

Elk Lake Property Owners Association

Elk Lake Shores *Shorelines*

Volume 17, Issue 10

www.elklakeshores.net

October 2019

From the president

Scott D. Jones jonescott1396@yahoo.com

Fall update

October has arrived and it is bittersweet. Seeing the boats being pulled marks the end of the boating season, but the cool temperatures that are coming signal a great time of year to enjoy the beauty of the lake.

So what's happening with ELPOA?

Last month I asked for thoughts regarding boat-safety strategies, and I did hear from a few. The idea of increased no-wake zones was very unpopular. I chuckled at the length of this commentary to be sure I understood . . . I do. Boat training however was encouraged. I think this is a wonderful idea and should be supported by the Board. Stay tuned as we are going to discuss a program for the Spring. If anyone would like to participate in the training program, please let me know.

On Oct. 13 at 2 pm, at the lodge, we will host the annual Election Meeting. During this meeting, we will secure the candidates and allow them to introduce themselves. We will also review the election process and hold a drawing for the order the candidates appear on the ballots.

Over the next three months we will review the financials and decide on how to allocate any excess capital. We had another good year of initiation fees, but this was offset by the \$100,000 dam repair. With any remaining excess capital, we will focus on rebuilding reserve accounts and then debt reduction. We do have a couple of nice projects coming (hopefully by year end), so stay tuned. We are also finalizing the 2020 budget.

And lastly, on a side note, we are entering the season of giving. With Thanksgiving around the corner, I think you will agree that we have plenty to be thankful for. This is a great time of year to clean out the cupboards and make a donation of canned goods to the local food bank. I will set up a donation box in the office for Saturday drop-offs and a small box at the front gate. I will deliver your donations to the food bank by Nov. 15. This is also a great time of year to say thank you to our valuable staff. You will receive information with your ballots on how you can show your support.

Dam Report

Jim Millar emillar75@gmail.com

Where's the water going ...

We have had generally dry conditions over the past two months, and by my calculations the level of the lake is about 20" below pool. Much of the loss of water is due to evaporation and some from leakage. It's a bit difficult to make an exact calculation to estimate evaporation due to many variables such as air temperature, wind, humidity, sunshine etc. However, a rule of thumb during summer conditions is approximately 0.25 inches per day. From September 21 -27, six days, the lake level dropped two inches, likely 1.5 inches due to evaporation and 0.5 inches due to leakage. Last September, before we made repairs, the lake level was dropping about 3.5 inches per week.

Terracon Engineering's monitoring since May and our own measurements indicate that the level of leakage has remained fairly constant since repairs were made. In consultation with the State and a second opinion of another geotechnical engineer, we will reduce Terracon's monitoring to bi-monthly after the October inspection. Since the amount of leakage seems tolerable, does not appear to be compromising the integrity of the dam and little to be gained from further grouting, we agreed to proceed as we have done over the past few months. We will continue to build back the dam reserve funds to make future repairs should conditions change.

Please note that the valve to lower the lake will be opened on November 1. This will lower the lake about five feet below pool dependent on rainfall.

Road Report

Jim Millar emillar75@gmail.com

Road improvements for this season nearly complete.

Most of the gravel and culvert work for this season has been completed. We have some dust suppressant left over from treatment of the main road. Since the suppressant can't be stored over the winter, the leftover will be applied to some of the side roads that were repaired this year. The leftover was due to a more efficient application of the suppressant with our equipment than last year's application by the supplier.

As we look forward to next year, we will continue with the road plan presented at the annual meeting. The focus will be on the side roads not yet addressed and maintenance of the roadwork previously repaired.

October 13th is the Annual Election Meeting of the Elk Lake Property Owner's Association

As you may know for decades the annual meeting was scheduled for the second Sunday in October. The purpose of the annual meeting was to recap the prior calendar year, discuss current issues and to kick off the election of Board members. We moved the meat of the Annual Meeting to the month of May to increase participation and discuss current events prior to the boating season.

We did not change the election process which kicks off in October. **The meeting will be held at 2:00 pm in the lodge.**

Hope to see you there!

