

# THE Apple Core

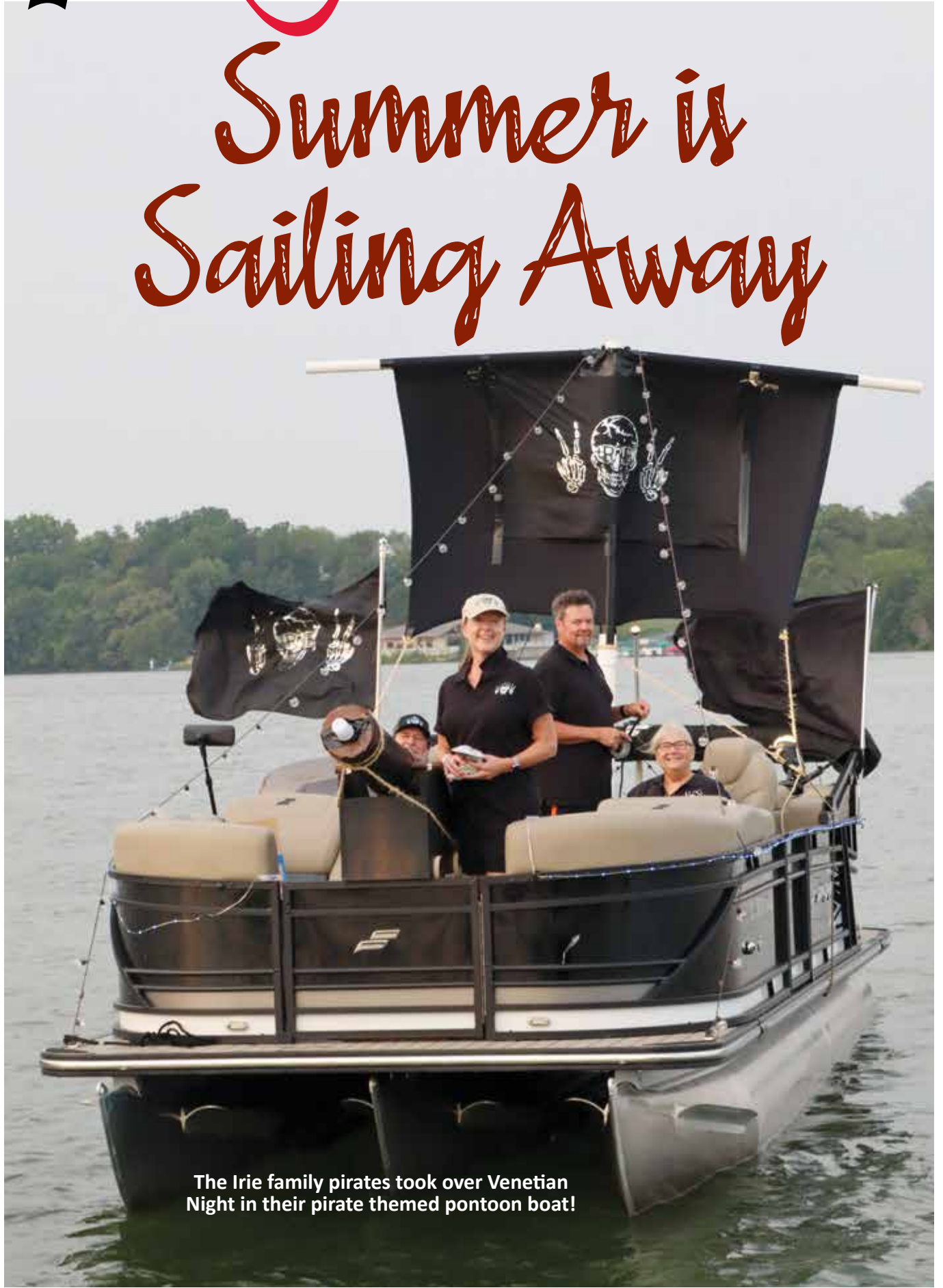
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The Apple Core is the official monthly newsletter of the Apple Canyon Lake Property Owners' Association, and is the Association's legal vessel used to inform every property owner of important notices, rules and policy changes, board actions, and other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

## Summer is Sailing Away



The Irie family pirates took over Venetian Night in their pirate themed pontoon boat!

