

# THE Apple Core

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The Apple Core is the official monthly newsletter of the Apple Canyon Lake Property Owners' Association, and is the Association's legal vessel used to inform every property owner of important notices, rules and policy changes, board actions, and other pertinent information of which property owners must be aware.

The Apple Core is published in its entirety each month on the Association's website the same day it reaches local homes via the US Postal Service. See Page 2 inside for local delivery dates.



**We've Got Water!**  
Although frozen, the ACL waterfall has begun flowing again



Erwin Zueger



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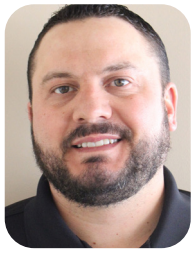


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### PRESIDENT'S MESSAGE



BY: NOLAN MULLEN,  
President, ACL Board of Directors

I am happy to report the GM search is continuing to move forward in a positive direction. The GM Search Commission has narrowed the field of candidates down to the finalists. The Board has started bringing those finalists on site for tours and interviews.

The Board approved moving forward with listing the ACL dredge for sale with a broker. If you are wondering why, I will try to explain. The dredge has been underutilized for various reasons,

like being short-staffed or not having a qualified staff member to run it. In previous years, the Association has been spending \$10,000 to have the dredge put in and taken out of the lake, \$8,000 in insurance, and \$4,500 per year in maintenance & repairs. That is \$22,500 per year before labor. Since we own the dredge, it is also on the reserve study to be replaced when its useful life comes to an end. The dredge has an estimated cost of \$600,000 and a lifespan of 40 years in the reserve study. Using those estimates, a minimum of \$15,000 would have to be saved annually to prepare for the replacement. Using those estimates, keeping the dredge costs \$37,500 per year without labor. Based on our experience this year with contract dredging, if we contract dredge every ten years it costs \$72,000 annually for both the equipment and labor.

The Board also approved to move forward with the owners of The Pit Stop restaurant in Stockton to operate The Cove. The lease will be for 2 years.

The 2024 Board of Directors election should be a good one. Now that the deadline for candidate applications has passed, there are 7 property owners that applied to run for the 3 open seats. I encourage everyone to do their homework on the candidates and vote. Please make sure to get your ballots turned in on time.

### THE GENERAL MANAGER UPDATE



#### A Review of the Past 6 Months

BY: MIKE HARRIS,  
Interim General Manager

The Pro Shop had a great turn out for their New Year's Eve Party on December 31<sup>st</sup>. Members enjoyed drinks and an appetizer buffet as they partied and rang in the New Year.

In January, all 2024 statements and dues were sent out to property owners. Throughout the month the maintenance team set up and filled the NiceRink ice rink at the end of the Pro Shop parking lot. Due to all the snow, we have received, the ice rink has taken longer to fill and freeze than expected. Members should be able to enjoy it in February.

With all the changes in staff this past year we will be having North Star training for all staff in the Association. We have many new staff that have never received proper training, as well as staff whose roles have changed that can benefit from additional training.

We have begun taking bids for the old firehouse roof. We have received bids from The Thistle Group and are working with them to get the project started. At the beginning of the year, ACL received a \$9,000 grant towards the removal of invasive species in the Winchester and Independence subdivisions.

Lastly, we have received our permit from the Illinois Department of Natural Resources for the work to be done on the dam and spillway. It was exciting to see water coming over the waterfall again. As of Wednesday, January 17<sup>th</sup> at 7:30 AM, 2 months and 4 days after the drawdown, water has begun flowing over the spillway and waterfall again.

## UPCOMING LOCAL DELIVERY DATES

The Apple Core reaches local homes and is posted in its entirety at [www.applecanyonlake.org](http://www.applecanyonlake.org) on the following dates.

**Feb 2 • Mar 1 • Apr 5**

YOU ARE THE **apple** OF MY EYE

SEND US YOUR PHOTOS AND SHARE YOUR JOY.

### LETTER TO THE EDITOR POLICY

*Publication of letters does not necessarily imply agreement or endorsement by the Association or the Board of Directors.*

#### ACLPOA Board Approved Policy THE APPLE CORE: ACCEPTANCE OF MATERIAL

The Apple Core is published by the ACLPOA for the benefit of its Members - to keep them informed about developments with respect to the lake, facilities, activities and finances; to report Board decisions; to provide a handy reference about rules, fees and coming events; and to afford a means of communication on questions and issues of importance to property owners.

The Editorial Review Committee shall consist of a member of the Board, who shall be the Chair; the General Manager, who shall be Vice-Chair; the Editor of The Apple Core, who shall be the Secretary; and such other members as the Board may appoint from time to time. This Committee shall prepare policies for the acceptance of material to be printed in The Apple Core, including, but not limited to, letters to the editor and policies for advertising material printed, which policies shall be submitted to the Board for approval annually.

The General Manager is responsible for having the paper produced. The Communications Director is the Editor. Any and all editorial material (copy other than paid advertising) must be submitted to the Editor's office.

The Editorial Review Committee will determine whether or not letters, advertising material or any other material submitted for publication should be rejected. If material is rejected, property owners will be notified and told cause of rejection.

#### LETTERS TO THE EDITOR:

Letters from Property Owners are welcome.

Letters to the Editor must be:

- a) Submitted and signed by a Property Owner.
- b) Received by the 15th of the month previous to publication.
- c) Confined to 250 words or less.

The following guidelines for treatment of letters have been adopted for the purpose of encouraging expression of views with the focus on discussion of issues not people. Publication of letters does not necessarily imply agreement or endorsement by the Association or the Board of Directors.

- Whenever possible, letters expressing views on both sides of an issue will be published at the same time.
- Constructive criticism will be accepted. Positive suggestions for improvement are encouraged.
- Letters must be in good taste. Those containing offensive or derogatory language, libelous statements or expressing personal grievances or conflicts will not be published.
- Nothing in these guidelines should be construed to prohibit references to people so long as an issue of importance is the focus of the letter.
- Editorial comments will be limited to factual clarification or update on the matter at issue. No point of view will be expressed.

#### WITH RESPECT TO BOARD ELECTIONS:

- 1) Candidates will be presented in the March and April issues.
- 2) A special section for questions regarding candidates will be included in the March and April issues of The Apple Core. Questions regarding candidates must be received thirteen (13) days prior to copy deadline in order to provide the candidates with the opportunity to respond in the same edition. Candidate responses must be received two (2) days prior to copy deadlines.

Adopted: May 16, 1998 – Amended: April 21, 2001  
Reviewed: November 15, 2008 – Amended: November 19, 2011



The Apple Core disclaims any liability for any advertisement published herein and in no way endorses or guarantees these ads, nor assumes any financial liability for production errors in advertisements. The Apple Core is printed and mailed monthly. Material to be published must be received by the Managing Editor no later than the 15th of the month prior to publication, and Letters to the Editor by the 15th of the month.

#### THE APPLE CORE

Production Manager / Editor .....	Tim Brokl
Advertising Account Executive.....	Jennie Cowan
Editorial Review Committee .....	Tim Brokl, Mike Harris, Nolan Mullen, Doug Vandigo, Jody Ware
Proofreader .....	Kirsten Schubert
Graphic Designer .....	Monica Gilmore

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INFORMATION HOTLINE 815-492-2257

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Golf Course/Pro Shop .....	815-492-2477
K&S Service Center (Boats, Motors and Service).....	815-492-2504
Maintenance & Building Dept – maintenance@applecanyonlake.org .....	815-492-2167
.....	FAX 815-492-1107
Marina & Concession – marina@applecanyonlake.org .....	815-492-2182
Pool Office – pool@applecanyonlake.org .....	815-492-0090
Recreation Department - recreation@applecanyonlake.org .....	815-492-2769
Safety & Security Department (SSD) – security@applecanyonlake.org.....	815-492-2436
The Cove Restaurant .....	815-492-0277
Work Orders – maintenance@applecanyonlake.org .....	815-492-2167

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#### TOWNSHIP CONTACTS

Thompson Township Supervisor (John Diehl).....	john3500i@att.net
Thompson Township Road Commissioner (Dean Williams) .....	815-845-2391

Member of Community Associations Institute



JANUARY '24						
SUN	MON	TUE	WED	THUR	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

# February 2024

MARCH '24						
SUN	MON	TUE	WED	THUR	FRI	SAT
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10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

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<b>ASSOCIATION OFFICE HOURS:</b> Mon - Sat: 8 am - 3 pm Sun: CLOSED	<b>SOLID WASTE &amp; RECYCLING HOURS:</b> Monday: 8 am - 10 am Thursday: 4 pm - 6 pm Saturday: 10 am - 2 pm Sunday: 2 pm - 4 pm		Morning Workout in the Clubhouse 9-10 am	1 • Single installment ACH payments withdrawn	2 Morning Workout in the Clubhouse 9-10 am <b>GROUNDHOG DAY</b>	3  • AECC 8 am • Midwinter Gathering of the Happy Campers 1 - 7pm
4	5 Morning Workout in the Clubhouse 9-10 am	6	7 Morning Workout in the Clubhouse 9-10 am	8	9 Morning Workout in the Clubhouse 9-10 am	10 • Appeals (as needed) 8:30 am
11	 Morning Workout in the Clubhouse 9-10 am <b>LINCOLN'S BIRTHDAY</b>	13	Morning Workout in the Clubhouse 9-10 am <b>VALENTINE'S DAY</b>	15 • Apple Core deadline	16 Morning Workout in the Clubhouse 9-10 am	17  • Board Meeting 9 am • Pinewood Derby 12:30 pm
18 Morning Workout in the Clubhouse 9-10 am <b>PRESIDENT'S DAY</b>	 Morning Workout in the Clubhouse 9-10 am <b>PRESIDENT'S DAY</b>	20  <b>POTLUCK IN CLUBHOUSE 5:30 PM</b>	21 Morning Workout in the Clubhouse 9-10 am • Building permit deadline	22	23 Morning Workout in the Clubhouse 9-10 am	24
25 • Payment Plan late Sign-Up deadline	26 Morning Workout in the Clubhouse 9-10 am	27	28 Morning Workout in the Clubhouse 9-10 am	29		

FEBRUARY '24						
SUN	MON	TUE	WED	THUR	FRI	SAT
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		

# March 2024

APRIL '24						
SUN	MON	TUE	WED	THUR	FRI	SAT
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

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3	4 Morning Workout in the Clubhouse 9-10 am	5	6 Morning Workout in the Clubhouse 9-10 am	7	8 Morning Workout in the Clubhouse 9-10 am	9 • Appeals (as needed) 8:30 am
 <b>DAYLIGHT SAVING'S TIME STARTS</b>	11 Morning Workout in the Clubhouse 9-10 am	12	13 Morning Workout in the Clubhouse 9-10 am	14	15 Morning Workout in the Clubhouse 9-10 am • Unpaid/Incomplete Seasonal Boat Slips & Campsites forfeit • Apple Core deadline	16  • Board Meeting 9 am
 <b>ST. PATRICK'S DAY</b>	18 Morning Workout in the Clubhouse 9-10 am	 <b>FIRST DAY OF SPRING</b> • Potluck in the Clubhouse 5:30pm	20 Morning Workout in the Clubhouse 9-10 am	21	22 Morning Workout in the Clubhouse 9-10 am	23 • Campsite Swap & Assignment Day 10 am • Slip Swap 1 pm
 <b>EASTER</b>	25 Morning Workout in the Clubhouse 9-10 am	26	27 Morning Workout in the Clubhouse 9-10 am • Building permit deadline	28	 Morning Workout in the Clubhouse 9-10 am	 • Campground & Golf Course Open, Weather Permitting





Thursday 4:00 pm – 8:00 pm  
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 Saturday 11:00 am – 8:00 pm  
 Sunday 11:00 am – 6:00 pm



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- 11A68&69 Fairway \$25,000 • 11A251 Jones Transferable Marina Dock \$31,000
- 3A48 General Lee. Transferable Marina Dock \$32,000
- 13A65 Pioneer Price Reduced, Transferable Zoned Dock \$32,000
- 11A122 Hogan Price Reduced, Transferable Nixon Beach Dock \$39,500

## #1 APPLE CANYON LAKE AREA AGENT IN 2023\*



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# ACL BOARD OF DIRECTORS MEETING MINUTES

## DECEMBER 16, 2023

Call to Order: 8:00 AM.  
 Executive Session – 8:00 AM.  
 Return to Open Session – motion to return to open session made by Carmel Cottrell at 9:24 am. Second by Brian Holt, motion carried unanimously.

4.0 Pledge of Allegiance – after the Pledge of Allegiance, a quorum was present with the following Directors in attendance: Nolan Mullen, John Anderson, Bob Ballenger, Bill Becker, Carmel Cottrell, Brian Holt, Mark Kosco (via Zoom), Debra McNamee, and Laura Pratt. Interim General Manager Mike Harris was also present.

5.0 Approve/Adopt Minutes from the November 18, 2023, Board Meeting – Laura Pratt motioned “to approve/adopt the minutes from the November 18, 2023, Board Meeting.” Seconded by John Anderson. Correction - 6.0 on Treasurers report – Mark Kosco noted that he reported the report would not be in The Apple Core due to not having updated numbers. Minutes, with correction, approved unanimously.

6.0 Treasurer’s Report – Steve Borst reported on the Treasurer’s Report, filling in for Mark Kosco. Projecting a \$388,000 deficit. Every department balances out and is breaking even except The Cove – \$411,000 loss projection for The Cove. This is not year-to-date; this is a projection. Steve was very impressed with the staff that he worked with on this project. Will work with them to get a year end and have numbers to the Board on a monthly basis.

7.0 Committee/Commission Reports  
 R&R – Brian Holt reported.  
 Maintenance – Carmel Cottrell reported they are looking at more information on selling the dredge and looking at a second compactor or bailer for cardboard.  
 Memorial Pavilion – Carmel Cottrell reported the pavilion is going very well – hoping to be completely done by spring.

8.0 General Manager’s Report - Mike Harris gave an overview of what has been going on over the last 5.5 months he has been there. Memorial Pavilion is finally underway. Main road into clubhouse been repaved. New surface for multipurpose complex. The Cove has been closed for the season and sanitized. New water valve for Lake managing system. Actively interviewing for new GM and making progress. Overhauled finance department. Cutting down invasives and trees around the clubhouse. \$70,000 in grant money was received in the last two weeks. Firehouse roof approved for long awaited repair. Cleaned up the mess at Nixon Beach and Quarry. Zebra mussels have been in a sharp decline. Holiday party for staff reinstated. Payroll transferred to Steve Borst with zero errors, thank you Steve. ACL employee handbook being updated. Vacation and PTO time has been corrected and reconciled. Lake Carroll stated we are far ahead of them in many ways, including financial software and internet. Our lake has been selected for IL High School Fishing Contest in 2025. Ice skating rink set up. 100% of our security cameras are working for the first time. Re-engineering staff to improve efficiency. NorthStar training will start in January. Short term rentals – if we would have done a survey – 3 questions – \$1000 fee, is that the right price to charge? Lower the price? Or drop short term rentals completely? Wonder how that survey would come out.

9.0 President’s Report – President’s Report will be in The

Apple Core.

10.0 Any Additions to the Agenda – None

11.0 Consent Agenda

11.1 Committee/Commission Changes - Bill Becker motioned “to allow Lynette Swedberg, Kevin Smith, and Ken Menconi to join the Rules & Regulations Commission.” Seconded by John Anderson, motion carried unanimously.

