

Elk Lake Information:

Regular Meetings for ELPOA are the third Satur day of each month @ 9a.m.

Office Hours:

Saturdays 10 am. – 4 pm

Contact Info:

elpoa@elklakeshores.net

Guardhouse: 502-484-2482

Office phone:

502-484-0014

Marina: 502-484-3181

Newsletter:

elklakenewsletter@gmail.com

Website:

www.elklakeshores.net



President's Note

Bill Fister WEF5858@aol.com

Welcome to my favorite time of the year that is not summer at the lake. Football and basketball in full swing and lots of things I shouldn't be eating but will anyway and Christmas lights starting in October and lots of cold beer and hot spiced cider and most important, extra time with family and friends. That said, I have been elected to and agreed to serve as the president of our homeowners association board for the next year. It is an honor I promise not to take lightly and hope to run things as smoothly as they have these past years.

Speaking of past years, I would like to thank our retiring members of the board. Serving with them this past year has been a great and rewarding pleasure. Those of us here who have worked with our outgoing president Scot Jones have seen the time and effort he has expended to benefit us all at the lake. There is a lot of behind the scenes activity, much of it thankless, that Scott handled in a positive, professional and effective manner. He allowed everyone to express their opinion and ideas without criticism and in fact, reached out to each of us for our opinions and contributions before taking action to insure we looked at all aspects of any issue or challenge. He served as a capable arbiter where there was discord, and kept us on track for future success. His leadership will be missed and certainly he is not off the hook in any way, shape or form. I would also like to echo last month's thanks to Bill Sprunk and Tom Goldschmidt for their time, hard work and contributions to Elk Lake by serving on the Board. Bill took on the most responsibility of any of us in this past year and did so in a way that made us shake our heads in wonderment on the amount of work he did. Cont. on next page....

President's Note Continued

Tom Goldschmidt has been our Treasurer for many, many years and in addition to serving in that capacity has been a great voice of reason for all aspects of our lake community.

I would also like to take this time to welcome our new board members. Jason Wainscott, Ed Ruhe and Dan Whitaker. They bring a wealth of diverse experiences. I am looking forward to working with them as well as our returning board members.

Next month I will outline some our our goals for the coming year and years to come. I welcome any input from our members to add to our wish list. Some of the things we have kicked around (and this is certainly not the exhaustive list) would include a hiking and walking trail around the reservoir, a pier or long dock out into the reservoir, playground improvements and additions, more family oriented lake functions, completion of our long needed sign project, some front gate beautification projects, and of course, longer term, planned dam renovation or replacement and dredging and shoreline preservation.

My favorite philosopher is A. A. Milne who wrote, among other things, the Winnie the Pooh series of books. On the desk in my office, I keep a book that my children gave me for Christmas a few years back and every once in a while during the day, I'll open the book and read the quote to see how it improves my day. Today's random quote seemed quite appropriate for lake life and I thought I would close and share it:

"Don't underestimate the value of Doing Nothing, of just going along, listening to all the things you can't hear, and not bothering."

Have a great holiday season, keep the added holiday weight to single digits and enjoy the company of your family and friends just a little more.



Financial Report Tom Goldschmidt tom@gesgoldschmidt.com

The budget is about in the same position as last month, still over in Roads and Payroll. This is my last report as Treasurer and I appreciate you allowing me to serve you. Jason Wainscot is the new treasurer and I will help with the transition. It was decided to have a budget meeting in early December to determine the Miscellaneous Income dispersions.

