



LOCH LOMOND PROPERTY OWNERS ASSOCIATION
c/o KALMAN PROPERTY MANAGEMENT INC, P.O. BOX 757, LIBERTYVILLE, IL 60048
WWW.LOCHLOMONDLAKER.COM

(847) 362-9624
Fax: (847) 362-9648
info@lochlomondlaker.com

Jim Carroll, President

Denise Gavin, Administrator

Loch Lomond Laker

Minutes of the November 2nd, 2015 Working Board Meeting, November 22nd Annual Meeting & November 22nd Board Meeting

Board Meeting November 2nd, 2015

Call to order conducted by Jim Carroll at 7:01 pm.

Treasurer's Report

Larry Happ presented. The Treasurer's Report for October is not ready yet.

The financial review of the association's financial accounts is scheduled for November 10th at Kalman Management in Libertyville. The financial review will begin at 9:00am and will be conducted by the same external independent auditor who conducted our financial review last year.

In preparation of the annual meeting, a synopsis of 2015 expenditures and the 2016 budget along with details will be prepared.

Lake Management

Fritz Chesek presented.

The Lake Management committee should be receiving a summary report from the lake sprayer shortly. It will be presented at the annual meeting.

In preparation of the next phase of the subdivision's road project, the gardens at Firth Channel will need to

be moved. Prior to that, the Lake Management Committee will invite residents to help with the deconstruction of the garden and storage of the native plants until the construction is completed.

Tony Baade is investigating the effectiveness, cost and feasibility of aeration at the South Beach swimming area. It could create enough of a current to move algae and debris away from the swim/wading areas. It would be a seasonal and temporarily used only when the beach is open and only to disperse suspended solids, algae and other kinds of floating debris. Another subdivision, Countryside, is doing something similar.

Both Winnetka and Barrington have banned the use of coal tar based sealants in driveway sealers. Fritz is investigating the dangers of the coal tar material and looking into alternatives instead of coal tar sealants that can be used when sealing the driveway. The concern is that these coal by-products get into the lake over time due to the water runoff effect.

Dam, Path & Entrances

John Bestler presented.

To help prevent the entire spillway area from freezing, the center gate will be raised sometime this week. This will allow water to flow when there is ice buildup. There is also a landscape timber that floated in front of the gate that will be removed.

Boat Committee

Phil Kweton presented. The Boat Preamble will be presented at the Annual Meeting and the details reviewed.

In preparation for the new boating rules, signage at both beaches needs to be erected.

North Beach

The rip rap to control the erosion has been added.

South Beach

No report.

Old Business:

Jim Carroll will be presenting a formal proposal at the Annual Meeting to allow the use of electric trolling motors on Loch Lomond.

New Business:

Annual Dues Rate: The Illinois state law governing property and home owners associations requires a single annual dues rate that applies to all property owners. As a result, the 2016 budget reflects the recommendation to eliminate the senior rate, as it is not in alignment with current home owners' law. Instead all residents will be charged the same rate, \$350.00 in 2016. Beach Rules: it was pointed out that the beach rules on the website contain outdated boating and fishing rules. The document needs to be updated.

Proposed 2016 Meeting Dates:

- February 15, 2016
- March 21, 2106
- April 18, 2016
- May 16, 2016
- June 20, 2016
- July 18, 2016
- August 15, 2016
- September 19, 2016
- October 17, 2016

The annual meeting will be held at 4:00 PM, on Sunday, November 22, 2016, at Mechanics Grove School on Midlothian Road.

Resident Comments

None.

The meeting was adjourned at 8:54pm. Minutes respectfully submitted by Jean Potillo.

Attendance: Phil Kweton, John Bestler, , Leni Patten, Denise Gavin, Jim Carroll, Luke Emde, Tony Baade, John Adams, Kay Dickman, Larry Happ, Fritz Cheseck, Mickey Emde, Steve Kephart, John Emde, and Jean Potillo

Annual Meeting November 22nd, 2015

Call Meeting to Order

Jim Carroll called the meeting to order at 4:20pm.

