

THE Apple Core

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

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

ATTENTION VOTING MEMBERS
- WE NEED YOUR VOTE TO REACH A QUORUM -

DECLARATION VOTING STILL UNDERWAY

Have You Voted Yet?

WAYS TO VOTE:

- 1.) Electronically using electionbuddy.com
- 2.) By paper ballot in the mail
- 3.) By paper ballot in the Association dropbox
- 4.) Scanning & emailing your ballot to shaun.nordlie@applecanyonlake.org
- 5.) By faxing your ballot to the Association
Office FAX: (815)492-2106

TO LEARN MORE ABOUT VOTING ON THE DECLARATION, PLEASE VISIT:
WWW.APPLECANYONLAKE.ORG/TOWNHALL

Meet the 2021 Board of Director Candidates

The following members have submitted applications for candidacy to the Apple Canyon Lake POA Board of Directors. Please take some time to familiarize yourself with these candidates by reading their brief biographies and answers to Nominating Committee questions on pages 6-8.



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MESSAGE FROM THE GENERAL MANAGER

By Shaun Nordlie

I have had some owners contact me regarding a letter to the editor in the January 2021 Apple Core. I want to address the concerns and make sure owners know what the Association has been doing regarding natural gas and fiber internet.

Natural Gas - Communities surrounding Apple Canyon Lake have natural gas and a pipeline is being installed through Jo Daviess county. Area lake Associations have also recently added natural gas to their communities for their residents. Adding natural gas to ACL would allow owners to save on utility costs for their homes as well as Association facilities. In January 2020, I contacted Nicor about the possibility of Apple Canyon Lake being considered for natural gas. With availability expanding to more communities and the pipeline being installed just south of the Association, I thought the timing would be perfect to research the possibilities for ACL. Nicor told me that for Apple Canyon Lake to be considered, Scales Mound would need to be serviced first. At the time they were conducting a study to configure costs for adding Scales Mound.

I checked back with Nicor this January, one year after our initial conversation. I was told again that Scales Mound would need to be serviced before Apple Canyon Lake. Nicor is still studying the costs to add natural gas to Scales Mound, but they are also gathering information about interest of natural gas in Scales Mound. They did tell me that if they choose to proceed in Scales Mound, they will need to file with the Illinois Commerce Commission for approval to run the infrastructure and this process takes a year.

I will continue to check in with Nicor as necessary and see if they have made progress. Hopefully, natural gas will become an option for residents at ACL in the future, but unfortunately, we will have to wait our turn.

Fiber Internet – In 2021 many of the sections of ACL are now receiving

fiber internet to their homes. Only three sections were not completed with installations this fall before winter arrived. Those sections will be finished this spring. Reviews of the fiber internet have been great from owners so far. So why did ACL pay to have internet installed? In 2019 Sand Prairie started their campaign to bring fiber internet to the communities they serve. They did this by gauging interest in these communities and having customers show interest and then sign up for service. Only when an area had enough people in the section show interest and then sign up for service would fiber internet be brought to the section. Using this process, we had one section show enough interest and then have enough sign ups for fiber to be delivered to this one section. Signups for the remaining sections were very slow. In May 2019, Sand Prairie made a presentation to the Board of Directors regarding fiber internet. During the presentation, the representative made a comment that if someone wanted fiber bad enough, they could figure out a way to get it to them. So, I asked what it would take for them to install fiber throughout ACL rather than go through the sign-up process. Sand Prairie came back with a price of \$110,000. This would get fiber circling the whole property, sections would still need to sign up for service, but the required amount was reduced. The price also included free internet to all the ACL facilities. Anyone who has been to the Pro Shop or the campground knows that our current internet was not sufficient, so this was a necessary improvement. For the price, to be able to offer fiber to homeowners, market ACL as a fiber community for all owners and receive free internet service at all the facilities, this was an easy choice for the Budget Commission to recommend and the Board of Directors to approve.

The Strategic Planning Commission has had monitoring utilities on their Plan-on-a-Page since 2017 and internet and cell phone improvements since 2018. We will continue to study options for our owners to bring improvements to Apple Canyon Lake.



FROM THE PRESIDENT

By Barb Hendren

Later in this issue of *The Apple Core*, you will see the bios of our 6 board candidates running for the 2021 board election in June. I would like to thank all who are running. We are fortunate to have people who are willing

to give their time and talents for the benefit of the Association. And, yes, it's a volunteer position, so board members are not compensated in any way for their service. Nominating Committee is hoping at this point to hold the Meet the Candidates forum in person April 18 following the BOD meeting if we remain in tier 4 mitigation in Illinois. If that changes, we will adapt and let you know. Good luck to all the candidates, and again, thank you for running.

There was a workshop following the February 20 BOD meeting on capital projects, with the goal of developing a 5-year capital plan. Most of the discussion centered on flood mitigation. The Board has been in a lengthy investigative process to determine the best way forward to protect the lake against future catastrophic flood events like the one we had in 2017 and has had several workshops on this subject. We received a proposal from Fehr Graham in 2019 and decided to go out for more information. The engineering firm Crawford, Murphy & Tilly (CMT) has given us a proposal to improve the capacity of the spillway and protect the dam in large rain events. The initial proposal of June 2020 includes a preliminary plan with options to increase the capacity of the spillway and increase the "freeboard" on the dam (freeboard is the vertical distance between the peak water level and the top of the dam). CMT has recommended 2 options which include the use of a labyrinth weir, the possibility of widening the spillway and lowering the spillway floor. The preliminary estimated cost of these proposals, which is by no means firm until more information is gathered, ranges from \$863,000 to \$1,237,000 depending on which option is chosen.

In order to determine the best way forward, the Board has also requested information on hiring a geotechnical engineer to evaluate rock removal at the spillway and potential for impact on the existing area and evaluate higher discharges in the area downstream of our dam. The downstream investigation requires work with state and county authorities. Additionally, CMT discovered that our dam is not level, and so we have requested a proposal to level it, which will increase freeboard and bring us closer to compliance with current IDNR requirements. These last 2 items would be the first steps we could make to move forward with flood mitigation. We want to make sure we are making the best possible decision for the Association and have requested more information on these last 2 proposals, but they could be done soon. There will be another workshop on this topic after the March board meeting if you would like to attend and learn more.

We briefly discussed the Clubhouse Area Master Plan (CAMP) proposal for a new administrative building. You will recall that in May 2020, the board voted to postpone action on this project because we could not make the proposed September 2020 construction start date, largely due to COVID. The project was not voted down, just postponed. Costs have changed in the last 9 months, and we need to have a clear plan for our investment. So, we will include the CAMP project in the phasing of our 5-year capital plan, but are proceeding now with the projected cost of the dam and spillway improvements so that we can make an informed decision.

UPCOMING LOCAL DELIVERY DATES
The Apple Core reaches local homes and is posted in its entirety at
www.applecanyonlake.org
on the following dates.
Apr 8 • May 6 • June 10



The Apple Core disclaims any liability for any advertisement published herein and in no way endorses or guarantees these ads, nor assumes any financial liability for production errors in advertisements. The Apple Core is printed and mailed monthly. Material to be published must be received by the Managing Editor no later than the 22nd of the month prior to publication, and Letters to the Editor by the 15th of the month.

THE APPLE CORE

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 Advertising Account Executive Jennie Cowan
 Editorial Review Committee Barb Hendren, Shaun Nordlie, Doug Vandigo, John Finn
 Proofreader Doug Vandigo
 Graphic Designer Monica Gilmore

The Apple Core (USPS007577) is published monthly for \$20 per year subscription rate by Apple Canyon Lake Property Owners Association. Six weeks advance notice required for change of subscription address. Send change of address to:

THE APPLE CORE: 14A157 Canyon Club Drive • Apple River, IL 61001-9576

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 K&S Service Center (Boats, Motors and Service) 815-492-2504

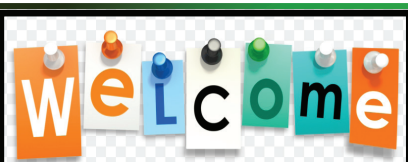
www.applecanyonlake.org

Find us on Facebook at Apple Canyon Lake POA. Join the Facebook GROUP: Apple Canyon Lake Property Owners Association

TOWNSHIP CONTACTS

Thompson Township Supervisor (Erin Winter) 815-492-2002
 Thompson Township Road Commissioner (Dean Williams) 815-845-2391

Member of Community Associations Institute



TO NEW ACL OWNERS

- | | |
|-------------------------|---------------------------|
| Darin Wybourn | Kenneth & Peggy Kemp |
| Nicholas Wybourn | Jeffrey & Christy Gusloff |
| Timothy Flynn | Thomas & Julie Girardin |
| Michael Cramer | Peter & Patricia DeJesu |
| Jennifer Martin | Phillip Curry |
| Richard & Angela Kruser | Danial & B'Ann Dittmar |

AMENITY HOURS

See Amenity Hours at:
www.AppleCanyonLake.org/hours

March Office Hours Curbside Service

Monday through Saturday: 8am to 3pm

Read the Office's Q2 Guidelines, visit page 22

Not getting the Apple Seed e-blasts?

If you are not receiving the Apple Seed e-blasts, call the office at 815-492-2238 or email us to make sure we have your correct email address on file.

2021 CALENDAR OF EVENTS

REGULARLY SCHEDULED ACTIVITIES

Due to COVID-19 Guidelines and Restrictions, the Clubhouse is unable to host gatherings. Because of this, all regularly scheduled activities have been temporarily cancelled at this time.

Please consult the Apple Canyon Lake website or weekly Apple Seed eblast for the most recent updates.

SPECIAL EVENTS – SUBJECT TO CHANGE

MARCH

27.....Campsite Swap & Assignment Day..... 10am
 27.....Slip Swap..... 1pm
 28.....Easter Egg Hunt..... 10:30am

APRIL

10.....Slip Assignment Day & Sub-License Slip Assignments..... 10am
 16.....Garden Club Spring Luncheon..... 11:30am
 17.....Meet the Candidates..... (following BOD meeting)
 23-25.....Spring Clean-up..... Freeform
 25.....Buddy Bass..... 7am-3pm

MAY

16.....Buddy Bass..... 6:30am-2:30pm
 22.....BBQ Cook-off..... TBA
 30.....Campground Commission Pancake Breakfast..... 8am-12pm
 30.....Garden Club Annual Plant Sale..... 8am-12pm

JUNE

5.....ACL Garage Sales..... 8am-2pm
 12.....Annual Meeting..... Ballots Cast by 1pm
 17.....World's Largest Swim Lesson..... 1:30pm

JULY

3.....Golf Cart Parade..... 10:30am Check-in
 3.....Rumble & Roll Ball Race..... 11am
 3.....Fireworks..... Dusk
 7-9.....Canyon Kids Camp..... 1-3pm
 10.....Open-Air Concert..... 7-10:30pm
 11.....Virtual Kids Fishing Tournament..... All Day Event
 17.....Big Cup Tournament..... TBA
 18.....Buddy Bass..... 6am-2pm
 24.....TT5k for a Cause..... 7:30am
 24.....Beer Tasting..... 12-3pm
 24.....Sizzling Summer Concert..... 7 pm

AUGUST

7.....Youth Archery Day..... 9am-12pm
 7.....Venetian Night..... 8:30pm
 7.....Deer Archery Qualifications..... 9am
 7.....Deer Archery Orientation..... 1pm
 14.....Night Golf..... TBA
 15.....Deer Archery Qualifications..... 9-11am
 15.....Deer Archery Orientation..... 1pm
 21.....Club Championship..... TBA
 22.....Buddy Bass..... 6:30am-2:30pm
 28.....Deer Archery Qualifications..... 9am-12pm
 28.....Deer Archery Orientation..... 1pm
 28.....Deer Archery Zone Selection (following Orientation)..... 1:30pm

SEPTEMBER

5.....Ice Cream Social & Craft Fair..... 10am-4pm
 11.....Foundation Poker Run..... TBA
 18.....Volunteer Appreciation Dinner..... 6pm
 19.....Buddy Bass Tournament..... 7am
 25.....Buddy Classic..... 7:30am-3:30pm
 25.....Farm to Table Dinner..... 6pm
 26.....Buddy Classic..... 7:30am-3:30pm

OCTOBER

2.....Relay for Life Fall Feast..... 5pm
 8.....Garden Club Fall Luncheon..... 11:30am
 16.....Halloween at the Campground..... 6pm
 16.....Fall Clean-up..... TBA
 23.....Haunted Trail..... 6:30 – 9:30pm

NOVEMBER

6.....Informational Gathering..... 1pm

DECEMBER

4.....Cocoa & Cookies with Santa..... 5-6:30pm
 4.....Tree Lighting Ceremony..... 6:30 pm
 7.....Jingle Bell Brunch..... 10am



CANDIDATES FOR 2021 BOARD ELECTION ANNOUNCED

The following property owners have filed applications to run for the three seats on the ACLPOA Board of Directors. The election will take place at the Annual Meeting of the Members on Saturday, June 12, 2021.

- JOHN ANDERSON** 11-083
- ROBERT BALLENGER** 13-013
- TODD KINTOP** 15-002
- NOLAN MULLEN** 05-125
- ADRIENNE STIGLER** 09-172
- STEVE TRIBBEY** 12-143
- JODY WARE** 12-134
- ADRIENNA STIGLER** WITHDRAWN

Candidate Bios and Nominating Committee questions on pages 6-8.

CAMPSITE & BOAT SLIP ASSIGNMENT DATES ANNOUNCED



We don't know how these events will be carried out this year and will have to wait until closer to these dates to see where we are with COVID guidelines to formalize a plan, but we do intend to hold these events somehow!

Saturday, March 27 - Campsite Swap & Assignment Day – 10 a.m.

Saturday, March 27 - Slip Swap – 1 p.m. note time change from prior years

Saturday, April 10 - Slip Assignment Day & Sublicense Assignments – 10 a.m.

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APPLE CANYON LAKE PROPERTY OWNERS' FOUNDATION



The Apple Canyon Lake Property Owners' Foundation is a not-for-profit organization with the mission to provide for the preservation, conservation and beautification of the properties owned by the Apple Canyon Lake Property Owners' Association.

The Corporation will raise and expend funds to be used for environmental improvements, lake restoration, educational programs, and conservation projects that are intended to preserve and enhance the natural beauty, safety, and function of the properties for current and future generations.

Its Board of Trustees initiates and supports the mission of the Foundation. The generous gifts of donors will be invested and distributed in compliance with the Foundation's governing bylaws.

HOW YOU CAN CONTRIBUTE

All contributions, immediate or planned, make a difference now and in the future.

GENERAL DONATIONS

No donation is too small and will make a positive impact on the Foundation. Cash, stocks, bonds, and real estate are ways to contribute.

PLANNED GIVING

Planned gifts can be made through a will or trust as part of your estate planning. By naming the Apple Canyon Lake Property Owners' Foundation as beneficiary, you express your values to family and friends, and extend your legacy to future generations.

TRIBUTE/MEMORIAL GIFT

A Tribute or Memorial Gift is a special way to celebrate a birthday, accomplishment, or provide a unique thank-you to honor or memorialize a family member, friend, or associate.

BENCH PROGRAM

The ACLPO Foundation Bench Program provides an opportunity to honor, celebrate, pay tribute, or memorialize. Funds raised through the Apple Canyon Lake Bench Program go directly to the Apple Canyon Lake Property Owners Foundation. It's a meaningful way to make a lasting impression on the community by supporting the Foundation.

UTV RAFFLE

Donate to the ACLPO Foundation while also being entered for a chance to win a 2021 Polaris Ranger!

Tickets are \$10 each or 3 for \$20. Tickets can be purchased from a Foundation Member, the Association Office, or online at: www.applecanyonlake.org/Win

POKER RUN

Join the ACLPO Foundation for the Annual Foundation Poker Run in September. Ride the Trails to (5) Different Stations Around the Lake and pick up a Card at Each Station. Participants then meet back at the Clubhouse for Dinner, Music and Prizes! All proceeds from the event benefit the Apple Canyon Lake Property Owners' Foundation!

YOUR GENEROUS GIFT WILL GO TOWARDS:

- environmental improvements
- lake restoration
- educational programs
- conservation projects intended to preserve and enhance the natural beauty, safety, and function of the properties for current and future generations.

QUESTIONS?

If you have questions regarding the Foundation, please contact the General Manager at 815-492-2292.

APPLE CANYON LAKE PROPERTY OWNERS' FOUNDATION DONATION FORM

All contributions made to the Apple Canyon Lake Property Owners' Foundation are tax-deductible.

Donor Name(s) _____
Please print your name as you want it to appear in the list of donors.

Address _____
City _____ State _____ Zip _____

Phone _____ Email _____

Amount enclosed: \$10 _____ \$25 _____ \$50 _____ \$100 _____ \$150 _____ \$500 _____ Other _____

This gift is made in _____ Honor of: _____ Memory of: _____

If your donation is given to honor or memorialize someone, please provide further information.

Name of Individual(s): _____

Name and address for notification card (if desired): _____

Total Amount Enclosed: \$ _____

Make check payable to: Apple Canyon Lake Property Owners' Foundation

Mail to: 14A157 Canyon Club Drive; Apple River, IL 61001

THE ACLPO FOUNDATION BENCH PROGRAM: A GIFT THAT MAKES A DIFFERENCE

The ACLPO Foundation Bench Program provides an opportunity to honor, celebrate, pay tribute or memorialize.

Funds raised through the Apple Canyon Lake Bench Program go directly to the Apple Canyon Lake Property Owners Foundation to enhance and beautify Apple Canyon Lake properties for owners and their guests to enjoy. It's a meaningful way to make a lasting impression on the community by supporting the Foundation.

ADOPT A BENCH, \$1,500

- A new bench with a traditional plaque will be purchased and installed in your choice of available locations throughout the Apple Canyon Lake properties. This total includes the bench, installation, commemorative plaque, and 10 years of maintenance.
- Benches are installed at approved sites in the order requests are received.
- Installation depends on the time of year received and the number of preceding orders.
- Choose the specific location for your bench donation from the map of locations, however the bench's exact location will be determined by ACLPOA staff based on the needs of the Association.
- The Association will order and install the bench at the location of your choice.
- Once the bench is installed, the contact person will receive a letter notifying them that the bench has been placed, and a map showing the location of the bench. If the donor wishes, a card of acknowledgement will be sent to the recipient's family advising that their loved one has been honored or commemorated in this special way.

- A donation period will last 10 years. Within this time, ACLPOF will replace the bench, in the event of damage, at no cost to the donor.

- After 10 years, the bench will be available for renewal for the cost of a new donation, with the first right of refusal given to the original donor. If the original donor opts not to renew, the donated bench and plaque may be removed or rededicated at any time.

- Guidelines for donation, memorial, and sponsorship contributions are available from the ACL Office upon request.



Carol Malone on Jean L. Malone memorial bench. "In Loving Memory of Jean L. Malone Wife - Mother - Friend"

APPLE CANYON LAKE PROPERTY OWNERS' FOUNDATION

1st ANNUAL MAY DAY AUCTION

Sponsored by:
The Apple Canyon Lake Property Owners' Foundation

WHEN:
Saturday, May 1, 2021

WHERE:
ACL Clubhouse

TIME:
5:00pm - Happy Hour, Silent Auction, Bucket Auction
6:00pm - Live Auction

PROCEEDS TO BE USED TOWARDS ACL FOUNDATION PROJECTS SUCH AS:

- * GARDEN CLUB "CHILDREN'S GARDEN"
- * BATHUM TRAIL PAVILLION
- * MINI-GRANTS TO ACL ORGANIZATIONS

Join us for a fun filled evening to raise funds that will support ACL Foundation projects! Silent, bucket, and live auctions, 50/50 raffle, bonus games, all for a great cause!
PLUS, IT'S A REALLY FUN TIME!

Items and cash donations may be dropped off at:

- ACL OFFICE
- ACL PRO SHOP

Or contact Aaron Erdenberger @ 608-642-1012 to arrange pickup.

"Like" the
ACL MAY DAY AUCTION page on
FACEBOOK for updates!

Apple Canyon Lake Property Owners' Foundation -May Day Auction-

Happy New Year! We are busy preparing for the 1st Annual ACL May Day Auction. The auction will be held each year to raise money to support Foundation projects.

This year's event will be held:

When: Saturday May 1, 2021
Where: ACL Clubhouse
Time: 5:00pm Happy Hour, Silent Auction, Bucket Auction
6:00pm Live Auction

If you would like to donate items or make a cash donation they can be dropped off at
The Association Office or the ACL Pro Shop.
You may also contact any of the following Foundation members to arrange pickup.

- Crystal Erdenberger - 608-642-0687
- Steve Malone - 608-732-3606
- Jody Ware - 815-541-9333
- Don Ford - 563-349-7817
- Ashlee Miller - 815-291-7245
- Deb Vanderleest - 815-718-1390
- Shaun Nordlie - 815-492-2238

We are hoping to have items collected by April 24th.

Thank you very much for your support of the Apple Canyon Lake Property Owners' Foundation!

The Apple Canyon Lake Property Owners' Foundation is a not-for-profit organization with the mission to provide for the preservation, conservation, and beautification of the properties owned by the Apple Canyon Lake Property Owners' Association.

The Corporation will raise and expend funds to be used for environmental improvements, lake restoration, educational programs, and conservation projects that are intended to preserve and enhance the natural beauty, safety, and function of the properties for current and future generations.

"Like" the **ACL MAY DAY AUCTION** page on FACEBOOK for updates!

PLEASE USE THIS SECTION AS YOUR RECEIPT FOR YOUR TAX DEDUCTIBLE DONATION
Apple Canyon Lake Property Owners' Foundation
2021 May Day Auction

DATE: _____

ITEM DONATED: _____

VALUE: _____



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Meet the 2021 Board of Director Candidates

Please take some time to familiarize yourself with these candidates by reading their brief biographies and answers to Nominating Committee questions.

John Anderson



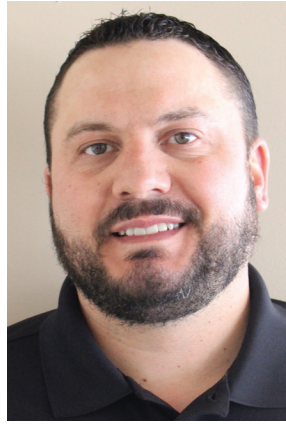
Bob Ballenger



Todd Kintop



Nolan Mullen



Steve Tribbey



Jody Ware



JOHN ANDERSON

Tell us about yourself; i.e., family, hobbies etc.

I am 58 years old, and I reside in North Aurora, IL. I am married with a wife, four children, and three grandchildren. I am a business owner of A Touch of Glass & Mirror for residential and commercial needs in Chicago and the western suburbs. I've worked in the glass industry for over 40 years, and I've owned my business for over 20 of those years. I love sports, especially baseball, Go Cubs. I have played and coached my own softball team for over 30 years in Aurora, IL where I'm a member at The Aurora Turners Club. My wife, Michele, and I enjoy traveling together, riding our boat out on the lake in the summer, attending Chicago sporting events, golfing on the weekends, and spending time with our family and friends here at ACL. I'm a natural born leader, and I enjoy working with others. I am always putting others first, and a down-to-earth man.

Why are you interested in becoming a Board member?

I want to become more involved since I've been a homeowner here for a few years now. I want to help guide the community in decisions that impact the majority and be in the know. I would like to help the residents here feel like their concerns are addressed and heard, including both campers and homeowners. I want to increase future ownership and visits to ACL.

Have you served on any other committees or boards? Please explain.

I have not served on any other committees, but I am looking forward to serving ACL on the board.

Explain how your background would benefit the board.

I've owned my own business, as well as experience running a previous glass company, for over 40 years combined. I know how to effectively make decisions that impact a collective group of people. I've had experience with making cost effective decisions to help the bottom line of a business. I have experience with working as a team to make decisions on residential, business, and construction projects. I'm always open to listening to other people's ideas in terms of decision making, project execution, and budgets.