12.0 Unfinished Business

12.1 Annual Assessment - Bill Becker motioned “to adopt the 2024 Annual Assessment of \$1,310.” Seconded by Carmel Cottrell. Raising 5%. Budget process started in June; we did not have year to date actuals then. The actuals in September gave us a completely different picture. Marina for example, changed for the good, that helped. Pro Shop numbers were much better than projected. Motion carried unanimously.

12.2 R&R Budget – Laura Pratt motioned “to adopt the recommended 2024 R&R Budget in the amount of \$601,500 in expenditures.” Seconded by Carmel Cottrell, motion carried unanimously.

12.3 Operating Budget - Carmel Cottrell motioned “to adopt the recommended 2024 Operating Budget with a total revenue of \$5,143,951 and total operating expenses of \$5,143,025 with a transfer to the R&R Fund of \$500,000 and a transfer to the Capital Fund of \$500,000.” This budget is balanced and repays our deficit from 2023. Seconded by Deb McNamee, motion carries with Mark Kosco voting nay.

12.4 Operating & Building Fees – Deb McNamee motioned to adopt the 2024 Operating Fee Schedule and the 2024 Building Fee Schedule, seconded by Carmel Cottrell. Discussion: This is what was published in The Apple Core. Bill Becker – should table the short-term rental for this year – not enough data out there. Do we want short-term rentals, how many? Should go to the membership. John Anderson – don’t want to discourage this – they spend money here. Brian Holt – we don’t know how many we have right now. R&R Commission heard from several neighbors of these rental properties; weekends are a nightmare for them. Security issues as well. Need more information in order to understand the problems. R&R is currently working on a registration system for short-term rentals. Mark Kosco – we do have a rule on registering your house if it is a rental property – should look at that. Deb McNamee – initially against this fee but in favor of a registration system. Carmel Cottrell – called around – \$100-\$150 rental fees on average. Carmel Cottrell motioned “to amend the short-term rentals on the fee schedule to \$200 registration fee.” Seconded by Bob Ballenger. Motion carried on the amendment unanimously. Amended Motion on the table is “to adopt the 2024 Fee Schedules with the amended short term rental fee of \$200.00, rest all the same.” Motion carried unanimously.

13.0 New Business

13.1 Short-Term Rentals – Brian Holt motioned “to approve Recommendation from R&R: 1. The yearly registration fee of \$1000, paid to the Association on or before March 1st. Late fees will apply. 2. Failure to register a rental property will result in a fine of \$2000.” Seconded by Bill Becker. Brian Holt amended his motion “\$200 registration fee and failure to register penalty \$400.” Seconded by Bill Becker. Discussion: Appeal process—same as any other fine. This is not about raising funds, it’s about the registration process. Per occurrence? How are other fines listed—be consistent. Brian Holt further amended his motion to include the penalty of \$400.00 if failed to register, is “per occurrence.” Seconded by Bob Ballenger, motion carried unanimously. Motion, twice amended, carried unanimously.

in advance ahead of the meeting, avoid some of the exposure and complications of running that meeting. Approximately 20-30 people just taking the same one. Nolan – was supposed to happen automatically.

Mary Hannon – Who is looking for The Cove operator? Ad Hoc committee set up? Zooming process is terrible. Use microphones always. We are interested and involved volunteers.

Ron Carpenter – 11247 – Thanks to all volunteers at this organization. How many volunteer hours are spent – would be interesting to know. Complaint today – timing of these Property Owner Comments at the end of the meeting. Items on the agenda that people would like to talk about and not given the opportunity.

Diane Carr 2A29 – Agree with Deb’s comments about getting facts and numbers we need about the Pro Shop. We had an opportunity to have a consultant do that for us. What we were going for.

Okerman 6A17 – Josh and I are avid travelers – our budget is revisited monthly. We wanted a space to take our kids, and build space, etc., so we checked out different lake communities. Found ACL and loved it. To make this sustainable, we wanted to rent out house out. Followed all of the processes. Concerned about the fee of \$1,000 – very grateful for the fee change. Would love to be part of a subcommittee putting together the registration processes.

LeAnne Killeen 12A62 – Would like to see a paper property directory come out, or on NorthStar. Use my old the paper directory a lot—part of Recreation Commission to find volunteers. Please consider doing another paper directory.

Henry Doden – 13A129 – On the internet, click on something and it told me there were 411 rental properties at ACL. The Board has to remember that everybody shares equally at running the place. Problem – some are worth more; the stakes are not the same. Agree with Ron – Property Owner Comments should come before the items on the agenda so they can be addressed.

At 10:42 AM, motion to adjourn by Mark Kosco, seconded by John Anderson. Motion carried.

Recording Secretary, Rhonda Perry  
 President, Nolan Mullen  
 Corporate Secretary, Laura Pratt

## BOARD ACTIONS

### SEPTEMBER 16, 2023

- Consent Agenda
- Committee/Commission Changes - Approved
- Unfinished Business
- Safety & Security Ad Hoc Commission – Tabled, No Motion Taken
- Board Policy Financial Document – Second Reading – Approved
- Memorial Pavilion Contractor Removal - Approved
- Memorial Pavilion Contractor Replacement - Approved
- New Business
- Ice Fishing Shelters – Motion Withdrawn
- Deer Management Regulations – Approved
- Food & Beverage Commission Proposal - Failed
- Food & Beverage Commission Hours Recommendation - Tabled
- Tree Care Service – Approved
- Backup Valve – Approved

### OCTOBER 21, 2023

- Consent Agenda
- Committee/Commission Changes – Approved
- New Business
- Buoy Request – Failed
- Proposed 2024 Calendar – Approved
- Hand Railing At Clubhouse – Approved
- Helm Proposal – Approved
- Budget Recommendation #5 – Approved
- Dredge – Discussion, No Motion Carried
- Shore Station Storage On Greenway – Approved
- Honkamp Contract – Approved

### NOVEMBER 18, 2023

- Consent Agenda
- Committee/Commission Changes – Approved
- New Business
- Final Zebra Mussel Ad Hoc Commission Recommendation For 2024 #1 - Approved
- Final Zebra Mussel Ad Hoc Commission Recommendation For 2024 #2 - Approved
- Cove Lakeside Restaurant – Approved
- Budget – Failed

### DECEMBER 16, 2023

- Consent agenda
- Committee/commission changes – approved
- Unfinished business
- Annual assessment – approved
- R&r budget – approved
- Operating budged – approved
- Operating & building fees – approved
- New business
- Short-term rentals – twice amended – approved

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*Thank you!*

14.0 Property Owner Comments  
 Ken Johnson 12A128 – Sub-leasing the same boat dock for a few years. On assignment day, a good percentage of people that come to that are turning over the same thing – sign up again for the same sub-lease. We could handle differently. If you don’t want a new dock, should be able to get that assigned ahead of the meeting. Allow people to default to sub-leasing, pay



# 2024 COMMITTEE / COMMISSION MEMBERS

Read Commission/Committee Minutes online at [applecanyonlake.org](http://applecanyonlake.org)

### APPEALS COMMISSION

(2nd Sat. of each month, as needed, 8:30am)

Petelle, Edie .....Chair  
 VanDerLeest, Roger .....Vice Chair  
 Helgason, Janet .....Secretary  
 Beckel, Ron .....Member  
 Sheehan, Tom .....Member

### ARCHITECTURAL & ENVIRONMENTAL CONTROL COMMITTEE

(1st Sat. of each month, 8am)

Allgood, David .....Chair  
 Frank, Jim .....Vice Chair  
 Ware, William .....Secretary  
 Anderson, John .....Board Liaison  
 Ballenger, Robert .....Board Liaison  
 Mullen, Nolan .....Board Liaison  
 Becker, Bill .....Board Liaison  
 Kosco, Mark .....Board Liaison  
 Rogers, Kevin .....Member  
 Wiener, Joe .....Staff

### BOARD OF DIRECTORS

(3rd Sat. of each month, 9am)

Mullen, Nolan .....President  
 Becker, Bill .....Vice President  
 Kosco, Mark .....Treasurer  
 Pratt, Laura .....Corporate Secretary  
 Anderson, John .....Member  
 Ballenger, Robert .....Member  
 Cottrell, Carmel .....Member  
 Holt, Brian .....Member  
 McNamee, Deb .....Member  
 Rhonda Perry .....Recording Secretary

### BOARD POLICY AD HOC COMMISSIONS

(meeting dates TBD)

Pratt, Laura .....Chair & Secretary  
 Holt, Brian .....Board Liaison  
 Cottrell, Carmel .....Member  
 Kosco, Mark .....Member

### BUDGET/AUDIT COMMISSION

(meeting dates TBD)

Kosco, Mark .....Board Treasurer/Liaison/Chair  
 Borst, Steve .....Member  
 Brennan, Thomas .....Member  
 Carpenter, Ron .....Member  
 Cottrell, Carmel .....Member  
 Finn, John .....Member  
 Gouskos, Nick .....Member  
 Livengood, Brett .....Member  
 Malone, Steve .....Member  
 Nelson, Steve .....Member  
 Thomas, Katie .....Member  
 Witt, Mary .....Member  
 Borst, Nancy .....Recorder

### CAMPGROUND COMMISSION

(2nd Sat. of each month, April - Oct., 8:30 am)

Carpenter, Ron .....Chair  
 Szczypka, Chris .....Vice Chair/Secretary  
 Bluhm, Mary .....Member  
 Mullen, Nolan .....Board Liaison  
 Reifsteck, Joseph .....Member  
 Ruffolo, Ric .....Member

### CONSERVATION COMMISSION

(1st Sat. of each month, 9:00am)

Wiener, Paula .....Chair  
 Opyd, Pam .....Vice Chair  
 Bohnenkamp, Dave .....Member  
 Bourell, William .....Member  
 Cady, Phyllis .....Member  
 Cammack, Mike .....Member  
 Cocagne, Gail .....Member  
 Doden, Henry .....Member  
 Hannon, Gary .....Member  
 Marek, Angie .....Member  
 McNamee, Deb .....Board Liaison  
 Parages, Melissa .....Member

Nelson, Steve .....Member  
 Swedberg, Steve .....Member  
 Yorke, Michael .....Member  
 Drogosz, Karen .....Recorder  
 Hesselbacher, Tyler .....Staff

### DEER MANAGEMENT COMMISSION

(last Sat. of each month, April - Oct., 9:00am)

Williams, Gordon .....Chair  
 Mamlic, Dan .....Vice Chair  
 Rees, Kim .....Secretary  
 Beegle, Rob .....Member  
 Bluhm, Ted .....Member  
 Finley, Jack .....Member  
 Gouskos, Nick .....Member  
 Kosco, Mark .....Board Liaison  
 Lutz, Al .....Member  
 Schaschwary, Rick .....Member

### EDITORIAL REVIEW COMMISSION

(meet as needed)

Mullen, Nolan .....Board Liaison/Chair  
 Mike Harris .....General Manager/Vice Chair  
 Brokl, Tim .....Apple Core Managing Editor/Secretary  
 Vandigo, Doug .....Member  
 Ware, Jody .....Member

### EMPLOYEE HANDBOOK AD HOC COMMISSION

(meeting dates TBD)

Hannon, Gary .....Chair  
 Kosco, Mark .....Board Liaison  
 Harris, Mike .....Member  
 Ware, Jody .....Secretary  
 Janssen, Julie .....Staff  
 Schubert, Kirsten .....Staff

### FLOOD MITIGATION AD HOC

(meeting dates TBD)

Hannon, Gary .....Chair  
 Pratt, Laura .....Board Liaison  
 Marek, Angie .....Secretary  
 Cammack, Mike .....Member  
 Carpenter, Ron .....Member  
 Cleary, Jim .....Member  
 Doden, Henry .....Member  
 Krasula, Rich .....Member  
 Kren, Barry .....Member  
 Rice, Jeff .....Member

### GOLF COMMISSION

(2nd Tuesday of each month, April-Oct., 1:30pm)

Killeen, John .....Chair  
 Hannon, Mary .....Secretary  
 Buesing, Bob .....Member  
 Burton, Jean .....Member  
 Carr, Darrell .....Member  
 Finley, Jack .....Member  
 Frier, Anthony .....Member  
 Kosco, Mark .....Board Liaison  
 Rice, Jeff .....Member  
 Schmidt, Richard .....Member  
 Steifel, Terri .....Staff

### GM SEARCH AD HOC COMMISSION

Yorke, Mike .....Chair  
 Cook, Bob .....Member  
 Harris, Mike .....Member  
 Krasula, Rich .....Member  
 Lopez, Ken .....Member  
 Pratt, Laura .....Member  
 Tribbey, Steve .....Secretary

### LAKE MONITORING COMMISSION

(meeting dates TBD)

Hannon, Gary .....Member  
 Greenlaw, Roger .....Member  
 Kren, Barry .....Member  
 Tribbey, Fern .....Member  
 Tribbey, Steve .....Member  
 Ware, Bill .....Member  
 Hesselbacher, Tyler .....Staff

### LEGAL COMMISSION

(meeting dates TBD)

Doran, William .....Chair  
 Cottrell, Sean .....Vice Chair  
 Duddles, Jon .....Member  
 McNamee, Deb .....Board Liaison  
 Smith, Kevin .....Member  
 Wilson, Austin .....Member

### MAINTENANCE COMMISSION

(4th Thursday of each month, 4:00pm)

Cottrell, Carmel .....Chair/Board Liaison  
 Drogosz, George .....Vice Chair  
 Becker, Bill .....Member  
 Doden, Henry .....Member  
 Reich, Ed .....Member  
 Vandigo, Norman .....Member  
 Ziarko, Ed .....Staff

### MEMORIAL PAVILION AD HOC COMMISSION

(3rd Wednesday of each month, 9:30am)

Cottrell, Carmel .....Chair/Secretary  
 Hannon, Mary .....Vice Chair  
 Nelson, Therese .....Member  
 Pratt, Laura .....Board Liaison  
 Witt, Mary .....Member

### MULTI-SPORT COMPLEX AD HOC COMMISSION

(meeting dates TBD)

Blentlinger, Ryan .....Member  
 Hannon, Gary .....Member  
 Anderson, John .....Board Liaison  
 LoSasso, Scott .....Member  
 LoSasso, Suzanne .....Member  
 McDermott, Phil .....Member  
 Ziarko, Ed .....Staff

### NOMINATING COMMITTEE

(meeting dates TBD)

Yorke, Mike .....Chair  
 Bourell, Bill .....Vice Chair  
 Erdenberger, Crystal .....Secretary  
 Becker, Bill .....Board Liaison  
 McDonald, Susan .....Member  
 Tribbey, Steve .....Member  
 Wiener, Paula .....Member

### RECREATION COMMISSION

(3rd Thursday of each month, 9:00am)

Misichko, Emil .....Chair  
 Killeen, LeAnne .....Secretary  
 Anderson, John .....Board Liaison  
 Becker, Micki .....Member  
 Causero, Lee .....Member  
 Diehl, John .....Member  
 Brokl, Tim .....Staff

### RULES & REGULATIONS COMMISSION

(1st Friday of each month, 10:00am)

Homb, Dave .....Chair  
 Drogosz, George .....Vice Chair  
 Cook, Bob .....Member  
 Cottrell, Sean .....Member  
 Drogosz, Karen .....Recorder  
 Fitzjerrells, Bob .....Member  
 Holt, Brian .....Board Liaison

Menconi, Ken .....Member  
 Pfeiffer, Fred .....Member  
 Smith, Kevin .....Member  
 Swedberg, Lynette .....Member  
 Winter, Josh .....Member  
 Anderson, Stacy .....Staff  
 Janssen, Julie .....Staff

### SAFETY & EMERGENCY PLANNING COMMISSION

(meeting dates TBD)

Cammack, Mike .....Chair  
 Beckel, Ron .....Vice Chair  
 Ware, Jody .....Secretary  
 Cook, Robert .....Member  
 Hannon, Gary .....Member  
 Pratt, Laura .....Board Liaison  
 Winter, Josh .....Member  
 Janssen, Julie .....Staff  
 Ziarko, Ed .....Staff

### STRATEGIC/LONG RANGE PLANNING COMMISSION

(meeting dates TBD, usually weekdays)

Beals, Katie .....Chair/Secretary  
 Cottrell, Carmel .....Board Liaison  
 Ford, Don .....Member  
 Williams, Gordon .....Member

### TELLERS COMMISSION

(meets for Annual Meeting)

Reese, Patricia .....Chair  
 Brandenburg, Rosanne .....Member  
 Causero, Lee .....Member  
 Detwiler, Marilyn .....Member  
 Hendren, Rugene .....Member  
 Makar, Kathy .....Member  
 Pratt, Laura .....Board Liaison  
 Sershon, Vickie .....Member

### TRAILS COMMISSION

(last Sat. of each month, 8:00am)

Meyer, Randy .....Chair  
 Diehl, Penny .....Secretary  
 Becker, Bill .....Board Liaison  
 Doden, Henry .....Member  
 Gardner, Sue .....Member  
 Gouskos, Nick .....Member  
 Hannon, Gary .....Member  
 Laethem, Deb .....Member  
 Laethem, Robert .....Member  
 Manderschied, Ron .....Member  
 Rice, Jeff .....Member  
 Tyson, Mike .....Member  
 Woznicki, Michael .....Member

### ZEBRA MUSSELS AD-HOC COMMISSION

(meeting dates TBD)

Zobjeck, Al .....Chair  
 Becker, Bill .....Vice Chair  
 Pratt, Laura .....Secretary/Board Liaison  
 Kosco, Mark .....Member  
 Nelson, Steve .....Member  
 Vandigo, Norm .....Member  
 Hesselbacher, Tyler .....Staff

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Email your photos and a brief blurb to: [applecore@applecanyonlake.com](mailto:applecore@applecanyonlake.com)  
 by the 15th of each month to be published in the next month's *Apple Core*.

