

# Elk Lake Shorelines

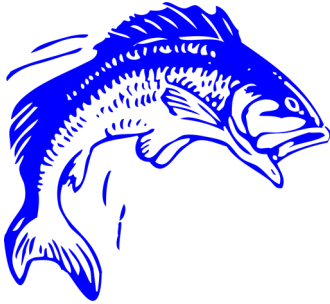
Volume 18, Issue 9

elklakenewsletter@gmail.com

September 2020



Elk Lake Property  
Owners Association



## **Elk Lake Information:**

**Regular Meetings for  
ELPOA are the third  
Sunday of each month  
@ 2 pm**

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

Elk Lake Resort car license  
and frames for sale at office  
and gate for \$5 each

### **Contact Info:**

elpoa@elklakeshores.net

**Guardhouse:**  
502-484-2482

**Office phone/fax:**  
502-462-0165

**Marina:** 502-484-3181

**Newsletter:**  
elklakenewslet-  
ter@gmail.com

**Website:**  
www.elklakeshores.net

## **President's Note**

### **My Covid Summer**

Hard to believe but the boating season is coming to an end. As I look back a few months to reflect on our Elk Lake Summer during a Global pandemic I must say it has turned out much better than I would have expected. We had an interesting start last April when the County Executive got involved as many non-resident Elk Lakers flocked to their lake homes for an undetermined quarantine period. We are so fortunate to have such an Oasis to retreat to. Our ELPOA meetings became virtual until July when we agreed to meet at the pavilion (which may be a new tradition for all summer meetings). And as we all became more comfortable with life and the virus the boating activity picked up. Our ELPOA improvement projects continued during the pandemic summer. We installed a new gas

**Scott D. Jones** [jonescscott1396@yahoo.com](mailto:jonescscott1396@yahoo.com)

pump, a new marina dock, tore down an eye sore home and soon will have the mail box station looking better. A huge "hat's off" to Bruce Wash, our maintenance contractor, for making this all happen.

The pandemic is months from being over and I imagine many of you will continue to call Elk Lake home during these times. But with the main boating season coming to a close, I want to shout out a huge THANK YOU to all of you on how you have adapted and complied with the needed adjustments at Elk Lake.

### **Septic Testing**

In an effort to start identifying failing septic systems we approved a new rule that all real estate transactions will require a septic test. It will be part of the approval process for new members. It is a small step but a start. We are looking at purchasing

some dye kits to have available to sell to members who will voluntarily test their systems. George Schneider has posted a nice article explaining how a septic system works. With a better understanding of how a septic works we will have a better understanding of what to look for in a failing system. We will keep you posted in our efforts regarding this matter.

### **Warranty Deed**

I have mentioned a few times that we are working on revising the warranty deed. The warranty deed is the underlying and most important document that outlines basic rules that apply to each property owner. No other document, such as the by-laws, can contradict the warranty deed. To revise this sacred document requires a vote of the entire membership and not just the board. So why revise the warranty deed?(cont. on next page).

## President's Note Continued

There are three main goals of this revision.

First is to provide clarity in the document. Some of the language is very vague and hard to understand. For example: The current warranty deed describes an easement for ELPOA as "10 feet along side of each road".

Most government documents describe the easement from the "center" of the road. There are even spelling errors in the current document that need to be cleaned up.

The second goal is to change an important rule that prohibits any storage structure from being erected on a lot prior to a permanent residence. We would like to revise this rule to allow boat storage pole barns on any of a designated list of off water lots. This has been a request from members and I believe a good use of some of these off water lots. This rule has been stretched in recent years and it is time to consider a revision.

The third and final goal is to provide clarity and flexibility on the building restrictions for ELPOA. Part of the mission of ELPOA is to protect the property values of the members. My favorite restriction currently listed is "no rolled brick siding". I remember those houses from when I was a kid. We are getting requests to build "pole barn homes". The current language does not allow

nor disallow this type of structure. Since building codes and décor changes with time, we feel these restrictions should be listed in the by-laws governed by the elected board and not the warranty deed. We are asking the membership to move this oversight to the board.

Soon we will mail out a copy of the warranty deed with all of the changes recommended and will ask for a vote of the membership. It will take a majority of those voting to approve any changes.

### **New Signage at the Lake**

Mr. Bill Sprunk, our Building and Grounds chairperson, has worked very hard on a new signage program for ELPOA. Why do we need new signage? It is both a safety and convenience item. As many of you may know the lot number system at ELPOA does not flow as one would expect. For example, if you enter the lake and take the left turn loop towards the dam, you will find that on one side of the dam is lot#1 and the other side of the dam is lot #600.

