

Elk Lake Property Owners Association

Elk Lake Shores *Shorelines*

Volume 16, Issue 8

www.elklakeshores.net

August 2018

From the president

Sheri Donaldson elklakeboardky@gmail.com

Membership, Member Dues and Membership Termination

There have been some questions about how Elk Lake Property Owners Association property ownership, dues and initiation fees work and what happens if you sell your property. Let's address each area:

One time Initiation Fee and Membership:

Per ELPOA By laws, Revision E, Article III, section 8 and section 9;

Section 8. Membership. The Membership of the Association shall be every person, firm, corporation, company, partnership, trust, LLC or other legal entity or any combination thereof, that is or are the record owner(s) of any Lot in the Property as set forth in the Governing Documents. The Membership has to be approved by the Board of Directors of ELPOA. Those qualifying for one "Membership" are those owner(s) of one or more Lot(s) in the Property with or without a primary residence. An owner(s) of Lots in the Property with two or more residences having Certificates of Occupancy and occupied by a third party will be considered to have multiple "Memberships" and multiple Member Dues.

There is a one-time Membership Fee for each Membership. One exception to the Membership Fee is when the title of ownership is transferred to an "immediate" family member. The definition of "immediate family" includes only a Members Spouse, Parents, Children, Step-Children, Brothers, and Sisters.

Where a "Rental Unit Fee" is required it will be paid only by the "Membership". The Fee schedule is located in Exhibit "A" in the Rules, Regulations, Policies and Procedures of ELPOA.

Section 9. Member(s): The Members of the Association shall be every person, firm, corporation, company, partnership, trust, LLC, or other legal entity or any combination thereof, that is or are the recorded owner(s) of any Lot in the Property. **Legal couples shall be considered as one (1) Owner. Per Section 9 of the ELPOA Warranty Deed, each recorded owner (Purchaser) in the property shall be deemed a Member and are subject to annual Member Dues.**

So, if two friends or relatives (other than the legal couple exception above) decide to buy a property in ELPOA, they will pay two one-time initiation fees and annual dues for each Membership (recorded owner) once they have been approved by the ELPOA board and initiation fees are paid.

Termination of Membership to ELPOA:

Per ELPOA By laws, Revision E, Article III, section 12: **Sale of Property, Membership Termination.** Except as may be required by Kentucky law, the right of Members to vote and the right, title, and interest of Members to use or benefit from the Common Areas shall be **divested upon termination or transfer of Membership. Transfer or other disposition by a Member of the Member's fee interest in a Lot or Lot(s) in Elk Lake, other than a mortgage or similar encumbrance, shall terminate the Member's Membership in the Association, including the right of entry to Elk Lake, other than as a guest of a Member.**

So, if you sell your property (once transfer or disposition is complete) you are no longer a member. There is no grace period. For those members wishing to remain members of ELPOA under the current membership, **YOU MUST PURCHASE ANOTHER PROPERTY IN ELPOA PRIOR TO THE TRANSFER OF THE CURRENT PROPERTY TO RETAIN YOUR CURRENT MEMBERSHIP.** If you do not buy another property prior to this, you will be required to pay a new initiation fee for the new property you purchase in accordance with the Warranty Deed and By-Laws.

So, in conclusion I hope that this clarifies some of the questions about the topics above. The one time initiation fee is what constitutes your membership along with the purchase of property in Elk Lake Shores and approval for membership by the ELPOA board of directors. One cannot be without the other. You must own and pay the initiation fee to apply for membership, you must have a membership to be a member.

Please feel free to call myself or any board member if you have questions about our Governing documents (board member contact information is on the Elk Lake website, www.elklakeshores.net)

Roads

Pete Dames pdames@bellsouth.net

As I mentioned in last months report, the dust suppressant has been sprayed according to the 2018 plan. The reworking on the road in the back of the lake is also complete.

Rebuild work continues on the section from the dam working towards the back of the lake. There will continue to be some closures on that section as we work to complete the project.

We appreciate your patience. Bruce and his crew continue to do an excellent job. I will post an update on the road rebuild project along with financials at the end of this month.

REMEMBER!



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.

Office hours:

10am—4 pm Saturday
Or by appointment

Email addresses-

elpoa@elklakeshores.net

Guardhouse- 502-484-2482

Office phone/fax- 502-484-0014

Marina- 502-484-3181

Newsletter and email address
change- jakirk@fewpb.net



Elk Lake Information

Regular meetings of the ELPOA are the
third Saturday of each month.

@ 8:00am

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

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

Treasurer's report

Tom Goldschmidt tom@gesgoldschmidt.com

Most of our budget classes are under or close to budget. However, we projected a \$38,820 negative budget figure, so we must continue to try and find new income areas and carefully try to reduce service expenses.

