



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

Tony Baade, President

Denise Gavin, Administrator

Loch Lomond Laker

Minutes of the October 15, 2018 Board Meeting

Board Meeting

Call to order conducted by Tony Baade at 7:00 p.m.

No President or Vice President's Report

Secretary's Report

Megan Boedecker presented.

Motion for approval of September minutes

Motion to approve the September meeting minutes was made by Megan Boedecker and seconded by Paul Hemmerling. Motion carried.

Motion for approval of eliminating mailed minutes

It would save the association time and money to forgo physical mailings of the board meeting minutes. It's possible to post minutes in other, easily-accessible ways, including on the bulletin boards at North and South Beaches, on the website, and at the library. The minutes are currently posted online each month already, and there would continue to be an emailed newsletter containing the minutes sent to residents following each board meeting.

Motion made by Megan Boedecker to eliminate mailed minutes in 2019 and instead post printed minutes at North and South Beach bulletin boards following, seconded by Paul Hemmerling.

Discussion.

This will be implemented in 2019 if passed. It will be important to encourage residents to sign up for emails to receive minutes digitally.

Motion carried.

Opening Resident Comments/Concerns

Dave Stroz

Q: Will we be discussing the Lake Management Plan tonight?

A: Yes, and Dave will have the floor briefly during the Lake Management Director's report.

Communications Report

Megan Boedecker presented.

As noted, the newsletter will still be emailed to residents each month. If you do not currently receive email newsletters, please check that you have a valid email address listed in your resident profile at lochlomondlaker.com.

Treasurer's Report

Linda Klink presented.

We have paid our insurance premiums. YTD \$16,000 for insurance. Though the number remains the same this month for events and festivals as it did for last month, that might not be the case. Linda is following up on this item with our management company, and a revised version of the budget will be posted in the minutes if necessary.

Linda has signed an engagement letter with auditors so that our budget will be ready for the annual meeting.

Motion for approval of Treasurer's report

Motion to approve the Treasurer's report made by Luke Emde and seconded by Jed Obershaw. Motion carried.

2017/2018	SEPTEMBER	YTD	BUDGET
Total Cash Assets	\$307,888.03		
Beginning of month			
Income:			
Assessments - current	\$25.00	\$181,909.57	\$210,350.00
Assessments - past	\$0.00	\$18,281.50	\$0.00
Late Fees	\$0.00	\$3,952.56	\$3,500.00
Boat Registration Fees	\$30.00	\$3,020.00	\$3,500.00
Boat Storage Fees	\$35.00	\$3,780.00	\$0.00
Trolling fee	\$10.00	\$150.00	\$0.00
Swim Lessons	\$0.00	\$775.00	\$750.00
Misc	\$0.00	\$340.00	\$0.00
Legal fees	\$0.00	\$874.50	\$50.00
Interest	\$13.98	\$129.17	\$0.00
Reimursables	\$45.00	\$5,771.00	\$0.00
Total Income	\$158.98	\$218,983.30	\$218,150.00
Expenses:			
Management	\$1,500.00	\$17,868.00	\$18,000.00
Legal & accounting	\$0.00	\$7,536.64	\$15,000.00
Office supplies plus	\$678.77	\$6,830.11	\$7,000.00
Insurance	\$13,364.00	\$16,512.60	\$19,000.00
Events & Festivals	\$2,332.36	\$11,340.18	\$4,000.00
Storage	\$0.00	\$892.00	\$1,000.00
Meeting expenses	\$0.00	\$426.25	\$1,500.00
Payroll	\$4,436.93	\$42,957.21	\$47,000.00
Utilities & Services	\$174.34	\$4,272.16	\$4,000.00
North Beach expenses	\$108.00	\$1,446.37	\$5,000.00
South Beach expenses	\$216.00	\$8,827.75	\$10,000.00
Landscape	\$1,473.50	\$11,302.00	\$11,000.00
Water Safety Expense	\$100.00	\$2,911.95	\$2,000.00
Lake Maintenance - sprayer	\$0.00	\$18,041.25	\$20,000.00
Lake Maintenance - stocking	\$0.00	\$0.00	\$0.00
Misc Land/Lake	\$0.00	\$9,589.00	\$0.00
Dam and Spillway	\$0.00	\$4,700.00	\$0.00
Path - sealcoat	\$0.00	\$0.00	\$1,500.00
Engineer	\$0.00	\$0.00	\$0.00
Reserves	\$0.00	\$0.00	\$20,800.00
Total Expenses	\$24,383.90	\$165,453.47	\$186,800.00
Net Income (Loss)	\$24,224.92	\$53,529.83	
Total Cash Assets	\$283,663.11		
End of month			
BBT Checking Acct.	\$222,903.45		
Northside Community Bank	\$60,759.66		

Administrator's Report

Denise Gavin presented.

Although we had approval for mosquito spraying at the South Beach in anticipation for the boat parade night, we ended up cancelling it because the Village of Mundelein did mosquito spraying just a couple nights before the event.