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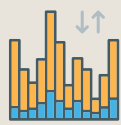


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**Determine your required internet bandwidth.** Figure needed bandwidth: add all streaming platforms and bandwidth used **SIMULTANEOUSLY, PER** device. Most devices need 5-10 Mbps download capability and 2-5 Mbps upload capability. Add bandwidth from all devices that your household would use at the same time.



**Select a JCWIFI package that fits your usage.** Don't pay for bandwidth you don't need. Pick one of our packages that fits your typical usage patterns and avoid paying for bandwidth you don't use.



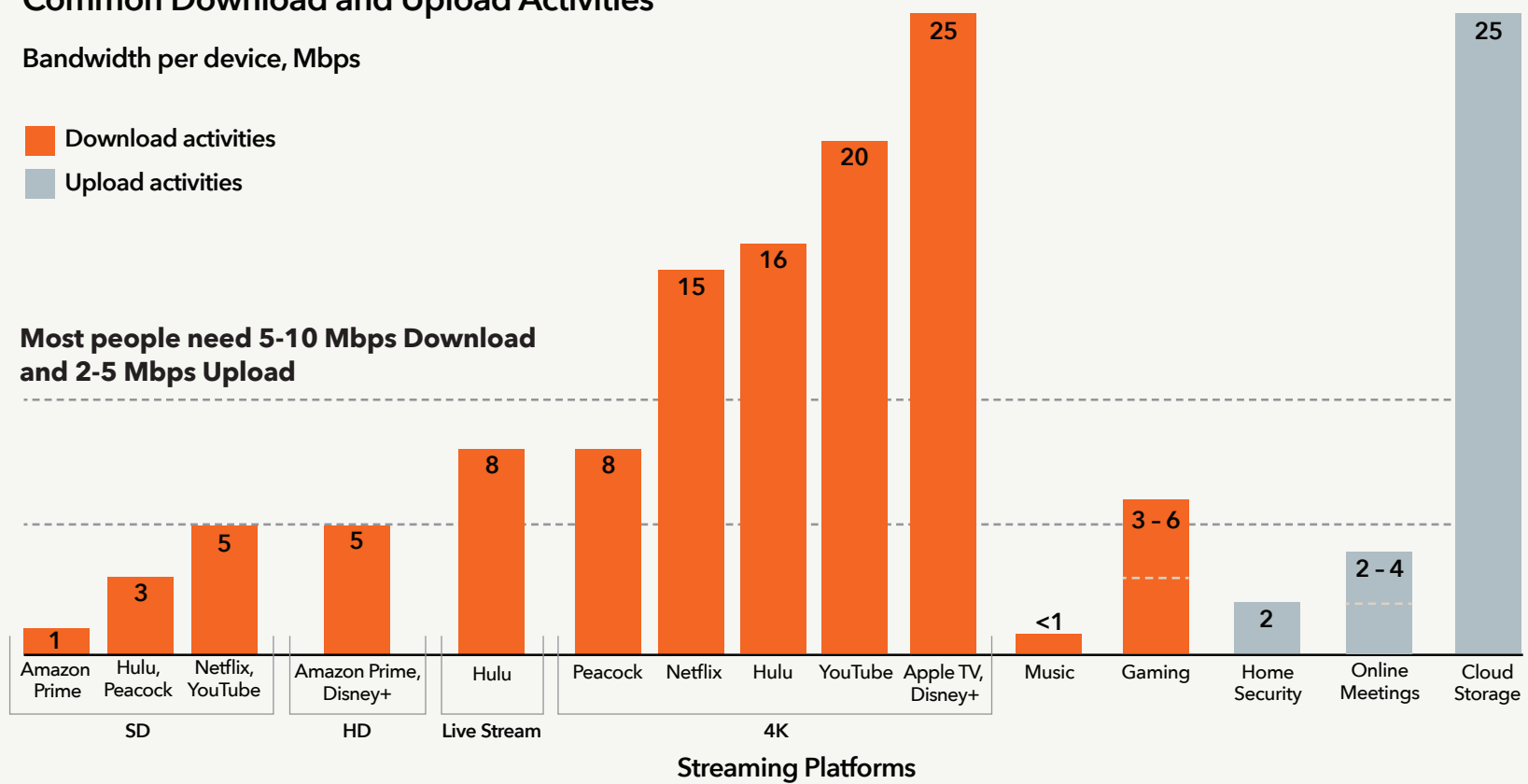
**Invest in your Wi-Fi router.** It's worth investing in the best Wi-Fi router that fits your budget to enjoy faster and better internet coverage. At JCWIFI, we can help you find the perfect router that meets your needs and even help with the installation.

### Common Download and Upload Activities

Bandwidth per device, Mbps

- Download activities
- Upload activities

Most people need 5-10 Mbps Download and 2-5 Mbps Upload



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# FLOOD MITIGATION

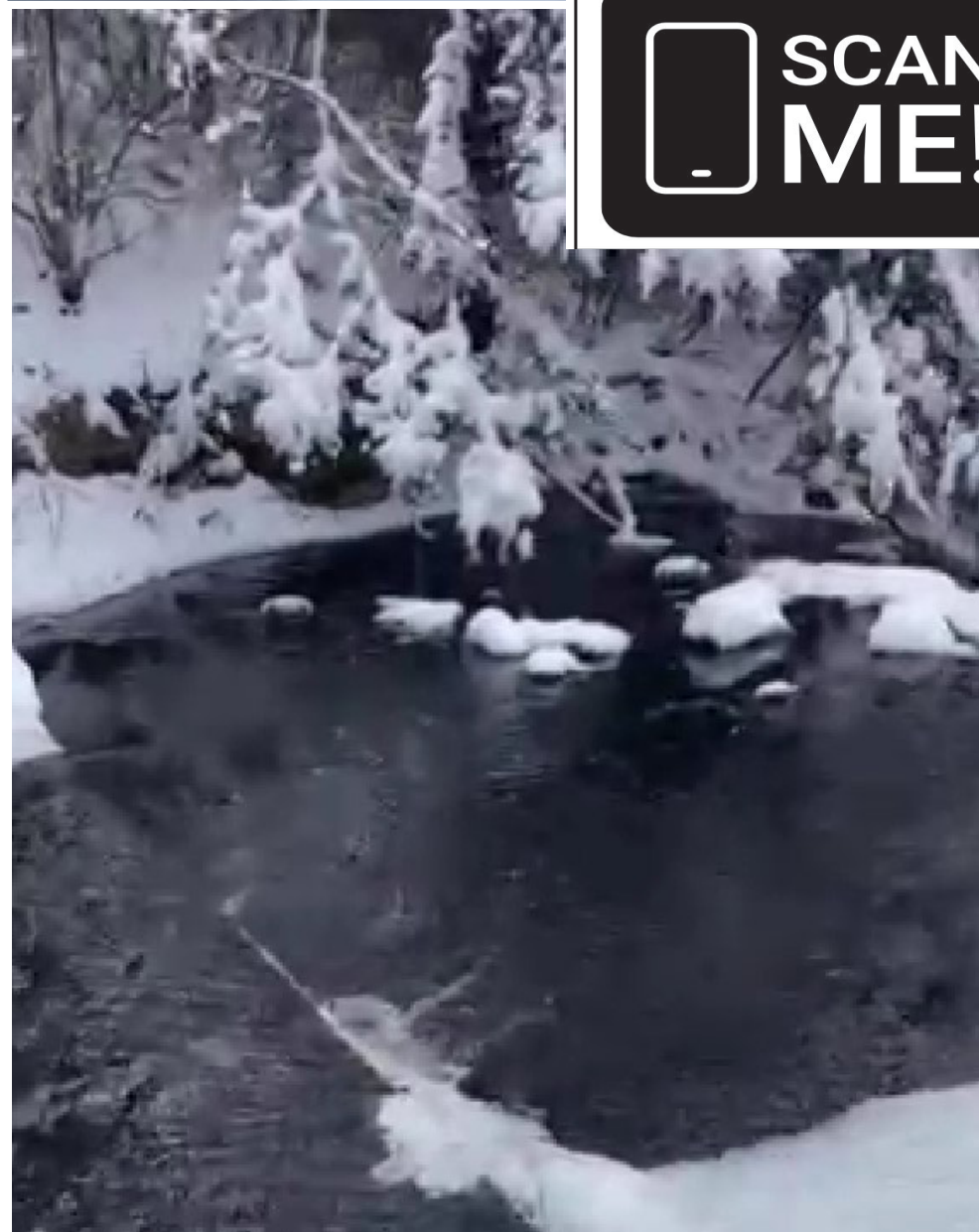
**Q:** *I just heard that the lake will be lowered again come **October 1** or shortly thereafter. This past season, it was already on the bubble of being too low to get our boat out without scraping bottom. We are concerned for this boating season if the water does not go back to at least the level it was. Our slip might not be usable. What is the plan for this coming season to make sure our boat slip is usable? What is the plan for next year's boating season?*

**A:** While similar questions exist on the website, we will add clarification to your question. Indeed the project is scheduled to start after Labor Day in 2024 and there MAYBE a need for a lake draw down similar to what was done in November of 2023. The experiment in 2023 allowed us to see what happens to docks, boats, etc during an eighteen-inch drawdown. We recognized that more than an 18-24inch drawdown will cause additional challenges not only to the docks/boats but also on the lake refilling process, especially if we have a drought again as experienced in 2023 after the test. No need for alarm during the 2024 boating season, the lake has refilled to normal pool level as of this writing, 1/9/24. There may be some logistical challenges come late 2024 but bidding for the project is currently underway and the ways and means of constructing the spillway is yet to be seen. Our intent is to minimize the potential drawdown to less than 2 feet by building a cofferdam of some sort so construction can take place, lake would be navigable, and refilling would be finished by boating season of 2025. No guarantees but that is the desire for all of us at ACL. Stay tuned and come back to the Flood Mitigation website for further information, hopefully by April 2024 we will know more.



Scan the QR Code to visit the Flood Mitigation Lake Draw Down web page and learn more.

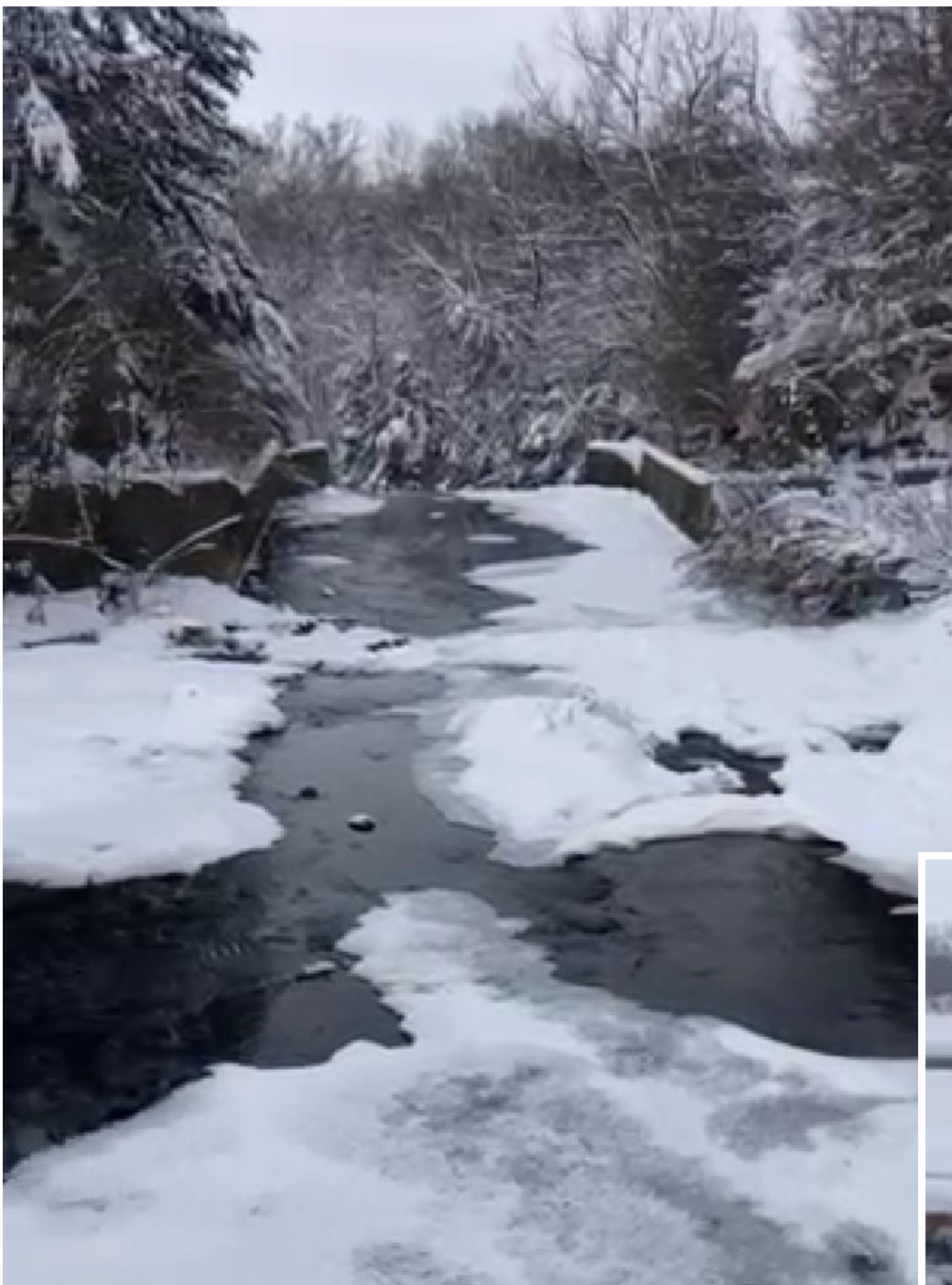
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# ACLPO FOUNDATION NEWS

## ACLPO Foundation Is Seeking Grant Applications

Apple Canyon Lake Property Owners' Foundation is seeking applications for grant requests up to \$5,000 of funding awards for the 2024 calendar year.

