

# Elk Lake Property Owners Association

## Elk Lake Shores *Shorelines*

Volume 15, Issue 5

[www.elklakeshores.net](http://www.elklakeshores.net)

May 2017

### *From the president*

Sheri Donaldson [elklakeboardky@gmail.com](mailto:elklakeboardky@gmail.com)

#### **Why Join A Committee?**

ELPOA Committees serve a number of important roles to our association process and the Board of Directors:

- ☐ Committees serve as a training ground for future association leaders.
- ☐ Committees serve as a conduit through which the Board receives "grass root" input - opinions and attitudes of owners.
- ☐ Committees are a vehicle through which Board actions are explained.
- ☐ Committees enhance the effectiveness of the Board of Directors by providing research analysis and advice needed for policy decisions.
- ☐ Committees can be an instrument for initial implementation of Board policies and procedures.
- ☐ Committees are an important linkage between the Board of Directors and owners but in order to be effective committees need members!

Owner input, involvement and participation is a must for our success. We have committee openings on Buildings and Grounds, Lakes and Dams, Roads, Long Range Planning, Security and more.

Most of our members live outside of the lake and I know that when you come here you want to relax, but I want to make sure that everyone remembers it's not how much time you give it's how you use it.

Why not take a few minutes to pay yourself back by participating in your community? Share your expertise or just give your opinion.

Please consider participating in the association process and volunteer to serve on an association committee. I am available to discuss all the committees via email or phone, or you are welcome to contact any Board member chair for more information.

The Summer is coming....what a GREAT place to be.

### *Roads*

Peter Dames [pdames@bellsouth.net](mailto:pdames@bellsouth.net)

Our plan was to get all the roads not yet rebuilt graded and add gravel by this Memorial Day weekend. Several inches of rain have put us behind. Our number-one priority is to get these roads in acceptable condition as soon as the weather allows.

The roads and some of the side roads that have not been rebuilt are in terrible condition. We are frustrated that we were not able to reach our goal but will get after it as soon as weather allows.

On a positive note, the entry road from the gate is complete and dust suppressant was applied. Check the website for a road update in two weeks.

### *From the vice-president*

Scott Jones [scott.d.jones@ubs.com](mailto:scott.d.jones@ubs.com)

#### **2017 Season is here!!!**

Memorial Day weekend is such a great weekend as we all hit the water and reconnect to our lake friends that we have not seen since last September. By now you most likely have dusted off the deck chairs, cleaned out the grill and launched your boat.

As we begin the season I thought it would be a good idea to highlight a few items to make this a safe and enjoyable season:

Please read all of the boater safety rules in the *Rules and Regulations*. This can be found on the website, or stop by the office for a copy.

- ⇒ All boats pulling a skier or tuber must have a second person, at least 12 years old, as a "spotter."
- ⇒ All children 12 years or younger **must** wear a PFD (life jacket)
- ⇒ Be alert and keep eyes forward. Too often we see the driver looking back at the tubers.
- ⇒ Keep a safe distance behind other boats.

Continued on pg. 2

## Lake and Dam

George Schneider [elpoa1357@elklakeshores.net](mailto:elpoa1357@elklakeshores.net)

### Boating Signals

Communicating with other boaters helps keep everyone safe. Here are some guidelines for boaters to stay safe.

- ♦ An **open hand making a big circle overhead** lets your skier/tuber know you are turning around. **It also lets other boaters know you are turning.**
- ♦ When meeting another boat at a turn like at the beach, a **hand overhead pointing** will let others know if you are going straight or turning.
- ♦ Remember **NEVER follow another boat pulling people**. Stay to the side and take a turn, or go down a ski cove to avoid following.
- ♦ **When pulling, NEVER swerve back and forth with a boat behind you.** This puts your children/guests in front of another boat.
- ♦ **EVERYONE on Elk Lake MUST have a spotter over 12 years old.** The spotter's job is to watch those being pulled and keep the driver informed of what is happening behind them. Not using a spotter places your FAMILY AND OURS at risk. If you see someone without a spotter, politely tell them they need a spotter for all our safety.

