



LOCH LOMOND PROPERTY OWNERS ASSOCIATION P.O. Box 840, Mundelein, IL 60060
WWW.LOCHLOMONDLAKER.COM

847-826-8044

info@lochlomondlaker.com

Larry Rogers, President

Denise Gavin, Administrator

LOCH LOMOND LAKER

Minutes of the November 15, 2009 Annual Board Meeting

PRESIDENT'S REPORT: Kathie Knudson

The Board meeting was called to order at 4:10 p.m. by Kathie Knudson, President. Motion to approve October minutes by Jon Holsman, seconded by John Epstein. Motion passed. Minutes approved.

TREASURER'S REPORT: Steve Koch

The audit took place at the end of October, and it went well. Thanks to Tom and Linda Klink, and John Schockmel for volunteering their time to help with this audit. All cash and receipts were accounted for. Any variances between the monthly reports have been caused by a software glitch.

The actual expense for October was \$11,095, which includes regular expenses and the payroll tax liability.

The Association received \$1,307.70 more than was budgeted for 2009, and spent \$7098.54 less than was budgeted.

Motion to approve Treasurer's Report: Rich Clausen, seconded by Buzz Stromberg. Motion passed. Treasurer's Report approved.

2010 Budget Plans

The anticipated income for 2010 is \$160,295, and the anticipated expenditures total \$145,000, which include \$14,400 of spillway repairs. \$5,000 will be moved from the operating (checking) account to the reserve account (CD investment).

The Board is researching possible technology upgrades to make some of the Board positions easier and more efficient, and to motivate more residents to become involved.

2010 dues will remain the same (\$350/household, \$175/senior over age 65).

Insurance: Earlier in 2009, the Board decided to increase the general liability insurance from \$1 million to \$2 million. We were over-insured in one category, so we reduced that coverage amount to be more efficient.

Q & A

Q: What are the 2010 legal fees for? A: The Board must budget money for legal fees in order to protect the Association. Letters of revocation of lake rights involve legal fees to process and file. The 2009 budget included some legal fees carried over from 2008.

Q: When neighborhood foreclosures are listed in the Mundelein Review, why is Loch Lomond always listed as the defendant? A: This is a formality -- the Association is never called into court or held responsible for any mortgages, since we own no homes. We work with our attorney to make sure that we are covered appropriately.

Q: What is the North Beach security budget for? A: That item is in response to the water safety survey results, where a clear majority of residents voted in favor of increasing security at North Beach.

Q: Dues have increased dramatically over time. Is there a way to streamline or reduce expenses? A: The Board works very hard to continue to lower costs, and came in under budget this year due to much hard work. Everything that has been improved is being

well-maintained. We need to ensure that we are covered and protected, and we are working to increase the reserve. We also have a fairly high number of residents who have not paid dues (19%). The Board does not collect money just to spend it. We spend money on improvements which we feel will best benefit the residents.

Thanks to Steve Koch for going through the budget so thoroughly. A resident noted that what the Loch Lomond Board accomplishes with the dues that are collected is impressive.

MEMBERSHIP REPORT: Diane Adamek

Loch Lomond consists of 601 properties (599 households and 2 lots). Residents who own lots also pay dues. 81% of households have paid their dues in full.

2010 plans: A meeting will be held in December to discuss changes in membership procedures. Membership applications are not currently sent out by email. There are membership forms on the website (www.lochlomondlaker.com), and they will be updated for 2010 and made available for download.

If anyone has a suggestion for improving membership procedures before the December membership meeting, please contact Diane Adamek at lochlomondpoa@aol.com.

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

Reminders: 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.

Unless a payment plan is in effect and payments are being made on time, any dues outstanding as of January 1, 2010 will be assessed a 5% annual late fee.

The dues amount for 2010 is \$350 (same as the last two years) and will be due on March 15, 2010. You will be sent registration materials by February 1, 2010. Any dues paid will be applied to the earliest year still owed. No beach tags, boat stickers, or keycards will be sent until the household is paid in full through 2010.

DAM, PATH AND ENTRANCES: Dick Lincourt

The dam and path overall remain in good condition. Significant events this year were:

**March: Retained the pro bono services of resident Rob Wojtysiak as a consulting professional engineer for the dam, which is required by the State of Illinois.

**June: Volunteers Denise Gavin, Steve Koch and John Emde repaired a badly eroded area of the North Beach spillway.

**July: Added rip-rap to the north end of the dam as requested by the State of Illinois during their inspection in 2008.

**October: Did some minor brush removal and reseeded.

The North and South Beach entrance gates were modified in September -- bracing was added to the top of the gateposts to

prevent movement due to seasonal heat and cold. It is hoped this will prevent the need for semi-annual gate adjustments. Locks were reprogrammed to deactivate several keycards reported as lost; in the future we will deactivate keycards of those delinquent in their dues.

The lake remained full all year.

Plans for 2010 include minor repairs to the concrete and recoating of the spillway.

LAKE MANAGEMENT: Steve Kephart

Overall, the lake is in great shape. With the extra water and cool summer, the algae problem was not as bad as in the past. We have just finished the third year of a five-year weed abatement program. The fishing has been excellent.

