



LOCH LOMOND PROPERTY OWNERS ASSOCIATION P.O. Box 840, Mundelein, IL 60060  
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Kathie Knudson, President

Denise Gavin, Administrator

## LOCH LOMOND LAKER

### Minutes of the September 1, 2009 Monthly Board Meeting

#### **PRESIDENT'S REPORT: Kathie Knudson**

The Board meeting was called to order at 8:00 p.m. by Kathie Knudson, President. Motion to approve August minutes by Jon Holsman, seconded by John Epstein. Motion passed. Minutes approved.

Thanks to Diane Rogers for taking notes in Jennifer Popowitch's absence.

#### **TREASURER'S REPORT: Steve Koch**

Steve is using a new format out of Excel for the report, as it's easier to use.

The CD we hold is a 9-month CD which matures in September. If you have any exciting ideas for investing, let Steve know. Due to the economy and because we need to keep our savings safe, a CD has traditionally been the best choice.

The budget vs. actual expenditures have been favorable year-to-date. Legal and insurance expenses will be two unfavorable expenses coming up this month. Loch Fest expenses will be reflected in September since we used the LLPOA credit card as payment, and the statement hasn't come yet. The lake treatment payments are complete to date.

This is the third consecutive month that outstanding annual dues payments are down. Payments on back dues increased in the month of August, but we're approximately 7% down from the last fiscal year end (FYE).

Jim Carroll has demonstrated great commitment to Loch Fest and control of expenses. Additional expenses that occurred appear to be coming in at \$750 less than planned. Great effort by all the residents and volunteers to make this happen.

In September, the Board starts to prepare for the 2010 budget. The Officers and Directors are stewards for the residents. Please communicate any ideas you have to improve our community events as the LLPOA Board plans for next year. There are numerous ways to contact Officers and Directors: through the website ([www.lochlomondlaker.com](http://www.lochlomondlaker.com)), email ([info@lochlomondlaker.com](mailto:info@lochlomondlaker.com)), meetings, conversations, etc.

Special thanks to the extraordinary efforts of Kathie Knudson, Jim Carroll, Zone Directors and volunteers for the exceptional success of Loch Fest. A resident put forth a motion to acknowledge their wonderful community contributions.

If anyone is interested in participating in the annual audit, the call is out for anyone to participate. We would like a CPA to conduct the audit with two or three other residents. John Schockmel expressed interest.

Question: Did you find the \$2,000 discrepancy in the assets? No. Total assets at the bottom of page one of the Treasurer's report shows our actual financial worth. The total assets listed on the second page are tracking and operational assets (net income). Receipts for income and expenses balance, but QuickBooks seems to have put numbers in unidentified categories, causing the variance. Net funds used are added to the beginning assets. There is no clear explanation for why there is a

variance between the two asset numbers. This gap appears to be in the Association's favor.

Question: What is a buffer strip? Perennial plantings of native aquatic plants installed at South Beach two years ago. The plants are specially chosen to help filter runoff into our lake. They not only clean the water; they are also attractive to butterflies and bees and look beautiful when in bloom.

Question: What are the miscellaneous charges noted in the report? Annual registration for not-for-profit status. Water safety expenses were the purchase of a new rescue tube and kickboards for swim lessons. The Association finances are an open book. If any resident would like to review them, please feel free to let Steve or a Board member know of your interest.

Motion to approve the September Treasurer's report as presented: John Schockmel. Motion approved.

#### **MEMBERSHIP REPORT: Diane Adamek**

To date, 460 residents have paid their dues, for a total of 76.5%. Last year at this time, it was 84%. The recession has hit some of our residents hard, so it's difficult for them to pay their dues. Payment plans can always be set up with Diane to make it easier. She completed a third mailing to past-due residents on August 31. Payment plans may include a 5% late fee.

Kudos to Diane for all her work to update records, get collection letters out to residents, work with residents to create payment plans, and following up with residents' inquiries.

If you need to set up a payment plan, please contact Diane at [lochlomondPOA@aol.com](mailto:lochlomondPOA@aol.com), or (847) 949-8641, and she can give you some options.

**Reminder:** All back dues must be paid up before you can close on a property. If you know you will be closing, please contact Diane at least two weeks before closing, so that she can send a copy of the required paid assessment letter to your realtor and/or attorney.

#### **DAM, PATH AND ENTRANCES: Dick Lincourt**

All is in good shape, and the lake is full.

#### **LAKE MANAGEMENT: Steve Kephart**

No official report available. Residents indicated that Northern Pike are hitting and crappies are biting. This information will be added to the fishing blog on the website.

#### **WEBSITE: Katie Cook**

Katie Cook and John Popowitch reminded residents to use the site and look for insights and information about our community. Pictures taken during Loch Fest will be posted on the website soon. Check it often, and use the link to our email

address (info@lochlomondlaker.com) to submit questions, concerns and comments. Let us know if you would like to be contacted by a Board member.