### [www.elklakeshores.net](http://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.

### *Vice-president report continued*

- ⇒ Any tuber or skier who spills in the water should be taught to wave their arm in the air to signal that they are okay and to let other boaters know they are in the water. I witnessed a scary situation last year where a small child was just floating and another boat was approaching and did not see the child in the water.
- ⇒ Please keep a safe distance away from docks. This is one of the most common complaints.
- ⇒ My personal pet peeve – If you are skiing at 7 am, please keep in mind that 90 percent of the lake is still sleeping. Screaming and yelling can be heard by all. My guests prefer to be awoken by the smell of bacon and coffee or by the chatter of birds in a nearby tree. Being awoken by boaters screaming at 7 am is not great way to start your day.

Self-Policing – We are a small lake and do not have paid lake monitors to control speed or safety violations. If you see a driver pulling a tuber with no spotter, it is your duty (for the safety of all) to approach the boat and politely remind them of proper boat safety.

There is a right and wrong way to approach a boat. Calling them an idiot would not be the preferred method. Just kindly educate them of the rules or inform them of the activity that made you uncomfortable. Be helpful and less critical. If you are approached by a boat with a concern, do not treat this as an attack. Telling them to screw off usually does not solve anything. Just acknowledge the concern and thank them for bringing it to your attention. You may disagree with their assessment of your speed or boat operation, but remember that if it was not a concern of theirs, they would not have approached you.

If after making contact or being contacted, you have a concern of how it was handled, please feel free to file a report in the office.

Stop and meet your lake neighbors – My wife and I have had some wonderful conversations with boaters tooling by or when we are out on the water. This sense of community is what makes Elk Lake so special.

#### **Office hours:**

10am—4 pm Saturday

Or by appointment

#### **Email addresses-**

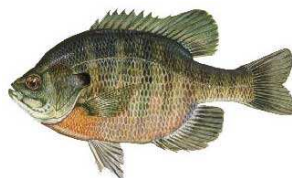
[elpoa@elklakeshores.net](mailto:elpoa@elklakeshores.net)

**Guardhouse-** 502-484-2482

**Office phone/fax-** 502-484-0014

**Marina-** 502-484-3181

**Newsletter and email address change-** [jakirk@fewpb.net](mailto: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](mailto:elpoa@elklakeshores.net) **Website-** [www.elklakeshores.net](http://www.elklakeshores.net)

## ***ELPOA Security***

Sheri Donaldson  
[elklakeboardky@gmail.com](mailto:elklakeboardky@gmail.com)

### **FROM THE GATE...**

Security at the Gate wanted to pass along a great big WELCOME BACK to the Elk Lake Members. Please feel free to ask for their assistance if needed.

*On a side note...I think we have the BEST GATE STAFF EVER!!!*

Remember that free donations of hot dogs and other goodies are always welcome (HAHA).

From the ELPOA Gate Staff...LETS HAVE THE BEST SUMMER EVER!!!

### ***Experienced boaters needed!***

Have you ever been out on the water and noticed a boater who clearly is a new boater and not sure of what he/she is doing? Ever see a boat pulling tubers, and it is clear that their strategy is to pull them as fast as they can, in a straight line, from one end of the lake to another? Or do you know any members who just avoid boating because they are uncomfortable pulling tubers, docking the boat, or getting gas?

This is your chance to be part of the solution to improve boater safety for the benefit of all. We are hoping to get a small list of experienced boaters who would be willing to spend 30 minutes to an hour with a new boater (or any member interested) to coach them on the do's and don'ts of boater safety, and share a few tips on how to properly pull skiers and tubers. Once we have five or six volunteers, the board will set up a training session for any interested members.

It is also a great way to meet new people on the lake. If you are interested and willing to be part of this program, please email us at [elpoa@elklakeshores.net](mailto:elpoa@elklakeshores.net).