***PROTECT
OUR
ROADS!***



Office hours:

10am—4 pm Saturday

Or by appointment

Email addresses-

elpoa@elklakeshores.net

Guardhouse- 502-484-2482

Office phone/fax- 502-462-0165

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

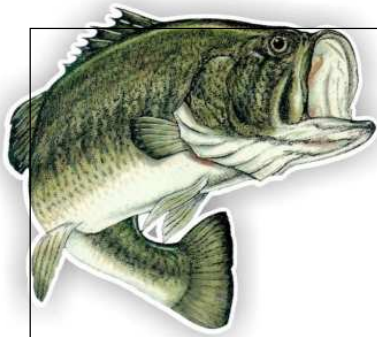
Financial report

Tom Goldschmidt tom@gesgoldschmidt.com

The financials for all budget items except Lake and Dam and the Marina account are at or below budget. We are still \$70,000.00 + above budget for Lake and Dam, and some of the Marina income has not been posted in August. The Marina budget should be more in line by September. We can cover the Lake and Dam shortfall with the money we have from revenue other than dues, but it will not allow us to fund some of the reserve accounts that the budget had planned. Hopefully, we end the year below budget in the other areas to offset the Lake and Dam expense.

ELPOA Income / Expense Analysis

Type	Accounts	2019 August Operating Budget		
		Actual YTD	Budget	Balance
INCOME				
	Membership Dues	\$403,859.00	\$411,400.00	\$7,541.00
	Reserve Transfer from Lake & Dam	\$16,390.00	\$16,390.00	\$0.00
Total		\$420,249.00	\$427,790.00	\$7,541.00
EXPENSE				
	Payroll Expense	\$73,081.00	\$113,895.00	\$40,814.00
	Security Expense	\$3,940.00	\$5,750.00	\$1,810.00
	Building & Grounds Expense	\$57,577.00	\$94,690.00	\$37,113.00
	Lake & Dam Expense	\$103,248.00	\$23,390.00	-\$79,858.00
	Road Expense	\$89,719.00	\$102,000.00	\$12,281.00
	Administration Expense	\$46,183.00	\$75,500.00	\$29,317.00
Total		\$373,748.00	\$415,225.00	\$41,477.00
	Profit /Loss	\$46,501.00	\$12,565.00	
Marina Gas				
	Marina Gas Income	\$10,237.00	\$35,000.00	
	Marina Gas Expense	\$16,795.00	\$35,000.00	
	Total Profit / Loss	(\$6,558.00)	\$0.00	
Citizens Union Bank Loan				
	Membership Dues - Loan	\$73,600.00	\$74,800.00	
	Reserve Transfer from Roads	\$22,128.00	\$22,128.00	
	Total Income	\$95,728.00	\$96,928.00	
	Interest Expense	\$30,439.00	\$22,128.00	
	Loan Finance Charge Expense	\$3,093.00	\$0.00	
	Road Loan Payment	\$31,134.00	\$74,800.00	
	Total Expense	\$64,666.00	\$96,928.00	
	Available for Loan Payment	\$31,062.00	\$0.00	
Miscellaneous Income				
	Miscellaneous Income	\$84,353.00	\$49,325.00	
	Reserve Budget Accounts	\$0.00	\$49,325.00	
	Profit / Loss	\$84,353.00	\$0.00	



Elk Lake Sportsman's Club

Bob Duke, president
bossofthemoss50@yahoo.com

We had a great turnout for the September tournament. There were almost 150 pounds of bass caught. Wow! All were released in good health, thanks to everyone having good live-wells.

Big bass for the day was caught by Johnny Duncan at 4.84 lbs.

Third place was Vince Feix and Keith Buffin with 16.32 lbs.

Second place was Bob Cardosi and Mike Kiser with 16.69 lbs.

First place was won by Bob and Johnny Duncan with 19.66 lbs.

Congrats to all winners.

Next tournament is October 12. Will post times at Guard Shack.
Hope to see you there!....FISH ON!!!!

Rules and Regulations

Vicki Boerger vboerger@yahoo.com

This has been a very trying summer for the property owners here at Elk Lake and for the board of directors. We all experienced a tubing accident, a golf cart accident, and a boat hit and run. There have been complaints about dogs, behavior at the beach, vandalism in our public restrooms, inappropriate guest behaviors, as well as passes being altered.

I know Elk Lake Property owners are better than these incidents show us to be. This is my lake, this is your lake, this is OUR lake, and we need to continue to treat it the way we treat anything we love. Let's all band together, respect each other and each other's property, and plan for a wonderful 2020.

How do we reach You if needed?

Lot # _____
Name _____
Cell Number _____
Email Address _____
Name _____
Cell Number _____
Email Address _____

Please provide the information listed above and email to ELPOA1396@gmail.com. Please note that this email address was created to receive this information and is not the address to contact any member of the Board or the Elk Lake office.

