



LOCH LOMOND PROPERTY OWNERS ASSOCIATION
c/o IMPERIAL ASSET MANAGEMENT, 110 N BROCKWAY ST #320 PALATINE, IL 60067
WWW.LOCHLOMONDLAKE.COM

lochlomondmanagement@gmail.com
(847) 757-7171 X803

Mickey Emde, President

Denise Gavin, Administrator

Loch Lomond Laker

Minutes of the September 21, 2020 Board Meeting

Board Meeting

Call to order conducted by Mickey Emde at 7:03 p.m.

President's Report

Mickey Emde presented.

As I reflect on the summer of 2020 I realize although it was like no time before and strange and disconcerting to us all, I am grateful to live in a neighborhood like Loch Lomond. In spite of the challenges, our children and their families were able to swim and enjoy picnics at the beach. The lake water was clear and clean thanks to our lake management. The north beach pier was always in use for fishing. Many folks were out and about walking, riding bikes and pushing strollers without much traffic to worry over. Colorful painted rocks showed up around the neighborhood along with pride flags and positive messages. Thank you to everyone for working as a community to keep others safe and to keep our neighborhood a healthy and attractive place to live.

I charge the board members: know the documents, the bylaws, and the rules, so as a community, we can pay that forward. Don't just present the problem, present a solution. Show up, be present, know what the beaches and the lake look like. Be present, be positive.

Administrator position

Denise Gavin, our long-time administrator has given her resignation notice. We thank her for her service and accept her resignation. The board will create a committee to hire for the newly-open LLPOA administrator position.

Treasurer's Report

Linda Klink presented.

The last financial report was given for May 2020.

On June 1, 2020, we had a cash balance of \$440,052.96 (which includes our reserves).

We have had a net loss for the last three months of \$45,723.93.

Our cash balance as of August, 31, 2020 is \$394,329.03.

The major expenditures for that three-month period are as follows:

- Weed harvesting \$10,000
- South Beach shore work \$10,650
- Payroll for lifeguards
- Minor repairs at South Beach
- Insurance—some premiums paid

A \$10,000 charge for weed harvesting was coded as a landscape item and that will be changed to a lake maintenance item.

Motion for approval of Treasurer's report

Motion to approve the Treasurer's report made by Linda Klink and seconded by Mac Goodwin. Motion carried.

Audits

Our 2019 audit has been a longer than usual process. There have been many reasons for the delayed results. We had a change in management company from 2018 to 2019, our management company had a change in their accounting personnel, management company had new

software implementation during 2019 and the original accounting firm that began the audit sold his practice before our audit was complete. We have been working with Mperial, our management company, and both accounting firms (old and new) to complete the process.

We will begin the 2020 audit process. Linda will get the ball rolling with Mac Goodwin's assistance.

Secretary's Report

Megan Boedecker presented.

Motion for approval of June 15 minutes

Motion to approve the June meeting minutes was made by Mickey Emde seconded by Luke Emde. Motion carried.

Resident comments

Submitted electronically and presented by Megan Boedecker.

Stephen Dee:

Q: The management company (Mperial Management) we pay to manage the dues, fees, and associated management functions charges a fee to release homeowners of their liability to the LLPOA Association by charging erroneous, overpriced, and quite frankly unnecessary fees to release homeowners of their obligations to said association via. due(s) verification meeting minutes and budgets at time of a real estate closing. We were charged \$380.00 for doc fees from Mperial Management to close our loan. Why? We never agreed to this?

I understand fees are associated with all transactions of this nature but I want every homeowner in the Loch Lomond Subdivision to know when they go to sell their house a company who has effectively done nothing for them at all is charging \$380.00 to release minutes and whatever budget has been set forth. I have since sold my home, but wanted to share my experience so that when you go to sell your home you don't have any surprises like we did.

I would like to applaud Mac Goodwin and Mrs. Gavin for their assistance with this matter earlier this year. Thank you!