The Illinois Department of Natural Resources did a fish census last fall, and Steve Kephart received the report last spring. The census is not done every year. Last fall, Northern pike and channel catfish were included as predators. Eventually, the predators will diminish the small-fish population. Over time, the fishing rules will be changed to balance the fish populations.

Paul Papineau headed up a lily planting project this year. Most of the plants died, and we are not sure why this happened. The Lake Management Committee has talked to experts, and none of them think the plant deaths were caused by the lake spraying treatments. Until the reason for the death of the plants has been determined, the Committee will hold off on planting new ones.

Loch Fest in August was a big success. Jim Carroll organized this event, and did a fabulous job. Tony Baade also helped a lot with the organization. Included in this event were experts at tables, electric pontoon boat tours, and excellent food. The turnout was terrific, and there were many great comments.

The LMC came in \$1,400 under budget for 2009.

2010 plans: The main focus will be on weed and algae control. Water lilies will also be a topic of discussion, as will the fishing portion of the Loch Lomond website, which should be up and running by the end of the year.

Q: Have we ever hired anyone to do a chemical analysis of the lake? A: We do a voluntary EPA water sampling twice a month. We're not sure what the results are -- we can ask the EPA to send them to us. If we had a serious problem with the water quality, the EPA would let us know right away.

Al Tuhy volunteered to be part of the LMC. If anyone else would like to join, please contact Steve Kephart.

NORTH BEACH: John Emde

The North Beach came in \$30 under budget for 2009. Many of the costs at North Beach remain constant: electricity, phone, port-a-potty service.

In the twilight hours, teenagers are hanging around at North Beach. If we have a gate guard and that fact is highly publicized, there should be fewer problems at North Beach.

2009 accomplishments: Added sand at the playground, mulch around the trees, and gravel at the entrance. The spillway was repaired. Removed five unclaimed and unseaworthy paddleboats. New boat racks were built by Randy Cook and Gary Randau. Thank you to the volunteers for all your hard work at improving and maintaining North Beach!

2010 plans: Power wash and paint the shelters over the picnic tables and obtain some new chairs.

SOUTH BEACH: Jean Potillo

South Beach projects came in \$50 over budget.

2009 accomplishments: New sand on the beach, new garbage cans, and the diving rafts were re-surfaced (thank you, John

Bestler!). There were no major repairs. We were considering replacing the buoys, but after power-washing them twice, determined that they do not need to be replaced.

Water Carnival had a lower than anticipated turnout. The Board has a list of ideas to try for the 2010 Carnival. Thanks to Karen Emory who has been selling Loch Lomond shirts and hats at South Beach events.

Jean has seen signs of dogs at the beach. No dogs are allowed on Loch Lomond beaches.

2010 plans: No major repairs are planned. We are considering repairing or replacing the split-rail fence by the walkway.

ADMIN.'S REPORT/WATER SAFETY: Denise Gavin

Lifeguards: The temperature for opening the beach was raised from 65 to 70 degrees during the week. New swimsuits were purchased for new guards and those with one year of guarding experience, instead of for all guards. The beach was never closed due to high bacteria count. There were 16 returning guards and two new ones. The beach accommodated 5,000 guests this summer. The goose fence was effective, and the guards cleaned up remaining goose mess. The guards had three saves this summer. They also worked to save money for Water Carnival by purchasing prizes at Dollar Tree. The hours for guarding are under review, and may be adjusted for 2010.

Denise reviewed current contracts (garbage collection, phones, toilets) to see if costs could be cut.

If you have any needs, please contact Denise Gavin.

BOAT DIRECTOR: Larry Rogers

Occasionally boats drifted away and landed on private beaches. Boats from North Beach that had to be scrapped were eliminated. New boat racks will help with storage for next year.

2010 plans: Boat sticker idea -- assign a permanent number to each house instead of a different number for each boat every year. This would eliminate the need for new stickers every year, and we would only replace worn out stickers. If a household owns more than one boat, each boat would have the same number for easier identification.

WEBSITE COORDINATOR: Katie Cook

Katie Cook was unable to attend this meeting, so her report was given by Kathie Knudson.

Please visit www.lochlomondlaker.com. Since there are no Board meetings in December or January, please check the website for notices (i.e., thin ice).

The Website Committee is seeking new members. Interested parties should have IT experience and should be able to maintain and develop a website. Please contact Katie Cook or any Director to learn more. The goal is to use the website for better communication and to have it be more interactive.

Thanks to Katie Cook and John Popowitch for working on the website.

OLD BUSINESS: Kathie Knudson

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. If you are interested, please contact a Board member. If you are not sure which zone you are in, there is a map on the website -- visit www.lochlomondlaker.com, click on the Lake Association tab, and go to the Zone Directors subheading.

Thank you to the Zone Directors for the work they have done this year!

A directory of resident businesses has been compiled. This is

in place to inform Loch Lomond residents of services provided by their neighbors. Kathie Knudson compiled this directory, and is handing it over to Jennifer Popowitch to maintain it. If you have a business, talent, or hobby that you want to advertise, contact Jennifer (566-1692, or at 1419 Dairy Lane). John Popowitch will put this information on the website, and Donna Sattler will help grow this directory.

