



**BOARD OF DIRECTORS MEETING
SEPTEMBER 20, 2025**

**9:00 A.M. – ACL CLUBHOUSE, 14A157 CANYON CLUB DR, APPLE RIVER, IL 61001
& VIA ZOOM**

AGENDA

- 1.0 CALL TO ORDER – 8:00 A.M.
- 2.0 EXECUTIVE SESSION – 8:00 A.M
- 3.0 RETURN TO OPEN SESSION – 9:00 A.M.
- 4.0 PLEDGE OF ALLEGIANCE
- 5.0 COMMITTEE/COMMISSION REPORTS
- 6.0 TREASURER’S REPORT
- 7.0 GENERAL MANAGER’S REPORT
- 8.0 PRESIDENT’S REPORT
- 9.0 ANY ADDITIONS TO THE AGENDA
- 10.0 CONSENT AGENDA
- 11.0 UNFINISHED BUSINESS
- 12.0 NEW BUSINESS
 - 12.1 GREENWAY STEWARDSHIP APPLICATION – 8A58 CONSTITUTION DR
 - 12.2 GREENWAY STEWARDSHIP APPLICATION – 1A61 BLACKHAWK LN
 - 12.3 GREENWAY STEWARDSHIP APPLICATION – 5A93 MANITOU
 - 12.4 GREENWAY STEWARDSHIP APPLICATION – 11A36 FAIRWAY DR
 - 12.5 4.1 EQUAL OPPORTUNITY EMPLOYMENT & WAGE DISCRIMINATION – 1st Reading
 - 12.6 ELECTRIC SUB-METERS AT THE CAMPGROUND
 - 12.7 BOARD LIAISON ATTENDANCE
 - 12.8 PUBLICATION OF THE PROPOSED BUDGET
- 13.0 PROPERTY OWNER COMMENTS (3 MINUTES PER MEMBER)
- 14.0 ADJOURN

Memorandum



To: Board of Directors

Date: September 20, 2025

From: ACLPOA

Memo: 2025-76

Topic: September Consent Agenda

Recommendation: To approve/adopt minutes from the August 16, 2025, Board meeting.

To amend the approved June 21, 2025, board meeting minutes, specifically, 14.0 Property Owner Comments, to state "The Board received comments from several property owners."

To approve Sue Kohl to join the Campground Commission.

General Manager's Action on Behalf of Golf Commission Designated Fund

Request: Notice of approval of up to \$200 for purchase of additional lights and batteries to light up holes, cart paths, boundaries, and hazards.

**Apple Canyon Lake Property Owners Association
Board of Directors Meeting Minutes
August 16, 2025**

UNAPPROVED

1.0 Call to Order

Meeting **called to order** by President Nolan Mullen at 8:01 am. Brian Holt in attendance as secretary. The following Directors were present: Nolan Mullen, Carmel Cottrell, Crystal Erdenberger, Brian Holt, Mark Kosco, Brett Livengood, Deb McNamee, and Mike Ward. General Manager Jon Sabo was also present.

2.0 Executive Session

Mark Kosco **moved to proceed to executive session** at 8:01 am. **Seconded** by Crystal Erdenberger.

3.0 Return to Open Session

Mark Kosco **moved to return to open session. Seconded** 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, Carmel Cottrell, Crystal Erdenberger, Brian Holt, Mark Kosco, Brett Livengood, Deb McNamee, and Mike Ward. General Manager Jon Sabo was also present.

5.0 Committee/Commission Reports

Golf Commission

Anthony Frieri reported \$5,800 for the designated fund from the Big Cup event, which is a 38% increase over last year. Overall it has been a very good year for golf.

Conservation Commission

Pam Opyd reported that they are updating the goals for the Apple Canyon Lake watershed and will discuss the format for that meeting. Another treatment for zebra mussels was just applied. The commission recommends no further treatments until we have more data on the success of the completed treatments. There was a fish kill event; several fish were sent for testing, and we await the results.

Nominating Committee

Mike Yorke reported the Nominating Committee will be hosting a booth at the Fall Craft Fair to help attract potential Board candidates and answer questions they might have.

Recreation Commission

Mike Ward reported the first annual pickleball tournament went very well. They played 55 games and drew positive attention to the Multi-Sport Complex and raised almost \$500.

Strategic Long-Range Planning Commission

Mike Ward reported that there will be a public meeting on August 23, 2025, during which many commission and Board members will participate in strategic planning for the Association.

Budget Commission

Crystal Erdenberger reported they will meet on August 18, 2025, to put together an initial budget proposal for 2026.

Employee Handbook Commission

Crystal Erdenberger reported that they are working on updates to be submitted to the Board in September.

6.0 Treasurer's Report

The Treasurer's Report is available on the website at <https://www.applecanyonlake.org/group/pages/treasurer-s-report>. Treasurer Crystal Erdenberger thanked the office staff for their efforts making year-to-date numbers through July available to the Budget commission for their planning work.

7.0 General Manager's Report

The General Manager's report will be in *The Apple Core*.

8.0 President's Report

The President's Report will be in *The Apple Core*.

9.0 Any Additions to the Agenda

There were no additions to the agenda.

10.0 Consent Agenda

The Consent Agenda included the following items:

1. To approve/adopt minutes from the July 19, 2025, Board meeting.
2. To approve Jon Nyhuis to join the Rules & Regulations Commission, to approve Ken Johnson to join the Conservation Commission, to approve Jeff Rice to join the Safety & Emergency Planning Commission, to accept Marilyn Detweiler's resignation from the Tellers Commission, and to accept Joe Reifsteck's resignation from the Campground Commission.
3. To approve Colbi Skaggs, That 1 Place (bean), Concession Agreement

Deb McNamee requested that the approval of the minutes be moved separately.

Brian Holt **moved to approve** the minutes from the July 19, 2025, Board meeting. Seconded by Carmel Cottrell. **Motion carried** 6–0 with Deb McNamee abstaining.

Deb McNamee **moved to approve** the remaining consent agenda. Seconded by Carmel Cottrell. **Motion carried** unanimously.

11.0 Unfinished Business

11.1. Greenway Stewardship Application: 8A271/272 Jefferson Ct

Mark Kosco **moved to approve** the Greenway Stewardship Application for 8A271/272 Jefferson Ct per the terms and recommendations agreed to in the application. **Seconded** by Deb McNamee.

Motion carried unanimously.

11.2. Wake Boats

As liaison to the Rules & Regulations Commission, Brian Holt informed the Board that the commission requested direction regarding rules for wake boats. The Board discussed the issue and came to a consensus to direct the commission to write a rule forbidding operation in wake mode, wake surfing, ballast tanks and wedges, and excessive wake in any type of boat, with the primary penalty being suspension of privileges with a fine high enough to deter potential violations. The boats themselves don't necessarily need to be banned. No further action was taken.

12.0 New Business

12.1. Greenway Stewardship Application: 8A48 Constitution Dr

Deb McNamee **moved to approve** the Greenway Stewardship Application for 8A48 Constitution Dr per the terms and recommendations agreed to in the application. **Seconded** by Mark Kosco.

Discussion: Directors were concerned work may have already started, due to reports by neighbors, but it was thought likely that there was simply confusion with prior approved stewardship work completed by .

Brian Holt **moved to amend** the motion to approve the application contingent upon confirmation by the General Manager that work had not already commenced. **Seconded** by Crystal Erdenberger.

Motion to amend carried unanimously.

Motion to approve (as amended) carried unanimously.

12.2. Dam Advisory Recommendations

Brian Holt **moved to postpone** further discussion until September. **Seconded** by Mark Kosco.

This will give the commission additional time to gather more specific information regarding the cost to build fencing and otherwise develop the area around the spillway into an beautiful observation area for our membership. The Board reached consensus that it would like to see options for more visually appealing fencing other than chain link. Brian Holt shared a photo of the railing at the otter overlook at the National Mississippi River Museum & Aquarium as an example.

Motion to postpone carried unanimously.

13.0 Property Owner Comments

The Board received comments from several property owners.

14.0 Adjourn

Mark Kosco **moved to adjourn. Seconded** by Mike Ward.

Motion carried unanimously.

Memorandum



To: Board of Directors

Date: September 20, 2025

From: Conservation Commission

Memo: 2025-72

Topic: Greenway Stewardship Application – 8A58 Constitution

Issue: The above-referenced Greenway Stewardship Application has been approved by the Natural Resource Manager, the General Manager, the Conservation Commission, and the AECC.

Recommendation: The Conservation Commission is requesting the Board provide the final approval for this applicant to proceed per the terms and recommendations agreed to in the application.

Greenway Stewardship Applicant Agreement

(commission use only)

Applicant agrees to complete the following recommendations for greenway restoration at

Lot 8A58 Constitution - Wilson

1. Continue to maintain the greenway along dock path. Stop mowing grass in Greenway to let wild flowers flourish.


2. Maintain previous Greenway area by controlling regrowth of invasive brush. REMOVE 2 SMALL WALNUT TREES THAT ARE CROWDING AN OAK TREE.

3. Continue new area of invasive brush removal along the dock path and along the shoreline.

4. Property owner wishes to replace a couple of dead trees that were previously approved and planted along the dock path.

5. If a contractor is utilized, they are required to follow the guidelines and requirements of the Greenway Application before any work can commence.

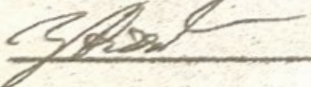
Signature of Applicant



Date

8-26-25

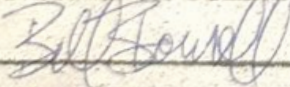
ACL Natural Resources Manager



Date

8/27/2025

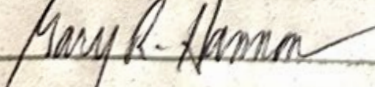
Conservation Commission member



Date

8-28-2025

Conservation Commission member



Date

8/28/25

Signature of AECC member
(If within 50ft buffer zone)

Date:

Greenway Stewardship Applicant Agreement

(commission use only)

Applicant agrees to complete the following recommendations for greenway restoration at

Lot 8A58 Constitution - Wilson

1. Continue to maintain the greenway along dock path. Stop mowing grass in Greenway to let wild flowers flourish.

2. Maintain previous Greenway area by controlling regrowth of invasive brush.. REMOVE 2 SMALL WALNUT TREES THAT ARE CROWDING AN OAK TREE.

3. Continue new area of invasive brush removal along the dock path and along the shoreline.

4. Property owner wishes to replace a couple of dead trees that were previously approved and planted along the dock path.

5. If a contractor is utilized, they are required to follow the guidelines and requirements of the Greenway Application before any work can commence.

Signature of Applicant

Date

ACL Natural Resources Manager

Date

Conservation Commission member

Date

Conservation Commission member

Date

Signature of AECC member
(If within 50ft buffer zone)

Date:

Committee/Commission Actions-

Approved

Disapproved

Conservation Commission action:

Date: _____

Signature of Conservation Commission Chairperson

AECC action:

Approved

Disapproved

Date: _____

Signature of AECC Chairperson

ACL General Manager action:

Approved

Disapproved

Date: _____

ACL General Manager Signature

Board of Directors:

Approved

Disapproved

Date: _____

Wilson – 8A58 Constitution



Memo

To: Conservation Committee

Date: 7/17/2025

From: Tyler Hesselbacher

Memo: Greenway Application

Topic: Wilson 8A58

Issue:

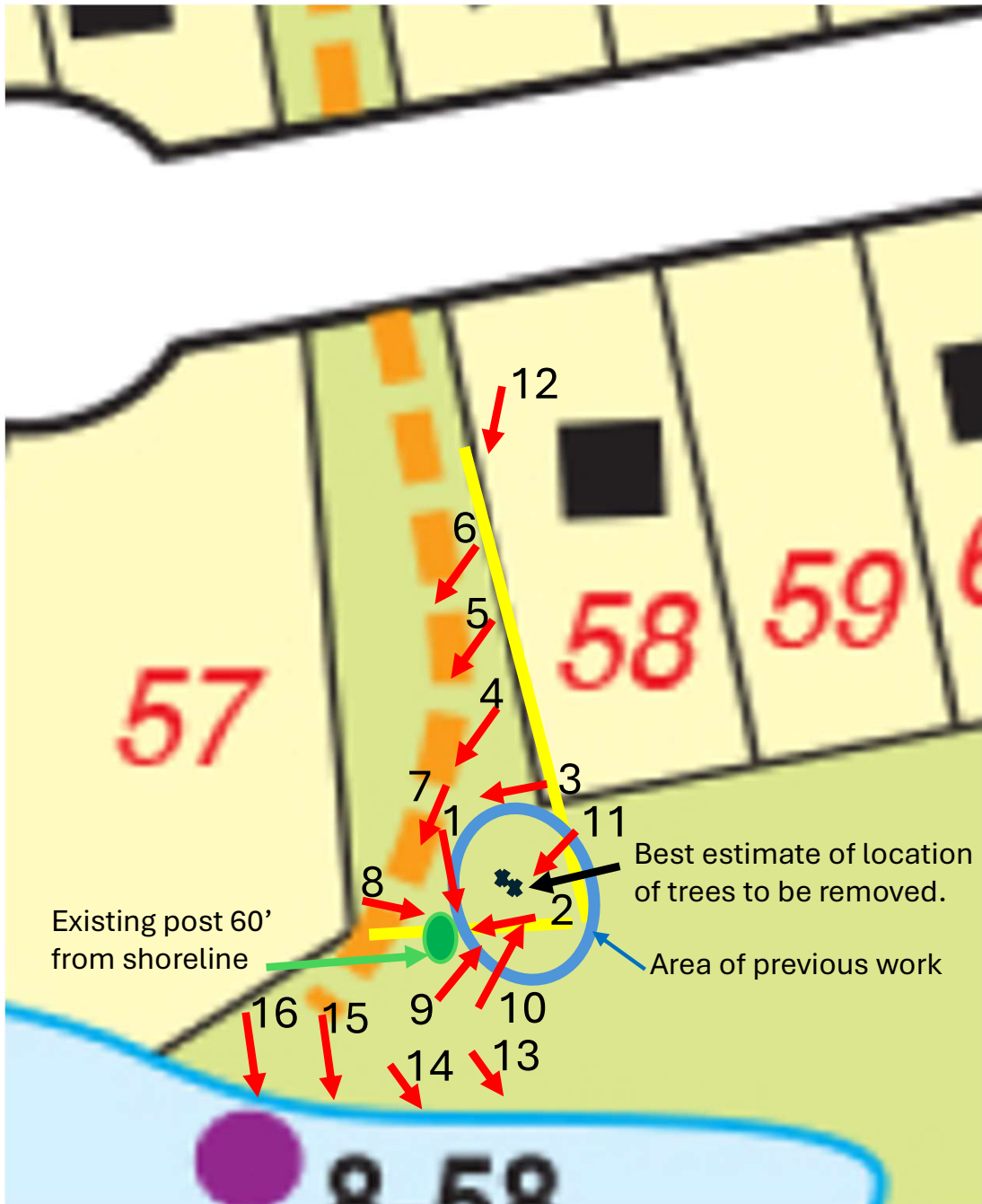
The homeowner would like to continue maintaining the greenway that they currently have worked on and would like to finish the last corner of the greenway down near the boat dock. The initial area has all the underbrush removed and grass and other more herbaceous plants are growing. The corner where they would like to finish is still overgrown with undesirable brush and would like to remove it to allow more native plants to grow. Very few trees have been removed in the area as the homeowner enjoys them.

Recommendation:

The area that has already been worked on is simple as they just need to let it continue to grow and monitor for undesirable brush and let the grass grow. A burn in the near future could allow more natives to grow and give a chance to reseed the area with more natives. There are two small walnuts that are growing within five or so feet of a nice oak of similar size that could be taken down to allow the oak to grow more.

The corner that they would like to complete would be similar to what they have already done, which is simply removing the underbrush and allow the groundcover to grow back to help with erosion issues. Majority of the underbrush is honeysuckle and it doesn't allow much for competition to grow.

Wilson – 8A58 Constitution



Wilson – 8A58 Constitution



The owner has done a great job with restoring the pathway with prairie grass and native flowers but also has mowed in the Greenway in a fairly large area. It was discussed with the owner that he needs to stop mowing the greenway and allow native plants to flourish.

Maintain previous Greenway/remove 2 walnut trees

New Greenway/
Remove underbrush only



Wilson – 8A58 Constitution
New Area



Photo 1

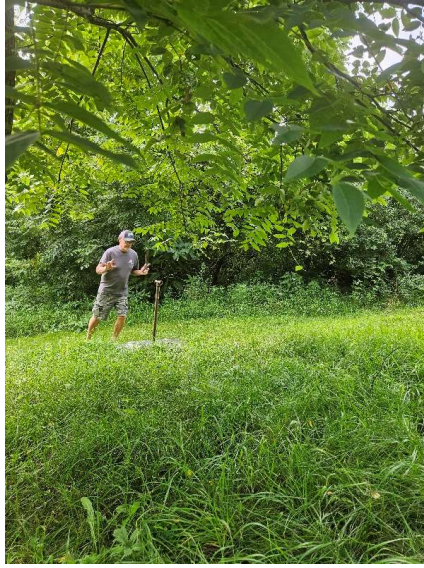


Photo 2



Photo 3



Photo 4



Photo 5



Photo 6

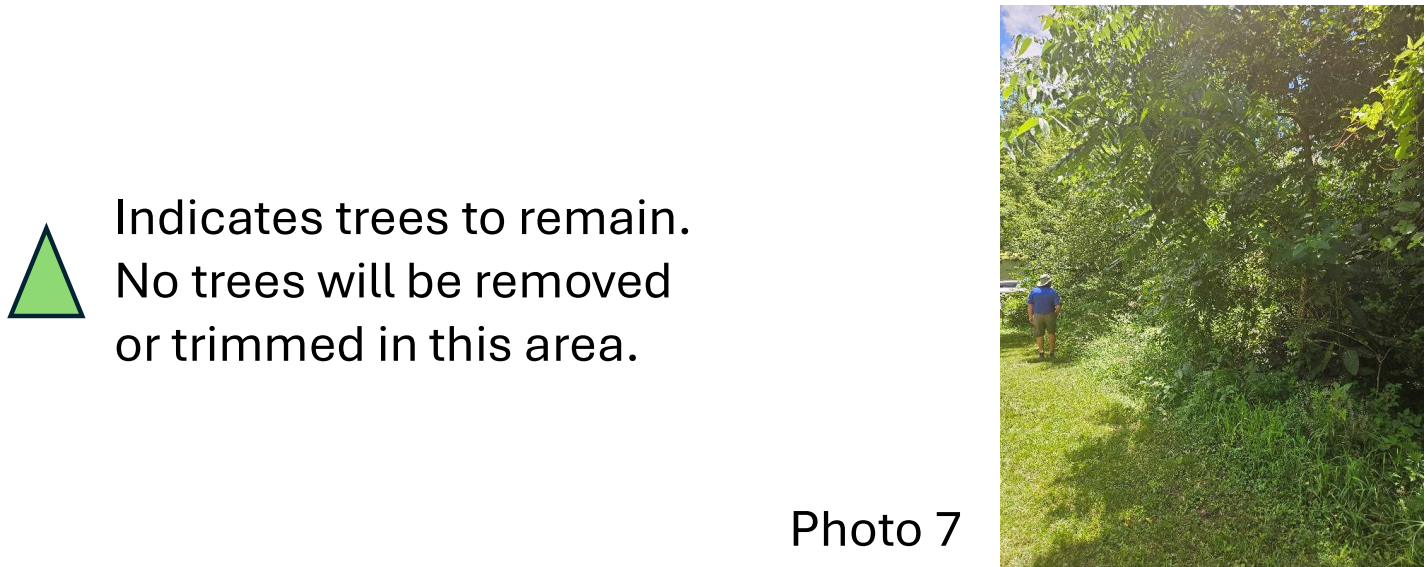


Photo 7



Indicates trees to remain.
No trees will be removed
or trimmed in this area.

Wilson – 8A58 Constitution
New Area



Photo 13




Photo 14



Photo 15



Photo 16

 Indicates trees to remain.

Wilson – 8A58 Constitution
Previously Cleared Area



Photo 8



Photo 9




Photo 10



Photo 11



Photo 12

 Indicates trees to remain.

Greenway Stewardship Applicant Agreement

Applicant Name: _____

Lot Address: _____

Mailing Address

Primary Telephone # _____ Email: _____

• Preferred contact (circle one). Email Phone

1. Site location (include drawing, pictures, or map).

- Is the site located within the 50ft shoreline buffer zone? Yes No
(if yes, AECC approval is required.)

2. Plan for restoring the site.

a. Summary of invasive plants, bushes, shrubs and trees Applicant would like to remove.

b. Types of trees and shrubs to be **removed**

-Tree/amount- (example: boxelder/5, black locust/4, cedar/3)

-Shrubs- (example: honeysuckle, multiflora rose)

c. Trees to be planted. The Applicant may ask to plant more trees if desired, but planting must be approved by the CC.

-Please list trees to be **planted**. (example: white oak/2, shagbark hickory/1) See attached list of recommend tree species. If you wish to deviate from the

approved tree list, the requested tree species need to be approved by CC and or the NRM or their designee.

- d. What planting will take place to restore the site? Must plant native forest or prairie seeds depending on the area. See attached list of approved plant species. If you wish to deviate from the approved planting list, the plantings need to be approved by CC and or the NRM or their designee. AECC prohibits the use of plastic netting for seed covers.

ALL TRIMMING OF TREES AND REMOVAL OF TREES, PLANTS, SHRUBS, AND BUSHES WILL BE REVIEWED BY THE CC, NRM OR DESIGNEE. ALL TREES (3" IN DIAMETER OR LARGER) WILL BE MAPPED, MEASURED AND IDENTIFIED. THE NRM OR DESIGNEE WILL TAG TREES TO BE PRESERVED AND INDICATE TREES TO BE REPLACED OR TRIMMED, AND MAKE ANY CHANGES DEEMED NECESSARY TO THE APPLICANT'S PLAN.

Work to be done by (circle one): Homeowner Contractor

Applicant acknowledges and agrees that other than the Applicant specifically named in the Application, no individual or entity may perform any portion of the work in the greenway area as outlined in the Application without a written contract in place between such individual/entity and the Applicant.

Applicant further acknowledges and agrees that under no circumstances will any portion of the work be performed in the greenway by any individual or individuals under the age of 18.

Contractor name and number: _____

1. Maintenance plan

- a. Weeding, trimming or watering as needed.
No spraying unless approved by ACL staff.
No spraying native plants, only invasives.

2. The Applicant must notify the GM via email 24 hrs. prior to start of the project at greenways@applecanyonlake.org.

Deviations from the approved Agreement: The Applicant acknowledges that any deviation from the approved Agreement will result in a fine. A summary of the trees that were

removed and-or trimmed without approval, and what restoration will be required, will be provided to the Applicant for their immediate action. Additionally, a fine of \$10,000 will be assessed for each tree that was cut down or trimmed without approval. The fine, payable to ACL, will be due no later than ten (10) days after notification via USPS mail and certified mail unless a hearing to contest the fine is requested; the fine will escalate at a rate of 5% per day thereafter. Fines in excess of \$12,500 will result in a lien filed against the Applicant's property and will remain until such time the fine is paid in full and the prescribed restoration is completed. All attorney fees and costs incurred by ACL in relation to any deviation from the approved Agreement will be charged to and be the responsibility of the Applicant.

Applicant agrees to provide the following to ACL either with the initial submission of the Application, if available, or, if not available at the time of initial submission, then prior to performing any work in any greenway area if the Application is approved by the appropriate ACL representatives:

1. A fully executed Volunteer Activities Release, Indemnification and Hold Harmless Agreement.
2. A fully executed Greenway Volunteer Release and Waiver of Liability.
3. A fully executed copy of all contracts entered into by Applicant with any individual or entity to perform any portion of the work in the greenway area as outlined in the Application. All contractors/individuals/entities engaged by the Applicant to perform any portion of the work in the greenway area must acknowledge, in writing, that they are being engaged solely by Applicant in Applicant's personal capacity and not by ACL and such contractors/individuals/entities shall further agree, in writing in a form satisfactory to ACL, to waive all lien rights related to any property owned by ACL, including but not limited to any mechanics' lien rights.
4. A copy of the insurance documentation for any individual or entity hired or engaged by Applicant to perform any portion of the work in the greenway area as outlined in the Application. Such insurance documentation shall name ACL as an additional insured and provide coverage for the work to be performed in the greenway area as outlined in the Application.

Greenway Stewardship Applicant Agreement – Addendum

1) LOCATION: Per prior applications, site includes 2 connected greenway areas. The first (which I will refer to herein as the “strip”) is a strip of land that runs from the street down to the communal dock (dock 8-58), and runs between my property and John Asta’s property. The second (which I will refer to herein as the “shoreline”) backs up to my property and runs parallel to the bay. They meet at a roughly 90 degree angle, with the shoreline running to the left if you are facing the water.

2) PLAN

- a. Summary of plants to remove: Per prior submissions, our plan was to remove a tremendous overgrowth of invasive plants, bushes, and shrubs on both the strip and the shoreline. To date, we have cleared the majority of such plants in the shoreline area. With respect to the strip, we cleared a good chunk of the invasive plants in the middle of the strip (primarily the plants that were choking out some juvenile native trees, which are now thriving), although we stopped short of finishing the job (primary by the lake, which remains rather choked with invasives – the side by the road did not require any removal) at the request of our neighbor, who was concerned with the aesthetics. He preferred an obstructed view along there and so we stopped removing further plants until we were prepared to immediately replace the plants with native plants, and we ran out of time last year to finish that portion of the job. At this stage, other than maintenance of the shoreline area, the only removals that remain are to address the mass of invasive plants down by the water/the communal dock.
- b. Types of trees and shrubs to be removed
 - i. We do not intend to remove any trees, with the exception of replacing some trees on the strip that were planted last year under our prior greenway authorization that did not make it (I believe it is approx. 4 or 5 cedars).
 - ii. We intend to remove some of the shrubs (primarily honeysuckle) down towards the water on the strip/far right (if facing the water) of the shoreline, but otherwise just maintain what we’ve already done.
- c. Trees to be planted: We do not intend to plant any new trees, although we do intend to replace the dead trees that did not survive planting last year. These are cedar trees along/delineating the path we created (by growing out the grass and wildflowers on the strip and then mowing down a path) for people to use to travel from the street to the communal dock.

