, 1997

The regular meeting of the Board was called to order by President Buzz Stromberg at 8:07 P.M.

ZONE REPRESENTATION

Zone directors from Zones 1,6,7,8,9,10,11, 12,13,18,20,21 were present as well as four officers, the administrator, North & South Beach Directors, Boat and Pier Directors, Lake Management Director and Dam and Path Director. A quorum was present.

John Cortel and Chuck Zimney of Marine Biochemists were introduced and gave a report on their observations of the lake, which they are contracted to manage and treat for the Association again this year.

They reported they are making some changes in the frequency of treatment of algae in the lake to about every ten days. This was done less frequently last year. They observed the curleyleaf pond weed infestation is very little this year, and that is not really good. There is so little weed growth in the lake there is not enough habitat for the fish and there may well be more algae growth.

All aerators have been serviced and installed. However, the South Beach aerator is not in operation yet. Several of them could be a problem this season due to their age. It is basically a diffuser problem. They left some information as to what we could do about them.

There are no restrictions for swimming etc. after the algae treatment. They are planning to use Aquathal K (a Herbicide) for the treatment of weeds. However, the lake is quite clear of weeds and we need to evaluate the need before any treatment. Jed Burton asked their feeling about the weed growth since we seem to have so little this year. They responded the curleyleaf pond weed will be helpful, but must be watched because it can take over so quickly. Last year too much was destroyed and thus the algae took over. There are not enough plants (weeds) to

combat algae. The aerators are not doing much to help except for creating current flow in the water. They suggested as the older diffusers die out that we get newer ones that create more movement of the water. However, they feel the lake is too large for areator use. They did not measure the oxygen levels since the levels probably are too high now as a result of all the high wind activity increasing the oxygen levels of the water. Measurements later in the summer will be more important.

Karl asked what they thought of the grass carp. Marine Biochemists responded that carp have a life expectancy of 5-10 years, and are a sterile fish so they do not reproduce. They felt the carp were not helpful at this time due to the lack of weeds which the carp were put in to eat and keep under control. Karl questioned if we should actively try to eliminate them. There was some discussion on this, but there probably is no was to specifically eliminate the carp.

It was observed the weed coverage is only about 1 to 5 % of the lake. This is very little. Karl said he has had conversation with Kathy Arends, a conservationist on weed balance. Marine Bio said they are working with Kathy on Lake Barrington which is 110 acres. Curleyleaf weed is too abundant there. Karl reported he thought the Association planted 30 of the grass carp about six years ago and he believed we should try to cut down the number so they do not eat what few weeds we have.

Char Heckel asked about the energy consumption of the newer diffusers. Marine Bio said there is not much difference in the new over the old ones.

Marine Bio encouraged lake front owners not to fertilize close to the water particularly the hilly properties where rain drainage will wash into the lake. Someone questioned about use of "natural" fertilizer. M/B replied they are not sure about how it affects the water but believe phosphorus increases algae growth more than any thing in

5/1997 P2

LOCH LOMOND HOMEOWNERS ASSOCIATION

P.O.BOX 840; MUNDELEIN, IL. 60060 949-1579
BUZZ STROMBERG, PRESIDENT **TRACY DALGLEISH, ADMINISTRATOR**

fertilizer. Mickey Emde asked if the alge is killed and sinks to the bottom, should it be raked out? M/B felt raking will not help that much for the whole lake, but it may for the immediate area raked. Algae will be blown from one area to another rather quickly. Bob Krzyzanowski commented the lake looked better to him now than it has, but what can we do to make it better? M/B said we need more weeds.

There was discussion about the fish population with an indication it is down and smaller due to the lack of weed cover to hide the "fry" from the predators.

There was discussion about the water shed which feeds the lake. Buzz commented there is a water shed study map available and that it was included in a water quality study.

The question session ended at 8:50 pm.

Buzz asked if there were any changes to the

minutes of the last meeting that should be made. Hearing none Mike Bauer moved and Jed seconded to approve the minutes. Motion carried. Linda Klink presented the Treasurer's Report. Buzz inquired how many households have responded to paying back dues in the \$17,000+ we have received? Linda said about 30 households.

She pointed out we purchased new grills for South Beach and \$3000.00 was for computer reimbursement to Tracy and Linda approved last month.

Joe Vavrusa moved, and Ruth Traznik seconded to approve the Treasurer's Report. Motion carried.

MEMBERSHIP REPORT

Linda Klink reported to date we have received 382 payments for 1997. This represents 65% of our membership. Last year at this time we had 387 paid members.

The lien process has been progressing quite well. To date, we have received seven payments and have had conversations with five more residents who have received the second lien letter.

John Buckman has retired as zone director for Zone 12. We would like to take this opportunity to thank John for his time and efforts for Loch Lomond. Lori Killian has agreed to take his place. We welcome Lori and we look forward to working with her.

GUEST RECOGNITION

Beside the two men from Marine Biochemists there was Mark Bergrowicz and Tom Malchiodi present as guests at the meeting.

