



Volume 20, Issue 9

Bill Fister

WEF5858@aol.com

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

Guardhouse:

502-484-2482

Office phone:

502-484-0014

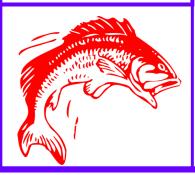
Marina: 502-484-3181

Newsletter:

elklakenewsletter@gmail.com

Website:

www.elklakeshores.net



President's Note

If this newsletter is coming out a few days later than usual. it's my fault. I've been busy trying to find ways to goof off and enjoy the lake and this nice weather we've had. This time of year, like most folks here. I'm trying to eke out as much of what's left of the summer as I can and I am still happy to know that we still have three weeks of summer left. The water is warm, the extended forecast looks good, and I'm not ready to surrender to fall weather. So don't put away that boat and the patio furniture just yet. Besides, with the Fall season comes football and college basketball. Like many folks, I am riding the Bengals bandwagon with the hopes that last year is just the beginning of some good football in Paycor Stadium (that just doesn't sound right). If you are a Bearcat or Buckeye or Wildcat fan you also have to be encouraged by the preseason hype. Here's hoping your team plays well.

Speaking of extending the summer a little, at the last board meeting, there was a motion made to delay opening the lake valve from the traditional November 1 date until December 1. The motion passed unanimously. The valve will still be closed on the historic March 1 date, a lesson we learned from the feedback given by our property owners this last Spring. What this means is that we are hoping that people can use the lake for an extra month this year and delay the end of our lake season. As one of the folks who was on the lake on a boat last December, it means no "Flying Walenda" Brothers" gymnastic maneuvers will be needed to get off the dock onto the boat when we have a beautiful November or early December fall day. Again, we always welcome feedback. We are just trying something a little different as we are always questioned about why we open the valve with so many good lake days in the queue. (continued on next page)

President's Note Continued

Another reminder about a fundraiser that is being held for the Sportsman's Club on Saturday September 17 from 1 - 6. . As reported in the last newsletter, Mary Duke is chairing an event where certain members of the lake community will open their houses for tours where you can see what ideas lake homeowners have used in their houses, satisfy curiosity about what the inside of a particular house may look like or just get out and meet your neighbors. There is information on Facebook on the owner's page .The cost is \$10 per person and there is a sponsored party at the end of the event. Ticket sales will be at the Marina as follows: Sat Sept. 10th 11-noon (just before the weigh-in at the fishing tournament), Friday Sept. 16th at the Marina from 6-8 pm. and Saturday Sept. 17th at the Marina 9-11 am. You can also reach out to Mary Duke by message on Facebook, or text or call Mary at 513-313-6603 if interested or you can email me at wef5858@aol.com. Looking forward to seeing everyone at the event.

At the August board meeting, we debated and decided many important topics. In addition to leaving the valve shut another month, we have voted to accelerate the repayment of the road loan leveraging some of the savings we made with the dust suppressant shortage. This should save us about \$35,000 in interest if things can go as planned and while it strains some of the reserve funds, it helps us move forward. We also started a committee to make recommendations for dredging the coves. We had a proposal presented and while this is more expensive than we hoped, it is a necessary step that we think needs to be taken and we are still exploring options. We will be discussing that more at future board meetings and in this newsletter. Finally at the board meeting we voted to recommend to the membership a dues increase of \$200/ year to combat the added costs that inflation, supply shortages and other factors have created. A letter and ballot will go out to the membership for your vote next month with an explanation about why we feel the increase is warranted and necessary. I won't try to argue one position or another here. It is up to the majority of the owners who vote how we will proceed. Please look for that ballot in the mail next month and feel free to email me with any questions or concerns...

I close with a Poohism that I may have used before in honor of the Sportsman's Club fundraiser. "When you've been walking in the wind for miles, and you suddenly go into somebody's house, and he says " You're just in time for a little smackerel of something", then it's a friendly day. Enjoy and Who Dey!

