



LOCH LOMOND PROPERTY OWNERS ASSOCIATION

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Jim Carroll, President

Denise Gavin, Administrator

## Loch Lomond Laker

### Minutes of the May 4th, 2015 Working;

### June 1<sup>st</sup>, 2015 Working Board Meeting and June 22nd, 2015 Board Meeting

## Working Board Meeting

### May 4th, 2015

Call to order conducted by Larry Happ at 7:00 pm.

#### **Presentation "Tower Lakes , A Silt Saga, The HOA that Roared, Lake County Municipal Advisory Commission"**

Made by Tower Lakes resident, Richard Bahr, Director of their Association's Lake Management Committee. He has lived within their association for 10 years. His wife's family has owned the property within the Association since 1926.

Tower Lake Association encompasses 1300 residences, 67 residences reside on the lake. The association owns 10 feet of shoreline surrounding the lakes, all the lakes and 6 small islands. The lakes total 76 acres in length and have 46 miles of shoreline. Average depth is 3 to 5 feet and the maximum depth of the lake is 7 to 8 feet.

Originally called Mud Creek in 1875, a local farmer dammed the creek to create a retention pond. Between 1939 and 2011, farmland was reduced; the number of trees increased, roads and houses were built creating less permeable surfaces and septic sewage was permitted to flow into the lakes.

Tower Lake Associations' annual dues are \$425.

Between 1966-1968, a major barge project was undertaken to remove some of the silt and create the local soccer fields. The cost per household for this project was \$1300.00 (168 homes at the time) and silt traps were installed. Between 1992 and 1995, the entire shoreline was rip rapped to prevent erosion. In 2005, a survey of the silt depths was conducted. In the upper lake areas, the silt depth was 4 to 5 feet and the average water depth was 6 inches. Neighborhood lakes were studied and compared to the conditions of Tower Lakes. The Association decided that the silt needed to be removed, somehow, someday.

Overall Goals: Preserve swimming, water sports, boating, sail boating & fishing and maintain nature preserved lands.

Controls: Maintain quality, reduce increase of silt depth and control weed growth.

Issues: Lakes are getting shallower, the sun is reaching the bottom almost everywhere, excessive weed growth is occurring and there is a lot of runoff into the lake.

The Association researched the opportunities, identified ordinances, permits to obtain, costs of solutions, etc. Education of the community was made by presentations, 3 fold pamphlets, question & answer

sessions, etc. Experts were consulted. The Association, thru their research, determined it would cost approximately \$450,000 to remove the silt from a portion of the lake (approximately 1/3 of the total acreage) and take about 5 years to complete. A special assessment was voted upon and approved and the assessments were spread out over the five year period. Research for proposals (RFPs) were issued to select the vendor to do the work and locations were identified for the permanent storage of the silt removed from the lake. Some of the silt was moved to common property and the remainder moved to private properties.

As the project began to move forward, conflicts & disagreements arose with the Lake County Lake Management Commission over fees and permitting. However as the project evolved, organizational changes made within the Lake Management Commission setup an almost partner relationship with the homeowners which would allow it to better serve and facilitate similar projects in the future. As of today, approximately ½ of the money has been spent with a significant portion of the funding from Lake County Lake Management Commission grants. The project is going to be completed within the scope and total project costs. This has been a learning process for Lake County, the Association and the vendors conducting the work. Efficiencies have been found and improved upon as the project has progressed. Two more years remain on the project.

The Tower Lakes Association is currently in discussions with the residents to extend the special assessment to abate the silt throughout more of the lake acreage.

A copy of this presentation is available on the Loch Lomond Website at <http://www.lochlomondlaker.com>, Community Information Tab, Documents Option, Category = Lake County Documents and Articles; Tower Lakes – A Silt Saga Presentation Document

#### **Old Business:**

South Beach: A Post at the end of east fence in the water has broken off and sticks up about 6 inches above the water. This post will need to be removed for safety issues.

South Beach: East side chain link fence. The Board is requesting quotes to replace all or most of the aging chain link fence.

The Annual Century 21 Garage Sale is scheduled for May 15<sup>th</sup> & 16<sup>th</sup>. Every resident should have received a flyer of the details. Please contact Steve or Pat Kovac at Century 21 to participate. 847-949-7100.