- d. Per prior submission and above, we do intend to replace some of the invasives we remove along the strip (down by the dock) with native bushes/shrubs for aesthetic reasons (to provide the privacy that our neighbor has requested). The exact plants have not been decided, but we have definitely limited our review to native plants like Asters and Milkweed and will restrict ourselves to the plants referenced on the stewardship document.

Work to be done by: The work to date has been handled by both the homeowner (primarily for minor maintenance work, weeding, trimming, etc) and two contractors (Brandon Bussan Landscaping, at 815-281-0111 for a lot of the heavy lifting (e.g. planting trees), and Altfillisch Property Care, at 815-541-1423 for ongoing maintenance work). As commonly happens, securing time from the contractors has been challenging at times, and so the project has definitely taken longer than anticipated, and we do not have a clear idea of when it will be completed. In the meantime, however, we have managed to remove a substantial amount of invasive plants along the shoreline), a good chunk of them out of the strip, and worked to clean up and beautify the path to the communal dock below. All that remains is finishing clearing invasive plants down by the dock, replacing the dead trees that we already planted, and otherwise maintaining the area and addressing any emerging invasives.

From: [PAM OPYD](#)
To: [Kirsten Heim](#); [Building Inspector](#); [Jon Sabo](#)
Subject: Greenway Stewardship - AECC Action Regarding Building Permit Application for 8A058 Constitution Dr.
Date: Monday, September 8, 2025 1:52:44 PM
Attachments: [image.png](#)
[Wilson Greenway - 8A58 Constitution - Final execution copy.pdf](#)

Kirsten,

Attached please find the Wilson Greenway Application that was reviewed and approved by the AECC this past Saturday per the email below.

Joe,

Can you please forward the signature pages to me and Kirsten.

Thanks!

Pam Opyd
630.638.1979

----- Original Message -----

From: Building Inspector <buildinginspector@applecanyonlake.org>
To: Austin Wilson <austincolbywilson@gmail.com>, Pam - Conservation Commission Chair <pamopyd@comcast.net>
Date: 09/06/2025 10:34 AM CDT
Subject: AECC Action Regarding Building Permit Application for 8A058 Constitution Dr.

Austin, , I am pleased to tell you at their regularly scheduled September 6, 2025, meeting, the Architectural and Environmental Control Committee considered and approved your permit application as follows:

Regarding 8A058 Constitution Dr.

In accordance with the submitted Greenway Stewardship Applicant Agreement approved by the ACL General Manager, Natural Resource Manager and the Conservation Commission, to permit the Property Owner of 8A058 to continue maintain the Greenway along the dock path, remove the honeysuckle and other undesirable underbrush, to plant shade tolerant native mix of seeds, to remove two live walnut trees from within the 50' shoreline buffer zone. The two walnut trees to be removed within 50' of the shoreline must be clearly marked for confirmation by the Natural Resource Manager. The property's lot corner posts must be located and flagged. Where appropriate, silt fencing shall be installed and maintained throughout the project until the ground cover is restored. Disturbed ground shall be seeded and mulched as soon as it is practical. The removal of trees is limited by the agreement. No variance is granted.

Permit 25-169 and the display card are ready to be picked up from my office table at the Maintenance Building, 12A352 South Apple Canyon Rd, Apple River, IL, Monday through Friday, between 8am and 3pm. There is no ACL Permit fee. Please email me when the rear lot corners are staked, the silt fence is installed, and before excavation begins.

Joe

Memorandum



To: Board of Directors

Date: September 20, 2025

From: Conservation Commission

Memo: 2025-73

Topic: Greenway Stewardship Application – 1A61 Blackhawk Ln

Issue: The above-referenced Greenway Stewardship Application has been approved by the Natural Resource Manager, the General Manager, the Conservation Commission, and the AECC.

Recommendation: The Conservation Commission is requesting the Board provide the final approval for this applicant to proceed per the terms and recommendations agreed to in the application.

Greenway Stewardship Applicant Agreement

(commission use only)

Applicant agrees to complete the following recommendations for greenway restoration at

1A61 Blackhawk Ln. - Phase 2 - Portion of Shoreline - M. Hoyt

Lot _____

1. Clean up shoreline by removing honeysuckle and other undesirable brush to help natives grow back. _____
2. Upon completion, property owner will work with NRM & CC to plant native shrubs along shoreline to address erosion & provide shade & habitat for fish. _____
3. Recommend to cut down 3 dead trees. _____
4. A silt fence will be installed immediately after the removal of brush. The silt fence will remain until the natural vegetation has taken hold to the point that the silt fence is no longer needed. _____

Signature of Applicant

Date

8/9/25 _____

ACL Natural Resources Manager

Date

8/17/2025 _____

Conservation Commission member

Date

8/19/25 _____

Conservation Commission member

Date

8/9/25 _____

Signature of AECC member
(If within 50ft buffer zone)

Date:

Committee/Commission Actions-

Approved

Disapproved

Conservation Commission action:

Date: 8/9/25

Signature of Conservation Commission Chairperson

Pamela Opyd

AECC action:

Approved

Disapproved

Date: _____

Signature of AECC Chairperson

ACL General Manager action:

Approved

Disapproved

Date: _____

ACL General Manager Signature

Board of Directors:

Approved

Disapproved

Date: _____

Memo



To: Conservation Committee

Date: 7/17/2025

From: Tyler Hesselbacher

Memo: Greenway Application

Topic: Holt 1A61

Issue:

The homeowner would like to continue maintaining the greenway that they currently have worked on and would like to continue removing brush along the shoreline to help reduce erosion. The shoreline is mainly covered in honeysuckles which outcompete native plants.

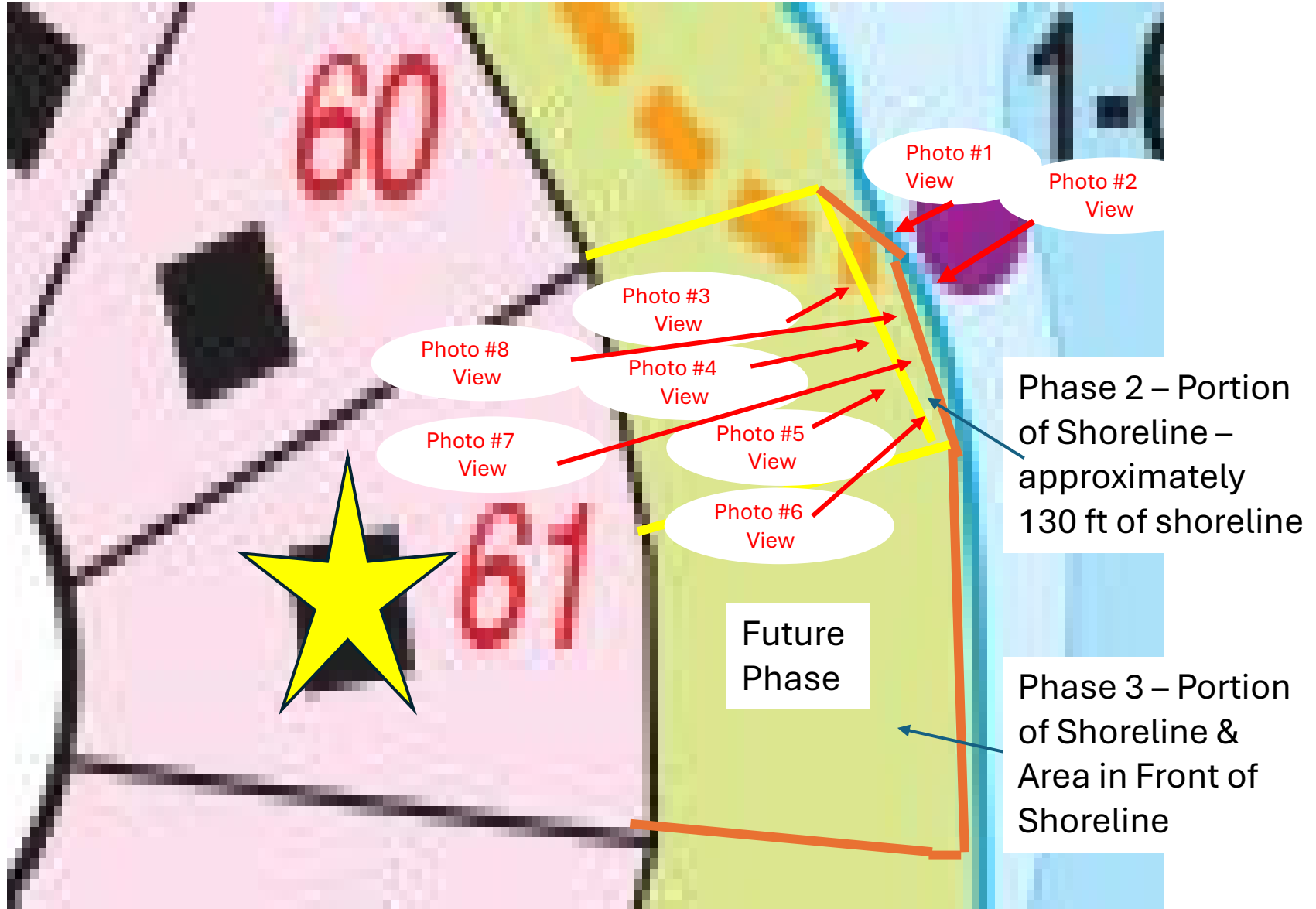
Recommendation:

The area that has already been worked on is simple as they just need to let it continue to grow and monitor for undesirable brush and let the grass grow. A burn in the near future could allow more natives to grow and give a chance to reseed the area with more natives.

The shoreline will take some time to clean up just due to the slope of the shoreline. Removing the honeysuckle and other undesirable brush will help natives grow back. They would like to plant a few native shrubs along the shoreline to still give some shade and habitat for the fish in the future.

1A61 Blackhawk Lane Holt Mike & Kathleen

Phase 2 – Portion of Shoreline



**1A61 Blackhawk Lane Holt Mike & Kathleen
Phase 2 – Portion of Shoreline**



PHOTO #1- from dock



PHOTO #2- from dock



PHOTO #3-Additional photos of
dead trees on following page



PHOTO #4



PHOTO #5



PHOTO #6



PHOTO #7



PHOTO #8

1A61 Blackhawk Lane Holt Mike & Kathleen
Phase 2 – Portion of Shoreline
CLOSEUP OF DEAD TREES TO BE REMOVED



LONG DEAD AND CONCERNED
IT WILL FALL ON DOCKS AND OR
BOATS

Greenway Stewardship Applicant Agreement

Applicant Name: Michael Holt

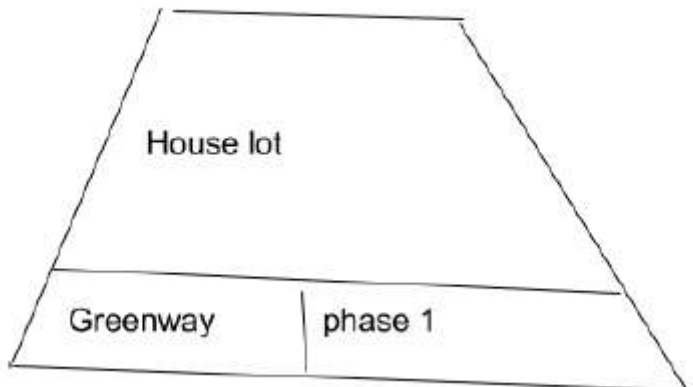
Lot Address: 1A61 Blackhawk LN

Mailing Address 1A61 Blackhawk LN Apple River, Il 61001

Primary Telephone # 309 738-5747 Email:

mikeholt40@gmail.com • Preferred contact (circle one). **Phone**

1. Site location (include drawing, pictures, or map).



- Is the site located within the 50ft shoreline buffer zone? Yes No (if yes, AECC approval is required.) **Yes**

2. Plan for restoring the site. Site divided into 3 phases. Phase 1 North Side, Phases 2 and 3 are the shoreline and the South Side which will be reviewed at a later date.

- a. Summary of invasive plants, bushes, shrubs and trees Applicant would like to remove.
- b. Types of trees and shrubs to be **removed**

-Tree/amount- (example: boxelder/5, black locust/4, cedar/3)

Removal of most but not all of linden/basswood trees. Trees to remain identified by Tyler Hasselbacher and wrapped with tape. Homeowner then marked trees to be removed with white paint.

-Shrubs- (example: honeysuckle, multiflora rose)

- c. Trees to be planted. The Applicant may ask to plant more trees if desired, but planting must be approved by the CC.

-Please list trees to be **planted**. (example: white oak/2, shagbark hickory/1)
See attached list of recommend tree species. If you wish to deviate from the

Revised 4/2025 Page | 1

approved tree list, the requested tree species need to be approved by CC and or the NRM or their designee.

- d. What planting will take place to restore the site? Must plant native forest or prairie seeds depending on the area. See attached list of approved plant species. If you wish to deviate from the approved planting list, the plantings need to be approved by CC and or the NRM or their designee. AECC prohibits the use of plastic netting for seed covers.

Native prairie and wildflower seeds approved by Conservation and Natural Resources Manager will be planted.

ALL TRIMMING OF TREES AND REMOVAL OF TREES, PLANTS, SHRUBS, AND BUSHES WILL BE REVIEWED BY THE CC, NRM OR DESIGNEE. ALL TREES (3" IN DIAMETER OR LARGER) WILL BE MAPPED, MEASURED AND IDENTIFIED. THE NRM OR DESIGNEE WILL TAG TREES TO BE PRESERVED AND INDICATE TREES TO BE REPLACED OR TRIMMED, AND MAKE ANY CHANGES DEEMED NECESSARY TO THE APPLICANT'S PLAN.

Work to be done by (circle one): Homeowner

Applicant acknowledges and agrees that other than the Applicant specifically named in the Application, no individual or entity may perform any portion of the work in the greenway area as outlined in the Application without a written contract in place between such individual/entity and the Applicant.

Applicant further acknowledges and agrees that under no circumstances will any portion of the work be performed in the greenway by any individual or individuals under the age of 18.

Contractor name and number:

1. Maintenance plan

a. Weeding, trimming or watering as needed.

No spraying unless approved by ACL staff.

No spraying native plants, only invasives.

2. The Applicant must notify the GM via email 24 hrs. prior to start of the project at greenways@applecanyonlake.org.

Deviations from the approved Agreement: The Applicant acknowledges that any deviation from the approved Agreement will result in a fine. A summary of the trees that were

Revised 4/2025 Page | 2

removed and-or trimmed without approval, and what restoration will be required, will be provided to the Applicant for their immediate action. Additionally, a fine of \$10,000 will be assessed for each tree that was cut down or trimmed without approval. The fine, payable to ACL, will be due no later than ten (10) days after notification via USPS mail and certified mail unless a hearing to contest the fine is requested; the fine will escalate at a rate of 5% per day thereafter. Fines in excess of \$12,500 will result in a lien filed against the Applicant's property and will remain until such time the fine is paid in full and the prescribed restoration is completed. All attorney fees and costs incurred by ACL in relation to any deviation from the approved Agreement will be charged to and be the responsibility of the Applicant.

Applicant agrees to provide the following to ACL either with the initial submission of the Application, if available, or, if not available at the time of initial submission, then prior to performing any work in any greenway area if the Application is approved by the appropriate ACL representatives:

1. A fully executed Volunteer Activities Release, Indemnification and Hold Harmless

Agreement.

2. A fully executed Greenway Volunteer Release and Waiver of Liability.

3. A fully executed copy of all contracts entered into by Applicant with any individual or entity to perform any portion of the work in the greenway area as outlined in the Application. All contractors/individuals/entities engaged by the Applicant to perform any portion of the work in the greenway area must acknowledge, in writing, that they are being engaged solely by Applicant in Applicant's personal capacity and not by ACL and such contractors/individuals/entities shall further agree, in writing in a form satisfactory to ACL, to waive all lien rights related to any property owned by ACL, including but not limited to any mechanics' lien rights.

4. A copy of the insurance documentation for any individual or entity hired or engaged by Applicant to perform any portion of the work in the greenway area as outlined in the Application. Such insurance documentation shall name ACL as an additional insured and provide coverage for the work to be performed in the greenway area as outlined in the Application.

From: [PAM OPYD](#)
To: [Kirsten Heim](#); [Building Inspector](#); [Jon Sabo](#)
Subject: Fwd: Fw: AECC Action Regarding Building Permit Application for 1A061 Blackhawk Ln.
Date: Monday, September 8, 2025 1:55:32 PM
Attachments: [image.png](#)
[image.png](#)
[Holt Phase 2 Application Recommendations 8-13-25.pdf](#)

Kirsten,
Attached please find the Holt Phase 2 application that was approved by the AECC at their meeting this past Saturday.
Joe,
Can you please forward the signature pages to me and Kirsten.
Thanks!

Pam Opyd
630.638.1979

----- Original Message -----

From: Building Inspector <buildinginspector@applecanyonlake.org>
To: Michael Holt <mikeholt40@gmail.com>, Pam - Conservation Commission Chair <pamopyd@comcast.net>
Date: 09/06/2025 10:27 AM CDT
Subject: Fw: AECC Action Regarding Building Permit Application for 1A061 Blackhawk Ln.

Sorry, I got the date wrong. At the AECC September 6 meeting.

Joseph C. Wiener Building Inspector
Apple Canyon Lake Property Owners Association
12A352 S. Apple Canyon Rd, Apple River, IL 61001
Phone: 815-492-0900 Fax: 815-492-1107
Email: buildinginspector@applecanyonlake.org
Office Hours: Thursday and Friday: 8 am – 3:30 pm



From: Building Inspector <buildinginspector@applecanyonlake.org>
Sent: Saturday, September 6, 2025 10:19 AM
To: Michael Holt <mikeholt40@gmail.com>; Pam - Conservation Commission Chair <pamopyd@comcast.net>
Subject: AECC Action Regarding Building Permit Application for 1A061 Blackhawk Ln.

Mike, I am pleased to tell you at their regularly scheduled June 7, 2025, meeting, the

Architectural and Environmental Control Committee considered and approved your permit application as follows:

Regarding 1A061 Blackhawk Ln.

In accordance with the submitted Greenway Stewardship Applicant Agreement approved by the ACL General Manager, Natural Resource Manager and the Conservation Commission, to permit the Property Owner of 1A061 to remove the honeysuckle and other undesirable underbrush, to plant native shrubs, to remove three dead trees from within the 50' shoreline buffer zone Greenway land that is contiguous to the rear property line. The three dead trees to be removed within 50' of the shoreline must be clearly marked for confirmation by the Natural Resource Manager. The property's lot corner posts must be located and flagged. Disturbed ground shall be seeded and mulched as soon as it is practical. Where appropriate, silt fencing shall be installed and maintained throughout the project until the ground cover is restored. The removal of trees is limited by the agreement. No variance is granted.

Permit 25-168 and the display card are ready to be paid for and picked up from my office table at the Maintenance Building, 12A352 South Apple Canyon Rd, Apple River, IL, Monday through Friday, between 8am and 3pm. Please email me when the rear lot corners are staked, the silt fence is installed, and before excavation begins.

Joe

Joseph C. Wiener Building Inspector
Apple Canyon Lake Property Owners Association
12A352 S. Apple Canyon Rd, Apple River, IL 61001
Phone: 815-492-0900 Fax: 815-492-1107
Email: buildinginspector@applecanyonlake.org
Office Hours: Thursday and Friday: 8 am – 3:30 pm



Memorandum



To: Board of Directors

Date: September 20, 2025

From: Conservation Commission

Memo: 2025-74

Topic: Greenway Stewardship Application – 5A93 Manitou

Issue: The above-referenced Greenway Stewardship Application has been approved by the Natural Resource Manager, the General Manager, and the Conservation Commission (*AECC approval not required – not within 50' buffer zone*).

Recommendation: The Conservation Commission is requesting the Board provide the final approval for this applicant to proceed per the terms and recommendations agreed to in the application.

Greenway Stewardship Applicant Agreement

(commission use only)

Applicant agrees to complete the following recommendations for greenway restoration at

Lot 5A93 Manitou - Lally

1. Clear underbrush in area staying 50' or more from shoreline per boundary marked by tree.
2. Remove 1 walnut tree near oak to allow oak to flourish. Remove 1 dead cherry tree to avoid damage or harm.
3. If using a contractor, the contractor must meet the requirements of the Greenway Stewardship application.
4. Mowing service cutting slightly into greenway. Will stop cutting and will spread prairie seed in the fall/winter.
5. _____

Signature of Applicant

Terrence Lally

Date

8/25/25

ACL Natural Resources Manager

[Signature]

Date

8/27/2025

Conservation Commission member

[Signature]

Date

8/28/2025

Conservation Commission member

[Signature]

Date

8/27/25

Signature of AECC member
(If within 50ft buffer zone)

Date:

Committee/Commission Actions-

Approved

Disapproved

Conservation Commission action:

Date: 8/29/25

Signature of Conservation Commission Chairperson

Pamela Opyd

AECC action:

Approved

Disapproved

Date: _____

Signature of AECC Chairperson

ACL General Manager action:

Approved

Disapproved

Date: _____

ACL General Manager Signature

Board of Directors:

Approved

Disapproved

Date: _____

Memo



To: Conservation Committee

Date: 7/17/2025

From: Tyler Hesselbacher

Memo: Greenway Application

Topic: Lally 5A93

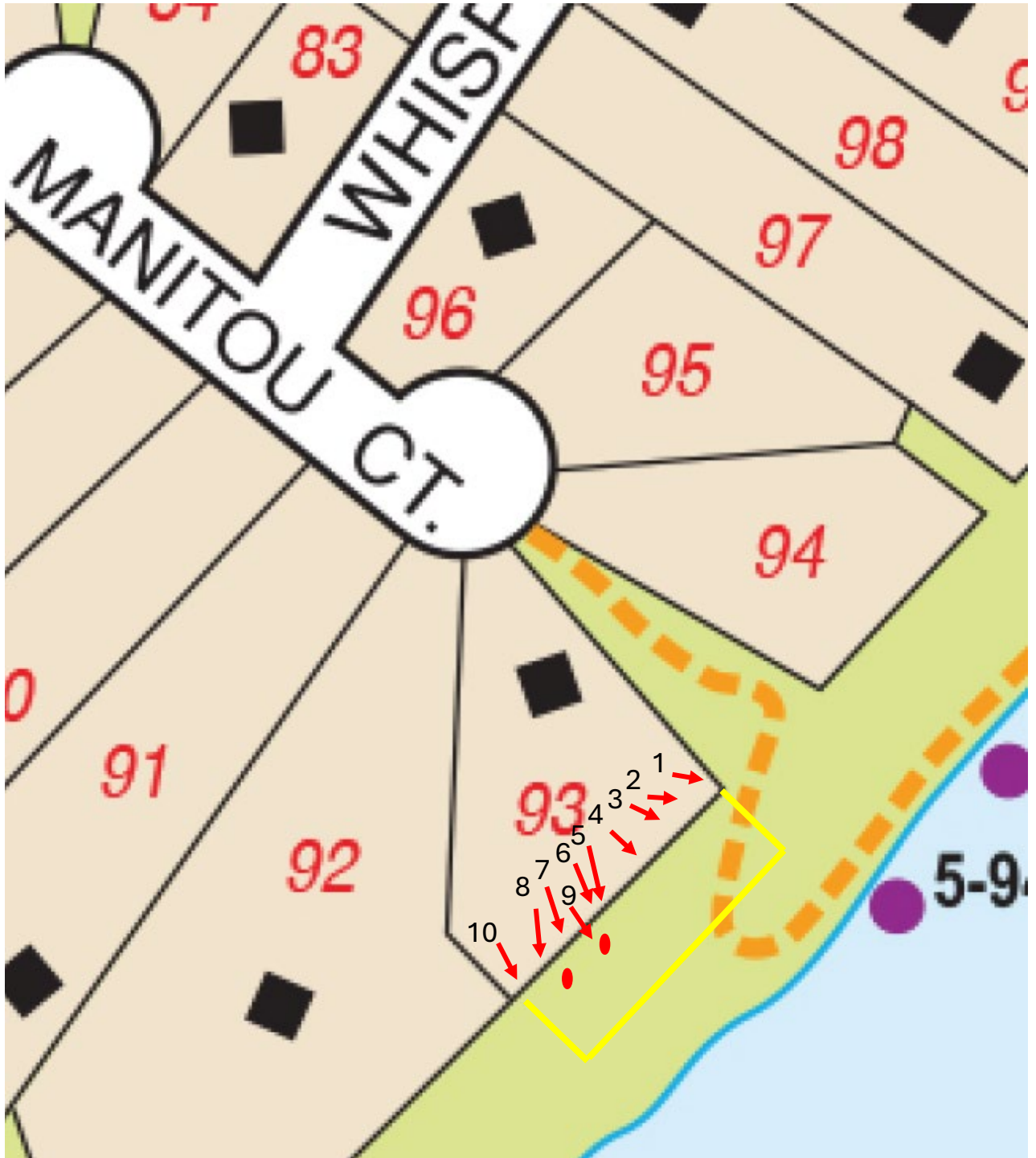
Issue:

The homeowner would like to clean up the understory near the property line. The area is overgrown on the east side and not too overgrown on the west side. They would also like to remove a few trees to help some of the oaks in the area.

Recommendation:

The area is mainly shaded with a closed canopy and honeysuckle dominating most of the understory. Clearing the understory of the undesirable brush will let the natives grow back. The homeowners would like to stay above the 50ft buffer zone as this is a project that make take a while. A walnut near a oak of similar size can be removed to allow the oak to grow healthier and a dead cherry can also be removed to prevent from falling onto property causing damage or harm.

5A93 Manitou - Lally



5A93 Manitou - Lally



35 yards from point
close to shoreline =
105 feet



105 feet less 49 ft
from property line =
at least 56 ft from
shoreline

✘ Indicates trees
to be removed.

Measurements are our best conservative estimate

5A93 Manitou - Lally

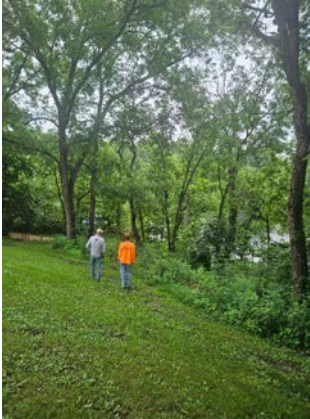


Photo 1



Photo 2 - ★ indicates
Boundary of work



Photo 3



Photo 4



Photo 5



Photo 6



Photo 7



Photo 8



Photo 9



Photo 10

✘ Indicates trees
to be removed.