Much of our projected deficit comes from the amount we are placing in the Dam Fund, which was completely depleted last year by State-required repairs, and we still have a few more to complete. Because normally these repairs have a significant impact on our operations, it is important that this fund is maintained in the \$50–75,000 range.

Roads also required an additional \$19,000 this year for dust control (the roads are a lot better).

We must look at our employee salaries, which are going to be affected by future minimum wage increases.

We cannot continue our current dues structure and our dependence on New Membership and recovering of past dues to meet our community operational costs. Our basic costs keep creeping up every year. As an example of how much a \$100 dues increase impacts our operating budget, it would only take care of our \$38,820 projected deficit.

As our community is approaching 60 years, there are constant requirements to repair and replace our community assets.

Financial report

Tom Goldschmidt tom@gesgoldschmidt.com

ELPOA Income / Expense Analysis

Type	Accounts	2018 June Operating Budget		
		Actual YTD	Budget	Balance
INCOME				
	Membership Dues	\$299,769.00	\$293,600.00	-\$6,169.00
	Other Income	\$45,744.00	\$46,625.00	\$881.00
Total		\$345,513.00	\$343,100.00	-\$2,413.00
EXPENSE				
	Payroll Expense	\$49,121.00	\$99,434.00	\$50,313.00
	Security Expense	\$1,118.00	\$1,000.00	-\$118.00
	Building & Grounds Expense	\$45,995.00	\$96,840.00	\$50,845.00
	Lake & Dam Expense	\$4,740.00	\$3,500.00	-\$1,240.00
	Road Maintenance Expense	\$55,071.00	\$85,000.00	\$29,929.00
	Administration Expense	\$26,605.00	\$71,150.00	\$44,545.00
	Reserve Accounts	\$25,000.00	\$25,000.00	\$0.00
Total		\$207,650.00	\$381,924.00	\$174,274.00
	Profit /Loss	\$137,863.00	-\$38,824.00	

Road Rebuild Recap

Membership Dues	\$74,525.00	\$73,400.00
2016 Carryover	\$74,192.00	\$74,192.00
Loans	\$0.00	\$150,000.00
Total Assets	\$148,717.00	\$297,592.00
Road Rebuild Expenses	\$61,931.00	
Interest & Fees	\$16,226.00	
Total Expenses	\$78,157.00	
Available Assets	\$70,560.00	

Capital Expenditures from Reserves

Marina Gas Income	\$11,797.00	\$33,000.00
Marina Gas Expense	\$5,409.00	\$33,000.00
Marina Gas Income / Loss	\$6,388.00	\$0.00

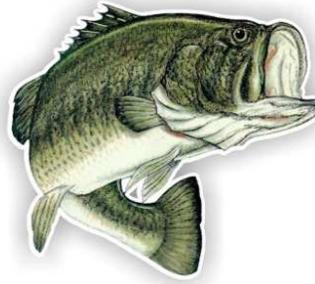
Safety Reminder!

Sheri Donaldson elklakeboardky@gmail.com

Thunderstorm Safety – Avoiding a Lightning Strike

Warm weather usually means fun in the sun, but summer heat also can bring severe weather. Threatening thunderstorms often loom large on summer afternoons so it's important to be prepared for downpours and accompanying lightning, which can strike outdoors or indoors. Consider the following suggestions when planning both outdoor and indoor events this summer to reduce the risk of a lightning strike.

- ⇒ **Watch the weather.** Pay attention to your local weather forecast before participating in outdoor activities. If there's a chance of thunderstorms, consider rescheduling or moving events indoors. If that's not possible, have an emergency plan in place in case a severe storm rolls in and designate a sufficient nearby structure as an emergency shelter.
- ⇒ **Stay inside.** If severe thunderstorms are imminent, go indoors and wait until they pass. Safe, enclosed shelters include homes, schools, offices, shopping malls and vehicles with hard tops and closed windows. Open structures and spaces do not provide adequate protection.
- ⇒ **Duck and crouch.** If you're caught outside during a severe storm, it's important to crouch low on the ground, tuck your head and cover your ears to help protect yourself from harm. Do not lie down; lightning strikes can produce extremely strong electrical currents that run along the top of the ground, and laying horizontally increases electrocution risk.
- ⇒ **Turn off faucets.** During a thunderstorm, lightning can sometimes be conducted through the plumbing. Avoid any type of contact with running water, including bathing, showering, and washing your hands, dishes, or clothes.
- ⇒ **Turn off electronics.** All electrical appliances—televisions, computers, laptops, gaming systems, stoves, and more—that are plugged into an electrical outlet could carry a current from a lightning strike. Surge protectors will reduce the risk of damaging electronics.
- ⇒ **Stay away from windows.** Not only is lightning a threat, but high winds and hail create flying debris that could be harmful during a thunderstorm. Close all windows and doors and keep away from them.