These lot numbers increase to 714 and then jump to lot#1000. The other 700 series is on the other side of the lake. This creates a challenge for EMS personnel trying to find a home. As Bill has described in his articles, this confusion could delay the EMS 10 plus minutes from arriving at your time in need. The

new signage program would overlay a grid system to guide your guest and the EMS in a timely fashion.

So what's the issue? It is expensive and it will change the décor of the current signage. We would replace the existing wood signs with high reflective signs and the cost is around \$28,000. Bill has put together an advertising program to pay for this program which may cover the cost but now you have an advertising bill board that some may like and some may not like. Our job as your ELPOA board members is to handle the day to day business of the lake. Some decisions like replacing the marina dock does not need much input but a program like this I feel does. Bill has asked for opinions the last two months with very limited comments from members. We need you input here.

I, like many, surely can't argue with the improved safety of this program. But just because it improves the safety of the community does not mean the community wants it. I compare this to a home security system. No doubt it provides an increased level of safety for your home but I would not order this for your home and hand you the bill if you did not want it. This is your money and we want to spend it wisely. Please share your thoughts by emailing us at [elpoa1396@gmail.com](mailto:elpoa1396@gmail.com).

Happy Labor Day!

# New Members!

**Doug & Margy  
Clark**

**Lots: 41 & 42**

**Dominic & Rolinda  
Braccio**

**Lots: 88 & 89**



*welcome*



**Jason Boberg &  
Jennifer Prewitt**

**Lot: 15**

**James Bevins**

**Lot: 1148**

# Financial Report Tom Goldschmidt tom@gesgoldschmidt.com

Our financial position at this time of year is very stable. Our only concern is the Dam situation and the leaks that cause our low water situation. Are we going to have another major repair bill in the future? We have approximately 17K in reserve for the Dam fund. Our expense last winter was over 100K. How much can we put in the Fund this year to cover a future expense later this year or the next?

## ELPOA Income / Expense Analysis

Type	Accounts	2020 July Operating Budget		
		Actual YTD	Budget	Balance
INCOME				
	Membership Dues	\$407,687.00	\$404,800.00	-\$2,887.00
	Reserve Transfer - Lake & Dam	\$17,575.00	\$17,575.00	\$0.00
Total		\$425,262.00	\$422,375.00	-\$2,887.00
EXPENSE				
	Payroll Expense	\$66,524.00	\$113,895.00	\$47,371.00
	Security Expense	\$2,787.00	\$6,200.00	\$3,413.00
	Building & Grounds Expense	\$56,637.00	\$93,690.00	\$37,053.00
	Lake & Dam Expense	\$28,418.00	\$28,575.00	\$157.00
	Road Maintenance Expense	\$93,741.00	\$103,000.00	\$9,259.00
	Administration Expense	\$31,427.00	\$74,850.00	\$43,423.00
Total		\$279,534.00	\$420,210.00	\$140,676.00
	Profit /Loss	\$145,728.00	\$2,165.00	
Marina Gas				
	Marina Gas Income	\$21,978.00	\$35,000.00	
	Marina Gas Expense	\$17,769.00	\$35,000.00	
	Marina Gas Income / Loss	\$4,209.00	\$0.00	
Citizens Union Bank Loan				
	Membership Dues- Loan	\$74,300.00	\$73,600.00	
	Loan Payment	\$69,794.00	\$69,794.00	
	Available for Loan Payment	\$4,506.00	\$3,806.00	
Miscellaneous Income				
	Miscellaneous Income	\$81,603.00	\$49,750.00	
	Reserve Budget Accounts	\$0.00	\$49,750.00	
	Profit / Loss	\$81,603.00	\$0.00	



## Roads/Dam

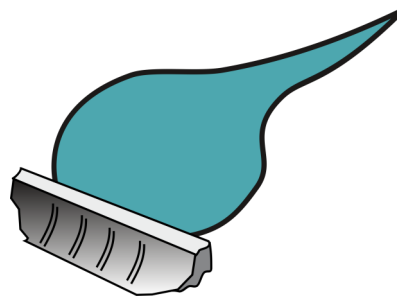
Jim Millar [emillar75@gmail.com](mailto:emillar75@gmail.com)

### Dam:

Leakage at the dam remains the same, about 3/8" lake level loss per day. Recent rains have replenished some of the loss. But we are still down about 16" below summer pool. Additional rain will help if it is more than an afternoon thunder shower. So, if you look ahead and see little rain in the forecast, plan on about a loss of 3/8" per day.