In your opinion, what are the most important issues facing ACLPOA?

- Owner Engagement: Sending surveys via email to homeowners for amenity and activity insight and ideas.
- Owner Retention: Communication to homeowners about properties for sale to increase sales and ownership opportunities
- Owner Rules & Regulations: Revisit during board meetings and discuss necessary changes to be made, gain insight from homeowners on things such as property fees, ownership fees, amenity fees, etc

Which capital projects do you feel need to be addressed over the next three years?

- Enclose back patio at the golf course
- Maintenance and expansion of the campground sites to have more options available
- Property standards for homeowners (lakeside and inland)
- How to drive new ownership and retain current ownership

What is your knowledge level of the ACL governing documents, i.e. Mission Statements, CICA, Covenants, Bylaws, Policies, and Rules and Regulations? How do you plan on preparing yourself with these documents if elected to the Board of Directors?

I plan on pulling the necessary documents to review

and keep copies of the content on-hand for my personal reference and board meetings.

BOB BALLENGER, INCUMBENT CANDIDATE

Tell us about yourself; i.e., family, hobbies etc.

My wife Cris and I have been married for 50 years. I like golfing and Cris does performance sports with our dogs. I'm going to jump to some important points before you get tempted to stop reading. I have never voted for CAMP. I never voted to spend \$1,000,000 dollars to buy the farm to the east of ACLPOA. We should not be buying farms around our perimeter thinking we can insulate ourselves. We will need new office and banquet buildings some day but not right now because we would need to borrow millions of dollars. It can wait. Your dues just went up and it will go up again next year and the year after that with much of it going towards interest on the building loan if we do CAMP in the next few years. It can wait until we can build without borrowing or borrowing much less.

Why are you interested in becoming a Board member?

I have been on the board for the past 12 years and want to continue my work. I want to continue to make ACLPOA a fun, affordable recreational community.

Have you served on any other committees or boards? Please explain.

I have been a member of every committee or commission at the lake at one time or another. I have been on AECC for the past 18 years.

Explain how your background would benefit the board.

12 years of being on the board of directors has provided me with a wealth of experiences and knowledge. I also have a very good understanding of Roberts Rules of Order as well as our own rules and regulations.

In your opinion, what are the most important issues facing ACLPOA?

I believe we need to increase our security department to increase safety on the lake and on the trails.

Which capital projects do you feel need to be addressed over the next three years?

The one major project I have been touting for the past 3 years is fixing our spillway to mitigate flooding of our lake. In the 20 years that I have been here I have seen at least 4 major floods that have damaged the marina store, many of our docks and several private docks. We have also had a workman's comp claim due to a permanent injury to an employee who was working on a dock. This can all be fixed in one year with little or no borrowing of money.

What is your knowledge level of the ACL governing documents, i.e. Mission Statements, CICA, Covenants, Bylaws, Policies, and Rules and Regulations? How do you plan on preparing yourself with these documents if elected to the Board of Directors?

I am in a good position with all of our documents having spent the past 12 years working with them.

TODD KINTOP

Tell us about yourself; i.e., family, hobbies etc.

My wife and I have been living full time at the lake for almost three years. We have 4 kids, 1 daughter-in-law and two dogs. I am a Vice President of a company in Dubuque, IA. Aside from the beautiful sunsets we've come to love here at the lake; we enjoy boating, riding the trails in our UTV and spending time with family, friends and great neighbors. You can also find me on our golf course while trying to improve my golf game each year.

Why are you interested in becoming a Board member?

I chose to run for the board because it's an opportunity for me to contribute toward the continued improvement of our Lake Community for all our members in the years ahead.

Have you served on any other committees or boards? Please explain.

Since I have been at the lake, I have been on the Trails and Strategic Committee as well as a volunteer for the Poker Run.

Explain how your background would benefit the board.

I feel my job experience affords me the skills necessary to assist in formulating strategic plans to advance the lake in the right direction and stay fiscally responsible over the next several years.

In your opinion, what are the most important issues facing ACLPOA?

In my opinion the top four issues facing the lake are:

- Flood mitigation
- Developing other year round fun activities on and around the lake
- The overall safety of the members and their guests
- More input from the members through surveys

Which capital projects do you feel need to be addressed over the next three years?

- Flood mitigation
- Expanding upon our Camp Project, while considering member concerns and input, as we continue to support the needs of the lake for years to come.

What is your knowledge level of the ACL governing documents, i.e. Mission Statements, CICA, Covenants, Bylaws, Policies, and Rules and Regulations? How do you plan on preparing yourself with these documents if elected to the Board of Directors?

- I would continue to gain clarity and understanding of our governing documents.
- Examine any existing policies before creating new ones.

NOLAN MULLEN

Tell us about yourself; i.e., family, hobbies etc.

I am a lifelong resident of Jo Daviess County, and am the manager of a local wind farm. My wife Amanda and I are raising three children ages twelve, seven, and five. I started experiencing ACL in the early 90's as a kid and my wife and I became owners at ACL in 2012. We enjoy boating, swimming, and riding the UTV.

Why are you interested in becoming a Board member?

I have experience serving on other boards and I want to help make ACL the best place it can be for all of its membership without losing sight of the mission statement.

Have you served on any other committees or boards? Please explain.

Yes. I have served multiple terms on a village board of trustees and currently sit on our school's board of education.

Explain how your background would benefit the board.

My background as both a manager and a board member allows me to bring valuable experience in working within budgets, prioritizing projects, long range planning, complying with local & state regulations, etc. to the board. It is important that the members of the board are aware of their revenue stream and make conscious financial decisions to

Meet the 2021 Board of Director Candidates

ensure the preservation of the future of ACL.

In your opinion, what are the most important issues facing ACLPOA?

Improving the quality of all aspects of the lake (ecosystem, flood mitigation, dredging, weed control, etc.), the lake is the most important amenity.

The idea of overspending and financing new offices and a clubhouse while the number of lots with unpaid dues increases annually and lot values are so low in some cases people are giving them away and others just don't pay is a major issue.

Maintain & improve the current amenities we already have.

Every year the same plan is posted in The Apple Core, but not much is actually completed.

Which capital projects do you feel need to be addressed over the next three years?

Alternative, lower cost options to address any office and clubhouse needs. I encourage everyone to read the needs list of the CAMP project if you have not already. I see more wants than needs.

Add additional campsites and boat slips. Every year thousands of dollars in revenue are left on waiting lists.

Contrary to some, I do not really have a huge list of capital projects I would like to see addressed just for the sake of spending money. I would like to prioritize any open items that have been on the plan for the previous years and look to work within the budget to complete those based on needs instead of wants.

What is your knowledge level of the ACL governing documents, i.e. Mission Statements, CICAA, Covenants, Bylaws, Policies, and Rules and Regulations? How do you plan on preparing yourself with these documents if elected to the Board of Directors?

I have a general knowledge of them and am aware of the recent changes to some of them. If elected I would get more familiar by reading them and referencing them as needed. It is important that the board takes action in a manner that aligns with the mission statement when adopting policies, revising rules & regulations, and making financial decisions for the community it is serving.

STEVE TRIBBEY, INCUMBENT CANDIDATE

Tell us about yourself; i.e., family, hobbies etc.

My wife Fern & I bought our home here at ACL in December of 2014 and became full-time residents in February 2017. I enjoy cooking, gardening, puttering around the house fixing things, and going for walks with Fern and our dog, a chocolate Lab named Hershey - you never would have seen that coming, huh? (woof!). I have always enjoyed golfing and fishing, neither of which I am very good at but am improving.

I am retired from my business I owned and operated. I ran a successful handyman and home repair business on the North Shore of Chicago for 14 years.

We feel so fortunate to have fallen into a great circle of friends; the people here are what make ACL such a wonderful place to live.

Why are you interested in becoming a Board member?

I believe in taking an active role in local government. I like to give back to the community in which I am living. It appears to me as though there is a strong interest in the ACL community for "getting things done right". Kind of like in golf, always moving forward. Although there may be differences of opinion in the method or direction, it appears to be that the ACL membership wants this to be a great place to live and grow. I feel I am open to listening to all sides of an issue and can augment the process to achieve that goal.

Have you served on any other committees or boards? Please explain.

This is my third year I have served on the ACL Board of Directors. I currently serve on the Architectural and Environmental Control Committee. The Lake Monitoring Commission takes me & Fern out on the lake twice a month (when the ice is gone!) to collect data on the health of the lake. I have served on the CAMP (Clubhouse Area Master Plan) ad hoc commissions. This past October I helped on the lake with the fish shocking to count fish and determine the health of the ACL fishery. I helped out with the 5K Color Run, the Haunted Trail, the Ice Cream Social and participated in Canyon Kid's Camp. My wife & I served on NCSM (National Council of Supervisors of Mathematics) as Sponsor Liaisons charged with maintaining a working relationship with the publishers, software and hardware developers, and assorted support companies in K-12 and beyond for

Mathematics Education. (My wife was a mathematics teacher, now retired) We were responsible for securing money to support a quarter million dollar/year budget for the organization. I felt I brought a viewpoint, a vision from a business perspective that helped the organization achieve their goals. I also help Fern with care of the corner garden (near the new Firehouse) she shares with her friend Pam. Frequently (and you know who you are) people will stop and thank us for our work. As you drove away you probably didn't hear me yell out, "Vote for Steve!"

Explain how your background would benefit the board.

In my working career I have worked in customer service for a biomedical laboratory. So I know how to listen to people and their concerns. I also have experience in retail sales in a hardware store, again customer service is number one. Plus I am a "fix-it" kind of guy. I am always looking for solutions. I have demonstrated my love of Apple Canyon Lake by being involved in many levels of this organization. I truly care about our association and the direction it is going.

In your opinion, what are the most important issues facing ACLPOA?

This past year has immersed us in challenges (financially and socially) with the pandemic. I am very proud to have been active this year in helping make decisions to keep ACL residents and staff safe while maintaining accessibility to as many of the amenities here as possible. Unfortunately, the downturn in the economy has negatively affected ACL financially. I know many people here have struggled with dues and ownership in this community. Participating with the current BOD, I/we are keenly aware of these difficulties. That is why we decided to suspend the CAMP project in 2021 and redefine our focus on more immediate and urgent tasks like the dam spillway.

Which capital projects do you feel need to be addressed over the next three years?

The dam spillway must be addressed. The current BOD and Shaun Nordlie have been gathering information this past year from some consultants. I'm very happy to say that several potential solutions are being examined. It will cost money but the savings to prevent property damage and maximize life safety will be realized.

What is your knowledge level of the ACL governing documents, i.e. Mission Statements, CICAA, Covenants, Bylaws, Policies, and Rules and Regulations? How do you plan on preparing yourself with these documents if elected to the Board of Directors?

I feel I am familiar with all of the governing documents having served on the BOD for 3 years and on AECC for 4 years. I know the resources to utilize for any questions I may have. Incidentally, a huge shout-out to the Legal Commission, the BOD, and Mr. Nordlie for their work these past 5 years on the update of the Declarations & Bylaws.

JODY WARE, INCUMBENT CANDIDATE

Tell us about yourself; i.e., family, hobbies etc.

I am a full-time resident at Apple Canyon Lake since 2014. Prior to my retirement, I was a "weekender" for many decades. I am married to Bill Ware and have two grown children. Both of our children are married. We have two granddaughters. Four generations of my family have enjoyed being at Apple Canyon Lake enjoying the lake, trails, pool, Pro Shop, golf course and The Cove. I am a graduate of Hononegah High School, Illinois State University (BA and MA) and Northern Illinois University where I earned my doctorate in Education Leadership.

My degrees have allowed me to be a special education teacher, elementary counselor, building principal, Director/Principal of an Early Childhood Center, and a Superintendent of Schools. I worked in Freeport School District for 24 years and then became a Superintendent in Morrison Community School District #6. After six years in Morrison, I became Superintendent of a large high school district in Mundelein, Illinois where I fulfilled my role until my retirement in July, 2014. Because of my love for public education, I have a consulting business and have remained working in the field. Presently I work as a consultant for Kishwaukee Delivery System/ROE in Rockford and the Illinois State Board of Education. I love working in education training school administrators and superintendents. My training programs are also useful keeping me abreast of leadership skills and serving on the Board of Directors.

My hobbies include: reading, traveling, boating, entertaining, and outdoor activities. Most of all, I enjoy being with my husband, children, their spouses,

my granddaughters, family and friends.

Why are you interested in becoming a Board member?

I have been on the ACL Board of Directors for six years. I have served as President of the Board of Directors for four years. I am presently the Vice-President of the Board. When I responded to the Board Candidate questions in 2015, I stated that I would be able to contribute to making sound decisions and creating an operational system that works!

I believe that the work of "many" people on the Board, past and present, and Committee/Commissions have been very dedicated and productive in making ACL a healthy, strong, and spirited community, functioning at a high level of efficiency. I am energized to continue to serve on the ACL Teams to continue forward with continuous improvement of our operations along the way! I have the time and commitment needed as a Board of Directors' member.

Have you served on any other committees or boards? Please explain.

I have served on the Apple Canyon Lake Board of Directors for the past six years. During those six years, I have served as Secretary – one year; President – four years; and I am presently serving as Vice-President at this time.

I am a member or have been a member of the Employee Handbook AdHoc Commission, Employee Job Description AdHoc Commission, Legal Commission, Strategic Planning/Long Range Planning Commission, General Manager Search Commission, Legal Counsel Search Commission, Aligning Governing Documents AdHoc Commission, Clubhouse Area Master Planning AdHoc Commission, Board Policy Ad Hoc Commission, The Cove Leasor Ad Hoc Commission and Safety and Emergency Planning Commission. Because I have the time, I am able to be an active member of Commissions and contribute in ways to help ACL be a high-level efficient organization. And in the past three years, I was active in helping to create the ACLPO 501(c) Foundation coordinating several fundraisers. The Foundation's mission is to be a charitable and educational focused Foundation working to raise funds that will support environmental and educational programs and beautification projects for Apple Canyon Lake Property Owners.

Explain how your background would benefit the board.

In my previous role as a school superintendent, I have been responsible for budgets of \$48 million. I have worked very closely with legal counsel on employee matters, establishing contracts with vendors, negotiations with four Union organizations, and acquisition of property. I successfully passed a \$10 million-dollar referendum for facility improvements with an overwhelming support from the voters.

I have worked in partnership with architects in designing and planning a new school, making facility improvements including building two new pools, adding artificial turf to the athletic stadium, and designed a 24-classroom state-of-the art science/math addition which was completed in August, 2016. I have also worked in collaboration with my technology team to create a 21st century technology infrastructure in a fifty-year old facility so that all students had access to technology, regardless of economic status, and internet capability. And, I implemented a 1:1 Chromebook distribution and instructional program to 2,300 high school students in 2014.

I have worked with Boards, community members, staff, parents, and students in creating strategic plans and a vision for the organization's future. The plans have been laser-focused with a purpose, measurement for growth, timeline for completion of the action plans, and a scoreboard for the public to see the progress of the action plans.

As a present member of the Board of Directors, I am always pursuing avenues for bringing revenue or financial support into the Operation budget for the Association (i.e., Lease rent from land or facilities; Verizon Cellular Tower; Paycheck Protection Program; federal and state grants; etc.) because these dollars help ease the pressure of assessments for the ACLPOA members. I would like to continue to serve on the Board of Directors to provide continuity to our work.

Serving on a Board is a tremendous responsibility and requires a commitment from every member on the Board. The ACLPOA is only as strong as the Board that it serves. Being on the Board of Directors is not a responsibility to take lightly. I spend between 10-20 hours each week on Board and Commission work.

continued on the next page

Meet the 2021 Board of Director Candidates

It's important to gather trend data, analyze proposals, and ask "what's in it for the membership" when serving on the Board of Directors. The Board member has a fiduciary duty: attention; loyalty; obedience; due care and transparency.

As a member of the Board of Directors, attention pertains to spending the time necessary to prepare for and attend meetings. The Board member needs to pay attention to the material and actively engage in discussion, listen to the membership, ask questions and when necessary, obtain the advice of professionals.

In your opinion, what are the most important issues facing ACLPOA?

The most important issue facing ACLPOA is carrying out the ACL Strategic Plan and have a vision. It is important to stay focused. Yet within that plan, I think the Board of Directors need to do a deep dive into costing out, prioritizing and communicating the capital projects that need to be funded and initiated. Communicating with the membership is key! Other important issues include:

Maintaining the natural beauty of the surrounding area and develop for added value to Apple Canyon Lake. The beauty of the area truly is an asset of ACLPOA. We have many competing associations within fifty miles of our location. We have to build the ACL community for sustainability into the future. Branding ACL is important to accomplish this task.

Aligning all governing documents for uniformity in language, CICAA compliance, and organization for easy access and understanding by all Association members. The past six years have been spent aligning the governing documents with CICAA and common language. This may not sound "very exciting" to many but the documents are the community instruments that protect the property owner(s) and Association. They are one of those items that you don't think about until you need them. And when you need them, you need them now.

Which capital projects do you feel need to be addressed over the next three years?

Provide consistent lake and environmental management using the expertise of consultants. It is vital that we continue with the implementation and funding of the watershed plan of action. We also need to address flood mitigation and the structural health of our dam. The majority of the membership chose ACLPOA to own property because of wanting access to the lake.

Design, renovate, construct and build the infrastructure for the future and sustainability of Apple Canyon Lake Property Owners' Association. We are over fifty (50) years old as an organization and we need to plan and build our facilities and amenities for our future. We are presently in an "ownership turnover" phase with younger property owners and families. We need to plan amenities for all age levels for our owners.

Maintain the natural beauty of the surrounding area and develop for added value to Apple Canyon Lake. The beauty of the area truly is an asset of ACLPOA. We have many competing associations within fifty miles of our location. We have to build the ACL community for sustainability into the future.

The key to improving the infrastructure of Apple Canyon Lake is to have a vision, plan of action and solid communication plan to the membership. We have to identify what we need, costs, financing and communication to carry out the projects over the course of the next ten years.

What is your knowledge level of the ACL governing documents, i.e. Mission Statements, CICA, Covenants, Bylaws, Policies, and Rules and Regulations? How do you plan on preparing yourself with these documents if elected to the Board of Directors?

I am very familiar with the ACL Community Instruments/Governing Documents as listed above. I have dedicated hundreds of hours over the last seven years, as a member of the Legal Commission, looking and analyzing every word, article and section of the Declaration and Bylaws. Besides work on the proposed Declaration and Bylaws and as a member of the Board of Directors, I have been involved in the approval of new language submitted from the Rules and Regulations Commission and legal counsel. I feel very prepared with thorough understanding of all the governing documents.

JANUARY 2021 PRELIMINARY TREASURER'S REPORT

	OPERATING FUND						
	MONTH			YEAR TO DATE			ANNUAL
	ACTUAL	BUDGET	OVER/ (UNDER)	ACTUAL	BUDGET	OVER/ (UNDER)	BUDGET
REVENUES	\$ 490,730	504,648	\$ (13,918)	\$ 490,730	504,648	\$ (13,918)	\$ 3,367,787
EXPENSES	299,027	330,385	(31,358)	299,027	330,385	(31,358)	3,367,787
OPERATING INCOME (LOSS)	\$ 191,703	174,263	\$ 17,440	\$ 191,703	174,263	\$ 17,440	\$ -

STATEMENT OF FINANCIAL POSITION BY FUND				
ASSETS	Operating Fund	Capital Projects Fund	R&R Fund	COMBINED
CASH RESERVE ACCOUNTS	\$ 154,791	712,852	1,013,150	\$ 1,880,793
OTHER CASH	554,223	42	-	554,265
INVESTMENTS - Certificates of Deposit (CD's)	273,515	-	181,960	455,475
CASH AND INVESTMENTS	\$ 982,529	712,894	1,195,110	\$ 2,890,533
RECEIVABLES	2,898,613	-	-	2,898,613
INVENTORY and PREPAIDS	88,118	-	-	88,118
TOTAL CURRENT ASSETS & INVESTMENTS	\$ 3,969,260	712,894	1,195,110	\$ 5,877,264
DUE FROM OTHER FUNDS	-	682,356	535,000	1,217,356
PROPERTY and EQUIPMENT, NET	6,823,270	321,587	-	7,144,857
TOTAL ASSETS	\$ 10,792,531	1,716,837	1,730,110	\$ 14,239,478
LIABILITIES AND FUND BALANCE				
PAYABLES AND ACCRUALS	\$ 120,933	-	-	\$ 120,933
DUE TO OTHER FUNDS	1,217,356	-	-	1,217,356
DEFERRED INCOME	3,059,125	-	-	3,059,125
TOTAL LIABILITIES	\$ 4,397,414	-	-	\$ 4,397,414
FUND BALANCE	6,395,117	1,716,837	1,730,110	9,842,064
TOTAL LIABILITIES & FUND BALANCE	\$ 10,792,531	1,716,837	1,730,110	\$ 14,239,478

REPLACEMENT & RENOVATION (R&R) FUND				
	Month	Year To Date	Fiscal Year Budget *	Remaining Budget
BALANCE, Beginning	\$ 1,234,290	\$ 1,234,290		
INTEREST EARNED	820	820		
ANNUAL ASSESSMENT	535,000	535,000		
LOANS FROM (TO) OTHER FUNDS	-	-		
TOTAL AVAILABLE	\$ 1,770,110	\$ 1,770,110		
EXPENDITURES				
LAND & LAKE	\$ -	-	275,000	\$ 275,000
BUILDING	-	-	60,000	60,000
MACHINERY & EQUIPMENT	-	-	109,000	109,000
VEHICLE	40,000	40,000	81,000	41,000
FURNITURE & FIXTURES	-	-	10,000	10,000
PRIOR YEAR CARRYOVERS*	-	-	164,987	164,987
R&R EXPENSED COSTS	-	-	-	-
TOTAL EXPENDITURES	\$ 40,000	40,000	699,987	\$ 659,987
BALANCE, Ending	\$ 1,730,110	\$ 1,730,110		

*2021 Fiscal Year Budget includes approved Prior Year Budget CARRYOVERS of \$145k: Dredge Pond Maintenance \$11k, Shoreline Buffer Zone Demo \$10k, Trail Crossing at North Bay \$30k, Tent Sites Conversion \$39k, Trash Bulk Head \$55k, and Cart Paths \$20k

OPERATING FUND - PROPERTY and EQUIPMENT DETAIL			
DESCRIPTION	Cost	Accumulated Depreciation	Net Book Value
LAND & LAKE	\$ 8,241,553	(3,940,839)	\$ 4,300,714
BUILDINGS	3,858,183	(1,906,410)	1,951,773
MACHINERY & EQUIPMENT	2,114,791	(1,715,983)	398,808
FURNITURE & FIXTURES	786,353	(765,234)	21,119
VEHICLES	500,465	(399,622)	100,843
DOWNPAYMENTS	50,013	-	50,013
TOTALS	\$ 15,551,358	(8,728,088)	\$ 6,823,270

CAPITAL PROJECTS FUND		
	Month	Year To Date
BALANCE, Beginning	\$ 1,034,148	\$ 1,034,148
INTEREST EARNED	333	333
ANNUAL ASSESSMENT	682,356	682,356
LOANS FROM (TO) OTHER FUNDS	-	-
TOTAL AVAILABLE	\$ 1,716,837	\$ 1,716,837
EXPENDITURES		
ARCHITECT	\$ -	\$ -
ENGINEERING	-	-
CONTRACTOR PAYMENTS	-	-
LAND IMPROVEMENT	-	-
BUILDING	-	-
LOAN REPAYMENT, incl INTEREST	-	-
OTHER	-	-
TOTAL EXPENDITURES	\$ -	\$ -
BALANCE, Ending	\$ 1,716,837	\$ 1,716,837

Created: 2/19/2021
Submitted by: Steve Borst, ACLPOA Treasurer

ACLPOA FINANCIAL MANAGER'S SUMMARY

Based on Preliminary January 2021 Results

January Operating Revenues were \$490,730.