Apple Canyon Lake Property Owners' Foundation is a not-for-profit 501(c)(3) organization. Qualifications for funding include **one or more** of the following criteria within the Apple Canyon Lake Property that will:

- Be for an environmental program to enhance the beauty or improvement at ACL;
- Be educational in nature;
- Be in an area for public enjoyment; or
- Be helpful to the Apple Canyon Lake Watershed Management Plan.

The Request for Proposal (RFP) will be available from the Association Office, on the Foundation webpage, or by contacting [billjodyware@gmail.com](mailto:billjodyware@gmail.com) The grant application components include:

- Contact Information
- Proposal Title

- Proposal Summary
- Organization Description and History Requesting the Funding (Must be affiliated with an ACL Committee/Commission or approved Club such as the Garden Club)
- Background/Explanation of Problem
- Project Description
- If ACL staff will need to be utilized for project
- Project Timeline/Budget Timeline
- Proposed Budget

Requests for Proposals must be submitted digitally to Jody Ware at [billjodyware@gmail.com](mailto:billjodyware@gmail.com) AND a hard copy dropped off at the Association Office by 3:00 p.m. on Friday, February 16, 2024.

Applications will be reviewed for funding allocation by the Apple Canyon Lake Property Owners' Foundation Board of Trustees by the end of February. All applicants will be notified by March 8, 2024 as to whether or not the application was funded.



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OFFICE LINE

Saturday, March 23: Campsite Swap & Assignment Day, 10:00 am

Saturday, March 23: Slip Swap - 1:00 pm

Saturday, April 13: Kayak Locker Swap & Assignment Day - 9:00 am

Saturday, April 13: Slip Assignment Day & Sublicense Assignments - 10:00 am

2024 Payment Plan Breakdown

The Apple Canyon Lake Property Owners Association is offering two payment plan options for property owners needing assistance paying their annual assessment (dues) and fees - three (3) installments or five (5) installments. There is a \$35 Payment Plan Processing Fee per lot entered on either Payment Plan. All payments will be automatic ACH withdrawals initiated by ACL; other payment types are not offered as part of the Payment Plan.

The terms for the three installment ACLPOA Payment Plan are as follows:

Withdrawn on March 1

- \$437..... 1/3 of the Annual Assessment [Dues]
\$38..... 1/3 of the Owner Amenity Registration Fee(s), (if two owners \$76, if three owners \$114)
\$35..... Payment Plan Processing Fee
\$200..... Vacation Rentals (if applicable)
\$130..... Trash Fee (if applicable)
\$300..... Seasonal Boat Slip (if applicable) plus corresponding boat registration fee
\$900..... Seasonal Campsite/Camper Registration (if applicable)

- \$25..... Outdoor Golf Storage (if applicable)
\$150..... Indoor Golf Storage (if applicable)
\$50..... Kayak Locker (if applicable)

\*All other recreational vehicles such as ATVs, golf carts, boats, non-motorized boats, and snowmobiles, Heat Light Program, Camper Storage, etc., must be paid with the payment plan or removed from the account until used. These fees will be included in the March payment unless staff are instructed to remove them from the account at the time of signup.

Withdrawn on May 15

- \$437..... 1/3 of the Annual Dues
\$36..... 1/3 of the Owner Amenity Registration Fee(s), (if two owners \$72, if three owners \$108)

Withdrawn on July 15

- \$436..... 1/3 of the Annual Dues
\$36..... 1/3 of the Owner Amenity Registration Fee(s), (if two owners \$72, if three owners \$108)

The terms for the five installment ACLPOA Payment Plan are as follows:

Withdrawn on March 1

- \$262..... 1/5 of the Annual Assessment [Dues]
\$22..... 1/5 of the Owner Amenity Registration Fee(s), (if two owners \$44, if three owners \$66)
\$35..... Payment Plan Processing Fee
\$200..... Vacation Rentals (if applicable)
\$130..... Trash Fee (if applicable)
\$300..... Seasonal Boat Slip (if applicable) plus corresponding boat registration fee
\$900..... Seasonal Campsite/Camper Registration (if applicable)
\$25..... Outdoor Golf Storage (if applicable)
\$150..... Indoor Golf Storage (if applicable)
\$50..... Kayak Locker (if applicable)

\*All other recreational vehicles such as ATVs, golf carts, boats, non-motorized boats, and snowmobiles, Heat Light Program, Camper Storage, etc., must be paid with the payment plan or removed from the account until used. These fees will be included in the March payment unless staff are instructed to remove them from the account at the time of signup.

Withdrawn on May 15

- \$262..... 1/5 of the Annual Dues
\$22..... 1/5 of the Owner Amenity Registration Fee(s), (if two owners \$44, if three owners \$66)

Withdrawn on June 15

- \$262..... 1/5 of the Annual Dues
\$22..... 1/5 of the Owner Amenity Registration Fee(s), (if two owners \$44, if three owners \$66)

Withdrawn on July 15

- \$262..... 1/5 of the Annual Dues
\$22..... 1/5 of the Owner Amenity Registration Fee(s), (if two owners \$44, if three owners \$66)

Withdrawn on August 15

- \$262..... 1/5 of the Annual Dues
\$22..... 1/5 of the Owner Amenity Registration Fee(s), (if two owners \$44, if three owners \$66)

CONTINUED ON NEXT PAGE

OFFICE LINE

Dues and fees are due March 1!

Remember, the Annual Assessment (Dues) and all required fees are due March 1, 2024. A Delinquent Dues Fee of \$125 per lot will be assessed March 2.

Boat Slip License, Campsite License due March 1

The 2024 Boat Slip License and 2024 Campsite License are both due March 1. A completed license, current insurance, and current state watercraft registration/non-motorized watercraft information or state recreational vehicle license/title are required by March 1 to complete the Boat Slip License and Campsite License respectively. Failure to complete any of these requirements will result in a \$100 late fee assessed March 2 and forfeiture of the boat slip or campsite if not complete by March 15. Documents can be emailed to customerservice@applecanyonlake.org or faxed to (815) 492-2160.

Late Payment Plan signups accepted until February 25

The early signup deadline for the ACL Payment Plan has passed, but late signups can still be accepted through February 25. There is an additional \$25 Late Signup Fee per lot entered on the Payment Plan in addition to the \$35 per lot Payment Plan Processing Fee. The Payment Plan allows payment of the dues and fees to be broken into three installments or five installments. All payment plan payments are made via automatic withdrawal from a checking or savings account. The form and complete details are available on the ACL website or can be picked up from the Association Office. The Payment Plan Processing Fee and Late Signup Fee are both paid in the first installment, no payment is required at signup. Questions? Contact Accounts Receivable Specialist, Ashley Randecker - Ashley.randecker@applecanyonlake.org (815) 492-4061.

Online payments & forms are here!

All owners are strongly encouraged to pay online, by mail, or via one of the two Payment Plan options ACL has to offer. We can accept credit or debit card payments online or over the phone, but a 4% convenience fee does apply. Online payments made from a checking or savings account do not incur a fee. Any owner wishing to pay online may do so by logging in to the website using their member ID and password. The member ID is printed on the billing statement, and if you have not logged in yet, the first-time password is your last name in lowercase letters. You will be prompted to change your password and set up security questions when logging in the first time.

Owners can also submit all forms through the website at https://www.applecanyonlake.org/group/pages/forms-resources.

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# 2024 Payment Plan Breakdown, continued

To sign up for the ACLPOA Payment Plan, property owners must do the following:

**PRIOR TO JANUARY 31, 2024, SEND A VOIDED CHECK AND THE PAYMENT PLAN ACH FORM TO THE ACLPOA OFFICE.** Any incomplete forms or forms

returned without a voided check will not be included in the payment plan for 2024. Payment Plans set up after January 31, 2024 will also be subject to a Late Signup Fee of \$25 per lot. Payment Plan submissions cannot be accepted after February 25, 2024.

**DO NOT SEND A CHECK FOR PAYMENT IF USING THE PAYMENT PLAN.**

Make sure all of the owners on the lot are aware the lot is on the payment plan. Duplicate payments will be applied to the balance due unless everything is paid in full. Overpayments will be credited to the account for future use or refunded via check upon receipt of a written refund request.

**MAKE SURE THERE IS ENOUGH MONEY TO COVER EACH WITHDRAWAL.**

All insufficient funds for ACH will be charged a \$35 fee. If there are two NSF, the lot will be removed from the Payment Plan, and payment in full by cashier's check, money order, cash, or valid credit card (4% convenience fee applies) will be required within 10 days, or a lien will be filed. The Delinquent Dues Fees and Interest will be assessed immediately. If a boat slip, campsite, kayak locker, indoor storage, or outside storage is licensed to the lot, or another lot owned by the same property owner, applicable late fees will be assessed immediately, and the forfeiture process will commence. If a property owner has had one or more payments returned NSF (non-sufficient funds) or otherwise been removed from the payment plan in past years, the General Manager may, at their discretion, prohibit a property owner from participating in the payment plan for up to three (3) years and/or from receiving amenity tags, auto stickers, etc. until the final payment has been completed successfully.

**CHANGE REQUESTS –**

After the initial setup, any change requests will incur a \$10 fee per change request. The fee(s) will be collected in the next installment. Change requests include, but are not limited to, the installment type selection, the checking or savings account being used, and the date of withdrawal. Any requests to change a withdrawal date must be submitted at least 7 days in advance of the installment to be considered. Requesting a withdrawal date change is not a guarantee that it will be approved. Property Owners signing up for the Payment Plan agree that funds will be available on the dates outlined in the terms above.

**BANK CHANGES –** Owners must submit a new Payment Plan Authorization Form and voided check if their bank account information has changed. Changing account information after initial setup will incur a \$10 change fee as outlined above. Failure to do so will result in a \$35 returned payment fee and the lot will be

removed from the Payment Plan as outlined above in regard to NSF returns.

Please call Accounts Receivable at (815) 492-4061 if you have any questions about the payment plan.

**Payment Plan ACH Debit Authorization Form \$25 late fee per lot. Deadline to submit: February 25, 2024.**

I (we) hereby authorize **ACLPOA**, hereinafter called COMPANY, to **initiate** debit entry to my (our) account indicated below and the financial institution named below, hereafter called FINANCIAL INSTITUTION, to debit the same account for (Application). I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of the US Law.

The debit to my (our) account will be made on (mark one):  Checking  Savings

\_\_\_\_\_  
(Financial Institution Name) (Address) (City/State) (Zip)

\_\_\_\_\_  
(Routing Number) (Account Number) (Name (s) on Account)

**The COMPANY has my permission to initiate a debit entry to my (our) account for the total amount assessed to my (our) lot listed below, plus any applicable Processing Fees, including Late Fees. The Processing Fees, including Late Fees, and payment installments will be calculated by Association staff in accordance with the Board-approved ACL Payment Plan. The authority/permission granted herein to ACLPOA shall remain in full force and effect until ACLPOA has received payment in full or ACLPOA has received written notification from the undersigned of its termination, in such time and in such manner as to afford ACLPOA and the Financial Institution a reasonable opportunity to act upon it.**

\_\_\_\_\_  
(Lot(s)) (Signature) (Date)

\_\_\_\_\_  
(Phone #) (Email Address)

**ACLPOA can only accept ACH payments initiated by ACL. This form must be completed in full.**

VOIDED CHECK MUST BE ATTACHED HERE IF USING A CHECKING ACCOUNT.  
DEPOSIT TICKET MUST BE ATTACHED HERE IF USING A SAVINGS ACCOUNT.

<b>3 Installments</b> <input type="checkbox"/>	<b>For Office Use Only:</b> \$ _____ <b>March 1</b> \$ _____ <b>May 15</b> \$ _____ <b>July 15</b>	<b>Total Amount Owed:</b> \$ _____ <b>Lot(s)</b> _____
---	---	--

<b>5 Installments</b> <input type="checkbox"/>	<b>For Office Use Only:</b> \$ _____ <b>March 1</b> \$ _____ <b>May 15</b> \$ _____ <b>June 15</b> \$ _____ <b>July 15</b> \$ _____ <b>August 15</b>	<b>Total Amount Owed:</b> \$ _____ <b>Lot(s)</b> _____
---	---	--

**ACH Debit Authorization Form Return to ACL Office Prior to January 25**

I (we) hereby authorize ACLPOA, hereinafter called COMPANY, to initiate debit entries to my (our) account indicated below, and the financial institution named below, hereafter called FINANCIAL INSTITUTION, to debit the same from such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of the US Law. **The debit to my (our) account will be made on February 1 of each year.**

Type of Account:  Checking  Savings

\_\_\_\_\_  
(Financial Institution Name) (Address) (City/State) (Zip)

\_\_\_\_\_  
(Routing Number) (Account Number) (Name on Account)

**This authority is to remain in full force and effect until COMPANY has received written notification from me (or either of us) of its termination in such time, and in such manner as to afford COMPANY and FINANCIAL INSTITUTION a reasonable opportunity to act on it.**

\_\_\_\_\_  
(Lot #(s)) (Signature) (Date)

**A VOIDED CHECK MUST BE PROVIDED IF USING A CHECKING ACCOUNT.  
A DEPOSIT TICKET MUST BE PROVIDED IF USING A SAVINGS ACCOUNT.  
ACLPOA CAN ONLY ACCEPT ACH PAYMENTS INITIATED BY ACL. THIS FORM MUST BE COMPLETED IN FULL.**



# ACL GARDEN CLUB

## ACL Garden Club is all ABUZZ for 2024!

BY: LU DIMONTE

We happily focus our 2024 Garden Club Spring Events on Bees. The bee is often thought to symbolize community, friendship and selflessness, as well as brightness, joy, beauty, and celebration. These qualities remind us of what our Garden Club members stand for. We see all over the gift shops to be yourself, bee happy, bee humble, and bee kind to name a few. Unfortunately, bees sometime get a bad rap for being a stinging pest. In actuality, we should be thankful that bees volunteer their time, talent, energy and life to provide so much for the world.

When I was researching information about bees, I learned something most valuable to me. You see, I have never been stung by a stinging insect until 3 years ago when we were looking to find our forever home at ACL. While we were looking at a lot, walking in weeds, I felt the worst pain on my leg. Little did I know, it most likely was not a bee sting, because according to my research, it was more likely a wasp, mud dauber or a yellow jacket. (Needless to say, we happily purchased a home at ACL instead of that lot!)

