



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

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

Angela Trillhaase, President

Mary Ellen Casey, Administrator

## Loch Lomond Laker

### Minutes of the October 18, 2021 Board Meeting

#### Board Meeting

Call to order conducted by Donna Sattler at 7:01 p.m.

#### No president's report

#### Secretary's Report

Megan Boedecker presented.

Reminder: The annual meeting is November 15 at 7 p.m.

A note to board members: Please be specific when requesting items to be added to meeting agendas. Indicate the topic, any background information, where it will be addressed in the agenda, and who will be leading the discussion or introducing the motion/action.

Motion made by Mac Goodwin to approve the September minutes. Luke Emde seconded. Motion carried.

#### Treasurer's Report

Mac Goodwin presented.

##### *Income*

Annual homeowner assessment income is at 98.8% of budget realized through September. Other income remains slightly higher than projections through 11 months of the LLPOA fiscal year.

##### *Expenses*

Overall annual insurance premiums (Gen Liability, Crime, Work Comp) accounted for \$17k increase in monthly spend.

Events spending (pre-approved by Board) accounted for an additional \$1.1K in expense.

North Beach expense of \$696 approved for 30% deposit for herbicide applications and plantings.

South Beach expense of \$4,350 approved for LED lighting upgrades.

Overall expenses through Sept (\$196k) remain lower than budget (\$242k) largely due to the discontinuance of Lake weed harvesting for 2021.

Dam / spillway tree maintenance of \$3.2k will be realized in Oct.

An additional \$16.2k (D&O Liability) expected in October.

##### *Other*

An accounting correction was made in Sept for \$3.4k under General Repairs misapplied to LLPOA by our management company.

#### No resident comments

#### Administrative report

Mary Ellen Casey presented.

##### *Welcome bags*

Two welcome bags have been delivered to new residents this month.

##### *Utilities*

The garbage and recycling services for both beaches have been put on hold beginning the last week in November. The porta-potty servicing at both beaches has also been put on hold as of November 1. The water will be shut off at South Beach the week of November 1 unless it is needed for the South Beach clean-up. Mary

Ellen will have a plumber flush out the pipes following the shut off.

#### *911 Emergency call boxes*

Mary Ellen will be replacing the batteries in the call boxes located at North and South Beach this week.

#### *South Beach*

The ground bees located behind the shed have been sprayed. There is extra bee spray inside the shed if the bees reappear.

#### *Storage unit*

The monthly fee for the LLPOA storage unit has recently increased. Mary Ellen has notified the board of a lower priced storage facility in Mundelein. We will not be taking inventory of the storage unit until early 2022 so we may want to wait until then to make a decision on whether or not to remain at the current facility.

#### *Landscaping service*

Mary Ellen will be contacting local landscape firms to provide us with quotes on services for 2022. She will give them a submission deadline of 12/01/21 so that the board can review the estimates and select a contractor at the first meeting of 2022.

#### *Unpaid invoices*

There are a few aging invoices that I am waiting for director approval on. Please respond to my emails regarding invoices as soon as possible.

#### *Annual meeting*

Mary Ellen has received a few proxies that have been mailed to our post office box. She will continue to collect them on behalf of the Secretary. All proxies should be postmarked no later than November 1, 2021. If any board member would like any documents copied for the annual meeting, please send them to Mary Ellen by November 8.

#### **No lake management report**

#### **Dam, path, and spillway report**

Terry Anderson presented.

All dam work has been completed.

The next inspection will be needed in 2023. We may also need to look into improvements to the fencing for safety.

#### **Boat report**

Luke Emde presented.

Boating season is wrapping up and boats are being removed from the water. The boat launch pier at South beach will remain in the water until the first week of November for any residents wishing to remove their boat via trailer. Restoration work has started at the west end of the North Beach storage area. Please do not store any boats in this area. The boat committee will be meeting a few times this winter to discuss some changes to the 2022 boating rules and regulations. If you would like to be a part of this discussion please reach out to Luke Emde at [lukeemde@lochlomondlake.com](mailto:lukeemde@lochlomondlake.com).

#### *Important reminders*

- 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 boat sticker. Any boat that does not have an up-to-date LLPOA sticker is subject to removal.

#### **North Beach report**

Mickey Emde presented.

The inlet restoration project has been completed at North Beach.

#### **South beach report**

Megan Boedecker presented on behalf of Ginny Rounds.

Concerns were brought up by residents about a noise ordinance at the lake. Ginny suggests that the board look into adopting one for private/resident events in the future.

Ginny will not be returning to the board. She appreciates everyone's support and looks forward to supporting the board as a resident.

## Events report

Sarah Christ presented.

We had a great charcuterie event brought to us by Northern Om Wellness.

Our next event is Trunk or Treat on October 30 beginning at 5 p.m. Schedule is posted on the website and Facebook.

We are working on banners to display at both beaches which will have a QR code linking residents to our website for a full list of events.