## ***Treasurer's report***

Tom Goldschmidt [tom@gesgoldschmidt.com](mailto:tom@gesgoldschmidt.com)

Our financials as of May 1 are running fairly close to budget. We are still waiting for the final numbers on Deer Lake and the Main Dam before we adjust the budget number for the Lake & Dam Expense item.

Sheri Donaldson and other Board members have been doing a great job in recovering money from our delinquent members. This great effort has helped our cash position.

The weather has slowed our road construction, so we haven't had to borrow any more money to keep the project moving forward.

We recently had a member inquire about any reserves that ELPOA had and whether there is a requirement to have a reserve. I thought you also might be interested in my answer.

First I am not aware of any requirements that there should be a required reserve. Kentucky only started publishing HOA regulations in the last several years. ELPOA worked with an HOA attorney to make sure we were doing things correctly.

When I took over as Treasurer about seven years ago, the only reserve we had was for the Dam Fund, which had been reduced to around \$12,000 after the leaks in the main dam were repaired.

Currently we have several accounts, and this year the budget requires that we add \$21,000 to various funds. The current status of these funds are:

Cash Reserve - \$81,000

Dam/Deer Lake Reserve - \$37,000 The cost of the State of KY required work will reduce this amount.

Vehicle Reserve - \$33,000

Gas Pump Reserve - \$7,000

Road Rebuild Reserve - \$74,000 This is an active reserve, as we are in the Road Rebuild Phase with money coming in and out.

At the end of the year any money left over in the budget goes into the Cash Reserves and, if need be, taken out to meet the budget.

I hope this explanation helps you understand how we are trying to protect your interest in ELPOA. If anyone has any questions please contact me or another Board member.

**ELPOA Income / Expense Analysis**

Type	Accounts	2017 April Operating Budget		
		Actual YTD	Budget	Balance
INCOME				
	Membership Dues	\$280,650.00	\$286,400.00	\$5,750.00
	Other Income	\$26,945.00	\$89,925.00	\$62,980.00
Total		\$307,595.00	\$376,325.00	\$68,730.00
EXPENSE				
	Payroll Expense	\$31,545.00	\$98,015.00	\$66,470.00
	Security Expense	\$931.00	\$3,000.00	\$2,069.00
	Building & Grounds Expense	\$27,196.00	\$94,540.00	\$67,344.00
	Lake & Dam Expense	\$20,940.00	\$3,500.00	-\$17,440.00
	Marina Gasoline Expense	-\$1,029.00	\$36,000.00	\$37,029.00
	Road Maintenance Expense	\$0.00	\$66,000.00	\$66,000.00
	Administration Expense	\$17,862.00	\$71,000.00	\$53,138.00
	Reserve Accounts	\$21,000.00	\$21,000.00	\$0.00
Total		\$118,445.00	\$393,055.00	\$274,610.00
	Profit /Loss	\$189,150.00	-\$16,730.00	

**Road Rebuild Recap**

Membership Dues	\$70,830.00	\$70,800.00
2016 Carryover	\$13,955.00	\$13,955.00
Loans	\$0.00	\$250,000.00
Total Assets	\$84,785.00	\$334,755.00
Road Rebuild Expenses	\$12,835.00	
Interest & Fees	\$0.00	
Total Expenses	\$12,835.00	
Available Assets	\$71,950.00	

**Capital Expenditures from Reserves**

Lawn Mower		\$10,000.00
Marina Deck		\$5,000.00
<b>Total</b>		<b>\$15,000.00</b>



# Important Notices for Members

**VOLUNTEERS  
NEEDED!**



The ELPOA board is asking for volunteers to assist the nominating committee in the election of new board members. If interested, contact any board member.

## Upcoming ELPOA Events

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

## **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](http://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.