A few fun facts for us to "bee educated": (according to NASA and compiled by Texas A&M and FAO)

Bees have 5 eyes, bees are insects with 6 legs, male bees in the hive are called drones, bees fly about 20 mph, female bees in the hive \*except the queen are called worker bees, number of eggs laid by queen is 2,000 per day, losing its stinger will cause a bee to die, bees have been here for about 30 million years, bees carry pollen on their



hind legs in a pollen basket or corbicula, an average beehive can hold about 50,000 bees, foragers must collect nectar from about 2 million flowers to make 1 pound of honey, the average per capita of honey consumption in the US is 1.3 pounds, bees have two pairs of wings, the principal form of communication among honeybees is through chemicals called pheromones and bees are important because they pollinate approximately 130 agricultural crops in the US fruit, fiber, nut, and vegetable crops. Bee pollination adds approximately \$1.4 billion dollars annually to improved crop yield and quality.

According to bee experts at the Food and Agriculture Organization (FAO) of the United Nations, a third of the world's food production depends on bees. When animals and insects pick up the pollen of flowers and spread it, they allow plants, including many food crops, to reproduce.

Bee keepers can obtain 50-60 lbs. of honey from a single honey bee hive. That is a lot of nourishment!

We look forward to celebrating bees at our Garden Club "Bee Kind" Luncheon on Friday, May 17 in collaboration with World Bee Day 2024 on Monday, May 20 which

recognizes the important contribution of pollinators. The Garden Club Children's Committee will also hold their spring "Bee Happy" event in the Children's Garden outside the ACL Clubhouse on Saturday, June 29. Hope you will all "bee" there!

If you are a current ACL Garden Club member, please show some love and send in your 2024 dues by Valentine's Day, February 14. If you are not a member and want to "Bee" a part of the fun ACL Garden Club, contact Kathy Rogers at katnkev1984@gmail.com.

# IN\*CI\*DENTAL\*LY

## The New Year Brings a New Law

BY DR. STEPHEN PETRAS, An Illinois Licensed General Dentist

A new Illinois law that became effective on January first is providing patients with cranial facial anomalies and their families something to smile about. For some time now, I have been covering the efforts of organized dentistry to pass legislation that would require all group and individual health care plans to cover medically necessary care and treatment of craniofacial anomalies. At the state level, these efforts have resulted in passage of Illinois **Bill Number** HB4349, which now requires health insurance companies that cover newborn infants with congenital defects to also cover the treatment of cranial facial anomalies.

Cleft lip and cleft palates, collectively referred to as orofacial clefts, are common birth defects, occurring in 1-2 of every thousand births. As the body forms during pregnancy, cells from each side of the head grow toward the center, where they join to

make the face. Normally, between weeks 4-7 of gestation the upper lip fuses. Between weeks 6-9 the palate fuses. Cleft lips and/or cleft palates occur when a baby's lips and/or palate do not form properly or fuse completely before birth. Cleft lips can range from a small slit to a large defect that extends into the nose. They can occur on one or both sides of the upper lip and, very rarely, in the middle. They can occur with or without a cleft palate.

Cleft palates also vary from occurring in only part of the palate to involvement in both the hard and soft palate and may be accompanied by additional defects in the inner ear. A cleft palate can occur alone or in conjunction with a cleft lip.

The roof of your mouth, or palate, is made up of a bony or hard palate in the front and a soft palate in the back, which contains muscles and tissues. The hard palate supports the teeth, and the soft palate assists in swallowing, breathing and speech. Complications from orofacial clefts will vary depending on the extent of the defect or defects, but usually include feeding difficulties, ear infections and hearing loss, speech and language issues, dental problems and growth and development issues.

While surgery to correct a cleft lip generally takes place around three months, surgery to repair a cleft palate is usually performed between 9-12 months. Some procedures may be required prior to these surgeries to optimize results. Larger defects may also require bone grafting between 7-9 years of age. Orthognathic surgery to realign the jaw and more extensive plastic surgeries on the nose will not take place until the child has finished growing.

Although these types of birth defects interfere with a person's ability to eat, speak, hear, or breathe in a normal/functional manner, many insurance companies call this a "cosmetic" issue and refuse to cover any necessary reconstructive surgery. Often those insurance companies that concede to pay for the initial surgical repair will not pay for any further reconstructive procedures to improve function as the child grows.

Illinois **Bill Number** HB4349 now requires insurance companies to provide coverage for care and treatment of cleft lip and palate for children under the age of nineteen. This includes any necessary surgeries, services, and procedures to restore, improve and maintain vital functions, such as feeding and speech appliances, otolaryngology treatment (orofacial myofunctional, speech and language therapy), and orthodontic and prosthodontic treatment and management.

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From the navigation panel...  
 Services > Forms & Resources

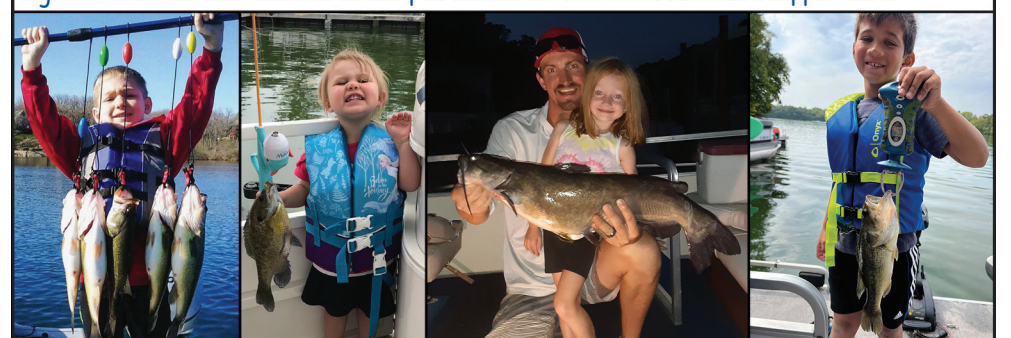
**Don't wait to submit!**



WE WANT YOUR

**Fish Tales**

Email your photo and a brief blurb to: [applecore@applecanyonlake.org](mailto:applecore@applecanyonlake.org) by the 15th of the month to be published in the next month's Apple Core.





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## Underage Driving on all ACL Trails and Roads is Illegal!

BY JULIE JANSSEN, *Safety & Security Manager*

With summer underway please keep in mind underage driving at ACL. I know the kiddos think it is fun and exciting to drive golf carts and UTVs but it's a huge safety risk. This stands firm on all ACL common properties, like the trails, campground, sports complex, golf course, pool, and beach.

**Unlawful Operation of All Terrain Vehicles and Golf Carts (under age 16 and/or not possessing a valid driver's license or permit of state of origin) \$250.**

**Let's have a great summer season and stay safe!**





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 The 15th of every month



Property Owner Chris Marek catches 38 inch Northern Pike while ice fishing at Apple Canyon Lake!

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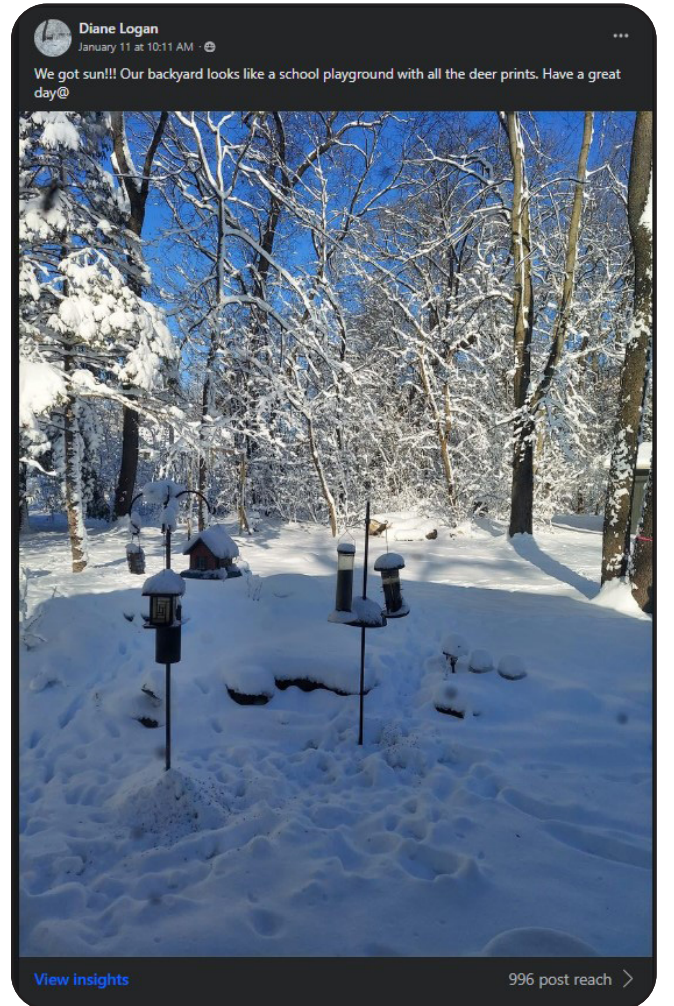
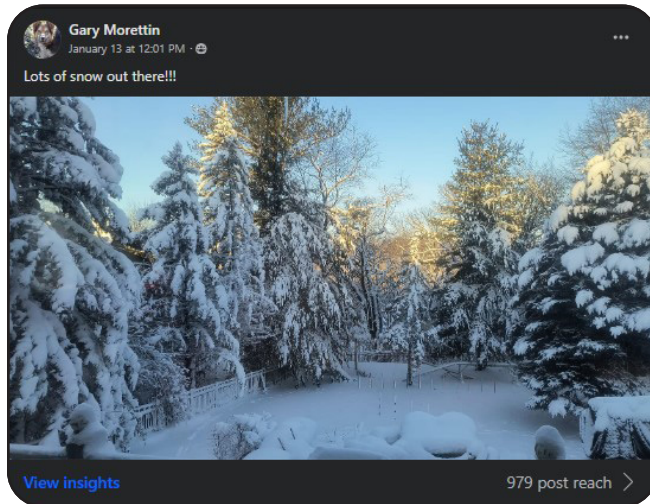
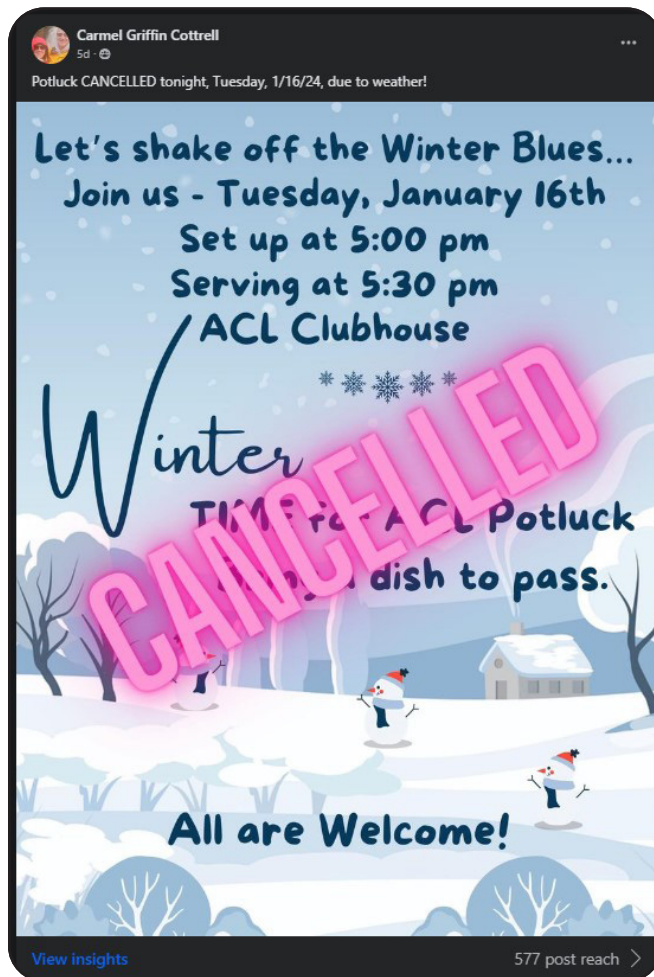
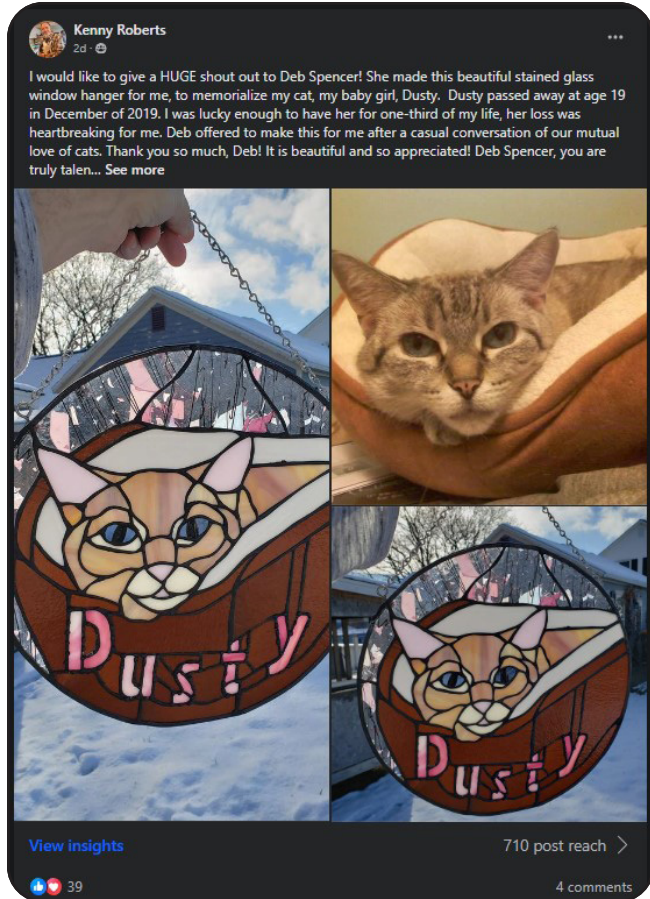
## LOTS FOR SALE

<b>1 ** BLACKHAWK **</b>	<b>5 ** BIG SPIRIT **</b>	<b>9 ** HAWTHORNE **</b>	225	\$3,000	<b>13 ** PIONEER **</b>
	43	\$1,000	22	\$900	56
<b>2 ** HIDDEN SPRINGS **</b>			110	\$900	70
	<b>6 ** BLUE GRAY **</b>				<b>12 ** PRESIDENT **</b>
<b>3 ** GENERAL GRANT **</b>	48	\$35,000	<b>10 ** EAGLE **</b>	45!!	\$2,900
87	\$24,000		21	\$1,700	66^^
88	\$26,000	<b>7 ** APACHE **</b>			\$38,000
117	\$1,100	179^^	\$37,000	<b>11 ** FAIRWAY **</b>	213
<b>4 ** WINCHESTER **</b>	<b>8 ** INDEPENDENCE **</b>			122	\$1,500
				177	\$5,000

!!Buyer pays closing costs ^^ Transferable Boat Slip Available  
 \*\* Owner holds a Real Estate License  
 ## Dues Reduction Non-Buildable Lot



# WHAT PROPERTY OWNERS ARE SAYING ON FACEBOOK





# Loescher

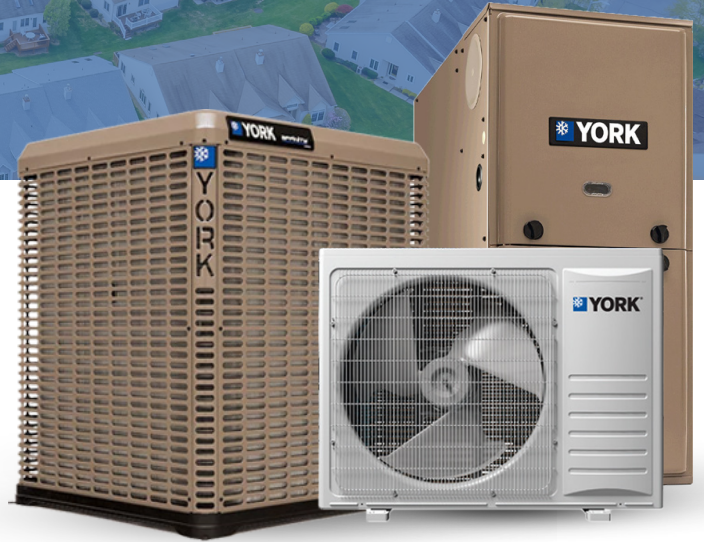
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# INDEPENDENCE CELEBRATION

**Saturday, July 6**

OPEN TO PROPERTY OWNERS & THEIR GUESTS ONLY.  
CURRENT YEAR STICKERS REQUIRED TO ACCESS NIXON BEACH & TO PARTICIPATE IN PARADE.