Elk Lake Sportsman's Club

Bob Duke, president bosssofthemoss50@yahoo.com

Another good turnout for a hot Saturday tournament. First place was taken by Johnny Duncan and Jeff Feltner with 16.04 lbs of bass. Second place was Bill Wheatley and Bill Wheatley Sr. with 10.06 lbs. Third place was Vince Feix and Keith Buffin with 9.75 lbs. Johnny Duncan had Big Bass, which was 5.49 lbs.

Points for the year so far: Bill Weil 7, Bob Duke 44, Johnny Duncan 48, Casey Nutini 19, John Ludwig 5, Bill Wheatley 44, Steve Cardosi 23, Darren Hackworth 11, Rob Epperson 5, Bob Cardosi 29, Vince Feix 33, Ron Moschel 8, Eric Loos 10, Ed Ruhe 12, and Rob Loos 5.

Hope to see you all next tournament, August 11. Will post times at the Guard Shack.

Fish on!



Quiet time begins at 11 pm!

Important Notices for Members

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 – There is a recycle bin at the ELPOA garbage depot for aluminum cans and aluminum bottles. Please try to only leave these items in the bin. It would be very helpful if you could empty your bagged items into the bin and throw the plastic bag into the dumpster or reuse it.

Garbage Depot – The smaller 8 yard dumpsters are emptied twice a week on Tuesday and Friday morning no matter how full they are. The bigger 30yd dumpster is emptied only when it is full. So if you are dumping on Monday thru Thursday please fill up the 8yd dumpsters first. This will help save money on garbage.

Gas Pump – If the pump loses prime please let off the dispenser and wait for it to prime back up (tone will change).

Looking for volunteers
for the 2018 nominating committee.
Please contact any board member if you're interested in assisting in the ELPOA 2018 board election.

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

Security Committee meetings are the fourth Saturday of every month, 10 AM, at ELPOA lodge.

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!!

2018 ELPOA Board Meetings

8 am:
8-18-18
9-15-18

9 am:
11-17-18
12-15-18

Annual Membership Meeting

10-14-18
2 pm., Lodge



IF YOU HAVE A FAMILY TRUST PLEASE REMBER THAT YOU NEED TO PROVIDE THE ELPOA OFFICE WITH A COPY OF THE TRUST OR THE PAGE THAT CONTAINS THE MEMBERS OF THE TRUST AND THEIR INFORMATION. If you have any questions about what information is needed, please feel free to email me @ elklakeboard-ky@gmail.com

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.

Security

Sheri Donaldson elklakeboardky@gmail.com

PASSES – CONTRACTORS AND GUESTS

CONTRACTORS:

Just a reminder that if you plan on having a contractor do work on your property, it is vitally important that you submit the Property Improvement packet information to the board prior to work beginning. The Property Improvement packet information is on ELPOA website, and if you cannot access the website we will be happy to supply you with the packet. The completion and approval of the packet starts the process for your contractor needs. After the board has approved the application, a copy is sent to the gate, and the work order and contractor pass is completed and filed.

You must have a current work order and contractor's pass for your contractors to gain entry to ELPOA. This process does not include services such as electric company, water, septic disposal (not installation of septic), and cable, satellite etc. You do need to call the gate to notify that you have a service provider coming in. The gate staff write these vehicles in and out, and we have no way to know that you really requested the services if you do not call in advance.

You do need a contractor's pass for Mowing, Tree Trimming services. For these services you do not need a property improvement permit, but you do need a Contractor Services Form and a Contractor's pass. Please call the gate if you have any questions on this form and the procedures to get the forms completed. The gate staff are trained to assist you with your needs.

GUEST PASSES AND LISTS:

Please remember to make sure that you leave a guest pass for your guests at the gate prior to their arrival. For large parties, you can make a list for the gate to use to make the entry smoother. If the gate staff has to look for the pass, call you about the pass, and then initiate the pass via pin number, this causes a delay in the entry of other guests behind yours. The gate staff want to make the entry to ELPOA as smooth as possible, but we need your help to make that happen.

Please remember that the gate staff want to be as efficient as possible to make your guests experience a good one.

Feel free to call myself or Jason with any concerns or questions you may have. You can also email us as well.

Lake and Dam

George Schneider elpoa1357@elklakeshores.net

ELPOA to consider Wake Surfing ban

After many complaints about erosion and damage, and considering the narrowness of the lake, the board will be discussing BANNING WAKE SURFING.