General Announcements

Establish Quorum

A total of 121 residents present and/or proxies is required to have a quorum. Only a total of 92 residents and proxies were achieved so there was no quorum.

As a result, the election of the Board was not conducted. The Board of 2015 automatically becomes the Board of 2016.

Adjournment

The meeting was adjourned at 4:30pm.

Board Meeting November 22nd, 2015

Call to Order

Call to order conducted by Jim Carroll at 4:30 pm.

The October Meeting minutes were approved. Larry Happ motioned; Kay Dickman seconded. All approved.

President’s Report

Jim Carroll presented.

It is with great pleasure that the Board announce that the Association won the Lake County Community of the Year Award sponsored by the Lake County Stormwater Management Commission. Fritz Chesek has been instrumental in the association’s efforts in achieving this accolade. Details of the award can be found in the Lake Management Section.

In an effort to encourage residents to participate in the Board Meetings, the Resident Comments Section will be moved to directly after the Treasurer’s Report. This provides residents to voice their opinions prior to any action items the Board may be voting upon during the other sections of the meeting.

Treasurer’s Report

Larry Happ presented.

A copy of the 2015 Year To Date Treasurers Report was presented as well as the 2016 Proposed Budget.

For 2015, revenues were up slightly due to a few houses which had sold during the year and back dues collected. The expenses for the year were on track.

The Budget for 2016 includes expenses for Beach Maintenance and Lake spraying as well as the establishment of a reserve for the long term planning of silt removal.

A motion to approve the Treasurer’s Report was made by Jim Carroll and seconded by Leni Patten. The motion passed.

A financial review of the association’s financial records was conducted. Recommendations from the financial review included:

- Recommendation to create a policy for the use of debit cards.
- Recommendation to file for the rebate with the Illinois Department of Unemployment Security.

- Conduct a reserve study to identify the correct reserve amounts that should be established by the Board and maintained.
- With the elimination of the senior rate, create a hardship policy for use with the annual dues assessments.
- Related Party Policy: Confirm that the Board and employees (including life guards) are consistent with the established rules.

	OCTOBER	YTD	BUDGET
Total Cash Assets	\$106,063.00		
Beginning of month			
Income:			
Assessments	\$0.00	\$159,246.00	\$155,000.00
Swim Lessons	\$0.00	\$1,020.00	\$1,000.00
Misc	\$35.00	\$4,066.00	\$300.00
Interest	\$5.00	\$60.00	\$20.00
Total Income	\$40.00	\$164,392.00	\$156,320.00
Expenses:			
Administrative	\$4,580.00	\$52,274.00	\$47,530.00
Payroll	\$2,270.00	\$60,428.00	\$52,370.00
Utilities & Services	\$379.00	\$3,706.00	\$4,720.00
LLPOA Facilities	\$486.00	\$9,268.00	\$8,000.00
Land/Lake/Lawn	\$2,358.00	\$34,960.00	\$35,700.00
Reserves	0	\$3,870.00	\$8,000.00
Total Expenses	\$10,073.00	\$164,505.00	\$156,320.00
Net Income (Loss)	(\$10,033.00)	(\$113.00)	
Total Cash Assets			
End of month	\$96,030.00		
BBT Checking Acct.	\$35,525.00		
FMB Money Mrt. Acct.	\$0.00		
FMB Capital CD	\$0.00		
Northside Comm	\$60,505.00		

Resident Comments – 5 minutes each

Many residents in attendance provided comments which included thoughts on:

- Separating the reserve funds so that funds from one reserve are not comingled with cash or other funds
- Electric trolling motors – both for and against
- Boat overcrowding on beaches
- Replacement of the basket ball hoops
- Request to resurrect the zone directors