The next engineering inspection will be in early September. Following that inspection, we will review options for future repairs. We will also look at long term strategies and associated costs. It's not unusual for earthen dams to leak, even

new ones. The question is are the leaks damaging the dam and do they reduce the level of the lake for recreational purposes. Considering



those concerns, we will plan future repairs and estimate what funds are needed in the near and long term. It's clear, we will need to continue to reserve significant funds. We will have a better idea of how much after our review.

### Roads:

All roads, especially gravel roads, need

continuous maintenance. So, even though most of this year's repairs are complete, there will still be some minor work to do such as filling potholes

etc. We can all help in maintenance of the roads by traveling at the speed limit, using all wheel drive or 4 wheel drive if you have that option and limiting the weight of delivery loads (like no more than 4 yards in a concrete truck). Also, for safety, please watch your speed, especially with the increase of ATVs and smoother roads.

Reminder, we will reconstruct the roadway to the club house/office this September.

# Security

Cheri Fredelake cherifredelake160@gmail.com

Just a few reminders: Please be sure to let your guests know that their pass needs to be visible on their windshield or dash at all times while they are within Elk Lake.

This helps to assure everyone that the vehicle belongs.

Stickers are to be adhered to your windshield and not to be flashed at the guard when entering the lake. Each owner is allotted four free stickers and up to six more at a charge of \$10.00 per sticker. Stickers are for immediate family only. Immediate family is considered children, parents and siblings. Please turn off or dim your lights when approaching the gate at dark. The guards are unable to see your sticker if your bright lights are on.

Please remember there is no parking along the sides of the road at the beach.



You can load and unload your vehicle at the beach but, parking is in the lodge parking lot. Parking along the road makes it difficult for vehicles pulling boats to get to the ramp and for vehicles going to the marina to get by. If you are a child of a property owner who is allowed to sign passes please remember the pass must be put in the

property owners name when written.

Your guests must ask for the property owner and then give their name.

Please remember to drive the speed limit when you are within Elk Lake. The speed limit is 15. Remember besides cars and atvs there are kids, animals and adults that walk, run or ride bikes on the roads as well.

Please be sure to let your contractors know that a contractor pass only allows them to come in to do work on your property. It does not allow them to come in to swim or fish. Getting caught abusing the contractor pass can cause them to lose the ability to do work within Elk Lake.

## Lake & Marina

Jason Wainscott fullserviceauto@hotmail.com

Hello Everyone. After riding around at night, I feel like we need to discuss some things that you all may not be aware of. The first is Lighting. Per the ELPOA R&R – **“Exterior Lighting and Fixtures** Fluorescent, mercury vapor, sodium, or amber



vapor lights, or standard outdoor lights of the type used for security must be enclosed in a manner that directs the light in a specific area without causing a visual impairment to passing motorists or boaters or a nuisance to the Member's neighbors. Prior to installing

*such lighting, a Member shall discuss his/her/its plans with neighbors to assure that no unnecessary friction or problems are created. The rustic and rural setting of Elk Lake can be diminished with the increase in lighting around the lakes. Accordingly, the Association respectfully requests Members to seriously consider whether the installation of outdoor lighting will diminish the character and enjoyment of the Elk Lake community for many of their friends and neighbors and to act accordingly.”* This means you need to point your lighting away from the water as is driving with your docking lights on. It is impossible to see when another boat is driving past and their lights are shining in their face. So please make sure that your exterior lighting is not shining out onto the water and that if you MUST drive with your docking lights on to see

then please turn them off when another boat is coming your direction. Once they pass then turn them back on. This will be very helpful. Also, light pollution has become a topic for discussion around the lake, so do us all a favor and turn off your lights when you leave. If you are not out there, they really don't need to be on. There are plenty of folks who like to go out at night to get away from the pleasure boaters and just relax and look up at the stars. The second thing I want to remind members of is floats. Members are starting to leave their floats out in the water all the time. When you are done using your floats, which include the Lily pads, trampolines, etc. you need to at least pull them back in to shore or take them out of the water. (continued on next page)

## Lake & Marina Continued

Leaving a tie up anchor and buoy out in the lake is also against the rules and could be potentially dangerous to boaters. They could drive over it at night and get tangled up in it causing costly repairs or worse. So please do as your parents taught you when you were kids. Pick up your toys when you are done playing with them. Remember that you only have 12 feet from the end of your dock for your personal swimming hole area. Anything beyond that is a nuisance to everyone else.