Year-to-Date (YTD) Revenues were \$490,730 and were **under** budget by \$13,918.

Revenue lines with deviations greater than \$5k from budget were: *Newcomers

Budget Line (Revenues)	YTD Actual	Over (Under) Budget
Seasonal Boat Slips & Campsites Storage*	\$193,930	(\$8,745)

January Operating Expenses were \$299,027.

Year-to-Date (YTD) Expenses were \$299,027 and were **under** budget \$31,358.

Expense lines with deviations greater than \$5k from budget were: *Newcomers

Budget Line (Expenses)	YTD Actual	Over (Under) Budget
Conference & Training*	\$10	(\$5,190)
Postage*	(\$1,380)	(\$11,380)

The above activity resulted in YTD Operating Revenues **greater** than Operating Expenses, for an operating income of \$191,703 which was over budget by \$17,440.

- R&R expenditures for January were \$40,000.

- R&R expenditures (YTD) were \$40,000 with a remaining 2021 budget of \$659,987.

Note: Remaining Budget includes \$10,000 carryover from 2019 and \$154,987 carryover from 2020.

Submitted by: Ashlee Miller, ACLPOA Financial Manager Created: 2/19/2021

BOARD OF DIRECTORS' UNAPPROVED MONTHLY MEETING MINUTES

Following are UNAPPROVED MINUTES of the February 20, 2020 regular Board of Directors' Meeting. Minutes are in unapproved draft format for informational purposes only, pending approval at the February 20, 2021 Board of Directors' Meeting.

- 2.0 Call to Order – President Barb Hendren called the meeting of the Apple Canyon Lake Property Owners Association to order at 9:00 am on Saturday, February 20, 2021.
- 3.0 Pledge of Allegiance – After the Pledge of Allegiance, a quorum was present with the following Directors in attendance: Barb Hendren, Jody Ware (via Zoom), Steve Borst (via Zoom), Steve Tribbey, Gordon Williams, Henry Doden (via Zoom), Mike Harris, Bob Ballenger (via Zoom arriving at 9:04), and Tom Ohms. General Manager Shaun Nordlie was also in attendance.
- 4.0 Approval/Adopt Minutes from the January 16, 2021 Meeting – Steve Tribbey motioned “to approve the minutes from January 16, 2021 meeting.” Seconded by Tom Ohms – motion carried with one absent (Bob Ballenger).
- 5.0 Treasurer’s Report – Treasurer’s Report will be in The Apple Core.
- 6.0 Committee/Commission Reports
 - AECC – Steve Tribbey received 10 inquiries about new dwelling requirements at ACL.
 - Budget – Steve Borst reported that he suggested adding an additional meeting in March to discuss prior years. Very good feedback from that. Scheduled a meeting for March 26 from 9-11am. Then that will be followed by the traditional four meetings.
 - Deer Management – Gordon Williams reported there was no meeting, but we have our first deer count this afternoon at 4:00. We will be going out to different zones within the Lake area and counting deer.
 - Foundation – Jody Ware reported that they met yesterday – planning a May 1st event (auction). They are soliciting donations.
 - Legal – Jody Ware reported they will be setting up a meeting soon. 2021 Bylaws have been passed. Shaun Nordlie reported that we are still voting for the Declaration. Currently have just over 30% submitted for the Declaration, we need 2/3 affirmative or more than 1/3 against. Next special meeting will be March 6 at 1:00. Bylaws did pass at the special meeting on February 6. About 800 ballots for Bylaws; needed 125 and passed with about 73% approval.
 - Conservation – Paula Wiener reported that they met for the first time this year in February. Reviewed the last two years of minutes and we are continuing our progress on doing an evaluation on the milestones for the Watershed Plan (5th year of the plan). Milestones are due to be evaluated in October. Another Greenway Stewardship application was received. Tree drops in the lake was also discussed.
 - Nominating – Barb Hendren reported that one person dropped out, we now have six candidates running. Bios will be printed in the March Apple Core. Meet the Candidates will be in April after the Board meeting. More information will be coming on that.
 - Recreation – Steve Tribbey reported that they met in January. Pinewood Derby was postponed. Next meeting is March 15.
 - Strategic/Long Range Planning – Jody Ware reported there is a meeting scheduled for April 9. Discussion in workshop today about capital projects we are considering. This is important for SLP.
 - Board Policy Ad Hoc – Jody Ware reported that they have met and continue to work on policies. Focusing on Financial policies right now and will continue to work through that. Then we move to Facilities.
 - Rules & Regulations – Shaun Nordlie reported there are two proposals for 2nd reading today on the agenda. Three 1st readings also on the agenda for today. After this, two more sections left – Guests and Clubhouse. After that all sections have been reviewed by Rules & Regulations. After that will do housekeeping and have legal counsel review everything. Great job the past 16 months reviewing the whole document.
- 7.0 General Manager’s Report – Shaun Nordlie reported that assessments are due March 1. Office is taking appointments. Busy next couple of weeks. Campsite and boat slip swaps and assignment discussions have started. Last year they were canceled due to COVID. Will be having those – hybrid online and in-person. Working on details and will be coming out soon.
- 8.0 President’s Report – Barb Hendren reported that later today we will be talking about capital projects, all of that will be in her report.
- 9.0 Property Owner Comments
- 10.0 Unfinished Business
- 10.1 Rules & Regulations – Amenity Tags – Mike Harris motioned “to approve the Rules & Regulations section Amenity Tags as presented in the February Board Packet.” Seconded by Gordon Williams, motion carried unanimously.
- 10.2 Rules & Regulations – Hunting - Gordon Williams motioned “to approve the Rules & Regulations section Hunting as included in the February Board Packet.” Seconded by Steve Tribbey, motioned carried with 7 ayes, 1 abstaining. Bob Ballenger abstained.
- 11.0 New Business
- 11.1 Kayak Rack – Tom Ohms motioned “to approve the placement of a second kayak locker rack in the President’s Cove area.” Seconded by Mike Harris. Discussion – Bob Ballenger is wondering why we are putting this in such an isolated area with no parking. Shaun Nordlie – discussed Nixon Beach, but that is open water there. If this continues, next area we are looking at might be Winchester. Jody Ware – members have asked to put in at President’s. Hard to put in at Nixon Beach. Henry Doden – should be looking at Winchester. Shaun Nordlie - as they fill up and as more interest grows, we’ll build another one. Bob Ballenger – should look at it now. Steve Tribbey – wait until one fills up before building another. Don’t spend the money if we don’t have to. Tom Ohms agrees. Barb Hendren – have launched a kayak from Nixon Beach, it is very hard when boats are out there. This is a lot safer. Bob Ballenger – should be something on the east side of the Lake. Shaun Nordlie – we have said this is the area we were looking at. Cost to build a kayak rack – approximately \$600-\$700 out of operating. Would have to find a location at Winchester. We know 3-4 people that want this locker right away and once it fills up, we can move with another locker. Really don’t want to add until we know we have demand for it. Roll call vote: Ohms – aye, Tribbey – aye, Harris – aye, Williams – aye, Ballenger – nay, Doden – nay, Ware – aye, Borst – aye. Motion passes with six ayes, two nays.
- 11.2 Request to Restrict Lot – Menconi - Tom Ohms motioned “to approve the request to restrict lot 13-154.” Seconded by Gordon Williams. Discussion – Bob Ballenger has voted against these restrictions – passes the increased costs to other property owners and do not think that is fair. Steve Tribbey read a statement regarding restricted lots. Barb Hendren – checking the lot for improvement – are we sure there is nothing under the snow? Joe did check this, but should we be waiting until snow melts. Mike Harris motioned “to table this until the snow melts to see everything on the ground to make sure there is no improvements.” Seconded by Henry Doden. Jody Ware – on behalf of the people Zooming, we couldn’t hear Steve Tribbey.
- 11.3 Request to Restrict Lots – Mamlic – Mike Harris motioned “to approve the request to restrict lots 03-031, 03-032 and 03-033.” Seconded by Tom Ohms. Discussion – same as previous agenda item. Mike Harris motioned “to table this due to snow issue and checking for improvements.” This has been turned down in 2018. Seconded by Tom Ohms. Bob Ballenger – when was the last time the Board approved any restricted lot requests? Barb Hendren – not any since she has been on the Board. Cannot vote on this issue until we know if there were improvements on the lot(s). Jody Ware – also adopted a policy about this.
- 11.4 TT5k Beneficiary – Steve Tribbey motioned “to approve the Trail Trekker 5k (TT5k) benefitting the What’s Trump Relay for Life Team in 2021. All proceeds will be donated to that organization after the event.” Seconded by Jody Ware. Discussion – Gordon Williams asked if this was too soon to approve this. Shaun Nordlie – approving just that they will be the benefitting group. We don’t know what this will look like due to COVID, depending on restrictions. But this is just for who will be benefitting. Since they didn’t get the benefit from last year – we thought we would have them be the group again this year. Next year would be someone different, different charity. Henry Doden – would suggest getting rid of the Trump name. Barb Hendren – this refers to a card game – euchre. Steve Borst – does it benefit cancer? Yes, all proceeds go to the American Cancer Society. Motion carried unanimously.
- 11.5 Rules & Regulations – Miscellaneous Regulations – 1st Reading – Mike Harris motioned “to suspend Roberts Rule of Order.” Seconded by Tom Ohms. Discussion - Jody Ware – we have under home occupations, language about noxious animals. Steve Tribbey – this is about noise. Barb Hendren – noise of an animal would be a dog barking, etc. Jody Ware – governing documents address this – are we asking to see a rate for a fine? Barb Hendren – want to be able to issue a citation. With the language in Rules & Regulations, they are unable to do that right now. Shaun Nordlie – establishing a fine (\$250), before it would go under miscellaneous (\$50.00). Jody Ware – important to have that fine. Steve Tribbey – would like to see parameters – objective measurement of a noise level. What is too loud? Should have some sort of cut off that would be acceptable or not acceptable. Shaun Nordlie – Security typically deals with this complaint, will go to the homeowner, there has been a complaint and will tell them to turn down the music, etc. Majority of time that deals with it – but if it continues, that is when the citation would take place. It’s not that we would write the citation right away. Mike Harris – we talked about that – Security pulls up, it will be shut down when they arrive. They have to prove this. Tom Ohms - judgement call – parameter would be 2nd complaint. Jody Ware – already in our governing documents – Article 3 Section 8 – addresses this. Do believe that a warning and a fine would be appropriate. Steve Tribbey – go to the complainant home, take their measurement from there. Put an objective way of measuring this. Just concerned if someone gets a citation, they will fight this. How do we say this is too loud? Jody Ware – put our due process system in play with our Appeals Board. Mike Harris - Security seems to be happy about this change when we discussed this at Rules & Regs. Steve Borst – wondered how we came up with \$250. Shaun Nordlie – standard fine is \$50.00, and Rules & Regs felt \$250 would be a level where it does hurt some. Jody Ware – all pet violations – \$25.00 are we talking about pets? Shaun Nordlie - R&R talked more about household, not pets. Barb Hendren – all got started due to music on the lake. Parties that go late, etc. Jody Ware – want to make this clear – not changing dogs barking, talking about parties. Steve Borst - like the new fine, maybe some of the other ones should be raised? Henry Doden – would need

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BOD MINUTES, CONT'D

someplace in there for a time – 10:00 p.m., 11:00 p.m. Bob Ballenger – should not be a time limit. Could be in the middle of the afternoon. Tom Ohms – Security can write them a ticket. Give them some teeth.

11.6 Rules & Regulations – Motorized Vehicles-Recreational – 1st Reading – Discussion – Bob Ballenger – add one other type of vehicle, skid steer vehicles, six wheeled vehicles. That was prohibited for years and somehow the wording was removed. Bobcat with treads, turn by locking one side. Steve Tribbey – ATVs that have tracks on them – we do not allow those either. Should specify these as well. Barb Hendren – should we have a list of prohibited vehicles? Shaun Nordlie – prohibited vehicles are listed. Skid steer is not permitted, listed in section 12 – prohibited vehicles. Tom Ohms - should we add utility terrain vehicles? UTVs and ATVs are two different things. Should list side by side or utility terrain vehicle in that sentence. Last bullet point should have that listed with ATV. Mike Harris – Gator with tracks does not steer like a skid steer. Over the width of 66” was discussed. Can have them as long as not over 66” wide. Was discussed in Trails and failed. Barb Hendren – list UTVs (last bulleted item).

11.7 Rules & Regulations – Campground – 1st Reading – Discussion – Shaun Nordlie - we did have people do this over the winter, don't see an issue with the grills being left out over the winter. Language does include some guidelines. No problems with this.

11.8 Open Discussion about COVID-19 – Discussion – at Phase 4 at this point. Restrictions now are up to 50 people inside. Campsite and boat slip swaps and assignments will go on and will roll with restrictions, unlike last year where we canceled. Getting creative as possible. What can we do, how can we do it. Not sure about swimming pool – April or May should have direction on that. Pools are different category. Depending on where we are, hopefully some direction from the health department in early May. Will keep everyone updated with what we can and cannot do. Tom Ohms – masks mandate? Are we enforcing that? Shaun Nordlie – some events have food and drink. Pro Shop, wear your mask in. Once you get your food take off mask. Bob Ballenger – plans for the Marina? Shaun Nordlie – don't see an issue with opening the Marina this year. Thought just to have a pathway through – pick what you want and have a path to the counter. If restrictions on cleaning and numbers in the building change, will make a difference. Goal is to have it open this year. More research will be needed. Tom Ohms – utilize the window for those not comfortable going inside? Worked out well. Thought it was nice. Convenient. Shaun Nordlie – worked great, could still offer the window for those not comfortable coming in.

Bob Ballenger motioned “to reinstate Roberts Rule of Order.”
Seconded by Mike Harris.

Motion to adjourn from Mike Harris at 10:29 a.m.

Recording Secretary, Rhonda Perry
President, Barb Hendren
Corporate Secretary, Steve TribbeyDate

2021 BOARD ACTIONS

- JANUARY 2021**
- 10.1 Committee/Commission changes – APPROVED
 - 11.1 Rules & Regulations: Lake – APPROVED
 - 11.2 Rules & Regulations: Fishing - APPROVED
 - 12.1 Cove lease - APPROVED
 - 12.2 Audit agreement - APPROVED
 - 12.3 Garden Club Little Free Library Proposal – APPROVED
 - 12.4 Rules & Regulations: Amenity Tags – 1st READING, NO MOTION REQUIRED
 - 12.5 Rules & Regulations: Hunting – 1st READING, NO MOTION REQUIRED
 - 12.6 Open discussion about COVID-19 – NO MOTION REQUIRED
 - 13.1 CAMP update – NO MOTION REQUIRED
- FEBRUARY**
- 10.1 Rules & Regulations: Amenity Tags – APPROVED
 - 10.2 Rules & Regulations: Hunting - APPROVED
 - 11.1 Kayak Rack – APPROVED
 - 11.2 Request to Restrict Lot – Menconi – TABLED
 - 11.3 Request to Restrict Lot – Mamlic - TABLED
 - 11.4 TT5k Beneficiary - APPROVED
 - 11.5 Rules & Regulations: Miscellaneous Regulations – 1st READING, NO MOTION REQUIRED
 - 11.6 Rules & Regulations: Motorized Vehicles-Recreational – 1st READING, NO MOTION REQUIRED
 - 11.7 Rules & Regulations: Campground – 1st READING, NO MOTION REQUIRED
 - 11.8 Open discussion about COVID-19 – NO MOTION REQUIRED

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MONTHLY COMMISSION REPORTS

ARCHITECTURAL AND ENVIRONMENTAL CONTROL COMMITTEE MINUTES

FEBRUARY 6, 2021

UNAPPROVED

- 1.0 Call to Order – Chair Cindy Zophy called the meeting to order at 7:56am with the following committee members in attendance in person: Jim Frank, Mike Harris, Barb Hendren, Tom Ohms, Steve Tribbey, and Building Inspector Joe Wiener. Via Zoom: David Allgood, Bob Ballenger, Bill Ware, Cindy Zophy, and General Manager Shaun Nordlie. Absent: Gordy Williams. A quorum was attained.
- 2.0 Approve Minutes of the January 9, 2021 meeting – David Allgood moved to approve the minutes of the January 9, 2021 meeting as written. Seconded by Bob Ballenger. Passed unanimously.
- 3.0 Property Owner Comments
- 4.0 Building Inspector’s Report – In 2019 we received 10 queries regarding new dwelling requirements at ACL. None resulted in a dwelling permit application. Callers seemed to be discouraged by the minimum square footage requirement and to a lesser extent the need for private wastewater treatment systems. In 2020 we received 28 calls, all asked similar questions as in 2019. The minimum 1000 square footage requirement wasn’t an issue anymore. Inquiries were made about completely manufactured homes, driven in and set in place. These types of constructed homes are not allowed per our building code mainly because they cannot be inspected during the construction process (despite documentation is frequently good). Panelized constructed homes are acceptable. We have 4 new houses applied for in 2020.
- 5.0 New Business
 - 5.1 Arrowhead Bay (North) – ACL kayak storage unit - Bill Ware moved to permit the installation of a Kayak Storage Unit next to the existing unit in Arrowhead Bay (North) at the Picnic Area/Playground. Seconded by Tom Ohms. Discussion on size to accommodate a “2-person” kayak. Passed with 8 yeas.
 - 5.2 ACL Campground – pavilion - Barb Hendren moved to permit the construction of a 30’ by 40’ unenclosed Picnic Pavilion resembling the attached pictures between the Wash House and Basketball Court. Provision will be provided for a future grill installation. A silt fence shall be installed and maintained throughout the project. Jo Daviess County Planning and Development and Health Department permits must be obtained before the ACL permit will be considered issued. Seconded by Mike Harris. This will be paid for through the Campground’s Designated Fund and through the R&R Budget. The excavation and concrete work will be done by Matt Wiene in exchange for dirt from the lake dredging. Discussion on grill pad, post footings and slab. This will be built “in-house”. Question about plans and drawings not presented at this meeting. Hendren withdrew the motion.
 - 5.3 ACL Children’s Garden – book lending kiosk - Tom Ohms moved to permit the installation of a Book Lending Kiosk in the Children’s Garden near the Pool. The kiosk shall be similar to the submitted attachments. Seconded by Barb Hendren. Discussion on what items to be built/constructed on ACL Common or Reserved Property shall be brought before AECC. Difference in language in the old Declaration versus the new Declaration being currently voted upon by the Membership. We have to rule based on current language. Passed with 7 yeas and Tom Ohms nay.
 - 5.4 12A285 Lincoln Ct – addition and septic - Mike Harris moved to permit a second story 778 square foot addition above the existing attached garage. The addition will include 2 bedrooms and 2 bathrooms along with a 3rd craft room area without expansion of the existing footprint. No variance is granted. A silt fence shall be installed and maintained throughout the project and all lot corner posts and structure setbacks must be located and flagged by a licensed surveyor in accordance with ACL B&E Code 102.4. A refundable environmental debris bond is required. Jo Daviess County Planning and Development and Health Department permits as well as Scales Mound Fire Protection District review must be obtained before the ACL permit will be considered issued. Seconded by Steve Tribbey. Discussion on existing footings and foundation. Age of house and remodeling years. Discussion on septic capacity for 6-bedroom house, Jo Daviess County has indicated upgrades needed. AECC relies on county for septic design and approval.

- AECC looks only at septic placement on the lot within setbacks. Roll call vote: 5 abstaining - David Allgood, Bob Ballenger, Tom Ohms, Steve Tribbey, Bill Ware. 3 yeas - Jim Frank, Mike Harris, Barb Hendren. Motion carried.
 - 5.5 8A202 Hale St – replace windows, doors, siding, deck railing, patio - Tom Ohms moved to permit the replacement of 19 windows, 3 patio doors, exterior siding, soffits, deck railing to meet code, to install cultured stone on the walk-out basement walls and to replace the 560 sf patio below the existing deck with a concrete slab as per the submitted attachments. A silt fence shall be installed and maintained throughout the project and all lot corner posts and structure setbacks must be located and flagged by a licensed surveyor in accordance with ACL B&E Code 102.4. A refundable environmental debris bond is required. Jo Daviess County Planning and Development permits must be obtained before the ACL permit will be considered issued. No variance is granted. Seconded by Mike Harris. We reviewed materials & colors. Passed with 8 yeas.
 - 5.6 8A247 Colony Ct – dock - Barb Hendren moved to permit the replacement of an existing gangway and pier, complying with ACL Code Section 123, configured as shown in the attached documents. The assembly shall not extend into the lake more than 24’ measured from the shoreline. No variance is granted. Seconded by Mike Harris. Discussion on dimension of docks (24’Lx 5’W) into the lake. Passed with 8 yeas.
 - 5.7 12A300 Nixon – dock - Tom Ohms moved to permit the replacement of an existing gangway and pier, complying with ACL Code Section 123, configured as shown in the attached documents. The assembly shall not extend into the lake more than 24’ measured from the shoreline. No variance is granted. Seconded by Barb Hendren. Reviewed drawing and plat, GIS image. Passed with 8 yeas.
 - 5.8 6A9 Hampton Ct – dock - Mike Harris moved to permit the replacement of an existing gangway and pier, complying with ACL Code Section 123, configured as shown in the attached documents. The assembly shall not extend into the lake more than 24’ measured from the shoreline. No variance is granted. Seconded by Barb Hendren. “U-shape” configuration discussion. Passed with 8 yeas.
 - 5.9 8A156 Liberty Bell Ct – dock - Steve Tribbey moved to permit the installation of a new gangway and pier, complying with ACL Code Section 123, configured as shown in the attached documents. The assembly shall not extend into the lake more than 24’ measured from the shoreline. No variance is granted. Seconded by Mike Harris. Discussion on proximity to property lines. Passed with 8 yeas.
 - 5.10 Other New Business
 - 10A77-78 Cardinal – dock - Wiener will check on permits for this.
 - 6.0 Unfinished Business – None.
 - 7.0 Next Meeting Date – March 6, 2021
 - 8.0 Adjournment by Ballenger at 9:19am.
- Respectfully submitted, Steven Tribbey

BOARD POLICY AD HOC COMMISSION MEETING MINUTES JANUARY 19, 2021 UNAPPROVED

- Members present: Board Liaison Jody Ware; Board Liaison Mike Harris; Member Marge Clark. Shaun Nordlie, General Manager and Ashlee Miller, Financial Manager were also present.
- 1.0 Call to Order: The meeting was called to order by Jody Ware at 10:00 a.m.
 - 2.0 Identify Existing Policies Regarding Financials: This time was spent to organize the different documents, both within the Board Policy Manual and not placed in the manual but approved by the Board of Directors.
 - 3.0 Section 6000: Edit and Add Policies to Section: The ad hoc commission began reviewing policies starting with Policy 6108.
 - 4.0 Next Meeting Date: January 26, 2021 at 10:00 a.m.
 - 5.0 Adjournment: The meeting was adjourned at 11:37 a.m.
 - 6.0 Setup Next Meeting Dates: Next meeting dates were not set up at this time.
- Respectfully submitted, Jody Ware

BOARD POLICY AD HOC COMMISSION MEETING MINUTES JANUARY 29, 2021 UNAPPROVED

- Members Present: Board Liaison Jody Ware, Board Liaison Mike Harris, Member Marge Clark. Also present were General Manager Shaun Nordlie and Financial Manager Ashlee Miller.
- 1.0 Call to Order: The meeting was called to order by Jody Ware at 1:05 p.m. in the Clubhouse.
 - Election of Officers
 - 2.1 Chair: Jody Ware agreed to serve as Chairperson.
 - 2.2 Secretary: Marge Clark agreed to serve as Secretary.
 - 3.0 Identify existing policies regarding financials: The following topics in the current Apple Canyon Lake (ACL) Board Policy Manual were identified:
 - Capital Expenditures
 - Cash Management
 - Check Authorization
 - Deposit of Security Checks
 - Credit Cards
 - Assessments and Delinquent Assessments
 - Investment Policy
 - Owner Amenity Registration Fee (OARF)

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Purchase of Equipment

4.0 Section 6000: Edit and add policies to section: Language in Section 6000 Finances was reviewed in Sub-Sections 6200 through 6800. Some editing was done for clarification and to incorporate some language from current ACL Board Policy. Topics of discussion were

Budget Publishing	Payroll Authorization
Budget Implementation	Payroll Deductions
Fund Balances	Petty Cash
Purchasing	Cash Handling and Deposits
Leasing	Recognition and Gifting
Use of Credit Cards	Fair Labor Standards Act
Vendor Relations	Basis of Accounting
Payment of Invoices	Audit

Shaun and Ashlee will explore Risk Management and prepare a framework for Risk Management Strategy for the next meeting.