Financial Report Jason Wainscott fullserviceauto@hotmail.com

August Board Meeting - 8-18-22

According to the most recent financials:

Available Funds:

We have \$629,996.66 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 \$293,818.52. The remaining amount (Savings) of \$336,178.14 is earmarked for items like the dam fund, vehicle fund, cash reserves, etc.

Road Loan:

We have received \$77,000.00 in Membership Road Dues YTD. Current Road Loan Balance is \$360,911.49. 2022 Road Loan Payment of \$69,793.88 was made in February. An additional payment of \$28,535.00 was made on the principle.

Misc. Income:

Misc. Income is at \$48,436.71. 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 14 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 \$161.49.

X	
Jason Wainscott	
Treasurer	

Financial Report Jason Wainscott fullserviceauto@hotmail.com

		Actual	Budget	
5000	Revenues	582,065.43	616,198.00	34,132.57
6500	Payroll Expense	\$73,437.71	\$117,921.00	\$44,483.29
7100	Security Expense	\$1,101.33	\$7,200.00	\$6,098.67
7200	B&G Expense	\$65,407.44	\$105,750.00	\$40,342.50
7300	Lake & Dam Expenses	\$1,387.89	\$9,100.00	\$7,712.1
7330	Marina Gas Expense	\$16,529.33	\$36,000.00	\$19,470.6
7400	Road Maint Expense	\$10,437.35	\$132,950.00	\$122,512.6
7500	Road Loan	\$69,793.88	\$69,793.88	\$0.0
8000	Admin Expense	\$43,527.34	\$70,477.00	\$26,949.6
	Total Expenses	\$281,622.27	\$549,191.88	\$267,569.6
		\$300,443.16		
5500		\$32,666.20	\$36,000.00	
7330	Marina Gas Expense	\$16,529.33	\$36,000.00	
		\$16,136.87		
5213	Road Loan - Dues	\$77,000.00	\$80,000.00	\$3,000.0
7500	Road Loan - Expense	\$69,793.88	\$69,793.88	
	Pay on Road Loan	\$7,206.12		
		\$360,911.49		

5210 · Membership Dues Cover Operating Expenses	\$423,462.52	\$443,398.00	\$19,935.48	
Operating Expenses	\$195,299.06	\$443,398.00		
	\$228,163.46	\$0.00		

Misc Income		Actual EOY	Budget	
5000 · Reven	ues			
	5110 · Publication sales	1.89	\$50.00	\$48.1
	5212 · Membership Dues-Past	8,996.97	\$5,000.00	-\$3,996.9
	5215 · Late Charge	3,099.03	\$2,000.00	-\$1,099.0
	5216 · Sticker Fees	3,490.00	\$2,500.00	-\$990.0
	5225 · Initiation Fees	20,000.00	\$35,000.00	\$15,000.0
	5310 · Interest-checking/savings	161.49	\$350.00	\$188.5
	5330 - Lodge Rentals	225.00	\$500.00	\$275.0
	5335 · Slip Rentals	4,125.00	\$3,750.00	-\$375.0
	5410 - Asset Sales - Gross	4,300.00		-\$4,300.0
	5450 · Advertising revenues	1,641.50	\$3,500.00	\$1,858.5
	5460 · Donations	450.00	\$400.00	-\$50.0
	5470 - Fines/Fees	0.00	\$1,000.00	\$1,000.0
	5490 · Miscellaneous revenue	495.83	\$3,000.00	\$2,504.1
	5491 · Property Improvement Applicatio	1,450.00		-\$1,450.0
		\$48,436.71	\$57,050.00	-\$8,613.2
1010	Checking	\$293,818.52		
	Savings	\$336,178.14		
		\$629,996.66		

Kelvin Patterson

definity@twc.com

Bioaugmentation & Bioremediation

Problem Statement



Over time, lakes and ponds begin to fill in because of the natural breakdown of organic matter in the water, which causes a buildup of bottom sludge.



Leaves, branches, trash and other natural runoff can cause the bottom sludge to build.