Just a reminder that if you are pulling a tube the maximum length of rope you can use is 50 feet. All other types of steerable de-

vices you can use a maximum length of 75 feet.

All motorized watercraft must have an ELPOA sticker.

Please use common sense when boating. We have been getting



some complaints of people pulling skiers in between boats in crowded areas.

Please take care of your skiers/tubers. There is no double tubing allowed on the waters of Elk Lake. Only allowable steerable devices can be towed in tandem.

If you are interested in being on the Lake and Dam Committee, please give me a call at **502-514-1592**. I am trying to get at least a handful of members who would be willing to do certain things around the lake like buoy placement, common dock replacements, discuss ideas/projects for the betterment of the lake, etc.

A couple of ideas being floated around to add to the budget for the next couple of years are:

- Install a fishing pier on Deer Lake
- Build a small boat ramp at Deer Lake
- Install a Wake Break in front of the marina



## Buildings & Grounds

Bill Sprunk [sprunk.william@gmail.com](mailto:sprunk.william@gmail.com)

### **Volunteers Needed: Elk Lake Sign Project**

Hello All:

The last 2 months I published the plan for the new road signage. Based on feedback we are progressing to the next phase of the project. I am looking for volunteers to help get the project coordinated and to a point where we can launch.

What do you need volunteers for? Volunteers are needed for a variety of things throughout the project, but the immediate need is for:

1. A second or third pair of eyes to make sure I have identified all of the needs and costs.

2. Help with selling advertising if that is up your alley.

3. Logistical planning

4. Stripping and repainting signs

5. Run a sign crew when we get to that point

If you are available and interested, please contact:

**Bill Sprunk**  
**513-702-8862**



Above is a rendering of the  
new signage system, not to  
scale

## Sportsman Club News

### Bob Duke

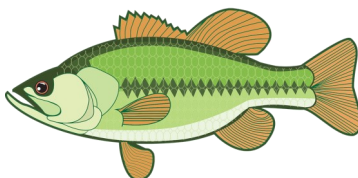
Another great turnout for August tournament. Would like to thank Caroline for letting us take over the Marina for weigh-ins. We did a great job of keeping social distance. We have to keep that in mind to keep everyone safe. Hopefully we get some rain to keep the water level up. Congrats to the winners.

**1st Place:** Justus Zamarron with 14.38 lbs of bass.

**2nd Place:** Scott Fryman and Vince Felix with 11.66 lbs

**3rd Place:** Bob Cardosi with 10.76 lbs

**Big Bass:** caught by Bob Duke it was 5.05 lbs



### Current Point Standings:

**1st:** Rob Epperson; 48 points

**2nd:** Scott Fryman & Bob Cardosi; 47 points

**3rd:** Justus Zamarron; 45 points

**4th:** Bob Duke; 42 points

**5th:** Ron Moschel; 37 points

**6th:** Johnny Duncan; 35 points

**7th:** Dale Jones & Darren Hackworth; 33 points

**8th:** Bill Weil; 30 points

**9th:** Dylan Epperson; 29 points

**10th:** Aaron Rusch; 25 points

We have a few tournaments left. Come out and win some money and have a good time. September 12th is next tournament. Will post times at guard-shack. FISHON!!!!!!