**10:30 AM**

**GOLF CART PARADE LINE UP**

**11:00 AM**

**RUMBLE & ROLL RAFFLE**

**STARTING AT 5:00PM**

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 A QR code that, when scanned, likely leads to the online ticket purchase page.

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*Decorative flourish*

# VALENTINE'S DAY 2024

WOODBINE BEND GOLF COURSE & RESTAURANT



## Appetizers

*Baked Oysters | Shrimp Cocktail | Steak Rollups*

## Entrées

*8 oz. Filet Mignon with 8 oz. Lobster Tail*

*Sun-Dried Tomato Chicken Breast*

*16 oz. Ribeye with Red Wine Mushroom Sauce*

*Grilled Lobster and Beef Tenderloin Skewers*

*Norwegian Salmon Wellington  
with Lemon Florentine Sauce*

*16 oz. Prime Rib*

*Seafood Lasagna*

### All entrees include:

*Lemon Parsley New Potatoes  
or Buttermilk Mashed Potatoes*

+

*Soup (lobster bisque)  
or Salad (mixed greens, feta,  
strawberries, candied almonds,  
with raspberry vinaigrette)*

PLUS

*an appetizer & dessert*

## Dessert

*Chocolate Lava Cake*

*Chocolate Strawberries*

*Strawberry Creme Brûlée*

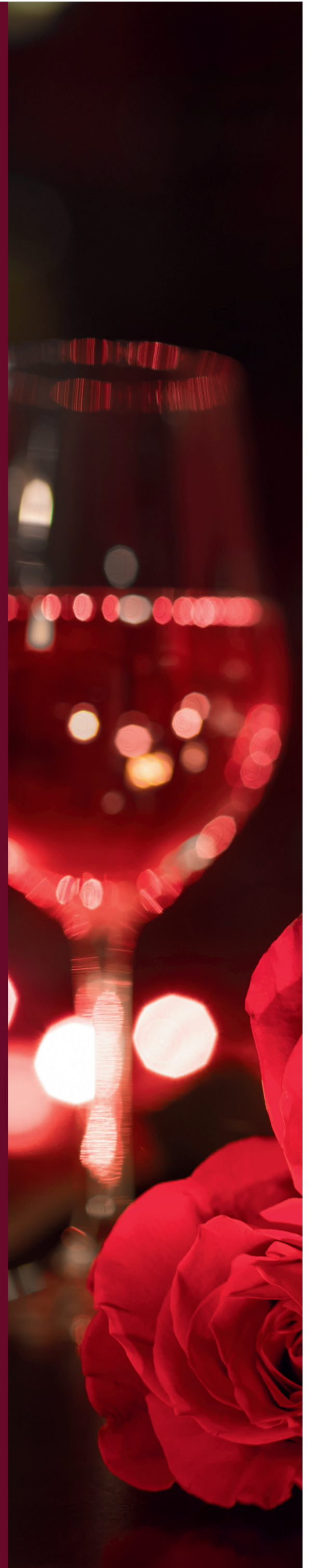


## For reservations:

Call: (815) 858-3939

Facebook Message: @woodbinebend

Email: woodbinebend@yahoo.com





## NATURAL RESOURCES

### Life in the Snow

TYLER HESSELBACHER, *Natural Resource Manager*

Hello Lake goers,

Winter has finally made its way here and seems to be sticking around. This time of year always seems to bring the joys of warm cups of cocoa, blankets and sitting by fireplaces. While this may be easy for us to do, unfortunately our furry and feathered friends don't get those comforts. Though many head south, the others tough it out and brace for the cold winter days ahead. From stock piling during the warm seasons to browsing around in the snow, our outdoor friends seem to know how to make it through. Listed below are some of the ways animals get through the cold months, some may seem more favorable while others seem unreal.

**Migration...** Seems like the easiest way to beat the cold, right? Well, depends on if you are walking or flying. This is what you see many animals start to do when the leaves have dropped, and winter chills start to set in. Animals can travel hundreds of thousands of miles just to feel the warm breeze. The monarch butterfly for instance can travel up to 3000 miles during their migration, with an average of 50-100 miles per day! The caribou also have been known to travel over 2000 miles as well. While these are the more extreme ones many tend to just travel far enough to get out of the cold.

**Dormancy...** This often seems like a neat way to let the cold days pass by. Stuff yourself all summer and fall just to sleep it off during the winter. However, there are a few different ways an animal can go dormant. Hibernation is the most common, where the animal lowers its body temperature and slows their heart rate to conserve more energy. Torpor is similar to hibernation, but these animals will actually wake up every now and then to eat and hunt if needed. The last two are more geared towards cold blooded animals and insects. Brumation happens in cold-blooded animals, where they slow their heart rate and temperature way down and sometimes stop them all together. Some of these animals can even survive being frozen for a period of time! Diapause occurs in many insects, where all their functions stop until things warm up again.

**Adapt...** This is for the animals that decide that they're not going to pack up or store up for winter. They tough it out and make the most of the winter months. From growing an extra layer of fur or feathers to changing the color of themselves. The birds that hang around will add an extra layer of feathers and will tend to puff up to stay warm. Feathers are one of the best insulators around and can keep the air trapped close to their bodies. Also, if you have dogs that spend a lot of time outside in the winter

months, you may notice their coats are a bit thicker than usual. This is often called their winter coat, which grows to keep them warmer. It's like throwing a nice thick sweater under your jacket before heading outside.

Each one of these ways has its pros and cons and I'm sure we know what one we would choose if we had to. Animals have adapted to their choice and have honed it down to be the most efficient way possible, whether it's knowing when to start heading south or where the best food can be found. They all know what to do when the time comes. Though I would like to throw a bit of caution out there as we may not know what the weather has in store for us in future years. With temperatures fluctuating and weather patterns becoming more extreme, these can affect some of the animals in different ways. If it warms up too much too soon and then drops back down to freezing temps, animals may wake up from dormancy and not be prepared for the sudden shock of cold temps. Some animals that change color to blend with the snow may stick out if there is not enough snow cover. Others that rely on snow fall to travel or even build homes may not be able to with some areas not receiving enough snow during the winter. That and with some seasons not lasting as long as they have before may send animals back sooner. Which may not be a problem for the older ones that know what to do, but the younger ones may miss out on the indicators.

Winter is here and will be sticking around for a while. Hopefully this sheds some light on some of the ways animals spend their winter days. From waking up for a mid-winter snack, settling down where the weather is warmer, or trudging through the snow to see what they can find. Animals are amazing creatures when it comes to getting through the cold winter days.

Stay warm out there now!

#### RESOURCES USED-

<https://www.ontariosciencecentre.ca/media/1838/wildlifeinwinter.pdf>

<https://www.nps.gov/articles/000/winter-survival-strategies.htm>

<https://www.natureconservancy.ca/en/blog/archive/winter-chickadees.html>

<https://www.nature.org/en-us/about-us/where-we-work/united-states/idaho/stories-in-idaho/winter-animal-adaptations/>

<https://climate.nasa.gov/news/3046/arctic-animals-movement-patterns-are-shifting-in-different-ways-as-the-climate-changes/>

## Cabin fever? Take a class at the Galena ARC this winter.

The Galena ARC is offering several art, pottery, music, and cooking classes this winter for adults. Visit us online to learn more about the following classes and workshops and how to register: [GalenaARC.org](http://GalenaARC.org)

Join ARC pottery instructor and local artist Stephanie O'Shaughnessy in an adult 5-week evening pottery wheel workshop in the ARC Pottery Studio starting Thursday, February 22 from 6-8pm. Workshop is also open to high-school students. This workshop is for beginners or those with some experience who would like to refresh their techniques. It's a fun foundation course in making bowls, cups, and vases on the electric potter's wheel. Learn preparing clay, centering, throwing, trimming, and techniques for altering, decorating, and glazing.

The Galena ARC also offers Pottery Open Studio hours for adults who have taken a pottery workshop at the Galena ARC or are proficient at using a pottery wheel. No instruction occurs during open-studio time. Contact Liz Larson at [artdirector@galenaarc.org](mailto:artdirector@galenaarc.org) for more information.

Marie McDonough will be teaching three different adult wood carving classes in February and March. Learn how to power carve a Hummingbird on Saturday, February 10 from 10:30-3:30 in this beginners' class. Learn the basics of power carving (with a small rotary tool) and the techniques on how to break a subject down to make it simple. On Saturday, March 9 from 1-4:30pm Marie will teach another beginner class where you will carve a Comfort Bird. Students will have the option of leaving their Comfort Bird plain, or decorate with wood burning tools. For students who have taken the Hummingbird or the Comfort Bird beginners' class from Marie there is an intermediate class on Saturday, March 23 from 10am-3:30pm. Marie will teach you how to carve an Eagle Head Walking Stick topper. Students will be able to stain, paint or wood-burn the completed bird head. All supplies included as well as the walking stick.

There are several Friday night Adult Team Cooking Class options, taught by retired culinary instructor and dietitian, Lynn Kaufman: Homemade Pasta Class (March 22), Asian Pork Buns Class (April 19), Italian Happy Hour/Knife Skills Class (May 31). Bring your favorite wine, beer, or beverage to enjoy during class. Individuals can also sign up to create their meal solo. Deliciously fun date night or night out with friends! Cooking teams can also



consist of one adult and one child for a fun family/friend bonding experience.

Every Thursday morning from 10:30am-12:30 the ARC Art Studio hosts an open studio. This is a self-guided open studio where artists of all mediums and abilities are welcome to come and share ideas and techniques, ask questions, and just enjoy creating in the company of other artists. You can work at your own pace and gain knowledge from others' experiences and successes. Must bring your own supplies. Bring whatever project you are working on: painting, drawing, craft project, knitting etc. Advance registration is not required, drop-ins welcome for the open studio.

Interested in taking piano or flute lessons? Janet Kolimas has over thirty years of experience teaching different age groups and is accepting new piano and flute students for private lessons. She teaches adults and youth. If learning to play an instrument has always been something you wanted to do, now is the time to get started! Learn to read notes, count rhythms, and play duets. Call Janet at (708) 204-9622 to discuss lesson dates and times.

Scott Waterhouse is accepting new guitar students for private lessons. He teaches adults and youth. Scott also teaches music theory on all instruments. Call Scott at (815) 776-0604 to discuss lesson dates and times.

There are several opportunities for youth to take art classes at the ARC. Once a month the ARC teaches art classes for home-schooled students. Lessons are on Monday afternoons from 1:30-3pm. Once a month on Galena SIP Day early release days youth can be bused from the Galena schools to the ARC for Artful Afternoons. Visit online for dates and lesson subjects.

The youth summer art program will be announced mid April. Individual Art Classes are held about once a week throughout the summer months. There will also be a couple of multi-week Pottery Wheel Workshops offered. If your youth is interested in private art or sewing lessons please contact Liz Larson at [artdirector@galenaarc.org](mailto:artdirector@galenaarc.org)

Visit us online to learn more about our current art, pottery, cooking, and music offerings and how to register: [GalenaARC.org](http://GalenaARC.org)

We are adding new classes all the time so sign up for our eNewsletter online and you will be the first to know when a new class is posted.



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Scales Mound Fire Protection District serves the Village of Scales Mound, Apple Canyon Lake, The Galena Territory and the rural areas in between. With having three Fire Stations in the District, this allows us to choose which best fits you based on your place of residency. There is a high demand for this line of work so please do not hesitate! If you have always wanted to help others and try to better your community then now is the time.

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## AREA SCHOLARSHIPS AVAILABLE

### Illinois Sheriffs' Association Announces Scholarships

The Illinois Sheriffs' Association announces that it will be awarding over \$58,000 in college scholarships throughout the State of Illinois to students wishing to pursue higher education during the 2024-2025 academic year. The scholarships are to be applied to tuition, books, and fees only. The student must be enrolled full-time at a certified institution of higher learning within the State of Illinois, full-time. Online learning is acceptable.

Sheriff Kevin W. Turner, Jo Daviess County, will be awarding one scholarship in the amount of \$500.00.

There will be no restriction on any applicant by reason of race, age, creed, color, sex or national origin. The only limitations are as follows:

- Applicants must be permanent Illinois residents
- Scholarships must be utilized at institutions of higher learning **within the State of Illinois**
- Students must be enrolled as a full-time student during the 2024-2025 school year (excluding summer session).

Applications are now available at your local Sheriff's office or on the ISA Website <https://www.ilsheriff.org/youth-2/>. Students must complete the application, answer the essay question, and return all documentation to the Sheriff's office in their permanent county of residence by March 15, 2024 (must be postmarked by this date). A directory of Sheriffs offices is available on the ISA website at <https://www.ilsheriff.org/sheriffs-directory/>. For more information, please contact your local Sheriff's office, Illinois Sheriffs' Association, high school advising center, or college financial aid office.



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### Jo Daviess County Extension and 4-H Foundation Announces Scholarships

Jo Daviess County Extension and 4-H Foundation announces the availability of the Ralph & Katherine Norris Scholarship and the Jo Daviess County Association for Home & Community Education Scholarship.

Ralph & Katherine Norris donated funds to provide scholarships for Jo Daviess County residents studying agriculture or related fields. Scholarships will be awarded to people pursuing a two or four-year degree program as full-time students. Current high school students, college students, and others continuing their education can apply. Applicants must be accepted at a chosen school, college, or university. Past applicants must submit a new application each year. Recipients cannot receive the scholarship for more than four years.

Jo Daviess County Association for Home & Community Education offers 2 - \$300.00 scholarships. Applicants must have been a resident of Jo Daviess County for one year and be a high school senior. Applicants must be accepted to an accredited two-year or four-year college.

Application deadline for the Norris scholarship is March 29, 2024. Deadline for the Jo Daviess County Association for Home & Community Education Scholarship is March 29, 2024. Applications are available at the Extension office at 204 Vine St., Elizabeth or by calling 815-858-2273 to request one. For more information about the scholarships call the Jo Daviess County Extension Office at 815-858-2273.

### Tri-State Forest Stewardship Conference offers landowners opportunity to learn about forestry and conservation practices

The Tri-State Forest Stewardship Conference has a 25+ year tradition of providing great information and resources to forest landowners in the Illinois/Iowa/Wisconsin tri-state area. It has been one of the largest conferences for forest landowners in the Midwest.