5.0 Next Meeting Date: February 23, 2021

6.0 Setup Next Meeting Dates: No other dates determined.

7.0 Adjournment: Meeting adjourned at 3:15 p.m.

Respectfully submitted, Marge Clark, Secretary

will get paid. Ron suggested the change to \$126,000.00, due to explanation on the time factor of foreclosure.

3.1.2 R&R item recap - Cove fryers were removed were being replaced this year. Firehouse Roof and new wall amount was changed to \$40,000. Asphalt around Marina /Lester Johnson - there was not a 2nd quote at this time. Took out roof at the Pro Shop. R&R total 535,000.00.

3.2 Discuss and finalize the proposal ("Proposal") to the ACL Board of Directors for Addition to the ACL Bylaws. The Proposal as written, documents the new Accounting Policy (FASB ASC 606) adopted on January 1, 2019 by the ACLPOA, ("Association"). Currently there is no guidance in the Bylaws that addresses this new accounting standard - Steve Malone explained his opinion on the Board was the Board needs to know and understated CICAA. Handout was included in packet. Steve Borst went over the handout and gave his opinion on the explanation in handout. Questions were raised about spending more than budget. Marge explained her purpose of this Proposal stemmed from questioning what and where is the protection for property owners if the Board overspends. Marge explains 145 D in CICAA and feels Board is not following the rules. Question is asked by Steve Malone wanting to know if the wording in CICAA is correct. Marge explained what happened and how it did not follow CICAA 145D and was wanting to know how to protect the property owners' money. She felt the Board did not give any information on this to Property Owners or Budget Commission. She would like reasonable limitation to protect the property owners.

BUDGET/AUDIT COMMISSION MINUTES
AUGUST 10, 2020
UNAPPROVED

1.0 Call to Order – The meeting was called to order at 10:03 a.m.
 Commission members present: Marge Clark, Tom Brennan, Steve Borst, Ron Carpenter, Steve Nelson, Fern Tribbey, Steve Malone, and John Finn. General Manager Shaun Nordlie, Financial Manager Ashlee Miller, and Secretary Carrie Miller were also present. Guests via Zoom: Jody Ware and Barb Hendren. Guests attending in person Mike Harris, Steve Tribbey, and Henry Doden.

2.0 Approve minutes from July 17, 2020 Budget/Audit Commission meeting - Tom Brennan questioned the minutes on communication wages wanted to amend minutes. Shaun was asked to provide detail on communication wages at next budget meeting.

3.0 Unfinished Business

3.1 Answers to questions posed at last meeting

3.1.1 Bad Debt - Ashlee explained the spreadsheet was based on information from Megan. She went over historical information on lots and explained how much we would save if we take back 2020 lots rather than sending them to foreclosure. Commission changed bad debt budget from \$120,000.00 to \$126,000.00, to match the spreadsheet calculation. Also, because of Covid-19 the number of lots are unpredictable. Information is based on 37 lots, hoping 13

No change is needed in the Bylaws, stated by Steve Malone. He explains how this was a investment and the money is not lost or spent. It is an investment so ACL will still have the money, but not in cash. Concern is that the investment money would go back in to operating and not go back into R&R. Ashlee explained how the funds could be spent out of operating and be able to be used in capital and R&R items. It was asked if we want to vote on this or take it to another meeting? If it is a Bylaw change it needs to go to Legal Commission and was out of scope for the Budget Commission.

145 B CICAA was read and explained by Marge, with mention on how the funds are broke out into 3- Capital Projects, R&R and Operating. Ashlee will ask O'Conner Brooks if three funds are needed.

A few members of the Commission feel the Board needs to come to Budget Commission and ask before they can spend this amount of money. Shaun gave a list of projects that would not have been complete if they would have had to.

Ron Carpenter is questioning do we need to make a motion. Ron Carpenter made a motion to accept the proposal as presented. Marge Clark seconds the motion. Roll call vote. Motion passes with Tom Brennan, John Finn, Ron Carpenter, Marge Clark, and Steve Borst voting yes. Steve Nelson, Fern Tribbey, Steve Malone voting nay.

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MONTHLY COMMISSION REPORTS

4.0 New Business

4.1 Review 2020 year-end projections - Ashlee explained the remaining revenue budget from now thru the end of the year was going to be short with sales coming from Marina and Pro Shop. PPP Loan was talked about and the possible outcome.

4.1.1 Year end Association excess/deficit to budget - Ashlee explained the current status and how Covid-19 has affected actual vs. budget for 2020.

4.1.2 Projected year-end Fund balance A couple of different options were reviewed for projecting end of year fund balances. Steve Borst created a new spreadsheet that will be used in the future after some adjustments.

4.1.2.1 Operating Fund

4.1.2.2 Capital Projects Fund

Ron Carpenter question what was in capital and what was paid out 2020.

4.1.2.3 Replacement and Renovation Fund ("R&R")

4.2 Recap changes previously agreed to between the Commission and Shaun & Ashlee.

4.2.1 Work Comp – Admin #5809-001-01 - decreased 10% to \$86,000

4.2.2 Fireworks – Admin #5491-001-01- changed from \$7000 to \$3,500

4.2.3 Bad Debt – Admin #5785-001-01 - changed from \$120,000 to \$126,000

4.2.4 Trails – Maintenance #5520-001-04 \$20,000

4.2.5 Other Expense savings? Or missing Revenues? will add \$6,000 for income on cell phone tower, \$2,000 Added for Soil income

4.3 Review and finalize recommendation on employee headcount and wage increases - Tom Brennan questioned 3% for employee increases. Tom Brennan recommended 1%, Ron Carpenter suggested 1.5%, Steve Malon recommended 2% and add staff person for Maintenance. Included in the 2% wage increase they recommended adding an additional seasonal employee for Maintenance. Ron Carpenter said we have been adding 3% for many years need to make cuts this year. Marge questioned when we hire a seasonal person if it is new staff or returning staff and what are we paying.

4.3.1 Review FTE' added an additional staff for the lake and to help environmental - Marge asked how many part-time people in maintenance for seasonal. Shaun refers to break out of staff worksheet - added a fulltime person due to COVID. Marge and Ron questioned how many full-time employees there are in maintenance.

4.3.2 Discuss Inflation Shaun and Ashlee informed the committee of the increase to wages in the next 5 years due to minimum wage increases going from \$9.25 to \$15.00 per hour, and lack of employees applying due to the location of the Association. Ron Carpenter stated we should be paying more than minimum wage for part-time employees. Steve Malone said ACL needs to have better benefits for full-time people to keep them.

It was asked if this increase will be going to the Board. Shaun explained the 5 tiers that he has been working on with Ashlee due to minimum wage. Ron Carpenter is asking about the tiers and the effect. Steve Borst recommended a bonus be paid to employee because of the great job they have done but was informed that is not possible because its not in the budget. Ron Carpenter said a whole lot of people are not seeing an increase so we should only increase 1.5%. 2% was agreed upon on top of the 2020 budget for wages, as well as adding a seasonal part-time maintenance person of \$8000.

4.3.3 Discuss COVID impact on Minimum Wage - Shaun and Ashlee explained need for more employees due to extra new cleaning requirements issued by CDC, due to COVID-19. They also explained managers are having a hard time finding staff. Ron Carpenter concerned about members not paying due to COVID in 2021 and concerned the actual revenue collected vs. budget being short.

4.4 Review Annual Costs by Amenity- Steve Borst went over spreadsheet he created that showed what he felt the cost was per amenity.

4.5 Discuss the difference between Capital Projects and R&R – this was previously discussed in meeting.

4.5.1 Flood Mitigation - Spill Way, Dam Leveling, Dry Ponds, Dredging, Dock polls – combined with 4.5.2 below.

4.5.2 C.A.M.P. – do we need to fund in 2021 or 2022? Ron Carpenter stated it is understood that the Board has prioritized flood mitigation ahead of the CAMP project.

4.6 Discuss the importance of proper Reserves and 2021 recommended reserve levels – Steve Nelson explained the idea of being "fully funded" in the R&R fund, which would mean the cash availability could replace everything on the Reserve Study, if needed.

4.6.1 Operating Fund – no additional discussion.

4.6.2 Capital Fund – no additional discussion.

4.6.3 R&R Fund – no additional discussion.

4.7 Decide Funding needs

4.7.1 Operating Fund

4.7.2 Capital Fund - \$750,000 was suggested for the intentions of flood mitigation

4.7.3 R&R Fund - will be \$535,000

4.8 Calculate the Assessment with no fee increases - Assessment will increase to \$1,100.

4.9 Discuss Fee increases

4.9.1 Trash – Shaun explained the contract was renewed a couple years prior and increased from the previous contract amount. Commission agreed to increase Trash to \$120.00 per year, but also increase from 1 pass to include 2 passes (this equals \$10/month).

4.9.2 Late fee - \$125/mo. – Late fee remains at \$125 but Commission

agreed to assess additional late fees on April 1 and May 1 in hopes of collecting delinquent accounts prior to Lien.

4.9.3 ATV/UTV – ATV/UTV increased fee to \$30.00,

4.9.4 Docks & Campgrounds - No changes

4.9.5 O.A.R.F. - No changes

4.10 Finalize the 2021 Budget recommendations to ACL Board of Directors - 5 motions were made by the Budget Commission:

The Commission recommends to the Board of Directors that the 2020 Fee Schedule be renewed for 2021 with the following changes: UTV Stickers raised to \$30.00, Annual Trash Pass to \$120 (includes a second pass), and Delinquent Dues Fee to be assessed in March, April and May of \$125. Motion made by Ron Carpenter, Motion seconded by Fern Tribbey. 6 Yea, 2 Nay, 0 Abstain.

The Commission recommends to the Board of Directors the 2021 R&R Budget in Expenditures of \$535,000. Motion made by Ron Carpenter, Motion seconded by Marge Clark. 7 Yea, 1 Nay, 0 Abstain.

The Commission recommends to the Board of Directors the 2021 Operating Budget with a total revenue of \$4,585,143.34 and total Operating expenses of \$3,367,787, with a transfer to the R&R Fund of \$535,000 and a transfer to the Capital Projects Fund of \$682,356. Motion made by Ron Carpenter, Motion seconded by Fern Tribbey. 6 Yea, 2 Nay, 0 Abstain.

The Commission recommends to the Board of Directors the 2021 annual assessment fee of \$1,100. Motion made by Ron Carpenter, Motion seconded by Fern Tribbey. 6 Yea, 2 Nay, 0 Abstain.

The Commission recommends to the Board of Directors to accept the Bylaws proposal as amended. Motion made by Ron Carpenter, Motion seconded by Marge Clark. 5 Yea, 3 Nay, 0 Abstain.

5.0 Other

6.0 If necessary, decide on future meeting dates – No discussion.

6.1 Tomorrow, next week, in 2 weeks, next month... – No discussion.

6.2 Clubhouse meetings vs Zoom – No discussion.

6.3 Meeting between annual Budgets– No discussion.

6.3.1 Revise current budget worksheets– No discussion.

6.3.2 Review year end financials with Ashlee (January) – No discussion.

6.3.3 Review Audited Financial Statements (June) – No discussion.

7.0 Adjournment – meeting adjourned.

Respectfully submitted, Carrie Miller, Secretary

CONSERVATION COMMISSION MEETING MINUTES

FEBRUARY 6, 2021

UNAPPROVED

The following Commission members were present in person: Chair Paula Wiener, Co-Chair Michael Yorke, Angie Marek and Tom Ohms. Via Zoom/telephone: Phyllis Cady, Mike Cammack, Gary Hannon, Steve Nelson, Dave Bohnenkamp, Henry Doden and Steve Swedberg. Guests: General Manager Shaun Nordlie; via Zoom: Natural Resources Manager Kelly Weede and Therese Nelson.

1.0 Call to Order – Chair Paula Wiener called the Conservation Commission Meeting to order on February 6, 2021 at 9:04am.

2.0 Introduction of New Member and Natural Resources Manager – Chair Wiener introduced ACL's new Natural Resources Manager, Kelly Weede, and new commission member, Steve Swedberg.

3.0 Approve Minutes of November 7, 2020 – Phyllis Cady motioned, and Mike Cammack seconded, to approve the November 7 minutes. Minutes approved as presented.

4.0 ACL Garden Club Presentation – Therese Nelson, Chair of Garden Club, described their on-going project of developing a children's garden around the pool area and implementing an adventure program that would be a self-guided family project to explore the area by the clubhouse/pool and other locations around Apple Canyon Lake.

5.0 Reports

5.1 Lake Monitoring – Mike Yorke will contact Kim Rees to see if he is planning to do a through the ice check.

5.2 Tributary Water Sampling – Shaun Nordlie has the data and Kelly Weede is working on getting it organized.

5.3 Applied Ecological Services (All Projects) – Shaun Nordlie emailed a copy of the Applied Ecological Services (AES) recommendations on ten critical locations at the lake to commission members. Shaun reported AES said the EPA is looking for specific projects within our Watershed Plan when awarding 319 Grants. By including the projects outlined by AES in our Watershed Plan, we have a much better chance of getting some funding.

5.4 Natural Resources Manager Report – Kelly Weede reported she is working on the Spring order of the seeds and plants and permits for the dredge and other projects.

6.0 Review of Old Business

6.1 Watershed Education Day/Hoo Haven – Conservation Commission agreed to postpone the Watershed Education Program until 2022. The Commission will readdress the possibility at the June meeting to have Hoo Haven up to ACL this coming September or October.

6.2 Buffer Zone Demo Project – Kelly Weede reported that the buffer zone area was sprayed, and she did some edits on moving some landscape to the left of the Gazebo. Grass for the prairie demo has been ordered. She has been trying to contact landscapers but has not heard back yet.

6.3 Status of Dredge Bag – Shaun reported the dredge bag will be cut open in spring and be disposed of.

6.4 Burning Woody Material on the Dam – Kelly reported that Ed attempted to burn up at the dam, but it didn't work. Ed will work with Maintenance on a plan and try again this year.

7.0 Unfinished Business

MONTHLY COMMISSION REPORTS

7.1 Fishery/Fish Habitat/Creel Tracking Slips

7.1.1 Changes in Creel Limits only 8 over 8" – Official creel limit notice of only 8 over 8" has appeared in the Apple Core and in the Apple Seed eblast.

7.1.2 Stocking Musky in 2021 – Mr. Nordlie reported they will call in the Spring to put aside the Musky.

7.1.3 Creel Tracking Slip Report – Mike Cammack has many slips and will work on a spreadsheet.

7.1.4 Fish Structure – Shaun Nordlie reported that an ACL homeowner knows someone who works in Lanark who can bring the pallets of PVC to ACL. Shaun will check with Joe Rush when he's up at ACL to work with Kelly next week. Mike Cammack suggested getting together sometime in March about dropping trees in the lake for fish habitat.

7.2 Greenway Invasives and Infected Ash Tree Removal – Maintenance had worked on some ash removal in the fall.

7.3 Watershed Plan

7.3.1 Milestone Evaluation Process – Ms. Wiener reviewed the process with the commission members who will be working on the milestones for the four goals.

7.3.2 Communicating with Our Watershed Partners – Mr. Nordlie reported that letters went out to the area watershed neighbors in early January. Kelly will follow up on these.

7.4 Conservation Conversations Monthly Apple Core Articles – February's issue will have an article about two conservation giants, Aldo Leopold and Ding Darling. Ms. Wiener asked Kelly if she could help with content on the Watershed Face Book page.

7.5 Lake Action Plan

7.5.1 Dredging – Mr. Nordlie reported that the dredge is repaired and ready.

7.5.2 Flood Control (still starting after Labor Day?) – Mr. Nordlie reported there will be more discussion with the Board at the February meeting. We have a proposal for levelling the crest of the dam.

8.0 New Business

8.1 Greenway Stewardship Application Rundell 14A55-56 Pilot Point - Dave Bohnenkamp and Steve Swedberg volunteered to review the project.

9.0 Next Meeting - March 6, 2021 at 9:00am

10.0 Adjournment - 10:32am by general consent.

Please notify Paula of items to put on the Agenda at least two weeks before the meeting.

Respectfully submitted, Karen Drogosz

RECREATION COMMISSION MINUTES

JANUARY 18, 2021

UNAPPROVED

1.0 Call to Order - Mary called the meeting to order at 9:00 am. Members present: Mary Hannon, Sheila Gee, Fern Tribbey, Lee Causero, John Diehl and Board Liaison Steve Tribbey. Guests: Tim Brokl and Kirsten Heim. Members Absent: None.

2.0 Approve November 16, 2020 minutes - Lee motioned to approve the minutes as written. Fern seconds to approve the minutes. The minutes are approved.

3.0 Holiday Events review – All 3 events took place Saturday, December 5th.

3.1 Grab and go hot chocolate mix (12/5 | 6:00) - The to-go hot cocoa and cookie treat bags were a success. All treat bags were given away by the end of the evening. We made about 70 bags.

3.2 Santa visit (12/5 | 6:00) – All families appreciated seeing Santa & Mrs. Claus. The toughest part was reiterating social distancing to approaching children. Pictures were taken at a safe distance and letters to Santa made their way to him.

3.3 Tree lighting (12/5 | 6:30) – We took the Tree Lighting to Facebook live. We did experience technical difficulties with a low phone battery and a loss of internet connection during the streaming, but it all worked out. We did a second lighting for families inside the Pro Shop that didn't make it out for the first viewing. We all joked of a third as well. The crowd was great and much appreciated.

4.0 Future Events

4.1 Sledding Party (1/16 | 1:00-3:00) – The Pro Shop Manager Terri Stiefel and her staff put together the hot cocoa and cookies for our sledders. We reported to have about 40 sledders at once hitting the hill. This was an amazing turnout considering how hit and miss this event can be depending on our snow quality/quantity.

4.2 Pinewood Derby (Postpone) – The Pinewood Derby planning group had been discussing hosting the Annual All-Age Pinewood Derby as a virtual event with a fun video to follow showcasing this virtual event. The planning group hit a snag once it began to consider what registration and turn-in would look like with the Association Office only accepting appointments. At this point, we are hopeful for an early spring and would like to bring this event back as an outdoor event

where participants can come and view the race safely.

4.3 2021 Holiday Brainstorming – A new tree lighting ceremony alternative was offered. The trees discussed (3x, different sizes) would include a center pole and use the lights we purchased last year to drape down the pole's sides to light and give the shape of a tree. This idea will be discussed in future meetings and will require the help of the Maintenance Department. John and Penny Diehl would like to expand upon the Santa & Mrs. Claus visit and Tree Lighting Ceremony. The vision includes a miniature town square around the Pro Shop – like the area used for the Tree Lighting. This town square would contain multiple booths – a Santa Stop with a big chair, cookies & cocoa, ornament exchange, children's activities – paint an ornament, make your own Christmas card, carnival games, have an area for Food Pantry donations, a Foundation booth, Garden Club booth – promote new Children's Garden or offer something like an evergreen take home, paint a rock, etc. A tree would be located inside the Pro Shop for the children's ornaments to be hung on for them to view and revisit during the holiday season. Having music and/or carolers onsite would be a must have. We would like to post-up a 'Santa' mailbox by or in the Pro Shop – depending on what it would be made of (pre-made cardboard – inside; real life metal mailbox – outside). A cookie decorating contest was also discussed but we are leaning towards the cookie decorating booth. We like the idea of offering many short activities for various age groups. We would offer this event the first Saturday of December like our usual Ceremony.

5.0 New Business

5.1 Finish proposed 2021 calendar – At this time, the Campground Commission is moving forward with their Pancake Breakfast. We plan to have picnic tables spread out in the Firehouse Fitness Center parking lot. We do not plan to host the BBQ Cook-off in lieu of COVID-19. Instead, we have discussed offering a Food Truck day in its place. Garage Sales will take place in June like normal. Farm Fun Day is on our 2021 calendar. Our only concern is the activities the kids would normally participate in include a lot of touching, sharing, and eating. We will review its status as the year goes on. July 3 we have our Independence Day activities – Golf Cart Parade, Rumble & Roll Ball Race, and Fireworks. We hope to host the Golf Cart Parade as normal as possible. Canyon Kids Camp follows shortly after Independence Day. With COVID-19, we are trying to plan in advance what we can do this year with Canyon Kids Camp. Open Air Concert would be fine with or without limitations. Last year we hosted this concert as RSVP on the beach with temperature checks and it went over well. Because of the great turnout we received last year, the Kids Fishing Tournament will continue as an on-your-own event this year on July 11. July 24, we have the Sizzling Summer Concert and the Beer Tasting scheduled. The TT5k will go to benefit our local 'What's Trump' Relay for Life team. Relay for Life was to be the event's beneficiary last year but because of its cancellation we have brought them back this year. Youth Archery Day and Venetian Night are set for August 7. Venetian Night is growing in popularity. The Recreation Department takes a rental boat out this evening to catch pictures and video of the event. We would like to have an outside boat lead the parade so the Recreation Department can pull-off/pull-ahead for photos and video when needed. Ice Cream Social & Craft Fair, we are hopeful to be able to host this event this year. This event is in September, so it is a little early to make any big calls. We believe if we had to, we could host this event all outside the Clubhouse with whatever modifications need to be made. Volunteer Appreciation Dinner did not take place last year. Staff put together Volunteer Appreciation coupons last year in lieu of the events cancellation. We hope to be able to host this Dinner this year. Farm to Table Dinner has a planning group already up and running discussing this event this year. Halloween at the Campground has been moved to the week before the Haunted Trail. The Haunted Trail needs additional planning group members. Half of the Escape Room from last year is already paid for. Outside of the Haunted Trail, we are looking at the holiday events that we discussed earlier.

6.0 Next Meeting Date - March 15, 2021

7.0 Adjournment – Mary motioned to adjourn us at 11:22 am

Respectfully submitted, Kirsten Heim

RULES & REGULATIONS COMMISSION MINUTES

FEBRUARY 5, 2021

UNAPPROVED

The following Commission members were present: Chair Vickie Sershon, Fern Tribbey, Bob Fitzjerrells, Bob Stanger and George Drogosz. Members absent: Mike Harris and Fred Pfeiffer. Guests: General Manager Shaun Nordlie, Security/Aquatics Manager Julie Janssen, Steve Tribbey and Norm Vandigo.

1.0 Call to Order – Chair Vickie Sershon called the Rules & Regulations Commission meeting to order on February 5, 2021 at 10:06am.

2.0 Approve Minutes of November 6, 2020 – The November 6, 2020 minutes were approved as presented with a motion from George Drogosz and seconded by Bob Stanger. Motion passed.

