

**Apple Canyon Lake Property Owners Association  
Board of Directors Meeting Minutes  
June 21, 2025**

**APPROVED**

**1.0 Call to Order**

Meeting **called to order** by President Nolan Mullen at 8:00 am.

Other Directors present: Bob Ballenger, Carmel Cottrell, Crystal Erdenberger, Brian Holt, Mark Kosco, Brett Livengood (via Zoom), Deb McNamee, and Mike Ward. General Manager Jon Sabo was also present.

**2.0 Executive Session**

A motion was made and seconded to proceed to executive session.

**Motion carried** unanimously.

**3.0 Return to Open Session**

Mark Kosco **moved to return to open session** at 9:06 am. **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: Bob Ballenger, Carmel Cottrell, Crystal Erdenberger, Brian Holt, Mark Kosco, Brett Livengood (via Zoom), Deb McNamee, Nolan Mullen, and Mike Ward. General Manager Jon Sabo was also present.

**5.0 Election of Officers**

**5.1 President**

Bob Ballenger **moved to nominate** Nolan Mullen for President. **Seconded** by Carmel Cottrell.

**Motion carried** unanimously.

## 5.2 Vice President

Brian Holt **moved to nominate** Mark Kosco for Vice President. **Seconded** by Mike Ward.

Roll call vote:

**Ayes:**

Crystal Erdenberger  
Brian Holt  
Mark Kosco  
Brett Livengood  
Mike Ward

**Nays:**

Bob Ballenger  
Carmel Cottrell  
Deb McNamee

Carmel Cottrell **moved to nominate** Bob Ballenger for Vice President. **Seconded** by Deb McNamee.

Roll call vote:

**Ayes:**

Bob Ballenger  
Carmel Cottrell  
Deb McNamee

**Nays:**

Crystal Erdenberger  
Brian Holt  
Mark Kosco  
Brett Livengood  
Mike Ward

Mark Kosco is the new Vice President.

## 5.3 Secretary

Bob Ballenger **moved to nominate** Brian Holt for Secretary. **Seconded** by Mark Kosco.

**Motion carried** unanimously.

**5.4 Treasurer**

Mike Ward **moved to nominate** Crystal Erdenberger for Treasurer. **Seconded** by Mark Kosco.

Roll call vote:

**Ayes:**

Crystal Erdenberger  
Brian Holt  
Mark Kosco  
Brett Livengood  
Mike Ward

**Nays:**

Bob Ballenger  
Carmel Cottrell  
Deb McNamee

Bob Ballenger **moved to nominate** Carmel Cottrell for Treasurer. **Seconded** by Deb McNamee.

Roll call vote:

**Ayes:**

Bob Ballenger  
Carmel Cottrell  
Deb McNamee

**Nays:**

Crystal Erdenberger  
Brian Holt  
Mark Kosco  
Brett Livengood  
Mike Ward

Crystal Erdenberger is the new Treasurer.

**6.0 Committee/Commission Reports**

**Deer Management Commission**

Gordy Williams reported the Deer Management Commission met on May 24. Discussions included the deer harvest report and deer inventory report. The commission is teaming up with IDNR for the 2025–2029 Chronic Wasting Disease Management Program, which focuses on protecting and maintaining a healthy deer population. On August 2<sup>nd</sup> at 9:00 am the commission will host its Youth Archery event in the rock quarry, which is a great event each and every year.

**Dam Advisory Commission**

Jeff Rice reported that everything seems to be working as it is supposed to right now. On May 29, the engineers were at ACL. Currently obtaining pricing for the top of the dam.

**Conservation Commission**

Pam Opyd reported we have 9 active bluebird nests right now. There are three new Greenway Stewardship applications and after this meeting hopefully we will have more approved. Watershed updates will be presented in the next couple of months. The commission has started collaborating with other commissions and clubs. The Bass Club attended the most recent Conservation meeting to share their knowledge of the fishery. The commission is also working with the Garden Club and will be at their events this coming week.

## **Golf Commission**

Anthony Frieri reported new sod laid and sand traps refurbished. Big Cup event is on July 19; please sign up. There are two night golfs this year. A pilot program is underway for live music at the Pro Shop and last night was packed.

## **Strategic Long-Range Planning Commission**

Mike Ward reported they had a meeting to discuss the Meeting of the Whole workshop, which will gather input from a whole variety of people across the Association community.

## **Rules & Regulations**

Brian Holt reported that there are several items on the agenda today.

### **7.0 Treasurers Report**

Carmel Cottrell reported that the audit was presented last week at the Annual Meeting and all went well. Sales tax has been reconciled, Treasurer's report will be done next week and will be in *The Apple Core*. Budget commission will start meeting in August.