## ***Director Meetings of ELPOA 8 am***

6-17-17

7-15-17

8-19-17

9-16-17

## ***Annual Member Meeting***

10-8-17 @ 2 pm

10-21-17

11-18-17

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 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



## 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.**



## ***Frozen Peanut Butter Pie Pops***

### ***What you need***

1/2 cup graham cracker crumbs

1/4 cup salted pretzels, crushed

1/4 cup granulated sugar

1 tablespoon cocoa powder

1 1/2 ounces (3 tablespoons) unsalted butter, melted and cooled

12 ounces cream cheese, room temperature

8 ounces creamy peanut butter

4 ounces powdered sugar

1/2 teaspoon kosher salt

1 teaspoon vanilla bean paste

1/4 cup salted dry roasted peanuts, finely chopped

1 1/2 cups heavy cream

1/2 cup small chocolate-covered rice balls or toffee pieces

6 ounces dark chocolate

### ***Directions***

Special equipment: pop mold with sticks

To make the crust, place graham crackers, pretzels, granulated sugar, and cocoa powder in a bowl and mix well. Add the cooled melted butter, mix, and set aside.

Place the cream cheese in a stand mixer with a paddle attachment. Mix on medium speed to soften the cheese, about 1 minute. Add the peanut butter, powdered sugar, salt and vanilla paste and mix at medium speed for 4 to 5 minutes, and then increase the speed to high for an additional 2 to 3 minutes. The mixture will become light and fluffy. Add the peanuts and mix just enough to incorporate the nuts. Scrape the mix into a bowl and set aside.

Clean the mixing bowl and add the heavy cream. With a whip attachment, whip the cream until slightly firm peaks. Be careful not to over whip. Fold one-third of the soft cream into the mixture. When the cream is folded in, continue with the remaining cream.

Fill a pastry bag with the peanut cream and pipe a small amount into each mold. Tap the mold to ensure the mixture drops to the bottom of the mold. Sprinkle the chocolate balls over the mix. Pipe more mix, making sure to tap again. Sprinkle some crust and repeat with the cream. Continue layering the chocolate balls and crust. Insert the pop sticks into the mixture three-quarters of the way into the pop. Freeze overnight.

Melt the chocolate and keep warm. To unmold the pops, dip the mold into hot water. Gently twist the sticks as you lift the pops out of the mold. Dip the pops one at a time into the warm chocolate allowing the excess chocolate to run back into the bowl. Place the pops on a pan and return to the freezer. The pops can stay for up to 2 weeks wrapped in an airtight container.



**FOR SALE BY OWNER**

**\$525,000.00**

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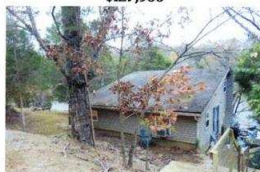


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**LOTS 600/601** - A Year around 3 BD, 2 & 1/2 BA, Home with the "BEST VIEW ON THE LAKE". Entertain or Relax on the Patio, Deck or Dock while enjoying the Hypnotizing View. Newer Remodeling and Additions. A GREAT PLACE to make a lot of Memories! And, when it is raining, let the Family and Friends enjoy a Movie in the "MEDIA ROOM". A Newer Dock and Storage Building to Fish or Swim. Easy access from Entrance. **MLS 504441, \$339,000**

**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, \$258,000**

**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. Within 1 hour of Cincinnati, Lexington and Louisville. **MLS 456385, \$4,500**

**LOTS 55 THRU 61** - Seven (7) contiguous Off Water Lots on Beach Road and Dogwood Drive at beautiful Elk Lake. Vacant Lots. Lot 55, 56, 57, 58, 59, 60, and 61. Off Water but very close to Entrance, Lake, Beach, and Clubhouse. Locat-



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**LOTS 1347,1368,1369**

Watch all the fun on water and still  
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**LOTS 796,797,798**