3.0 Unfinished Business



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MONTHLY COMMISSION REPORTS

- 3.1 Trash/Recycling Update for 2021 – ACL Board approved at the January meeting.
- 3.2 Lake – ACL Board approved at the January meeting.
- 3.3 Fishing – ACL Board approved at the January meeting.
- 3.4 Amenity Tags – ACL Board Second Reading at February meeting.
- 3.5 Dear Management Request to Use Practice Broadheads – ACL Board Second Reading and approval in February. Board had one clarification sent back to Deer Management on language regarding the use of practice broadheads or regular broadheads can be used; language was confirmed with Kim Rees and Jon Sonntag.
- 3.6 Noise Nuisance - ACL Board First Reading at February Meeting; should be approved in March.
- 3.7 Unregistered vs Illegal Vehicles – ACL Board First Reading at February Meeting; should be approved in March.
- 3.8 Campground – ACL Board First Reading at February meeting; should be approved in March
- 3.9 Snowmobiles – Julie Janssen presented language concerning if ATVs or snowmobiles break through the ice. It would be the vehicle's owner's responsibility to remove the vehicle from the water at their expense in a timely manner. This would be turned over to the IDNR for investigation of the cause and any citations or fines would be written by them. A fine would be incurred by ACL if it was caused

- by recklessness, intoxication, etc. Shaun and Julie will rework the language of the snowmobile section and bring it back to the March meeting for further Commission discussion and recommendations.
- 3.10 Other Unfinished Business – None.
- 4.0 New Business
- 4.1 Clubhouse – Mr. Nordlie reviewed Section I. Clubhouse with the addition of "Communications/Recreation Manager" as the reference throughout this section. Also, the insertion of Section D "Open Clubhouse". It explains the use of the clubhouse and when it would be available for use. Discussion will continue in March regarding hours available.
- 4.2 Guests – Mr. Nordlie will have this ready for the March meeting.
- Other New Business – None.
- 5.0 Next Meeting Date - Friday, March 5, 2021 at 10:00am.
- 6.0 Adjournment – Fern Tribbey made a motion to adjourn at 10:28am. Respectfully Submitted, Karen Drogosz

SPECIAL MEETING OF THE VOTING MEMBERS
FEBRUARY 6, 2021
UNAPPROVED

- 1.0 Call to Order – ACL Board President Barb Hendren called the meeting to order at 1:00 p.m.
 The following Board members were present in person: Mike Harris, Barb Hendren, Tom Ohms, Steve Tribbey, Gordon Williams (arrived 1:04pm), and General Manager Shaun Nordlie. Via Zoom: Steve Borst, Henry Doden, Jody Ware. Absent: Bob Ballenger.
- 2.0 Voting on the Apple Canyon Lake Property Owners' Association Amended and Restated Bylaws (2020 version) - We've reached a quorum of 125, (900 received) the vote is now closed. The Tellers Commission will come in on Tuesday to verify and count the written ballots. Results will go out Tuesday afternoon. 2/3 affirmative votes are required to pass the Bylaws.
- 3.0 Voting on the Amended Declaration of Covenants and Restrictions for Apple Canyon Lake Property Owners' Association (2020 version) - We have not reached a quorum yet so the meeting is not adjourned and will be extended another 30 days, to March 6, 2021 at 1pm.
- 4.0 Adjournment or Continuation of the Special Meeting until March 6, 2021 - The special meeting continues until March 6, 2021 at 1pm. Meeting not adjourned (1:11pm).
 Respectfully submitted, Steven Tribbey



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Appeals (2nd Saturday of each month, if needed)	
.....
Petelle, Edie	Chair
Helgason, Janet	Secretary
Beckel, Ron	Member
Miranda, Rich	Member
VanDerLeest, Roger	Member
Architectural & Environmental Control 1st Saturday of each month, 8am	
Zophy, Cindy	Chair
Frank, Jim	Vice Chair
Tribbey, Steve	Secretary/Board Liaison
Allgood, David	Member
Ballenger, Robert	Board Liaison
Harris, Mike	Board Liaison
Hendren, Barb	Board Liaison
Ohms, Tom	Board Liaison
Ware, William	Member
Williams, Gordon	Board Liaison
Wiener, Joe	Staff

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Hendren, Barb	President
Ware, Jody	Vice President
Borst, Steve	Treasurer
Tribbey, Steve	Corporate Secretary
Ballenger, Robert	Member
Doden, Henry	Member
Harris, Mike	Member
Ohms, Tom	Member
Williams, Gordon	Member
Board Policy Ad Hoc meeting dates TBD	
Clark, Marge	Member
Harris, Mike	Board Liaison
Ware, Jody	Board Liaison
Nordlie, Shaun	Staff
Shamp, Megan	Staff
Budget/Audit meeting dates TBD	
Borst, Steve	Board Treasurer/Chair
Brennan, Thomas	Member
Carpenter, Ron	Member
Clark, Marge	Member
Finn, John	Member
Gouskos, Nick	Member
Livengood, Brett	Member
Malone, Steve	Member
Nelson, Steve	Member
Tribbey, Fern	Member
Miller, Ashlee	Staff
Miller, Carrie	Staff Secretary

Campground 2nd Saturday of each month	
Carpenter, Ron	Chair
Szczypta, Chris	Vice Chair/Secretary
Barker, Nancy	Member
Bluhm, Mary	Member
Borst, Steve	Board Liaison
Maculitis, Jerry	Member
Reifsteck, Joseph	Member
Ruffolo, Ric	Member
Clubhouse Area Master Plan Architecture & Design meeting dates TBD	
Wiener, Joe	Chair
Tribbey, Steve	Board Liaison/Vice Chair
Hendren, Barb	Secretary
Frank, Jim	Member
Hansen, James	Member
Miller, Ashlee	Member
Nelson, Therese	Member
Stanger, Bob	Member

Clubhouse Area Master Plan Financing & Marketing meeting dates TBD	
Nelson, Steve	Chair
Hendren, Barb	Board Liaison/Secretary
Brennan, Thomas	Member
Hannon, Gary	Member
Harris, Mike	Member
Reed, George	Member
Tribbey, Steve	Member
Miller, Ashlee	Staff
Conservation 1st Saturday of each month, 9am	
Wiener, Paula	Chair
Yorke, Michael	Co-Chair
Bohnenkamp, Dave	Member
Cady, Phyllis	Member
Cammack, Mike	Member
Doden, Henry	Board Liaison
Hannon, Gary	Member
Marek, Angie	Member
Nelson, Steve	Member
Ohms, Tom	Member
Swedberg, Steve	Member
Drogosz, Karen	Recorder
Weede, Kelly	Staff

Deer Management last Saturday of each month	
Sonntag, Jon	Chair
Ostrander, Gordon	Vice Chair
Rees, Kim	Secretary
Bluhm, Ted	Member
Finley, Jack	Member
Gouskos, Nick	Member
Hendren, Allen	Member
Lutz, Al	Member
Mamlic, Dan	Member
Williams, Gordon	Board Liaison
Editorial Review	
Brokl, Tim	Apple Core Managing Editor/Secretary
Finn, John	Member
Hendren, Barb	Board Liaison/Chair
Nordlie, Shaun	General Manager/Vice Chair
Vandigo, Doug	Member
Ware, Jody	Member

Employee Handbook Ad Hoc meeting dates TBD	
Hannon, Gary	Chair
Clark, Marge	Member
Harris, Mike	Member
Ware, Jody	Board Liaison

Miller, Carrie	Staff
Golf 1st Tuesday of each month, 1:30pm, April-October	
Killeen, John	Chair
Mannix, Pat	Vice Chair
Hannon, Mary	Secretary
Buesing, Bob	Member
Burton, Jean	Member
Finley, Jack	Member
Reese, Pat	Member
Reese, Tim	Member
Schmidt, Richard	Member
Stanger, Bob	Member
Stanger, Marcy	Member
Ware, Jody	Board Liaison

Lake Monitoring meeting dates TBD	
Hannon, Gary	Member
Kren, Barry	Member
Rees, Kim	Member
Tribbey, Fern	Member
Tribbey, Steve	Board Liaison
Ware, Bill	Member
Weede, Kelly	Staff
Legal meeting dates TBD	
Malahy, Sandra	Secretary
Allgood, David	Member
Doran, William	Member
Jennings, Steve	Member
Ware, Jody	Board Liaison

Nominating meeting dates TBD	
Blackmore, JoAnn	Member
Bohnenkamp, Dave	Member
Bourell, Bill	Vice Chair
Hendren, Barb	Board Liaison
Killeen, John	Member
Sheehan, Tom	Member
Yorke, Mike	Member

Recreation 3rd Monday of each month, 9am	
Hannon, Mary	Co-Chair
Tribbey, Fern	Co-Chair
Causero, Lee	Member
Diehl, John	Member
Gee, Sheila	Member
Tribbey, Steve	Board Liaison
Brokl, Tim	Staff
Heim, Kirsten	Staff & Secretary

Rules & Regulations 1st Friday of each month, 10am	
Sershon, Vickie	Chair
Tribbey, Fern	Vice Chair
Drogosz, George	Member
Fitzjerrells, Bob	Member
Harris, Mike	Board Liaison
Pfeiffer, Fred	Member
Stanger, Robert	Member
Drogosz, Karen	Recorder

Safety and Emergency Planning meeting dates TBD	
Cammack, Mike	Chair
Beckel, Ron	Vice Chair
Ware, Jody	Secretary
Hannon, Gary	Member
Hendren, Barb	Board Liaison
Janssen, Julie	Staff
Ziarko, Ed	Staff

Strategic/Long Range Planning meeting dates TBD, usually weekdays	
Ware, Jody	Chair/Board Liaison/Secretary
Ford, Don	Vice Chair
Borst, Steve	Member
Kintop, Todd	Member
Williams, Gordon	Member

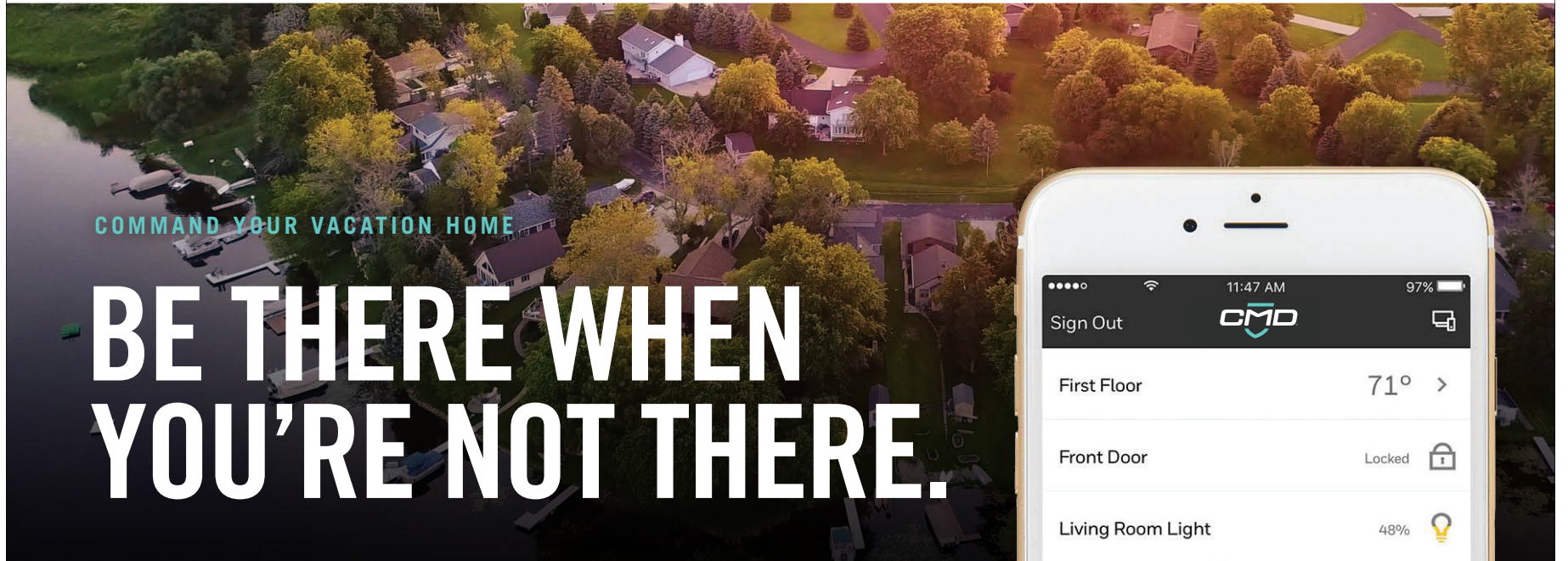
Tellers meets for Annual Meeting	
Reese, Patricia	Chair
Brandenburg, Rosanne	Member
Causero, Lee	Member
Detwiler, Marilyn	Member
Hendren, Rugene	Member
Makar, Kathy	Member

Trails last Saturday of each month, 9am	
Ohms, Tom	Chair/Board Liaison
Doden, Henry	Vice Chair
Diehl, Penny	Secretary
Drogosz, George	Member
Hannon, Gary	Member
Hendren, Allen	Member
Kintop, Todd	Member
Laethem, Deb	Member
Laethem, Robert	Member
Manderschied, Ron	Member





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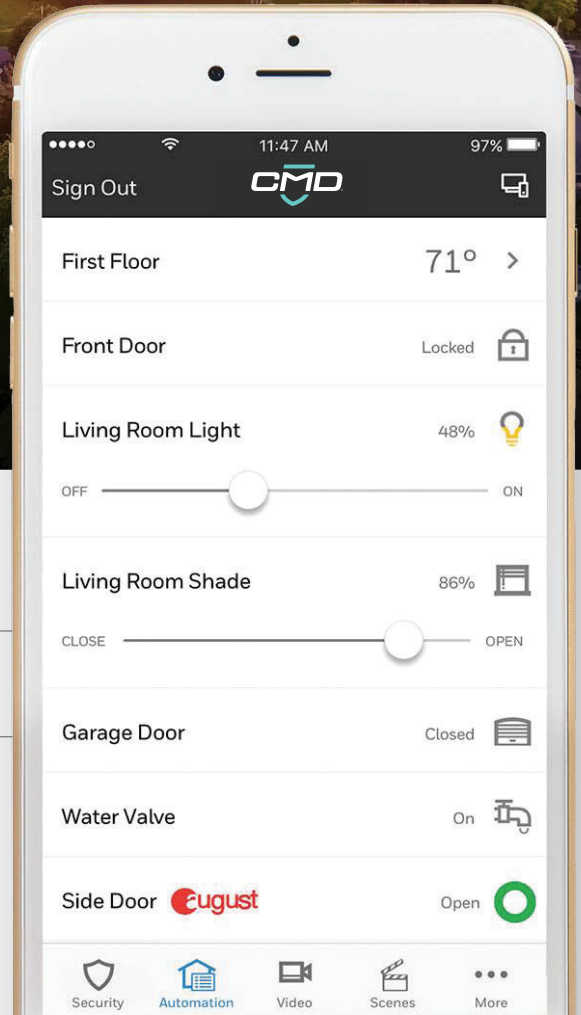
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SAFETY MEASURES TAKEN

BY CARRIE MILLER
Human Resources Manager

Spring is just around the corner and all our employees are getting excited about being able to see everyone again. As you venture out this season, you will see all our departments have a new look due to COVID-19. We have made a few changes to keep our staff and our Property Owners safe. Our goal was to keep everyone safe and keep our employee exposure rate low. Our fear was losing an entire department due to COVID-19. Thankfully, our staff has been very diligent with following the guidelines given and we have not encountered significant department loss. The Pro Shop was the only facility that experienced one two-week shutdown last summer.

At the main office we have placed plexiglass at the window and counter area. This plexiglass allows us to offer face-to-face contact with our Property Owners by appointment only at this time. In addition to offering in-person appointments, curbside pick-up has been continued as well. The Office staff has been happy to return to a little bit of normal with being able to say hello and help from behind the counter once again.

Plexiglass has also been implemented within the Maintenance building. So, on your next Maintenance visit, look for Linda's familiar smiling face behind the wall of plexi.

At the Pro Shop we expanded our outdoor seating area and limited indoor

seating as well. As our capacity limit number increased, bar seating was re-introduced with a 6' minimum between stools. Like the other facilities mentioned above, plexiglass was placed near the cash register area. Curbside pickup of both food and beverages has also been encouraged.

At the Marina we were able to open and have window service. Though patrons were unable to enter the facility, apparel was made available for browsing on an outside clothing rack and a menu of additional items available for purchase was displayed.

At the Pool we were able to get a reservation system in place. This reservation system by SignUpGenius was beneficial in that it kept all our employees safe while also allowing Property Owners the joy of spending some well-deserved time poolside.

Safety & Security never missed a beat as they continued to stay open and offer their services to the membership.

Our Communications Department has found new, creative ways to communicate the everchanging guidelines that we were given through our first year of COVID-19. Information was coming from all directions – state, county, and from within the Association itself. We couldn't be more grateful for The ACL Weekly Update video that Communications has put together for everyone. The video proves to be an effective way to communicate with the membership and will be used increasingly so to relay important information.

Watch for Emergency Lights while Boating

BY JULIE JANSSEN
Safety & Security Manager

This past summer I had a great conversation with our Illinois Department of Natural Resources (IDNR) officer, Audrey, regarding the rules of the lake and what she recognized as violations and had concerns about. One concern Audrey had mentioned occurred when she had a boat pulled over during a safety check and had her emergency lights on. Our boating patrons did not recognize her lights and did not slow down. My hope is that this article serves as a reminder that at any time you see emergency lights from our Apple Canyon Lake Safety Security boat, IDNR, fire department, etc. **you need slow down.**

Whether the safety personnel are enforcing the rules, helping somebody who is injured, or assisting a stranded boater, we ask that you please slow down to **no wake speed** (no more than 5mph) when passing any vessel with emergency lights. Please understand that slowing down to no-wake speed or yielding when going by allows the safety personnel to do their job in a safe manner while also protecting the boat and any passengers aboard. Stay Safe!


- Illinois Boating Laws: Enforcement (625 ILCS 45/2 and 45/5-22)
- Illinois DNR officers and all other law enforcement officers enforce boating laws.
- Officers have the authority to stop and board your vessel in order to check that you are complying with state and federal laws.
- It is illegal to refuse to follow the directive of a person with law enforcement authority. An operator who has received a visual or audible signal from a law enforcement officer must bring his or her vessel to a stop.
- You must yield or slow to "slow, no wake speed" when being approached by or passing an emergency vessel using legal visual signals. Failure to yield or slow will result in a mandatory suspension of vessel operating privileges for a period of three months up to two years.

Vincent, Roth, Toepfer & Leinen, P.C.

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Communion Available to ACL Homebound

Holy Cross Catholic Church in Stockton is offering to bring Holy Communion to those unable to attend Mass due to being homebound or disabled. If you or someone you know would like to receive Communion at their home, please see the contacts below. We are happy to help.

Rosanne Brandenburg..... 708-533-1800
Marcy Stanger..... 815-238-0555
Holy Cross Office. 815-291-2102 Julie or Fr. Mike



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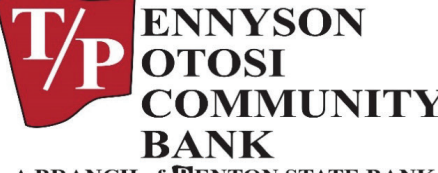
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What Are You? Find out your ACL title based on your ownership

Who Owns the Lot?	Definition	Who is the Member?	Who is the Natural Person?	Who is the Owner?	Who is the Voting Member?
Natural Person	"Natural Person" shall mean any human being who is age eighteen (18) or older who has the legal capacity to hold title to a Lot.	For Lots owned by Natural Persons, all Owners of the Lot are considered Members of the Association.	Any human being who is age eighteen (18) or older who has the legal capacity to hold title to a Lot.	"Owner" shall mean the Natural Persons whose estates or interests, individually or collectively, aggregate fee simple absolute ownership of a Lot.	"Voting Member" shall mean the Natural Person designated from among the Owners of any Lot as the one person to whom the Association shall send its notices and invoices, and the one person who has the power to vote on all matters requiring a vote under this Declaration
Legal Entity	"Legal Entity" shall mean any being that has a legally recognized individual identity, other than a Natural Person, including, without limitation, a partnership, corporation, trust, limited liability company, or any other such being recognized at law.	For a Lot owned by Legal Entities, such Legal Entities may designate in writing one (1) Natural Person who has an ownership interest in the Legal Entity and who shall function as the Member for such Lot for the purpose of these Governing Documents.	Any human being who is age eighteen (18) or older who has the legal capacity to hold title to a Lot.	"Owner" shall mean the Legal Entities whose estates or interests, individually or collectively, aggregate fee simple absolute ownership of a Lot.	"Voting Member" shall mean the Natural Person designated from among the Owners of any Lot owned by Legal Entities, by the Owners of that Lot as the one person to whom the Association shall send its notices and invoices, and the one person who has the power to vote on all matters requiring a vote under this Declaration

We still need your vote on the Proposed Changes to the Declaration!

The full version and a made simple version of the Proposed Changes to the Declaration can be found online at www.AppleCanyonLake.org/Townhall or they may be picked up at the Association Office via a curbside or pay in person appointment.

Voting Options

BY SHAUN NORDLIE
General Manager

By now, you should have already received your 2021 Assessment packet. The packet this year was larger than most years due to the vote on the Amended and Restated Bylaws and Declaration. Included in this packet is a clean version of the Proposed Amended Declaration, two ballots, one for the Declaration and one for the Bylaws, a prepaid return envelop to use if you wish to vote with paper ballots, a notice of the election. On February 8th, voting for the Bylaws closed, and the documents passed. However, voting on the Declaration will continue until a quorum is reached.

The next Special Meeting of the Board is to be held on March 6th at 1:00 pm. There is also a notice for the option of voting for the documents online. For those voting members who have supplied the Association with your email address, you also received two emails from electionbuddy.com on Friday, January 8th around 8:00 am with your ballots for voting for these documents. The Legal Commission is offering Voting Members as many options as they can to make voting as easy as possible for owners. Voting Members, you have the following options –

- Online voting, Electionbuddy.com has sent out emails to Voting Members with links to the Voting Member distinct ballots. Voting takes less than two minutes, and you will receive confirmation that your ballot has been submitted, if you have not supplied your email address to the Association use the notice in your assessment packet to access the links, you can still use the online voting option. You can also call the office and give us your email and we will forward it to Electionbuddy and have them email your ballots. Reminders will be sent from Electionbuddy if you have not voted yet in the weeks leading up to the Special Meeting on March 6th.
- You can fill out your paper ballots that are included in your Assessment packet and mail them into the office with the prepaid envelop that is included in your packet. Again, the Legal Commission wanted to make this as simple as possible for owners, so they supplied you with a way to submit them easily.
- You can also email your ballots to me at my email shaun.nordlie@applecanyonlake.org. Just scan your ballots and email them to me.
- You can drop your ballots off at the drop box at the Association Office. Staff checks this box daily, so your ballots will be submitted and counted on the next business day.
- You can drop your ballots off at the Office drive through. Just call the office in advance to let them know you are coming over with your ballots and they will come out to your car and take your ballots.
- You can schedule an appointment to meet with Customer Service staff to handle your Association business and give them your ballots with the rest of your documentation.

If these options do not work for you, please contact me and we will be able to figure out a different way to allow you to submit your ballots. For anyone that would like to review the strike out versions of the documents before voting, these can be found on the Association website, Town Hall page under documents (www.applecanyonlake.org/townhall). There is also a Made Simple version which points out the changes and explains why the change is being proposed. The exhibits for the Declaration are also available in this area.

The Legal Commission hopes that with these options every owner takes the time to vote on these documents. If you need any help at all with any of these options, please contact the Office or me, we are happy to help.

