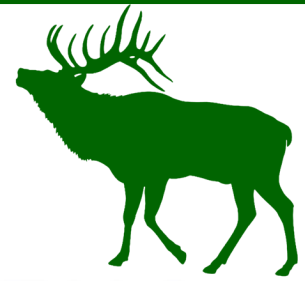


# Elk Lake Shorelines

Volume 20, Issue 12

[elklakenewsletter@gmail.com](mailto:elklakenewsletter@gmail.com)

December 2022



**Elk Lake Property  
Owners Association**

## **Elk Lake Information:**

**Regular Meetings for  
ELPOA are the third  
Saturday of each month  
@ 9a.m.**

**Office Hours:**  
Saturdays  
10 am. – 4 pm

### **Contact Info:**

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

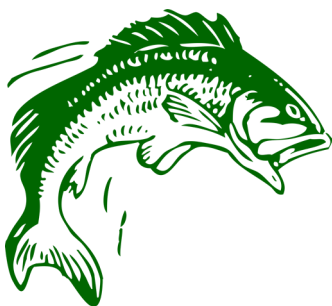
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**Office phone:**  
502-484-0014

**Marina:** 502-484-3181

**Newsletter:**  
[elklakenewsletter@gmail.com](mailto:elklakenewsletter@gmail.com)

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



## **President's Note**

[kenkippenbrock@gmail.com](mailto:kenkippenbrock@gmail.com)

### **Kip's Korner**

My family and I have been at Elk Lake for 15 years now. If you know me you likely know how much time I spend here and what this place means to me. I decided it was time to step up and run for the Board. After being elected I agreed to serve as President. We have an awesome, dedicated board who loves our lake community and I am excited to work with them. I want to take a moment to thank Jim Millar and Kelvin Patterson for their service to the Board as they did not run for re-election. I also want to thank Bill Fister for his service as President - for his leadership, wisdom and patience this past year. Fortunately, he remains on the Board but decided to step down as President. I wanted to share a few specific goals. First, we must develop a long range plan to address our three biggest challenges. We have some tough realities to face and our current dues structure does not allow us to address them. In fact our current dues (even after this most recent increase) do not fully cover operating expenses and debt service. If we had spent what we would have needed to on the dust suppressant, rather than just foregoing it this year, we would have been in the red. We know that we are not going to be able to continue to just ignore it due to the EPA regulations. We rely on new member fees and other income to make ends meet. So the dues do not begin to address our capital concerns. These concerns include the dam, dredging needed in the lake, and dust control for the roads. (Continued on next page)



## President's Note Continued

Please begin to conduct your own research into what happens to all earthen dams if they are not completely repaired or replaced and to what happens to our lake if we do not dredge. As you may know the cost to purchase dust suppressant more than doubled. If this price continues to stay in this range we will have to change gears. The EPA has made it clear we must have a plan or face significant fines. The goal of this committee will be to identify a plan forward and determine cost. We must then develop a long range plan to pay for it. I realize this will not be popular or easy. No one, including me, wants to pay more. I am a penny pincher and a fiscal conservative. However we all have a substantial investment in our property here and without a lake, the value of that property decreases dramatically. We will begin to open a dialogue with Owen County and talk about why they should partner with us. We acknowledge they are not obligated to assist as we are a private lake. However, a substantial amount of county budget, school district budget and local business is derived from Elk Lake. It is worth a discussion. If you have skills or specific knowledge in strategic planning, finance, dams, roads or lake dredging and you are willing to serve on this committee please let us know. Next, we have an opportunity to greatly improve the website and utilize technology. Thus we are forming a technology committee and will be asking a board member to chair it.

Some ideas for the website

include better maps, electronic voting, electronic bill pay for dues (perhaps monthly), surveys and streaming meetings. If you have specific skills in these areas and are willing to serve please let us know. Finally, I will be asking the board to change how our meetings are conducted (just a bit) to ensure they run as efficiently as possible. Some board members and community members have expressed just how valuable our time is and how difficult it can be when interruptions occur.

While we want and encourage public input, it cannot disrupt and prolong our meetings. I am proposing a change to public input that will more closely reflect Robert's Rules of Order and if it passes more information will be included in the next newsletter. I want to close by wishing

you a Happy Holiday and a Happy New Year. May you find comfort and joy in the season.



# Financials

Jason Wainscott

fullserviceauto@hotmail.com

ELPOA Treasurers Report

November Board Meeting -

11-19-22

According to the most recent financials:

## **Available Funds:**

We have \$464,487.16 available in our checking and savings account. This is the total amount of money we have in the bank. The Operating Account (Checking Account) Balance is \$128,274.97. The remaining amount (Savings) of \$336,212.19 is earmarked for items like the dam fund, vehicle fund, cash reserves, etc.