Bioremediation

Bioremediation is an amazing process where biological organisms such as certain strains of bacteria and enzymes are used to clean up or restore an environment to it's original condition or very close to it.

As you may guess, this has a few direct applications and benefits that relate to lakes. Plants could also fall into the category of tools that can be used in bioremediation. Some experts refer to this use of plants as "phytoremediation". These plants often serve as natural filters for the water in lakes and by their presence they work to positively alter a lake's appearance and condition.

There is another fancy term you might want to become familiar with that also involves bacteria and enzymes. It's called bioaugmentation, and as the name implies, it represents the process of augmenting, or adding beneficial microbes and enzymes to a lake to improve it.

This approach has been gaining a lot of popularity in recent years, mainly because it's very safe and ecologically friendly, doesn't involve chemicals, and it's often pretty effective at reducing nitrates and phosphorus in the water, both of which can stimulate algae growth.

Enzymes and Bioaugmentation

Enzymes are a critical part of nature and of all life as we know it on earth. That is a bold statement but it's true. We all depend on enzymes for a variety of things.

One of the key things enzymes do is help with digestion, or the breaking down of anything that's organic in nature. This might include food for people of course, but in a lake, this would involve the digestion of leaf accumulations, dead plant cells, waterfowl waste, fish waste, or any other organic substance you could think of.

In essence, the enzymes work as catalysts in the processing of these materials and they either turn them into the forms of bacteria or make them available for bacteria to readily consume them.

Some of the more common enzymes you'll probably recognize would include Amylase, which breaks down sugars, Lipase that break down fats and oils, and Protease, which breaks down proteins. Xylanase is particularly good at breaking down plant matter.

Bacteria and Bioaugmentation

Bacteria or microbes actually make up one of the base elements in most natural lakes. These can be food for other aquatic critters like zooflagellates and rotifers, which in turn work as food for fish, insects, and crustaceans. Nevertheless, some bacteria do other work, and that's in the consumption or decomposition of organic material. This is stuff that just happens to accumulate in many lakes, and when it does, it can cause some problems.

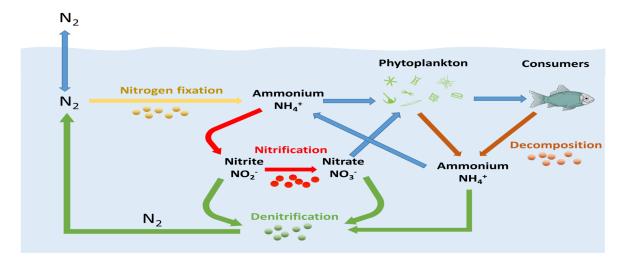
Most notably, the build of organic waste material can often stimulate a lot of algae growth. All kinds of algae thrive on this natural "compost" which builds up, often at the bottom of many lakes.

Bacteria, through their work, have the ability to lessen organic sediment and muck, improve water clarity and quality, and consume nutrients that feed algae. So they end up providing an all-around cleaning mechanism for the lake.

The top quality blends of bacteria found commercially should contain a variety of bacteria strains.

Heterotrophic bacteria are particularly good at consuming phosphorous, nitrogen, and organic carbons. These end up being some of the primary elements of organic muck found at the bottom.

Chemolithotrophic bacteria help in the processing known as the nitrogen cycle, where ammonia from things like fish waste, are first converted into nitrites, and then into nitrates. In the final stage, they can even convert nitrates into harmless nitrogen gases. All along in this work they use large amounts of phosphates as well. (Continued on next page).



Finally, Autotrophic bacteria have the ability to work in very low to no dissolved oxygen conditions as they use carbon dioxide and sunlight to do their important work.

It is important too to match the blend and strain of bacteria to the conditions you will use them in. In other words some are very temperature sensitive and work best in warmer waters, while others can still function well in temperatures below 50 degrees. All limitations should be clearly noted by the manufacturer as to the seasonal use of such products.