#### **New Business: None**

Motion to adjourn was made by Mickey Emde at 9:00pm. Seconded by Kay Dickman. The meeting was adjourned. Minutes respectfully submitted by Jean Potillo.

**Attendance:** Phil Kweton, John Bestler, Kay Dickman, Mickey Emde, Steve Kephart, Leni Patten, Larry Happ, Fritz Chesek, Steve Kovac and Jean Potillo

## **Working Board Meeting June 1st, 2015**

#### **President's Report**

Call to order conducted by Jim Carroll at 7:02 pm.

**Treasurer's Report:** Larry Happ presented. Revenues and the budget are on track. 480 residences have paid to date, 190 at the senior rate and the remaining at the standard rate.

**Lake Management:** Fritz Chesek and Steve Kephart presented.

McCloud Acquatics has backed off from their recommendation to conduct a test pilot to use experimental pellets to improve the lake. The pellets are loaded with a safe common bacteria which essentially "eat" the silt and helps to clear the water. It was suggested a trial be conducted near the North Beach. They would now like to charge us a minimal fee to help cover the cost of the pellets. Mike Adams from Lake County Lake Management has not found any documentation to support the effectiveness of this system. As a result, the Board is not in favor of trying

the experiment but will continue to research the concept.

Through the Lake County Lake Management meetings, Fritz Chesek has met several individuals from other nearby subdivisions (Del Webb, etc) who are in similar roles within their associations and who are interested in meeting as a group to discuss common issues and explore opportunities that might benefit all associations.

There was a small number of dead fish recently reported just before Memorial Day. It is unclear what caused the fish kill; it was not all one species and seems to be an isolated incident.

**Dam, Path & Entrances:** John Bestler presented.

Rip Rap will be added to the spillway this month as an ongoing preventive measure.

**Boat Committee:**

An abandoned and unsafe boat has appeared at the north beach. It will be taken by Groot and disposed of.

**South Beach**

Diving Board: The diving board is 9 years old and the deck is looking worn. The deck will be inspected shortly by a reputable repair service to see if any repairs are needed before the diving board is installed.

The other platform is also looking worn and will be inspected as well.

Loch Fest: Feature entertainment has been lined up and confirmed. Zully, the chainsaw wood sculpting carver, will be present and performing. The carvings created that day will be available for sale. Ahlstrand will again be present with their boats. John Vicik is looking for a pair of volunteers to head up the grilling & food committee.

**Old Business:**

South Beach – fence replacement: The chain link fence along the east side of the common property has been inspected and deemed a safety issue. It is rusty and has many sharp edges. Leni Patten motioned that the

entire 190 feet of fence along the east edge of the South Beach area be replaced with a Village compliant 6 foot coated chain link fence. Phil Kweton seconded. All members were in favor. The fence will be paid out of reserves since it was not planned in the budget this year.

Amended Declaration: 377 Yeses, 83 Nos. Two more ballots were handed in at the meeting. 30 more votes are needed to pass the Amended Declaration and move forward.

**New Business:**

Lomond Drive Culvert Work - Recently, the Village began a project that would repair blockage and damage at a culvert on Lomond Drive (in the 1000's Lomond Block), clear cutting some trees, and removing soil that seemingly will end up at the inlet causing further sedimentation. The work was stopped when the Village determined the culvert required structural repairs. The board is concerned the village acted without appropriate notices to the adjacent residences and without appropriate barriers erected around the steep now clear cut bluffs. The danger remains with the lack of safety fencing and other appropriate safety measures. This is of great concern to the Board. From the beginning of this project, there was little input from homeowners about their concerns and this is not the way we would like our relationship with the Village to progress. Fritz Chesek composed a letter to the Village outlining the Association's concerns which the Board has approved to be sent. It will be sent this week

Motion to adjourn was made by Mickey Emde at 9:00pm. Seconded by Kay Dickman. The meeting was adjourned. Minutes respectfully submitted by Jean Potillo.

**Attendance:** John Vicik, Barb Meister, Phil Kweton, John Bestler, Kay Dickman, Mickey Emde, Denise Gavin, Jim Carroll, Leni Patten, Larry Happ, Luke Emde and Jean Potillo, Fritz Chesek, Steve Kephart, Tony Baade, Steve Kovac

# Board Meeting – June 22nd, 2015.

## President’s Report

Call to order conducted by Jim Carroll at 7:05 pm.