Greenway Stewardship Applicant Agreement

Applicant Name: Terry & Allison Lally

Lot Address: 5A93 Manitou Ct. Apple River, IL

Mailing Address
38W754 Bonnie Ct. St. Charles, IL 60175

Primary Telephone # 630-514-7339 Email: tlally@aimrg.com

• Preferred contact (circle one). Email Phone

1. Site location (include drawing, pictures, or map).

- Is the site located within the 50ft shoreline buffer zone? ~~Yes~~ **No**

(if yes, AECC approval is required.)

2. Plan for restoring the site.

a. Summary of invasive plants, bushes, shrubs and trees Applicant would like to remove.

b. Types of trees and shrubs to be **removed**

-Tree/amount- (example: boxelder/5, black locust/4, cedar/3)

NONE

-Shrubs- (example: honeysuckle, multiflora rose) SHRUBS only.

-Trees to be planted. The Applicant may ask to plant more trees ifesired, but planting must be approved by the CC. NONE

-Please list trees to be **planted**. (example: white oak/2, shagbark hickory/1) See attached list of recommend tree species. If you wish to deviate from the

approved tree list, the requested tree species need to be approved by CC and or the NRM or their designee.

- d. What planting will take place to restore the site? Must plant native forest or prairie seeds depending on the area. See attached list of approved plant species. If you wish to deviate from the approved planting list, the plantings need to be approved by CC and or the NRM or their designee. AECC prohibits the use of plastic netting for seed covers.

ALL TRIMMING OF TREES AND REMOVAL OF TREES, PLANTS, SHRUBS, AND BUSHES WILL BE REVIEWED BY THE CC, NRM OR DESIGNEE. ALL TREES (3" IN DIAMETER OR LARGER) WILL BE MAPPED, MEASURED AND IDENTIFIED. THE NRM OR DESIGNEE WILL TAG TREES TO BE PRESERVED AND INDICATE TREES TO BE REPLACED OR TRIMMED, AND MAKE ANY CHANGES DEEMED NECESSARY TO THE APPLICANT'S PLAN.

Work to be done by (circle one): **Contract**

Applicant acknowledges and agrees that other than the Applicant specifically named in the Application, no individual or entity may perform any portion of the work in the greenway area as outlined in the Application without a written contract in place between such individual/entity and the Applicant.

Applicant further acknowledges and agrees that under no circumstances will any portion of the work be performed in the greenway by any individual or individuals under the age of 18.

Contractor name and number: M & M Trees

1. Maintenance plan

- a. Weeding, trimming or watering as needed.
No spraying unless approved by ACL staff.
No spraying native plants, only invasives.

2. The Applicant must notify the GM via email 24 hrs. prior to start of the project at greenways@applecanyonlake.org.

Deviations from the approved Agreement: The Applicant acknowledges that any deviation from the approved Agreement will result in a fine. A summary of the trees that were

removed and-or trimmed without approval, and what restoration will be required, will be provided to the Applicant for their immediate action. Additionally, a fine of \$10,000 will be assessed for each tree that was cut down or trimmed without approval. The fine, payable to ACL, will be due no later than ten (10) days after notification via USPS mail and certified mail unless a hearing to contest the fine is requested; the fine will escalate at a rate of 5% per day thereafter. Fines in excess of \$12,500 will result in a lien filed against the Applicant's property and will remain until such time the fine is paid in full and the prescribed restoration is completed. All attorney fees and costs incurred by ACL in relation to any deviation from the approved Agreement will be charged to and be the responsibility of the Applicant.

Applicant agrees to provide the following to ACL either with the initial submission of the Application, if available, or, if not available at the time of initial submission, then prior to performing any work in any greenway area if the Application is approved by the appropriate ACL representatives:

1. A fully executed Volunteer Activities Release, Indemnification and Hold Harmless Agreement.
2. A fully executed Greenway Volunteer Release and Waiver of Liability.
3. A fully executed copy of all contracts entered into by Applicant with any individual or entity to perform any portion of the work in the greenway area as outlined in the Application. All contractors/individuals/entities engaged by the Applicant to perform any portion of the work in the greenway area must acknowledge, in writing, that they are being engaged solely by Applicant in Applicant's personal capacity and not by ACL and such contractors/individuals/entities shall further agree, in writing in a form satisfactory to ACL, to waive all lien rights related to any property owned by ACL, including but not limited to any mechanics' lien rights.
4. A copy of the insurance documentation for any individual or entity hired or engaged by Applicant to perform any portion of the work in the greenway area as outlined in the Application. Such insurance documentation shall name ACL as an additional insured and provide coverage for the work to be performed in the greenway area as outlined in the Application.

Memorandum



To: Board of Directors

Date: September 20, 2025

From: Conservation Commission

Memo: 2025-75

Topic: Greenway Stewardship Application – 11A36 Fairway Dr

Issue: The above-referenced Greenway Stewardship Application has been approved by the Natural Resource Manager, the General Manager, and the Conservation Commission (*AECC approval not required – not within 50' buffer zone*).

Recommendation: The Conservation Commission is requesting the Board provide the final approval for this applicant to proceed per the terms and recommendations agreed to in the application.

Greenway Stewardship Applicant Agreement

(commission use only)

Applicant agrees to complete the following recommendations for greenway restoration at
Lot 11A36 Fairway Dr. - Sullivan

Worked under previous greenway. Continue to remove invasive brush and deadfalls. No
1. trees will be cut down or trimmed. Grind out 3 old stumps from previous work.

Put river rock at erosion pipe outlet in greenway that was installed to address serious erosion.
2.

Previous plan allowed grass to be planted with plastic netting. Owner trying to remove
3. stubborn netting. Mowing is only method that is working to remove the netting. _____

Minimize mowing to allow grass to grow while removing netting. Plan burn once all netting is
4. removed. After burn the owner will plant native prairie grasses.

There is one large branch that recently fell that will be removed from the greenway.
5. _____

Signature of Applicant

B. M. Sullivan

Date

9/4/25

ACL Natural Resources Manager

Date

[Signature]

9/5/25

Conservation Commission member

Date

[Signature]

9/4/25

Conservation Commission member

Date

[Signature]

8 Sept 2025

Signature of AECC member
(If within 50ft buffer zone)

Date:

Greenway Stewardship Applicant Agreement

(commission use only)

Applicant agrees to complete the following recommendations for greenway restoration at

Lot 11A36 Fairway Dr.- Sullivan

Worked under previous greenway. Continue to remove invasive brush and deadfalls. No

1. trees will be cut down or trimmed. Grind out 3 old stumps from previous work.

Put river rock at erosion pipe outlet in greenway that was installed to address serious erosion.

2. _____

Previous plan allowed grass to be planted with plastic netting. Owner trying to remove

3. stubborn netting. Mowing is only method that is working to remove the netting.

Minimize mowing to allow grass to grow while removing netting. Plan burn once all netting is

4. removed. After burn the owner will plant native prairie grasses.

There is one large branch that recently fell that will be removed from the greenway.

5. _____

Signature of Applicant

Date

ACL Natural Resources Manager

Date

Conservation Commission member

Date

Conservation Commission member

Date

Signature of AECC member
(If within 50ft buffer zone)

Date:

Committee/Commission Actions-

Approved

Disapproved

Conservation Commission action:

Date: 9/5/25

Signature of Conservation Commission Chairperson

Pamela Opyd

AECC action:

Approved

Disapproved

Date: _____

Signature of AECC Chairperson

ACL General Manager action:

Approved

Disapproved

Date: _____

ACL General Manager Signature

Board of Directors:

Approved

Disapproved

Date: _____

Sullivan – 11A36 Fairway



Memo

To: Conservation Committee

Date: 7/17/2025

From: Tyler Hesselbacher

Memo: Greenway Application

Topic: Sullivan 11A36

Issue:

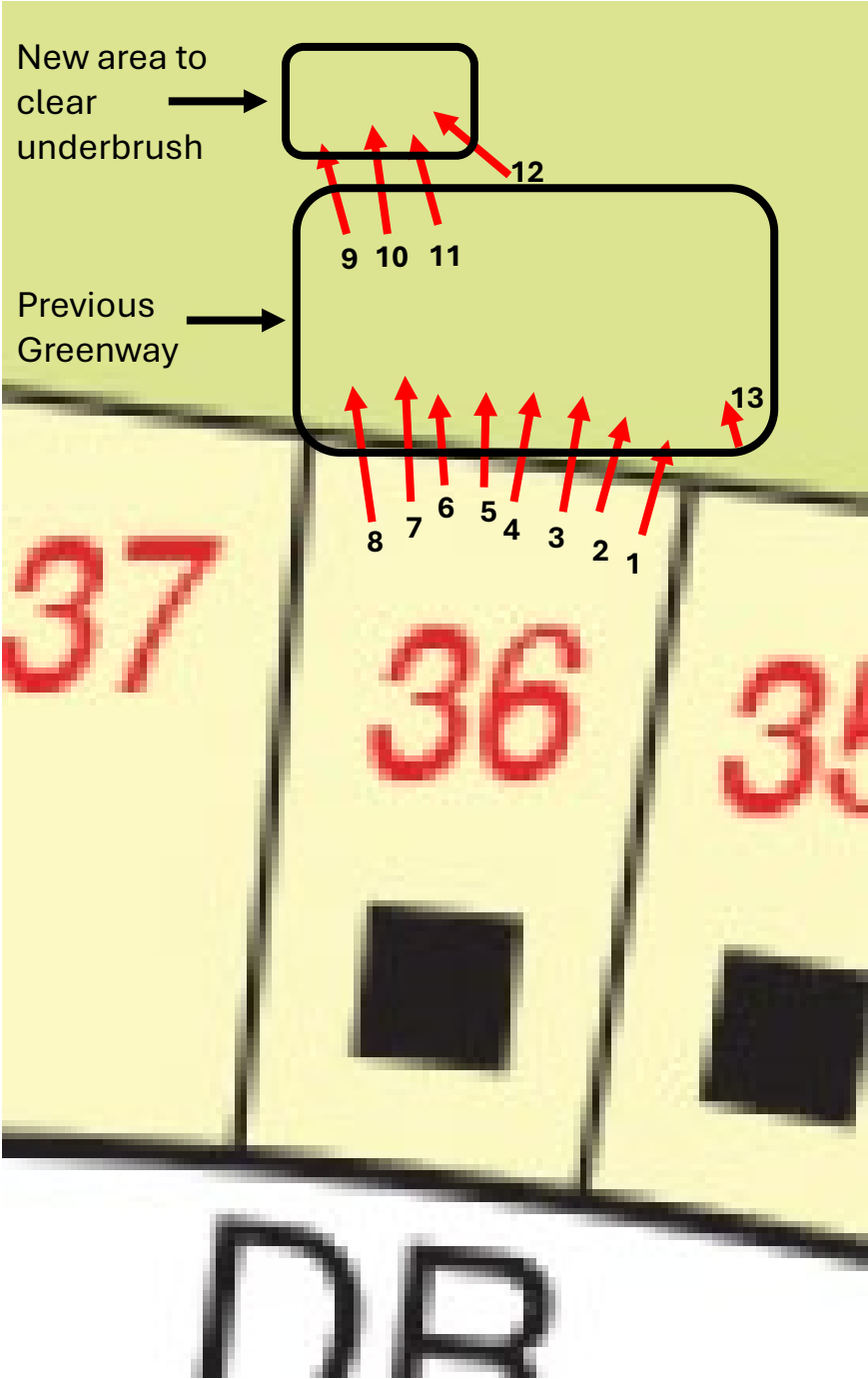
The homeowner would like to continue maintaining the greenway that they currently have worked on and would like to continue removing brush in the corner closest to the golf course as they were not able to finish it in the past.

Recommendation:

The area that has already been worked on is simple as they just need to let it continue to grow and monitor for undesirable brush and let the grass grow while slowly removing straw netting from original seeding. A burn in the near future could allow more natives to grow and give a chance to reseed the area with more natives.

The last corner is small and is mainly just honeysuckle. Removing them would help the natives grow and help slow some of the erosion.

Sullivan – 11A36 Fairway



Sullivan – 11A36 Fairway



Sullivan – 11A36 Fairway



Photo 1



Photo 2



Photo 3



Photo 4



Photo 5



Photo 6



Photo 7- Downed limb to be removed.



Photo 8



Photo 9



Photo 10



Photo 11

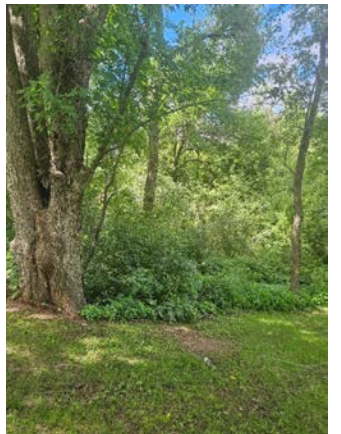


Photo 12

Sullivan – 11A36 Fairway



Photo 13 – Erosion control area.

Tree Stumps to be Removed



Greenway Stewardship Applicant Agreement

Applicant Name: Beth and John Sullivan

Lot Address: 11A36 Fairway Dr. Apple River, IL 61001

Mailing Address ~~11A36 Fairway Dr.~~ same as above

Primary Telephone # 630-802-0178 Email: jps@sullivantool.net

• Preferred contact (circle one). Email Phone

1. Site location (include drawing, pictures, or map).

- Is the site located within the 50ft shoreline buffer zone? Yes No

(if yes, AECC approval is required.)

2. Plan for restoring the site. *Stump Grinding*

a. Summary of invasive plants, bushes, shrubs and trees Applicant would like to remove.

b. Types of trees and shrubs to be **removed**

-Tree/amount- (example: boxelder/5, black locust/4, cedar/3)

-Shrubs- (example: honeysuckle, multiflora rose)

c. Trees to be planted. The Applicant may ask to plant more trees if desired, but planting must be approved by the CC.

-Please list trees to be **planted**. (example: white oak/2, shagbark hickory/1) See attached list of recommend tree species. If you wish to deviate from the

approved tree list, the requested tree species need to be approved by CC and or the NRM or their designee.

- d. What planting will take place to restore the site? Must plant native forest or prairie seeds depending on the area. See attached list of approved plant species. If you wish to deviate from the approved planting list, the plantings need to be approved by CC and or the NRM or their designee. AECC prohibits the use of plastic netting for seed covers.

ALL TRIMMING OF TREES AND REMOVAL OF TREES, PLANTS, SHRUBS, AND BUSHES WILL BE REVIEWED BY THE CC, NRM OR DESIGNEE. ALL TREES (3" IN DIAMETER OR LARGER) WILL BE MAPPED, MEASURED AND IDENTIFIED. THE NRM OR DESIGNEE WILL TAG TREES TO BE PRESERVED AND INDICATE TREES TO BE REPLACED OR TRIMMED, AND MAKE ANY CHANGES DEEMED NECESSARY TO THE APPLICANT'S PLAN.

Work to be done by (circle one): Homeowner Contractor

Contractor name and number: _____

1. Maintenance plan

- a.) Weeding, trimming or watering as needed.
No spraying unless approved by ACL staff.
No spraying native plants, only invasives.

2. The Applicant must notify the GM via email 24 hrs. prior to start of the project at greenways@applecanyonlake.org.

Deviations from the approved Agreement: The Applicant acknowledges that any deviation from the approved Agreement will result in a fine. A summary of the trees that were removed and-or trimmed without approval, and what restoration will be required, will be provided to the Applicant for their immediate action. Additionally, a fine of \$10,000 will be assessed for each tree that was cut down or trimmed without approval. The fine, payable to ACL, will be due no later than ten days after notification via USPS mail and certified mail; the fine will escalate at a rate of 5% per day thereafter. Fines in excess of \$12,500 will result in a lien filed against the Applicant's property and will remain until such time the fine is paid in full and the prescribed restoration is completed. All attorney fees will be the responsibility of the Applicant.



Memorandum



To: Board of Directors

Date: September 20, 2025

From: Employee Handbook Commission

Memo: 2025-71

Topic: 4.1 Equal Opportunity Employment & Wage Discrimination – 1st Reading

Issue: The Employee Handbook Ad Hoc Commission started meeting in July, 2025 to review if any updates were needed in the Employee Handbook. We reviewed the new 2025 Laws for Illinois Employment. We felt all new laws were appropriately addressed by the current handbook and Apple Canyon Lake practices except the clarification of the Equal Pay Act.

The current handbook has 4.1 Equal Opportunity Employment appropriately covered in the employee handbook. However, there was an addition from years back of 4.1A Wage Discrimination that had no dates of Board adoption on it. No one remembers where it came from because the Employee Handbook Ad Hoc commission never worked on it.

The commission is recommending eliminating 4.1A but combining Wage Discrimination/Equal Pay Act on 4.1 Equal Opportunity Employment language and renaming the document 4.1 Equal Opportunity Employment & Wage Discrimination.

Recommendation: At the August 25, 2025, Employee Handbook Ad Hoc Commission, a motion was made and approved with a 3-0 vote to send the new 4.1 Equal Opportunity Employment and Wage Discrimination language to the Board of Directors for first reading in September and second reading/approval at the October 2025 meeting.

4.1 Equal Employment Opportunity and Equal Pay Act

Effective Date: October 15, 2016

Revision Date:

ACLPOA provides equal employment opportunities (EEO) in all our employment practices to all employees and applicants for employment without regard to race, color, religion, national origin, gender, age, sexual orientation, gender identity, disability, genetic information, marital status, military status, or any other category protected by federal, state, or local laws. This includes prohibiting unlawful discrimination against those associated with or perceived to belong to a protected class, whether or not an employee actually falls into such class. ACLPOA's EEO practices are upheld in every location that it operates and in all aspects of the employment relationship, including hiring, recruiting, placement, transfer, promotion, compensation, discipline, termination, layoff, recall, training, and leaves of absence.

EEO violations must be taken seriously and all employees must make every effort to uphold and support ACLPOA's EEO policy. This includes reporting all instances of discrimination or harassment to the General Manager. It is ACLPOA's policy to promptly investigate any reported instance in a thorough manner. ACLPOA forbids any retaliation against those who report or investigate discrimination or harassment. Employees with protected characteristics under EEO law, such as those with disabilities or seeking accommodation of their religious practices, should notify ACLPOA well in advance of their need for accommodation. ACLPOA will take reasonable measures to accommodate such employees' needs.

Equal Pay Act

ACLPOA will adhere to all applicable aspects and amendments (2025) of the Illinois Equal Pay Act of 2003 (EPA) which requires an employer to pay equal wages to men and women doing the same or substantially similar work, unless

such wage differences are based upon a seniority system, a merit system, or factors other than gender.

- Employers are banned from asking applicants post wage and compensation histories.
- Employers may disclose or discuss their own salaries, benefits, and other compensation with their co-workers and colleagues.
- Employers are not allowed to pay less to African American employees versus non-African American employees.
- Employers that publish job postings must include that position's pay and benefits if an individual works in Illinois or, if working remotely out of state, reports to a supervisor or work location in Illinois.

PROPOSED

4.1 Equal Employment Opportunity

Effective Date: October 15, 2016

Revision Date:

ACLPOA provides equal employment opportunities (EEO) in all our employment practices to all employees and applicants for employment without regard to race, color, religion, national origin, gender, age, sexual orientation, gender identity, disability, genetic information, marital status, military status, or any other category protected by federal, state, or local laws. This includes prohibiting unlawful discrimination against those associated with or perceived to belong to a protected class, whether or not an employee actually falls into such class.

ACLPOA's EEO practices are upheld in every location that it operates and in all aspects of the employment relationship, including hiring, recruiting, placement, transfer, promotion, compensation, discipline, termination, layoff, recall, training, and leaves of absence.

EEO violations must be taken seriously and all employees must make every effort to uphold and support ACLPOA's EEO policy. This includes reporting all instances of discrimination or harassment to the General Manager. It is ACLPOA's policy to promptly investigate any reported instance in a thorough manner. ACLPOA forbids any retaliation against those who report or investigate discrimination or harassment. Employees with protected characteristics under EEO law, such as those with disabilities or seeking accommodation of their religious practices, should notify ACLPOA well in advance of their need for accommodation. ACLPOA will take reasonable measures to accommodate such employees' needs.

4.1A Wage Discrimination

ACLPOA will adhere to all applicable aspects of the Illinois Equal Pay Act of 2003 (EPA) which requires an employer to pay the same wage rate to male and female employees who perform the same, or substantially the same work in jobs that require equal skill, effort, and responsibility and that are performed under similar working conditions, except where the payment is made under:

- A seniority system;
- A merit system;
- A system that measures earnings by quantity or quality or production; or
- A differential based in any other factor other than sex or a factor that would constitute unlawful discrimination under the Illinois Human Rights Act.

ORIGINAL



Memorandum

To: Board of Directors

Date: September 20, 2025

From: Jon Sabo, General Manager

Memo: 2025-78

Topic: Electric Sub-Meters at the Campground

Issue: For the 2026 budget, submetering and billing electric usage for campground users has been contemplated.

Recommendation: To direct the General Manager to purchase and have installed EKM metering systems in the campground at all RV sites, using 2025 available funds, and make ready the system to submeter and bill each RV site for their electrical usage beginning in 2026.

See below the necessary costs for equipment, wiring, software, an electrician, and installation to submeter all RV campground sites.

- EKM Metering - \$17,818.61 + contingency \$1,250 = **Estimated Total: \$19,069**
 - [EKM-Omnimeter I v.3 Universal Smart Meter](#) - \$11,465.60 (\$143.32 each)
 - [EKM Push3](#) – Cloud Data/Control System Package - \$300.00
 - 7.25% Tax - \$853.01
 - Electrician - \$2,500.00

Memorandum



To: Board of Directors

Date: September 20, 2025

From: Conservation Commission

Memo: 2025-70

Topic: Board Liaison Attendance

Issue: Per the requirement stated in the Committee Practices and Procedures, Statements and Charges, “when a member of any committee is absent, without excuse from three consecutive meetings, a vacancy will automatically exist.” The last meeting our Board liaison attended was July 2024, which greatly exceeds the three consecutive meeting minimum.

Recommendation: The Commission is requesting a new Board Liaison.



Memorandum

To: Board of Directors

Date: September 20, 2025

From: Budget/Audit Commission with **Highlighted** Modifications from the Executive Committee of the Board of Directors

Memo: 2025-77

Topic: Publication of the Proposed Budget

Issue: Per CICA, the budget must be advertised for a minimum of 30 days prior to the Board adopting the budget. The proposed budget will be published in the October issue of *The Apple Core*.

Recommendation: The 2025 Fee Schedule be renewed with the following changes: Annual Assessment raised to \$1,396, **OARF reduced to \$110**, Trash Fee raised to \$145, Seasonal Campsite raised to \$975, Golf Cart/ATV/UTV inside storage raised to \$200, Outside storage raised to \$50, Kayak Locker Rental raised to \$75, Non-motorized Boat Registration raised to \$15, Snowmobile Registration lowered to \$15, ATV/UTV registration lowered to \$15, Vacation Rental Registration raised to \$1,000, Increase Swimming Lessons to \$25 and private to \$30, raise Additional Annual Amenity Tag to \$25, raise disposal fees for Electronic, Large Items and Mattress to \$40, raise Pool Party (M-Th) to \$175 (F-Sun) to \$200, raise Property Owner Campground (M-Th) to \$20 (Wknd/Hol) to \$25, Guest Campground (M-Th) to \$40 (Wknd/Hol) to \$50, Weekly Campground PO raised to \$125 Guest to \$250, raise Pontoon Rentals for PO (M-Th) to \$150 for ½ day and \$225 per day, raise Pontoon Rentals for Guest (M-TH) to \$225 for ½ day and \$350 per day, raise Pontoon Rentals for Wknd/Hol to \$300 for ½ day and \$400 per day, raise Clubhouse rentals for Business Meetings (M-Th) (1-100) to \$125, Parties/Open Houses (Sun-Th) (1-75) to \$125, and Clubhouse Rentals (F-Sat) (1-75) raised to \$150. In addition, a new fee to be added for Marine Gas & Oil HAZMAT to be set at \$500, **setting campground electrical usage as a monthly billable fee plus \$5.00 monthly as evidenced by submetering of electric usage**, and a recommendation to raise the Junior Annual Golf Pass age from 16 to 18 years old.

The 2026 Operating Budget with total revenues of \$6,238,857 and Operating Expenses of \$4,929,927 with transfers to R&R of \$608,617 and Capital of \$700,000.

R&R Budget expenditures of \$873,648.

Continued on the reverse side.

Reclass previously approved expenditures of \$34,984.57 and \$8,500.00 to R&R Reserves for the decision to not purchase a second trash compactor and a fish finding sonar, respectively.