For many lakes, it's the routine and consistent use of the beneficial bacteria that produces the best results. Lake aeration is often critical in the success of their work as well since high levels of dissolved oxygen at the very bottom of a lake will help to keep a bacteria population working at peak efficiency.

So if you are looking for a way to help maintain or even restore a lake that's having a number of issues such as unwanted growth, bad odors, poor clarity, or abundant muck and sludge build up, be sure to consider bioremediation and bioaugmentation. They can do a lot to improve any lake.

For more information around how you can help with lake aeration feel free to contact me or stop by lot 960 where you can see my aeration system at work. "Unless someone like you cares a whole awful lot. Nothing is going to get better. It's not." Dr. Seuss The Lorax.



Membership

Vicki Boerger vboerger@yahoo.com

There has been conversations regarding dredging at Elk Lake for quite some time now. Dredging helps improve and preserve the ecosystem in lakes in many ways. By getting rid of dead plants and vegetation, sludge, trash, sewage accumulation, and other debris, dredging helps improve water quality and supports native wildlife and fishing, along with increasing the water depth in areas. As property owners and stewards of the lake, we have a duty to maintain the infrastructure and great value of the lake as we are responsible in enhancing the lake for generations to come.

ELPOA is forming a dredging committee to further this discussion and see if a plan can be established for Elk Lake. We are looking for participants with knowledge of large engineered projects, finance, project management, and a general desire to improve the quality of Elk Lake. The committee should have a representation of all property owners at Elk Lake and not just members in coves. We are asking that members from the main deep water and off water lots also be a part of this conversation and this team. If you are interested in participating in this committee, contact Vicki Boerger at vboerger@yahoo.com or 859-380-8120. If you have questions but aren't able to be a part of the committee, please email those questions to vboerger@yahoo.com, so we can include them in our discussion. We are looking forward to having a great representation on this committee and working towards the betterment of the lake. The first meeting will take place on Friday, September 16th 6:00 p.m. at the lodge.

Security

Cheri Fredelake cherifredelake160@gmail.com

I wanted to let everyone know that the Since I have been over security I individual responsible for the recent string of break-ins here at the lake has at, yelled at, endured crying fits and been banned from Elk Lake. The property owner will be made aware of this decision.

ATVs and side by sides must have an Elk Lake sticker visibly displayed. These stickers may be acquired from the Elk Lake Administration Office when supplying Proof of Ownership. Any ATVs, side by sides and UTV's leaving the Elk Lake area will be signed out in the same manner as a boat. This is primarily for the Member's protection against theft. If you drive your side by side or UTV or ATV out the gate you need to have a sticker on it.

Packages are becoming a problem again. Folks if you are not going to be at the lake to pick your packages up when they are delivered then please do not have them sent to your lake address. There is not enough room for the guards to keep packages for days and weeks. There is no place to store them they are subject to the weather and they are in the way. Your cooperation concerning this matter is appreciated.

Please do not accuse the guards of losing your package or giving it to someone else. If this type of behavior continues the guards will no longer accept packages. Property owners will have to make other arrangements.

know the guards have been cussed even had threats against their jobs. All of this over packages that were either in the individuals mail box, were picked up by a spouse/child or were not even delivered. It's unacceptable behavior and it needs to stop.

The guards will no longer accept any mail that was put in the wrong mailbox. If you get someone else's mail you will need to put it in the outgoing mail slot located on the back of one of the boxes. The mail is not being picked up or owners are claiming they never got a piece of mail they were waiting on and are saying it was probably left at the gate because it was put in the wrong mailbox. So this will alleviate the issue (continued on next page).



Security

Cheri Fredelake cherifredelake160@gmail.com

We are having issues once again cle. It may seem silly I underwith dogs not being under their owner's care and control and run- for this is so that every vehicle ning loose. It is your responsibility that is in Elk Lake has something to see that your dog stays on your property and under your control at all times. You are responsible for any accident or injuries your dog may cause. When I receive complaints about dogs running loose I try to talk to the owner. If that fails I contact the county dog warden. If your dog continues to be a problem you

can be fined by the association and have your member in good standing privileges removed. If the county gets involved you could lose your dog and or be fined. So please not only keep your dog under your control because it is a rule but do it also for your dogs safety. No one wants to see their dog hit by a car or get into a dog fight.