## **Road Loan:**

We have received \$77,200.00 in Membership Road Dues YTD. 2022 Road Loan Payment of \$69,793.88 was made in February. Additional payments of \$28,535.00 and \$80,000.00 were made on the principle bringing the balance to \$280,911.49.

## **Misc. Income:**

Misc. Income is at \$67,075.03. These are monies that come from non-operational items like dock rental, lodge rental, property sales, initiation fees, etc.

## **Past Dues:**

Letters were to be sent after the January Meeting. According to the Customer Balance sheet we still have around 13 members who owe 2022 dues. Approximately 10 of those members owe more than one year's worth of dues.

## **Interest:**

YTD Interest on our Checking/Savings account(s) is \$233.20.

X

---

Jason Wainscott  
Treasurer

# Financials

Jason Wainscott

		Actual	Budget	
5000	Revenues	618,584.71	616,198.00	(2,386.71)
6500	Payroll Expense	\$108,676.31	\$117,921.00	\$9,244.69
7100	Security Expense	\$1,589.69	\$7,200.00	\$5,610.31
7200	B&G Expense	\$94,028.36	\$105,750.00	\$11,721.64
7300	Lake & Dam Expenses	\$1,536.80	\$9,100.00	\$7,563.20
7330	Marina Gas Expense	\$42,031.03	\$36,000.00	-\$6,031.03
7400	Road Maint Expense	\$18,276.83	\$132,950.00	\$114,673.17
7500	Road Loan	\$69,793.88	\$69,793.88	\$0.00
8000	Admin Expense	\$64,830.54	\$70,477.00	\$5,646.46
	Total Expenses	\$400,763.44	\$549,191.88	\$148,428.44
		\$217,821.27		
5500	Marina Gas Revenue	\$46,941.96	\$36,000.00	
7330	Marina Gas Expense	\$42,031.03	\$36,000.00	
		\$4,910.93		
5213	Road Loan - Dues	\$77,200.00	\$80,000.00	\$2,800.00
7500	Road Loan - Expense	\$69,793.88	\$69,793.88	
	Pay on Road Loan	\$7,406.12		

# Budget

Jason Wainscott

	Actual	Budget	
5210 - Membership Dues Cover Operating Expenses	\$425,467.72	\$443,398.00	\$17,930.28
	\$288,938.53	\$443,398.00	
	\$136,529.19	\$0.00	
<b>Misc Income</b>	<b>Actual EOY</b>	<b>Budget</b>	
<b>5000 - Revenues</b>			
5110 - Publication sales	5.65	\$50.00	\$44.35
5212 - Membership Dues-Past	8,996.97	\$5,000.00	-\$3,996.97
5215 - Late Charge	3,249.03	\$2,000.00	-\$1,249.03
5216 - Sticker Fees	3,590.00	\$2,500.00	-\$1,090.00
5225 - Initiation Fees	30,000.00	\$35,000.00	\$5,000.00
5310 - Interest-checking/savings	286.69	\$350.00	\$63.31
5330 - Lodge Rentals	600.00	\$500.00	-\$100.00
5335 - Slip Rentals	4,125.00	\$3,750.00	-\$375.00
5410 - Asset Sales - Gross	9,300.00		-\$9,300.00
5450 - Advertising revenues	2,909.21	\$3,500.00	\$590.79
5460 - Donations	450.00	\$400.00	-\$50.00
5470 - Fines/Fees	0.00	\$1,000.00	\$1,000.00
5490 - Miscellaneous revenue	1,262.48	\$36,000.00	\$34,737.52
5491 - Property Improvement Applicat	2,300.00		-\$2,300.00
	\$67,075.03	\$90,050.00	-\$22,974.97
1010 Checking	\$128,274.97		
Savings	\$336,212.19		
	\$464,487.16		



# 2022/2023 ELPOA Deer Management Program

## **Mission Statement of the Program:**

*“To reduce the deer population within Elk Lake Community. A smaller herd is a healthier herd and may reduce the tick population.”*

## **Recap of the 2021/2022 Season**

As far as I am aware, the season was without incident and a few deer were harvested. The season at Elk Lake began the Monday following Thanksgiving and ran until Monday January 17<sup>th</sup>. Bow Hunting was permitted Monday through Thursday each week except for Thursday, December 24<sup>th</sup>. To be eligible to participate, each hunter needed to qualify by placing 4 out of 5 arrows within an 8” target from 20 yards. Each hunter was instructed to register at the front gate when and where they were going to hunt including their guest. The Board designated several ELPOA owned properties eligible to hunt and some private land was eligible as well.

## **Changes/Improvements for the 2022/2023 season:**

Communication: Communication is key so that all of the hunters and the Board will stay informed of all hunting activity. All hunters must sign up and be part of a group text chain. This will allow hunters to communicate among themselves and keep the board informed. If you plan to hunt this year, please text me (Scott Jones) at 1-513-508-4001 or contact Board member Ed Ruhe.