Important Notices for Members

**October 13 is the Annual Election Meeting
of the
Elk Lake Property Owners' Association.
*Hope to see you there!***

**Do you know every one of the boating
and swimming rules at Elk Lake?** Read up,
get smart and save a life! www.elklakeshores.net

Boat Trailers on ELPOA Property - Any boat trailers that are parked on the ELPOA's property need to have the owner's lot number and name on the trailer for identification. Any unmarked trailers will be moved.

Aluminum Recycling – The aluminum recycling bin has been removed from the garbage depot by the County due to misuse. They had to keep removing regular garbage from the bins when emptying so they just decided to remove it.

Reminder - If you have a property improvement permit and your job is complete, please call 502-514-1592 so we can do our inspection and return any road-deposit checks.

Upcoming Events

Watch the ELPOA website and Facebook page for upcoming member events!

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

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

Please contact the ELPOA office for additional information.

IMPORTANT REMINDERS!!

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

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.

Boats at the lodge

There is a \$25 fee for storing your boat/trailer at the lodge parking area. Parking for the day or weekend will be accepted, but ELPOA is not responsible for any damages.

Please either contact the ELPOA office and make plans for payment or remove them. They will be towed at the owner's expense.

Vehicles at the dam

Do not park your vehicles at the dam — unless you are launching a boat that will be taken out in the same day. All other vehicles will be towed at owner's expense.

Please take a few moments and read through the Rules and Regulations to refresh yourselves on what is and is not allowed within the ELPOA. Quiet Time, boating rules, swimming regulations from private docks, beach rules, speed limit, garbage, etc. It is your responsibility to make you and your guests are aware of the rules.

ELPOA Board Meetings 2019

Oct. 13 - Election
Oct. 19, 9 am
Nov. 16, 9 am
Dec. 21, 9 am

LOTS FOR SALE!

Contact ELPOA
office
for pricing
and locations.



Tony Sloma



Janetta New



John Bladen



Ashley Byers



Zach Juett



Anastasia Juett

Security

Cheri Fredelake Cherifredelake160@gmail.com

I want to start off by thanking Janetta New for the Fall decorations at the guard house. They look great. Janetta definitely has the decorating touch. She did an excellent job.

When taking your boat out the gate, the guards will not only be signing it out as they usually do they will also be checking for any noticeable damage. This due to the hit-and-run of the brand new pontoon boat that occurred over the summer.

Please dim your lights when entering or exiting the gates. It makes it easier to see vehicles and stickers. The guards would appreciate it.

Please remember that you are responsible for your guests and anyone they may bring in with them. Any damage done to association property by your guest is your responsibility. Any rules or regulations that are broken by your guest can lead to fines and or loss of member privileges for you.

Again just a reminder to please be sure your lot number is visible from the road. This is extremely important for emergency vehicles when attempting to locate your residence.

BUSH REALTY

Bentley Bush

BROKER/OWNER

FARMS-HOMES-ACREAGE

APPRAISALS & AUCTIONS

147 W. Seminary
P.O. Box 66
Owenton, KY 40359
bushrealty@aol.com

Cell: (502) 593-5086
Office: (502) 484-2295
Fax: (502) 484-0735



www.bushrealty.com



SERVICE.....WHEN YOU NEED IT!

FOR A FREE NO OBLIGATION QUOTE, PLEASE GIVE US A CALL

859-525-9200

Florence, KY

859-824-5000

Dry Ridge, KY



JD TREE SERVICE
(859) 363-0246
(859) 803-1773
No Tree to Small or Large

When Experience Counts, Call us for
all your Tree Service Needs!
Fully Insured
FREE ESTIMATES



JACK'S GLASS

342jacks.com
859-342-5225

We are a full service glass company serving the Northern KY and greater Cincinnati for over 74 years. We offer Auto glass replacement, Residential windows and glass repair and replacement, Showers doors, commercial glass store fronts, custom screens and screen repair, mirrors and table tops. We offer Elk Lake residents on-site window repair and replacements.

GOLDEN TRIANGLE REALTY, LLC

405B Roland Avenue, Owenton, KY 40359

502-484-0007 www.gtrky.com

Member of Northern Kentucky Multiple Listing Service

Dave Jones
Principal Broker
502-750-2400

Tina Eades
Realtor
423-215-0943

**“FALL IS HERE. GET IN THE FEW REMAINING DAYS FOR
BOATING, SWIMMING, FISHING?? OR A DRIVE AROUND THE
LAKE TO SEE THE BEAUTIFUL FALL COLORS”**