ELPOA Income / Expense Analysis

Туре	Accounts	2021 October Operating Budget		
		Actual YTD	Budget	Balance
INCOME				
	Membership Dues	\$419,951.00	\$413,600.00	-\$6,351.0
	Transfer from Balance Sheet	\$35,500.00	\$35,500.00	\$0.0
Total		\$455,451.00	\$449,100.00	-\$6,351.0
X PE N SE	7			
	Payroll Expense	\$106,028.00	\$124,456.00	\$18,428.0
	Se curity Expense	\$6,702.00	\$6,450.00	-\$252.0
	Building & Grounds Expense	\$84,755.00	\$109,250.00	\$24,495.0
	Lake & Dam Expense	\$3,463.00	\$15,500.00	\$12,037.0
	Road Expense	\$137,062.00	\$122,700.00	-\$14,362.0
	Administration Expense	\$58,048.00	\$70,477.00	\$12,429.0
Total		\$396,058.00	\$448,833.00	\$52,775.0
	Profit /Loss	\$59,393.00	\$267.00	
	Marina	Gas		
	Marina Gas Income	\$35,834.00	\$36,000.00	
	Marina Gas Expense	\$34,322.00	\$36,000.00	
	Total Profit / Loss	\$1,512.00	\$0.00	
	Citizens Union	Bank Loan		
	Membership Dues - Loan	\$75,400.00	\$75,200.00	
	Loan Paymrnt	\$69,794.00	\$69,794.00	
	Total Available for Loan Payment	\$5,606.00	\$5,406.00	
	Miscellaneo	us Income	69	
	Miscellaneous Income	\$109,608.00	\$56,300.00	
	Reserve Budget Accounts	\$0.00	\$55,000.00	
	Profit / Loss	\$109,608.00	\$1,300.00	

Cheri Fredelake cherifredelake160@gmail.com

Security

I am going to be doing some research into the issue of passes and whether we should limit the number of passes allowed per year and charging for any written over that limit. I would like to hear the thoughts of membership concerning this idea. Pro and cons. I will be asking the guards for their opinions as well. I would like ideas on how we could keep and record the number of passes each property owner writes. The limit of passes we should allow and the amount we should charge per pass after that limit has been reached. I would also like to know where/what you think era. We are still continuing to get the monies collected from the passes should go towards or be directed to. I would also like to hear from those who want it to remain as it is. After gathering this information I will present it to the board for their opinions and ideas. Please feel free to contact me at cherifredelake160@gmail.com. This really doesn't have anything to do with security however I believe it should be mentioned. With Elk Lake requires the same. You Winter quickly approaching I would like to suggest to everyone that they have extra supplies on hand in case ice and snow make

it dangerous to get out. I would also suggest if at all possible you have an alternate heat source in case the power goes out. Having bottled water on hand would be a good idea as well. We have been without power and water during past winters for days at a time. I would also like to ask that people keep an eye on their neighbors property if at all possible. Just kind of take a quick look when passing by or if you are outside enjoying the weather. Not just for anyone trespassing on the property but for signs of running water or fallen trees etcetcomplaints of folks driving too fast. Please remember that the speed limit is 15 MPH. Our roads are gravel they are narrow in places and we have several blind curves and hills. Exceeding the speed limit can be dangerous. We are getting complaints of dogs running loose. Owen County requires you to have your dog under your control at all times. are responsible for any damage or injury your dog may cause. Continued on next page.

Security (Cont.) Cheri Fredelake cherifredelake160@gmail.com

You can also be fined by both the county and Elk Lake. Continuous reports and complaints can lead to the animal control officer picking up your dog as well.

Please with the holiday season upon us it is important that you pick up your packages as soon as possible. The number of packages is already increasing daily. The gate doesn't have the room to hold packages for long periods of time. Please also make sure your name and address is correct when ordering. We have received a few packages where there is no name or lot number just 445 Elk Lake Resort Road. If you are expecting a package from your company please be sure your name and lot number are on it as well. Not just your company name.

I hope everyone has a happy Thanksgiving and is able to enjoy some time with friends and family or just some alone down time. Be safe if traveling.





Important Notices for Members



- We are currently taking donations for the holiday fund for the security guards. Let's show them how much we appreciate them by making a donation. **Donations must be received by December 4th.**
- The New Member Committee met at the winery on October 21st. There were 5 members in attendance and some really great conversation commenced. We discussed boating, new boaters, how to maintain a septic system, and how to keep rodents out of your home. There is an interest in having social activities at the lodge each quarter and providing more information regarding how the dock concerts work and more promotion of social activities around the lake and in the community. There is a request for a list of local shopping and restaurants, along with their specialty and hours. A phone directory has also be requested and discussed on the best way to keep it updated. This would also provide information on members who are at the lake full time, so other full-timers can reach out if something is needed. Please contact vboerger@yahoo.com if you have any questions.
- New Member Committee meets on the third Thursday of the month @ 7p.m.
- ELPOA board meetings will on the third Saturday of the month and are open to all members.
- **Boat/Trailer Storage at Lodge Parking Lot:** \$25 monthly fee; Contact ELPOA office for more details, Parking for day/weekend is allowed, All other boats/trailers will be towed at owner's expense.