We need a Vice President and a Boat Director for 2010. If you are interested in volunteering, or want more information, contact any Board member.

Electric (Trolling) Motors: Dick Lincourt

Preface: Following the presentation of the motion, there was much discussion, and many concerns were aired, both pro and con. If you are interested in the full contents of the discussion, please contact Jennifer Popowitch (566-1692).

Background: The beach rules are set by the Board, which wanted to get a broader representation of the residents. The Board will abide by the decision of the voting members (present and by proxy) at the annual meeting. In 2007, a survey on trolling motors was taken, with 60% of residents against, and 40% in favor. At the 2009 Loch Fest, many residents had their first experience with electric motors on the pontoon boats. A motion to adopt electric motors was made in September, tabled until October, when more information was presented, and the final vote was tabled until the annual meeting in November. Discussion (see Preface).

Motion to amend the original motion: Have this vote and possible rule change last for one year, and then be revisited: Steve Kovac, seconded by Harold Hanson. Discussion. In favor: 47. Against: 63. Amended motion defeated.

Motion to amend the original motion to include a two-year trial period: John Zillmer, seconded by Dennis Kratochwil. No discussion. In favor: 37. Against: 73. Amended motion defeated.

Motion to amend the original motion to allow electric motors only for people with medical conditions: Dennis Kratochwil, seconded by Cecile Kratochwil. Discussion. In favor: 4. Against: 106. Amended motion is defeated.

Vote on the original motion. In favor: 51. Against: 65. Motion is defeated. No trolling motors on Loch Lomond.

NEW BUSINESS

Officer Katie Smith sent a flyer about crime prevention. Loch Lomond is known amongst criminals as an "easy target." Lock your doors and lock your cars. Remove valuables from cars.

Thanks to: Steve and Pat Kovac for the use of the Century 21 building; Randy and David Cook and Gary and Torr Randau for building the boat racks at North Beach; Dick Lincourt for the slideshow; the Board for all of their hard work; Linda Klink for all of her help; Kathie Knudson for serving as President.

Can we put announcements (births, deaths, injury, illness) in the newsletter so the community can be informed? We would have to get permission from those affected in order to publish.

Election of Officers

Candidates: Larry Rogers, President; Steve Koch, Treasurer; Jennifer Popowitch, Secretary. We are seeking a Vice President. The Board can appoint a Vice President who will serve until the next annual meeting. The main responsibilities of this position are to help support the President, work with the Zone Directors to help them be more involved, and help with special events.

Motion to elect Larry Rogers, Steve Koch, and Jennifer Popowitch: Kathie Knudson, seconded by John Zillmer. Unanimously approved.

Upcoming dates: Decorating Contest on Sunday, December 13 at 5 p.m.; Santa visits on Sunday, December 20 (call 847-231-3390); monthly Board meeting on Tuesday, February 2, 2010.

Motion to adjourn by Jon Holsman, seconded by John Popowitch. Meeting adjourned at 5:30 p.m.

ATTENDANCE

Diane Adamek, Yvonne Almlad, Tom & Barbara Ambrus, Tony Baade, John Bestler, Robert Calcut, Jim Carroll, Richard & Nadine Clausen, Helen Colbert, John Emde, John Epstein, Denise Gavin, Claude Hanchard, Harold Hanson, Kelley Happ, Dave & Marni Herman, Jon Holsman, Steve & Betty Kaminsky, Steve & Bunny Kephart, Robert Kingsbury, Linda Klink, Kathie Knudson, Steve Koch, Neil Koebnick, Steve & Patricia Kovac, Dennis & Cecile Kratochwil, Vivian Lampel, Richard Lincourt, Donna Sattler, David Norton, Paul Papineau, John & Jennifer Popowitch, Jean Potillo, Agnes Radakovitz, Susan Ramsey, Mary Jane Robinson, Larry & Diane Rogers, Linda Rundle, John Schockmel, Frank Shaw, Matea Simwic, M. Strachn, LaWayne & Patricia Stromberg, Carole Thiel, Debbie Titus, Jennifer Tomes, Al Tuhy, John Vicik, Bryan & Lori Wilcox, John Zillmer, Harol & Loretta Zoellick.

Minutes respectfully submitted by Jennifer Popowitch.



LOCH LOMOND

Property Owners Assoc.

P.O. Box 840

Mundelein, IL 60060

Board Officers and Directors

President: Larry Rogers (566-7299)

Vice President: OPEN

Secretary: Jennifer Popowitch (566-1692)

Treasurer: Steve Koch (566-3120)

Membership Director: Diane Adamek (949-8641)

Boat/Pier Director: OPEN

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)

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Mundelein, IL
Permit #65

Calendar Items

December 13

Holiday Decorating Contest
5 p.m.

December 20

Visits from Santa (see Santa Hotline number inside)

February 2, 2010 (Tuesday)

LLPOA Monthly Board Meeting
Century 21 (corner of Rts. 45 and I76)
8 p.m.

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

Holidays!

Happy