	2016 BUDGET	ACTUAL 2015
Income:		
Assessments	\$175,350.00	\$159,246.00
Swim Lessons	\$1,000.00	\$1,020.00
Misc	\$1,000.00	\$4,066.00
Interest	\$70.00	\$60.00
Total Income	\$177,420.00	\$164,392.00
Expenses:		
Administrative	\$54,200.00	\$52,274.00
Payroll	\$50,000.00	\$60,428.00
Utilities & Services	\$4,700.00	\$3,706.00
LLPOA Facilities	\$12,000.00	\$9,268.00
Land/Lake/Lawn	\$38,500.00	\$34,960.00
Operation Expenses	\$159,400.00	\$160,635.00
Reserves (Capital Spending)		
Replace fence at south beach		\$3,870.00
North Beach Dam Repair	\$1,420.00	
Dam Repair/Maintenance	\$1,600.00	
Silt Removal Fund	\$15,000.00	
	\$18,020.00	\$3,870.00
Total Expense & Reserve	\$177,420.00	\$164,505.00

Dam, Path & Entrances

John Bestler presented.

In our continuing care and maintenance of the dam and pathway rip-rap was added along the shoreline to prevent erosion and animal infiltration. Also seal-coating the pathway was completed. This is done every other year.

As part of the regular dam maintenance, John walks and inspects the dam monthly. He is happy to report all is good.

Lake Management

Fritz Chesek presented a power point presentation which highlighted the Lake Management Committee's goals and achievements for the year, the overall goal to create a quality environment for the neighborhood. An overview and summary of the lake spraying multiyear goals was explained, plans for moving forward and options being investigated as well as the efforts of the Good Neighbor Committee which focuses on the gardens and parks within the LLPOA Association's borders.

Steve Kephart who has served on the Board for over 10 years and worked with the Lake Management Committee announced he is resigning for personal reasons. He will be sorely missed.

Following is the contents of the letter sent by the Lake County Stormwater Management Commission:

On behalf of the Lake County Stormwater Management Commission, congratulations on being chosen the recipient of SMC's 2015 "Community of the Year Award" for the Association's proactive approach to improving Loch Lomond and educating its residents.

The Loch Lomond Property Owners Association (LLPOA) is being recognized for a long history working to protect Loch Lomond through education, community pride, and volunteerism. The annual Loch Fest exemplifies the community's efforts to educate on best practices to improve water quality of the lake. The LLPOA has often leveraged "sweat equity" of residents as in-kind match for grant funding most recently exemplified in your residential rain gardens planted by residents. Equally important is the Association's active participation in the Bull Creek-Bull's Brook Watershed Council to formulate strategies and to mitigate current and future problems with the lake and the watershed beyond.

The LLPOA is also being commended for establishing the Advisement Council with the Village of Mundelein, Lakes Management Unit of the Health Department, and SMC to help negotiate local or larger issues that could affect Loch Lomond. This initiative has resulted in a

permanent Loch Lomond community liaison to meet with the Village Administrator.

The SMC Board of Commissioners cordially invites you, your families and neighbors to its December 2, 2015 evening reception and ceremony in Libertyville to receive the award. A reception for all award winners starts at 5:30 p.m. The SMC board meeting starts at 6:00 p.m. with the award presentations the first item on the agenda. The reception and meeting will be held at the Lake County Central Permit Facility, 500 W. Winchester Rd., 2nd floor conference room, Libertyville. Sandwiches and pizza will be served. Please RSVP to Susan Vancil by December 1, 2015 and let her know of your attendance as well as any others (number of attendees is not an issue).

North Beach

North beach is looking good! We provide regular yearly maintenance to keep the North Channel in good condition and to slow sediments entering the lake. Our work has been ongoing and will be a continuing assignment for our LLPOA. This inlet is the main source of water entering our lake from the Bull Creek watershed. It is our goal to slow the level of non-point source pollution that affects our water quality. We have little control over what comes to us from the northwest farmland but we do what we can by using erosion control and rain gardens to slow the flow. Our high flow and low flow at the inlet are now flowing correctly during rainstorms and the banks have been shored up. As money becomes available in the budget we will be diligent about reducing pollution and increasing esthetics at our second most popular park.