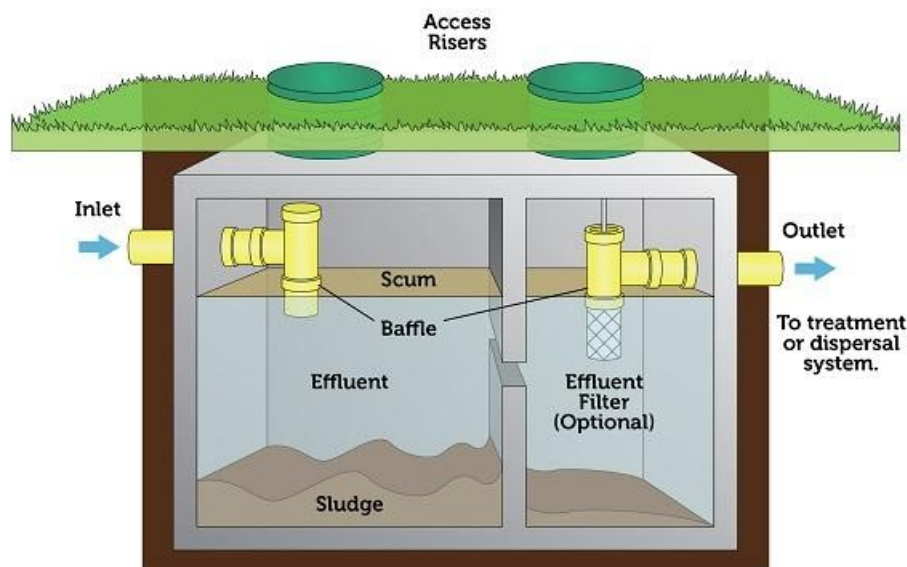
## Septic Information

Your Septic/Sewage system is made up of 2 main parts. The septic tank and the absorption/leach drain fields. The job of the septic tank is to separate solids from effluent, and release the effluent to the drain/leach/absorption fields. The septic tank allows solids to settle and be broken down by bacteria. But over time some solids are not broken down and build up at the bottom of the tank. If the solids are allowed to build to the level of the

discharge, solids will enter your drain fields and plug them, causing costly a re-pair. Since the bacteria reduce only about 40 percent of the sludge and scum volume, the tank must be pumped regularly (approximately every three to five years) to remove the accumulated solids. \*\*When pumping make sure they remove the bottom sludge/solids, that is what needs removed, the tank will refill with liquid quickly after being

pumped. Pumping a tank is cheap \$200-400. Leach/Drain field replacement can cost anywhere from \$2,000 to \$10,000. National Average: \$6,224 Typical Range: \$3,119 - \$9,616 . When you have a problem it is usually the Drain fields failing from age or filling with solids. **Next month** things to watch for and correct, to help your system. and additional parts of a pump system (uphill).

### Septic Tank



Please note: The number of compartments in a septic tank vary by state and region.

### 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](http://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?

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

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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?

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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?

Annual Meeting - \_\_\_\_\_

Elections - \_\_\_\_\_

Lake & Dam - \_\_\_\_\_

Legal - \_\_\_\_\_

New Member Welcoming - \_\_\_\_\_

Social - \_\_\_\_\_

**Must be returned to the ELPOA office by October 1, 2020**



# Important Notices for Members



**ELPOA Board  
Meetings  
(Members  
Welcome)**

Third Sunday of  
every month @ 2pm

**SPEED  
LIMIT  
15**

***\$25 monthly fee***

Boat/Trailer Storage at Lodge  
Parking lot

Contact ELPOA office for more

*Parking for day/weekend is allowed*

**All other boats/trailers will be towed**

**Watch ELPOA Website  
& Facebook page for  
upcoming member  
events!**

**LOTS FOR SALE!**

Contact ELPOA Office for  
pricing & locations

**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)**

**Remember your building  
permit for any addition  
to houses, decks, &  
docks.**

**Available online or call  
502-514-1592**

Members & guests be aware of  
regulations for what is/is not  
allowed within the ELPOA.  
(Quiet time, boating rules,  
swimming regulations, speed  
limit, garbage, etc.)

**Reminder: if you have a property improvement permit & your job is complete,  
please call 502-514-1592 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, beautifi-  
cation, security, lake & dam, etc. Please contact ELPOA office for additional infor-  
mation**



# Advertisements

## BUSH REALTY

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

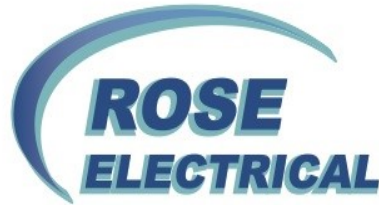
Cell: (502) 593-5086  
Office: (502) 484-2295  
Fax: (502) 484-0735

## Bentley Bush

BROKER/OWNER  
FARMS-HOMES-ACREAGE  
APPRAISALS & AUCTIONS



www.bushrealty.com



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859-525-9200 859-824-5000  
Florence, KY Dry Ridge, KY



## NOTICE: Crosscut Tree Removal

Will cease operations until possibly July 2021. To my many loyal customers, thank you for your support and sorry for the inconvenience.