FISH, AND RELAX, ON THE LAKE

LOT 1404 – “PENDING” - A beautiful **WATERFRONT** A-Frame with additional 4 off water lots with a large, 24' X 60', pole barn for your boat storage. This home offers 3 bedrooms with an additional loft bedroom. This property has a two level deck overlooking the lake. The boat dock comes with two boat lifts and a boathouse for storing all your boating equipment. There is an additional storage shed located close to the home for all your lawn care equipment. This home offers GREAT VIEWS and DEEP WATER!! **MLS 526301, \$289,000.**

LOT 43 - CLOSE TO THE ENTRANCE, DAM, AND MARINA, BEST COVE ON THE LAKE, **WATERFRONT, COMFORTABLE.** What else could you ask? This 2 Bedroom, 1 Bath well maintained Home is waiting for you to **ENJOY** the **SUMMER!** Central Heat and Air, Lots of Storage Buildings, Boat Storage Building, Dock, and a reasonable **LEVEL** Lot. A must see! **MLS 515124, \$179,000**

LOT 49 – **NEW PRICE, WATERFRONT, WATERFRONT,** All in a well maintained Resort Home on a level waterfront lot w/a **NEWER COVERED TREX DOCK.** Short walking distance to Dock, enjoy the **COVERED DECK** or relax on the **DOCK.** Home has newer carpet and paint, new poured foundation, is close to the Entrance,

ST. EDWARDS CATHOLIC CHURCH

ROUTE 22 – OWENTON

EVERY SUNDAY MASS 8 A.M.









TISCH REAL ESTATE, LLC

Still time to enjoy the lake this year and you will love the fall season!

PeggieTisch-Rollins, GRI,Owner/Broker 502 750-2005 502 484-3652 Peggie@tischrealty.com
 Melissa Kemper, Broker 502 750-1384 502 484-5562 mapkemper@aol.com

Working hard for buyers and sellers to find that perfect place to build lasting memories and fun times! If your dream property isn't available we will keep you posted of all new listings and you'll be the 1st to know what is available!

Contact us if you want a Realtor that is honest, has integrity and works for you!
CALL TO SCHEDULE A PRIVATE SHOWING OF ANY LISTINGS!

	Cedar sided home nestled in the trees with easy walk to your own dock (With a little creativity it could be totally awesome! New roof was put on April 2019! \$154,900 NEW PRICE		Cottage on two lots not far from entrance and Deer Lake. Enjoy all Elk Lake has to offer in this affordable property. \$49,000 NEW LISTING
You will be amazed at the transformation that is in the process! New flooring, structural work, drywall, paint, and more all on 8 lots! Has a seasonal view of lake! PENDING	Totally remodeled and move in ready! New drywall, insulation, flooring, walls, fixtures, granite tile, heating/air and more....Pie Shape Lot PENDING Listed at just \$299,000		HOME & Garage! One of the best lots on the lake home has screened-in porch & enclosed porch! CH/A pool table and new flooring \$289,000
	LOT 303-lakefront Mostly cleared, near entrance \$35,500		WATERFRONT lot, just inside of no wake. WOW! ONLY \$26,600
			Double Lot! Two Docks. Build your dream home Has been perked \$49,000

**GOD BLESS AMERICA,
 PRAY FOR OUR TROOPS
 Celebrate our Freedom!**

CALL, TEXT, EMAIL REGARDING YOUR PRIVATE TOUR OF THE LAKE!!!! **See contact info above!**

(502) 484-4586 main office number

Election Form for ELPOA Board Members

In October we will have our annual election of Board members. Each year, three people are elected. We are looking for candidates who are interested in working for the betterment of Elk Lake Shores. Below is a candidate form (also available at the office or from the website: elklakeshores.net).

Thanks for considering serving our community.

E.L.P.O.A. Board of Directors Candidate Questionnaire

Name: _____

Home Address: _____

Elk Lake Lot#: _____

Member since: _____

Occupation: _____

Hobbies or civic activities: _____

What do you think you could contribute or, what would your goals be, if you become an ELPOA board member?

What would be the most important thing you would like to see changed and what would you do to help facilitate this change?

What is something(s) that that you believe is working here at the lake and that you feel is important enough to work to preserve?

If you do not run, or are not elected, would you serve on one of the committees?

If yes, on what committee would you be willing to serve?

Lake & Dams - _____

Buildings & Grounds - _____

Roads - _____

Long-range Planning - _____

Entertainment - _____

Other - _____

Must be submitted before 2 pm on Oct. 13!

Call for More & Tour. 502.484.4411



\$ 199,900. 2 Bed/1 Ba / Fireplace + Screened Porch for more Entertaining Space.. Cozy & Open Easy Slope ... Dock for boat and entertaining...Fire Pit Dry Storage Waterfront



\$ 173,900 So many possibilities... Log Cabin Interior with Poured Foundation. Private & Open Space. 2 Bd / 2 Ba ... Main Level is Open Living/ Kitchen/ Half Bath/ Large Deck... make the most of a Great View !!!