2br, central heat & air, huge screen  
porch, decks, dock-3lots-\$215,000



**IN THE MIDDLE OF IT ALL!**

**LOTS 1346,1347,1348**

totally updated,new drive,deck,dock  
what a view, 2br, deep water-249,900



**GET AWAY FROM THE HECTIC!**

**LOT 909**

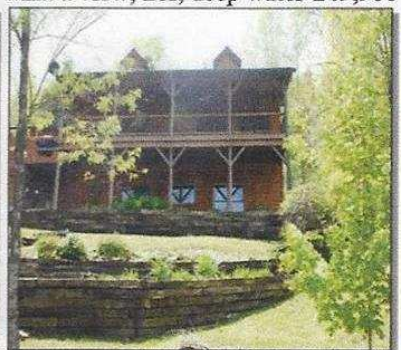
Wraparound decking, tastefully up  
dated, year round living-\$115,900



ceptional Waterfront Many Extras

**LOTS 1065 & 1066 SOLD**

4br, 2ba home, laundry, hugh deck  
great fishing at the dock-\$249,900



Custom Built, Vacation Year Round

**ANOTHER GREAT HOME**

3br,2.5ba fireplaces open floor dock,  
private dock-\$349,000**SOLD**



**READY TO PLAY, 2ba,2ba, like new**

**LOT 769 PENDING**

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No-wake zone, great water-\$249,900



What a beautiful place to be 4br.2ba

**LOTS 1157,1158,1181**

drive to door,cove,great for water  
trampoline, private-dock, \$259,000



Right at the water's edge,

**LOT 943**

Outstanding lot, 2br,2.5ba-poured  
bsmt, dock allowance-\$274,000

**18 ACRES**-surveyed, 3 homes sites, woods, convenient to I-75, hunting, hiking, nature-\$59,900

**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

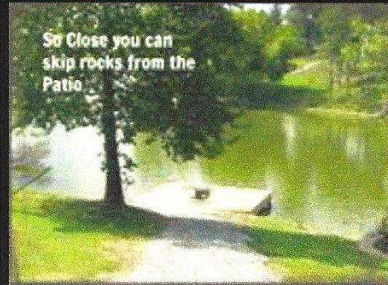
**GOD BLESS AMERICA, PRAY FOR OUR TROUPS**



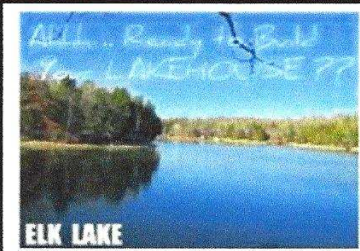
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**Ba + Great Decks ...**  
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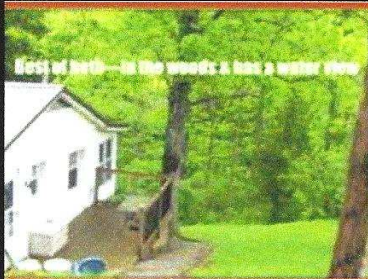
**# 6 : \$179,900**  
**Love BRICK interior?**  
**Almost Level Lot/Close to**  
**the Water, Close to the**  
**Gate, 4 Bd / 1.5 Ba /**  
**Solid as a Brick.**



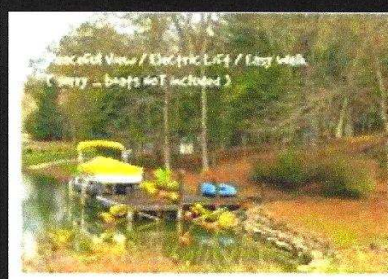
**# 1393 LOT \$ 59,900**



**#837, 838 or 839 LOT**  
**@ \$37,000**



**# 833 : \$143,800**  
**Water-View & In-The-Woods**  
**2 Bd/1Ba Cottage/your**  
**Private RETREAT ..Wood**  
**Floors, Sunroom, Decks...**



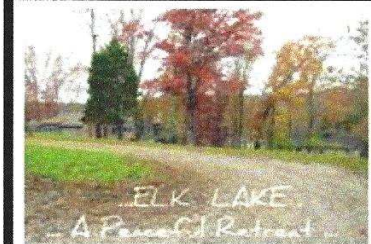
**# 1437 \$164,900**  
**2 Bd/ 1 Ba /1st + Open**  
**LR/Kit overlooking Dock**  
**and Lake.Little Cottage, Big**  
**Party Area.. Party Room/**  
**Storage Area near water.**