### **NORTH BEACH: John Emde**

One paddleboat remains, and will be disposed of on Wednesday, September 2. A total of four boats were removed from North Beach, since they were not seaworthy and did not have current stickers. He could not contact the owners.

Larry Rogers and John Emde collaborated on boat issues at North Beach and subsequent storage area improvements.

Residents noted significant improvements (organization, cleanliness, etc.) at North Beach. John acknowledged the work effort of everyone on the Board and volunteer residents who made that happen. Now that North Beach is in better condition, we need everyone's help to keep it organized. Please put your boats away when you are done with them; do not leave them on the shoreline. Be courteous and respectful.

Question: A boat was donated to the Association years ago. What happened to it? No one remembers a donated boat at either beach. LLPOA has not maintained boats for residents' use for many years. Please do not just leave boats at the beach, assuming that the Association will take care of them. They will be disposed of if we cannot locate the owners.

Question: A resident saw several teenage boys jump the fence at North Beach and use the beach area. He went to the police station to tell them what he saw. The police wanted to know if the LLPOA wanted to press charges. Are the police supposed to help? Yes, the police will help. We need to address any issues as they occur, but the topic of a gate guard for the summer of 2010 remains an open issue. Current concerns should be lessened, at least during school hours, as kids are back in school. Special thanks from the Board to the resident who saw the boys for taking action and going to the police. Please continue to contact the Mundelein Police Department if you see trespassers or anything else unusual. Residents can call the police non-emergency number at 847-968-4600. Kathie Knudson will follow up with the police department to ask them to increase patrols to ensure no one causes damage or is trespassing. LLPOA residents who jump the fence, go on private property to gain access to LLPOA property, or who gain entry through the gates by any means OTHER than their key card are considered trespassers and will be reported to the police as such. Residents may only access Association property by using their key cards.

### **SOUTH BEACH: Jean Potillo**

No report.

### **ADMINISTRATOR'S REPORT/WATER SAFETY:**

#### **Denise Gavin**

No guards were on duty this week due to back-to-school schedules. This has been posted on the website. They will be on duty for Labor Day weekend. No lifeguards will be on duty after Labor Day! **Children under 16 must be accompanied by a responsible person 17 or older, per State law.**

Seven picnics were held in August.

The North and South Beach gates will be repaired on September 2. The new design will create a brace over the top of the entry to secure the side posts and reduce expansion and contraction in the summer and winter. Feedback on how to make the welding look nice: hang an LLPOA sign or other decoration. We will wait and see what it looks like. This repair is the best possible solution, so we are optimistic that it will reduce

residents' struggles with the entrances. Please let us know if you ever experience problems using your key card to enter the beaches.

### **BOAT DIRECTOR: Larry Rogers**

It has been a quiet month overall. One boat, which washed up at Ferkin's house, has been claimed. One boat remains on their shoreline unclaimed. If you are missing a boat, please contact Larry Rogers at 847-566-7299.

A lost boat has been found (2008 sticker #1093). If this is your boat, please contact Larry Rogers.

### **OLD BUSINESS: Kathie Knudson**

#### **HELP IMPROVE OUR ASSOCIATION! VOLUNTEER!**

**Spread the word!** We are still in need of Zone Directors for the following Zones: 3, 5, 8, 16, and 20. You do not have to live in the Zone for which you are a Director. We are also still in need of a Vice President. All candidates are encouraged to contact Kathie Knudson.

**Zone Director Update:** John Popowitch has agreed to be the Zone Director for Zone 19. Thanks John!

#### **Loch Fest**

Kathie Knudson was very excited about the success of the event. Approximately 350 people attended; the goal was 300. MANY thanks to the following:

Jim Carroll for all his leadership, planning, activities and coordination of presenters; Jim's family, who hung all the door hangers in the neighborhood; Tony Baade, who helped secure sponsors and plan activities; Dick Lincourt for sharing his knowledge about the lake as the tour guide; the food committee for an excellent meal; Emil's for the pork shoulders; Kathie Knudson for her time and commitment to make this happen; Zone Directors for going door-to-door to contact residents; the volunteers for all their help; and all the residents who came out and participated in the day.

Other positives: the games were fun; the paddleboats from Ahlstrand Marine were terrific; the tour boats ran non-stop during the entire event; excellent food; outstanding collaboration and partnership by all volunteers in the subdivision

Plans for the 2010 Loch Fest include new ideas, and fine-tuning those events which were successful this year. The personal contact from Zone Directors going door-to-door was excellent to open the community/neighborly connections.

Resident comments: a resident asked people remaining at South Beach at 10:00 p.m. that evening to turn down their music. The Board received a positive email comment from another resident indicating the fun he and his family had during the event.

#### **Water Safety Survey Results**

Thanks to Larry Rogers for drafting the survey.

The Board has received limited feedback, with 44 responses to date. 75-80% have been positive. The survey was mailed out with the August minutes, and was delivered on Loch Fest day. Please return your blue water safety survey if you haven't already! If you need a copy, please send us an email (info@lochlomondlaker.com), or call a Board member. A link to the survey will be added to the website for additional resident feedback.