A suggestion—tell Mperial to rein in their fees—\$380.00 for some PDFs, really, come on.

Settlement statement furnished upon request.

A: Mac Goodwin looked it up, and Mperial is within their rights to charge the fee. Also, Donna Sattler, a realtor, noted that it's very common for this kind of charge to appear at a closing. The board will discuss ways to make these documents more readily available and consider talking with Mperial about reducing or eliminating these fees.

David Stroz:

Q: For this FY \$94K were earmarked for capital improvements, distributed across four functions: North Beach, South Beach, Boat Committee, and Dam. Specifically, line by line, what were those items and their costs? Which have been executed? (I note the South Beach shoreline and boat ramp improvements have been made.) I also understand that while a capital expenditure may be authorized, it may not actually be executed for a number of reasons. So where are we at on these spending plans?

A: Line by line reports and explanations are available to anyone who needs more information. Please contact Linda Klink (lindaklink@lochlomondlake.com) and Mac Goodwin (macgoodwin@lochlomondlake.com).

Q: As a follow-up to #1, property owners should have a say in capital expenditures. The reason being while on face value it may appear to be an obvious item to the Board, the majority of owners may not agree. Secondly, the owners might have a higher priority for something that the Board never even considered, such as for an example, a covered pavilion so that no scheduled picnic group has to worry about getting rained out during their event. Years ago we had zone directors to engage folks and bring back feedback, we don't have those any more. So there needs to be a new mechanism. We owners are never asked nor polled. Will the owners have any input to future capital plans (2020-2021)?

A: Yes, residents can always submit their priorities to the board. That said, the board agrees we need a better engagement plan with residents to hear their perspective. Many board members mentioned that it's

important to get non-board members engaged with committees.

Q: On the subject of swimming lessons and who should pay. As I look at the history and the big picture, I see two classes of services; those which are included with the dues (base services) and those which are “extras.” Using our beaches, fishing off the piers, launching your boat, playing volleyball at the sand court or basketball, are base. Sticker a boat to use on Loch Lomond, using an electric motor, storing your boat at a beach, are paid extras. Swimming lessons are a substantial extra cost to our base service which is lifeguard coverage at the beach. Plus, there is the uncertainty that swimming lessons will occur on any particular day due to weather or high bacteria closing the beach. So, the total cost to provide the extra service of swimming lessons should be borne by the enrollees with a prepayment to lock the commitment in my opinion. The number of swimming class attendees we are talking about here is really small. There are about 1,623 individuals living in the 601 properties. The greater good for the greater number should always be in the back of our minds.

Back in the “early days”, you could only swim at the small outdoor pool at the High School or LL. Times have changed, there are various alternatives which are more cost effective. Less than \$10 per for Barefoot Bay. Go early evening, only \$3. Barefoot Bay also offers swimming lessons.

A: Noted by the board.

Q: The annual audit is running really late this year, what is the reason for this? Usually the audit results are ready about a month or so into the new FY which starts 11/1. C-19 didn't hit until March and as of June it still was not completed. This is disconcerting. I assume we are still using Mr. Cannizzo's CPA services and the accounting system used by Mperial seems to be very up to speed with a guaranteed audit compliant feature by the software provider (Buildium), so what happened? In the old days two owners not on the Board and a Board member sat down with the books and receipts and made sure it was all there.

A: Addressed in Treasurer's report. 2019 audit was delayed due to some transition issues.

Q: Just a comment here – The financial statements we are now receiving as of May, are a much-needed improvement over those of the recent past. I know that Mac and Linda worked on these new ones. Thank you and thanks to anyone else who worked on these. It is good to know how the Association's money is spent in sufficient detail.

Q: About three years ago the discussion began about creating job descriptions for board members so that the expectations would be solidified and any prospective new board member would know ahead of time what the position entails. Last year it was mentioned that the job descriptions were moving into a more completed status and would be published. I don't believe they have been published as of this date, correct me if I am wrong. Please indicate when they will be made available.