We Need Your Vote

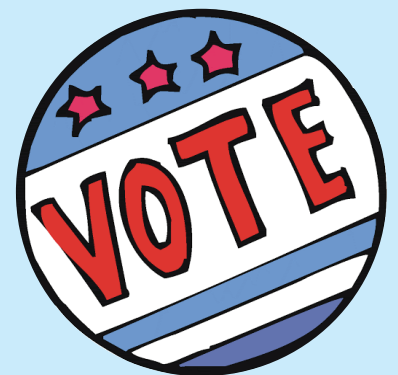
BY THE LEGAL COMMISSION

Are you the designated Voting Member of your Lot? We need your vote in order for the proposed Amended and Restated Declaration of Covenants and Restrictions for the Apple Canyon Lake Property Owners' Association to be recorded for the purpose of replacing, in its entirety, the Apple Canyon Lake Property Owners' Association Amended Declaration to conform to the Common Interest Community Association Act, referred to as the "2017 Declaration".

The proposed changes in Amended and Restated Declaration of Covenants and Restrictions for Apple Canyon Lake Property Owners' Association needs the **affirmative vote of two-thirds (2/3) of the Voting Members eligible to vote in person or by Written Ballot at a meeting of the Association duly called for the purpose of changing the 2017 Declaration, provided that notice of such meeting shall be sent to all Voting Members at least thirty (30 days) in advance, and upon its recording in the Office of the Recorder of Deeds, Jo Daviess County, Illinois.**

There are two-thousand seven hundred forty-three (2,743) Lots in Apple Canyon Lake Property Owners' Association. So, two-thirds (2/3) affirmative votes mean that we need **1,830 affirmative votes in order to change the 2017 Declaration.** Please help us achieve our goal. Ballots will be sent to each eligible Voting Member in January.

The Legal Commission needs each Voting Member to become proactive in the process. To learn about the proposed Amended and Restated Declaration of Covenants and Restrictions, participate in the scheduled Town Hall meetings, read the Apple Core, or visit the ACL Webpage.



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Exercise Your Power and VOTE on the Proposed 2021 Amended and Restated Declaration

There are 2,743 Lots in the Apple Canyon Lake Property Owners' Association. Of the 2,743 lots, there is one designated individual who is the Voting Member. In January, with the 2021 Assessment package, either mailed or electronic, there were two ballots requesting the Voting Member to cast two votes regarding the adoption of the 2021 ACLPOA Amended and Restated Declaration of Covenants and Restrictions and the 2021 Amended and Restated Bylaws for Apple Canyon Lake Property Owners' Association. The Association needs every Voting Member to cast a vote! Here are five reasons why it is important that you cast your vote!

Reason 1: The 2021 Amended and Restated Declaration of Covenants and Restrictions needs an affirmative vote of two-thirds (2/3) of the Voting Members eligible to vote in person or by Written Ballot after proper notification to adopt the declaration and record in the Office of Recorder of Deeds, Jo Daviess County, Illinois. There are 2,743 voting members so we have to have **1,830 affirmative votes in order to change the 2017 Declaration.**

The 2021 Amended and Restated Bylaws need an affirmative vote of two-thirds (2/3) of the votes cast by the Voting Members voting at a regular or special meeting of the Voting Members after proper notification in order to adopt the bylaws and record in the Office of the Recorder of Deeds, Jo Daviess County, Illinois. *At the February 6th Special Meeting of the Board, the Bylaws passed, and voting has closed.*

Reason 2: Every Homeowners association has community instruments, or governing documents, that serve a purpose in the operation and management of the entity. In the Apple Canyon Lake Property Owners' Association, we have nine "Community instruments." The Declaration and Bylaws already exist but they are outdated, not in compliance with the number one Community

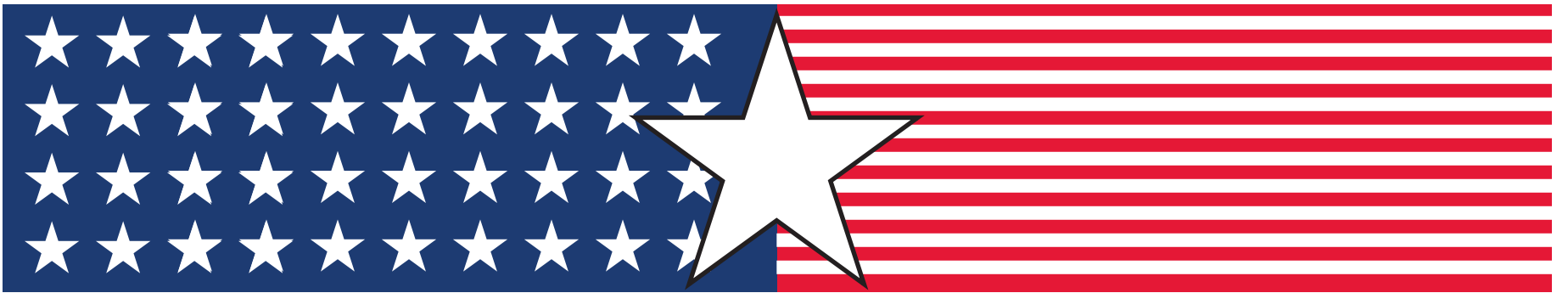
Instrument known as the Illinois Common Interest Community Association Act ("CICAA") (765 ILCS 160/1-1 et. seq. The proposed 2021 Declaration and Bylaws are in alignment with our other governing documents.

Reason 3: The Declaration and the Bylaws are like an Owner's Manual typically received when you make a purchase and serves as a guide giving information about operation and maintenance and managing your role as an ACL property owner. The Declaration and Bylaws are the "what" and "how" of managing your ownership at Apple Canyon Lake. As a consumer, would you want to use an outdated Owners' Manual or the newest and latest version of an Owners' Manual.


Reason 4: As the Voting Member for your lot, you are the person who has the power to vote on all matters requiring a vote. You are the designated person to whom the Association sends its notices and invoices, and the one person who has the power to vote. It is important to exercise this power and cast your vote for each of the documents.

Reason 5: Finally, we did not get the needed number of votes by the first meeting on February 6, 2021, thus could not adjourn the meeting. We will continue to solicit the Voting Members to cast their votes and will hold a Special Meeting to count the votes on March 6th, 2021. This process continues until we get the 1,830 affirmative votes cast for the Declaration.

In conclusion, we need every Voting Member to exercise their power and cast their votes for the 2021 documents. Your voice and actions are important as a member/Owner/Voting Member of Apple Canyon Lake Property Owners' Association. And, we want to be as fiscally responsible as possible for the good of Apple Canyon Lake Association.



Cast Your Vote on the Declaration!

- by Electronically using  electionbuddy
- by paper ballot put in the mail
- by paper ballot placed in the Association Office's drop box
- by scanning or faxing your ballot to the Association Office fax at 815-492-2160

Voting will continue until a quorum is reached.

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Campsite Swap & Assignment Day to be held March 27 at 10am

See page 25 for full details! The Campsite to Trade Waiting List and Seasonal Campsite Waiting Lists are both posted on the ACL website at <https://applecanyonlake.org/amenities/campground/> under the Forms & Waiting Lists tab.

Slip Swap to be held March 27 at 1pm note the time change from prior years

See page 25 for full details! The Boat Slip to Trade Waiting List is posted on the ACL website at <http://applecanyonlake.org/amenities/boatingfishing/> under the Boat Slips & Forms tab.

Slip Assignment Day to be held April 10 at 10am

See page 25 for full details! The No Boat Slip Waiting List is posted on the ACL website at <http://applecanyonlake.org/amenities/boatingfishing/> under the Boat Slips & Forms tab. Those that have also signed up for the 2021 Sub-License Boat Slip Program are marked with a "y" in the far right column. Those who have signed up for the Sub-License Program but who are not on the No Boat Slip Waiting List are listed at the bottom of the list under Sub-License ONLY.

Sub-License Boat Slips Accepted

If you have a Seasonal Boat Slip that you will not be using this year, please consider entering the slip into the ACL Sub-License Boat Slip Program. We will accept Sub-License signups at any time, but please consider signing up prior to the Slip

Assignment Day on April 10. This will allow another property owner to use the slip for the year (all sub-license program agreements terminate December 31), and you would be refunded \$150, 75% of the slip fee, if the slip is successfully sublicensed. We always have more demand for these slips than slips available. For more information, please see <http://applecanyonlake.org/boat-slip-sub-boat-slip-licensing/> or contact the Office for more information.

Learn more about Board of Directors Candidates

Please take a few minutes to read the bios and questionnaire answers from each Board candidate on page 6-8 of this issue. The candidates will be available after the April 17 Board of Directors meeting for the Meet the Candidates forum. This forum gives property owners the opportunity to ask questions of the candidates. The candidates' answers to these questions will be published in the May *Apple Core* to give property owners as much information about these individuals as possible before ballots are cast. If you are unable to come and would like a question read on your behalf, email it to officemanager@applecanyonlake.org by 3pm on Friday, April 16. The ballot and election materials will be mailed in early May to each Voting Member for the election held at the June 12 Annual Meeting.

All owners encouraged to conduct business by mail

For \$9 postage, we will still mail the amenity tags, stickers, etc. to your home! Contact the Office for assistance.

A WORD FROM THE OFFICE

Association Office 2nd Quarter Guidelines

Now that March 1 and the dues rush is behind us, the Association Office guidelines have been loosened. ACL staff are still taking every possible precaution to protect the health & safety of our staff and membership. We will adjust as the situation changes or as county, state, and federal guidelines require. All owners still needing to make payments are strongly encouraged to pay by mail or to leave payments in the drop box located outside the Association Office entrance (available 24/7). We can accept credit or debit card payments over the phone, but a 4% convenience fee does apply. Anyone who just needs to drop off paperwork is also asked to use the drop box.

The Association Office & Clubhouse will be open. Appointments will no longer be required to come into the office. The floor will be marked with X's spaced 6 feet apart. Depending on Clubhouse use there will be times when waiting outside will be required. Please ensure adequate distance between yourself and other owners. Please do not approach the customer service window counter until the customer service team has sanitized the area. Only one owner can be helped at a time as the counter is not large enough for social distancing guidelines to be followed between terminals. Owners must wear a face covering at all times.



Appointments are still recommended but not required for curbside pickup. We do ask that owners book an appointment or email/call ahead so we can advise of any missing paperwork and get things ready in advance. Appointments will continue to be managed through SignUpGenius.

We had a great response from owners conducting business by mail and have been mailing out amenity tags, stickers, etc. since the start of January. We are still happy to mail everything to your home for \$9 postage. These are sent in a Priority Mailbox with tracking. Normal delivery times are 2-3 business days after shipment.

The best way to get documents to ACL is via email or fax. All ACL forms can also be filled out electronically at <https://applecanyonlake.org/programs/association-office/online-forms/>. Insurance agents can send documents directly to ACL at customerservice@applecanyonlake.org or via fax to (815) 492-2160. No scanner or fax machine? If you have a smartphone, please take a clear picture of your documents, and email those photos to us. Payments & copies of paperwork can also be left in the dropbox at any time.

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MATERIAL	ITEMS	PREP	CANNOT RECYCLE
ALUMINUM	cans only	rinse clean, flattening optional	foil
TIN CANS STEEL CANS	food cans only	rinse clean, flattening optional	cardboard sided juice cans, aerosol cans paint cans
PLASTIC	milk, soda and detergent bottles; other bottles #1-#7	rinse clean, flatten gallon jugs	plastic cups, film, hard plastics (toys, pails, etc.); medicine bottles, syringes
NEWSPAPERS & MAGAZINES		place in plastic or paper bags	
CORRUGATED CARDBOARD		flatten boxes	

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- TRASH** — Bag all household garbage, deposit in the trash compactor.
- LARGE ITEMS-PERMIT REQUIRED** — Appliances with or without Freon, furniture, mattresses, etc. may be deposited into the dumpster. No hazardous materials allowed, no septic tanks or septic components allowed. Permits available at the Association Office.
- MATTRESSES-PERMIT REQUIRED** — Mattresses may be deposited into the dumpster. permits available at the Association Office.
- ELECTRONICS-PERMIT REQUIRED** — Electronics are not to be deposited into the dumpster. These items will be placed in the shed. Permits available at the Association Office.
- NO BUILDING MATERIALS** — Materials from a construction or renovation project should be disposed of by requesting your contractor to supply a dumpster on site. Contact our Building Inspector for information.
- NO TIRES OR BATTERIES**
- NO YARD WASTE** — Branches, leaves, etc. Burning of these items is permitted on your lot. However, the Property Owner must call the SSD (Safety and Security Department), (815) 492-2436, 24 hours in advance.

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 Thurs4 pm to 6 pm

*open at 10:00 a.m., October only.

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Mon7:30 am to 9:30 am Fri7:30 am to 9:30 am
 Tues5 p.m. to 7 pm Sat10 am to 2 pm
 Wed7:30 am to 9:30 am Sun10 am to 7 pm
 Thurs5 p.m. to 7 pm

SPECIAL HOLIDAY HOURS

Memorial Day • July 4th • Labor Day: 10 am to 7 pm
 CLOSED: Thanksgiving • Christmas • New Year's Day

PLEASE DON'T HESITATE TO ASK THE ATTENDANT FOR ASSISTANCE!

Glass Recycling is now available in Galena at Tammy's Piggly Wiggly. Look for the purple dumpster in the parking lot.

2021 Trash & Recycling Center Changes

As part of the 2021 Operating Budget, the Board of Directors approved an increase in the Trash Assessment. The fee this year will be \$120 (only \$10 per month!) but will include two trash passes. The \$10 Additional Trash Pass has been eliminated. If a pass is lost, the replacement fee is \$30.

Every ACL lot with a home is required to pay the annual Trash Assessment. Other property owners may elect to pay the trash fee and use the Solid Waste/Recycling Center. The property owner has a choice of a Trash Auto Sticker or a Paper Trash Pass. Owners may choose two paper passes, two stickers, or one of each type. Unless the same vehicle is used to drop off trash every time, a Paper Trash Pass is needed. The Paper Trash Pass can be transferred between vehicles or presented if an ATV, UTV, or golf cart is used to drop off trash. If the same auto is always used to drop off trash, the Trash Auto Sticker is recommended. Trash Auto Stickers may not be used on ATVs, UTVs, or golf carts. Not sure if you have a Trash Auto Sticker or a regular auto sticker? There is a little trash can in the corner of the Trash Auto Sticker to easily identify it. If an owner decides to only take one of the two passes allowed, the second pass can be picked up at a later date.

The Trash Auto Sticker must be affixed to the driver's side lower windshield of the auto. The Paper Trash Pass must be displayed on the dash with the number facing outward. Photocopies or photos of the Paper Trash Pass are not acceptable and entry to the facility will be denied without a Trash Auto Sticker or a Paper Trash Pass as issued by the Association.

If a member has paid the Trash Assessment, they are also eligible to purchase Large Item Disposal, Mattress Disposal, and Electronic Item Disposal Permits. These permits allow the property owner to dispose of televisions, computers, furniture, large appliances, etc. Permits must be purchased in advance at the ACL Association Office. Large Item Disposal Permits are \$15 each, Mattress Disposal Permits are \$30 each, and Electronic Item Disposal Permits are \$30 each. Permits must be used in the same month they are purchased. This is a very handy service as fewer and fewer locations allow the disposal of items such as televisions and old computer monitors.

No hazardous materials can be disposed of at the Center, nor are septic tanks or septic components, tires, or batteries allowed. Building materials cannot be disposed of at the Solid Waste/Recycling Center, the property owner needs to ensure an on-site dumpster is rented for any construction or renovation projects.

Detailed recycling information and a list of items accepted for Large Item and Electronic Item Disposal is included on the Solid Waste/Recycling Hours brochure given to each property owner paying the Trash Assessment. If you have any questions, please contact the ACL Association Office at (815) 492-2238.

ACL ID Numbers & Current Year Stickers

ID number and current year ACL sticker placement was clarified as part of the Rules & Regulations housekeeping changes approved at the November 2019 Board of Directors meeting. Please take the time to make sure all current 2021 decals and ID numbers are correctly placed before launching your boat or taking your UTV out on the trails. The appropriate decal and ID number locations for each toy type are outlined below. If you have mistakenly placed them any other place, you will be asked to remove the decal and have a new sticker issued by the Office and placed in the correct location. It does not matter if the sticker is damaged; if it is turned in to the Office; there will be no charge for the replacement. ID numbers, license plates, and zip ties are also available at the Office at no charge. Failure to display ID numbers and/or a current year ACL sticker will result in fine(s).

GOLF CARTS, ATVS, UTVS

Display ID numbers as follows:

- A. front center hood or front license plate
- B. rear license plate

Place the current year trail sticker on the center front of the vehicle (front roll bar, windshield or front of hood panel so that sticker may be clearly seen from another approaching vehicle or trail walker).

BOATS & CAMPERS

Boats – Display ID numbers on both the right and left sides of the watercraft near the rear of the boat and on the RIGHT side of boat trailer tongue. Place the current year ACL watercraft sticker on the starboard side (driver's side, right) of the watercraft next to the ID numbers.

Campers – the current year ACL camper sticker and ID numbers are to be displayed on the side of the camper trailer tongue that faces the road.

VEHICLE STICKERS

The vehicle sticker must be affixed to the driver's side lower windshield of the auto for access to or when vehicle is parked on any ACL "members only" property. These decals may NOT be used on a golf cart, ATV, UTV, etc. Vehicle sticker violations are subject to a \$250 fine for the first offense.

Large Item, Mattress, Electronic Item Permit Required

PLACE IN LARGE DUMPSTER

- couches, sleeper sofas, sectionals, rockers, recliners, large chairs
- dressers, large cabinets, bookcases
- water heaters, water softeners, swing sets (unless broken down)
- carpeting (more than 1' in diameter, rolled)
- kitchen tables, bath tubs, shower stalls, grills, rider mowers
- stoves, refrigerators, freezers, washers/dryers, dishwashers, dehumidifiers
- small boats/motors
- box springs

Other large items as determined by staff. **\$15 per large item, permits available at the ACL Office.**

PLACE IN STORAGE UNIT

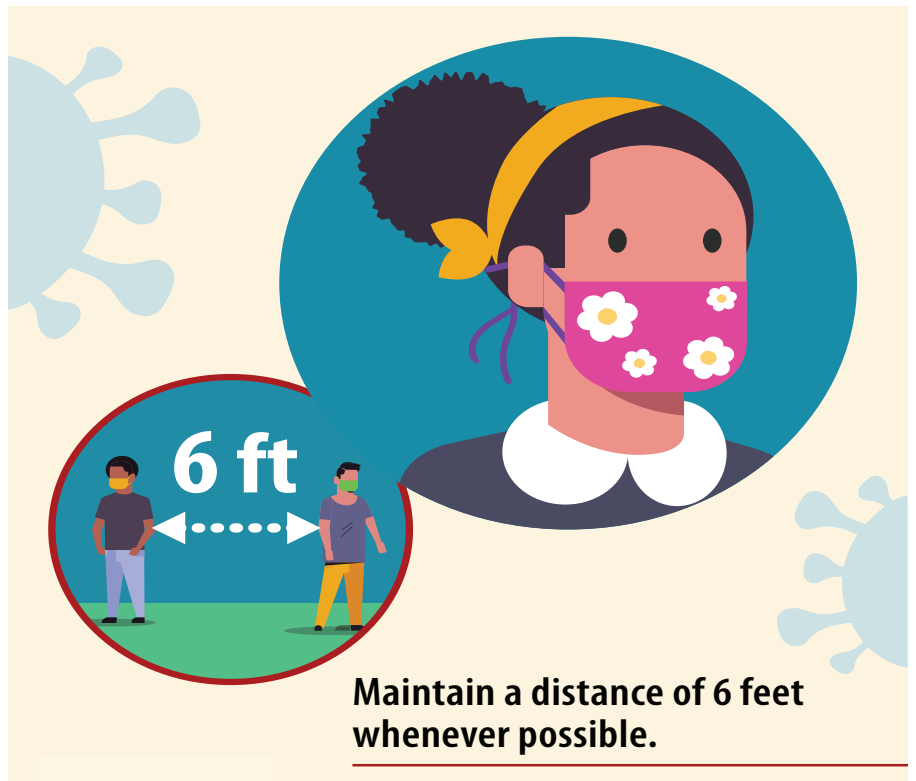
All Electronics

- Includes:**
- televisions
 - VCR/DVD players
 - computers
 - computer monitors
 - stereos
 - microwaves

Other electronics items as determined by staff.

\$30 per electronic item, permits available at the ACL Office.

Mattresses **\$30 per mattress, permits available at the ACL Office.**



IS YOUR ASSOCIATION BOAT SLIP IN DANGER OF FORFEITURE?

If you have an Association-licensed boat slip, March 1 is the 2021 deadline for more than just your dues payment. Dues and fees must be paid on all lots owned, and a signed 2021 Annual Boat Slip License, current watercraft insurance and current state registration or non-motorized watercraft information must be submitted to the office by March 1 for each slip. Failure to complete any of these requirements will result in a \$100 Boat Slip Late Fee assessed March 2, and revocation of the previous License and forfeiture of the boat slip if not completed by March 15. All slips forfeited will be placed in the pool and assigned to another property owner at the Slip Swap or Slip Assignment Day.

In order to maintain a boat slip assignment from year to year all of the following must be completed by March 1 for each slip:

- All assessments and fees must be paid on all lots owned by all owners, designated members or occupants associated with all their properties.
- A boat must be registered to the slip by providing current insurance and a current State Watercraft Registration Card for a motorized boat, or non-motorized watercraft information, as defined in the Rules and Regulations, to the Office.
- A completed and signed Boat Slip License must be provided to the Office.

If your Watercraft Registration is expired, you need to apply for a renewal online. When renewing online, there is a printable confirmation page that serves as your temporary registration card. The Office accepts copies of this confirmation page as proof that the registration has been renewed until the actual card is received. When renewing over the phone, the DNR provides a confirmation number that the DNR can check if they stop you. ACL has no way to look up the confirmation number and cannot accept it as proof of registration renewal.

The minimum required amount of liability insurance coverage is \$500,000 for bodily injury and property damage combined. Acceptable proof of liability insurance documents must meet the following requirements: the policyholder/named insured is the property owner of record; the insured watercraft must be described, and the policy term expiration date and liability coverage amounts must be listed. Continuous until canceled policies will not be accepted.

Please do not wait until the last minute to submit your insurance and registration information. I promise you; you do not want to tear through shrink wrap on an icy February day to get a copy of the State Watercraft Registration to the office by the March 1 deadline! All insurance and registration documents can be emailed to customerservice@applecanyonlake.org or faxed to (815) 492-2160.

IS YOUR SEASONAL CAMPSITE IN DANGER OF FORFEITURE?

If you have an Association-licensed Seasonal Campsite, March 1 is the 2021 deadline for more than just your dues payment. Dues and fees must be paid on all lots owned, and a signed 2021 Annual Campsite License, current liability insurance and current state registration or title must be submitted to the office by March 1. Failure to complete any of these requirements will result in a \$100 Campsite Late Fee assessed March 2, and revocation of the previous License and forfeiture of the Seasonal Campsite if not completed by March 15. All campsites forfeited will be placed in the pool and assigned to another property owner at the Campsite Swap & Assignment Day.

In order to maintain a seasonal campsite assignment from year to year, all of the following must be completed by March 1 for each campsite:

- All assessments and fees must be paid on all lots owned by all owners, designated members or occupants associated with all their properties. A camper must be registered to the campsite by providing current liability insurance and a current State Recreational Vehicle Registration or title, as defined in the Rules and Regulations, to the Association Office. A completed and signed Campsite License must be provided to the Association Office.

A current State Recreational Vehicle Registration must be provided if the camper is transported to/from the Campground. A current State Recreational Vehicle Registration or Title will be accepted if Camper Storage fee is paid. Acceptable proof of liability insurance documents must meet the following the requirements: the policyholder/named insured is the property owner of record; the insured camping unit must be described, and the policy term expiration date and liability coverage amounts must be listed. The minimum required amount of liability insurance coverage is \$500,000 for bodily injury and property damage combined. Continuous until canceled policies will not be accepted.