### **8.0 General Manager's Report**

Jon Sabo wanted to thank the Teller committee. Several of those members are election judges for the state of Illinois. Follow the same law-based process. Grateful for their efforts. Annual meeting went well. NorthStar: PCI compliance requirements took out the communication and violations modules, but the issues have been cured; pleased to announce the implementation of NorthStar is quickly drawing to a close. The days of violating our rules and asking for forgiveness, specifically related to building, are done. We are a zoned community. Building Inspector Joe Wiener and I stopped seven unpermitted projects a week ago. We've begun the dust control process again this year. Beet juice cost is unaffordable, so we're using flaked calcium chloride instead. Pool well impellers replaced; pool pump rebuilt. The mystery leak has been repaired. Fish house grinder malfunctioned and is now fixed.

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

### **10.0 Any Additions to the Agenda**

Carmel Cottrell **moved to add** *13.10 Point Beautification* to the agenda. **Seconded** by Mark Kosco.

**Motion carried** unanimously.

### **11.0 Consent Agenda**

Crystal Erdenberger **requested** that the approval of the minutes from May 17, 2025, be split from the Consent Agenda so that new Board members can abstain.

### **11.1 Minutes from May 17, 2025**

Carmel Cottrell **moved to approve** the minutes from the May 17, 2025, Board meeting. **Seconded** by Mark Kosco.

**Motioned carried** with Crystal Erdenberger and Brett Livengood abstaining.

**11.2 Board Liaison Assignments to Committee/Commissions**

Bob Ballenger **moved to approve** the consent agenda including board liaison assignments to Committee/Commissions. **Seconded** by Mark Kosco.

Commission / Committee Liaisons			
AECC	Bob Ballenger	Legal	Carmel Cottrell
Board Policy	Brian Holt	Maintenance	Carmel Cottrell
Budget / Audit	Mark Kosco	Nominating	Brett Livengood
Campground	Nolan Mullen	Recreation	Mike Ward
Conservation	Deb McNamee	Rules & Regulations	Brian Holt
Dam Advisory	Mark Kosco	Safety & Emergency Planning	Carmel Cottrell
Deer Management	Mark Kosco	Strategic / Long Range Planning	Mike Ward
Employee Handbook	Crystal Erdenberger	Trails	Crystal Erdenberger
Golf	Mark Kosco		

**Motion carried** unanimously.

**12.0 Unfinished Business**

**12.1 V. General Violation Fines, Burning/Cutting Trees, 2<sup>nd</sup> Reading**

Deb McNamee **moved to approve** the updated V. General Violation Fines, Burning/Cutting Trees Rules & Regulations. **Seconded** by Carmel Cottrell.

Discussion: this limits the kind of action you can do on a tree. If you want to include everything, should we include any type of alteration? Jon Sabo: will have counsel confirm. Mike Ward: Still struggling with restoration. What exactly is restoration? Nearly original form? Jon Sabo: would like to suggest the board be the body to determine what restoration is acceptable. Could call on Conservation expertise as well. Get as close to what it was. Deb McNamee: time is of the essence. The enforcement aspect is so important.

Mark Kosco **moved to amend** the language to include “the alteration and restoration to be determined per board action decision.” **Seconded** by Mike Ward.

**Motion to amend carried** unanimously.

**Motion as amended carried** unanimously.

**12.2 XX. Hunting, Deer Management Program Rules & Regulations, 2<sup>nd</sup> Reading**

Mark Kosco **moved to approve** the updated XX. Hunting, Deer Management Program Rules & Regulations. **Seconded** by Carmel Cottrell.

**Motion carried** unanimously.

**12.3 Recreational Vehicle Rules & Regulations Updates, 2<sup>nd</sup> Reading**

Mark Kosco **moved to approve** the updated Recreational Vehicle Rules & Regulations. **Seconded** by Deb McNamee.

Discussion: Part of this came from insurance company initially saying they were going to prohibit golf carts. Having headlights and taillights available will help. Is this an audible request from the insurance company or do we have a document stating this? Jon Sabo: insurance companies use Wisconsin law as a leading-edge example. We will have a plan and timeline to share these changes with our members. Will be published in the *Apple Seed* and *Apple Core*. Will go into effect after we properly notify members. Our expectation is that only operators that have a valid driver's license and 18 years of age are eligible to operate any of this equipment. Don't have the license in their possession – what happens. Process? Jon Sabo – part of the NorthStar upgrade includes the ability for Security to authenticate that indemnification equipment. Expectation is that if a member is stopped in a violations situation, Security can pull up their information. Did your behavior warrant being pulled over? Trying to prevent needless accidents. Brian Holt: only vehicles with ROPS installed should require seat belts. Jon Sabo: Rules & Regs was very mindful that it has to go back to OEM installed? Who are we to say you need to install seatbelts in a vehicle that was not designed for them. OEM installed passenger restraints, so we are expecting them to be utilized.

Brian Holt **moved to postpone** this agenda item until the language with regard to seat belts and ROPS can be clarified. **Seconded** by Brett Livengood.