A: The descriptions will be reviewed again and added to the website.

Q: While walking around the lake in the Spring I noticed that there was a large tree pressing up against the South spillway wall. Trees are so powerful that over time can break concrete and grow out of rocks. In our dam inspections, has a decision been made with regards to when should this tree be taken down to reduce the pressure on the wall?

A: Terry Anderson will look into this.

Steve Kovac:

Q: Wondering if Loch Lomond as an organization represented by our association is going to make any formal statement to the village trustees and mayor regarding the truckstop at the corner of Route 176 and 45? This certainly can't be good for the Village or for Loch Lomond, both property values and attracting good citizens to our town and subdivision.

A: As a rule, the board does not comment on this kind of Village decision. Residents are welcome and encouraged to submit their own comments to the Village board.

Administrator's Report

Denise Gavin presented.

Denise is in the process of getting a third quote for the sealcoating on the pathway located in Banbury Park

leading to the dam. Although the Village officially owns Banbury Park, we maintain the pathway and like to have it sealcoated every 2 to 3 years.

Three quotes have also been given on pruning and getting rid of the dead branches on the trees at both beaches. This work should commence in the next month.

The lifeguards went back to college at the start of August, and the Board and Denise has maintained the South Beach since. It is quite an undertaking, keeping the garbage and recycle bins empty and putting the fences up and down, porta potties clean, etc. Our lifeguards do much more than just guarding our water!

Since Labor Day, the beach is now closed for the season and the fence will be left up to prevent geese from flying and leaving messes. No flags will be hung to indicate the waters bacteria count as samples will no longer be taken. The water will be turned off and the system winterized in early October. Garbage pickup and porta potty maintenance will be suspended in the winter months.

The beach being "closed" does not mean that our dues paying residents cannot visit and enjoy the grounds of our parks. Your gate keycard ensures that these grounds are available to you year-round.

We had many unhappy residents because we did not open the beaches or playground equipment until the Governor gave the ok in late June. We followed all practices for maintaining the wellbeing of our residents all summer long. We purchased extra cleaning materials for sanitizing and posted COVID rules, we asked for social distancing. It was not possible to add extra lifeguards this summer as training was not available. Hopefully everything will be back to normal at our beaches next summer.

Lifeguard report

South Beach had a successful season. Once fully opened we had families come in at least once seven days a week. On weekdays we had an average of three or four families, while on weekends we had upwards of six families come to south beach.

Families also continued to use guest privileges which led to a higher number of patrons daily.

Luckily this summer we did not have too much interference with bad weather and were able to continue working.

We had no incident reports this season as well.

All lifeguards and beach patrons respected guidelines enforced due to COVID-19 which made it easy to maintain a safe environment at south beach.

Loch Lomond South Beach closed on Friday, August 14.

Lake Management

Steve Shiley reported.

9/15 McCloud notes

No treatment was required for the lake today as things are looking great with small and healthy amounts of native growth and no nuisance vegetation! The cooler temperatures are helpful in reducing the likelihood of planktonic algae blooming and the rainy weather was much needed after a very dry summer! I did notice a stray paddleboat in the North end of the lake while taking observations. The boat was labeled with the Lake Registration Sticker 065; I did not know which dock to return the paddleboat to so I dragged it over to the North beach and dragged it up on shore there to be retrieved.

Boat Director's Report

Luke Emde presented.

With the cold weather starting to move in the boating season is coming to a close shortly. We enjoyed a great 2020 season with many boats and watercraft being used on the lake. Luke is pleased that our lake was a way for people to get out and enjoy the outdoors and recreate during this pandemic. We saw more boats than we have seen on the lake in a long time, which is great! With that being said with the increase in the amount of boats being used we want to stress some very important rules and regulations to help keep our lake healthy:

- Any and all boats entering Loch Lomond MUST be registered with the association and display current up to date boating stickers. This includes lake front property owners
- All electric powered watercraft require an application, permit, and additional sticker prior to entering the lake. No exceptions!

