

# Elk Lake Property Owners Association

## Elk Lake Shores *Shorelines*

Volume 17, Issue 8

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

August 2019

### *From the president*

**Scott D. Jones** [jonescott1396@yahoo.com](mailto:jonescott1396@yahoo.com)

Holy Moly, the summer season is half over. It always goes so fast. Good news is we still have eight weeks of fun in the sun. Another piece of good news is we received the insurance check to reimburse ELPOA for the credit card issue. We have recovered about 97 percent of the non-lake charges or fees. Our oversight policy is working as designed.

Last month we closed on the loan of \$600,000 for the road rebuild. It is my goal that each year we review the reserve accounts and allocate additional dollars to accelerate the payoff schedule. The dues increase combined with a healthy real-estate market should put us in a position to pay this off early.

One of my goals is to put in place a better communication plan to reach out to members when needed. The reality is that not everyone is on Facebook (myself included) and the Newsletter is only monthly. I believe the communication plan can be part of a revised technology platform that includes a better website, including member login, and electronic voting. While we are researching our options I would like to create an up-to-date email distribution list. I have posted my request in this newsletter and an email account to send this to. Your participation is greatly appreciated.

#### **Long-Range Planning**

Last October I wrote my first article as acting President titled "Financial Planning...the Next Five Years." I discussed the basic financial principals of Needs, Wants and Wishes. Next month the ELPOA board will be meeting to discuss the Long-Range Planning for the lake community with a focus on our Needs, Wants and Wishes. Listed below are a few of the topics.

##### Needs

- Security – How is our new guest pass system working?

(continued)

- Healthy Dam
- Maintenance Plan – We will review the maintenance plan and work to provide more clarity of maintenance duties. This has been a long term project.

##### Wants

- Discuss New Gas Pump
- New Decking at the Marina
- New Roof for the Lodge
- Mail Box repair
- Landscaping the entrance drive

##### Wishes

- Dredging the Lake

If you have any thoughts or ideas, don't hesitate to forward to me at [jonescott1396@yahoo.com](mailto:jonescott1396@yahoo.com)

### *Road report*

**Jim Millar** [emillar75@gmail.com](mailto:emillar75@gmail.com)

#### **Road improvements continue...**

Dust control has been applied to about half the main road. All the rain has caused some delay. Application to the remaining sections should be completed by early August. As a reminder, please drive at the posted 15 mph to allow the treatment to settle into the roadway.

Rework and improvements for the side roads scheduled for this year have been completed. Some of the other roads have been re-graded.

There are a few damaged, clogged and missing culverts. We are in the process of getting those repaired or replaced. Potholes are a frustration and continue to appear on some sections of the roads. Re-grading of the main road prior to application of the dust control will make some improvement. Potholes generally occur due to settling and erosion of the sub surface, loss of crowning and other conditions that lead to poor drainage. Until the underlying conditions can be improved, the repaired potholes will continue to reoccur. Part of the ongoing maintenance of the main road will require some minor reconstruction in these problem areas to continually improve conditions.

## ***Dam report***

Jim Millar [emillar75@gmail.com](mailto:emillar75@gmail.com)

### **Conditions remain about the same...**

Terracon Engineering is continuing to monitor the dam as requested by the State. Their last inspection was on July 8th. The monitoring included the new deep leak as well as the older higher leaks. Little has changed in the flow from the leaks since the end of the recent dam repairs. A very faint sulfur odor was detected at the deep leak in June and during the last inspection. The flow continues to be clear, so we are not concerned at this time. This condition has been reported to the State.

The lake level has generally remained at or slightly above pool level due to the unusually heavy rains we have had this spring and into the first half of the summer.



Scott and Linda Jarvis  
Lots: 501, 502(H), 503 and 504  
Georgetown, KY

Dennis Blaine Landrum III and  
Jaclyn Landrum  
Lots: 190, 143, 189  
Crittenden, KY

James A. Clark Jr.  
Lot: 133  
Fort Wright, KY

Francis Patrick Miller  
and Janice Kay Miller  
Lot: 337  
Cincinnati, Ohio

# **REMEMBER!**



### **Office hours:**

10am—4 pm Saturday

Or by appointment

### **Email addresses-**

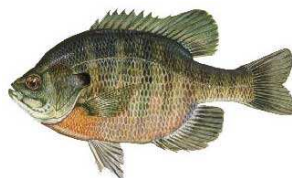
[elpoa@elklakeshores.net](mailto:elpoa@elklakeshores.net)

**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 at 9 am.

**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)

# Financial report

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

Our income from dues is \$8,881 short of budget for operations and \$1,600 short of budget for our road loan payment. Since most of our expense items are below budget, I am holding off increasing the Lake and Dam expense budget until later. We are projecting a \$12,565 profit which will take care of the \$8,270 current below budget position.

This month we have rearranged several line items that hopefully will better state our financial position. Our budget is now broken down into four categories: Operating, Marina, Miscellaneous, and Citizens Union Bank Loan.

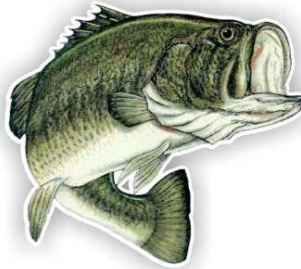
The Miscellaneous Income show a loss of \$4,753, since none of the Reserve Budget Accounts have been funded.