If you are a property owner driving a vehicle without a sticker on it you will need to write yourself a pass. If you are a property owner and are a passenger in a vehicle without a sticker or pass you will need to write a pass for that vehistand that. However the reason on it to identify who the vehicle belongs to and where the vehicle belongs.



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 17th. Bow Hunting was permitted Monday through Thursday each week except for Thursday, December 24th. 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 513-508-4001.



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 <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
- New Member Committee meets on the third Thursday of the month @ 7p.m. Please contact <u>vboerger@yahoo.com</u> 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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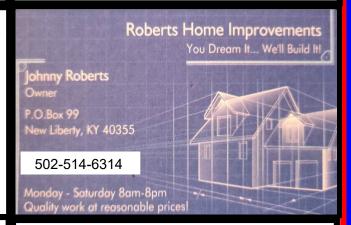
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NOTE: E.L.P.O.A. does not recommend or endorse any of the advertisers in this newsletter.



Bob Duke

Where are all the big bass? We had a good turnout for August tournament, just not many big fish were caught.

1st place: Casey and Pat Nutini with 7.56 lbs

2nd place: Bill Weil with 6.84 lbs

3rd place: Johnny Duncan with 6.03lbs

Big Bass: Casey and Pat Nutini 4.78 lbs



Congrats to all winners

Top 5 points leaders so far thru August is as follows:

1st: Johnny Duncan..46 points

2nd: Rob Epperson with 44 points

3rd: Steve Cardosi with 41

4th: Jim Anderson and Brian Gibson with 40 points

5th: Coltin Epperson with 38

Tight race. Hope to see everyone September 10th. Times will be posted at Guardshack and Marina.

FISH ON!



Bob Duke

LAKEARAMA 2022 September 17th from 1-6 pm

Everyone can tour the 8 incredible homes <u>in any order</u>. (They are numbered on the map just for clarity). There will be a flag/balloons at each house. (There will be a final stop gathering at the Spaeth's Barn for the attendees and hosts)

The donation is \$10 per person and each attendee will get a map and bracelet. Cash or make checks payable to the "Elk Lake Sportsman's Club".

Ticket sales will be at the Marina

- Sat Sept. 10th 11-noon (just before the weigh-in at the fishing tournament)
- Friday Sept. 16th at the Marina from 6-8 pm.
- Saturday Sept. 17th at the Marina 9-11 am

Anyone can reach out to us by text or stop by our dock to purchase tickets on the weekends listed above and August 26/27. East Cove Lot #681 **Duke's Cabana** (Mary -513-313-6603)



KEMPER REALTY, LLC

Melissa Kemper, Broker

mapkemper@aol.com

502-750-1384 502-484-5562

Website: kemperrealtykentucky.com

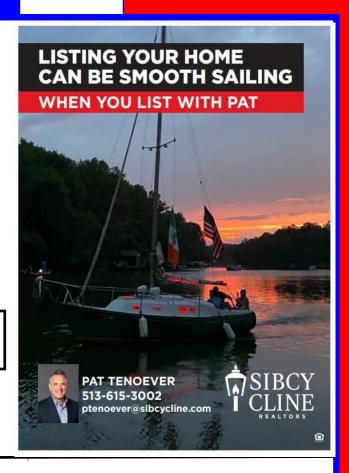
Offering Professional and experienced service. Give me a call, have 30+ years of Elk Lake knowledge.

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HOPE TO HEAR FROM YOU SOON.

IF YOU'RE READY TO SELL IN 2022, I WOULD LOVE TO WORK FOR YOU!

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Bobby Ahlers is a lake resident and can be reached at 859-200-6318 or ahlerslakeservices@gmail.com

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