**#1160 LOT \$ 23,900.**



**# 15 : \$ 339,000...**  
**3 Bd 2 Ba ...Near Gate...**  
**2 Car Gar...Pie Shaped**  
**Lot... Open Kit/LR.**  
**Screened Porch too!**  
**View-View-View- View**



**# 1394 LOT \$ 59,900.**

**Call for Others ...**  
**502.484.4411**

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**# 1 SELLING AGENT SINCE MAY 1, 2008**

**Need a 2017 Event Schedule ?? Email me sam-altman@vol.com**

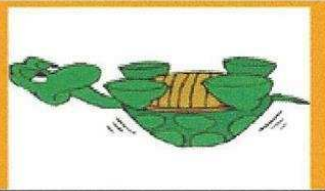


**( as of 5/6/17) ElkSters FLOATING Concert & Events**



**Print & Save : Info? Call Sam**

**TURTLE  
ALERT !!!**  
Help me cross  
The road  
Safely



PERFORMING  
**JULY 22 (2pm )**  
**AHLER'S**  
**DOCK # 888**



**LUAU @ The Beach**  
**JULY 22 (7PM)**  
**FAMILY FUN TRADITION !**

PERFORMING  
**JUNE 17 (3-6pm)**  
**BRODERICK'S**  
**DOCK # 77**

**JayStewart**



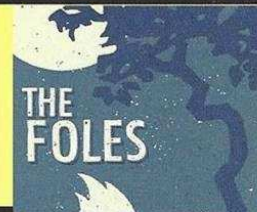
PERFORMING  
**JULY 29**  
**WIARD'S**  
**DOCK # 959**

T B D

PERFORMING  
**JUNE 24 ( 1-4pm)**  
**WOOD'S-SCHULZ'S**  
**DOCK # 948**

**John  
Delagrang**

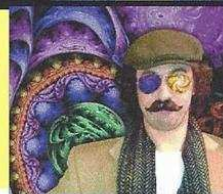
PERFORMING  
**AUG 12 (2-5pm)**  
**SCHNEIDER'S**  
**DOCK # 1357**



**JUNE 24 ( 5 pm) PIG-OUT**  
**DREW'S DOCK # 1355**  
SMOKE ON THE WATER  
Smoked BBQ Pork Butt



PERFORMING  
**AUG 19 (2-5pm )**  
**WARD'S**  
**DOCK # 608**



**JIM  
KENNEDY**

PERFORMING  
**JULY 1 (3-5pm)**  
**HACKWORTH'S**  
**DOCK # 883**



**DEBI AND  
THE REVELATION**

PERFORMING  
**AUG 26 ( 2-5pm )**  
**MURPHY'S**  
**DOCK # 1071**



**Jordan  
Antoine  
Wilson**

PERFORMING  
**JULY 8 (1-4pm)**  
**BASS'S**  
**DOCK # 73**



**3 SHEETS**

PERFORMING  
**JULY 15 (2-5)**  
**ALTMAN'S**  
**DOCK #390**  
*Lyn Payne Holland  
and Lite Frost*



**Lite Frost**



*Lyn Payne Holland*

*Merry Herbert*

*Dean Middleton*



## **Sales and Services**

**NOTE: E.L.P.O.A. does not recommend or endorse any of the advertisers in this newsletter.**

### **ROB COOK CONSTRUCTION**

Specializing in docks, decks, roofs, siding, replacement windows, remodeling and new construction. I am a full-time lake resident. Contact me at (502) 682-4398. Free estimates. Have references. 20 years experience.



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Tree Removal – Stump Grinding – Fall Cleanup

**James Cross, Owner**

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Owenton, Kentucky 40359  
**(502) 750-2377**

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*Friendly Customer Service*

**FREE ESTIMATES**

**SPRING CLEANING AVAILABLE**

*Call for consultation*

**Phone:(502)750-3840**

### **Boat lift for sale**

lot 667

Good shape asking \$2200

Bill Allen [502-514-1194](tel:502-514-1194)

### **WANTED:**

Pontoon boats, boats, or abandoned vehicles. Contact Danny Hudnall  
(502) 484-5358

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Email

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or phone

502- 484-0014

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