- Any boats stored at North or South Beach require a yearly storage sticker along with a yearly sticker. Any boat that does not have a LLPOA sticker is subject to removal. We have several boats at south beach with zero identification. Those boats will be removed by the ILDNR in October

By requiring boats to be registered and stickered with the association it reduces the amount of boats being launched on the lake from outside Loch Lomond. We are very fortunate that our lake does not have the invasive species such as zebra mussels and Eurasian milfoil. However, our lake does have a fair amount of curly leaf pondweed which can be invasive in large quantities. We spent over \$10,000 this year to get rid of the curly leaf in our lake so boating, swimming, and fishing could be enjoyed by all. The number one culprit of transferring invasive species from one body of water to another is kayaks and paddle boards. By requiring ALL boats to be registered and display proper stickers, it helps prevent the spread of invasive species in our lake. It only takes one boat, one time, to introduce invasive species into our lake. Please do your part to stop the spread of invasive species in our lake.

Electric motors

For those not familiar with trolling motors (non-paddle function) they now make a 3 HP motor which is at the top peak of what we allow in terms of pounds of thrust. We've added the pounds of thrust conversion to horsepower to the electric watercraft registration document so residents can clearly understand the limits. The new document is now on the website.

We also only allow one motor per boat. We will have to address this issue with a specific resident, who also did not submit an application for the boat and does not have a boat sticker. The boat rules were given to them and they are aware they are out of compliance. They submitted an application to Mperial and have requested a variance for their two motors. Mac suggests we send them a cease and desist. Luke agrees we can go that route if the resident doesn't comply after Luke talks with the resident face to face.

All these potential issues were considered when the electric motors were first allowed on the lake and rules were set accordingly.

South Beach Director's Report

Donna Sattler presented.

No major repairs need to be done. There is a call in for a bid on repairing the fishing pier.

North Beach Director's Report

Submitted by Mickey Emde.

The north beach has continued to provide a place for residents to enjoy the lakefront. Our dogs have been swimming during their "dog days." Fishing has been enjoyed by all ages on the pier. It is especially fun to see grandparents and their little ones together fishing. The gardens have been blooming attracting butterflies and other pollinators that need these spaces to thrive. Just a reminder there is no swimming at North Beach unless you are a four-legged creature.

Events Coordinator's Report

Submitted by Mary Ellen Casey.

Boat parade

On a perfect September evening, a dozen boats participated in the 3rd Annual Loch Lomond Boat Parade. A lot of creativity went into this year's participating boats. Photos of the boat parade can be found on lochlomondlake.com. It was a fun night and we look forward to next year's boat parade.

Community Relations Director's Report

Submitted by Mac Goodwin.

Nothing new to report. 2021 planning budgeted flat to 2019—no donation income generated 2020. To be reevaluated in January contingent on local COVID-19 status.

Communications Report

Submitted by Megan Boedecker.

Next committee meeting

Next communications committee meeting on Wednesday, September 23 via video conference. Agenda items include:

- 3Q Newsletter (digital/non digital)

- Board notes
- Annual meeting notice
- Request for volunteers
- Administrator job posting
- Thank yous
- Send with annual meeting packet?
- Dues one pager--what to do with it now
- Lake do's /don'ts (from Lake Mgmt Director)
- Year-end report videos to share online via website and social media?
- 2021 communications calendar draft

9/17 email report:

- 551 Delivered
- 304 Opened
- 135 Clicked
- Most clicked link was the [Boat Parade blog link](#)

Blogs

Blogs posted since last meeting:

- [Searching for Coneflowers](#)
- [Loch Lomond's 2020 Weed Harvesting Project](#)
- [2020 Boat Parade \(gallery\)](#)

Blogs planned for September/October:

- Loch Lomond Laker | September
- Lake dos/don'ts reminders
- Loch Lomond art (resident feature)

August website report:

- 0.7K pageviews
- Top pages:
 - Home page
 - Our lake
 - Boats and watercraft
 - Beaches
 - Documents

Old Business

Swimming lessons

Swimming lessons will be discontinued in 2021.