We are happy to announce that Tri-State will return to its historic format on March 2<sup>nd</sup>, 2024, in northwestern Illinois (Freeport) from 9:00 am to 4:30 pm. This conference is sponsored by Illinois, Iowa, and Wisconsin Extension Services. This year's keynote speaker is Jason Meyer, executive director of the White Oak Initiative. Jason will discuss the importance of white oak ecologically and economically along with efforts underway to sustain white oaks on the landscape. Other topics on the agenda include bottomland forest management, timber harvesting, forest taxes, invasive species control, prescribed fire, tree diseases and pathogens, wildlife management, tree physiology, streambank erosion, forest soils, tree identification, and silvopasture.

The day will end with a discussion with experts from each of the state's Extension professionals on the state of forestry in the tri-state area.

The Tri-State Forest Stewardship Conference is designed specifically for forest landowners in the Midwest, but forestry professionals, consultants, volunteers, Master Naturalists, and students are all encouraged to attend. The conference is scheduled for Saturday, March 2, 2024, and will be held at the Highland Community College Student Conference Center (Building H, Parking Lot A), 2998 W. Pearl City Road, Freeport, IL. Check in will be from 8 to 9 a.m. that morning. The conference begins promptly at 9 a.m.

Pre-register online at <https://go.illinois.edu/TriState> or by calling the University of Illinois Extension at (815) 858-2273. Registration, including lunch, is \$40 by February 23 and \$50 afterwards. Early registration is required to ensure seating and lunch.

If you need reasonable accommodation to participate in this program, please contact Nikki Keltner at (815) 235-4125.



**midwest**  
**MEDICAL CENTER**

#### MIDWEST MEDICAL CENTER MEDICAL EDUCATION FINANCIAL ASSISTANCE PROGRAM

There are five loan/scholarship programs available through Midwest Medical Center to provide financial assistance to persons pursuing an education in a medical field at an accredited school of the student's choice.

These programs have been made available to area students by seven benefactors: W. Clifford Stauss, C. Palmer and Eunice Eustice, Josephine Harvey, Richard and Marilyn Eastman, and Melvin E. Young.

Persons planning to enter careers in nursing, physical therapy, medicine, dentistry, as well as careers in related technical fields, such as radiology, laboratory, or some other qualifying medical profession are eligible to apply.

If the student, upon graduation from their health career program is employed at Midwest Medical Center for a period of time equivalent to the number of years financial assistance was received, the money becomes a scholarship and does not have to be repaid. If the graduate either chooses to work elsewhere or if no position is available at Midwest Medical Center in their field, the money becomes a loan; however, the annual interest rate is only 3%.

The education monies are administered in accordance with the wishes of the donors of the funds.

Money is awarded to successful applicants who meet the criteria established for each fund/donor.

All loan/scholarship applications must be submitted to the Hospital by noon on March 22, 2024.

Questions about the program should be directed to Kelli Jackson, CFO, at Midwest Medical Center, One Medical Center Drive, Galena, IL 61036, (815) 776 - 7277.

The Loan-Scholarship programs listed below are provided by Midwest Medical Center and its benefactors: W. Clifford Stauss, C. Palmer & Eunice Eustice, Josephine Harvey, Richard and Marilyn Eastman, and Melvin E. Young, to provide financial assistance to persons pursuing an education in a medical field at an accredited school of the student's choice.

- **STAUSS MEDICAL LOAN-SCHOLARSHIP:** Qualifying education programs are registered nurse, licensed practical nurse, x-ray technician, laboratory technologist or technician, or other similar related technical occupations in the medical field. Up to \$2,500 per student per 12-month school year for up to four years may be awarded.
- **HARVEY MEDICAL LOAN-SCHOLARSHIP:** Qualifying educational programs are registered nurse, licensed practical nurse, x-ray technician, laboratory technologist or technician, or other similar related health occupations. Up to \$2,500 per student per 12-month school year may be awarded.
- **EASTMAN MEDICAL LOAN-SCHOLARSHIP:** Qualifying education programs are the same as those for the Stauss program, excluding chiropractic and veterinary medicine. Up to \$5,000 per student per 12-month school year for up to five years may be awarded. Medical school students may receive up to \$10,000 per year for a maximum of four years.
- **EUSTICE MEDICAL LOAN-SCHOLARSHIP:** Nursing and medical technology students are eligible for up to \$5,000 per student per year for a maximum of four years. Medical school students are eligible for a maximum of \$10,000 per year for up to five years. Loan-Scholarships are awarded to Jo Daviess County residents only.
- **YOUNG MEDICAL LOAN-SCHOLARSHIP:** Qualifying education programs are registered nurse, licensed practical nurse, x-ray technician, laboratory technologist or technician, or other similar related technical occupations in the medical field. Up to \$2,500 per student per 12-month school year for up to four years may be awarded.

Upon graduation from technical school, college or medical residency, each twelve months' work, full-time at Midwest Medical Center, the amount of one year's loan-scholarship for each program (concurrently) with interest will be considered paid. Part-time employees will be credited toward repayment at the pro-rated rate of 2,080 paid hours, which equals one year of full-time employment.

If the loan is made to a health care professional who would not become a hospital employee after graduation, such as a physician or dentist, repayment of the loan similar to working here can be made by establishing an office practice in the hospital's immediate service area and becoming an active Medical-Dental Staff member or an Allied Health Professional Staff member.

If the person drops out of school or does not meet the criteria for repayment by employment or staff affiliation, repayment would be required to be made in the amount of at least \$50 per month plus interest of 1/4% per month (3% per year) on the unpaid balance. The amount of monthly repayment must be large enough so that repayment will be completed in no more than 10 years.

### The Galena Lions Club Sight and Sound 2024 Scholarship

The Galena Lions Club Sight and Sound Scholarship has been established to provide financial assistance to a graduating high school senior or a current college student who resides in Jo Daviess County and is pursuing studies in the professions that aid the sight and hearing impaired. These professions may include, but are not limited to: Audiologist, Optometrist, Optician, Braille Instructor, Deaf School Teacher, or Optometry assistant.

Scholarships up to \$2,000 will be awarded. The scholarship is for payment towards a student's tuition, textbooks, or other materials required by the school.

A new application must be submitted every year. Scholarship recipients cannot receive this scholarship for more than four years.

#### Scholarship applicants must have the following:

1. Accepted for enrollment or presently enrolled in a field of study at a college, university, or other school, and either majoring or planning to major in the areas of sight or sound.
2. Have a current grade point average of 3.0 or higher (on a 4.0 scale).
3. Submit a letter to the committee (200-250 words) giving his/her reason for entering this field of study and list goals for after graduation in that field.
4. Provide references from three individuals (no relatives). At least two references must be high school or college instructors, high school or college counselors, or a present or past employer.

Start by completing and submitting the application form below. After that, send us your letter and references by email to [galenalionsclub@gmail.com](mailto:galenalionsclub@gmail.com). Please do so by April, 2nd, 2024.

We look forward to hearing from you!



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# COMMUNICATION CONNECTION

## Event Sponsorships and Registrations Open!

BY TIM BROKL, *Communications & Marketing Manager*

And just like that it's February! By now everyone should have received their 2024 Calendar and Chronicle. Can you believe we are already flipping to the second month? Before we know it, we will be saying goodbye to the snow and welcoming the warm weather of spring.

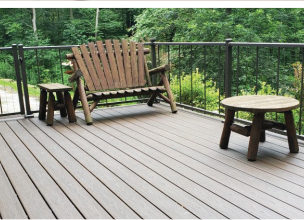
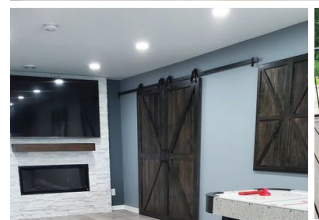
While we await warmer temperatures though, there is still plenty of fun to be had! This month, Strictly Shingles is hosting the All-Age Pinewood Derby in the ACL Clubhouse on Saturday, February 17, 2024. Car Kits are still available through Thursday, February 15. Now that early registration has passed, car kits and registration are \$20. Trophies are awarded for 1<sup>st</sup> through 3<sup>rd</sup> place and for Most Original Design and Best Over All Design. The Recreation Department will also have concessions available during the event.

Let's go outside! While the Golf Course is closed for the season, it still offers some great winter activities. If you haven't already seen, the NiceRink ice rink has been set up next to the Pro Shop parking lot. The Recreation Commission purchased the NiceRink in January of 2023 for our members to enjoy. Now you don't have to have a lakeside home or feel comfortable skating on the lake to enjoy ice skating at ACL. In addition to ice skating, the hill on hole 9 just behind the Pro Shop is a great place to go sledding. The Recreation department used to try and host sledding parties on the hill, but it seems the snow would never fall when we needed it to. Hole 9 is a blast to go sledding on when there's snow.

Lastly, as we gear up and get ready for the 2024 season, many of our 2024 event & activity registrations are beginning to open! Currently, 2024 Garage Sale registrations and Fall Craft Fair Vendor registrations are open, Rumble & Roll Raffle tickets to support the ACL Fireworks Program are for sale, and sponsorship opportunities for the 2024 ACL Concert series,




2024 Relay for Life Trail Trekker 5K for a Cause, and 2024 Farm to Table Dinner will be opening soon. Watch our Facebook page and the Apple Core for more event and activity registration to open, including Kid's Camp and ACL Swim Lessons.



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**630-466-5239**

**WISCONSIN LOCATION:**  
14003 Leetsbir Road  
Sturtevant, WI 53177  
**262-886-2816**

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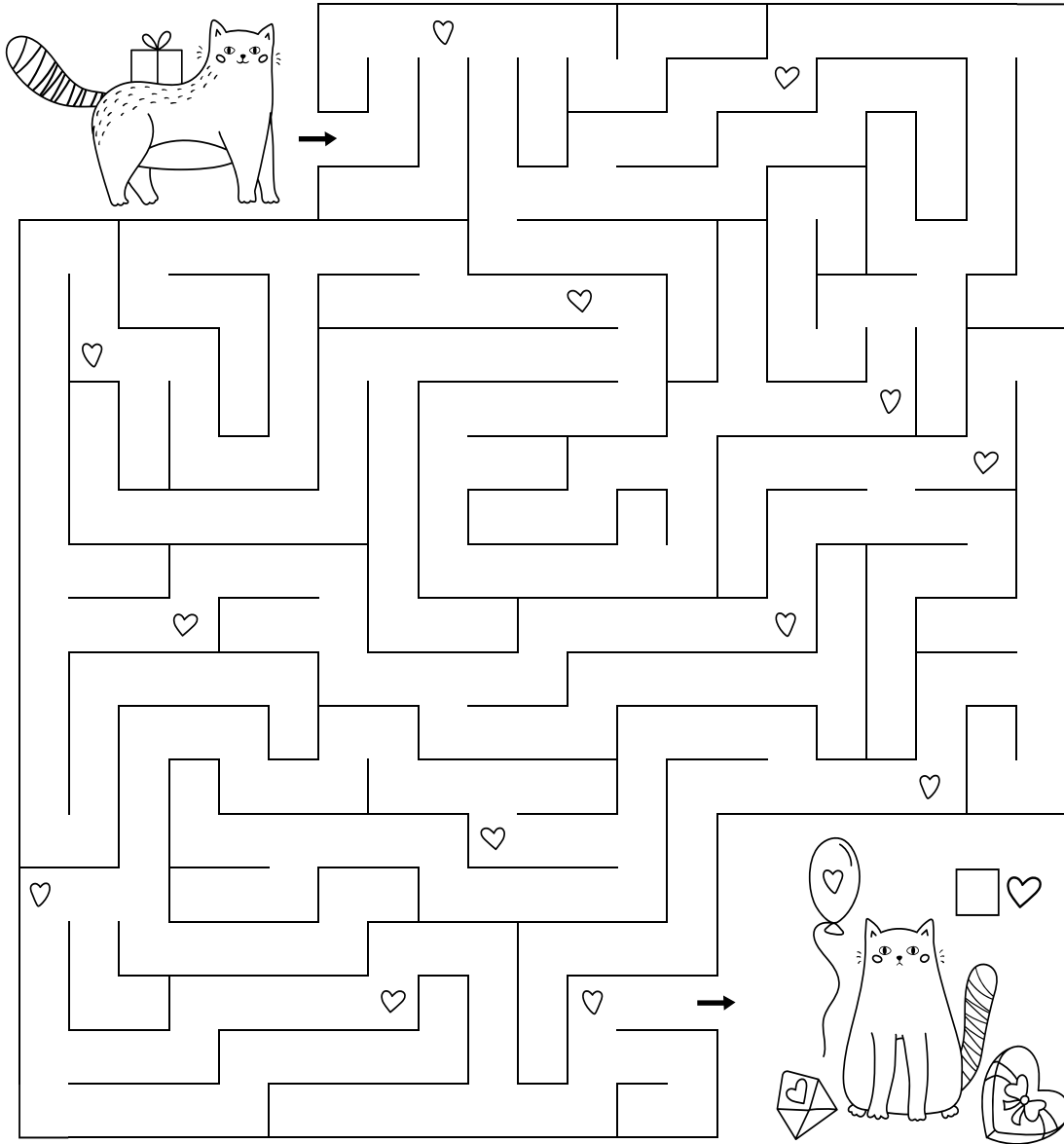
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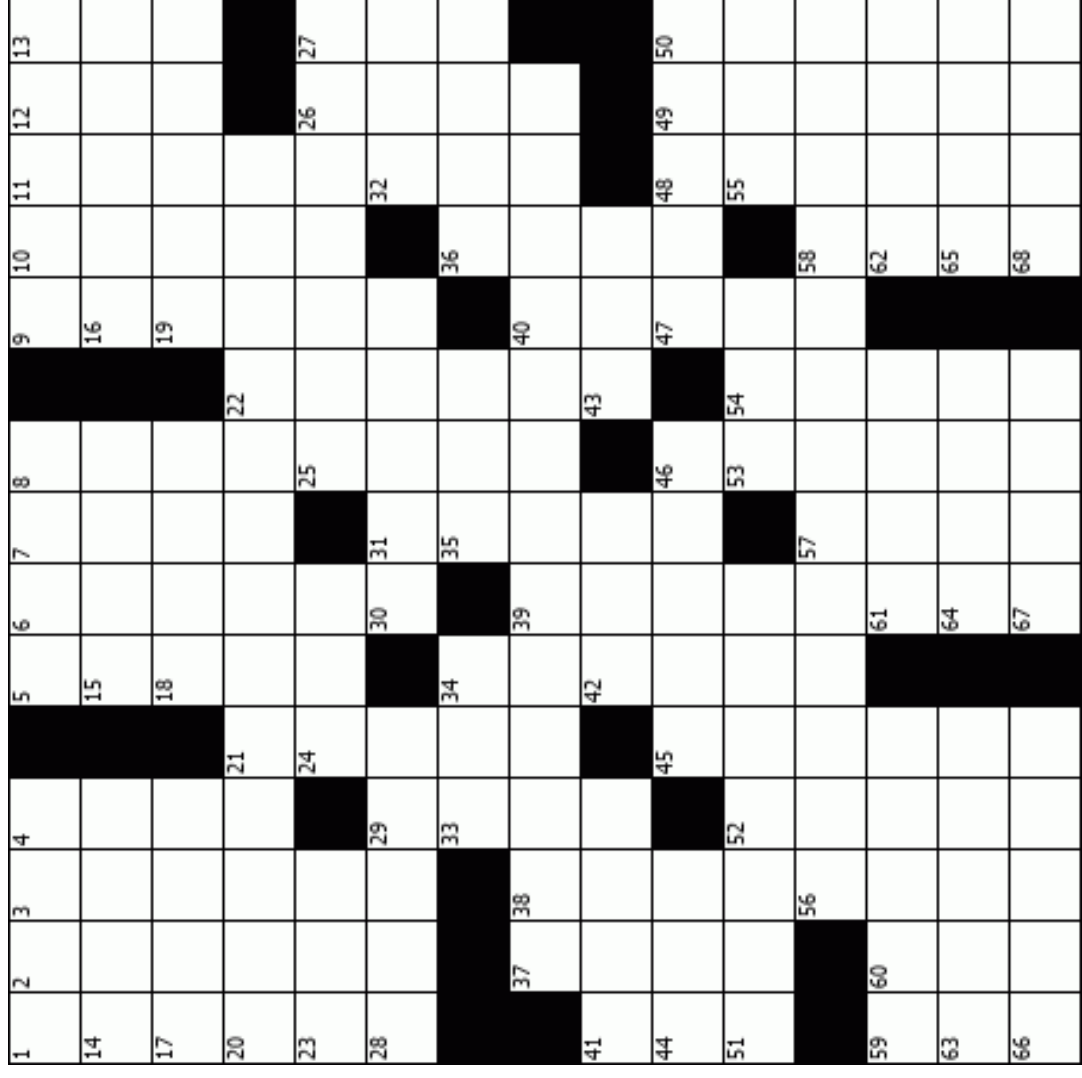


S W E E T S P C Z C U P I D  
 P T D L S C A N D L E S Z U  
 Q I Q Y R H O O F H O S P G  
 O M N Y R I T Q E L U T O Z  
 F Q X K S P X N B M B L E X  
 L Y E S G F S Y R Q B O M Q  
 E A A O O S L S U B Z D W P  
 T P B E E R G I A I Q K L E  
 T F H S R U E M R N U L V A  
 E I O J H D C K Y V T O X Q  
 R R N Q N T T A I Y L M J C  
 S X E V L C W T R S B K Y B  
 E F Y D H E A R T D S P D Q  
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PASSION  
LETTERS
- LOVE  
HEART  
KISS  
HUGS
- ROSES  
FEBRUARY  
HONEY  
POEM

# Just for Fun!

OnlineCrosswords.net Crossword solution found on page 15.