The Road Rebuild Loan at Citizens Union Bank is for \$600,000 with yearly payments starting March 1, 2020.

Since work on the yearly road maintenance is behind schedule because of the wet spring and summer, that expense item should start to get more in line with the budget.

## ELPOA Income / Expense Analysis

Type	Accounts	2019 June Operating Budget		
		Actual YTD	Budget	Balance
INCOME				
	Membership Dues	\$402,519.00	\$411,400.00	\$8,881.00
	Reserve Transfer from Laks & Dam	\$16,390.00	\$16,390.00	\$0.00
Total		\$418,909.00	\$427,790.00	\$8,881.00
EXPENSE				
	Payroll Expense	\$53,278.00	\$113,895.00	\$60,617.00
	Security Expense	\$2,030.00	\$5,750.00	\$3,720.00
	Building & Grounds Expense	\$40,503.00	\$94,890.00	\$54,187.00
	Lake & Dam Expense	\$100,658.00	\$23,390.00	-\$77,268.00
	Road Maintenance Expense	\$34,377.00	\$102,000.00	\$67,623.00
	Administration Expense	\$28,230.00	\$75,500.00	\$47,270.00
Total		\$259,076.00	\$415,225.00	\$156,149.00
	Profit /Loss	\$159,833.00	\$12,565.00	
Marina Gas				
	Marina Gas Income	\$9,097.00	\$35,000.00	
	Marina Gas Expense	\$3,259.00	\$35,000.00	
	Marina Gas Income / Loss	\$5,838.00	\$0.00	
Miscellaneous Income				
	Miscellaneous Income	\$44,572.00	\$49,325.00	
	Reserve Budget Accounts	\$0.00	\$49,325.00	
	Profit / Loss	\$4,753.00	\$0.00	
Citizens Union Bank Loan				
	Membership Dues - Loan	\$73,200.00	\$74,800.00	
	Reserve Transfer from Road Rebuild	\$22,128.00	\$22,128.00	
	Total Income	\$95,328.00	\$96,928.00	
	Interest Expense - Roads	\$30,439.00	\$22,128.00	
	Loan Financed Charge Expense	\$3,093.00	\$0.00	
	Loan Repayment	\$31,134.00	\$74,800.00	
	Total Expense	\$64,666.00	\$96,928.00	
	Available for Loan Payment	\$30,662.00		



## *Elk Lake Sportsman's Club*

Bob Duke, president  
[bosssofthemoss50@yahoo.com](mailto:bosssofthemoss50@yahoo.com)

Hot day on the lake! Had a good turnout. Wanna say  
congrats to the winners:

1st place was Johnny Duncan with 16.75lbs of bass.

2nd place was Bob and Joey Cardosi with 12.80 lbs.

3rd place was won by Ron and Tim Moschel.

Big bass of the day was taken by Johnny Duncan...5.06  
lbs..it was big!

Congrats to all the winners. Will update the points in next  
month's newsletter. Next tournament is 2nd Saturday in Au-  
gust, the 10th. Will post times at the Guard Shack, Hope to  
see you then. **FISH ON!**



### *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](mailto: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

## 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.

## Boats at the lodge

There is a \$25 fee for storing your boat/trailer at the lodge parking area. Parking for the day or week-end 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.

**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](http://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.

**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.

**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](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.

### ELPOA Board Meetings 2019

Aug. 17, 9 am  
Sep. 21, 9 am  
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](mailto:Cherifredelake160@gmail.com)

With the weather being so hot and humid, the lake has been jumping and the guards have been extremely busy. I want to thank everyone for their patience and understanding when coming and going through the gate.

The guards have a lot of responsibilities. Like I've said many times, there is a lot more to their job than just opening and closing the gates.

When calling in passes, please be aware you are only able to call in three passes at a time. If you need to leave more than three passes, you will have to go to the gate and fill them out. Please do not hand the guards a list when coming through the gate and expect them to fill out passes for you. It is your job to go in and fill out your passes. No one is allowed to take blank passes from the guard house. You must fill your passes out at the gate.

Elk Lake stickers must be affixed to your vehicle's windshield. Stickers can NOT be passed around to friends and family. This is a violation of the rules and regulations. If you flash a sticker, you will be asked for some identification to prove you are the property owner before being allowed to gain entry. Anyone who flashes a sticker and is not the property owner will be denied entry. You are also subject to fines and penalties. This is a violation just like any other violation of the rules and regulations.

I have been asked, so I want to let everyone know that we are sending out letters and fines to those in violation of the rules and regulations.

We also do not use your name when addressing any complaints. We do, however, need a written complaint before we can take any type of action. We also need as much information as possible when filling out the complaint.

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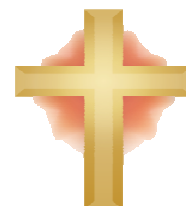
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**LOT 1404** - A beautiful A-Frame with additional 4 lots with large, 24' X 60', pole barn for your boat storage. This home offers 3 bedrooms with an additional loft bedroom. This property has a two level deck overlooking the lake. The boat dock comes 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 you 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**



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

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502- 484-0014

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

*August*