\$ 244,900. 4 Bed/1.5 Bath + Outdoor Shower Waterfront..Screened Porch + WBFP Deck + Dock. 1st Floor = New Roof Open Kitchen-Living-Dining-Screened Porch 2 Bed/ 1 Bath Lake Level Guest Suite= Open game Room-2 Bed/Half Bath+ Outdoor Shower .



\$ 184,900. 4+ Bed/2 Ba/ Fireplace ... in the Woods & Private.. feels like a Mountain Cabin but not as far as Gatlinburg.. Extra well maintained Resort Home Easy Front Drive, Easy Front Porch, Natural



\$ 44,900. 1Bed/1 Ba 1 Lot In the Woods &Starry Nights ! Great place to relax/write/read. This little cottage is away from the city . Peaceful and ready ...Off Water Super Little Cottage



\$ 59,900. 1 CABANA Party Dock Lot # 679 ... Waterfront Water Line to Dock, Refrigerator, Cabinetry, Bar, Ceiling Fan, Party Lights, Built in Benches, Metal Roof, Different Levels,Ladder... This is the Perfect Place to Plan your Lakehouse..



\$ 279,500. "Waterfront-Cabin-In-The-Woods" Compact yet Spacious ?? 1st Fl w/ 2 Bd ,2 Ba, Open Kitchen-Lv-Dining, Screened Porch.. Concrete Drive, Easy, Easy Walks, 2 Car Garage, Lake Level w/ Lg Guest Bd, Lv Area, Deck, + Extra Room...Lg Dock

**Sam -Altman @ vol.com
502.484.4411**

OFF WATER LOTS

622 @ \$ 24,900.
1219 thru # 1228 @ \$ 14,985.
200 @ \$ 10,000.
#200 w/ Boat \$ 13,000.

502.484.4411

LOOKING FOR A LAKEHOUSE ?

Call Now for Information !

Elk Lake Shores— Just around the corner from Elk Creek Vineyards a 240 acre lake for water skiing, fishing, boating, bird watching, swimming, & much more ...

**What are you Waiting For ???
Relax Now !!!**

VACANT LOTS * FOR SALE**

- **ONE Off Water @ \$ 495.**
#221 , 513 , 1076 , 1184, 1266,
1295 PENDING 1369 PENDING
- **TWO Off Water Together for \$ 695.**
869-870, 874-877, 926-927, 1117-1118, 1275-1276, 1305-1306 , 1537-1538, 1540-1541 , 1559-1560
- **THREE Off Water Together for \$ 895.**
#929-930-931 , 847-848-849 , 1570-1572
1200-1201-1202-1203-1204 allfor \$ \$ 1,095.
- **1251-1253 & 1255-1257 all for \$ 1,195. PENDING**
- **1360-1366 all for \$ 5,950 PENDING**
- **#479 & 528 all for \$ 995.**
- **#1532-1533-1534 all for \$ 4,500.**
- **# 767 (WF) , 904 , 905 , 933 all for \$ 34,950**
- **WATERFRONT # 64 w/ dock @ \$34,900**
- **WATERFRONT #961 \$ 27,950. SOLD**
- **WATERFRONT # 964 \$ 27,950**



**ALTMAN
REALTY**

502.484.4411

Sam Altman

Broker, REALTOR®, GREEN

*...selling new & previously loved ...
Farms-Homes-Elk Lake Resort-Owenton
and many more*

email: sam-altman@vol.com

www.sam-altman.com

Altman Realty .
475 Elk Lake Resort Rd . Ste 24
Owenton, KY 40359
Sam Altman, Principal Broker



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



Sales and Services

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



CROSSCUT TREE REMOVAL

Tree Removal – Stump Grinding – Fall Cleanup

James Cross, Owner
2515 Slippery Rock Road
Owenton, Kentucky 40359
(502) 750-2377

ROB COOK CONSTRUCTION

Specializing in docks, decks, roofs, siding, replacement windows, remodeling and new construction. Contact me at **(502) 682-4398**.

Free estimates. Have references. 20 years experience.

WANTED:

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

AHLERS LAKE SERVICES

Bobcat work, gravel driveways, shorelines

Boatlift sales, repair and relocation

Dock and gazebo construction

FREE estimates

Bobby Ahlers is a lake resident and can be reached at 859-200-6318 or bobbyahlers@live.com

ADVERTISE IN THE ELK LAKE SHORES' SHORELINES 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

October