Income Statement

8/18/2025



Apple Canyon Lake

Account #	Account Name	2023 Actual	2023 Budget	2024 Actual	2024 Budget	2025 Actual	2025 Budget	2025 Budget	2026 Budget				
	01-Administrative					(6 months)	(6 months)		Lots = 2745 Note: JDC=17 ACL=42				
01-410001	Membership Assessment - Operating	2,197,906.00	2,193,898.00	2,532,976.45	2,522,140.00	1,116,439.00	1,120,534.99	2,241,070.00	2,434,174.60	From Dues Calc Tab			
01-410002	Membership Dues	887,247.75	-	-	-	-	-	-	-				
01-410003	Membership Dues	266,049.11	-	804,949.88	-	-	-	-	-				
01-4110001	Delinquent Dues Fee	58,300.00	37,725.00	42,950.00	40,000.00	35,700.00	43,338.71	44,500.00	44,500.00	\$ 125.00			
01-4115001	Interest-Delinquent Dues	-	585.00	-	-	-	-	-	-				
01-4120001	Interest Income - OP	47,109.80	12,000.00	56,180.14	32,500.00	42,326.22	20,000.00	40,000.00	30,000.00				
01-4120002	Interest Income - CP	35,638.40	-	-	-	-	-	-	-				
01-4120003	Interest Income - R&R	40,437.42	-	-	-	-	-	-	-				
01-4129001	Sublease Slip Income	13,500.00	3,750.00	5,675.00	2,975.00	4,550.00	15,000.00	16,000.00	5,000.00	Net \$325-243.75=\$106.25			
01-4130001	Marina Service Center	11,000.00	12,700.00	11,000.00	12,700.00	5,500.00	7,600.00	12,700.00	14,500.00				
01-4133001	Hay Mowing	680.00	4,000.00	7,125.00	4,000.00	3.00	-	4,000.00	7,125.00				
01-4134001	Land Rent	55,340.00	44,039.00	55,340.00	44,039.00	26,312.00	30,963.00	50,000.00	55,560.00				
01-4142001	Owner Amenity Registration (OARF)	309,862.00	305,800.00	302,573.00	294,250.00	199,500.00	203,250.00	406,500.00	298,100.00	\$ 110.00		2,750.66	
01-4145001	Nixon Beach Boat Slip	18,900.00	18,600.00	18,000.00	18,900.00	19,825.00	19,500.00	19,500.00	19,500.00	\$ 325.00			
01-4146001	Marina Boat Slip	60,305.00	72,600.00	69,126.00	72,600.00	77,350.00	71,500.00	71,500.00	74,500.00	\$ 325.00			
01-4147001	Zone Boat Slip	144,900.00	142,800.00	145,200.00	144,900.00	158,275.00	156,975.00	156,975.00	156,975.00	\$ 325.00			
01-4148001	Seasonal Campsite	52,700.00	52,700.00	56,700.00	55,800.00	55,950.00	56,700.00	56,700.00	61,425.00	\$ 975.00		1,000.00	
	Campsite Electric SubMetering								18,375.00				
01-4149001	Camper Storage	7,050.00	6,750.00	8,400.00	9,000.00	8,050.00	10,300.00	10,300.00	8,050.00	\$ 175.00		250.00	
01-4151001	Motor Boat Registration	115,950.00	118,125.00	115,350.00	115,425.00	112,125.00	112,014.43	113,100.00	112,500.00	\$ 75.00			
01-4153001	Non-Motorized Boat Registration	9,020.00	7,500.00	9,240.00	7,500.00	8,930.00	9,000.00	9,000.00	13,395.00	\$ 15.00			
01-4155001	ATV/UTV Registration	26,890.00	25,500.00	27,205.00	26,000.00	26,880.00	27,000.00	27,000.00	13,500.00	\$ 15.00			
01-4160001	Auto Decals	230.00	200.00	206.00	200.00	200.00	140.00	200.00	200.00				
01-4163001	Snowmobile Registration	750.00	750.00	600.00	750.00	660.00	750.00	750.00	255.00	\$ 15.00			
01-4164001	Deer Mgmt Program Registration Archery	3,625.00	3,300.00	3,500.00	3,000.00	(775.00)	513.64	3,100.00	2,500.00	125-25=100 net			
01-4165001	Additional Annual Amenity Tag	1,393.00	1,475.00	2,350.00	1,100.00	2,100.00	1,751.70	2,350.00	1,375.00	\$ 25.00			
01-4166001	Additional 3 Day Amenity Tag	280.00	-	140.00	-	-	250.00	250.00	-				
01-4178001	Vending & Counter Sales			161.54	500.00	261.06	-	-	-				
01-4180001	Vending & Counter Sales	1,497.38	650.00	722.61	-	-	250.00	500.00	500.00				
01-4193001	Payment Plan Processing Fee	6,985.00	9,145.00	7,840.00	7,400.00	7,245.00	7,000.00	7,000.00	7,500.00				
01-4194001	Vacation Rental Fee	-	-	4,200.00	13,000.00	5,100.00	1,999.98	4,000.00	17,000.00	\$ 1,000.00			
01-4195001	Gain/Loss on Sale of Equipment	29,000.00	-	265,744.54	-	12,082.88	-	-	-				
01-4196001	Bad Debt Recovery	3,615.00	-	7,250.00	-	(550.00)	-	-	-				
01-4199001	Credit Card Convenience Fee	10,523.36	6,000.00	10,477.43	30,000.00	10,048.47	3,750.00	7,500.00	10,000.00				
01-4515001	Camping Fees	14,100.01	15,000.00	16,850.00	15,500.00	8,804.00	4,496.17	15,000.00	18,000.00	Increased per Fee Sch			
01-4238001	Clubhouse/Gazebo/Pavilion Rentals								3,000.00	Moved from 02 and Raised \$25			
01-4535001	Boat Rental	34,252.00	24,000.00	36,790.00	33,000.00	9,785.00	5,678.75	33,000.00	39,500.00	Increased per Fee Sch			
01-4536001	Kayak Storage	675.00	600.00	1,050.00	1,200.00	1,100.00	1,200.00	1,200.00	1,650.00	\$ 75.00			
01-4539001	Boat Slip Rental	4,355.00	7,075.00	6,775.00	6,500.00	155.00	1,461.68	4,000.00	1,000.00				
01-4540001	Fines Collected	2,050.00	350.00	5,340.00	1,000.00	3,855.00	985.71	4,000.00	10,000.00	Enforcement			
01-4593001	Golf Cart Registration	6,660.00	6,750.00	6,780.00	6,525.00	6,555.00	6,720.00	6,720.00	4,480.00	\$ 10.00			
01-4594001	Golf Cart Storage - Inside	3,875.00	3,750.00	4,500.00	4,025.00	3,900.00	3,295.62	4,025.00	5,200.00	\$ 200.00			
01-4700001	Fish Stocking	330.00	-	318.00	-	-	750.00	1,500.00	-	moved to 04			
Total		4,482,981.23	3,138,117.00	4,649,585.59	3,526,429.00	1,968,241.63	1,944,669.38	3,373,940.00	3,489,339.60				
01-5025001	Department Wages	365,633.47	450,703.00	388,649.17	392,708.00	200,976.91	225,008.16	450,016.32	473,230.83	+1/2 Member Service		475,516.97	(2,286.14)
01-5026001	Overtime Wages	1,927.93	-	3,096.61	-	2,525.99	-	-	3,000.00	6FT 1PT			
01-5050001	Payroll Taxes	30,243.91	36,036.00	29,981.35	33,380.18	17,075.36	17,357.64	34,715.39	36,737.64				
01-5051001	Rules & Regs Comm Recording Secretary	1,320.00	1,320.00	-	-	-	-	-	-				
01-5052001	Conservation Comm Recording Secretary	1,100.00	1,320.00	-	-	-	-	-	-				
01-5053001	Board & Annual Meeting Recording Secretary	1,500.00	1,750.00	1,625.00	1,800.00	875.00	771.42	1,800.00	1,800.00				
01-5060001	Contract Labor	10,424.00	-	38,605.00	32,864.00	14,796.00	17,074.98	34,150.00	35,000.00				
01-5100001	Recruitment Expenses	28,109.79	500.00	8,750.77	500.00	-	73.88	500.00	500.00				
01-5119001	Christmas Party & Employee Team Building	4,909.47	4,000.00	3,760.85	4,000.00	-	1,636.32	5,000.00	5,000.00				
01-5120001	Employee Dental/Eye/Life/STD/LTD	(785.91)	9,174.60	1,404.19	8,185.20	2,210.17	4,800.00	9,600.00	10,318.00				
01-5121001	Employee Health Insurance	72,216.69	66,068.40	46,977.01	64,248.72	29,806.20	30,750.00	61,500.00	70,861.00				
01-5122001	Retirement 401(k)	10,505.28	13,521.09	6,062.90	6,599.99	3,200.41	3,000.00	6,000.00	12,500.00				
01-5124001	Employee Health Insurance Contribution	(5,582.76)	(11,737.70)	(10,440.67)	(10,411.46)	(6,871.85)	(6,499.98)	(13,000.00)	(17,421.00)	-21.46%			
01-5125001	Vacation Earned	37,305.39	-	8,529.95	-	-	-	-	-				

01-5150001	Uniforms & Safety Gear	902.80	600.00	781.23	750.00	894.74	1,000.00	1,000.00	1,000.00	
01-5172001	Conf/Training Registration Fee	4,894.00	6,000.00	1,560.10	3,500.00	-	1,600.00	1,600.00	1,750.00	Largescale HOA
01-5173001	Travel Expenses	2,342.96	250.00	2,543.03	250.00	-	1,700.02	3,400.00	4,900.00	Dam Owners
01-5190001	Credit Card Fees	43,364.79	25,000.00	44,873.24	30,000.00	41,345.18	20,018.14	40,000.00	46,000.00	
01-5193001	Subscriptions, Manuals, Magazines	1,202.69	-	538.80	-	512.93	-	-	500.00	
01-5194001	Outside Memberships & Dues	1,541.68	2,100.00	3,367.00	2,199.99	1,000.00	2,071.42	2,300.00	3,000.00	
01-5198001	Club House F/F/E								500.00	Moved from 02
01-5199001	Kitchen Equipment F/F/E								500.00	Moved from 02
01-5200001	Furniture, Fixture & Equipment	5,203.61	3,000.00	1,595.25	3,000.00	951.21	1,800.00	4,000.00	5,500.00	Banquet Chairs (50 * \$78 = \$3,950)
01-5240001	Registration Expenses	7,795.11	11,500.00	5,018.41	9,500.00			9,500.00	6,000.00	
01-5245001	Maps	-	-	-	-	-	750.00	1,500.00	3,000.00	
01-5260001	Office Supplies	3,396.08	6,500.00	5,044.56	6,500.00	2,648.05	3,225.00	6,600.00	7,000.00	
01-5280001	General Supplies	1,329.66	1,000.00	1,492.73	750.00	1,299.85	425.00	850.00	1,000.00	
01-5281001	Banking Fees	117.64	-	(150.85)	-	115.00	-	-	150.00	
01-5295001	Marina General Merchandise	11,142.25	-	-	-	-	-	-	-	
01-5425001	Gift Certificates - Donated	135.00	-	125.00	-	100.00	-	-	-	
01-5450001	Postage	3,797.19	10,000.00	4,523.22	10,000.00	3,894.02	10,000.00	13,000.00	10,700.00	Estatements
01-5458001	Office-Postage Machine	2,159.14	1,515.00	1,746.81	1,515.00	912.00	1,435.00	1,600.00	1,824.00	
01-5459001	Office-Copier Service	6,287.57	6,000.00	6,986.62	6,000.00	3,392.15	3,284.48	6,300.00	10,080.00	
01-5480001	Accounting & PR Services	42,318.43	14,000.00	58,912.39	67,636.00	20,363.37	25,500.00	51,000.00	51,600.00	
01-5650001	Licenses & Permits	36.00	100.00	-	100.00	-	200.00	200.00	100.00	
01-5672001	Floral & Memorials	210.93	400.00	-	400.00	217.04	400.00	400.00	400.00	
01-5673001	Plaques, Gifts, Awards, etc.	440.73	600.00	75.00	600.00	213.32	354.71	600.00	600.00	
01-5674001	Food & Beverages	6,164.54	5,000.00	4,648.72	5,000.00	2,813.64	1,833.02	5,000.00	5,000.00	
01-5682001	Software Annual Fee	58,700.62	55,464.00	66,651.65	57,000.01	31,741.00	26,145.24	60,000.00	66,000.00	
01-5684001	Computers & Networking	9,369.26	13,000.00	9,450.79	52,999.99	20.34	11,500.09	16,000.00	11,000.00	
01-5692001	Audit Consulting Costs	16,500.00	18,500.00	19,000.00	22,500.00	14,500.00	14,500.00	23,000.00	23,000.00	
01-5693001	ACL Legal Expenses	25,893.87	25,000.00	23,720.68	25,000.00	17,795.77	8,490.32	25,000.00	36,000.00	Savings in Bad Debt
01-5694001	Lien/Foreclosure Fee Expenses	3,319.72	-	-	-	-	-	-	-	
01-5698001	SSD/BI/Maint Vehicle Licenses	3,497.40	4,500.00	4,331.53	4,500.00	3,331.92	3,981.44	4,500.00	4,500.00	
01-5785001	Bad Debts	171,575.17	256,980.00	229,761.37	284,000.00	171,165.54	152,790.26	240,000.00	210,000.00	
01-5795001	Electric	44,062.43	50,000.00	45,849.68	50,000.00	19,144.31	19,536.86	51,000.00	49,000.00	
01-5796001	Water	7,110.82	16,250.00	9,566.71	16,250.00	3,121.22	4,999.98	10,000.00	10,000.00	
01-5797001	Propane	15,482.68	16,200.00	10,776.20	16,200.00	5,790.12	13,967.61	21,000.00	15,000.00	
01-5798001	Telephone	18,947.19	16,000.00	22,199.16	16,000.00	9,868.40	14,009.78	24,000.00	15,600.00	JCE
01-5799001	Internet	1,591.77	1,000.00	4,144.03	1,000.00	4,115.04	655.98	1,000.00	8,400.00	
01-5803001	Insurance - Inland Marine (Dredge /Equip)	-	18,150.00	14,890.00	18,150.00	13,924.00	16,379.00	16,379.00	15,316.40	2025 rate +10%
01-5805001	General Liability Insurance	38,714.00	15,890.00	18,921.00	89,776.69	13,801.00	16,890.30	18,890.30	15,181.10	2025 rate +10%
01-5806001	Umbrella Liability Insurance	10,789.00	7,381.00	12,466.00	-	15,651.00	13,712.60	13,712.60	17,216.10	2025 rate +10%
01-5807001	Business Auto Insurance	16,495.00	22,090.00	16,772.00	-	17,377.00	18,449.20	18,449.20	19,114.70	2025 rate +10%
01-5808001	Directors/Officers, Fiduciary, Empl Practices Ins	-	8,330.00	14,549.00	-	4,515.00	4,828.45	9,656.90	4,966.50	2025 rate +10%
01-5809001	Worker's Comp Insurance	58,089.00	73,000.00	36,841.00	85,000.03	17,713.00	31,894.81	54,000.00	38,500.00	
01-5810001	Commercial Property Insurance	17,793.00	5,934.00	10,045.00	-	34,987.00	31,993.50	31,993.50	38,485.70	2025 rate +10%
01-5814001	1st Respond, Heat Lamp, Cyber, Crime Ins	17,066.00	13,915.00	7,908.00	-	12,123.00	8,698.80	8,698.80	13,335.30	2025 rate +10%
01-5817001	Land Property Taxes	1,321.34	3,000.00	5,478.42	3,300.00	2,072.65	1,999.98	4,000.00	4,200.00	
01-5819001	Marina Service Center Property Taxes	(2,409.66)	2,500.00	-	2,750.02	-	-	-	-	
01-5898001	Covid-19 Expenses	43.70	-	-	-	-	-	-	-	
01-5996001	Miscellaneous Expense	(927.13)	-	-	-	-	-	-	-	
01-5997001	Interest Expense	153.99	-	-	-	-	-	-	-	
01-5999001	Depreciation Expense	605,620.81	-	625,920.54	-	-	-	-	-	
Total		1,842,410.04	1,316,304.39	1,879,926.15	1,426,002.36	758,024.00	784,993.41	1,390,412.01	1,407,446.28	
Profit		2,640,571.19	1,821,812.61	2,769,659.44	2,100,426.64	1,210,217.63	1,159,675.97	1,983,527.99	2,081,893.32	

<u>Account #</u>	<u>Account Name</u>	<u>2023 Actual</u>	<u>2023 Budget</u>	<u>2024 Actual</u>	<u>2024 Budget</u>	<u>2025 Actual</u>	<u>2025 Budget</u>	<u>2025 Budget</u>	<u>2026 Budget</u>
	02-Communications					(6 months)	(6 months)		
02-4201001	Apple Core-Display Ads	106,999.06	84,000.00	96,904.23	100,000.00	42,200.30	58,357.10	110,000.00	100,000.00
02-4202001	Apple Core-Classified Ads	202.50	500.00	440.75	500.00	157.50	364.79	500.00	500.00
02-4204001	Web Site Advertising	10,640.00	14,000.00	8,790.00	15,000.00	7,725.00	7,575.79	12,000.00	12,000.00
02-4205001	Calendar Adv	3,615.00	3,600.00	6,900.00	3,600.00	-	3,600.00	3,600.00	3,600.00
02-4212001	Service Directory Income	195.00	17,000.00	17,030.00	17,000.00	14,135.00	18,000.00	18,000.00	15,000.00
02-4213001	ACL Chronical	10,900.00	9,900.00	18,600.00	11,000.00	-	11,000.00	11,000.00	11,000.00
02-4218001	Garage Sales	489.20	600.00	540.00	600.00	420.00	484.21	500.00	400.00
02-4220001	Pinewood Derby	120.00	500.00	562.00	500.00	374.75	500.00	500.00	300.00
02-4221001	Kids Activities	911.45	1,500.00	1,040.00	2,500.00	750.00	800.00	1,000.00	1,100.00

02-4223001	Farm to Table Dinner	3,710.00	4,500.00	-	5,000.00	-	-	4,000.00	-	
02-4224001	Haunted Trail	-	2,500.00	-	-	-	-	-	-	
02-4226001	Open Air Concerts	1,000.00	-	500.00	5,000.00	-	750.00	1,000.00	-	
02-4227001	Other Unscheduled Events	600.00	1,000.00	60.00	2,500.00	-	175.00	250.00	-	
02-4228001	Trail Trekker/5K	2,430.00	3,400.00	2,715.61	3,000.00	830.00	1,610.98	4,000.00	4,000.00	
02-4229001	Food Truck/Farmers Market	-	500.00	-	-	-	-	-	-	
02-4238001	Clubhouse Rentals	1,275.00	2,500.00	2,890.00	2,500.00	1,250.00	1,575.00	3,000.00	-	Move to 01
02-4245001	Weddings/Receptions (1-250)	-	900.00	-	900.00	-	-	-	-	
02-4246001	Gazebo Rentals	-	250.00	-	50.00	-	-	-	-	
Total		143,087.21	147,150.00	156,972.59	169,650.00	67,842.55	104,792.87	169,350.00	147,900.00	

02-5025001	Department Wages	115,428.65	130,689.00	60,152.82	109,014.00	38,346.47	56,687.28	113,374.56	114,944.71	1.5FT	115,500.00	(555.29)
02-5026001	Overtime Wages	4,856.66	-	351.00	-	-	-	-	9,600.00	Replaces Commissions		
02-5050001	Payroll Taxes	10,007.33	10,643.00	4,991.37	8,827.00	3,050.41	4,674.50	9,180.08	10,084.54			
02-5120001	Employee Dental/Eye/Life/STD/LTD	1,832.86	2,712.00	783.31	2,342.52	720.29	678.00	1,356.00	1,848.00			
02-5121001	Employee Health Insurance	12,022.31	14,880.00	7,305.59	8,038.68	4,084.20	4,200.00	8,400.00	9,819.00			
02-5122001	Retirement 401(k)	2,399.74	2,760.00	1,017.40	3,000.01	-	999.96	2,000.00	1,200.00			
02-5124001	Employee Health Insurance Contribution	(2,695.38)	(2,973.00)	(1,240.76)	(1,820.04)	(816.79)	(855.25)	(1,710.43)	(2,333.00)	-17.0%		
02-5150001	Uniforms & Safety Gear	193.98	600.00	416.98	600.00	360.84	247.31	400.00	500.00			
02-5172001	Conf/Training Registration Fee	1,923.27	2,200.00	-	2,200.00	204.94	1,000.00	1,000.00	500.00			
02-5173001	Travel Expenses	726.70	900.00	92.45	649.99	53.62	277.75	500.00	250.00			
02-5190001	Credit Card Fees - FH	286.05	-	712.43	-	88.49	249.96	500.00	250.00			
02-5193001	Subscriptions, Manuals, Magazines	1,613.85	1,015.81	1,538.36	1,500.00	1,298.53	191.96	1,500.00	1,650.00			
02-5194001	Memberships & Dues	-	350.00	-	-	-	-	-	-			
02-5198001	Club House F/F/E	2,515.87	500.00	87.94	500.00	30.30	54.98	500.00	-	Move to 01		
02-5199001	Kitchen Equipment F/F/E	12.86	500.00	16.10	750.00	999.55	281.22	500.00	-	Move to 01		
02-5200001	Furniture, Fixture & Equipment	3,280.75	3,500.00	2,162.11	3,500.00	137.47	1,056.12	1,500.00	500.00			
02-5260001	Office Supplies	392.91	750.00	325.44	750.00	190.74	400.00	500.00	300.00			
02-5280001	General Supplies	430.24	1,500.00	1,417.88	1,500.00	49.32	168.20	500.00	200.00			
02-5386001	ACL Chronicle	17,414.82	8,600.00	8,879.06	7,400.00	-	7,288.42	8,000.00	9,000.00			
02-5387001	Service Directory	10,193.84	9,300.00	10,658.93	10,500.01	8,344.05	10,500.00	10,500.00	10,000.00			
02-5389001	Calender	10,490.06	4,450.00	5,479.33	4,450.00	-	4,529.26	5,000.00	5,500.00			
02-5392001	Communications & Marketing	11,373.64	7,000.00	5,573.78	7,000.00	1,938.81	2,343.49	7,000.00	6,500.00			
02-5393001	Apple Core-Postage	17,474.89	12,000.00	16,537.51	14,000.02	8,000.00	8,435.64	17,000.00	17,850.00			
02-5394001	Advertising Commission	25,435.97	14,000.00	21,063.83	20,000.01	7,256.84	10,740.97	22,000.00	-			
02-5395001	Website-Commission	2,100.75	3,200.00	2,005.49	3,200.00	1,100.19	1,126.65	2,400.00	-			
02-5396001	Website-Internet Expenses	1,299.59	1,800.00	1,696.39	1,800.00	677.69	550.60	1,500.00	1,840.00			
02-5397001	Graphic Design-Production	7,551.40	5,000.00	7,710.00	7,500.02	4,100.00	5,130.34	9,000.00	9,000.00			
02-5398001	AC Printing Services	31,182.49	25,000.00	28,707.53	27,000.01	12,773.28	12,111.15	27,000.00	29,000.00			
02-5399001	Advertising	1,393.00	-	-	-	-	-	-	-			
02-5475001	Trail Trekkers/ 5K	3,110.00	3,400.00	2,715.61	3,400.00	-	-	4,000.00	4,000.00			
02-5483001	Pinewood Derby	97.82	425.00	381.07	425.00	286.09	425.00	425.00	300.00			
02-5485001	Garage Sales	206.33	300.00	228.80	300.00	228.80	249.23	300.00	350.00			
02-5487001	Volunteer Appreciation	903.13	3,000.00	-	3,000.00	-	355.99	3,500.00	4,000.00	Reinstated in 2025		
02-5488001	Farm to Table Dinner	5,717.26	3,000.00	-	5,000.00	-	109.88	4,000.00	-			
02-5489001	Open Air Concerts	5,600.00	3,500.00	6,225.00	4,999.99	2,260.00	109.88	5,000.00	8,000.00			
02-5490001	Haunted Trail	-	2,000.00	-	-	-	-	-	-			
02-5492001	Kid's Activities	889.18	1,500.00	1,185.27	2,500.00	760.00	234.66	1,000.00	2,000.00			
02-5493001	Other-Unscheduled	1,969.90	1,000.00	1,669.86	1,500.00	279.92	525.00	1,500.00	2,500.00	Movie Night, Tween programming		
02-5495001	Social/Recreation Expenses	107.96	-	(107.96)	-	-	-	-	-			
02-5498001	Fitness Center, Tennis Courts, Archery Range	684.32	1,000.00	595.36	1,000.00	675.82	499.98	1,000.00	2,000.00			
02-5645001	Music Licenses	1,325.25	1,300.00	1,422.00	1,300.00	1,462.50	1,500.00	1,500.00	1,500.00			
02-5648001	Liquor Licenses	425.00	-	300.00	-	100.00	500.00	500.00	500.00			
02-5863001	Fireworks	17,938.77	-	8,000.00	7,000.00	-	-	10,000.00	20,000.00	USA 250th		
Total		330,114.02	281,301.81	211,057.28	274,627.22	99,042.37	137,578.13	282,125.21	283,153.25			
Loss		(187,026.81)	(134,151.81)	(54,084.69)	(104,977.22)	(31,199.82)	(32,785.26)	(112,775.21)	(135,253.25)			

Account #	Account Name	2023 Actual	2023 Budget	2024 Actual	2024 Budget	2025 Actual	2025 Budget	2025 Budget	2026 Budget
	03-Building					(6 months)	(6 months)		
03-4287001	Permits - Accessory Structures	-	5,000.00	-	-	3,063.40	-	-	5,000.00
03-4288001	Permits - Demolition & Shoreline	10.00	-	128.00	-	80.00	-	-	250.00
03-4289001	Permits-Driveways	50.00	-	150.00	-	90.00	-	-	250.00
03-4291001	Permits - General	5,751.80	1,200.00	5,461.20	5,000.00	1,053.60	1,445.75	5,000.00	3,000.00
03-4292001	Permits - New Homes	6,325.00	2,000.00	14,625.00	2,000.00	2,000.00	2,000.00	2,000.00	8,000.00

03-4296001	Environment Impact Fees	-	2,000.00	-	2,000.00	2,000.00	2,000.00	2,000.00	8,000.00
03-4299001	GIS - New Homes	-	650.00	-	650.00	650.00	650.00	650.00	1,200.00
Total		12,136.80	10,850.00	20,364.20	9,650.00	8,937.00	6,095.75	9,650.00	25,700.00

<u>Account #</u>	<u>Account Name</u>	<u>2023 Actual</u>	<u>2023 Budget</u>	<u>2024 Actual</u>	<u>2024 Budget</u>	<u>2025 Actual</u>	<u>2025 Budget</u>	<u>2025 Budget</u>	<u>2026 Budget</u>
	04-Maintenance					(6 months)	(6 months)		
04-4680001	Soil Sediment	965.05	-	728.52	-	326.96	249.96	500.00	500.00
04-4700001	Fish Stocking Donations	1,364.01	-	190.00	-	1,290.00	500.03	1,000.00	1,500.00
04-4701001	NRCS Grant	4,308.40	-	-	-	-	-	-	-
04-4701003	Grants - R&R	71,549.47	-	-	6,000.00	-	-	-	-
Total		78,186.93	-	918.52	6,000.00	1,616.96	749.99	1,500.00	2,000.00