This year mulch was added around the picnic tables. The shed and tables were repaired and stained. Several abandoned boats were removed from the boat area. Sand was spread around the playground area as a safety feature. Gravel was added to both entrances. The large gate was repaired three times. Sixty feet of the inlet was reinforced with geotextile fabric and rip rap rock. Many invasive buckthorn bushes were removed from the area behind the rain garden and excess branches were cleared out. The Helen tree was trimmed as well as several branches from the large oak near the signage

in front. You will again see lights for the holidays gracing the sign outside of the beach.

Our north beach had an increased attendance this season. Many residents enjoyed bringing their dogs to the beach on Wednesday and Friday evenings to enjoy the pooch paddle. In June we had a plant exchanged with many native plants available. It was exciting to see small children enjoying the "baby beach" with their families.

Again I would like to remind boaters at the beach to keep your boats off of the sand and leave the right a way so other residents can push their boat into the lake.

South Beach

Barb Meister presented. Many improvements were made at the South Beach this year including the purchase of additional beach sand at the beginning of the year and replacement of chairs and benches as many have worn out.

Sadly, Barb Meister also announced that she will not continue to serve on the LLPOA Board due to family reasons. She will be missed as well.

John Vicik, the Loch Fest Director, provided an update on the Loch Fest event held this past summer. Two wood carvings are still available. If anyone is interested, please contact John Vicik at vicik@att.net or by calling him at 847-942-4508.

Boat Director

Phil Kweton presented.

A new Boat Sticker and Storage Proposal was presented. Effective the Spring of 2016, all boats who are to be used on the lake will be required to be registered and pay a small fee for the sticker. Residents who would like to store their boat at either the North or South Beach will be required to request and assigned a storage space where they can keep their boat. This will also be for a small annual fee. The funds raised by this endeavor will be used to improve the beach areas and boat storage facilities as well as fund the implementation of a boat loaner program which will be managed by the life guards. Motion to approve the

proposal was made by Phil Kweton and seconded by Fritz Chesek. The motion passed.

Marisel Kweton, Phil Kweton, Jim Carroll, Larry & Kelley Happ

Old Business

Amended Declaration: The Amended Declaration received a 2/3rds approval vote by the residents of the LLPOA Association and it was filed in October of 2016 with the Lake County.

Electric Trolling Motors: Jim Carroll presented a proposal to allow Electric Trolling Motors on Loch Lomond. After Board discussion, a motion to approve the proposal was made by Jim Carroll and seconded by Larry Happ. A vote was taken however it was a tie; 6 for the proposal, 6 not in favor. The proposal was not approved.

New Business

Annual Dues Rates: Due to issues with compliance with the home owners' state law, the senior rate has been eliminated and all residents will be charged the same rate.

New Board Member: Due to the resignations of two Board Members, Jim Carroll nominated Luke Emde to serve on the 2016 Board. Luke Emde accepted the nomination. A motion to approve was made by Jim Carroll and seconded by Jean Potillo. The motion carried.

Adjournment

The meeting was adjourned at 6:37pm. Minutes respectfully submitted by Jean Potillo.

Attendance: Josep & Cindy Albert, Gregory Alfson, Yvonne Almblad, Tony Baade, Randy & Katie Cook, Giles Davis, Stephan & Elizabeth Kaminsky, Steve Kephart, Robert & Mary Kingsbury, Vern Lappe, Kevin May, Barbara Meister, Van Miller, Donald & Leni Patten, Fritz Chesek, Jean Potillo, Gary Randau, John & Janet Schockmel, Brian Scholes, Patricia Stromberg, Tony & Debbie Titus, John Vicik, Kim Borden, John Adams, John Bestler, Margaret Billittier, Henry Borden, James Cupec, Kay Dickman, John & Mickey Emde, Luke Emde, Denise Gavin, Corrie Lou Glass, Julianne Hovorka, Karl Kucik,



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2015 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 Village Hall on the 2nd and 4th Monday of the month at 1000 Midlothian Road. Call 847-949-3214 for details.