Motion to approve prior months minutes was made by Fritz Chesek, Steve Kephart seconded. All board members voted in favor and the motion passed.

**Treasurer’s Report:** Larry Happ was present.

The Budget is pretty much tracking on schedule. As of the end of May, \$144,383.63 has been received in association income compared to the budgeted \$156,000 income. Expenses are slightly higher than normal due to the additional expense of State unemployment withholding. Please note that the two reserve savings accounts with First Midwest Bank have been consolidate into one account and moved to Northside Community Bank for ease of banking, better rates and improved customer service. Kay Dickman made the motion to accept the treasure’s report, Leni Patten seconded. All board members were in favor.

**Dam, Path & Entrances:** John Bestler presented.

The maintenance project by the dam to replenish the rip rap has been completed this past week.

The path needs to be seal coated and that will happen later in the season.

No muskrats have been spotted. However Lilies are growing in the pond east of the dam.

**Lake Management:** Fritz Chesek presented on behalf of Steve Kephart.

The North Beach, South Beach and Banbury Park gardens and buffer strips have been weeded. The gardens by North Beach are looking excellent.

A letter was sent on behalf of the board to Mayor Lentz to request that the park district staff provide spring and fall cleaning service for Banbury Park which is a park district park. The Park District responded in the affirmative and to start with added mulch to the gardens this year.

	MAY	YTD	BUDGET
<b>Total Cash Assets</b>	<b>\$189,917.39</b>		
<b>Beginning of month</b>			
<b>Income:</b>			
Assessments	\$2,600.00	\$144,383.63	\$155,000.00
Swim Lessons	\$25.00	\$695.00	\$1,000.00
Misc	\$265.00	\$1,750.00	\$300.00
Interest	\$0.50	\$24.87	\$20.00
<b>Total Income</b>	<b>\$2,890.50</b>	<b>\$146,853.50</b>	<b>\$156,320.00</b>
<b>Expenses:</b>			
Administrative	\$5,618.20	\$20,174.90	\$47,530.00
Payroll	\$1,309.14	\$21,456.43	\$52,370.00
Utilities & Services	\$379.30	\$1,365.47	\$4,720.00
LLPOA Facilities	\$1,166.51	\$2,664.39	\$8,000.00
Land/Lake/Lawn	\$1,278.25	\$11,143.75	\$35,700.00
Reserves	0	\$0.00	\$8,000.00
<b>Total Expenses</b>	<b>\$9,751.40</b>	<b>\$56,804.94</b>	<b>\$156,320.00</b>
<b>Net Income (Loss)</b>	<b>(\$6,860.90)</b>	<b>\$90,048.56</b>	
<b>Total Cash Assets</b>	<b>\$183,056.49</b>		
<b>End of month</b>			
BBT Checking Acct.	\$118,745.71		
FMB Money Mrt. Acct.	\$0.00		
FMB Capital CD	\$0.00		
Northside Comm	\$64,314.67		

The Lake Mgmt Committee is in close contact with the lake sprayer this year. The lifeguards contact Fritz regularly to provide updates and make requests. Due to the state guidelines that are now in place which limit the amount of lake treatments that are permitted, the additional contact helps to better target the trouble spots and help to ensure that the lake is best during the holidays and popular weekends.

Fritz Chesek is also trying to contact a Board member from Countryside who is conducting the pellet program for the entire Countryside Lake and see how it working. The Board is very interested in the results.

Discussions were raised about the presentation made last month from the other Tower Lakes HOA and their plan. The Board needs to seriously consider exploring this option or an option similar to this.

A beaver has been spotted at the lake and apparently has taken up residence near Fritz's house. John Sisal from Lake County Animal Control will be contacted.

**North Beach:** Mickey Emde presented.

The new erosion control measures made last fall are really paying off. The water is now running off correctly and with regular maintenance should hold well.

Other changes include:

- The new mulch, spread by the lifeguards, looks great.
- New sand has been added in the play area.
- Picnic tables have been stained.
- The Monarch garden is looking great.
- Helen's tree is flourishing.

Plant exchange was held a couple of weekends ago. There was a pretty good turnout and it was nice to see the residents participating.

In spite of efforts to solve the problem, there are still a large number of water filled boats that are no longer seaworthy. Those need to be removed.