PRESIDENT'S REPORT

Buzz reported we have been tracking the lien process very carefully - anyone who has contacted the Association through Linda will be worked with in regard to catching up on back dues. Anyone who has not contacted Linda will have the 5% penalty added to the dues and if not paid by next year, another 5% will be added. Those who have contacted us will not be charged the 5%.

ADMINISTRATOR'S REPORT

Tracy Dalglish reported on Tuesday April 15

TREASURER'S REPORT

April, 1997

CASH:

Begin. Bal.	03/31/97.....	61,268.25
Bank Deposits.....	22,335.50	
Interest.....	128.92	
Swim Lesson Dep	300.00	

EXPENSES 8,082.89

Ending Bal. 04/30/97 75,949.78

Association Expense.....	393.03
South Beach.....	1,970.54
North Beach.....	310.54
Water Safety.....	76.18
Dam/Path/Spillway.....	310.12
Lake Maint & Spraying.....	
Entrances.....	103.38
Security	418.77
Fences	(20.00)
Administrative.....	491.70
Membership	508.65
Upgrades.....	242.88
Contingency.....	3,000.00
Insurance & Taxes	
Social Activities.....	184.80
Legal Expense.....	92.00

TOTAL..... 8,082.89

Certificate of Deposit \$22,737.46

on August 12 th. this year. We have several guards who attend MHS. The beach season therefore may be shortened two to three weeks this year. Parents need to be aware of this. Dick asked Jeanine to give the Board a recommendation on closing down after she has seen the abilities of the guard staff this summer and knows who will be left and how well they can handle the job.

She thanks Mr. O'Connel for donating an umbrella for the guards. We need someone to help with the construction of new guard chairs. The current ones are falling apart from weathering and age. There was discussion on this.

She reported there were several incidents at the beach. Someone broke an arm prior to the beach being open. We have had signs make to warn parents that the children are their responsibility on the playground equipment. Some children move benches near the apparatus from which to swing. This is dangerous and should not be done. The guards' job is to watch the swimmers, not the playground equipment. Jeanine also reminds everyone that **glass and cans are not to be taken near the sand beach or pier areas. No gum, food, tobacco are allowed in the water area. THIS IS HEALTH DEPARTMENT REGULATION!!**

DAM, PATH, SPILLWAY

Dick Lincourt said there was really nothing to report. We are waiting for the water to go down so work can be done on the spillway. As reported earlier, the fence was repaired. We have no further news from Wisconsin Central nor IDOT. He will contact Wisconsin Central about debris they have left on their property to see if it can be cleaned out. John Schockmel asked what is IDOT doing with the trains on Rt 45. Dick was not sure, but suggested it was just maintenance because some have sunk below the grade of the highway. Eric agreed that was the activity.

OLD BUSINESS

Jed reports nothing has been done so far on the boat Survey. There was some discussion on the survey and what to do. If boats do not have enough proper identification on the boat to identify the owner, the boat will be described in the minutes several months and if not claimed, will be sold after sufficient notification through the minutes.

Mike Bauer was absent so no report on the update of the Zone Directors' duties.

Scott Keefe asked about an update on fishing rules. Karl Kucik is reported to be working on that.

Jed Burton had some new children's caps with the Loch Lomond logo printed on them. He has ordered 20 caps to be available for sale at the Water Carnival on June 22. There was discussion about possibly having Jed get a supply of them for sale to the membership. Jed had nothing to report for South Beach.

NEW BUSINESS

Dick Lincourt moved to increase the salaries of both Tracy Dalglish and Linda Klink two paid personnel employed by the Association from the current \$9.00 per hour to \$11.00 effective June 1st. He presented the rationale for making the motion.

They have had no increase in salary for the last six years. If they had received a 3 % increase per year such as the annual percent increase in the cost of living, they have lost money through this time.

There has been a goodly amount of increase in their responsibilities especially in the past two years. Tracy has effectively reduced the cost of contracted services through bidding for the services, such as landscaping and lake spraying, thus saving the Association money and making the services more efficient. Linda has earned the Association well in excess of \$20,000 in collection of back dues through her efforts after the lien process has been established.

The two dollar increase is a 22 % increase, but would work out to about 3 . 4 % per year increase compounded over the six years.

John Schockmel seconded the motion and suggested an increase in salary should be included in the discussion on an annual basis with the budget preparation discussions. Motion passed. The Board agreed with the suggestion about the annual review.

Joe Vavrusa asked when Landscaping contractors could begin using power equipment at the beginning of the day. Several directors commented they believed it was quite early and probably as early as 7:30 A.M. or earlier.

John Schockmel called everyone's attention to the Fourth of July activities such as the Fireworks on the Fourth, Parade on Saturday the Fifth, Miss and little Miss Mundelein Competitions on Wed, Thurs, and Fri. Two homes in Loch Lomond are on the House walk tour.

Meeting adjourned at 9:23 P.M.
Minutes respectfully submitted by Paul Repke
Secretary.

Next meeting is scheduled for June 1st at 8:00 P.M. at the Century 21 office.