04-5025001	Department Wages	435,939.84	470,302.00	472,211.22	502,881.00	224,121.47	277,869.68	541,746.24	567,971.69	+1FTE for Groundskeeping	599,956.09	(31,984.40)
04-5026001	Overtime Wages	9,318.14	-	4,984.39	-	1,487.11	-	-	-	11FT 2PT 2SNL		
04-5050001	Payroll Taxes	35,723.87	33,691.79	38,245.46	40,230.49	20,041.88	21,628.83	41,839.71	43,865.13			
04-5060001	Contract Labor	7,964.80	19,250.00	13,153.60	13,000.00	97,000.00	80,000.00	110,000.00	123,000.00	ZM \$50,000, Weed \$68,000, Herman \$5,000		
04-5120001	Employee Dental/Eye/Life/STD/LTD	11,158.77	13,536.00	11,366.91	14,212.80	5,600.77	8,733.00	17,466.00	17,381.00			
04-5121001	Employee Health Insurance	94,770.32	139,452.00	113,926.60	105,273.48	61,288.20	55,408.30	111,216.60	127,164.00			
04-5122001	Retirement 401(k)	4,275.38	9,475.00	3,695.91	7,000.00	2,121.35	3,250.32	6,500.00	6,300.00			
04-5124001	Employee Health Insurance Contribution	(26,771.15)	(36,369.05)	(27,360.86)	(34,111.41)	(14,207.81)	(18,368.00)	(36,736.81)	(30,701.00)	-21.24%		
04-5150001	Uniforms & Safety Gear	2,249.96	3,500.00	3,095.01	3,749.99	1,353.85	2,971.72	4,000.00	4,500.00			
04-5172001	Conf/Training Registration Fee	788.62	1,200.00	390.00	1,300.00	218.00	650.00	1,300.00	2,000.00	Dam Operator & Maint CE		
04-5173001	Travel Expenses	74.75	100.00	510.28	-	-	1,000.00	2,000.00	1,500.00			
04-5174001	Reference & Training Material	39.95	200.00	58.00	300.01	28.90	300.00	300.00	300.00			
04-5194001	Memberships & Dues	-	100.00	175.95	100.00	-	100.00	100.00	-	to admin		
04-5200001	Furniture, Fixture & Equipment	509.99	1,000.00	563.60	1,000.00	259.52	-	1,000.00	500.00			
04-5260001	Office Supplies	511.42	1,200.00	1,576.92	1,599.96	483.00	799.98	1,600.00	1,200.00			
04-5280001	General Supplies	13,080.78	10,500.00	10,993.48	11,000.00	6,007.92	5,105.32	12,000.00	12,000.00			
04-5349001	Rental Boat Expense	758.03	2,000.00	919.46	2,000.00	1,275.29	600.00	1,500.00	500.00	assumes R&R approval for motors		
04-5456001	Maintenance Equipment Rental	5,419.60	10,000.00	7,103.30	8,000.00	5,782.78	3,200.00	8,000.00	2,500.00	assumes R&R approval for lift truck		
04-5502001	Maintenance Equipment - Solid Waste	16.18	250.00	-	250.00	-	125.00	250.00	350.00	Hydra filters		
04-5504001	Maintenance Equipment - Maintenance	29,996.22	30,750.00	27,496.24	25,000.01	7,951.81	13,242.61	27,000.00	27,000.00	Small tools, parts		
04-5505001	Maintenance Equipment - Office/Clubhouse	(66.01)	500.00	56.82	500.00	45.02	-	500.00	500.00			
04-5506001	Maintenance Equipment - Annex/Pool	113.57	-	24.59	-	98.38	-	-	-			
04-5511001	Club House Grounds Maintenance	659.55	2,000.00	193.00	1,500.00	478.50	600.00	1,800.00	1,000.00			
04-5512001	Nixon Beach Grounds Maintenance	2,794.14	1,500.00	6,464.30	1,500.00	1,327.74	182.91	1,500.00	2,000.00			
04-5513001	Fish House Grounds Maintenance	7,982.24	1,000.00	460.00	-	1,878.59	750.00	1,000.00	1,250.00			
04-5518001	Lake/Dock Maintenance	2,526.94	5,000.00	16,215.51	3,500.00	15,437.93	7,500.00	15,000.00	30,000.00	Current WO - wood?		
04-5519001	Roads/Parking Lots Maintenance	28,147.65	15,000.00	11,757.51	17,000.01	2,320.64	4,497.57	17,000.00	18,500.00			
04-5520001	Trails Maintenance	24,016.42	25,000.00	17,517.67	17,500.00	1,031.06	13,425.00	25,000.00	33,000.00	One-time signage @ \$8,000		
04-5521001	Campground Grounds Maintenance	3,849.99	2,500.00	3,545.98	3,000.00	2,553.76	2,160.00	3,500.00	3,500.00			
04-5522001	Chemicals - Lake & Land	4,282.50	20,000.00	100,582.07	87,300.00	1,032.78	-	7,500.00	2,500.00			
04-5523001	Greenways Maintenance	1,325.00	500.00	385.00	500.00	1,068.75	500.00	500.00	1,000.00			
04-5536001	Pest Control in Buildings	5,729.00	3,700.00	4,535.00	5,000.01	2,340.00	2,710.76	5,300.00	5,300.00			
04-5537001	K&S Building Maintenance	64.65	1,000.00	-	100.00	-	-	100.00	1,000.00			
04-5541001	Security Offices Building Maintenance	97.52	600.00	128.82	1,000.00	14.94	-	1,000.00	1,000.00			
04-5542001	Clubhouse/Office Building Maintenance	15,105.14	2,400.00	13,610.74	14,000.00	-	983.65	12,000.00	1,000.00	assumes R&R convert to LVT		
04-5543001	Annex/Pool Building Maintenance	2,472.67	1,500.00	152.87	1,500.00	251.98	3,388.42	1,500.00	1,000.00			
04-5544001	Maintenance Shop Maintenance	400.58	2,200.00	1,435.56	2,200.00	25.28	700.61	2,200.00	1,000.00			
04-5545001	Campground Bathhouse Maintenance	713.74	2,100.00	1,705.85	2,100.00	83.51	1,099.98	2,500.00	1,000.00			
04-5546001	Cove Building Maintenance	-	-	(15.14)	-	3,888.21	1,500.00	-	1,000.00			

04-5548001	Nixon Beach Pavilion Maintenance	73.70	1,000.00	170.88	1,000.00	21.39	-	1,000.00	1,000.00	
04-5549001	Misc. Building Maintenance	3,083.45	4,000.00	3,045.00	4,000.00	-	670.37	5,000.00	1,000.00	
04-5551001	Observation Tower Maintenance	-	400.00	-	400.00	474.52	4,160.59	-	1,000.00	
04-5570001	Security Vehicle/ATV & Boat Maintenance	8,756.25	4,000.00	15,986.38	6,000.06	4,380.25	5,000.00	10,000.00	9,000.00	Upgrade Utility Boat #1 \$7500, assumes R&R Vehicles
04-5572001	Maintenance & Boat Vehicle Maintenance	11,589.89	10,500.00	11,993.03	10,500.00	9,222.68	6,550.00	12,500.00	12,000.00	assumes R&R vehicle replace
04-5573001	GM/Staff Vehicle Maintenance	2,868.07	10,100.00	2,603.93	500.00	-	549.50	1,000.00	1,000.00	
04-5593001	GM/Staff Vehicle Gas & Oil	939.83	250.00	841.25	450.00	339.11	206.48	1,000.00	680.00	
04-5597001	Maintenance Gas & Oil	41,719.04	38,000.00	38,031.01	47,500.02	15,875.37	20,000.00	40,000.00	38,000.00	cost down, tax up
04-5598001	Security Gas & Oil	15,483.77	18,000.00	20,065.36	24,999.99	8,401.54	9,942.34	20,000.00	19,000.00	
04-5836001	Lake Sediment Pond	4,900.00	6,000.00	-	-	-	4,999.95	10,000.00	5,000.00	
04-5837001	Lake Monitoring Supplies	1,250.32	500.00	(34.91)	1,500.00	-	200.00	1,000.00	1,000.00	
04-5838001	Licenses & Permit	26.00	100.00	-	200.00	120.00	-	200.00	300.00	
04-5839001	Crane Contract Labor	-	10,000.00	-	-	-	-	-	-	
04-5843001	Gas/Oil - Dredge	-	7,000.00	-	-	-	-	-	-	
04-5844001	Dredge Maintenance	620.97	5,000.00	329.62	-	-	-	-	-	
04-5846001	Lake Water Testing	-	2,000.00	-	2,000.00	-	-	-	-	
04-5871001	Fish Restocking/Management	10,790.00	10,000.00	9,800.00	10,000.00	641.88	-	10,000.00	10,000.00	
04-5872001	Dam Inspection	3,250.00	2,750.00	3,500.00	2,750.00	-	-	3,250.00	2,500.00	
04-5889001	NRCS Grant	-	-	141.13	-	-	-	-	-	
04-5891001	Lake/Watershed Testing	7,114.93	4,500.00	8,514.58	9,000.00	2,195.85	2,708.63	10,000.00	10,000.00	
Total		838,506.98	930,737.74	976,848.88	981,786.42	496,363.70	551,603.52	1,073,931.74	1,124,360.82	
Loss		(760,320.05)	(930,737.74)	(975,930.36)	(975,786.42)	(494,746.74)	(550,853.53)	(1,072,431.74)	(1,122,360.82)	

<u>Account #</u>	<u>Account Name</u>	<u>2023 Actual</u>	<u>2023 Budget</u>	<u>2024 Actual</u>	<u>2024 Budget</u>	<u>2025 Actual</u>	<u>2025 Budget</u>	<u>2025 Budget</u>	<u>2026 Budget</u>	
	05-Solid Waste & Recycling					(6 months)	(6 months)			
05-4391001	Property Owner Trash Assessment	122,490.00	121,680.00	122,070.00	121,809.97	61,295.00	61,500.00	123,000.00	137,750.00	Incr to \$145
05-4393001	Scrap Metal Income	-	-	1,582.50	-	1,402.21	-	-	3,200.00	
05-4395001	Large Item Disposal	4,050.00	2,400.00	4,575.00	4,000.00	2,355.00	3,000.00	4,000.00	4,600.00	Incr to \$40/item
Total		126,540.00	124,080.00	128,227.50	125,809.97	65,052.21	64,500.00	127,000.00	145,550.00	

05-5025001	Department Wages	14,207.76	14,168.00	10,919.95	17,929.01	9,179.00	8,632.11	18,000.00	22,610.77	2PT, incl 5 addl hrs per BOD	22,720.00	(109.23)
05-5050001	Payroll Taxes	1,391.00	1,354.00	990.82	1,789.01	879.05	816.94	1,800.00	2,261.08			
05-5150001	Uniforms & Safety Gear	-	125.00	222.54	175.00	133.48	250.00	250.00	250.00			
05-5200001	Furniture, Fixture & Equipment	49.85	100.00	79.89	150.00	460.00	-	100.00	150.00			
05-5625001	Scavenger Services	60,357.68	48,000.00	57,904.27	55,000.03	30,709.29	27,500.02	55,000.00	62,000.00			
Total		76,006.29	63,747.00	70,117.47	75,043.05	41,360.82	37,199.07	75,150.00	87,271.85			
Profit		50,533.71	60,333.00	58,110.03	50,766.92	23,691.39	27,300.93	51,850.00	58,278.15			

<u>Account #</u>	<u>Account Name</u>	<u>2023 Actual</u>	<u>2023 Budget</u>	<u>2024 Actual</u>	<u>2024 Budget</u>	<u>2025 Actual</u>	<u>2025 Budget</u>	<u>2025 Budget</u>	<u>2026 Budget</u>	
	06-SSD					(6 months)	(6 months)			
06-4178001	Vending - Candy/Pop	765.95	-	-	-	-	-	-	-	
06-4179001	Counter Sales Heat Lamps	177.15	750.00	769.23	750.00	139.86	200.00	500.00	700.00	Fee Increase to \$175
06-4200001	Heat Lamps Program Fees	7,400.00	8,100.00	7,900.00	8,100.00	7,600.00	7,000.00	7,500.00	9,500.00	Fee Increase to \$125
06-4513001	Misc Sales/Dock Signs	(10.00)	-	-	-	-	-	-	-	
Total		8,333.10	8,850.00	8,669.23	8,850.00	7,739.86	7,200.00	8,000.00	10,200.00	

06-5025001	Department Wages	319,724.77	277,942.00	344,628.69	306,999.99	196,873.75	159,640.20	319,279.99	403,968.46	5FT 6PT 6SNL	405,920.00	(1,951.54)
06-5026001	Overtime Wages	15,413.97	-	13,626.79	-	5,549.15	4,000.00	12,000.00	12,000.00			
06-5050001	Payroll Taxes	26,941.12	24,675.67	30,441.51	27,629.99	16,987.79	14,797.18	28,735.19	37,437.15			
06-5120001	Employee Dental/Eye/Life/STD/LTD	4,874.20	6,480.00	4,624.71	8,887.80	2,090.98	3,161.10	6,322.20	6,922.00			
06-5121001	Employee Health Insurance	53,146.81	60,266.00	70,414.38	72,286.99	36,443.82	38,050.02	76,100.10	87,339.00			
06-5122001	Retirement 401(k)	3,262.26	4,686.00	3,568.53	4,499.99	1,776.68	1,765.50	3,531.00	3,600.00			
06-5124001	Employee Health Insurance Contribution	(17,584.50)	(12,014.00)	(16,934.90)	(20,630.00)	(8,815.51)	(10,473.48)	(20,947.05)	(21,567.00)	-22.88%		
06-5150001	Uniforms & Safety Gear	2,275.52	2,000.00	2,377.15	2,500.00	3,462.55	3,250.00	3,500.00	3,500.00			
06-5169001	Conference/Training	141.66	1,500.00	367.12	1,500.00	353.57	-	1,800.00	1,200.00			
06-5170001	Travel Expenses	224.49	1,000.00	101.77	1,000.00	-	-	1,200.00	1,000.00			
06-5172001	Conf/Training Registration Fee	492.07	200.00	-	200.00	-	-	-	-			
06-5173001	Travel Expenses	36.61	200.00	-	200.00	-	-	-	-			
06-5174001	Reference & Training Material	-	100.00	-	100.00	-	-	-	-			
06-5193001	Subscriptions, incl. Cameras	3,857.51	2,400.00	4,592.13	3,000.00	2,949.00	3,508.80	5,000.00	6,000.00	Dam Camera		
06-5194001	Memberships & Dues	2,067.45	2,000.00	6,113.02	4,450.01	1,511.00	2,414.19	3,000.00	3,000.00	NexTraq GPS		
06-5200001	FFE, incl AED's	6,225.24	2,000.00	4,318.74	3,000.00	4,045.99	8,250.00	11,000.00	5,000.00	2 Trail Speed Signs (\$4500/ea) in 2025, NixB&Dam Signs		
06-5248001	Heat Lamps	222.84	200.00	777.82	250.00	-	-	250.00	250.00			
06-5260001	Office Supplies	799.71	500.00	483.54	500.00	6.11	250.02	500.00	500.00			

06-5280001	General Supplies	758.68	1,000.00	684.00	1,000.00	925.46	500.00	1,000.00	1,000.00	
06-5282001	EMS General Supplies	1,335.88	2,000.00	1,608.87	2,000.00	433.64	1,250.00	2,000.00	2,000.00	2025 Actual will hit Budget
06-5503001	Security Equip, incl Radios	-	-	553.01	750.00	1,025.00	499.98	1,000.00	1,000.00	
Total		424,216.29	377,135.67	472,346.88	420,124.77	265,618.98	230,863.51	455,271.43	554,149.61	
Loss		(415,883.19)	(368,285.67)	(463,677.65)	(411,274.77)	(257,879.12)	(223,663.51)	(447,271.43)	(543,949.61)	

<u>Account #</u>	<u>Account Name</u>	<u>2023 Actual</u>	<u>2023 Budget</u>	<u>2024 Actual</u>	<u>2024 Budget</u>	<u>2025 Actual</u>	<u>2025 Budget</u>	<u>2025 Budget</u>	<u>2026 Budget</u>	
	07-Pro Shop F&B					(6 months)	(6 months)			
07-4199001	Credit Card Convenience Fee	-	-	7,072.23	24,000.00	6,609.06	2,000.03	4,000.00	12,000.00	
07-4570001	Property Owner 9 Holes	13,558.00	-	-	-	-	-	-	-	
07-4578001	Daily Cart Rental 9 Holes WD	9,437.00	-	-	-	-	-	-	-	
07-4584001	Special Events	30.00	-	514.00	1,000.00	2,979.82	-	-	5,000.00	Bev Cart
07-4635001	Pro Shop Food	207,968.41	135,000.00	255,862.59	200,000.00	136,239.04	101,418.70	220,000.00	258,000.00	
07-4636001	Pro Shop Non Alcoholic Beverages	14,831.18	7,500.00	16,809.23	10,499.99	7,600.83	4,618.57	11,550.00	14,000.00	
07-4637001	Pro Shop Beer	83,091.48	51,000.00	93,238.68	75,000.00	47,839.59	37,380.78	82,500.00	95,000.00	
07-4638001	Pro Shop Wine	3,668.35	3,000.00	4,082.36	3,000.00	2,800.14	1,570.32	3,300.00	5,000.00	
07-4639001	Pro Shop Liquor	57,936.05	43,000.00	81,624.44	50,000.00	38,801.44	27,281.04	55,000.00	72,000.00	
07-4642001	Proshop Merchandise	11,810.59	10,000.00	6,950.31	10,000.00	1,754.55	4,193.50	10,000.00	9,000.00	
Total		402,331.06	249,500.00	466,153.84	373,499.99	244,624.47	178,462.94	386,350.00	470,000.00	

07-5021001	Janitorial Wages	9,650.04	9,650.00	9,852.00	9,850.04	5,124.00	4,923.04	10,244.04	10,653.80	2FT 9PT 9SNL
07-5022001	Maintenance Wages	-	-	-	-	-	-	-	-	
07-5025001	Department Wages	169,968.04	172,692.00	251,198.92	241,638.75	130,716.57	107,167.70	251,304.30	256,330.39	256,330.36 0.03
07-5026001	Overtime Wages	11,099.88	-	12,688.56	-	334.17	-	-	-	
07-5050001	Payroll Taxes	19,691.57	18,050.14	27,314.66	21,747.48	14,449.74	10,927.56	22,617.38	23,069.73	
07-5120001	Employee Dental/Eye/Life/STD/LTD	990.94	2,472.00	4,185.03	3,627.36	2,491.34	2,367.72	4,735.50	6,275.00	
07-5121001	Employee Health Insurance	14,414.35	30,138.00	28,262.71	32,124.38	13,068.96	12,748.90	25,497.90	28,941.00	
07-5122001	Retirement 401(k)	1,228.27	900.00	1,729.76	2,172.00	901.92	849.96	1,700.00	1,800.00	
07-5124001	Employee Health Insurance Contribution	(3,118.57)	(8,000.00)	(6,935.56)	(8,265.19)	(3,280.68)	(3,524.29)	(7,048.59)	(7,424.00)	-21.08%
07-5150001	Uniforms & Safety Gear	220.22	500.00	830.27	750.00	620.51	750.00	750.00	850.00	
07-5172001	Conf/Training Registration Fee	280.00	500.00	21.42	500.00	138.98	-	250.00	500.00	
07-5173001	Travel Expenses	-	200.00	-	200.00	31.31	200.00	200.00	500.00	
07-5190001	Credit Card Fees	34,054.38	-	39,297.12	24,000.00	14,362.45	10,900.02	25,000.00	23,000.00	Reclass 1/3 to PS
07-5193001	Subscriptions, Manuals, Magazines	998.43	-	4,117.15	-	1,570.89	2,749.98	5,500.00	4,000.00	
07-5194001	Memberships & Dues	-	200.00	-	200.00	-	200.00	200.00	-	
07-5200001	Furniture, Fixture & Equipment	1,215.01	1,200.00	1,031.23	2,500.00	4,426.13	5,000.00	5,000.00	2,000.00	
07-5260001	Pro Shop Office Supplies	197.03	500.00	354.62	400.04	145.71	199.96	400.00	400.00	
07-5280001	General Supplies	4,632.46	5,000.00	11,776.07	3,500.01	3,842.63	2,000.02	4,000.00	5,000.00	
07-5292001	Pro Shop Special Events/Fundraisers	1,247.41	2,500.00	841.97	750.00	850.00	573.63	1,200.00	5,000.00	
07-5302001	Clothing, Caps, etc	11,347.84	5,000.00	4,659.91	6,000.00	128.77	2,526.00	6,000.00	6,000.00	
07-5305001	Pro Shop Retail Supplies	2,133.62	7,000.00	4,145.41	4,000.00	1,556.35	2,199.96	4,400.00	4,000.00	
07-5310001	Pro Shop Food	90,041.68	55,102.00	132,144.75	70,000.01	65,420.12	35,060.63	77,000.01	123,888.06	
07-5311001	Pro Shop Non Alcoholic Beverages	4,785.13	3,125.00	9,550.61	3,125.00	4,811.61	1,493.26	3,437.50	8,862.52	
07-5312001	Pro Shop Beer	63,950.75	22,534.00	41,186.90	18,750.00	14,651.88	10,019.74	20,625.00	29,095.75	
07-5313001	Pro Shop Wine	443.39	1,500.00	3,012.54	1,500.00	1,608.45	785.00	1,650.00	3,300.00	
07-5314001	Pro Shop Liquor	11,215.30	11,921.00	29,354.96	12,500.00	16,619.16	6,808.56	13,750.00	30,838.53	
07-5392001	Targeted Efficiencies	804.30	39,811.80	531.24	-	174.44	-	-	(15,000.00)	
07-5399001	Advertising	162.50	-	-	1,000.00	-	200.00	500.00	-	
07-5507001	Maintenance Equipment - Pro Shop	8,056.13	4,500.00	4,642.02	2,500.00	4,591.29	752.00	2,000.00	4,000.00	
07-5540001	Pro Shop Building Maintenance	5,193.55	4,000.00	3,952.90	4,000.00	780.34	2,781.44	4,000.00	4,000.00	
07-5646001	Food Sanitation Permits	-	-	335.54	-	-	-	-	-	\$ 165.25
07-5648001	Liquor Licenses	1,450.00	-	2,050.00	-	600.00	2,100.00	2,100.00	2,100.00	
07-5650001	Licenses & Permits	359.69	2,150.00	9.99	2,365.00	-	200.00	400.00	500.00	
07-5795001	Electric	11,373.44	13,283.00	13,292.39	14,611.31	6,422.08	5,312.00	14,000.00	14,000.00	
07-5796001	Water	2,055.79	1,500.00	2,645.97	3,425.33	1,184.51	1,063.03	2,500.00	2,700.00	
07-5797001	Propane	4,587.41	4,550.00	3,303.75	4,000.01	1,900.38	3,362.80	4,000.00	4,000.00	
07-5798001	Telephone	2,316.00	2,600.00	1,934.05	2,000.00	552.29	1,019.21	2,000.00	1,200.00	
07-5799001	Internet	247.97	750.00	-	750.00	-	-	-	-	
07-5810001	Commercial Property Insurance	17,437.00	17,437.00	19,180.00	19,180.70	3,427.00	3,850.00	3,850.00	3,769.70	2025 rate + 10% (3,769.70)
07-5813001	Liquor Liability Insurance	1,722.00	950.00	556.00	1,350.00	1,133.00	1,000.00	1,000.00	1,246.30	2025 rate + 10%
07-5816001	Property Taxes	9,724.86	13,000.00	10,868.04	3,900.00	2,443.70	3,249.00	6,500.00	6,500.00	
Total		516,177.81	447,215.94	673,922.90	510,652.23	317,800.00	241,816.83	521,263.04	595,896.78	
Loss		(113,846.75)	(197,715.94)	(207,769.06)	(137,152.24)	(73,175.53)	(63,353.89)	(134,913.04)	(125,896.78)	\$ 142.00

Account #	Account Name	2023 Actual	2023 Budget	2024 Actual	2024 Budget	2025 Actual	2025 Budget	2025 Budget	2026 Budget			
08-Golf Course						(6 months)	(6 months)					
08-4199001	Credit Card Convenience Fee			3,129.68	-	1,794.18	-	2,000.00	3,600.00	4%		
08-4570001	Property Owner 9 Holes	71,908.75	55,000.00	82,470.00	35,000.00	29,849.00	15,000.00	40,000.00	78,000.00	was \$40,000		
08-4575001	Guest Green Fees	-	-	2,568.00	30,000.00	2,724.00	3,750.00	10,000.00	5,000.00	was \$8,000		
08-4578001	Daily Cart Rental 9 Holes WD	42,336.50	37,000.00	42,359.00	40,000.00	18,400.00	12,000.00	32,000.00	39,000.00	was \$32,000		
08-4584001	Special Events	4,491.61	6,000.00	171.00	3,999.96	-	1,999.99	4,000.00	-			
08-4585001	Season Pass Property Owner	37,750.00	35,000.00	34,912.00	49,210.00	29,670.00	18,750.00	50,000.00	35,000.00			
08-4586001	Season Pass Non Property Owner	5,250.00	5,000.00	3,325.00	5,000.00	1,600.00	3,000.00	3,000.00	3,000.00			
08-4587001	Season Pass Corporate	17,439.00	12,000.00	23,476.00	19,999.99	32,441.00	20,000.00	20,000.00	30,000.00	was \$28,000		
08-4588001	Season Pass Junior Age 10-16	1,185.00	750.00	1,100.00	900.00	600.00	1,200.00	1,200.00	1,200.00			
08-4595001	Golf Cart Storage - Outside	450.00	450.00	400.00	450.00	425.00	450.00	450.00	450.00			
08-4625001	Golf Advertising	-	1,000.00	-	-	1,045.00	-	-	2,000.00			
Total		180,810.86	152,200.00	193,910.68	184,559.95	118,548.18	76,149.99	160,650.00	193,650.00			
08-5025001	Department Wages	102,389.27	109,224.00	106,570.38	106,200.00	57,539.06	57,164.52	110,448.00	114,313.68	2FT	114,865.92	(552.24)
08-5026001	Overtime Wages	2,102.95	-	1,762.41	-	930.56	-	-	-			
08-5050001	Payroll Taxes	8,940.19	11,413.86	8,435.21	8,495.99	5,102.22	3,826.99	8,835.83	9,145.08			
08-5120001	Employee Dental/Eye/Life/STD/LTD	1,309.73	2,172.00	1,831.02	3,161.52	1,140.14	1,272.34	2,546.10	2,727.00			
08-5121001	Employee Health Insurance	22,440.00	30,138.00	19,774.51	32,124.36	10,758.24	11,801.84	23,603.70	28,941.00			
08-5122001	Retirement 401(k)	1,100.22	2,400.00	1,195.34	2,597.04	572.23	499.98	1,000.00	1,200.00			
08-5124001	Employee Health Insurance Contribution	(6,414.70)	(8,010.60)	(5,456.16)	(8,265.12)	(2,523.60)	(2,499.96)	(5,000.00)	(6,717.00)	-21.21%		
08-5150001	Uniforms & Safety Gear	231.99	250.00	337.56	400.00	229.75	500.00	500.00	600.00			
08-5190001	Credit Card Fees					7,074.04			12,000.00	1/3 of PS		
08-5292001	Special Golf Events/Fundraisers	-	-	-	1,500.00	29.89	750.00	1,500.00	-			
08-5370001	Golf Cart Rentals	18,424.53	16,500.00	19,898.23	18,000.00	8,392.11	5,428.56	19,000.00	18,000.00			
08-5390001	Golf Score Cards/Tee Signs	737.33	800.00	850.24	-	733.50	500.02	1,000.00	1,000.00			
08-5399001	Advertising	-	2,000.00	-	500.00	-	-	500.00	-			
08-5507001	Maintenance Equipment - Golf Grounds	12,987.47	4,500.00	7,963.73	6,500.04	5,850.23	3,750.00	7,500.00	7,500.00	was \$6,000		
08-5524001	Golf Grounds Maintenance	31,151.69	23,000.00	22,944.88	23,000.00	10,989.18	8,316.04	23,000.00	22,000.00	\$3000 Aeration		
08-5599001	Gas & Oil - Golf	998.35	5,000.00	4,148.10	5,000.00	1,854.68	4,050.00	8,000.00	4,000.00			
08-5650001	Licenses & Permits	-	-	-	1,900.00	240.00	-	-	-			
08-5795001	Electric	4,753.02	-	7,716.00	2,500.00	3,190.15	1,250.02	2,500.00	6,000.00			
08-5797001	Propane	1,798.59	-	1,024.38	9,100.00	1,055.49	1,999.98	4,000.00	1,750.00			
08-5810001	Commercial Property Insurance	-	-	-	-	3,313.00	3,025.00	3,025.00	3,644.30	2025 rate + 10%		(3,644.30)
08-5816001	Property Taxes	-	-	5,821.36	-	3,282.47	4,500.00	9,000.00	6,893.19			
Total		202,950.63	199,387.26	204,817.19	212,713.83	119,753.34	106,135.33	220,958.63	232,997.25			
Loss		(22,139.77)	(47,187.26)	(10,906.51)	(28,153.88)	(1,205.16)	(29,985.34)	(60,308.63)	(39,347.25)			