Some of the trees need to be trimmed.

**South Beach:** Denise Gavin presented, Barb Meister was not present.

The Basketball court baskets are being repaired.

The quote to repair the diving board raft was \$1600.00 which seems to be expensive. We will be looking around for better pricing.

The electrician came out and will be repairing the electrical box in the shed as the shed lights keep on tripping breakers.

The landscape crew did the flower plantings.

Sadly, a body was discovered in the water, outside of the South Beach deep swimming area on Tuesday, June

9<sup>th</sup> in the morning by the lifeguards as they were preparing the beach for the day. The police and fire department were called and the body recovered. The person was identified as Freddy Rojo Ramirez, a Loch Lomond resident, who had been reported missing on Sunday evening by his family. The entire Board extends its deepest sympathies to the Ramirez family for their tragic loss. The Mundelein Police Department should be contacted by resident who might have additional information on this incident.

Loch Fest: Behind the scenes planning has begun. Rentals (tents, grills, etc) and food are reserved. A new fishing sponsor has been found for the fishing derby. An e-blast will be coming out shortly with details. John Vicik is leading the charge and can be contacted a by email at [vicik@att.net](mailto:vicik@att.net) or by phone at 847-942-4508.

**Boat Director:** Leni Patten reported on behalf of Phil Kweton .

A trolling motor was witnessed on the lake. This is a reminder that trolling motors are not permitted on the lake. Please refer to the Amended Declaration for the rules and regulations.

**Administrator:** Denise Gavin Reported.

Swimming lessons have been rained out so much that the lessons are extended thru next week to finish up.

**Old Business:**

Amended Declaration: The Board needs to make one last push to finish the voting.

The replacement fence for the east side of the south beach area has been ordered and will be installed in July at some time.

**New Business:**

Is it time to conduct a Quality of Life Survey within our community? Questions that could be asked: What do you like about the neighborhood? What don't you like about the community? Do you visit the lake? How frequently do you use the lake? It would be interesting to collect this info and see what comes out. Sort of like getting the pulse of the community.