Important Notices for Members Cont.



- Do NOT park vehicles at the dam unless you are launching a boat which will be taken out the same day (All other vehicles will be towed)
- Lots for Sale! Contact ELPOA Office for pricing & locations

Reminder: if you have a property improvement permit & your job is complete, please call 513-702-8862 so we can do our inspection and return any road deposit checks

- ELPOA is accepting donations for any area that needs it! Donate to roads, beautification, security, lake & dam, etc. Please contact ELPOA office for additional information
- Please do <u>NOT</u> use the Post Office Box as it is only checked for election ballots or special Board mailings.
- Office mailing address: 445 Elk Lake Resort Road Owenton, KY 40359





Christmas

R J E P M R Z K D X P L T В H K D R v T X R Ι Y R N N R E A H G E Ι S T M S R E L E X E N E E D E R B R E G N 1 G N E L A F N B S P F M v E N K S н R E K L M w R P D Y R S Α L N н S M w S R E E D N T M H H G U N D P S D N W D S S U B L D N R T P 0 R к L U T H L M в N AMWD X Y F GU H DG ZO K В

JINGLE BELLS
BOW
CANDY CANE
CAROLERS
CHRISTMAS TREE
DECORATIONS
ELVES

FIREPLACE GARLAND GINGERBREAD HOLIDAY JOLLY SANTA MISTLETOE

ORNAMENTS
PRESENTS
REINDEER
SNOWMAN
WREATH
WRAPPING PAPER













DOWNLOAD MORE FREE PRINTABLES AT WWW.RJEANDPAINT.COM

Advertisements

BUSH REALTY

147 W. Seminary P.O. Box 66 Owenton, KY 40359 oushrealty@aol.com_

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

Bentley Bush

BROKER/OWNER
FARMS-HOMES-ACREAGE
APPRAISALS & AUCTIONS



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

Chappell Septic Service

502-593-5500





We are a full service glass company serving the northern KY & greater Cincinnati for over 74 years. We offer auto glass replacement, residential windows and glass repair

& replacement, shower doors, commercial glass store fronts, custom screens/screen repair, mirrors and table tops. We offer Elk Lake residents onsite window repair & replacements.

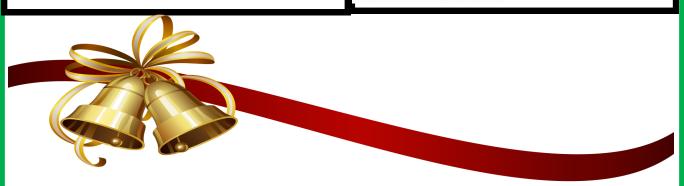


Richard Curry Ins Agency Inc

Richard Curry Jr CLU®, Agent

4953 Delhi Pike Cincinnati, OH 45238-5346 Bus 513 451 5205 Fax 513 451 4934 richard.curry.bx2v@statefarm.com

24 Hour Good Neighbor Service"



I would like to add an entry each month for each of our gate staff... they are all so outstanding and I appreciate them all so very much...

I would like to first recognize Tony Sloma. The reason for choosing to recognize Tony is that he has such an infectious personality. It is a breath of fresh air coming home to elk lake and being greeted with his delightful smile and chuckles, after I have worked a long 12 hour shift. It is so nice to have someone smiling and friendly to correspond with at the end of a hard day ... Also, he goes above and beyond his duties often times by helping me to load my car when my packages are to heavy for me to handle. I appreciate the kindness he shows not only to me but my guests as well ... thank you Tony for all you do.