Account #	Account Name	2023 Actual	2023 Budget	2024 Actual	2024 Budget	2025 Actual	2025 Budget	2025 Budget	2026 Budget			
09-Marina						(6 months)	(6 months)					
09-4199001	Credit Card Convenience Fee	-	-	6,318.75	6,700.00	1,987.45	335.00	1,675.00	6,000.00			
09-4659001	Marina Beer, Wine & Liquor	23,181.38	14,000.00	21,334.10	19,000.00	7,246.80	5,986.35	19,000.00	21,000.00			
09-4660001	Marina Non-Alcoholic Beverage	11,053.57	-	10,536.45	-	4,412.35	4,285.71	10,000.00	11,000.00			
09-4662001	Marina Groceries	51,292.55	36,000.00	49,669.50	49,999.99	15,610.58	16,185.36	50,000.00	50,000.00			
09-4663001	Marina Clothing	45,468.77	16,000.00	27,143.53	37,999.99	5,209.45	14,951.75	30,000.00	30,000.00			
09-4664001	Marina General Merchandise	20,583.01	17,100.00	22,697.37	18,000.00	6,010.82	10,824.75	24,000.00	24,000.00			
09-4665001	Marina Bait	9,358.14	9,000.00	10,307.16	8,500.02	4,373.63	4,376.47	10,000.00	11,000.00			
09-4666001	Fishing Licenses	-	6,500.00	-	-	-	-	-	-			
09-4667001	Gas Resale	157,651.49	117,000.00	139,874.30	150,000.00	45,552.09	42,388.54	150,000.00	150,000.00			
Total		318,588.91	215,600.00	287,881.16	290,200.00	90,403.17	99,333.93	294,675.00	303,000.00			
09-5023001	Marina Janitorial Wages	9,399.95	9,400.00	6,000.00	6,000.00	3,120.00	4,122.36	6,240.00	6,240.00	\$ 780.00		
09-5024001	Marina Groundskeeper	9,400.02	9,400.00	-	9,849.99	-	3,287.86	10,243.99	1,200.00			
09-5025001	Department Wages	28,996.48	63,817.00	38,404.59	36,567.01	14,261.51	17,494.21	38,029.69	39,360.73	1PT 6SNL	39,550.88	(190.15)
09-5026001	Overtime Wages	472.51	-	471.57	-	-	-	-	-			
09-5050001	Payroll Taxes	2,876.30	5,105.00	3,587.95	3,212.12	1,218.05	1,176.90	3,340.60	3,457.52			
09-5150001	Uniforms & Safety Gear	147.60	400.00	219.96	300.00	237.76	300.00	300.00	750.00			
09-5172001	Conf/Training Registration Fee	103.60	200.00	292.00	200.00	182.80	-	200.00	200.00			
09-5173001	Travel Expenses	-	100.00	-	100.00	-	75.00	100.00	-			
09-5174001	Reference & Training Material					38.85	-	-	50.00			
09-5190001	Credit Card Fees	18,823.90	-	18,480.29	6,700.00	5,886.47	3,499.98	7,000.00	12,000.00			
09-5193001	Subscriptions			460.00	-	288.12	-	-	-			
09-5194001	Memberships & Dues			97.85	-	-	-	-	-			

09-5200001	Furniture, Fixture & Equipment	3,878.45	1,000.00	48.00	1,000.00	24.00	-	500.00	2,000.00	New Freezer & New Signs	
09-5260001	Marina Office Supplies	120.88	100.00	54.76	100.00	103.02	100.00	100.00	200.00		
09-5280001	General Supplies	995.97	250.00	6.34	250.00	-	150.00	250.00	100.00		
09-5294001	Marina Groceries	35,290.19	19,000.00	35,663.52	30,000.00	18,333.87	13,987.90	30,000.00	24,000.00	80.0%	
09-5295001	Marina General Merchandise	8,732.71	10,260.00	11,491.47	10,800.00	2,758.13	9,768.50	14,400.00	12,000.00	50.0%	
09-5296001	Bait	6,291.81	5,000.00	5,853.86	5,000.00	2,970.42	4,154.21	5,882.34	7,470.82	67.9%	
09-5297001	Fishing Licenses	-	6,400.00	-	-	-	-	-	-		
09-5298001	Marina Gas Resale	137,658.22	86,600.00	108,250.32	114,000.00	36,508.68	32,105.99	114,000.00	120,220.65		
09-5302001	Clothing, Caps, etc	30,193.56	8,000.00	15,606.49	22,799.99	3,172.86	13,495.69	18,000.00	22,500.00	75.0%	
09-5303001	Marina NA & Deli	-	-	5,092.69	-	-	3,703.86	8,642.31	5,500.00	50.0%	
09-5304001	Beer, Wine & Liquor	15,736.21	8,400.00	13,413.33	11,400.00	6,864.24	4,275.00	11,400.00	16,800.00	80.0%	
09-5508001	Maintenance Equipment-Marina	51.84	500.00	63.53	500.00	182.37	-	500.00	500.00		
09-5515001	Marina Grounds Maintenance	539.08	1,000.00	(215.21)	1,199.99	-	103.62	1,200.00	500.00		
09-5538001	Marina Building Maintenance	4,278.96	1,000.00	572.57	1,200.01	-	561.75	1,200.00	2,000.00	Backdoor	
09-5625001	Scavenger Services	372.00	-	1,113.00	-	224.40	630.00	1,260.00	1,200.00		
09-5646001	Food Sanitation Permits	-	-	325.00	-	-	-	-	-		
09-5648001	Liquor Licenses	1,100.00	-	1,725.00	-	625.00	1,725.00	1,725.00	1,725.00		
09-5650001	Licenses & Permits	400.00	1,200.00	75.00	300.00	75.00	-	400.00	150.00	Tobacco	
09-5795001	Electric	6,333.78	4,000.00	5,808.66	4,500.02	3,028.58	1,815.51	4,500.00	5,000.00	incls Security & Parking	
09-5796001	Water	3,282.93	4,125.00	3,975.25	2,000.01	1,012.20	277.73	2,400.00	2,500.00	incls Security & Parking	
09-5797001	Propane	3,207.94	1,200.00	3,211.19	1,000.00	1,031.37	2,000.00	2,000.00	2,000.00	incls Security & Parking	
09-5798001	Telephone	2,019.51	2,000.00	991.66	1,800.02	411.83	523.96	1,200.00	1,200.00		
09-5810001	Commercial Property Insurance	10,568.00	10,568.00	12,153.00	12,153.20	3,325.00	3,630.00	3,630.00	3,630.00	2024 rate + 10%	(3,630.00)
09-5813001	Liquor Liability Insurance	376.00	500.00	425.00	500.00	425.00	500.00	500.00	500.00		
09-5817001	Marina Property Taxes	4,557.42	5,000.00	5,951.92	5,330.00	1,784.94	2,499.97	5,000.00	5,000.00		
Total		346,205.82	264,525.00	299,670.56	288,762.36	108,094.47	125,965.00	294,143.93	299,954.73		
Loss		(27,616.91)	(48,925.00)	(11,789.40)	1,437.64	(17,691.30)	(26,631.07)	531.07	3,045.27		

<u>Account #</u>	<u>Account Name</u>	<u>2023 Actual</u>	<u>2023 Budget</u>	<u>2024 Actual</u>	<u>2024 Budget</u>	<u>2025 Actual</u>	<u>2025 Budget</u>	<u>2025 Budget</u>	<u>2026 Budget</u>		
	10-Pool					(6 months)	(6 months)				
10-4495001	Pool Parties	2,445.00	2,000.00	1,475.00	1,500.00	450.00	450.00	1,500.00	2,350.00	=(2*175)+(10*200) - \$50 Incr	
10-4497001	Swimming Lessons	1,082.22	2,525.00	2,938.00	2,525.00	270.00	2,000.00	3,000.00	3,600.00	\$5 increase	
10-4498001	Aqua Events	1,192.50	2,200.00	780.00	2,200.00	-	1,000.00	1,200.00	1,000.00		
10-4499001	Lifeguard Class	750.00	1,200.00	1,850.00	1,000.00	1,225.00	1,000.00	1,000.00	1,500.00		
Total		5,469.72	7,925.00	7,043.00	7,225.00	1,945.00	4,450.00	6,700.00	8,450.00		
10-5025001	Department Wages	94,056.15	103,681.00	105,013.84	114,688.00	35,706.29	27,381.39	90,000.00	115,038.93	19SNL, 4 Subs, & Mgr	115,594.67 (555.74)
10-5026001	Overtime Wages	3,487.76	-	1,880.64	-	580.68	666.66	1,000.00	2,000.00		
10-5050001	Payroll Taxes	9,634.96	7,258.00	7,661.94	10,103.00	2,557.02	3,366.40	7,928.21	10,310.10		
10-5120001	Employee Dental/Eye/Life/STD/LTD	-	-	-	-	-	-	-	-		
10-5150001	Uniforms & Safety Gear	1,335.89	2,200.00	1,987.95	2,000.00	1,955.44	1,000.00	2,000.00	2,200.00		
10-5172001	Conf/Training Registration Fee	450.00	500.00	153.00	500.00	-	-	600.00	600.00		
10-5173001	Travel Expenses	567.64	500.00	452.78	500.00	-	500.00	500.00	500.00		
10-5174001	Reference & Training Material	-	200.00	-	200.00	-	-	-	-		
10-5194001	Memberships & Dues	89.00	350.00	89.00	350.00	-	-	350.00	350.00	Red Cross	
10-5200001	Furniture, Fixture & Equipment	2,386.87	1,500.00	1,658.51	1,500.00	2,967.17	3,000.00	6,000.00	4,000.00	Buckets	
10-5260001	Office Supplies	60.53	100.00	95.73	99.96	-	100.00	100.00	100.00		
10-5280001	General Supplies	256.92	300.00	447.77	300.00	387.78	154.78	500.00	500.00		
10-5359001	Lifeguard Class	-	500.00	72.93	500.00	329.00	500.00	500.00	500.00		
10-5360001	Aqua Events	450.00	-	1,526.37	-	1,527.57	1,000.00	1,000.00	1,000.00		
10-5362001	Pool Chemicals	19,006.40	12,000.00	23,095.43	16,999.99	22,370.74	21,166.00	24,000.00	25,000.00		
10-5365001	Pool & Well Repairs, incl lights	5,183.72	5,000.00	8,887.38	7,000.00	8,772.95	4,200.00	7,000.00	10,000.00	incls \$3000 for electrical	
10-5495001	Social/Recreation Expenses	2,145.72	2,200.00	-	2,200.00	-	-	-	-		
10-5501001	Maintenance Equipment - Pool	1,684.87	-	257.51	-	343.82	400.00	500.00	500.00		
10-5517001	Pool/Annex Grounds Maint	705.34	1,500.00	2,066.34	1,500.00	546.00	566.15	1,500.00	700.00	Septic all to Admin (Clubhouse)	
10-5650001	Licenses & Permits	1,206.75	1,200.00	1,124.75	1,200.00	818.00	1,200.00	1,200.00	1,300.00	BiAnnual Boiler	
10-5796001	Water	2,815.51	2,000.00	1,903.93	599.99	5,526.98	330.99	800.00	800.00		
10-5797001	Propane	9,928.59	9,000.00	7,987.23	9,000.00	2,593.49	6,610.71	9,300.00	9,000.00		
10-5810001	Commercial Property Insurance	-	-	-	-	3,389.00	3,850.00	3,850.00	3,727.90	2025 rtate + 10%	(3,727.90)
Total		155,452.62	149,989.00	166,363.03	169,240.94	90,371.93	75,993.08	158,628.21	188,126.93		
Loss		(149,982.90)	(142,064.00)	(159,320.03)	(162,015.94)	(88,426.93)	(71,543.08)	(151,928.21)	(179,676.93)		

<u>Account #</u>	<u>Account Name</u>	<u>2023 Actual</u>	<u>2023 Budget</u>	<u>2024 Actual</u>	<u>2024 Budget</u>	<u>2025 Actual</u>	<u>2025 Budget</u>	<u>2025 Budget</u>	<u>2026 Budget</u>
	11-Cove					(6 months)	(6 months)		

11-4134001	Rent Income				(1,446.56)	9,000.00	18,000.00	-	
11-4625001	Cove Advertising	(271.60)	-	-	-	-	-	-	
11-4635001	Cove Food	259,407.81	-	-	-	-	-	-	
11-4636001	Cove Non Alcoholic Beverages	9,703.45	-	-	-	-	-	-	
11-4637001	Cove Beer	601.56	-	-	-	-	-	-	
11-4638001	Cove Wine & Liquor	108,172.08	-	-	-	-	-	-	
11-4642001	Cove Merchandise	15,146.49	-	-	-	-	-	-	
11-4649001	Cove-Cash Over/Short	(5,464.43)	-	-	-	-	-	-	
11-4650001	Special Event - Bar	3,840.95	-	-	-	-	-	-	
11-4655001	Special Event - Catering	2,603.95	-	-	-	-	-	-	
Total		\$ 393,740.26	\$ 0.00	\$ 0.00	\$ 0.00	(\$ 1,446.56)	\$ 9,000.00	18,000.00	-

11-5023001	Janitorial Wages	6,934.00	-	2,400.00	-	-	-	-	
11-5025001	Department Wages	267,819.44	-	-	-	-	-	-	
11-5026001	Overtime Wages	23,641.31	-	-	-	-	-	-	
11-5050001	Payroll Taxes	33,082.37	-	-	-	-	-	-	
11-5057001	Septic Inspection	-	-	-	2,000.00	-	2,000.00	2,000.00	
11-5100001	Recruitment Expenses	1,813.96	-	-	-	-	-	-	
11-5120001	Employee Dental/Eye/Life/STD/LTD	3,558.86	-	-	-	-	-	-	
11-5121001	Employee Health Insurance	10,466.24	-	128.64	-	-	-	-	
11-5124001	Employee Health Insurance Contribution	(2,066.60)	-	-	-	-	-	-	
11-5150001	Uniforms & Safety Gear	701.33	-	-	-	-	-	-	
11-5172001	Conf/Training Registration Fee	14.99	-	214.00	-	-	-	-	
11-5173001	Travel Expenses	248.30	-	-	-	-	-	-	
11-5190001	Credit Card Fees	19,117.16	-	(1,347.31)	3,866.06	-	-	-	
11-5193001	Subscriptions, Manuals, Magazines	798.47	-	344.25	-	-	-	-	
11-5200001	Furniture, Fixture & Equipment	3,375.09	-	79.62	2,000.00	-	500.00	-	
11-5260001	Office Supplies	798.47	-	-	-	-	-	-	
11-5280001	General Supplies	18,651.33	-	2,777.75	-	2,915.53	1,000.00	3,300.00	
11-5281001	COVE Startup	47,537.01	-	-	-	-	-	-	
11-5302001	Clothing, Caps, etc	10,026.99	-	-	-	-	-	-	
11-5305001	Cove Resale Supplies	1,868.03	-	-	-	-	-	-	
11-5310001	Food - Cost of Sales	173,982.00	-	-	-	-	-	-	
11-5311001	Cove Non Alcoholic Beverages	8,020.07	-	-	-	-	-	-	
11-5312001	Cove Beer	12,225.94	-	-	-	-	-	-	
11-5313001	Cove Wine	7,927.49	-	1,216.00	-	-	-	-	
11-5314001	Cove Liquor	33,954.27	-	-	-	-	-	-	
11-5399001	Cove Advertising	6,544.10	-	(654.00)	-	-	-	-	
11-5509001	Maintenance Equipment-Cove	8,685.82	3,000.00	1,426.98	4,666.67	3,483.90	4,000.00	5,000.00	
11-5516001	Cove Grounds Maintenance	227.14	3,000.00	1,557.31	3,000.00	906.20	3,000.00	3,000.00	
11-5546001	Cove Building Maintenance	16,342.38	3,200.00	4,776.36	4,666.67	3,220.13	5,000.00	5,000.00	
11-5625001	Scavenger Services	1,042.67	-	-	-	-	-	-	
11-5648001	Liquor Licenses	1,400.00	-	-	-	-	-	-	
11-5650001	Licenses & Permits	1,848.98	-	(450.00)	450.00	-	-	-	
11-5795001	Electric	19,250.00	-	3,555.96	8,000.00	-	-	8,000.00	
11-5796001	Water	3,974.25	-	146.91	7,000.00	-	-	7,000.00	
11-5797001	Propane	16,553.64	-	3,373.27	24,000.00	-	-	24,000.00	
11-5798001	Telephone	1,027.42	-	-	-	-	-	-	
11-5810001	Commercial Property Insurance	-	-	10,000.00	20,000.00	8,745.00	9,570.00	9,619.50	
11-5818001	Cove Property Taxes	15,396.90	17,000.00	21,188.97	17,000.00	6,638.95	9,500.00	17,500.00	
Total		776,789.82	26,200.00	50,734.71	96,649.40	25,909.71	34,070.00	45,070.00	84,419.50

2025 rate + 10%

(9,619.50)

Loss	(383,049.56)	(26,200.00)	(50,734.71)	(96,649.40)	(27,356.27)	(25,070.00)	(27,070.00)	(84,419.50)	-\$ 38,346.95
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Income	608,716.30	(38,323.60)	878,331.80	210,925.32			2,066.95	(134,137.79)	
CP - Dues	(887,247.75)	-	-	-			-	-	(24,391.40)
R&R - Dues	(266,049.11)	-	(804,949.88)	-			-	-	
CP - Interest	(35,638.40)	-	-	-			-	-	
R&R - Interest	(40,437.42)	-	-	-			-	-	
R&R - Grants	(71,549.47)	-	-	-			-	-	
DF			-	-			-	-	
Cove Repay				(100,000.00)					
2023 Deficit				(110,000.00)					
TOTAL	(692,205.85)	(38,323.60)	73,381.92	925.32			2,066.95	(134,137.79)	

ACLPOA
Operating Fund by Department

8/18/2025

	<u>2023 Actual</u>	<u>2023 Budget</u>	<u>2024 Actual</u>	<u>2024 Budget</u>	<u>2025 Budget</u>	<u>2026 Budget</u>		
Revenue								
Admin	3,253,609	3,138,117	3,844,636	3,526,429	3,373,940	3,623,790		
Communications	143,087	147,150	156,973	169,650	169,350	147,900		
Building	12,137	10,850	20,364	9,650	9,650	25,700		
Maintenance	6,637	-	919	6,000	1,500	2,000		
Solid Waste	126,540	124,080	128,228	125,810	127,000	145,550		
Safety & Security	8,333	8,850	8,669	8,850	8,000	10,200		
Pro Shop F&B	402,331	249,500	466,154	373,500	386,350	470,000		
Golf	180,811	152,200	193,911	184,560	160,650	193,650		
Marina	318,589	215,600	287,881	290,200	294,675	303,000	700,000	CP transfer
Pool	5,470	7,925	7,043	7,225	6,700	8,450	608,617	R&R transfer
Cove	393,740	-	-	-	18,000	-	6,238,857	Total Revenue
Total	4,851,284	4,054,272	5,114,776	4,701,874	4,555,815	4,930,240	374,425	8.22%
Expenses								
Admin, excluding Depr	1,236,789	1,316,304	1,254,006	1,426,002	1,390,412	1,407,446		
Communications	330,114	281,302	211,057	274,627	282,125	283,153		
Building	34,659	36,052	35,589	35,346	36,794	72,150		
Maintenance	838,507	930,738	976,849	981,786	1,073,932	1,124,361		
Solid Waste	76,006	63,747	70,117	75,043	75,150	87,272		
Safety & Security	424,216	377,136	472,347	420,125	455,271	554,150		
Pro Shop F&B	516,178	447,216	673,923	510,652	521,263	595,897		
Golf	202,951	199,387	204,817	212,714	220,959	232,997		
Marina	346,206	264,525	299,671	288,762	294,144	299,955		
Pool	155,453	149,989	166,363	169,241	158,628	188,127		
Cove	776,790	26,200	50,735	96,649	45,070	84,420		
Total	4,937,869	4,092,596	4,415,474	4,490,949	4,553,748	4,929,927	376,179	8.26%
Profit/(Loss)								
Admin	2,016,819	1,821,813	2,590,630	2,100,427	1,983,528	2,216,343		
Communications	(187,027)	(134,152)	(54,085)	(104,977)	(112,775)	(135,253)		
Building	(22,523)	(25,202)	(15,225)	(25,696)	(27,144)	(46,450)		
Maintenance	(831,870)	(930,738)	(975,930)	(975,786)	(1,072,432)	(1,122,361)		
Solid Waste	50,534	60,333	58,110	50,767	51,850	58,278		
Safety & Security	(415,883)	(368,286)	(463,678)	(411,275)	(447,271)	(543,950)		
Pro Shop F&B	(113,847)	(197,716)	(207,769)	(137,152)	(134,913)	(125,897)		
Golf	(22,140)	(47,187)	(10,907)	(28,154)	(60,309)	(39,347)		
Marina	(27,617)	(48,925)	(11,789)	1,438	531	3,045		
Pool	(149,983)	(142,064)	(159,320)	(162,016)	(151,928)	(179,677)		
Cove	(383,050)	(26,200)	(50,735)	(96,649)	(27,070)	(84,420)		
Total	(86,585)	(38,324)	699,302	210,925	2,067	312		
Net Operating Income/Loss	(86,585)	(38,324)	699,302	210,925	2,067	312		
Cove Loan Repayment	-	-	-	(100,000)	-	-		
2023 Projected Deficit	-	-	-	(110,000)	-	-		
Net Income	(86,585)	(38,324)	699,302	925	2,067	312		
	(0)	0	-	(0)	0	-	2,681	\$1 increase in dues
	(0)	-	-	(0)	0	-	26,810.00	\$10 increase in dues
							0.0116	

Reconciliation to Budget Co

Budget Commission Net Income
BOD changes
Revenue - Dues (\$1400 vs 1360)
OARF (\$120 vs 150)
Docks (\$300 vs 325)
Vaca Rentals (\$200 vs 300)

Expenses - Recording Secretaries

TOTAL changes	-
FINAL BOD "approved" Net Income	\$ -
	(312)

\$ 526.32

	4.00%	5.00%		3.50%		3.00%		2.50%		
01	473,230.83	475,516.97	480,089.25	455,029.65	470,955.69	2,275.15	468,680.54	4,550.30	466,405.39	6,825.44
02	114,944.71	115,500.00	116,610.58	110,523.76	114,392.09	552.62	113,839.47	1,105.24	113,286.86	1,657.86
03	64,583.68	64,745.92	65,368.48	62,099.69	64,273.18	310.50	63,962.68	621.00	63,652.18	931.50
04	567,971.69	599,956.09	605,724.90	546,126.62	565,241.05	2,730.63	562,510.42	5,461.27	559,779.79	8,191.90
05	22,610.77	22,720.00	22,938.46	21,741.12	22,502.06	108.71	22,393.36	217.41	22,284.65	326.12
06	403,968.46	405,920.00	409,823.08	388,431.21	402,026.31	1,942.16	400,084.15	3,884.31	398,141.99	5,826.47
07	256,330.39	256,330.39	258,795.11	246,471.53	255,098.03	1,232.36	253,865.67	2,464.72	252,633.31	3,697.07
08	114,313.68	114,865.92	115,970.40	109,917.00	113,764.10	549.59	113,214.51	1,099.17	112,664.93	1,648.76
09	39,360.73	39,550.88	39,931.18	37,846.85	39,171.49	189.23	38,982.26	378.47	38,793.03	567.70
10	115,038.93	115,594.67	116,706.16	110,614.35	114,485.85	553.07	113,932.78	1,106.14	113,379.71	1,659.22
11	0			-	-	-	-	-	-	-
	2,172,353.86	2,210,700.84	2,231,957.58	2,088,801.79	2,161,909.85	10,444.01	2,151,465.84	20,888.02	2,141,021.84	31,332.03
						11,488.41		22,976.82		34,465.23

DUES CALCULATOR

		53.04		<u>2021 & 2022</u>		<u>2023</u>	<u>2024</u>	<u>2025</u>	
Annual Dues Rate	\$ 1,396.00	\$ 36.00	2.647%		1100	1245	1310	1360	2.647%
						13.18%	5.22%	3.82%	
Restricted Lot Rate	837.6								
Senior Exemption	250								
Senior Exemption 2	750								
Senior Exemption 3	850								
Senior Exemption 4	977.5								
Senior Exemption 5	1073								
Senior Exemption 6	1100								

Based on current figures:

					Revenue	Revenue Loss	
Annual Dues	2,617	Annual Dues			\$ 3,653,332		
Senior Exemption	11	Senior Exemption			\$ 2,750	\$ 12,606	
Senior Exemption 2	1	Senior Exemption 2			\$ 750	\$ 646	
Senior Exemption 3	4	Senior Exemption 3			\$ 3,400	\$ 2,184	
Senior Exemption 4	2	Senior Exemption 4			\$ 1,955	\$ 837	
Senior Exemption 5	3	Senior Exemption 5			\$ 3,219	\$ 969	
Senior Exemption 6	1	Senior Exemption 6			\$ 1,100	\$ 296	
Restricted Lots	106	Restricted Lots			\$ 88,786	\$ 59,190	
					\$ 3,755,292	\$ 76,728	\$ 27.95
2,745 total lots		Capital			\$ 700,000	\$ 255	
		R&R			\$ 915,000	\$ 333	
		R&R - (Dredge Proceeds)			\$ (262,899)		
		Compactor (Motion 4)			\$ (34,984)		
		Fish Sonar (Motion 4)			\$ (8,500)		
		Operating			\$ 2,446,675	\$ 891	
						\$ 1,480	
					\$ 608,617	\$ 1,507.61	

ACLPOA 2023 Construction Fee Schedule

New Dwelling: Permit Fee/Inspection (Good for one (1) year)	\$1,000
Environmental Impact Fee (Non-Refundable): New dwelling only	\$1,000
Environmental/Debris Bond (Refundable)	\$500
Additions to Existing Dwelling: Permit fee	\$0.20/square foot
All Accessory Structures	\$0.20/square foot
General Permits: Per item	\$10
Driveways	
Shoreline Construction	
Demolitions	
Landscaping: Any earthwork or lot grading whether performed as a single project or as a series projects on an existing developed lot	
Roofing	
Boat Docks	
Small Misc Permits/Projects	
GIS: Full Site	\$325

Building code regulations may be obtained from the Building & Environmental Code Book
or on the website www.applecanyonlake.org

	ANNUAL FEE	DAILY RATE
Annual Assessment (Due March 1)	\$ 1,396.00	
Annual Trash Fee* (Due March 1) (from \$130)	\$ 145	
*required for all ACL homes, fee includes two passes (paper or decal)		
Seasonal Amenity Licenses (Due March 1)		
Marina Boat Slip	\$ 325	
Nixon Boat Slip	\$ 325	
Zone Boat Slip	\$ 325	
Sublease Slip	\$ 325	
Seasonal Campsite (\$800/Trash (\$90)/Camper (\$10) (\$900)	\$ 975	
Camper Winter Storage (Onsite)	\$ 175	
Golf Cart/ATV/UTV Storage Inside (from \$150)	\$ 200	
Golf Cart Storage Outside (from \$25)	\$ 50	
Kayak Locker Rental (from \$50)	\$ 75	
Registration Fees		
Owner Amenity Registration Fee (per owner) (from \$150)	\$ 110	
Golf Cart Registration	\$ 15	
Motorized 1st Boat	\$ 75	
Motorized 2nd Boat	\$ 75	
Non-Motorized Boat (\$10)	\$ 15	
Snowmobile (from \$30)	\$ 15	
ATV/UTV (from \$30)	\$ 15	
Vacation Rentals	\$ 1,000	
Annual Golf Season Passes		
Property Owner (Individual)	\$ 250	
Junior (Age 10-18) (from 10-16)	\$ 75	
Non Property Owner (Individual)	\$ 350	
Corporate	\$ 2,500	
Property Owner (Couples w/ cart)	\$ 795	
Property Owner (Individual w/ cart)	\$ 495	
Classes		
Swimming Lessons (per person, one session) (from \$20)	\$ 25	
Private Swimming Lesson (per person, per lesson) (from \$25)	\$ 30	
Miscellaneous		
	Each	
Auto Decals (5 free per OARF paid)	\$ 10	
Amenity Tag (10 free per OARF paid)	\$ 25	
Additional Annual Amenity Tag (from \$20)	\$ 30	
Replacement Trash Pass	\$ 5	
Directory	\$ 40	
Electronic Item Disposal (from \$35)	\$ 40	
Large Item Disposal (from \$20)	\$ 40	
Mattress or Box Spring (each) Disposal (from \$30)	\$ 5	
Map	\$ 125	
Delinquent Dues Fee (Assessed March, April, May)	\$ 35	
Payment Plan Processing Fee	\$ 25	
Payment Plan Late Sign Up Fee	\$ 80	
Lot Mowing	\$ 175	
Pool Party* (from \$125) - Monday - Thursday	\$ 200	
Pool Party* (from \$150) - Friday - Saturday-Sunday	\$ 75	
*Excess of 50 people (add) (from \$50)	\$ 500	
Marine Gas & Oil HAZMAT Fee	4%	
Convenience Fee		
Programs		
Heat Light Program Call SSD Office (815) 492-2436		
Sub-License Boat Slip Program Call ACL Office (815) 492-2238		

ALL MANDATORY FEES MUST BE PAID ON ALL LOTS OWNED PRIOR TO ANY REGISTRATIONS OR DISTRIBUTION OF PASSES, AMENITY TAGS, OR STICKERS, UNLESS PROPERTY OWNER IS ON THE ACLPOA PAYMENT PLAN.

	Mon-Fri	Wknd/Hol
Golf		
Property Owner		
Holes (9)	\$ 12	\$ 15
Holes (18)	\$ 15	\$ 20
Non Property Owner		
Holes (9)	\$ 18	\$ 22
Holes (18)	\$ 25	\$ 30
Cart Rental		
Holes (9)	\$ 10	\$ 12
Holes (18)	\$ 15	\$ 20
Call ACL Pro Shop for tee times (815) 492-2477		
Campground		
	Mon - Thurs	Wknd/Hol
RV Site (power and water)		
Property Owner (from 18 & 20)	\$ 20	\$ 25
Guest (from 30 & 35)	\$ 40	\$ 50
Tent Site (primitive)		
Property Owner	\$ 12	\$ 16
Guest	\$ 20	\$ 25
Extended Camping Fees Primitive/Full Hook Up per week		
PO (from 100)	\$ 75	PO \$ 125
Guest (from 200)	\$ 150	Guest \$ 250
Washer/Dryer	\$ 1.25	(per load)
Call ACL Office for reservations (815) 492-2238		
Marina Boat Slip Rentals		
Daily		\$25
Weekly		\$105
Monthly		\$300
Call ACL Office for reservations (815) 492-2238		
Boat Rentals		
	Mon-Thurs	Mon-Thurs
	PO	Guest
Pontoon 1/2 Day	\$ 150	\$225 (from \$100, 175)
Pontoon Per Day	\$ 225	\$350 (from \$175, 250)
		Wknd/Hol
		Property Owner & Guest
Pontoon 1/2 Day (from \$230)		\$300
Pontoon Per Day (from \$325)		\$400
Call ACL Office for reservations (815) 492-2238		
Clubhouse Rental		
Business Meetings	Number	PO Fee
(from \$100)	Mon - Thurs	1-100 \$ 125
		101-250 \$ 200
Parties/Open Houses	Sun-Thurs	1-75 \$ 125
(from \$100)		76-150 \$ 200
		151-250 \$ 400
(from \$125)	Fri-Sat	1-75 \$ 150
		76-150 \$ 275
		151-250 \$ 450
Weddings/Receptions	Fri-Sat	1-250 \$ 450
ACL Club Fee: Non-ACL events, etc.		\$ 25
ACL Employee (restrictions apply)		\$ 25
Deposit of equal amount required. For guests, add \$100 to above rate.		
For reservations call (815) 492-2769		

ACL - R&R REQUESTS

8/18/25

		2025	Dept	Approved	Notes	Res Study	Dept
		Original	SubTotal			2026	SubTotal
<u>Club House</u>							
Floor Covering	LVT - Luxury Vinyl Tile	23,000		-	2025 Clean only \$2000	23,000	
HVAC		7,500		7,500	\$4500 assumes free labor		
Parking lot	Asphalt	57,500		-	Ashalt new + Sealcoat all		
Sidewalk	Front Entrance Way - French Drain	21,000		21,000			
Deck					Deferred to 2027		
Office - Floor Covering	LVT					7,000	
Annex - Floor Covering	LVT					5,000	
			109,000				35,000
<u>ClubHse, Nixon Beach, Marina</u>							
Parking lot				20,000			
<u>Nixon Beach</u>							
Fishing Pier	Replace with EZ Dock "Composite" for ADA purpose	92,500		-	Deferred to 2026	92,500	
Dock Conversion	Phased in over 15 years					45,000	
Deck Railing	Convert to Vinyl				Deferred to 2027		
			92,500				137,500
<u>Old Fire Houe</u>							
Parking Lot	Blacktop	142,000		-	Deferred	65,000	
	Chip & Seal				\$100,000?		
			142,000				65,000
<u>Golf Course</u>							
Cart Paths	Complete cart paths	20,000		20,000	Overlay 1,3,4,7,8 Add new to #9	50,000	
Aerator	Replace old	30,000		-	Deferred - Rent @ \$3000		
Bunker	Rebuild 4 bunkers with better draining	42,000		42,000	1,3,4,8 - Grassover 1 & 9 Greenside		
Irrigation	Cap Replacements					12,000	
Mower	Fariway - Reels Kit needed every 10 years					11,000	
Sprayer	True Kleen					9,000	
			92,000				82,000
<u>ProShop</u>							
Rest Room	Remodel					20,000	
							20,000
<u>Marina</u>							
Bulkhead	\$200,000 aprvd in 2024 as part of Spillway Current est is \$850k in 2028					220,000	
							220,000
<u>Campground</u>							
Hot water tanks	Need 2 that are replacing 12 year old units	12,000		12,000			
West Roadway	Black Top/Chip and Seal	75,000		-	Deferred	-	
			87,000				-
<u>Natural Resources</u>							
Lake Monitoring Equipment	Replace Old	12,000		12,000			
Fishing Finding/Sonar	Monitor Fish & Habitat	8,500		8,500			
Canadian Pond Bubble Mach	Keep Nixon Beach Clear w/o Chemicals	9,500		-			
Dredge Pond Maintenance	2025 Independence Bay 2026 Winchester #1	12,000		12,000		8,000	
Dry Dam		5,000		5,000		7,000	
Rip Rap		65,000		65,000		60,000	
Erosion Control	Natural Vegetation	10,000		10,000		10,000	
			122,000				85,000
<u>Maintenance</u>							
UTV	Replace Kubota	26,000		-	Deferred to 2026	20,000	
Trailer	Bigger Trailer to haul skid loader to save on Trax	22,000		15,000	Trade-In available		
Van	Replace van with Pick-up truck	61,000		-	Deferred to 2026, see below		
Backhoe	Hydraulic pump & cylinder repairs			17,000			
Grapple						7,500	
Rental Boat	"Serenity"					9,000	
Rental Boat - Motor	"Serenity"				50hp	9,000	
2012 Nissan Service Van	Combined with Dump Truck Acq and incls a Lift				50000+70000-90000 = \$30,000	30,000	
			109,000				75,500
<u>Security</u>							
Cameras		10,000		10,000			
Vehicle	2 New Police Package	55,000		-		120,000	
Security Boat	new motor				150hp	16,615	
Starcom						8,033	
Utility Boat #1	Donated Boat to be upgraded thru Maint					-	
Utility Boat #1 - new motor					50hp	9,000	
			65,000				153,648
<u>Pool</u>							
Concrete Repairs	2025 Deck & Gutters	15,000		15,000			
Furniture	Lounge Chairs				Deferred to 2027		
			15,000				-
TOTAL			833,500	292,000		873,648	873,648

33,500

ACL Capital Projects

2025

CASH OUTFLOWS

			TOTAL	2024	2025	2026	2027	2028	
Spillway	-2024	Helm	\$ (1,786,647)	\$ (1,786,647)					
		CMT	\$ (183,895)	\$ (127,565)	\$ (56,330)				
	-2025	Helm	\$ (498,269)		\$ (498,269)				
	-2025	Helm - Retainer			\$ (200,331)				
	-2026	Dam Crest	\$ (150,000)			\$ (150,000)			
	-2025	Removal of Rock	\$ (200,000)		\$ (200,000)	\$ -			
	-2026	Coffer Dam - MARINA Bulkhead	\$ (100,000)			\$ (100,000)			Purchase Coffer and reuse for Marina?
Winchester			\$ (241,920)	\$ (5,920)	\$ (44,080)	\$ (191,920)			
Presidents			\$ (100,000)				\$ (100,000)		SteveM Foundation update
Koester Pond			\$ (45,000)				\$ (45,000)		SteveM Foundation update
TOTAL FUNDING NEEDS			\$ (3,305,731)	\$ (1,920,132)	\$ (999,010)	\$ (441,920)	\$ (145,000)	\$ -	

FUNDING

		CP Reserve @ 7/31/24	1,589,586						
RESERVE BALANCE	2024			1,635,689					
	2025				700,000	-	-	229,627	
	2026					700,000			
	2027						700,000		
	2028							700,000	

TOTAL				(284,443)	(299,010)	258,080	555,000	929,627	
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R&R Loan - Needs/Repayment			-	284,443	299,010	(258,080)	(325,373)	-	
Bank Loan									2% over Fed Window, currently 5.25% = 7.25%
Land Sale									If Sold, Revenue needs to be removed from Admin
Dredge Sale									?????

Y/E Reserve Balance				-	-	-	229,627	929,627	
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Y/E Loan Balance				284,443	583,453	325,373	-	-	
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ACL Capital Projects

2026

CASH OUTFLOWS

		<u>TOTAL</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>
Spillway	2025 Spillway	(1,352,978.19)	(284,443.21)	(1,068,534.98)			
	2026 Dam Crest	(150,000.00)		(150,000.00)	-		
Winchester	2025 to Date	(417,359.79)		(417,359.79)			
	2025 Remaining Contract	(140,372.21)		(140,372.21)			
	2026 Fencing				(23,000.00)		
	25/26 Grant				223,092.80		
Presidents	2027	(150,000.00)				(150,000.00)	?
Nixon Beach	2026 Great Plains Windmill				(26,000.00)		
North Bay	2026 Floating Island				(14,000.00)		

TOTAL FUNDING NEEDS		(2,210,710.19)	(284,443.21)	(1,776,266.98)	160,092.80	(150,000.00)	-
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FUNDING

RESERVE BALANCE	2024						
	2025			700,000.00	-	-	49,382.61
	2026				700,000.00		
	2027					700,000.00	
	2028						?

TOTAL			(284,443.21)	(1,076,266.98)	860,092.80	550,000.00	49,382.61
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R&R Loan - Needs/Repayment		-	284,443.21	1,076,266.98	(860,092.80)	(500,617.39)	-
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Y/E Reserve Balance			-	-	-	49,382.61	49,382.61
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Y/E Loan Balance			284,443.21	1,360,710.19	500,617.39	-	-
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CP Loan from R&R @ 7/31/25 1,170,464.24

ACLPOA
Operating Fund by Department

8/18/2025

	<u>2023 Actual</u>	<u>2023 Budget</u>	<u>2024 Actual</u>	<u>2024 Budget</u>	<u>2025 Budget</u>	<u>2026 Budget</u>		
Revenue								
Admin	3,253,609	3,138,117	3,844,636	3,526,429	3,373,940	3,489,340		
Communications	143,087	147,150	156,973	169,650	169,350	147,900		
Building	12,137	10,850	20,364	9,650	9,650	25,700		
Maintenance	6,637	-	919	6,000	1,500	2,000		
Solid Waste	126,540	124,080	128,228	125,810	127,000	145,550		
Safety & Security	8,333	8,850	8,669	8,850	8,000	10,200		
Pro Shop F&B	402,331	249,500	466,154	373,500	386,350	470,000		
Golf	180,811	152,200	193,911	184,560	160,650	193,650		
Marina	318,589	215,600	287,881	290,200	294,675	303,000	712,500	CP transfer
Pool	5,470	7,925	7,043	7,225	6,700	8,450	608,617	R&R transfer
Cove	393,740	-	-	-	18,000	-	6,116,907	Total Revenue
Total	4,851,284	4,054,272	5,114,776	4,701,874	4,555,815	4,795,790	239,975	5.27%
Expenses								
Admin, excluding Depr	1,236,789	1,316,304	1,254,006	1,426,002	1,390,412	1,407,446		
Communications	330,114	281,302	211,057	274,627	282,125	283,153		
Building	34,659	36,052	35,589	35,346	36,794	72,150		
Maintenance	838,507	930,738	976,849	981,786	1,073,932	1,124,361		
Solid Waste	76,006	63,747	70,117	75,043	75,150	87,272		
Safety & Security	424,216	377,136	472,347	420,125	455,271	554,150		
Pro Shop F&B	516,178	447,216	673,923	510,652	521,263	595,897		
Golf	202,951	199,387	204,817	212,714	220,959	232,997		
Marina	346,206	264,525	299,671	288,762	294,144	299,955		
Pool	155,453	149,989	166,363	169,241	158,628	188,127		
Cove	776,790	26,200	50,735	96,649	45,070	84,420		
Total	4,937,869	4,092,596	4,415,474	4,490,949	4,553,748	4,929,927	376,179	8.26%
Profit/(Loss)								
Admin	2,016,819	1,821,813	2,590,630	2,100,427	1,983,528	2,081,893		
Communications	(187,027)	(134,152)	(54,085)	(104,977)	(112,775)	(135,253)		
Building	(22,523)	(25,202)	(15,225)	(25,696)	(27,144)	(46,450)		
Maintenance	(831,870)	(930,738)	(975,930)	(975,786)	(1,072,432)	(1,122,361)		
Solid Waste	50,534	60,333	58,110	50,767	51,850	58,278		
Safety & Security	(415,883)	(368,286)	(463,678)	(411,275)	(447,271)	(543,950)		
Pro Shop F&B	(113,847)	(197,716)	(207,769)	(137,152)	(134,913)	(125,897)		
Golf	(22,140)	(47,187)	(10,907)	(28,154)	(60,309)	(39,347)		
Marina	(27,617)	(48,925)	(11,789)	1,438	531	3,045		
Pool	(149,983)	(142,064)	(159,320)	(162,016)	(151,928)	(179,677)		
Cove	(383,050)	(26,200)	(50,735)	(96,649)	(27,070)	(84,420)		
Total	(86,585)	(38,324)	699,302	210,925	2,067	(134,138)		
Net Operating Income/Loss	(86,585)	(38,324)	699,302	210,925	2,067	(134,138)		
Cove Loan Repayment	-	-	-	(100,000)	-	-		
2023 Projected Deficit	-	-	-	(110,000)	-	-		
2024 Operating Surplus						174,458		
Clubhouse Audio/Video						(40,000)		
Net Income	(86,585)	(38,324)	699,302	925	2,067	320		
	(0)	0	-	(0)	0	-	2,681	\$1 increase in dues
	(0)	-	-	(0)	0	134,458	26,810.00	\$10 increase in dues
							0.0119	
Reconciliation to Budget Co								
Budget Commission Net Income								
BOD changes								
Revenue - Dues (\$1400 vs 1360)								
OARF (\$120 vs 150)								
Docks (\$300 vs 325)								
Vaca Rentals (\$200 vs 300)								
Expenses - Recording Secretaries								
	-							
TOTAL changes	-							
FINAL BOD "approved" Net Income	\$							
	(320)							

Reserve Study Summary

8/4/2025

	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056
Clubhouse & Annex Building	\$ -	\$ 28,500	\$ 35,000	\$ 58,000	\$ 285,500	\$ 116,000	\$ 62,500	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 120,000	\$ 16,000	\$ -	\$ -	\$ 16,500	\$ 10,000	\$ -	\$ -	\$ 34,000	\$ 12,000	\$ 66,000	\$ 17,000	\$ 93,500	\$ -	\$ 30,000	\$ -	\$ 85,000	\$ 41,000	\$ 6,000	\$ 9,000	\$ -
IT	\$ 20,000	\$ 44,130	\$ 8,033	\$ -	\$ -	\$ 10,100	\$ 10,200	\$ 10,300	\$ 10,400	\$ 10,500	\$ 10,600	\$ 12,000	\$ 10,700	\$ -	\$ 12,500	\$ 10,100	\$ 10,200	\$ 10,300	\$ 10,400	\$ 10,500	\$ 10,600	\$ 12,000	\$ 10,000	\$ -	\$ -	\$ 10,100	\$ 50,200	\$ 10,300	\$ 10,400	\$ 24,500	\$ 10,600	\$ 12,000	\$ 10,000
Cove	\$ -	\$ 18,170	\$ -	\$ 17,000	\$ 27,000	\$ 7,500	\$ 123,000	\$ 65,500	\$ 134,500	\$ 269,000	\$ 30,000	\$ 76,500	\$ 16,000	\$ 142,000	\$ 68,000	\$ 9,000	\$ 119,000	\$ 12,000	\$ 85,500	\$ 23,000	\$ -	\$ 82,000	\$ 87,500	\$ 21,000	\$ 300,000	\$ 65,000	\$ 53,000	\$ 30,000	\$ 84,000	\$ 30,000	\$ 63,000	\$ 47,000	\$ -
Marina - Security	\$ 15,000	\$ -	\$ -	\$ -	\$ 30,000	\$ -	\$ 28,000	\$ 25,000	\$ 24,000	\$ 27,720	\$ -	\$ 12,000	\$ -	\$ 15,000	\$ 21,983	\$ -	\$ 8,500	\$ -	\$ -	\$ 29,292	\$ -	\$ -	\$ 74,000	\$ 22,500	\$ 39,150	\$ -	\$ 39,000	\$ -	\$ 24,500	\$ 51,059	\$ 10,000	\$ -	\$ -
Golf Course	\$ -	\$ 62,000	\$ 62,000	\$ 12,000	\$ 12,000	\$ 12,000	\$ 245,000	\$ 42,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 44,000	\$ -	\$ -	\$ -	\$ 24,000	\$ -	\$ -	\$ 46,000	\$ 25,000	\$ 60,000	\$ 80,000	\$ 90,000	\$ 100,000	\$ 48,000	\$ -	\$ -	\$ -	\$ -	\$ 275,000	\$ -
Pro Shop	\$ 2,673	\$ 2,327	\$ 20,000	\$ 62,000	\$ 28,000	\$ 22,000	\$ 33,000	\$ 32,000	\$ -	\$ -	\$ 16,000	\$ 65,000	\$ 23,000	\$ -	\$ -	\$ 10,000	\$ 10,000	\$ -	\$ 162,500	\$ -	\$ 84,000	\$ 6,000	\$ 33,500	\$ 30,000	\$ -	\$ 23,000	\$ 11,000	\$ 55,000	\$ 179,500	\$ 25,000	\$ 62,000	\$ -	\$ -
Campground & Bathhouse	\$ 18,346	\$ 12,000	\$ -	\$ 110,000	\$ 50,000	\$ 40,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 14,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 30,000	\$ -	\$ 16,000	\$ 12,000	\$ -	\$ 80,000	\$ -	\$ -	\$ -	\$ -
Recreation	\$ 294,630	\$ -	\$ -	\$ 20,000	\$ 5,000	\$ -	\$ 60,000	\$ 45,000	\$ -	\$ 16,500	\$ -	\$ 62,500	\$ 45,000	\$ -	\$ 6,500	\$ -	\$ 65,000	\$ -	\$ -	\$ 19,000	\$ 110,000	\$ 67,500	\$ 72,000	\$ -	\$ 7,500	\$ -	\$ 70,000	\$ -	\$ -	\$ 51,000	\$ -	\$ 73,000	\$ -
Pool	\$ -	\$ 15,000	\$ -	\$ 37,000	\$ 110,000	\$ 151,000	\$ 10,000	\$ 24,000	\$ -	\$ 17,000	\$ -	\$ 10,000	\$ 12,000	\$ 57,000	\$ 2,502,000	\$ 42,000	\$ -	\$ -	\$ -	\$ 129,000	\$ 13,000	\$ -	\$ 72,000	\$ 83,000	\$ 44,000	\$ 57,000	\$ -	\$ -	\$ 15,000	\$ 72,000	\$ -	\$ 37,000	\$ -
Lake & Dam	\$ 10,000	\$ 392,500	\$ 442,500	\$ 310,000	\$ 320,000	\$ 103,000	\$ 113,000	\$ 91,500	\$ 91,500	\$ 1,003,500	\$ 112,500	\$ 106,000	\$ 102,500	\$ 105,000	\$ 127,000	\$ 141,000	\$ 124,500	\$ 98,000	\$ 98,000	\$ 1,114,500	\$ 101,500	\$ 116,500	\$ 112,500	\$ 112,500	\$ 126,500	\$ 147,000	\$ 136,000	\$ 202,000	\$ 107,000	\$ 1,207,000	\$ 337,500	\$ 110,500	\$ 110,500
Machinery & Equipment	\$ 70,376	\$ 32,000	\$ 27,500	\$ 51,500	\$ 37,000	\$ 34,000	\$ 115,000	\$ 100,000	\$ 59,500	\$ 55,000	\$ 158,000	\$ 222,000	\$ 192,000	\$ 85,500	\$ 10,000	\$ 182,500	\$ 182,000	\$ 96,500	\$ 29,000	\$ 100,000	\$ 80,000	\$ 158,000	\$ 69,000	\$ 317,000	\$ 127,000	\$ 66,000	\$ 157,000	\$ 97,000	\$ 168,000	\$ 80,000	\$ 275,000	\$ 32,500	\$ -
Vehicles	\$ 10,296	\$ 113,875	\$ 213,615	\$ 151,000	\$ 208,000	\$ 66,000	\$ 99,000	\$ 60,000	\$ 87,000	\$ 90,000	\$ 131,000	\$ 42,000	\$ 68,000	\$ 13,000	\$ 209,500	\$ 60,000	\$ 176,000	\$ 91,000	\$ 192,000	\$ 74,000	\$ 27,000	\$ -	\$ 10,000	\$ 14,000	\$ 223,000	\$ 164,000	\$ 296,000	\$ 184,000	\$ 199,000	\$ 7,000	\$ 27,000	\$ 120,000	\$ -
Maintenance & Storage Buildings	\$ 195,514	\$ 34,985	\$ -	\$ 150,000	\$ -	\$ 75,000	\$ -	\$ -	\$ 5,000	\$ -	\$ -	\$ 10,000	\$ 30,000	\$ 100,000	\$ -	\$ 10,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 157,000	\$ 60,000	\$ 45,000	\$ 95,000	\$ 100,000	\$ -	\$ 91,500	\$ -	\$ -	\$ -	\$ -
Property Site	\$ 73,503	\$ 30,101	\$ 65,000	\$ 80,000	\$ 325,000	\$ -	\$ 390,000	\$ 15,000	\$ -	\$ 230,000	\$ -	\$ 90,000	\$ 10,000	\$ 60,000	\$ 20,000	\$ -	\$ 150,000	\$ -	\$ 300,000	\$ -	\$ 45,000	\$ 60,000	\$ 192,000	\$ 110,000	\$ -	\$ -	\$ 57,000	\$ 325,000	\$ 200,000	\$ 65,000	\$ 40,000	\$ 60,000	\$ -
Yearly Total	\$ 710,338	\$ 785,588	\$ 873,648	\$ 1,058,500	\$ 1,437,500	\$ 636,600	\$ 1,288,700	\$ 510,300	\$ 411,900	\$ 1,719,220	\$ 458,100	\$ 708,000	\$ 629,200	\$ 651,500	\$ 2,977,483	\$ 464,600	\$ 861,700	\$ 341,800	\$ 877,400	\$ 1,499,292	\$ 551,100	\$ 539,000	\$ 1,015,500	\$ 897,000	\$ 1,095,650	\$ 743,100	\$ 1,059,200	\$ 903,300	\$ 1,243,900	\$ 1,653,559	\$ 831,100	\$ 776,000	\$ 120,500