Potential concern noted: "Strongly Disagree" was listed first

among the choices for each question, as opposed to "Strongly Agree," which is often listed first in other surveys. Some residents seem to have been confused when they checked off their choices, given some of the commentary they made on the survey forms. Phone calls will be made to those residents to ensure we capture their true choices.

Cutting one hour off each end of the lifeguard shifts was a general consensus (start/end times shortened by 2 hours/day).

We hope more residents will respond to the survey, but in the absence of a strong response, one assumes it may not be as hot a topic as in the past. If most residents don't respond one way or the other, it is believed they are happy with the program the way it is.

### **Nominations**

The Annual Meeting will be on Sunday, November 15th at 4:00 p.m. at Century 21. We will elect four Officers: President, Vice President, Secretary and Treasurer. Directors are appointed.

Kathie Knudson announced that she will not be seeking re-election as President. Both the President and Vice President positions are open. Steve Koch prefers to move to another Board position, so we are looking to nominate a new Treasurer for 2010. We prefer a CPA or other finance professional, but if you are comfortable with QuickBooks (or learning it) and accounting, please contact Kathie or Steve right away to be nominated.

Nominations should be submitted to any Board member.

Question: What if no one volunteers? We don't expect that to happen, but if it did, the normal chain of command would be followed: President, Vice President, Secretary, Treasurer.

### **NEW BUSINESS**

#### **Electric (Trolling) Motors:**

A survey conducted a few years ago indicated that 2/3 of residents who voted were against allowing them on the lake. After Loch Fest and resident interest in the boat tours, Dick Lincourt suggested we revisit the issue. It could be a positive change to make it easier for older residents to enjoy the lake. We can dictate the size and rules, rated pounds by thrust. The Lake Management Committee should meet to craft the proposal to change the Beach Rules to be ready for the October Board meeting, when a discussion can be held. This issue is regulated by the Beach and Boat Rules, not the Association bylaws. The Board determines what the Rules will be, so there would not a formal motion to the Board for a vote.

Question: Would there be a limitation on boat size? Dick Lincourt will research boat sizes and thrust. Ahlstrand Marine could provide guidelines. A suggestion was made that the motor could be registered with LLPOA and an annual sticker issued. The owner would have to remove the motor and battery if the boat is stored at North or South Beach.

Discussion topics: err on the side of smaller rather than larger; residents are obligated to follow rules to ensure safety for all: any LLPOA concerns?; electric motors are not as easy to maintain as one may assume; it would be heavy to carry down to your boat and requires frequent charging; opposition to electric motors voiced for fear of rules being unenforceable: how would we control this?; toxicity of batteries and motors would impact this small lake.

Suggestion made to take action at the Annual Meeting to possibly allow electric motors on residents' boats (no guests may use motors that have been used on other lakes).

Motion to adjourn by Nadine Clausen, seconded by Mary Ellen Ferkin. Meeting adjourned at 9:14 p.m.

### **ATTENDANCE**

Kathie Knudson, Dick Lincourt, Steve Koch, Denise Gavin, Diane Adamek, John Emde, Larry Rogers, Harold Hanson, John Epstein, Larry Happ, John Popowitch, John Schockmel, John Bestler, Nadine Clausen, Mary Ellen Ferkin, Jon Holsman, Donna Sattler, Diane Rogers, Tony Baade, Katie Cook.

Minutes respectfully submitted by Diane Rogers.

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

President: Kathie Knudson (566-7024)  
Vice President: OPEN  
Secretary: Jennifer Popowitch (566-1692)  
Treasurer: Steve Koch (566-3120)  
Membership Director: Diane Adamek (949-8641)  
Boat/Pier Director: Larry Rogers (566-7299)  
Dam/Path/Spillway Director: Dick Lincourt (949-5729)  
North Beach Director: John Emde (566-9583)  
South Beach Director: Jean Potillo (949-9370)  
Administrator/Water Safety: Denise Gavin (826-8044)  
Lake Management Director: Steve Kephart (970-7940)



**LOCH LOMOND**  
**Property Owners Assoc.**  
**P.O. Box 840**  
**Mundelein, IL 60060**

PRSRT STD  
 U.S. POSTAGE  
 PAID  
 Mundelein, IL  
 Permit #65

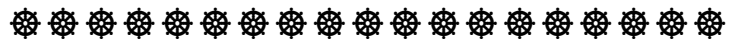
## Calendar Items

October 6 (Tuesday)  
 LLPOA Monthly Board Meeting  
 Century 21 (corner of Rts. 45 and 176)  
 8 p.m.

November 15 (Sunday)  
 Annual Meeting  
 Century 21 (corner of Rts. 45 and 176)  
 4 p.m.

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

**If you see anything suspicious on LLPOA property, call the Mundelein Police non-emergency number. (847-968-4600)**



**Accepting nominations for 2010 Officers and Directors! Call Kathie Knudson.**



**Annual Meeting, November 15, 4 p.m., Century 21.**