- Across**
1. Senator's possession
  5. Wine area in the upper boot
  9. Isle off the lower boot
  14. \_\_\_ fixe
  15. Bator's leader
  16. Comparatively competent
  17. Shamrock country
  18. Ayn's John
  19. They support traffic
  20. Humorous monologue
  23. Blocks manipulator
  24. Two-cup container
  25. Portable horse feeder
  28. Kind of football
  30. Old shipping allowances
  32. Poetic form
  33. Fourth qtr. start
  35. It passes through adits
  36. Sleep fitfully
  37. Workers' protest
  41. Quite mad
  42. Noted bride of 1969
  43. Sean, to John
  44. Eggy prefix
  45. Coconut oil source
  47. They shed treads
  51. Cowpoke's sack
  53. Discouraging words
  55. Make a scene?
  56. Formal repast
  59. Facade
  61. Uncivilized
  62. "\_\_\_ us a child..."
  63. State capital or its river
  64. Blunt sporting piece
  65. They shall inherit the earth
  66. Shiftless sort
  67. Fall game
  68. Scottish hillside

**Down**

1. Snooze under a sombrero
2. SASE receiver
3. Suffuse with air
4. Freshman, usually
5. Soothsayer
6. Go after a mosquito, in a way
7. Rash soother
8. Chanting monks
9. Touch affectionately
10. House or casa
11. Coach's reference
12. Common octagon color
13. Taxing abbreviation?
21. Arizona scoreboard name
22. Church compositions
26. Mill tool
27. "Go right, mule!"
29. \_\_\_ contendere
31. Chopper's whirler
34. Past the age cutoff
36. Enjoy chateaubriand
37. Made a basket
38. Sulfurous rock production
39. Like pristine, natural soil
40. "Golden Boot" winner Paolo
41. Tennis shot
45. Machinist's pin
46. Founder of the Shakers
48. Distinctive air
49. Lipton offering
50. Golf swing
52. Shampoo, \_\_\_, repeat
54. More off-the-wall
57. Help the dish washer
58. Deprived of sensation
59. Starling's org.
60. Lightning attractor



# UPCOMING RECREATIONAL EVENT ENTRY FORMS



14A157 CANYON CLUB DRIVE  
APPLE RIVER, IL 61001  
OFFICE: 815.492.2238  
FAX: 815.492.2160

## Fall Craft Fair

Sunday, September 1, 2024, 10:00am – 4:00pm

Inside Space: \$75 (6' x 10') Outside Space: \$50 (10' x 14') Food Truck Vendor: \$75

Please join us for our Fall Craft Fair on Sunday, September 1! We hope you can be a part of it. Please see the details below and submit your application soon.

We are not able to guarantee specific spaces; all booths will be assigned. A map will be located at the entry to the parking lot for **outside spaces**; **indoor spaces** will be marked with vendor's name. Only 12 indoor spaces are available. A limited number of tables are available on a first-come, first-serve basis. Tables are \$10 each and are for inside booths only. Requesting a table will not necessarily guarantee you one. **Registration and fee must be received by Sunday, August 25** for promotional purposes. No stakes are allowed at outside booths; please use pop-up awnings/tents.

All vendors (indoor, outdoor & food truck) **must submit a \$15 quality item** (one for each space booked) for the raffle. Items for the raffle must be listed on the registration form. These items must be tagged and placed on the designated table no later than 9:00am on Sunday morning, September 1. The Clubhouse will be open from 2:00 – 4:00pm on Saturday, August 31 and by 7:00am Sunday, September 1 for set-up. The Clubhouse is locked promptly at 4:00pm on Saturday. No outdoor setups on Saturday permitted. See reverse side for FAQs.

Please complete this registration form, make checks payable to ACLPOA and mail to: ACLPOA, 14A157 Canyon Club Dr., Apple River IL 61001. All registration fees are non-refundable.

**For further information, or additional forms for your friends, please contact:**

The Recreation Department at [recreation@applecanyonlake.org](mailto:recreation@applecanyonlake.org) or call (815) 492-2769.

**SUBMIT BOTTOM PORTION ONLY - KEEP TOP FOR IMPORTANT FAQs (more on back)**

## Fall Craft Fair

Sunday, September 1, 2024, 10:00am – 4:00pm

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Email Address: (This is how we will contact you, send your confirmation, and set-up information for next year's show.) \_\_\_\_\_

Craft Description: \_\_\_\_\_

Item for Raffle: Minimum \$15 (per booth) value \_\_\_\_\_

Circle one: Inside - \$75 Outside - \$50 Food Truck - \$75  
# of Outdoor Spaces Requested: \_\_\_\_\_

Table Requested at \$10? Circle one: YES NO

Total Amount Paid: \$ \_\_\_\_\_ Check #: \_\_\_\_\_



14A157 CANYON CLUB DRIVE  
APPLE RIVER, IL 61001  
OFFICE: 815.492.2238  
FAX: 815.492.2160

## Trail Trekker 5k Run/Walk for a Cause Sponsorships



ALL PROFITS BENEFIT THE AMERICAN CANCER SOCIETY

Red Apple Sponsorship - \$150 (due July 1, 2024)

What's Included:

- Your logo will appear on the back of the commemorative event t-shirts, and on a banner displayed at the event
- Marketing materials provided by your business will be placed in our event swag bags that are handed out to every participant!
- With your sponsorship, you will receive two complimentary race entries, complete with commemorative event shirts and swag bags!

Golden Apple Sponsorship - \$250 (due July 1, 2024)

What's Included:

- Includes everything in the Red Apple Sponsorship + Your own booth/table space at the event and Sizzling Summer Concert that evening (must supply your own canopy/table).

Trail Trekker 5K for a Cause Donation – Any amount is appreciated and will go directly to support the American Cancer Society | Relay for Life

Prize Donations – If you have any item(s) that you would like to donate, please check here, and list the items for donation below: \_\_\_\_\_

Business Name: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Email: \_\_\_\_\_

Check #: \_\_\_\_\_ Total: \_\_\_\_\_

For more information, please call (815) 492-2769.

Sponsors, please email your logo to [recreation@applecanyonlake.org](mailto:recreation@applecanyonlake.org) by July 1, 2024.

Make checks out to: ACLPOA TT5k Sponsor



**For Free Checking and a high rate of interest, get the Apple Advantage.**

**NEW Higher Rate!**

**5.12% APY\*** on balances up to \$20K & **0.05% APY\*** on balances over \$20K

or **0.01% APY\*** if qualifications aren't met

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 Warren, IL • Elizabeth, IL • Hanover, IL  
 Hazel Green, WI • Darlington, WI

Galena, IL – First Community Bank of Galena

AppleRiverStateBank.com

\*5.12% Annual Percentage Yield (APY) paid on balances between one penny and \$20,000.00, and .05% APY paid on all amounts above \$20,000.00 each calendar month the minimum requirements are met. If you do not meet the requirements per calendar month, your account will still function as a free checking account earning 0.01% APY. Rates as of January 11, 2024. We may change the interest rate and APY at any time after the account is opened. No minimum balance is required. Available to personal accounts only and limited to one account per customer.

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Member FDIC

**ADVERTISE WITH US!**

**CLASSIFIEDS**

Classifieds are just \$10 for 25 words and your ad is displayed in the Apple Core and on the website for the entire month! Download the form: [www.applecanyonlake.org](http://www.applecanyonlake.org) and submit your classified ad and payment by the 15th of the month.

**LOT FOR SALE:** Blackhawk 1 – 40 lot for sale! \$1.00! Buyer pays all transfer expenses, All taxes and dues are current. Offer valid until 2024 Dues are due. Contact Dale @ 608-403-2347.

**GRIME STOPPERS!** Home & office cleaning services. Pam Koester 815-281-2334 or Paula Busch 815-291-3361.

**FOR SALE:** Buildable, Lot 144 General Jackson Drive. \$100.00, buyer pays all transfer and closing fees. Taxes paid for 2023, dues prorated for 2024. Contact David at (815)978-5161.

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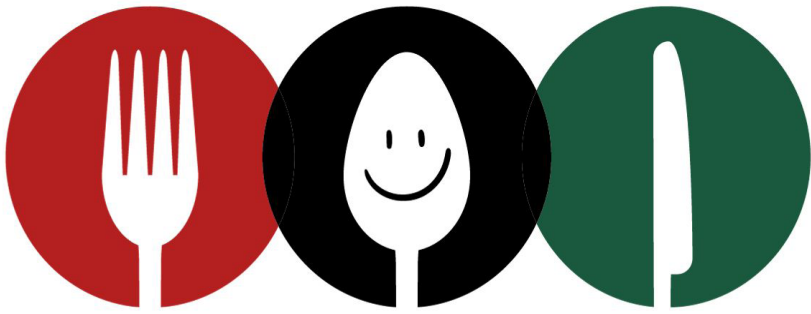
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 815-747-3155 [FrentressLake.com](http://FrentressLake.com)





# POTLUCK IN THE CLUBHOUSE



**THIRD TUESDAY OF EACH MONTH AT 5:30PM**

Bring a dish to pass & your own beverage. Plates will be provided.

JOIN US FOR A



# Morning Workout

**Mondays, Wednesdays & Fridays  
9 – 10 am at the Firehouse Fitness Center**

- No cost, No instructor. The group decides which direction to go
- A fun group workout using a variety of different videos
- Wear comfortable clothes
- Bring your neighbors



*Just a fun way to get moving!*

Call 815-492-2769 for more information



# BUY A BRICK HELP BUILD THE MEMORIAL PAVILION & PATHWAY

- 8x4 inches, 2 lines, 15 characters/line, \$100
- 8x8 inches, 4 lines, 15 characters/line, \$200
- 12x8 inches, 6 lines, 15 characters/line, \$300

**Reasons for purchase of a pathway paver may include:**

- Memorial to past individual loved ones
- Current or past ownership at ACL
- Pet memorials
- Local businesses

**All proceeds will benefit the construction of the ACL MEMORIAL PAVILION and its pathway.**



# Midwinter Gathering

## OF THE HAPPY CAMPERS

1:00-7:00PM WITH POTLUCK FROM 4:00 - 5:00PM

*Saturday, February 3 in the Clubhouse*

**ALL MEMBERS WELCOME!**  
YOU DON'T HAVE TO BE A CAMPER TO PARTICIPATE.

**POTLUCK ❄️ GAMES ❄️ MOVIES**



# APPLE CANYON LAKE

## ALL-AGE PINWOOD DERBY

OPEN TO THE PUBLIC & CO-SPONSORED BY STRICTLY SHINGLES

### SATURDAY, FEBRUARY 17

CHECK-IN: 12:30PM | RACE START: 1:00PM

**REGISTRATION:**  
(INCLUDES CAR KIT)



**Early Registration:** \$15 until January 30  
**Late Registration:** \$20 until February 15

**ONE CLASS: ALL-AGES**  
Trophies awarded to  
1st - 3rd Place,  
*Best in Show,*  
& *Most Original!*

**NEED ASSISTANCE?**  
Call Brian to  
schedule a time  
for assistance  
(815) 492-7663



**CONCESSIONS AVAILABLE!**



Apple Canyon Lake

# EARTH DAY

## SPRING CLEANUP

HOSTED BY THE CONSERVATION COMMISSION

SATURDAY, APRIL 20

AT NIXON BEACH 1:00PM

RAIN DATE: SUNDAY, APRIL 21 AT 9:00AM



# MEET THE CANDIDATES

RUNNING FOR ACL BOARD OF DIRECTORS

SATURDAY, MAY 18

FOLLOWING THE MAY BOARD MEETING IN THE ACL CLUBHOUSE

MEET ALL THE CANDIDATES AT ONCE, ASK QUESTIONS, AND HEAR THE OPINIONS OF THE BOARD CANDIDATES REGARDING PRESSING ISSUES AT APPLE CANYON LAKE.

DO YOU HAVE QUESTIONS FOR THE CANDIDATES?

SUBMIT YOUR QUESTIONS TO:  
APPLECORE@APPLECANYONLAKE.ORG BY 3:00PM MAY 16.



Apple Canyon Lake

# SUMMER Kick-off

**SATURDAY, MAY 25**  
**1:00 - 8:00 PM**  
*Bands playing from*  
 1:00 - 4:00 PM & 5:00 - 8:00 PM

**FIREHOUSE FITNESS CENTER PARKING LOT**

*Help us Kick-off the Summer with...*

**LIVE MUSIC + FOOD & BAR**

Garden Club of Apple Canyon Lake  
*Beautifying our community since 1985*

# ANNUAL PLANT SALE

MAY 26 | 8:00AM - 12:00PM

OUTSIDE OF THE CLUBHOUSE

ACLPOA CAMPGROUND COMMISSION'S

# PANCAKE BREAKFAST

Sunday, May 28

**ALL YOU CAN EAT**

- PANCAKES
- SAUSAGE
- APPLE SAUCE
- ORANGE JUICE
- MILK

ADULTS \$10  
 KIDS \$6

**ACL Clubhouse | 8:00am - 12:00pm**

Apple Canyon Lake

# COMMUNITY GARAGES

**Saturday, June 1 from 8:00am - 2:00pm**  
 Maps and listings will be available at the Association Office, information kiosk, or you can download a copy at: [www.applecanyonlake.org](http://www.applecanyonlake.org) by Wednesday, May 29. Check listings for special hours.

**Are you having a sale?**

Pickup an application at the Association Office, or apply online at [www.applecanyonlake.org](http://www.applecanyonlake.org). Applications must be received by 3:00pm Monday, May 27 to get your sale on the map & listing.