Qualifying – All hunters must qualify to be eligible. Same requirements as last year. Please text me to schedule a qualifying time.

Record Keeping – I will be keeping a log of all hunters and harvest reports. This will be shared with the Board on a weekly basis or as desired by the Board. This report will log hunting license and tag information as well as harvest reports.

Another reason for the text chain and better communication.

Season Dates – The dates are currently being discussed by the Board. Once finalized, I will communicate.

If you are interested in Bow Hunting within Elk Lake, please contact me via text or phone at 1-513-508-4001.

# Security

Cheri Fredelake cherifredelake160@gmail.com

The guards wish to thank the board for their Thanksgiving gift certificate. It was very much appreciated.

Please remember anytime you are having guests come to your property they need to have a guest pass or a windshield sticker. Whether you are having one guest or a large gathering you will need to fill out passes for each vehicle. We still have owners who want to hand the guards a list and say let these individuals in or expect the guards to fill out the passes for them. It is your responsibility to fill out your passes for your guests.

Please remember the speed limit is 15 no matter what you are driving. The gate and myself are still getting some complaints.

The gate and myself are still getting calls about dogs running loose. Please remember your dog must be under your control at all times. You are responsible for any damage or injuries your dog may cause.



If you must park at the guard shack please do not block the gate that is used to go into the farm where they store boats. Please remember to slow down when approaching the gates. Also please pull up to the gate when entering or exiting. Dimming your headlights also helps the guards to be able to see you better. Appreciate in advance your help in these matters.

Thanks to those who pick up their packages in a timely manner. The guards and myself appreciate it very much.

## New Members

**Jesse & Laura Bollinger**

**lots 1161/1162**

# Giant Christmas Word Search



b g y p y r u d o l p h s c f u l w a r r u o r z  
 f d z f v b z l q x j k l t u r k e y l y h f e s  
 s s l j j c o w q n n j e j g a r l a n d a f i l  
 a n w o o v a p p r e c i a t i o n m p w i d n e  
 l o t y l s a m c f s p e s t o c k i n g s g d i  
 f w g t l y c h a v c h e g g n o g k a e d i e g  
 a d w t y u v g e l i d o i k p h b z s d f f e h  
 m w o c o w l k t i n s e l e n s c b m u y t r v  
 i s v r h y k w b n s q v h l p x s a g q c s s j  
 l n l o t r s j c t s h s w r y q k f r e e n f i  
 y o v s t k i q w r q q d a i w y t u e o z b t n  
 z w a n u r k s g e l d x u n q m i f l c l y r g  
 q f e o w i p x t e a n f x s t k n y g z i s a l  
 x l b w g o r n a m e n t s w x a u g a k q c d e  
 u a v m q c q n b o a j h a l c g t y t r l z i b  
 j k b a v k c i e j f s s b l a y c s h u i z t e  
 d e c n t x a p v l p w d q z u l r k e a g i i l  
 t b h h t g y a s o f d d f c e v a k r b h p o l  
 c f w l e t h a n k f u l k f a w c n i d t r n s  
 c d o h j e z r h s v c t r g u j k q n f s c s v  
 u r v d e z r o m q q p u m u d x e w g y z i x g  
 n o r t h p o l e e j s d f s n a r s v b k q a n  
 k g s o b n q w x j x d g r a t i t u d e w v s a  
 t r e e s k i r t j f r o s t y d t e h i p q g d  
 s i p m i s t l e t o e d y r m b w o e g b q g j

Find these Christmas words.

North Pole	Santa	ornaments	nutcracker
family	reindeer	tree skirt	mistletoe
joy	toys	jingle bells	traditions
tinsel	snowflake	eggnog	gathering
thankful	Frosty	gratitude	appreciation
garland	holly	carols	christmas
snow	lights	sleigh	Rudolph
turkey	stockings	snowman	tree
cheer	jolly	gifts	elf



(The words may be hidden vertically, horizontally or diagonally.)





## Important Notices for Members



- ♦ **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)**

**Reminder:** if you have a property improvement permit & your job is complete, please call 859-802-1300 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 **NOT** 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
- ♦ **New Member Committee meets on the third Thursday of the month @ 7p.m. Please contact vboerger@yahoo.com if you have any questions.**
- ♦ **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.**

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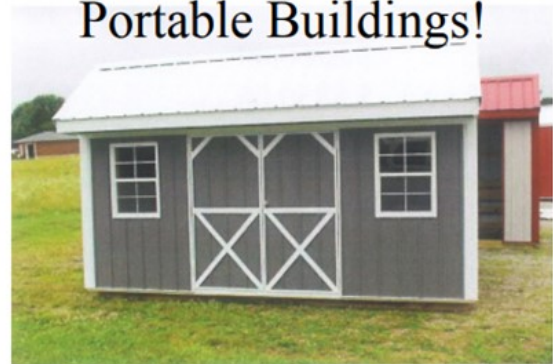
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