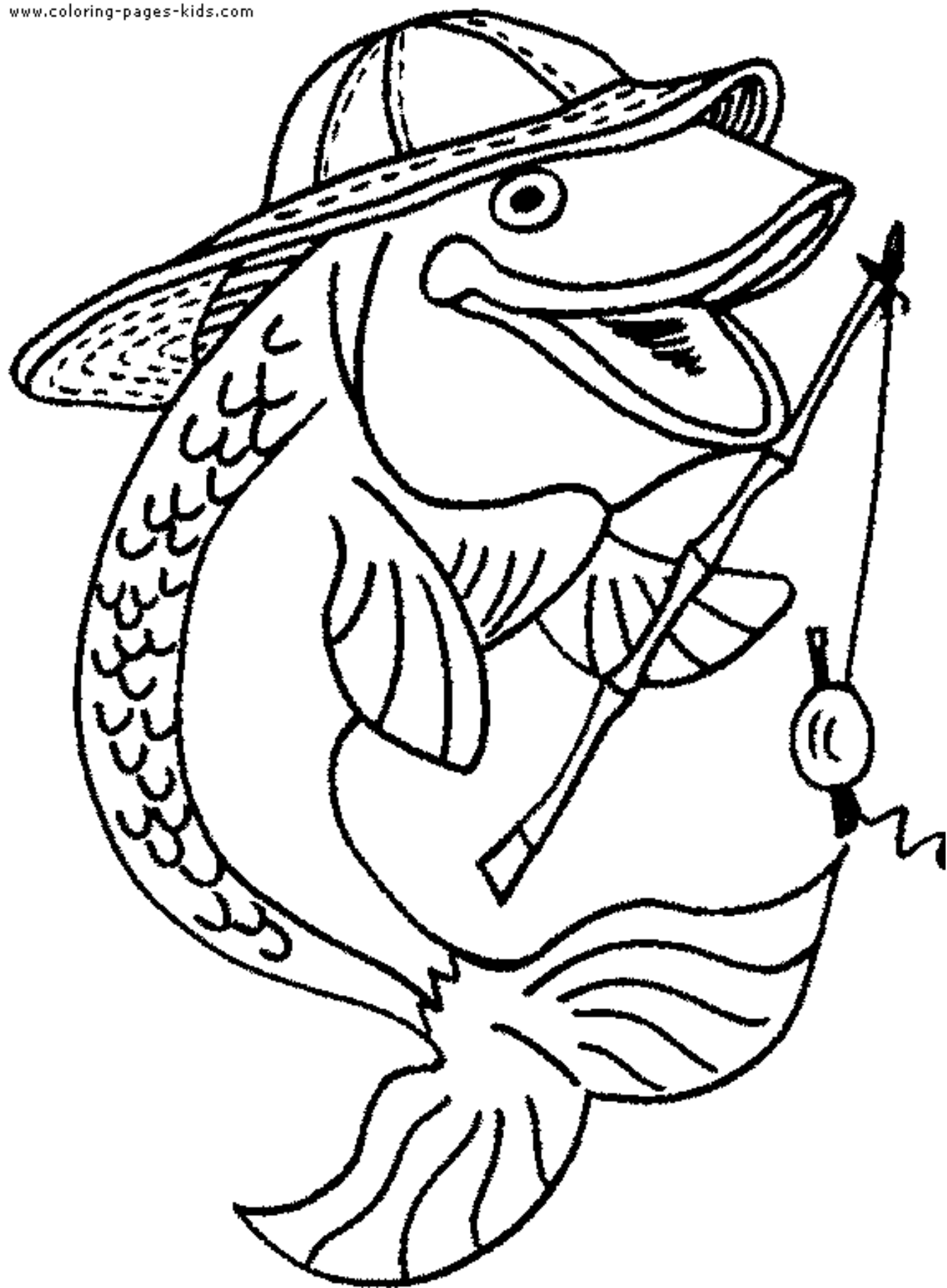
**Resident Questions/Comments:**

Tony Baade spoke. 1. There is a hole in the north beach pier – one slat. Probably should be repaired. 2. \$1600.00 doesn't seem to be too expensive to repair a popular pier. 3. Quality of life survey is a great idea. 4. This lake is 60 years old and it's man made and the most we've ever done to it is let the water pass thru it. Basically, we've been managing thru crisis; find a problem and address it. And even though it is 60 years old & we have issues, we do have one of the best fisheries within Lake County. It's a wonderful environment, with fish, clams, and lots of native growth. The Lake Country initiative on water shed

management should help to provide some wonderful opportunities.

Motion to adjourn was made by Steve Kephart at 8:17 pm. Seconded by John Vicik. The meeting was adjourned. Minutes were taken and respectfully submitted by Jean Pottillo.

**Attendance:** Denise Gavin, Steve Kephart, Kay Dickman, Larry Happ, Jim Carroll, Leni Patten, John Bestler, Jean Pottillo, Fritz Chesek, John Vicik, John and Nancy Adams, Tony Baade, Mickey Emde





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## **Mark Your Calendars**

**Next Working Board Meeting is July 6<sup>th</sup>, 2015. The next Residence Board Meeting is July 20<sup>th</sup>, 2015. All meetings are held at 7:00pm at the Community Center/ Mundelein Park District on Midlothian Road . Both meetings open to residents.**

**Loch Fest – August 8<sup>th</sup>, 2015. Mark your calendars ! Contact John Vicik if you would to volunteer your time at the event.**

**Seeking LLPOA website administrator. A High school student or Retiree would be very helpful ! No experience needed. Contact Jean Pottillo.**

### **Current Board Officers and Directors**

President: Jim Carroll (224-545-7549)  
Treasurer: Larry Happ (630-817-0768)  
Secretary: Jean Pottillo (847-902-5352)  
Administrator/Water Safety: Denise Gavin (847-826-8044)  
Dam/Path/Entrances Director: John Bestler (847-566-6874)  
Lake Management Director: Steve Kephart (847-370-3936)  
North Beach Director: Mickey Emde (847-566-9583)  
South Beach Director: Barb Meister (847-347-1750)  
Boat Director: Phil Kweton (847-372-7768)  
Board Members–at-Large: Fritz Chesek (847-668-7268), Kay Dickman (847-566-0311), Leni Patten (847-566-5688), John Vicik (847-942-4508)

Village Board Meetings are held at the Fire Station on the 2<sup>nd</sup> and 4<sup>th</sup> Monday of the month at 1000 Midlothian Road. Call 847-949-3214 for details.