Current language Page 17 Rules and Regs

- Taking into account Elk Lake's long and narrow nature. Artificial wakes on or in the waters of Elk Lake Shores that are created by a motorboat whose weight is altered by adding water or artificial weight and/or hydraulically/pneumatically/electrically controlled devices or any attachment intended for the sole purpose of increasing the size and/or output of wake that alters the way a boat planes on the waters of Elk Lake shores is prohibited.

Since this is very hard to enforce and problems continue, the board will be considering a revision to add the following language:

***And Wake Surfing is Banned on Elk Lake.** Wake Surfing is a water sport in which a rider trails behind a boat, riding the boat's wake without being directly pulled by the boat. After getting up on the wake, typically by use of a tow rope, the wake surfers usually ride the steep face below the wave's peak in a fashion reminiscent of surfing. The main propulsion is the Wake, as opposed to wakeboarding/water skiing/knee boarding, which use a rope as the main propulsion.*

Off-road vehicle rules might change at Elk Lake

George Schneider elpoa1357@elklakeshores.net

The board is considering a change to Elk Lake's Rules and Regulations as they regard the use of off-road vehicles.

Current page 22

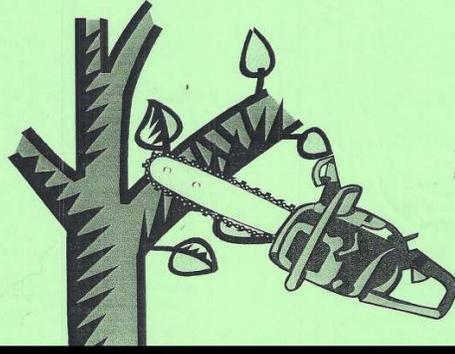
ATVs (ATVs, UTVs, Golf Carts, and other commercially manufactured off-road vehicles) with factory installed mufflers are allowed within Elk Lake and to operate on the Association's roads if said vehicle is owned by a Member who is in "Good Standing" and provided Proof of Ownership. Occupancy of the vehicle shall not exceed the number of seats as designed by the manufacturer.

This section would be changed by adding this sentence:
All drivers/operators Must be 16 years of age to operate on ELPOA property.



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Strawberry Chantilly

Ingredients

1 cup all-purpose flour
1/4 cup packed brown sugar
1/2 cup butter
1/2 cup chopped walnuts
2 egg whites

1 cup white sugar
2 cups fresh strawberries
1 cup heavy cream
1 teaspoon lemon juice

Directions

1. Preheat oven to 300 degrees F (150 degrees C).
2. Mix flour, sugar and butter until crumbly. Stir in chopped walnuts.
3. Press two-thirds of the mixture in the bottom of a 9x13-inch baking dish; the remaining crumble will be used for the topping. Bake in preheated oven for 20 minutes. Cool crust completely.
4. In large deep bowl, stir together egg whites, sugar (see Cook's Note), strawberries, and lemon juice. Whip with electric mixer at high speed for 10 minutes. In another mixing bowl, whip whipping cream until stiff and fold into strawberry mixture. Spread over cooled crust. Sprinkle with remaining crumb mixture. Freeze for 6 hours or overnight before serving.



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<p>Adjoins Waterfront Association lot w/dock, screened porch, nice place \$99,000 NEW PRICE!</p>			<p>NEW PRICE \$199,900 Total 3 lots, log cabin feel on the inside, screened deck. SOLD</p>	
<p>2 lots, cute cottage with nice size rooms, quiet setting, many updates \$119,900</p>			<p>CALL AND WE CAN PUT YOUR LAKE PROPERTY IN THIS SPACE!</p>	

Can't find what you're looking for?? Join my waiting list and be the 1st to know what is available at the lake!
GOD BLESS AMERICA, PRAY FOR OUR TROOPS



Elk Lake Marina

Text suggestions to Caroline at (513)-260-8915

Weekend Lunch/Dinner Specials

**Bait: Nite Crawlers, Wax Worms,
& Red Worms (and
sometimes Frozen Shad)**

**Boat Oil, Stabil, Seafoam, Carb
Cleaner**

Bags of Ice

Snacks

Soft Pretzels

Soft Serve Ice Cream!!

Hot Dogs

Chicken Nuggets

Mini Pizzas



CONTACT INFO:

Facebook:
@elklakeky.marina
Instagram: @elklake_ky
Phone: 513-260-8915
Email:
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TEXT UPDATES!

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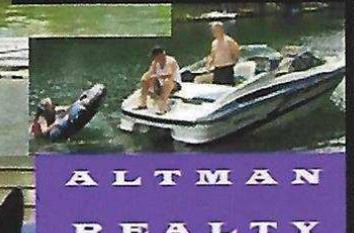
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