The November 20 Turkey Trot has received approval from the Village of Mundelein. It will start and end at North Beach and there will be hot chocolate and coffee after.

October 26 will be our next events committee meeting. Please join us and we will be finalizing details about Trunk or Treat and Turkey Trot. Information is on the website.

The board is working with our legal counsel to create a waiver for events.

## Communications report

Megan Boedecker presented.

These communications have gone out since last meeting:

### *Website updates*

- LochFest page updated
- Home page updated

### *Blogs*

- [Boat parade photo gallery](#)
- [LLPOA virtual open house](#)

### *Emails*

- October e-newsletter scheduled to send next week

### *Facebook posts*

- September newsletter
- Local artist fellowship program (share)
- Charcuterie event

- Trunk or treat event
- Banbury construction update
- Annual meeting mailing reminder
- October board meeting reminder
- Administrator hiring reminder
- Trunk or treat event schedule

### *Other*

- September minutes sent for review
- Q4 newsletter and annual meeting packet mailed
- Demographic survey created (thank you, Sarah, for getting it started)

These items need to be completed before the November board meeting:

- Send October minutes for review
- Send the October e-newsletter
- Send the November e-newsletter
- Draft the Q1 newsletter and dues packet materials
- Continue promoting annual meeting and giveaway

The next communications committee meeting will be November 11 to discuss the Q1 newsletter and dues packet. For more details, contact [communications@lochlomondlake.com](mailto:communications@lochlomondlake.com).

## Old business

### *Lake water quality*

We've reached out the health department and they think we are doing a good job at displaying information about harmful algal blooms.

### *Swim pier posts*

We are trying to get a hold of someone to put hazard/glow-in-the-dark paint on the posts. In the meantime, be cautious around the South Beach swim area. We will try to apply

### *Playground swings*

Two swings were taken down at South Beach, and the replacements weren't serviceable. The board will be purchasing new toddler swings and chains to have them installed.

**Adjournment**

Motion to adjourn was made at 8:03 p.m. made by Megan Boedecker and seconded by Luke Emde. Motion carried. Meeting was adjourned.

**Also in attendance:** Mary Ellen Casey, Kate Wright, Lindsay Henryman

**Board Members in Attendance**

Mac Goodwin, Luke Emde, Terry Anderson, Mickey Emde, Megan Boedecker, Sarah Christ, Donna Sattler

**2021 Actuals Vs 2021 Budget**

Cash basis

	2021 (Sept) TOTAL	2021 Budget TOTAL	2021 Actual O/(U) Budget
<i>4000 - INCOME</i>			
4001 - Assessments	207,783	210,350	(2,567)
7020 - Late Fee Income	4,457	-	4,457
7026 - Draw from Reserves to Operating	1,000	-	1,000
LLPOA - Boat Income	3,030	-	3,030
LLPOA - Boat Storage - North	1,550	2,750	(1,200)
LLPOA - Boat Storage - South	1,605	2,750	(1,145)
LLPOA - Key Card Income	320	-	320
LLPOA - Loch Fest Income	7,283	5,000	2,283
<b>Total for Income</b>	<b>227,028</b>	<b>220,850</b>	<b>6,178</b>
<b>EXPENSES</b>			
5001 - Accounting	46	-	46
5010 - Bank Fees	330	248	82
5020 - Insurance Premiums	17,803	22,000	(4,197)
5060 - Office Supplies & Storage	4,097	1,925	2,172
5070 - Printing & Postage	4,011	3,060	952
5090 - Miscellaneous	2,831	2,292	539
LLPOA - Boat Stickers	-	642	(642)
LLPOA - Events & Festivals	9,260	4,583	4,676
LLPOA - North Beach Expense	2,284	6,417	(4,132)
LLPOA - South Beach Expense	12,116	5,500	6,616
<b>UTILITIES</b>	<b>2,869</b>	<b>4,125</b>	<b>(1,256)</b>
5201 - Lake Maint. Contract	23,700	23,000	700
5203 - Lake Maint. Other	8,844	47,200	(38,356)
5215 - Landscape Maint. Contract	12,387	11,491	896
5230 - Mulch	750	-	750
<b>REPAIR &amp; MAINTENANCE</b>	<b>-</b>	<b>2,100</b>	<b>(2,100)</b>
<b>PROFESSIONAL SERVICES</b>	<b>22,677</b>	<b>32,766</b>	<b>(10,088)</b>
<b>PAYROLL</b>	<b>39,566</b>	<b>43,138</b>	<b>(3,572)</b>
<b>RESERVE CONTRIBUTIONS</b>	<b>32,000</b>	<b>32,000</b>	<b>-</b>
<b>Total for Expenses</b>	<b>195,573</b>	<b>242,486</b>	<b>(46,913)</b>
<b>Net Operating Income</b>	<b>31,455</b>	<b>(21,636)</b>	<b>53,091</b>
<b>Net Income</b>	<b>30,738</b>	<b>(43,636)</b>	<b>74,373</b>