With great appreciation

Patti O'Neill



FOR SALE

2000 Bayliner Capri

17.5 Feet

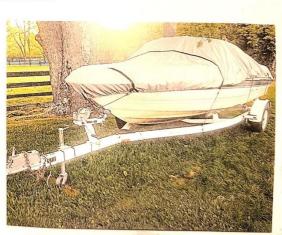
90 HP Mercury Outboard Engine

Recent major engine overhaul

Needs new subflooring

\$4500

Email - dosuwake@twc.com



KEMPER REALTY, LLC

Melissa Kemper, Broker mapkemper@aol.com

502 750-1384 502 484-5562 website: kemperrealtykentucky.com

Call if your interested in selling your property. Offering professional and experienced service. Interested in viewing lake property, please give me a call, have 30+ years of Elk Lake knowledge.

Step in and be wowed in this custom built home. Stunning views of the lake and breath taking sunsets. Main level living area wifireplace, ber wigranite tops & seating. Huge open space for entertaining. Year round living at its best. SO many updates and prime location on take. **PENDING**

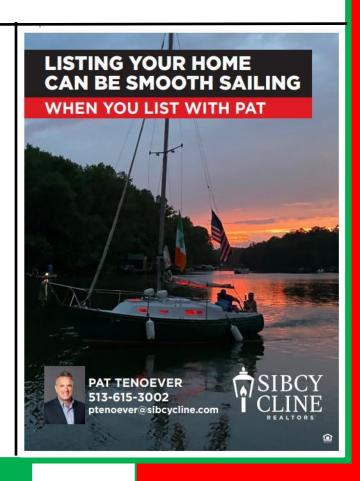


ADVERTISEMENT COST (Per Month)

\$5 for Sales & Services Section \$10 for Business Card sized ad \$20 for 1/4 page ad \$40 for 1/2 page ad \$60 for 3/4 page ad \$80 for Full page ad

Email elpoa@elklakeshores.net or call 502-484-0014

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



Houre Invited

...to a better way to do real estate!



Anna Rose Realtor anna@ashcraftrealty.com 513-373-3460



Jimmy Dalton Realtor jim@ashcraftrealty.com 502-514-6458



Mindy Hearne mindy@ashcraftrealty.com 859-802-9417

Responsive - Courteous - Dependable



John Ashcraft, Principal Broker 125 North Madison Street, Owenton, KY

www.AshcraftRealty.com

Dec 2021: Don't Miss Your Dream... Call 502.484.4411 For Information on other property #1 SELLING AGENT Since May 1, 2008



ALTMAN REALTY

502.484,4411

Sam Altman

Principal 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

475 Elk Lake Resort Rd Ste 24 Owenton, KY 40359

Private Retrest Year Round

\$ 299,000. 3Bd/2Ba Private
Retreat. New Build. Love feeling in
the Woods & Away?Come Ride,
Fish, Swim, Star Gaze. Feel the
Ahhhhh! ...This Retreat is tucked
in the trees for Privacy within Elk
Lake. Great finishes, Ex Lr Decks.



\$ 525,000. 3 Bd/2.5 Ba 2+ Car Gar, Party Dock wOw = Spectacular Views on Multi Levels. Movie Room.



\$ 389,000. Easy Little Lakehouse 3 Bd/ 4Ba w/Lots of Extras...Open Kitchen/Living ++ Dining by the Water

Sales & Services

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

ROB COOK CONSTRUCTION

Specializing in docks, decks, roofs, siding, replacement windows, remodeling and new construction.

Contact me at (502) 682-4398.

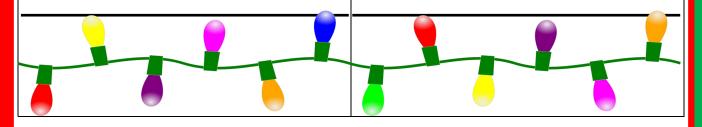
Free estimates. Have references.

20 years experience.

Concrete Needs?

Please contact Hosea Miller (502) 514-5905

Wildlife Removal & House Repair Ron Ellis (502)-514-2596



Elk Lake Property Owners Association 445 Elk Lake Resort Road Owenton, KY 40359