Please do not wait until the last minute to submit your insurance and registration information. All insurance and registration documents can be emailed to customerservice@applecanyonlake.org or faxed to (815) 492-2160.

LINDEN

Lawn Care & Landscaping

Kevin Linden
608-778-6497



lindenlawncare@yahoo.com
6955 E. Stagecoach Trail • Apple River, IL 61001



Renew your Illinois State Watercraft Registration Online!

If your State Watercraft Registration is expired, or will expire June 30, 2021, you need to apply for a renewal online at <https://www.il.wildlifelicense.com/vehicle.php?action=vehiclelkup> (only for Illinois registrations).

When renewing online, there is a printable confirmation page that serves as your temporary registration card. The ACL Association Office accepts copies of this confirmation page as proof that the registration has been renewed until the actual card is received. When renewing over the phone, the DNR provides a confirmation number that the DNR can check if they stop you. ACL has no way to look up the confirmation number and cannot accept it as proof of registration renewal.

If you do not have a printer, but do have a computer with internet access, you can print the transaction confirmation page as a PDF (this will allow you to save the file on your computer – that file can then be emailed to ACL). If you do not have internet access or a computer, or are just not tech savvy, bring your credit card (to pay IDNR for the renewal) to the ACL Association Office and we will assist you with your renewal.



BOATING RULES & REGULATIONS AMENDED

The Board of Directors approved amendments to the Rules & Regulations, section V Boating, C. Boat Size/Horsepower at their October 19 meeting. Association staff must measure EVERY newly registered motorized watercraft. How staff measures tri-toons was also clarified. If you are considering a new boat, please pay close attention to the measurements! We had several boats registered this summer that were just a hair under the maximum allowed and one brand new pontoon was rejected for being over the allowable measurement.

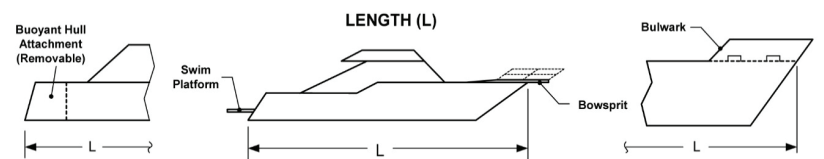
C. BOAT SIZE/HORSEPOWER

1. Effective July 15, 2017, any newly registered motorized boat must be measured by ACL staff prior to registration. Any boat registered prior to July 15, 2017 that was not measured will be exempt. These “grandfathered” boats shall be exempt as long as these boats remain under present ownership.
2. Powered boats, with the exception of pontoon boats, shall be no more than 21 ft. in length from bow to stern in length overall (LOA), as measured by the ACL staff.

LENGTH OVERALL DEFINED:

USCG Enclosure (4) to MTN 01-99 CH5, Tonnage Technical Policy, Simplified Measurement 69.203 Definitions, Page 4:

OVERALL LENGTH means the horizontal distance between the outboard side of the foremost part of the bow and the outboard side of the aftermost part of the stern, excluding rudders, outboard motor brackets, and other similar fittings and attachments. Also excluded from length are non-buoyant attachments such as bulwarks, bowsprits, overhanging decks, swim platforms and stern-wheel supports. Buoyant hull structures both fixed and removable are included in the overall length.



3. Pontoon boats shall not exceed 25 ft. as measured from the forward most point of the pontoon(s) to the aft most point of the outside pontoon(s).

All measurements will be taken by ACL staff at the Association Office before a decal will be issued. If a property owner is unable to reach the office prior to closing, the office staff will make reasonable arrangements for that property owner to meet with the Safety and Security Department to have the watercraft measured and the decal given, provided all paperwork is on file, and the registration fee has been paid in advance. The Safety and Security Department will not accept any paperwork or payments. Please allow extra time for staff to complete these measurements. If the office staff is occupied with other owners, the Safety and Security Department will be called to assist.

HOUSE CALL FOR YOUR PETS BY APPOINTMENT!

Ask us about animal nutrition and Standard Process Supplements.
All Services by Appointment Only - Weekends Included

Dr. Terry Auen at Stockton Area Veterinary Service
815-947-2224

Sometimes it's just too difficult to get to an office when the hours do not fit in with your schedule. We can offer the basic small animal services right in the convenience of your home at a time that's more suitable for your schedule.

WE ALSO DO ACUPUNCTURE!

We can do check-ups, immunizations, blood tests and small medical procedures. Surgeries and extensive testing will still be done at the clinic at
135 S. Main Street, Stockton

Pick up for your pets can be arranged if necessary.
PLEASE CALL THE CLINIC AT 815-947-2224



Campsite Swap & Assignment Day

On Saturday, March 27 at 10:00 a.m. in the ACL Clubhouse, the fourth annual Campsite Swap & Assignment Day will be held for those individuals on both the Campsite to Trade Waiting List and the Seasonal Campsite Waiting List. All property owners in good standing on the Campsite to Trade Waiting List and Seasonal Campsite Waiting List are eligible and encouraged to participate. Available campsites will be posted on the website and in the Association Office lobby one week prior to the event. A list of campsites currently assigned to those on the Campsite to Trade Waiting List will also be posted, should those campsites become available during the event. If those owners on the Campsite to Trade Waiting List do not accept a trade, these sites will not be available to those on the Seasonal Campsite Waiting List.

Current COVID guidelines restrict in-person attendance at any event to 50 persons. With staff present, we anticipate we can host 47 people in person. If you are able to attend via Zoom, please do so. The Zoom link will be shared in advance of the meeting. Anyone attending in person is asked to send ONE representative per lot to give more lots the opportunity to attend in person. Temperatures will be checked upon entry to the Clubhouse and face coverings must be worn by all attendees for the duration of the meeting. We will not provide food or beverage this year. If more than 47 persons show up for the meeting, we will have to overflow the extra attendees to a secondary location or outdoors, weather permitting. Anyone wishing to pick up their amenity tags, stickers, etc. is asked to set this up prior to March 26 so your materials can be prepared and brought out to the Clubhouse for pickup before or after the meeting. Please be courteous and respect these guidelines.

If the property owner is unable to attend in person, they may designate another individual to select a Campsite trade or assignment for them by submitting a Representative Request Form to the Association Office no later than 3:00 p.m. Friday, March 26. This form will be sent to those on both waiting lists closer to the event. The property owner's representative must present a copy of the completed Representative Request Form the day of the event to participate.

At the start of the event, the first person on the Campsite to Trade Waiting List will be given the opportunity to select a new campsite from those available and so on down the list. As a new campsite is selected, the previously assigned campsite will be placed on a second list. After everyone on the waiting list has had a chance to select an assignment from the first list, the process will be duplicated with those campsites on the secondary list, and so on until all desired trades have been completed. This portion of the event will then close and the remaining Seasonal Campsites will be assigned to those on the Seasonal Campsite Waiting List. The first person on the Seasonal Campsite Waiting List will be given the opportunity to select a Seasonal Campsite from the campsites available, and so on down the list until all Seasonal Campsites have been assigned. Those individuals accepting an assignment will have until March 1, 2022 to register a camper to the Seasonal Campsite. The Seasonal Campsite fee of \$750 must be paid within seven (7) days of the Campsite Assignment Day. Staff will be accepting payments in the Clubhouse. Checks or exact cash are preferred, but we will be able to run card payments with a 4% convenience fee.

All Campsite trades and assignments are final and cannot be rescinded. If a property owner does not attend the event, or does not accept a trade or assignment, they will retain their place on their waiting list. Those property owners who accept a trade or assignment will be removed from their waiting list immediately. Property owners may submit a new Campsite to Trade Waiting List Application following the event for future trade opportunities.

2021 Slip Swap Announced

The 7th annual Slip Swap will be held Saturday, March 27 at 1:00 p.m. Please note the later start time than past years. Available boat slips will be posted on the website and in the Association Office lobby one week prior to the event. All property owners in good standing on the Boat Slip to Trade list are eligible and encouraged to participate. The Boat Slip to Trade Waiting List will close at 3:00 p.m. on Friday, March 26.

Current COVID guidelines restrict in-person attendance at any event to 50 persons. With staff present, we anticipate we can host 47 people in person. If you are able to attend via Zoom, please do so. The Zoom link will be shared in advance of the meeting. Anyone attending in person is asked to send ONE representative per lot to give more lots the opportunity to attend in person. Temperatures will be checked upon entry to the Clubhouse and face coverings must be worn by all attendees for the duration of the meeting. We will not provide food or beverage this year. If more than 47 persons show up for the meeting, we will have to overflow the extra attendees to a secondary location or outdoors, weather permitting. Anyone wishing to pick up their amenity tags, stickers, etc. is asked to set this up prior to March 26 so your materials can be prepared and brought out to the Clubhouse for pickup before or after the meeting. Please be courteous and respect these guidelines.

At the Slip Swap, the first slip license holder on the list will be offered first choice of the available slips; the second slip license holder on the list will have a choice of the remaining slips; etc.; proceeding down the list. After the first round of assignments has been completed, the same process will be repeated with the newly available slips until all desired trades have taken place. Property Owners are reminded that additional slips will open up through the course of the event, we cannot predict which slips will become available. Property owners wishing to trade slips among themselves may do so at any time by completing a form at the ACL office. If a property owner wishes to move a slip from one lot they own to another of their lots, they may also do so at any time by completing a form at the office.

If a property owner is unable to attend either via Zoom or in person but would still like the opportunity to receive a trade, they must submit a Representative Request Form to pre-register another individual to select a slip on their behalf. These forms will be mailed to everyone on the waiting list prior to the event. The completed form must be received in the Association Office by the end of business on the Friday, March 26. The proxy must also present a copy of the Representative Request Form the day of the event to participate. If the proxy does not present a copy of the Representative Request Form the day of the event, or the form is not submitted to the Association Office in advance, the individual will not be allowed to participate.

All slip trades made at the Slip Swap are final and cannot be rescinded. If a property owner accepts a trade, they are immediately removed from the Boat Slip to Trade Waiting List. If a trade is not accepted, the property owner maintains their position on the waiting list.

2021 Slip Assignment Day & Sub-License Assignments Announced

The 7th annual Slip Assignment Day will be held Saturday, April 10 at 10:00 a.m. Available boat slips will be posted on the website and in the Association Office lobby after the Slip Swap on March 27. Both the No Boat Slip Waiting List and the Sub-License Slip Waiting List will close at 3:00 p.m. on Friday, April 9. All property owners in good standing on the No Boat Slip Waiting List and/or Sub-License Slip Waiting List are eligible and encouraged to participate.

Current COVID guidelines restrict in-person attendance at any event to 50 persons. With staff present, we anticipate we can host 47 people in person. If you are able to attend via Zoom, please do so. The Zoom link will be shared in advance of the meeting. Anyone attending in person is asked to send ONE representative per lot to give more lots the opportunity to attend in person. Temperatures will be checked upon entry to the Clubhouse and face coverings must be worn by all attendees for the duration of the meeting. We will not provide food or beverage this year. If more than 47 persons show up for the meeting, we will have to overflow the extra attendees to a secondary location or outdoors, weather permitting. Anyone wishing to pick up their amenity tags, stickers, etc. is asked to set this up prior to April 9 so your materials can be prepared and brought out to the Clubhouse for pickup before or after the meeting. Please be courteous and respect these guidelines.

At the Slip Assignment Day, the first property owner on the No Boat Slip Waiting List will be offered first choice of the available slips; the second property owner on the list will have a choice of the remaining slips; etc.; proceeding down the list until all available slips are assigned. After all licensed slips have been assigned, property owners who have submitted an application for the Sub-License Slip Waiting List and who have sub-licensed a slip in past year(s) will be given the opportunity to retain the same slip, if it is available. After all prior-year assignments have been made, the first property owner on the Sub-License Slip Waiting List will be offered first choice of the remaining sub-license slips; the second property owner on the list will have a choice of the remaining sub-license slips; etc.; proceeding down the list. Any sub-license slips remaining after the event will be available for assignment on a first come, first served basis.

If a property owner is unable to attend either via Zoom or in person but would still like the opportunity to receive a trade or assignment, they must submit a Representative Request Form to pre-register another individual to select a slip on their behalf. These forms will be mailed to everyone on each waiting list prior to the event. The form must be received in the Association Office by the end of business on the Friday, April 9. The proxy must also present a copy of the Representative Request Form the day of the event to participate. If the proxy does not present a copy of the Representative Request Form the day of the event, or the form is not submitted to the Association Office in advance, the individual will not be allowed to participate.

All slip assignments and sub-license assignments made at the Slip Assignment Day are final and cannot be rescinded. Those individuals accepting a No Boat Slip Waiting List assignment will have until March 1, 2022 to register a boat to the slip. Payment for both types of slip assignments must be received within 7 days of the Assignment Day. Staff will be accepting payments in the Clubhouse. Checks or exact cash are preferred, but we will be able to run card payments with a 4% convenience fee. Those slip license holders seeking a different licensed assignment may submit a Boat Slip to Trade Waiting List application after the current slip has been paid for.

If a property owner accepts an assignment at the event, they are removed from the respective No Boat Slip Waiting List or Sub-License Slip Waiting List. If an assignment is not accepted, the property owner maintains their position on the waiting list.

Have the Right Life Jacket?

Right Style

Be sure it's U.S. Coast Guard-approved
(Check the label printed on the inside of the life jacket).

Standup Paddlers
(Belt-pack inflatable)

Anglers & Open Motor Boats
(Suspender inflatable)

Personal Water Crafts
& Water Sports
(Inherently buoyant)

Kids
(Adult life jackets don't fit kids)

Pets
(Harness with lift handles)

WEAR IT!

Right Fit

Snug fit and fastened.
• You don't want your life jacket too large or too small.

Right Care

Refer to OWNER'S MANUAL and LABEL for specific maintenance requirements.

All Life Jacket Care

- Use properly
- No rips, waterlogging or mildew
- Dry after use
- Hand wash in warm, soapy water
- Store in a dry place when not boating

Inflatable Life Jacket Care

- Test: Orally inflate & holds air for 16-24 hours
- Inspect cartridge (not discharged & no corrosion)
- If it holds air, repack & use

SAFEBOATINGCAMPAIGN.COM

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Produced under a grant from the Sport Fish Restoration and Boating Trust Fund, administered by the U.S. Coast Guard.



BY PAULA WIENER
Conservation Commission Chair

Last month I participated in the Great Backyard Bird Count, an online citizen-science project to collect data on wild birds and display the results in near real time. That put my attention on all things birdy, and I thought I would share some of the things I discovered in this month's column.

The severe temperatures we experienced earlier this year got me wondering how those tiny little creatures survived nighttime temperatures well below zero. They have several strategies. To prepare for the colder months, birds grow extra feathers in the fall. They shiver, much like cold humans when they stamp their feet or clap their hands together to warm up. By puffing their feathers out, they are able to trap air that creates a layer of warmth around themselves. Species such as chickadees will often huddle together to share their body heat.

It can be tough finding food under dense snow cover, so keeping our feeders full is

CONSERVATION CONVERSATIONS

This Column is for the Birds

a real help. During the extreme temperatures, birds look for high fat food sources such as suet. If you're feeling ambitious, you can make a batch of **bark butter**. The recipe appears on the next page right across from this article. Simply spread some on the bark of your trees and watch it disappear. The snow was so deep when I found this recipe that I couldn't get to our trees. My husband made a simple feeder by using a short length of cedar wrapped with wire for the butter to adhere to. He put a wire loop at the top, and I hung it from one of our shepherd's hooks on the deck.

When it begins to warm up – and I promise it will – don't be in a big hurry to tidy up your garden. Many insects will lay eggs in the dead foliage and the majority of birds rely on caterpillars and other soft-bodied insects to feed their young. It's much easier to shove a caterpillar down a baby bird's throat than a shelled seed. The best source for caterpillars is oak trees including the tiny saplings. Some scientists believe that our shrinking bird population is due to the dwindling number of oak trees and thus caterpillars. The second-best source for caterpillars is plants native to Illinois.

Have you had problems with birds crashing into your windows? The optimum placement of feeders is within 5-10 feet of your home or more than 20 feet away.

Finally, there are some interesting words and phrases used in the birding world. That group of Canadian geese is really a gaggle. A flock of turkeys is a rafter, crows are a murder, and it's a covey of quail. If you've seen a number of small birds attacking a predator bird, they are said to be mobbing it and if they're vocalizing too, it's scolding. When birds not normally found in a geographic area appear in a given year, it's an irruption. These occur when a food source is particularly plentiful outside the bird's normal range. This year in Illinois we are having an irruption of pine siskins. But although I spent 3 1/2 hours on the Great Backyard Bird Count, I never saw one.

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<p>12A70 Washington</p> <p>3 Bed 2.5 Bath \$158,000</p> <p>PRICE REDUCED</p>	<p>1A9 Painted Post</p> <p>3 Bed 3 Bath \$579,000</p>	<p>5A59 Council Fire</p> <p>\$249,000</p> <p>LAKEFRONT LOT</p>	<h1>#1</h1> <p>Apple Canyon Lake Area Agent in 2020*</p>

VACANT LOTS

10A41 Pheasant \$1,000 • 12A238 Jefferson \$1,999
9A142 Hawthorne \$6,900 • 9A84 Evergreen \$23,000 *Transferable Dock / SOLD*
8A264 & 265 Hancock \$59,900

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CONSERVATION CONVERSATIONS

Bark Butter Recipe

- 1 cup lard
- 1 cup peanut butter
- 1 cup rolled oats
- 1 cup unsalted sunflower seeds

Mix all ingredients together and store at room temperature.

BY KELLY WEEDE
Natural Resources Manager

As we all dream of the warmer weather to come, we are getting things in line to hit the ground running once spring finally arrives. We have a lot of things planned for this spring and summer!

Among our usual lake maintenance/monitoring, and dry dam maintenance, we will be conducting prescribed burns in the prairies around the lake this spring when the weather permits, and a few prairies will be seeded to improve their diversity and overall aesthetic.

This season we will be completing our buffer zone demonstration area near the ACL office and The Cove Bar & Grill which will allow homeowners to see a few different options of things that they can do with their own property and landscapes to help reduce erosion and runoff and improve the watershed. We will also be tackling one of our projects that was recommended to improve our watershed by planting wetland plants around Koester's pond to help filter out excess nutrients and silt from entering the stream and lake.

We have a lot to do and I am very excited to get started when spring arrives!

Goose Egg Addling/Oiling Program in Place Property Owner Help is Needed

BY SHAUN NORDLIE,
General Manager

Spring is in the air and grass is turning green. Hopefully, soon we will see more boaters and fishermen on the lake, and eventually swimmers. These are the things we all love about Apple Canyon Lake and living in this area of the country. However, today, I need to talk about one of the nuisances of the lake and this part of the country – Canada Geese. The geese are a part of the lake and many enjoy seeing them around the lake. Those who have docks or enjoy the beach might not have the same affection for the geese. I want to teach you about the geese and the concerns that we have about them and what they are doing to our lake.

Apple Canyon Lake provides an ideal habitat for geese. With over 15 miles of shoreline, many of which are gently sloped, ACL provides the ideal terrain for geese to thrive. Once geese find such a location and complete a successful reproductive cycle, they will continue to migrate to the same location unless they are given a reason to find a new home. The average lifespan of Canadian Geese is 20 to 25 years. Along with this, 10 resident geese can add up to 7,000 pounds of goose droppings to our lake per year. This amount of waste can have a negative impact on our lake and water quality, as the droppings are high in phosphorus, nitrogen, and bacteria.

Apple Canyon Lake has a program in place to help maintain the goose population every year. This program is called Goose Egg Addling/Oiling. We have a group of volunteers who go on the lake each year and look for goose nests. When they find a nest, they will spray the eggs with vegetable oil so the eggs will not hatch. When new geese are born here, they become resident geese and will return every year. This program reduces the number of new geese returning to Apple Canyon each year.

We need your help. The volunteers do not see every nest. If you

are out on the lake, or the ATV or walking trails, and you see a nest or if you have a nest on your property, please call the office at (815) 492-2238. We will share this information with our volunteers. The office will also have small flags for members to place close to the nest to make locating the nest easier for the volunteers.

Again, we are not trying to eliminate all geese from Apple Canyon Lake, just maintain the number of geese that return each year. This program requires a permit from the State, and we must submit the number of eggs we spray. With a successful program in place, we can keep our lake healthier, lower the amount of unsightly goose droppings, and still enjoy the beauty of these birds.



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

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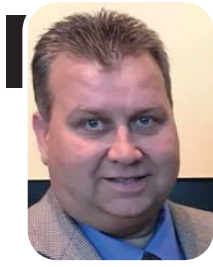
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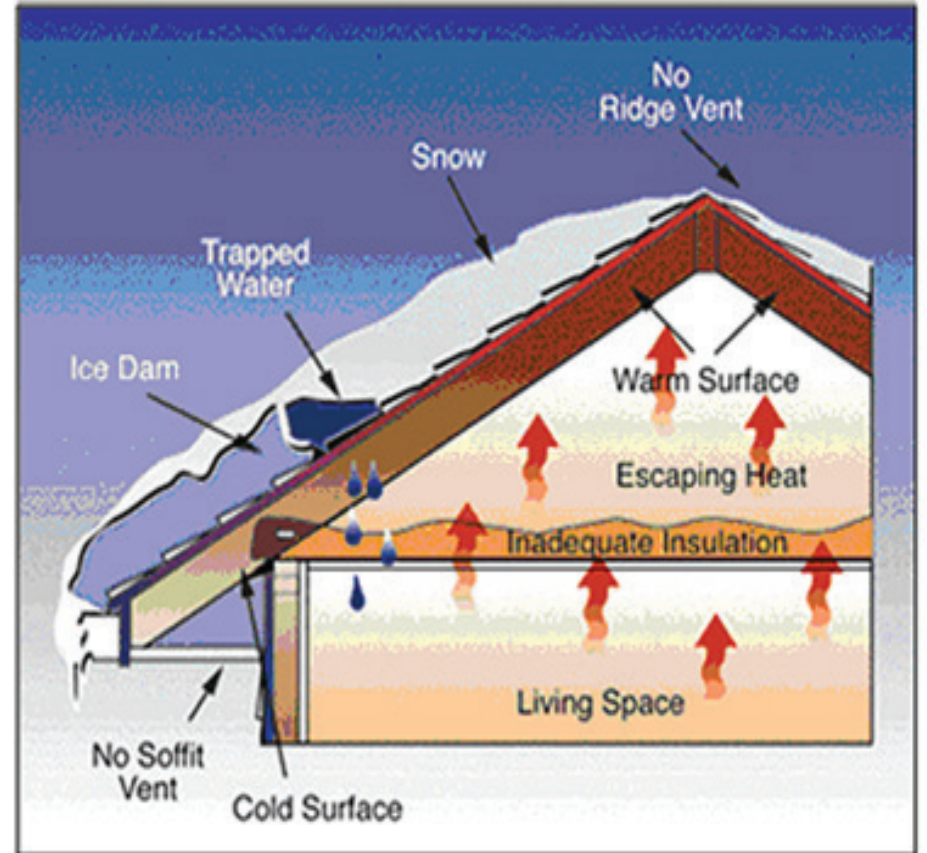
MAINTENANCE MATTERS

BY ED ZIARKO,
Maintenance Manager

In the offseason we have completed several indoor tasks as the frigid temperatures set in. One of those tasks included a paint refresh in several areas including the Pro Shop restrooms, entrance to the Clubhouse and Clubhouse restrooms as well. Another indoor task that we've been working on in preparation for spring is cleaning our equipment for springtime use. The Maintenance Department is also very excited to prepare to expand 4 campsites in the year to come. So, hopefully old man winter will head into hibernation soon bringing warmer weather.