James Cross, Owner

## Chappell Septic Service

502-593-5500

## For Sale Waterfront Lot #395

\$29,500

Easy access to water

For more information call John

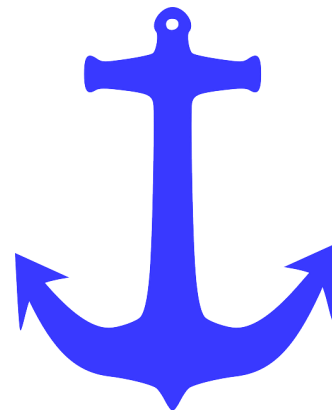
(859) 271-5486—home

(859) 338-0173—cell



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.



# START WITH A GREAT IDEA



kellybros.com

Scan the code for our  
Virtual Showroom Tour  
or visit [goo.gl/oQcti6](https://goo.gl/oQcti6)



Covington - 3502 Latonia Avenue (at 35th Street) 859-581-0400  
Dry Ridge - 85 South Main Street 859-824-3371  
Owenton - 3885 Highway 127 North 502-484-0242





## **TISCH REAL ESTATE, LLC**

PeggieTisch-Rollins, GRI, Owner/Broker 502 750-2005 502 484-3652 [Peggie@tischrealty.com](mailto:Peggie@tischrealty.com)

Melissa Kemper, Broker 502 750-1384 502 484-5562 [mapkemper@aol.com](mailto:mapkemper@aol.com)

Not many properties listed at this time. However, if you're looking for that perfect place to build lasting memories and fun times contact us to get on our waiting list. We will keep you posted of all new listings and you'll be the 1<sup>st</sup> to know what is available! Ready to work for you, if your ready to sell. Love Elk Lake and have 30+ years knowledge of the area.

**CALL TO SCHEDULE A PRIVATE SHOWING OF ANY LISTINGS!**

	<p>Cedar sided home nestled in the trees with easy walk to your own dock. New roof was put on April 2019! <b>\$154,900 SOLD</b></p>		<p>Rustic Cabin on two waterfront lots! Charming and located on a loop! <b>\$150,000 SOLD</b></p>
<p>Double Lot <b>\$49,000 SOLD</b></p>	<p>WATERFRONT lot, just inside of no wake. <b>WOW!</b> <b>ONLY \$26,600. SOLD</b></p>	<p>Double Lot deep water! Don't let this one slip away. Only double waterfront lot on the market! Spectacular views! <b>\$64,900 PENDING</b></p>	
<div style="text-align: center;">   <b>GOD BLESS AMERICA,</b>  <b>PRAY FOR OUR TROOPS</b>  <b>Celebrate our Freedom!</b> </div>		<p>CALL, TEXT, EMAIL REGARDING YOUR PRIVATE TOUR OF THE LAKE!!!! <b>See contact info above!</b></p>	





# WHITE CLOUD

## Communications

*Formerly Inside Connect Cable*

### **Proud to Serve Elk Lake with:**

- The Fastest Internet Available in Owen County with speeds up to 200mbps
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Office located at

**150 Progress Way in Owenton**

Call us at

**(502) 484-9975**

Or find us online

**[www.getwhitecloud.com](http://www.getwhitecloud.com)**

SEPTEMBER 2020

# ELK LAKE MARINA

Labor Day Weekend Hours: Friday 5pm-8pm, Saturday 11am-7pm, Sunday 11am-7pm, Monday 11am-4pm

After Labor Day Hours: Saturday noon-3pm \*until we no longer see a need\*

Phone: 513-260-8915

Facebook: @elklakeky.marina

Instagram: @elklake\_ky



## WHAT'S NEW


Propane Tank Swaps!!  
Baseball Hats, \$17  
Visors, \$15

## LABOR DAY WEEKEND MENU

Smoked Bratwurst.....\$4.00  
Soft Pretzels.....\$2.50  
Ice Cream.....\$2.00  
Candy, Drinks, & Snacks

Lake Necessities:  
Fishing Bait, Propane Tanks, Oil,  
Stabilities, Seafoam, Boat  
Cleaning Products





Thinking  
Of  
Selling, Buying  
or Building  
But Don't Know Where  
To Start?

Call My MoM,  
**S a m**

phone: 502.484.4411  
email : [elklake@vol.com](mailto:elklake@vol.com)  
text: 502.514.5308

**ALTMAN REALTY**  
475 Elk Lake Resort Rd  
*Selling New & Previously LoVed Homes*

**Sam Altman , Broker**  
Owenton, KY 40359

## Sales & Services

### **Phil Napier**

1-502-525-1700

For lawn mowing and weed eating services (Free estimates available)

### **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

### **Concrete Needs?**

Please contact Hosea Miller  
(502) 514-5905

### **WANTED:**

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

### **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.

### **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

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