Denise will be delivering "Welcome Bags" to the families that have moved in since July 2018 when she last delivered the bags. She will consistently try to deliver the bags to newcomers twice a year before our

two biggest events, LochFest and our Annual Meeting. This way she can inform them personally about the events and their participation.

She has booked an additional meeting before our Annual Meeting, in the Dunbar Recreation Center on Monday, November 12. We'll further discuss the need for this meeting under New Business.

Boat Director's Report

Luke Emde presented.

With the boating season pretty much over, Luke would like to thank all Loch Lomond residents for their continued support of the boating program! We had a very successful year with around 95 percent of boats compliant at both beaches. This is a huge accomplishment for our committee! It was only three years ago we had almost 300 boats being stored at the beaches, and many of them unidentifiable and non-seaworthy. Luke would like to encourage all residents to participate in the boating program in the years ahead. He also wants to remind residents that all monies raised from this program go directly back into improving the lake, storage facilities, and boat launches.

The boat committee has identified a blue kayak that is stored at South Beach that is not locked and does not have a 2018 boat sticker or storage sticker. If this is your boat, please contact Luke Emde ASAP. If you would like to join the boat committee, please contact Luke Emde or a member of the boat committee. Looking forward to another great boating year in 2019!

Tony asked how many boats were disposed of. Twelve boats were deemed not seaworthy by the Illinois DNR and they were disposed of.

Three people had to have their boats delivered back to them because they had not paid for storage or removed their watercraft before October 1.

North Beach Director's Report

Luke Emde presented on behalf of Mickey Emde.

North Beach continues to see plenty of use in the fall. Fishing and boating are still popular especially on the nice sunny days we have had to enjoy. Children and families enjoy the picnic area and the playground. Dogs

and their families have enjoyed the park also this season. Remember to clean up after yourself and put your boat back on the rack and lock it. We had a boat float away because it was left on the beach, however, it was identifiable because it had a BOAT STICKER! Overseeding and aerating of the grassy areas were done at the beginning of the month to improve the turf. Some residents were concerned that the gate at NB was hard to open and it was at times. The gate should be working fine now thanks to a visit from an MGM locksmith. Please call if you can't get into the beach gate. A big thank you to Terry, John, Luke, Tony, and Matt for clearing out the rest of the unusable and unclaimed boats. The beach looks good heading into the winter season.

South Beach Director's Report

Jed Obershaw presented.

We've been looking at the gate issue. We got a hold of the company that installed the gate (Meier). Jed would like to approve payment of the outstanding bill for the work they did and discuss other items with them at that time.

Again, please try to clean up after yourselves at the beach now that the lifeguards are no longer there until next season.

The diving board has been taken down, but the volleyball nets need to be taken down, too.

It looks like there's a hole in the dumpster, and animals seem to be getting inside and pulling trash out, so the dumpster will need to be replaced.

Dam, Path & Entrances Director's Report

Terry Anderson will be the incoming director.

Lake Management Director's Report

Tony Baade presented.

The 10-Year Lake Management plan is complete. Review by several people found the document worthwhile. It will be on reserve at Fremont Library. Reimbursement of resources are forthcoming. This project lasted two years and was a grant project, free to the LLPOA to more effectively plan for the future of maintaining our lake and watershed.

The lake is full and water clarity is still very low. The lake is beginning to clear with the heavier rains and colder weather.

We have had a good season. Many more species of aquatic plants, birds, reptiles, and amphibians have become more abundant. Tony attributes this to our lake management efforts.

Fish stocking last year has been beneficial adding to our populations. Fish are larger, with good color and markings. The fishery is healthy.

We have collected data for water clarity, water samples, and inlet sampling this year and it has proven to be worthwhile. We will continue building these data bases in 2019.

Dave Stroz presented

This is a thorough document that will help us go where we need to go when it comes to lake management. It will help us implement management strategies and monitor their efficacy. There are aspects about inlet erosion and sediment as well as nutrient management.

We're 601 home sites performing our own fertilization, and it's recommended we educate our residents about the role of nutrients and pH levels when it comes to healthy lawns and the impact of products on our lake and watershed.

Dave is proposing we create a grid to help outline the report for residents to more easily digest the information within the report and make informed decisions to help our lake management efforts.

He will also create some CDs or other methods for digital dissemination of the report, since it is too large to be easily sent through email communications.

There is also a supplementary report called the SWAAP (Small Watershed Assessment and Action Plan). In order to gain a grant, there has to be agreement of all shoreline homeowners.

These will also be available at the Fremont Public Library, estimated to be there by December or January.

Loch Fest & Special Activities Report

Mary Ellen Casey presented.

Mary Ellen received a lot of positive feedback about the boat parade and potluck event, so we'll look at bringing that back next year. It was also suggested we implement a movie night at the beach with a blow up screen, and we'll discuss next year.

Old Business

Swim lessons

Luke Emde discussed reasons we would like to eliminate swim lessons. With the amount of facilities offering swim lessons in the area, it is not economically appropriate for us to offer them moving forward. It's an expense for the association to pay for guards to be trained and to staff the beaches during those times. There must be a Water Safety Instructor licensed to give the lessons and at least five guards have to be at the beach while swim lessons are taking place (two for the lessons and three for the rest of the beach). This has been discussed at previous board meetings, and there was no feedback from residents on the matter.