**Motion to postpone carried** unanimously.

### **13.0 New Business**

#### **13.1 Ratify Emergency Replacement of Water Feature Controller & Installation**

Deb McNamee **moved to ratify** emergency replacement of the water features controller and installation as a reserve expense. **Seconded** by Mark Kosco.

**Motion carried** with Crystal Erdenberger and Brett Livengood abstaining.

#### **13.2 Spillway Safety Fence**

Deb McNamee **moved to accept** and approve Kelly Custom Fencing, Inc. proposal to install approximately 450 feet of 6-foot galvanized chain link fence with two 4-foot gates near the spillway in the amount not to exceed \$20,000. Further, apply the project cost to the spillway replacement project's General Ledger. **Seconded** by Carmel Cottrell.

Discussion: ACL Building Code requires fencing to be coated. Galvanized fencing meets our requirement. Brian Holt: the area above the spillway would make a great observation point area. If we develop it, this fence might be redundant. Jon Sabo: State code expects a barrier be placed. No timeline: could suspend this motion to think about this area being more of a park development. Mike Ward: would like to see this get marked and staked off before we get bids.

Brian Holt **moved to postpone** this agenda item until plans can be considered for a park development. **Seconded** by Mike Ward.

Discussion: Jeff Rice: we could open that area now; the fence will allow people to get closer to what we did and open the trails.

**Motion to postpone** carried unanimously.

**13.3 Thriving Thistle Beach Yoga**

Deb McNamee **moved to allow** The Thriving Thistle to host Beach Yoga at Nixon Beach from present to August 2025, provided the participants and their guests provide the proper documentation to access the private amenity. **Seconded** by Carmel Cottrell.

Discussion: Carmel Cottrell: great we have this small business come here and offer something, but we do not need the \$3.00 to come back to us. Insurance and indemnification are already done. Brian Holt: this is great; would like the Recreation Department to investigate other similar service providers. If Board action is needed to make that easier, please advise so we can help.

**Motion carried** 7–1 with Carmel Cottrell voting nay.

**13.4 Greenway Stewardship Application: 5A92 Manitou Ct**

Carmel Cottrell **moved** that the Board provide the final approval for this applicant to proceed per the terms and recommendations agreed to in this application. **Seconded** by Mark Kosco.

**Motion carried** unanimously.

**13.5 Greenway Stewardship Application: 8A147 Liberty Bell Ct**

Mark Kosco **moved** that the Board provide the final approval for this application to proceed per the terms and recommendations agreed to in the application. **Seconded** by Deb McNamee

**Motion carried.** Mark Kosco abstained.

**13.6 2024 Audit Report**

Mark Kosco **moved to accept** the 2024 Audit Report. **Seconded** by Deb McNamee.

**Motion carried** unanimously.

**13.7 ACLPOA Employee Benefits Renewal**

Deb McNamee **moved to accept** and switch to UnitedHealthcare’s Option 6 plan for an increase of 5.74% over Blue Cross rates and accept Principal’s renewal of non-health care benefits with a mixed increase of 4% over current rates. **Seconded** by Mark Kosco.

Discussion: Jon Sabo: eligibility vs. who applies. Nine employees; 5 employees and spouse; and 6 family right now. May be 21 total when we renew. The Association does not pay 100% of any of the benefits; it is a shared cost with the employee. Employees are not expected to have to switch doctors if we switch.

**Motion carried** unanimously.

**13.8 ACL Building and Environmental Code V. 11-06-2024—Revisions and Additions (112.3A), 1<sup>st</sup> Reading**

Discussion: changes are mainly deferring to Jo Daviess County Building Code requirements.

**13.9 ACL Building and Environmental Code V.11-06-2024—Revisions and Additions (17.1), 1<sup>st</sup> Reading**

Discussion: Jon Sabo: IBC being adopted with new health code for State of Illinois. Health code requires tank replacement to qualify as a rental if the existing tank size is too small to qualify.

**13.10 Point Beautification**

Carmel Cottrell: would like to initiate a capital project for the beautification of the point around the Clubhouse, to be done by a professional landscaper. Get some landscapers to give us some designs to beautify that area. Jon Sabo: which of those designs would we like: architectural or landscape design? What kind of money can we put towards this? Also need to be grant compliant. Multiple options is key. Brian Holt: let's include the area above the spillway as a second project.

**General Manager is directed by consensus** to pursue and report back to the board with multiple options for both projects.

**14.0 Property Owner Comments** – The Board received comments from several property owners.

**15.0 Adjourn**

Bob Ballenger **moved to adjourn** at 10:59. **Seconded** by Carmel Cottrell.

**Motion carried** unanimously.

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Recording Secretary, Rhonda Perry

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President, Nolan Mullen

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Corporate Secretary, Brian Holt

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Date