At the previous rates, swim lessons were a cost to the association due to the costs of paying lifeguards to a) be certified as an instructor and b) to be present during the

swim lessons (at least four lifeguards needed on duty while the beach is open).

Moving forward, we would also need another insurance policy to cover swim lessons. It would be a significant added cost, provided we could even find an underwriter that would cover us.

With a variety of other swimming lesson options available in the community, it does not serve the majority of our residents for Loch Lomond to resume offering lessons.

New business

Annual meeting

Megan Boedecker proposed Monday, November 16, at 7 p.m. for the annual meeting date and time. Luke Emde seconded the proposal, and all board members were in favor.

The details of the annual meeting and voting procedures will be discussed and decided on after examining the legal obligations of different options, and after weighing how well each option protects the health of our residents and board members while still giving them a voice.

Late fees

Mickey Emde suggested we waive late fees this year as there was a pandemic and few/no reminders to pay dues. However, several other board members expressed concern with this idea.

Mac suggested developing a hardship program in the future for people to submit to have fees waived and we could approve on a case-by-case basis.

Mickey moved to charge the \$35 late fee to those who have not paid their 2020 dues yet, but to not remove their beach access. Mac Goodwin and Mary Ellen Casey dissented. More discussion followed. The motion was amended. The late fee will be charged and beach access will be removed for residents who are not paid up, just as in past years.

Smoking at South Beach

A resident commented that they were uncomfortable with the allowance of smoking at South Beach. Though it

is an outdoor area, there are lots of children present and smoking can sometimes contribute to littering as well.

The board decided that smoking will only be allowed in a designated smoking area at South Beach, to be determined and designated by signs, and will not be allowed outside that area or on the beach, piers, water, etc.

There are several people who regularly smoke at the beach in an area near the dumpster which would make a good candidate for a designated smoking area. It's away from the beach and from where kids play. We will need to be specific in defining the designated area, we will need to educate lifeguards about enforcing the rules/what to do when there are violations.

Exposed pipes off North Beach pier

Mary Ellen noticed a few exposed pipes off the North Beach pier that are sticking out of the ground, submerged about a foot under the surface of the water.

They could be a hazard to watercraft or swimmers (though no one is supposed to be swimming at North Beach). The pipes are remnants of an old pier. The board discussed options to minimize the risk these posts present to residents. One of those options is to remove/cut them when similar posts are dealt with under a platform at South Beach that will be removed. The steel beams in question at South Beach are going to require heavy-duty solution to remove, which might be more expensive than other options.

However, Denise noted that A&H came out and said they could get rid of the poles off the pier for a reasonable expense: \$300 to get rid of just the two on the side (\$500 to do those along with other remaining posts underneath the pier). The board agreed to have A&H remove the two along the side posing the hazard, as long as the company understands any damage done in the process will be the company's responsibility.

2021 Budget Review

After reviewing the proposed 2021 budget draft, there were minimal changes. A small adjustment was made to the proposed North Beach budget, and there will be an accounting code change so that the weed harvesting cost will be a "Lake maintenance" item instead of "Landscape" item. Website management fees will also need to be added to the budget. The final version of the proposed budget will be sent out to residents with the annual meeting packet.

Adjournment

Motion to adjourn the meeting at 8:57 p.m. was made by Megan Boedecker and seconded by Linda Klink. Motion carried. The meeting was adjourned.

Board Members in Attendance

Mickey Emde, Luke Emde, Linda Klink, Megan Boedecker, Mac Goodwin, Mary Ellen Casey, Terry Anderson, Steve Shiley, Donna Sattler, and Angela Trillhaase.

Denise Gavin was also in attendance.