Motion made to eliminate swim lessons made by Paul Hemmerling and seconded by Jed Obershaw. Motion carried.

Beach hours

The beach requires three personnel present at all times, which means the association pays at least three guards to present each hour the beach is staffed. Therefore, the beach hours will be changing to weekdays from 12 p.m. to 6 p.m., and Saturdays and Sundays from 11 a.m. to 7 p.m. Motion made to amend beach hours by Paul Hemmerling and seconded by Tony Baade. Motion carried.

The beach will remain open from dawn to dusk; the beach hours are simply the times that the beach is staffed with lifeguards. All other times are swim at your own risk.

Annual Meeting

The annual meeting will take place on November 18 at 3 p.m. at the Dunbar Recreation Center.

Prizes will be: a \$200 gift card, \$100 gift card, three 2019 boat usage stickers (raffled separately), and a \$50

gift card for the winner of the Loch Lomond photo contest. Residents must be present to win (no proxies). Motion made by Terry Anderson to approve these prizes and seconded by Jed Obershaw.

Discussion: Luke will be checking with legal counsel to see if board members are eligible to win board-hosted raffles. Each household may only win one prize.

Motion carried.

Closing Resident Comments/Concerns

John Hines

Q: The declaration makes it clear that there are no classes of resident, which would make it fine for board members to participate in the raffle.

A: Yes, and the declaration also states that board members may not be compensated, so we will double check with our legal counsel to be sure.

Dave Stroz

Q: 120 households need to be present at the meeting to reach quorum.

Q: How many boats total do we store at our beaches?

A: Probably around 120.

Q: What's our concern with swimmer's itch?

A: The board has possession of all incident report cases from the beach this year, and there were no reports of swimmer's itch in 2018. These reports are also turned over to the Lake County Health Department.

Q: If things go well for us, we end up with \$20,000 to put into the reserve fund.

A: That \$20,000 is a reserve fund for capital expenditures, and none of that was spent this year.

Q: When our October expenses are paid, how much do we anticipate having left over to put into the reserve fund?

A: We'll probably have between \$55,000 and \$60,000 to add to the reserves.

Q: Are the minutes approved before being sent to residents? If so, how can the record of this meeting get into the hands of residents before the annual meeting?

A: The minutes are sent out to residents before officially approved. If there are revisions needed, there is a note

made in the next meeting's minutes under the Secretary's Report and then the updated version of the minutes is posted on the website.

New Business

Board meetings

Our declaration states that the board must have at least four meetings each year. The board has been discussing reducing the number of meetings the board has each year. We're thinking in March, May, July, September and the annual meeting in November. Reducing the number of meetings might make a board position more attractive to more residents as it reduces the time commitment from volunteers for the board. The drawbacks are that we might lose timeliness.

If additional meetings are needed, residents need to be notified in appropriate time.

Meeting location

The Office ClubHouse is an option, and we've been offered \$24/hour to rent the space. We currently are paying \$30/hour at the Dunbar Recreation Center. The library is a free option; however, we could be kicked out

of the library without notice if the library needs the space.

We'll bring this up again at the annual meeting under Old Business.

Working meeting on November 12

The board will meet on Monday, November 12 for a working meeting at 7 p.m. at the Dunbar Recreation Center.

Adjournment

Motion to adjourn the meeting at 8:27 p.m. was made by Paul Hemmerling and seconded by Mary Ellen Casey. Motion carried. The meeting was adjourned.

Attendance

Tony Baade, Luke Emde, Linda Klink, Megan Boedecker, Denise Gavin, Jed Obershaw, Terry Anderson, Mary Ellen Casey, Paul Hemmerling, Dave Stroz, John and Nancy Hines, Tom Casey



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Mark Your Calendars

Join us at the annual LLPOA meeting!

When? November 18, 2018 at 3 p.m.

Where? Dunbar Recreation Center
888 Dunbar Rd, Mundelein, IL 60060

Questions, comments, or news?

Contact info@lochlomondlaker.com and tell us what's happening. We'd love to connect!

2018 Current Board Officers & LLPOA Administrator

President: Tony Baade (224) 565-4471

Vice President: Luke Emde (847) 807-9740

Treasurer: Linda Klink (847) 566-6631

Secretary: Megan Boedecker (309) 258-0201

Dam/Path/Entrances Director: John Bestler (847) 566-6874

Lake Management Director: Tony Baade (224) 565-4471

North Beach Director: Mickey Emde (847) 566-9583

South Beach Director: Jed Obershaw

Boat Director: Luke Emde (847) 807-9740

Board Members-at-Large: Mary Ellen Casey (847) 867-9211

Paul Hemmerling

Terry Anderson

Administrator/Water Safety: Denise Gavin (847) 826-8044

Village Board Meetings are held at the Village Hall on the 2nd and 4th Monday of the month. Call 847-949-3214 for details.