RESERVE EXPENDITURES

Clubhouse - Annex Building

for
Apple Canyon Lake
Property Owners Association
Apple River, Illinois

Line Item	Reserve Component Inventory	Year Purchased	Unit Cost, \$	Years Useful	Estimated 1st Year of Replacement	Total Future Cost of Replacement, \$	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056
CLUBHOUSE AND ASSOCIATION OFFICES ELEMENTS 1969-1972																																							
Exterior Building																																							
1	Observation Tower	1969	\$ 700	10	2027	\$ 15,000				15,000									16,000										17,000										
2	Cubhouse Deck		\$ 3,000	15	2028	\$ 8,000				8,000														10,000															
3	Roof Assembly, Flat, Annex	2016	\$ 8,250	20	2036	\$ 20,000													20,000																				
4	Roof Assembly, Flat, Clubhouse	2016	\$ 41,250	20	2036	\$ 100,000													100,000																				
5	Roof Assembly, Flat, Office	2006	\$ 16,500	21	2027	\$ 35,000				35,000																				40,000									
6	Walls, Wood Siding - 6300 square feet	1971	\$ 50,400	50	2028	\$ 125,000					125,000																												
7	Windows - 1500 square feet	1971		25	2028	\$ 75,000					75,000																						85,000						
8a	Concrete Steps & Ramp (18k for railing only, no cost for concrete)	2023	\$ 18,000	25	2048	\$ 14,000																								24,000									
8b	Concrete flat work walkway			25	2025	\$ 21,000		21,000																								30,000							
9	Pergola				DNR																																		
10a	Doors - Main Front Door (2)	2015	\$ 12,000	30	2030	\$ 10,000							10,000																										
10b	Doors - Annex (3)			20	2028	\$ 4,500					4,500																												
10c	Doors - Clubhouse (3)			20	2028	\$ 4,500					4,500																												
Interior Building - Annex																																							
11	Building Services Equipment, HVAC	2020	\$ 4,000	20	2040	\$ 8,000																		8,000															
12	Floor Coverings, Carpet - 65 square yards - LVT	2015	\$ 2,925	20	2026	\$ 6,000			5,000																														
13	Furnishings Board Room -			26	2030	\$ 5,000							5,000																										
14	Locker Rooms Partitions and fixtures	2013	\$ 8,000	16	2029	\$ 11,000						11,000																											
Exterior Building - Annex																																							
15	Siding	1971			2028	\$ 30,000					30,000																												
16	Entrance Doors	2014	\$ 3,000	20	2028	\$ 6,500					6,500																												
17	Windows (tinted)	1971		25	2028	\$ 20,000					20,000																												
Clubhouse																																							
18	Building Services Equipment, Rooftop Heating and Cooling	2012	\$ 10,000	15	2029	\$ 15,000						15,000																											
19	Building Services Equipment, Rooftop Heating and Cooling	2012	\$ 10,000	15	2029	\$ 15,000						15,000																											
20	Floor Coverings - 135 square yards - LVT (Luxury Vinyl Tile)	2012	\$ 12,150	14	2026	\$ 23,000			23,000																														
21	Stacking Chairs - 250 chairs	2008	\$ 5,000		DNR	Operations																																	
22	Folding Chairs - 250 chairs	2000			DNR																																		
23	Resin Round (22) and Retangular (22) Tables	2008			DNR																																		
24	Board tables (4) and chairs (16)	2012	\$ 3,832	18	2030	\$ 10,000							10,000																										
25	Kitchen, Cabinets and Countertops	1971	\$ -	54	2030	\$ 15,000							15,000																										
26	Partition Wall - 320 square feet	2009	\$ 9,600	21	2030	\$ 15,000							15,000																										
27	Rest Rooms, Renovation (Include Hallway Finishes) incl ADA compliance	1971	\$ 30,000	58	2029	\$ 75,000						75,000																											
28	Window Treatments - 800 square feet	2010	\$ 15,000	18	2028	\$ 20,000					20,000																												
Offices																																							
29	Office Building service equipment, HVAC	2010	\$ 5,000	15	2025	\$ 7,500		7,500																															
30	Ceilings, Acoustical Tiles and Grid (Incl. Light Fixtures) - 1,150 square feet			30	2030	\$ 7,500							7,500																										
31	Floor Coverings, Carpet - 130 square yards - LVT	2012	\$ 5,850	20	2026	\$ 8,000			7,000																														
32	Furnishings		\$ 9,000	20	FFE	as needed																																	
Anticipated Expenditures for the Clubhouse and Association Offices																																							
						\$ 729,500	\$ -	\$ 28,500	\$ 35,000	\$ 58,000	\$ 285,500	\$ 116,000	\$ 62,500	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 120,000	\$ 16,000	\$ -	\$ -	\$ 16,500	\$ 10,000	\$ -	\$ -	\$ 34,000	\$ 12,000	\$ 66,000	\$ 17,000	\$ 93,500	\$ -	\$ 30,000	\$ -	\$ 85,000	\$ 41,000	\$ 6,000	\$ 9,000	\$ -

RESERVE EXPENDITURES

Information Technology

for
Apple Canyon Lake
Property Owners Association
 Apple River, Illinois

Line Item	Year Purchased	Reserve Component Inventory	Unit Cost, \$	Years Useful	Estimated 1st Year of Replacement	Total Future Costs of Replacement, \$	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056
Information Technology (Throughout Community)																																							
1	2012	Office Equipment, Copier	\$23,431	10	2022	DNR - lease																																	
2	2019	Security System, Golf Pro Shop	\$ 7,000	10	2029	\$ 10,100						10,100																											
3	2019	Security System, Marina Building	\$ 7,000	10	2030	\$ 10,200							10,200																										
4	2019	Security System, Maintenance	\$ 6,000	10	2031	\$ 10,300								10,300																									
5	2020	Security System, Marina Parking Lot	\$ 6,000	10	2032	\$ 10,400									10,400																								
6	2020	Security System, Pool	\$ 7,000	10	2033	\$ 10,500										10,500																							
7	2020	Security System, Nixon Beach	\$ 7,000	10	2034	\$ 10,600											10,600																						
8	2024	Security System, Cove		10	2035	\$ 12,000	10,344	10,000										12,000																					
9	2024	Security System, Clubhouse	\$ 9,656	12	2036	\$ 10,700	9,656	9,130											10,700																				
10	2023	Sound System - Club House	\$10,000	15	2038	\$ 12,500																																	
11	2017	Telephone System	\$13,000	15	2032	DNR - lease																																	
12	????	Star Com Radio System	\$25,000	25	2049	\$ 33,033		25,000	8,033																														
13		AED - Automatic External Defibrillators				Operations																																	
Anticipated Expenditures for Information Technology						\$ 130,333	\$20,000	\$44,130	\$ 8,033	\$-	\$-	\$10,100	\$10,200	\$10,300	\$10,400	\$10,500	\$10,600	\$12,000	\$10,700	\$-	\$12,500	\$10,100	\$10,200	\$10,300	\$10,400	\$10,500	\$10,600	\$12,000	\$10,000	\$-	\$-	\$10,100	\$50,200	\$10,300	\$10,400	\$24,500	\$10,600	\$12,000	\$10,000

RESERVE EXPENDITURES

for
Apple Canyon Lake
Property Owners Association
Apple River, Illinois

Marina - Security

Line Item	Reserve Component Inventory	Year Purchased	Unit Cost, \$	Years Useful	Estimated 1st Year of Replacement	Total Future Costs of Replacement, \$	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056
Exterior Building (Incl. Fish House and Pump House)																																							
1	Roof Assembly, Asphalt Shingle	2010	\$ 8,000	20	2030	\$ 20,000							20,000																										
2	Walls, Wood Siding, Stone, Gutters - 2800 square feet	1996	\$ -	50	2046	\$ 70,000																						70,000											
3	Windows - 750 square feet	1996	\$ -	40	2037	\$ 15,000														15,000																			
4	Doors - Front	2018	\$ 3,300	25	2043	\$ 7,500																			7,500														
5	Doors - Back / Land gas	1996		25	2043	\$ 7,500																		7,500															
6	Fishhouse siding and roof (Replace with Metal)	2016	\$ 1,000	16	2032	\$ 8,000								8,000																									
7	Fishhouse grinder	2023	\$ 10,000	5	2030	\$ 12,000					12,000				12,720																								
8	Pump House siding, roof (Replace with Metal)	2012	\$ 7,000	20	2032	\$ 16,000								16,000																									
9 a	Patio Furniture	2024	\$ 5,000	30	2054	\$ 7,000	5,000																																
b	Patio Fencing (Tied to Marina Bulkhead replacement)	2013	\$ 10,000	20	2033	\$ 15,000	10,000									15,000																							
Sea Wall & Walkways (SEE Lake & Dam)																																							
Interior Building																																							
Concessions Area																																							
10	Building Services Equipment, HVAC - Security	2011	\$ 4,000	25	2028	\$ 10,000					10,000																												
11	Building Services Equipment, HVAC Air Handler - Marina	2023	\$ 10,000	25	2048	\$ 15,000																																	
12	PTAC Heater				DNR	Operations																																	
13	Upright Freezer w/ Glass Doors	2023	\$ 7,017	12	2035	\$ 7,500											12,000																						
14	Bait Station	2017	\$ 3,900	20	DNR	\$ -				0																													
15	Dairy cooler new compressor 2014	2020	\$ 5,000	10	2030	\$ 8,000							8,000																										
16	Beer Cooler	2018	\$ 4,000	10	2028	\$ 8,000					8,000																												
17 a	Floor Coverings, LVT, Concessions - 650 sq ft	1996	\$ 13,500	35	2031	\$ 25,000								25,000																									
b	Floor Coverings, LVT, Security w/stairs 800 sq ft																																						
c	Floor Coverings, LVT, Bathrooms - 150 sq ft																																						
18	Furnishings, racks (2022 purchase was from BBB liquidaton Sale)	2022	\$ 1,000	25	2047	\$ 7,500																																	
19	Pepsi Cooler is on Consignment	2018	\$ 3,400	10	DNR	Operations					0																												
BathRooms																																							
20	Toilets and Sinks					Operations																																	
Security Area (Include Upstairs Offices)																																							
21	Floor Coverings, Tile (Include Floor Coverings in Upstairs Offices) - 70 square yards	2016	\$ 1,500	30	2046	See 17b above																																	
22	PTAC heater	2010			DNR	Operations																																	
Anticipated Expenditures for Marina & Security							259,000	15,000	0	0	0	30,000	0	28,000	25,000	24,000	27,720	0	12,000	0	15,000	21,983	0	8,500	0	29,292	0	0	74,000	22,500	39,150	0	39,000	0	24,500	51,059	10,000	0	0

RESERVE EXPENDITURES

Golf Course

for
Apple Canyon Lake
Property Owners Association
Apple River, Illinois

Line Item	Reserve Component Inventory	Year Purchased	Unit Cost, \$	Years Useful	Estimated 1st Year of Replacement	Total Future Costs of Replacement, \$	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056
Golf Course																																							
1	Bunkers, Renovations - 4 = Holes 1,3,4,8 (Grassover 1&9 Greenside)	2010	\$ 4,000	6	2025	\$ 42,000		42,000					42,000						44,000							46,000													
2	Cart Paths, Asphalt Pavement- 2500 square yards; 1/3 at a time	2021	\$ 20,000	20	2025	\$ 20,000		20,000	50,000															24,000				25,000	60,000										
3	Greens, Renovations - Multiple Phases	1972				Capital																																	
4	Irrigation System - Pumps, Aeration (2 Bubblers)	2013	\$ 15,000	17	2030	\$ 50,000							50,000																									60,000	
5	Irrigation System - Main Pump Controls	2013	\$ 55,000	17	2030	\$ 70,000							70,000																									75,000	
6	Irrigation System - Heads & Decoders (20/yr @\$600/ea till 2030)	2013	\$ 50,000	17	2026	\$ 50,000			12,000	12,000	12,000	12,000	125,000																										140,000
7	Irrigation System - Piping (3 Phase Install)	2013	\$104,000		2047	\$ 270,000																							80,000	90,000	100,000								
8	Tees, Renovations	1972	\$ 10,000		DNR	Capital																																	
Anticipated Expenditures for the Golf Course						\$ 502,000	\$-	\$62,000	\$62,000	\$12,000	\$12,000	\$12,000	\$245,000	\$42,000	\$-	\$-	\$-	\$-	\$ -	\$44,000	\$-	\$-	\$-	\$24,000	\$-	\$-	\$46,000	\$25,000	\$60,000	\$80,000	\$90,000	\$100,000	\$48,000	\$ -	\$-	\$-	\$-	\$275,000	\$ -

RESERVE EXPENDITURES
for
Apple Canyon Lake
Property Owners Association
Apple River, Illinois

Recreation

Line Item	Reserve Component Inventory	Year Purchased	Unit Cost, \$	Years Useful	Estimated 1st Year of Replacement	Total Future Costs of Replacement, \$	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056
	Nixon Beach																																						
1	Rest Rooms, Renovation	1996	\$ 7,000	35	2031	\$ 15,000								15,000																									
2	Roof Assembly, Asphalt Shingle Roof & Gutters (Bath Hse & Guard Shack)	2016	\$ 9,000	15	2031	\$ 30,000								30,000														33,000											
3	Walls, Wood Siding 2900 square feet	1996	\$ 23,200	50	2046	\$ 39,000																																	
4	Concrete Deck & sidewalks	1996		40	2036	\$ 45,000												45,000																					
5	Deck railing (Convert to Vinyl)	2015	\$ 2,500	32	2027	\$ 20,000				20,000																													
6	a Furniture	NEW	CAPITAL																																				
	b Outdoor Kitchen	NEW	CAPITAL																																				
	Fitness Center																																						
7	Fitness Equipment - Phased replacements	2022	\$ 10,000	na	2028	\$ 5,000					5,000					5,500																							
	Tennis Courts (Multi-Sports Complex)																																						
8	Fence, Chain Link	2024	\$ 20,000	40	2064	\$ 30,000	20,000																																
9	a Asphalt Subsurface	2024	\$ 224,630	40	2064	\$ 370,000	224,630																																
	b Asphalt Only			20	2044	\$ 110,000																																	
10	ReSurface, Latex Paint and Stripe	2024	\$ 50,000	5	2030	\$ 60,000	50,000						60,000					62,500																					
11	Privacy/Wind Screens	2025																																					
	Vehicles																																						
12	UTV - used	2023	\$ 9,970	10																																			
	Anticipated Expenditures for Recreation					\$ 724,000	\$ 294,630	\$ -	\$ -	\$ 20,000	\$ 5,000	\$ -	\$ 60,000	\$ 45,000	\$ -	\$ 16,500	\$ -	\$ 62,500	\$ 45,000	\$ -	\$ 6,500	\$ -	\$ 65,000	\$ -	\$ -	\$ 19,000	\$ 110,000	\$ 67,500	\$ 72,000	\$ -	\$ 7,500	\$ -	\$ 70,000	\$ -	\$ -	\$ 51,000	\$ -	\$ 73,000	\$ -

RESERVE EXPENDITURES

Pool

for
**Apple Canyon Lake
 Property Owners Association
 Apple River, Illinois**

Line Item	Reserve Component Inventory	Year Purchased	Unit Cost, \$	Years Useful	Estimated 1st Year of Replacement	Total Future Costs of Replacement, \$	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056
Pool, 2013																																							
1	Concrete Deck and Gutters-Partial Replacements and Repairs (8,000 sf)	2013		25	2025	\$ 15,000	15,000				16,000				17,000					18,000					19,000				20,000						21,000				
2	Fence, Aluminum	2013		30	2038	\$ 40,000														40,000																			
3	Furniture, Lounge Chairs	2013	\$ 16,000	12	2027	\$ 23,000			23,000										25,000										28,000										
4	Furniture - Tables and Umbrellas poolside	2022	\$ 13,563	15	2038	\$ 23,000														23,000																25,000			
5	Furniture, Shade Umbrellas 6 each	2013	\$ 4,500		DNR	Operating																																	
6	Furniture - Upper Deck Tables / Umbrellas	2016	\$ 8,500	15	2031	\$ 12,000							12,000															13,000											
7	Pool Replacement	2013	\$ 1,300,000	25	2038	\$ 2,166,000														2,166,000																			
8	Blue gill Slide	2019	\$ 17,000	10	2029	\$ 25,000					25,000										27,000								29,000										
9	Pool Heater	2020	\$ 25,000	9	2029	\$ 30,000						30,000							32,000									35,000								37,000			
10	Filter Replacement	2013		15	2028	\$ 85,000				85,000															90,000														
11	Filter Maintenance (Sand)	2021	\$ 15,000	10	2029	\$ 19,000						20,000									22,000							24,000											
12	Chlorinator	2017	\$ 6,500	10	2027	OP Lease														10,000									12,000										
13	Acid Station	2017	\$ 3,000	21	2038	\$ 6,000															6,000																		
14	Activity Pump & Controller	2013	\$ 11,000	15	2028	\$ 15,000				15,000											16,000															18,000			
15	Main Pump & controller	2022	\$ 5,000	15	2038	\$ 6,000															6,000															8,000			
16	Controller for Pool	2018	\$ 6,400	9	2027	\$ 9,000			9,000												10,000								13,000										
17	Pool cleaner - Robot	2020	\$ 8,000	8	2028	\$ 10,000				10,000								12,000								13,000									15,000				
18	Plaster Repair 3,690 square feet	2013	\$ 37,000	16	2029	\$ 60,000					60,000										65,000								70,000										
19	Retaining Walls, Masonry 1,500 square feet	2013	\$ 30,000	25	2026	\$ 5,000			5,000				10,000				10,000				30,000								12,000										
20	Elevator	2013	\$ 26,425	20	DNR																																		
21	Pool Well Pump	2019	\$ 10,000	20	2039	\$ 15,000																15,000																	
22	landscaping	2013		8	DNR																																		
23	Exterior of Pump house	2013		30	2043	\$ 20,000																		20,000															
24	Observation Deck & railings	2013		25	2038	\$ 40,000															40,000																		
25	Water Play Features - Buckets and Rainbows	2013	\$ 25,000	25	2031	\$ 12,000							12,000								50,000																		
Anticipated Expenditures for the Pool						\$ 2,636,000	\$-	\$ 15,000	\$ -	\$ 37,000	\$ 110,000	\$ 151,000	\$ 10,000	\$ 24,000	\$-	\$ 17,000	\$-	\$ 10,000	\$ 12,000	\$ 57,000	\$ 2,502,000	\$ 42,000	\$ -	\$-	\$-	\$ 129,000	\$ 13,000	\$ -	\$ 72,000	\$ 83,000	\$ 44,000	\$ 57,000	\$ -	\$-	\$ 15,000	\$ 72,000	\$-	\$ 37,000	\$-

RESERVE EXPENDITURES

Vehicles

for
Apple Canyon Lake
Property Owners Association
Apple River, Illinois

Line Item	Reserve Component Inventory	Year Purchased	Unit Cost, \$	Years Useful	Estimated 1st Year of Replacement	Total Future Cost of Replacement, \$	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056
Vehicles																																							
Security																																							
1	Boat, Carolina Skiff - Security	2010	\$ 35,000	20	2028	\$ 85,000		23,875			100,000																												
2	Motor - Yamaha 150 hp 4 stroke - Security	2018	\$ 9,200	10	2028	\$ 15,000			16,615												17,500																		
3	Golf Cart, Club Car - Security	2013	\$ 5,000	14	2027	\$ 8,000				8,000															10,000														
4	SUV - Ford Explorer police package 2021	2021	\$ 40,000	8	2026	\$ 60,000			60,000								65,000																						
5	SUV - Ford Explorer police package 2020	2020	\$ 38,000	8	2026	\$ 60,000			60,000								66,000																						
6	UTV Northstar	2022	\$ 32,000	8	2030	\$ 37,000							37,000																										
7	UTV, Polaris ranger - Staff - SOLD 10/22	2010	\$ 10,000	12																																			
Maintenance																																							
8 a	Boat, Maintenance Crane Barge - 2012	2024	\$ 12,000	15	2039	\$ 10,000																																	
b	Crane Boat - Pontoons			12	2029	\$ 5,000					5,000																												
9	Crane Barge Motor, 90-HP - 2008 Yamaha- 4 stroke	2017	\$ 10,000	12	2032	\$ 12,000								12,000																									
10	Flat Boat, Maintenance Barge	2024	\$ 10,296	20	2024	\$ 9,797	10,296																																
11	Boat Motors, 60-HP Mercury	2013	\$ 10,000	15	2028	\$ 12,000					12,000																												
12	Boat, Flat Bottom - jon boat - 2004	2004	\$ 2,500		DNR																																		
13	Boat, Motors, 40-HP - Jon Boat	2004	\$ 5,000		DNR																																		
14	Boat, Spray Boat - 2012 manitou	2015	\$ 12,000	25	2040	\$ 25,000																25,000																	
15	Boat, Motors, 2023 mercury 50hp - Spray Boat	2023	\$ 12,000	27	2050	\$ 20,000																																	
16 a	2012 Rental Boat - Olive Oyl	2015	\$ 12,000	12	2027	\$ 48,000				48,000																													
b	Rental Boat - Motor			10	2027	\$ 12,000				12,000																													
17 a	20 Ft. Grand Island G Series Beach Cruiser Maroon, Serenity	2018	\$ 14,200	12	2026	\$ 9,000			9,000																														
b	Boat, Motor, 40 HP 4 stroke Mercury	2018	\$ 8,000	10	2026	\$ 9,000			9,000																														
18	DONATED Utility Boat #1	2025	\$ -						0																														
	Utility Boat #1 - Motor		\$ -		2026	\$ 9,000			9,000																														
19 a	20 Ft. Grand Island G Series Beach Cruiser - Blue Moon	2018	\$ 8,500	12	2028	\$ 44,000					44,000																												
b	Mercury 50 ELPTCT 4 stroke boat motor	2021	\$ 8,700	10	2031	\$ 12,000					12,000																												
20	Pontoon Trailer 2016	2016	\$ 5,600	20	2036	\$ 8,000												8,000																					
21	#2 Dump Truck Chevy - Buy used	2006	\$ 25,000	15	2026	\$ 50,000		90,000	-40,000																														
22	#1 Truck, Chevrolet, Colorado	2006	\$ 25,000		DNR																																		
23	#4 Truck, Chevrolet, 1/2 Ton TK - Tan	2008	\$ 37,000	22	2030	\$ 62,000							62,000																										
24	#5 Truck, Chevrolet, 1/2 Ton TK - Blue	2009	\$ 33,000	20	2029	\$ 61,000						61,000																											
25 a	#6 Truck F250 Ford p/u 2010 - White 3/4 Ton plow	2010		15	2027	\$ 75,000				75,000																													
b	Plow Attachment - Dump truck Western 8.5' slw Quad TRADE	2017	\$ 10,000	20	2027	\$ 8,000			8,000																														
26	#7 Truck, Chevrolet, Colorado, Extended - Black	2011	\$ 29,000	20	2028	\$ 40,000					40,000																												
27	#8 Truck, Chevrolet, 1/2 Ton, Extended, 2012 -Golf Maintenance	2012	\$ 33,000	15	2031	\$ 60,000							60,000																										
28	#11 Dump Truck, Chevrolet, 1 Ton - Dump plow (White)	2012	\$ 40,000	15	DNR																																		
29 a	#10 Truck, Chevrolet, 3/4 Ton - black plow	2012	\$ 37,000	20	2032	\$ 65,000									65,000																								
b	Plow Attachment - Pickup truck Western 8'6" Pro Plus	2009	\$ 4,500	20	2032	\$ 10,000									10,000																								
30	#13 Chevrolet Traverse	2013	\$ 29,391	15	DNR																																		
31	#9 Nissan Service Van - used 2012 (buy used w/Lift)	2017	\$ 12,000	10	2026	\$ 70,000			70,000																														
32	#12 Ford F550 Dump Truck	2017	\$ 58,000	16	3033	\$ 90,000										90,000																							
33	#14 Chevy Colorado - Red	2020	\$ 30,000	15	2035	\$ 42,000											42,000																						
34	#15 Chevrolet Silverado Echo 1500 with Lift Gate	2021	\$ 41,000	15	2036	\$ 60,000												60,000																					
35	UTV Honda 2015 (DNR as long as Kubota #258 is replaced)	2016	\$ 13,100	7	DNR	\$ -																																	
36	UTV for maintenance to replace Kubota	2026	\$ 26,000	12	2026	\$ 20,000			20,000																														
	Anticipated Expenditures for Vehicles					\$ 1,223,797	\$ 10,296.00	\$ 113,875.00	\$ 213,615.00	\$ 151,000.00	\$ 208,000.00	\$ 66,000.00	\$ 99,000.00	\$ 60,000.00	\$ 87,000.00	\$ 90,000.00	\$ 131,000.00	\$ 42,000.00	\$ 68,000.00	\$ 13,000.00	\$ 209,500.00	\$ 60,000.00	\$ 176,000.00	\$ 91,000.00	\$ 192,000.00	\$ 74,000.00	\$ 27,000.00	\$ -	\$ 10,000.00	\$ 14,000.00	\$ 223,000.00	\$ 164,000.00	\$ 296,000.00	\$ 184,000.00	\$ 199,000.00	\$ 7,000.00	\$ 27,000.00	\$ 120,000.00	\$ -