As the weather starts to warm up, make sure to check your ceilings for a leaking roof caused from ice buildup on the roof. Ice dams are caused by heat escaping through your roof during the winter. As the heat escapes, it melts snow and ice on your roof... If it cannot drain off the roof, melting water leaks through your walls and ceiling, damaging your roof and potentially the inside of your home. Getting rid of ice dams for good is simple, in principle: Just keep the entire roof the same temperature as the eaves. You do that by increasing ventilation, adding insulation, and sealing off every possible air leak that might warm the underside of the roof.

Before embarking on your own outdoor projects, keep Maintenance in mind as we still have a large abundance of black dirt that is for sale. Please call the Maintenance Office at (815) 492-2167 for pricing.



JDLF Adds Saturday Delivery of Local Food

Jo Daviess Local Foods (JDLF), the online farmers' market, has expanded its outreach to meet the needs of more customers.

In addition to their Tuesday evening deliveries, they are now offering Saturday morning deliveries as well. Customers can meet delivery people in a designated pickup location, or they can receive home delivery for an additional fee.

For Apple Canyon Lake, the pickup location is always in the parking lot of the Firehouse Fitness Center. Pickup is at 5:15 pm on Tuesdays, or 10:45 am on Saturdays.

For a Tuesday delivery, order on the website between Friday at noon and Monday at noon. For Saturday delivery, order between Wednesday at noon and Thursday at 8:00 pm. Customers are welcome to place multiple orders within the buying window.

JDLF has recently increased their number of producers to help meet the demand for local food. They still have all the high-quality products they are known for: pasture-raised meat, free-range chicken eggs, sheep and goat milk cheeses, heirloom grains, organic vegetables and herbs, local honey, healthy snacks, artisan canned goods, natural skincare products, delicious baked goods, and much more.

All JDLF producers live in or close to Jo Daviess County. This allows customers to reduce their carbon footprint, support the local economy, get fresh food with lots of nutrients, and shop from several local producers in a convenient way. JDLF strives to be environmentally friendly by limiting the use of plastic, reusing cloth bags that are washed every week, and offering credits for the return of glass jars and bottles.

For more information, visit the JDLF website at <https://jd.luluslocalfood.com>. There is a FAQ page with commonly asked questions, and additional questions can be directed to Erin Keyser at jdlocalfoods@gmail.com or 815-990-5374.



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RESCUE RANDY'S RULE REMINDERS: BOATER SAFETY

BY RESCUE RANDY

As we all begin to think ahead to warmer weather with all the cold and snow, it is important to remember that with warmer weather and boating season comes a great responsibility. Be sure to take the time to get your Official Illinois Boater Safety Certificate before hitting the water.

This certification is made easy by being completed online (link below). **In the state of Illinois, any persons born on or after January 1, 1998 must obtain a Boating Safety Certificate.** Our hope is to be able to provide an in-person

safety class, but due to our ongoing battle with COVID, the waiting game persists for determining just what summer will look like again. By obtaining a boating certificate, you gain valuable boater insight like learning the proper safety equipment, rules, and regulations and more that you can then share with additional water-loving friends and family. Above all, we want everyone to stay safe!

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Please continue to practice Social Distancing!

APPLE CANYON LAKE GARDEN CLUB

Prepare to Rock the Children's Garden

BY CINDY FINLEY AND THERESE NELSON

Last year our Apple Canyon Lake children decorated and hid rocks throughout our property. Not only did they inspire all of us to find them, hide them and paint more, they sparked an idea for our new Children's Garden.

Every child is an artist. Their minds are creative beyond our imaginations. And so, we are inviting all children who live, visit, or just want to contribute to this rock collection to find a rock and paint it. Children may put their names on it if they wish but it is not necessary.

We also are working with local school districts' art teachers to have students paint rocks for our new garden. Students may choose their designs and paint the rocks in class. Cindy Finley, a retired educator and substitute teacher at local schools said, "the teachers are thrilled to collaborate on this project". Cindy was so excited about the project that she purchased round and oval rocks herself and donated them to the schools.

All rocks will be put in place to create a small dry creek bed as part of a conservation lesson in the Children's Garden. A dry creek bed is a channel that allows water to flow freely to prevent flooding or to allow for water runoff.

The original area we are using for the Children's Garden had a channel for water to flow down from the Clubhouse when it rained or when snow melted. This channel is essential to allow for runoff from the Clubhouse and children will fill it with their painted rocks in a similar layout as the dry creek bed below.

We hope to have children individually place their painted rocks in the Children's Garden themselves during a special ceremony. A tentative date will be early to mid-May. More information will be forthcoming as our project takes shape.

"The secret to walkin' on water is knowing where the rocks are.» ~ Bootsy Collins



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LETTER TO THE EDITOR & POLICY

ACLPOA Board Approved Policy

THE APPLE CORE: ACCEPTANCE OF MATERIAL

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

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

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

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

LETTERS TO THE EDITOR:

Letters from Property Owners are welcome.

Letters to the Editor must be:

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

The following guidelines for treatment of letters have been adopted for the purpose of encouraging expression of views with the focus on discussion of

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

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

With respect to Board Elections:

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

Adopted: May 16, 1998

Reviewed: November 15, 2008

Amended: April 21, 2001

Amended: November 19, 2011



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COMMUNICATION CONNECTION

Spring Updates

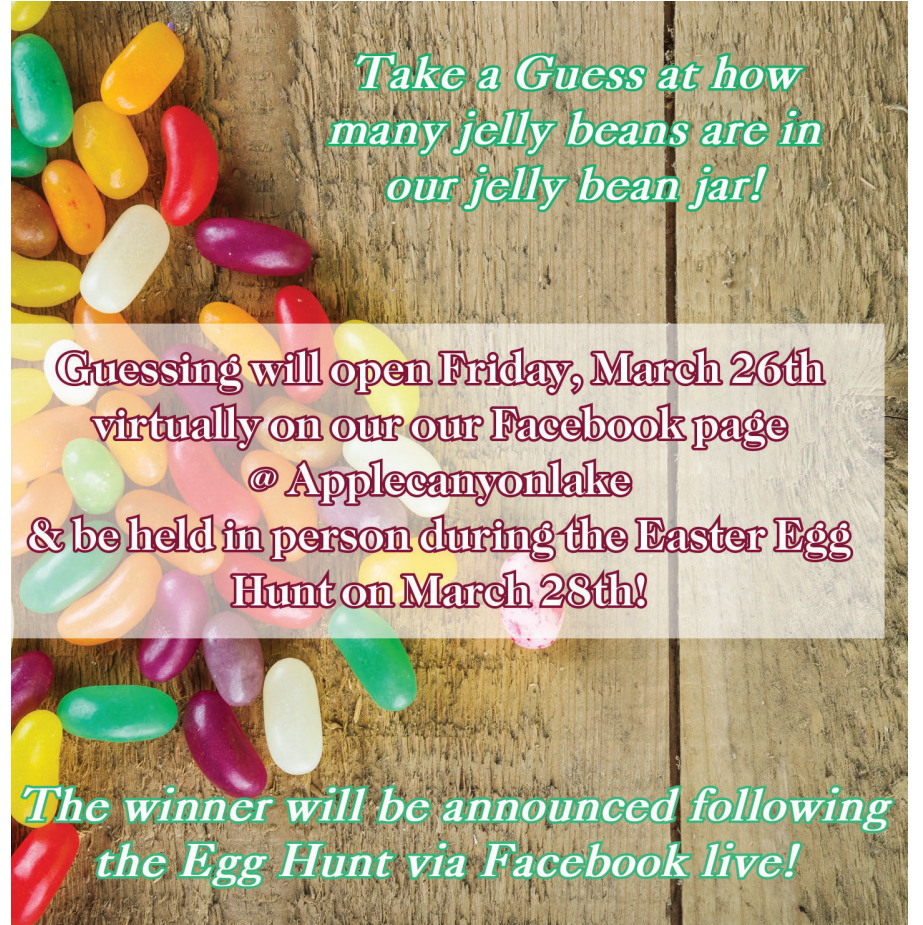
TIM BROKL
Communications & Recreation Manager

As we move into March and the weather begins to warm up, we are excited to see some normalcy return. We are looking forward to hosting the 1st Annual Easter Egg Hunt on the greens off the Pro Shop patio, on Sunday, March 28th. This event is free to kids 10 and under, just remember to bring a basket for them to collect their eggs. This event is outdoors which will allow for everyone to have plenty of room and fresh air while hunting for Easter eggs.

The same day we will also be holding a jellybean count. Members of all ages are welcome to take a guess at how many jellybeans are in the jar. The guesser who comes the closest to the actual number of jellybeans will win an Easter basket full of goodies! In the instance of a tie for the closest number, a separate drawing including the names of those tied will conclude with a single winner. We will also host the jellybean count virtually on our Facebook page

(FB.com/AppleCanyonLake) the weekend of the Easter Egg Hunt. Guessing will open online Friday March 26th with a final post of the jar once it is full. You can follow the progress of filling the jar starting on March 1st on our Facebook page, by watching The ACL Weekly Update, and by reading the Apple Seed.

In other news, the 2021 Service Directory is in the works and is on track to be mailed out on April 1st. This publication is a great directory of local businesses and services with everything from local food options, to plumbers and realtors near ACL. So, keep an eye out for the 2021 Service Directory in your mailbox over the first few weeks of April.



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RECREATION RE-CAP

BY KIRSTEN HEIM
Communications & Recreation Administrative Assistant

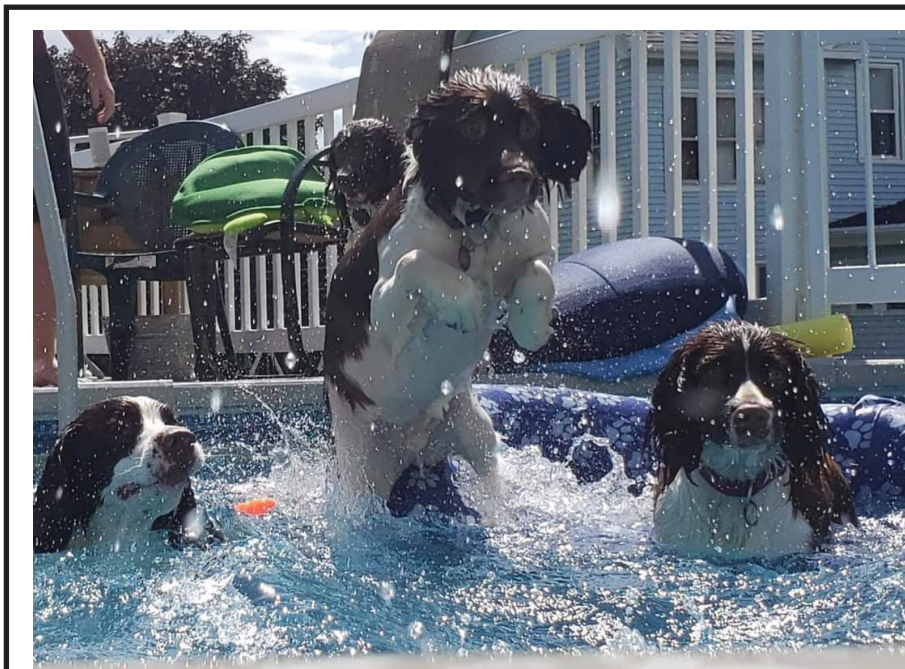
The first couple of months of 2021 are now in the rear-view mirror and we are now shifting our focus to preparing for the hub of the coming spring & summer. Unfortunately, I do not have any recreation to re-cap as our annual Pinewood Derby was postponed in February. So, instead, I'm going to take this time to introduce a fun column that you can share with your favorite fur-friend – *ACL Fur-Miliar Faces!*

ACL Fur-Miliar Faces is a newly introduced Apple Core column that we hope to offer monthly with your help. This column will include Property Owner pet photos accompanied by a short introduction of said pet and his/her favorite lake life activities.

Safety & Security and Aquatics Manager, Julie Janssen, was kind enough to start us off by introducing her springers! So, read Julie's blurb below to get some ideas for submitting your own fur-babies.

If you would like to see your fur-baby become a Fur-Miliar Face, email your pet photo and brief introduction to me – kirsten.heim@applecanyonlake.org. Please understand that column size will be adjusted depending on Apple Core availability. So, do not fret if your submission isn't featured right away. We will be sure to filter through all submissions as they come in.

I'm hopeful for a soon-to-be overflowing inbox with photos of your pets living their best lake life!



ACL Fur-Miliar Faces

Hello everyone! I would like to introduce the Janssen Springers: Izzebella, Remington, Kabella and Tracker II. This group of Springers LOVE the water like their momma. Every night when I get home from work, we have 1 hour or so of pool time at my home. These pups encourage laughter, smiles and all-around joy. My pups love to visit the campground, especially when they have their special friend Ella stop by to play.

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OBITUARY



NANCY RYAN, nee Campbell, of Apple Canyon, formerly of Oak Park, age 85. Beloved wife of the late Edmond M. Jr.; loving mother of Edmond M. III (Athena and the late Geraldine), Matthew (Cathy), Patrick (Christina), Tim (Karen Raino), Catherine (Eric) Petersen, Delia (Brad) Jacks and Joseph; proud grandmother and great-grandmother of many; dear sister of the late Betty (late Jack) Goldberg, late Margie (Jerry) Ellsworth and the late Patty Kujawa. Services were held on Tuesday, January 26, 2021 at St. Luke Church, River Forest, IL. Interment Private. Memorials to the American Cancer Society appreciated. Arrangements entrusted to Conboy-Westchester Funeral Home. For info 708-F-U-N-E-R-A-L.

ILLINOIS SHERIFFS' ASSOCIATION ANNOUNCES SCHOLARSHIPS

The Illinois Sheriffs' Association announces that it will be awarding over \$58,000 in college scholarships throughout the State of Illinois to students wishing to pursue higher education during the 2021-2022 academic year. The scholarships are to be applied to tuition, books and fees only. The student must be enrolled full-time at a certified institution of higher learning within the State of Illinois, full-time online learning is acceptable.

Sheriff Kevin W. Turner of Jo Daviess County, will be awarding one scholarship in the amount of \$500.00. There will be no restriction on any applicant by reason of race, age, creed, color, sex or national origin. The only limitations are as follows:

- Applicants must be permanent Illinois residents
- Scholarships must be utilized at institutions of higher learning within the State of Illinois
- Students must be enrolled as a full-time student during the 2021-2022 school year (excluding summer session).

Applications are now available on the ISA Website <https://www.ilsheriff.org/youth-2/>. Students must complete the application; answer the essay question and return all documentation to the Sheriff's office in their permanent county of residence by March 15, 2021 (must be postmarked by this date). Applications should be submitted via US Mail or emailed to Tammy Winter at tawinter@jodaviess.org. For more information, please contact your local Sheriff's office, Illinois Sheriffs' Association, high school advising center or college financial aid office.



ILLINOIS SHERIFFS' ASSOCIATION

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IN*CI*DENTAL*LY Orofacial Clefts



Cleft lip and cleft palates, collectively referred to as orofacial clefts, are common birth defects, occurring in 1-2 of every thousand births. As the body forms during pregnancy, cells from each side of the head grow toward the center where they join together to make the face. Therefore, we all start out with orofacial clefts. Normally, between weeks 4-7 of gestation the upper lip fuses. Between weeks 6-9 the palate fuses. Cleft lips and/or cleft palates occur when a baby's lips and/or palate do not form properly or fuse completely before birth. Cleft lips can range from a small slit to a large defect that extends into the nose. They can occur on one or both sides of the upper lip and, very rarely, in the middle. They can occur with or without a cleft palate. Cleft palates also vary from occurring in only part of the palate to involvement in both the hard and soft palate and may be accompanied by additional defects in the inner ear. Cleft palate can occur alone or in conjunction with a cleft lip. A submucous cleft palate, which is an opening underneath the tissues that cover the palate, is difficult to detect and may not be discovered unless it causes difficulty in feeding or speech.

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

Although a cleft lip may occasionally be detected on an ultrasound, most orofacial clefts are diagnosed during the initial newborn exam. This initial diagnosis will be followed up by a comprehensive evaluation of the extent of your child's condition. The next step will be the development of a comprehensive, individualized treatment plan, with input from members of a multi-disciplinary team which will include some or all of the following: oral surgery, ear, nose and throat (ENT), orthodontics, speech and hearing therapists, geneticists, psychologists, lactation specialists and social services.

While surgery to correct a cleft lip generally takes place around three months, surgery to repair a cleft palate is usually performed between 10-12 months. Some procedures may be required prior to these surgeries to optimize results. Larger defects may also require bone grafting between 7-9 years of age. Orthognathic surgery to realign the jaw and more extensive plastic surgeries on the nose will not take place until the child has finished growing.

Ongoing research and effective intervention with a multi-disciplinary team has and continues to improve the outcome for children with orofacial clefts.

Smile Train is an international organization that is focused on serving the many children around the world who are living with untreated clefts.

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ELIZABETH AMBULANCE SEEKS VOLUNTEERS

Elizabeth Community Ambulance Service is in need of additional volunteers to help provide ambulance service to the Elizabeth and Hanover area.

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classifieds

Classifieds are just \$10 for 25 words and your ad is displayed in the Apple Core and on the website for the entire month!
Download the form from www.applecanyonlake.org and submit your classified ad and payment by the 22nd of the month.

Grime stoppers! Home & office cleaning services. Pam Koester 815-281-2334 or Paula Busch 815-291-3361.

For Sale: Lot 5A130 North Apple Canyon Road, Amenity lot. Buyer pays \$1.00 plus closing costs. Seller has paid first installment of 2021 association dues (\$421). Taxes are current. Call 712-303-8786.

Apple Canyon Lake condo, two bedrooms, dishwasher, w/d, views of Lake, close to pool, marina, restaurant, and club house. \$125,000. Contact Michael Deneen Sr. (773)617-0475

Online and Live Auction Service Shipping Association INC. Full household or consignments. Scales Mound, IL. (815)541-3408. IL #44102336

Lake Front Lot! Buildable, 76 feet, in Independence Bay! Put a dock in and enjoy immediately. 9A152 Hawthorne. Call (608)330-1118 and leave a message.

For Sale: Lot 8-111 Independence. Buyer pays \$1 plus closing costs. Seller pays 2021 Amenity Fees. Call (608)778-6155 or email gaj4762@yahoo.com

LAKESIDE REALTY

3505 NE ACL RD. | 815-492-2231 | WWW.LAKESIDEREALTY.ORG

member of Jo Daviess county MLS East



Apache Lot 215
Transferable Dock
\$18,500



1A84 Mustang Lane
3 Bedroom 2 Bath
\$119,900



11A204 Spoon Ct.
2 Bedroom 3 Bath
\$169,000



14A86 Anchor Ct.
3 Bedroom 2 Bath
\$199,000



7A253 Tomahawk
3 Bedroom 2.5 Bath
Lakefront
\$499,000



9A211 Hawthorne
4 Bedroom 3 Bath
\$205,000



3A91 General Sherman
4 Bedroom 3 Bath
Lakeview /
Transferable Dock
\$450,000



1A11 Silverhorn
3 Bedroom 4 Bath
Lakefront
\$425,000



9A160 Hawthorne Dr.
3 Bedroom 2 Bath
Lakeview
\$249,000

SPRING INTO A NEW HOME WITH US!



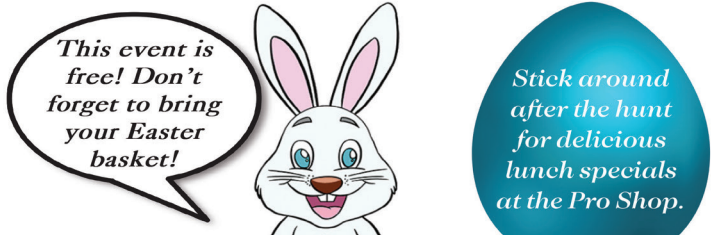
1 BLACKHAWK	**6** BLUE GRAY	**8** INDEPENDENCE	**11** FAIRWAY			LOTS FOR SALE
	13 \$2,000	76 \$850	84 \$12,000	96 \$850	195 \$850	
2 HIDDEN SPRINGS	32 \$1,500	188 \$1,000	177 \$6,000	240 \$2,000	243 \$1,500	
	33 \$1,500	189 \$1,000	181 \$1,000	243 \$1,500	259 \$14,900	
3 GENERAL GRANT	32 & 33 \$2,500	225 \$1,250	186 \$1,200	186 \$1,200	186 \$1,200	
124 \$750			199 \$800	225 \$4,000		
135 \$6,000			310 \$3,000			
	7 APACHE	**9** HAWTHORNE			**13** PIONEER	
	13 \$12,000	14 & 15 \$4,500			37 \$7,400	
4 WINCHESTER	16 \$2,900	59 \$2,500			59 \$6,500	
118 \$1,500	73 \$12,000	249 \$4,500			80 \$650	
			12 PRESIDENT			
5 BIG SPIRIT		**10** EAGLE	35 \$1,100		**14** CANYON CLUB	
	A/O Accepted Offer ^^ Transferable Boat Slip Available ** Owner holds a Real Estate License ## Dues Reduction Non-Buildable Lot		36 \$1,100			
			35 & 36 \$2,000			



Easter Egg Hunt

Sunday, March 28th | 10:30 am
 Meet at the ACL Pro Shop
 Ages 10 & under | Open to the Public
 (Subject to cancelation in the event of bad weather.)

This event is free! Don't forget to bring your Easter basket!



Stick around after the hunt for delicious lunch specials at the Pro Shop.

MEET THE CANDIDATES

RUNNING FOR ACL BOARD OF DIRECTORS

Meet all the candidates at once, ask questions, and hear the opinions of future board members regarding pressing issues at ACL.

SATURDAY APRIL 17

starting at 10:30 am
 ACL Clubhouse
 (following the Board Meeting)

Do you have questions for the candidates?
 Submit them to the office or email them to
 officemanager@applecanyonlake.org by 3pm on April 16.



EARTH DAY SPRING CLEAN-UP AT APPLE CANYON LAKE

Please join the
CONSERVATION COMMISSION
 FRIDAY, APRIL 23 - SUNDAY, APRIL 25, 2021
 for a freeform cleanup!

Choose a time and date that works best for you & get to work!

Changing the World starts with changing our little corner of it!

Tuesday Ladies Golf League Kick-off Meeting & Brunch after Golf

Tuesday, May 4 | 10:00am
 At the ACL Pro Shop & Golf Course

COME JOIN US THIS SEASON!



We're going to have a ball!

All levels are welcome.
 Come any Tuesday you can - only \$25 for the year!
 Questions? Call Christine Granrath at 224.500.8644.

ACLPOA CAMPGROUND COMMISSION'S

Pancake Breakfast

It's a Tradition!



Held in the ACL Clubhouse.

May 30, 8am-12pm



The ACL Garden Club's Plant Sale

Apple Canyon Lake Community GARAGE SALES

Saturday, June 5, 2021
 8:00 am – 2:00 pm

(Some sales may be open Friday and/or Sunday. Check listings for special hours.)

Maps and listings will be available at the Association Office, information kiosk or you can download a copy at: www.applecanyonlake.org by June 3rd.

Are you having a sale?
 Get your application in by June 2nd to get your sale on the map and listing!
 Pick up your application at the Association Office.



SHE SAID YES!



On Saturday, January 9, 2021, Frank Esposito popped the question to Olivia Monson on a frozen Hawthorne Bay.

Olivia works in law enforcement and Frank is a high school athletic trainer. They met at Carthage College in Kenosha, WI, where they both graduated from in 2020.

Olivia's family is from Bartlett, IL, and they have enjoyed spending time at ACL for the last 15 years.

Eagle Ridge Realty

(815) 777-2800

The Original Territory Real Estate Company



Jim Cox, Designated Managing Broker
(815) 541-0551
JCox@EagleRidgeRealty.com



5148 US Highway 20 W
Galena, IL 61036

Smile More and Worry Less!

Contact us today to list or purchase a property!



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