### OFFICIAL NOTICE OF ACLPOA BOARD OF DIRECTORS' ACTION(S) Board Approves Publishing Proposed 2022 Budgets, Related Fees, And Assesments

Notice is hereby given to all owners, that the ACLPOA Board of Directors, on August 21, 2021, voted to consider the adoption of the Association's 2022 Annual Operating Budget; the 2022 Renovation and Replacement (R&R) Budget; and the establish all fees to be charged during the 2022 year. The Proposed Budget is expected to be presented for approval at the Board of Directors' regular monthly meeting on October 16, 2021 at 9:00 am in the Association Clubhouse.

The specifics of the Proposed 2022 Annual Operating Budget, R&R Budget, and Fee Schedules are included in this issue of the Apple Core on pages 8 & 9.

**SEE MORE RECREATION PHOTOS ON PAGES 23-26**

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# MESSAGE FROM THE GENERAL MANAGER

BY SHAUN NORDLIE

The 2022 proposed budget is in this edition of *The Apple Core*. In preparation of the 2022 budget, the managers worked on keeping their expenses as close to 2021 levels as they could. A few line items were adjusted, but for the most part, the managers did a great job of keeping expenses in check. The exception is labor. As everyone knows, the Illinois minimum wage increases and the overall labor shortage across the country are creating problems for everyone, and Apple Canyon is no exception. The increase in the operating budget from 2021 is \$263,845, labor makes up \$214,076 of this increase. Why the large increase? The minimum wage is now \$11 per hour, this will increase to \$12 per hour next year and by a \$1/year through 2025. Many of our seasonal, summer staff are paid minimum wage, but we have also needed to increase the hourly wage for employees to find and keep quality staff. As employers in our area are making these same adjustments and paying more to their staffs, Apple Canyon Lake has had to adjust and increase our wages to keep staff and find new staff. Ashlee Miller, our Financial Manager, and I created a tier system for wages which we presented to the Budget Commission for their review and for our staff to use as a guide with the minimum wage increases for the next three years. We are hopeful that our projections are accurate, but we and the Commission are also flexible to make adjustments depending on what the market dictates in the future.

For the R&R budget and the Capital budget, in order to compensate for the increase in the operating budget, the Budget Commission lowered the contributions to both of these funds. We looked at projections for capital projects in the next five years and determined that, based on estimates of the costs of those projects, we can lower the contribution to the capital fund and still complete those capital projects. For the R&R fund, we updated the Reserve Study, which lists all our equipment and facilities and schedules the replacement of these items. From the Reserve Study, we know what funding the R&R budget will need for future years. One of the Budget Commission members created a spreadsheet that allowed us to look at a ten-year average of reserve study expenses and what we would need to fund R&R to assure we had enough money to pay for those expenses. We did short the funding of the R&R in 2022 and are budgeting to spend more than we are funding, but the Budget Commission did this knowing that we do have a reserve in the R&R fund and that we will need to make up for this deficit in future years to assure that we can fund the Reserve Study for years to come.



# FROM THE PRESIDENT

BY BARB HENDREN

It's hard to believe September is here already, and summer has flown by once again! I hope that you and yours enjoyed some summer fun and all that Apple Canyon Lake has to offer. Hopefully you will enjoy some time at the lake this September,

which can be beautiful and a bit more low-key.

I would like to thank the Budget/Audit Commission, Shaun Nordlie, Steve Borst, and Ashlee Miller for their hard work this spring and summer and recommending the 2022 budget to the Board of Directors at the August board meeting. The Board of Directors voted to publish the proposed budget as presented by the Budget/Audit Commission with no changes in *The Apple Core*. It is being published before being formally adopted by the Board; you will see a copy of it printed in this issue of *The Apple Core*. The Budget/Audit Commission started meetings in March this year and met for many hours throughout the spring and summer in order to come up with a viable plan. There was a lot of work to do to plan for Capital, R&R, and Operating needs for 2022; not only do we need to fund upcoming capital projects, but also need to comply with the increase in minimum wages. Shaun and Ashlee had to contend with a software change in the midst of this process, which added a lot of extra work going between the old and new software systems to come up with accurate year to date numbers. A small group of commission members and Shaun went over our Reserve Study in depth and really brought it up to date. This is a crucial tool in determining R&R funding needs. The proposed 2022 Budget will be voted on by the Board at the October Board of Directors meeting.

Another commission that deserves some recognition is our Strategic/Long Range Planning Commission, which presented the proposed 2022 Plan-on-a-Page for Board approval at the August board meeting. The Strategic Planning Committee was created by the Board of Directors in 2016. The charge of the commission is to formulate, monitor, and make recommendations to the Board of Directors for additions and deletions in the existing Strategic/Long Range Plan as outlined on the Plan-on-a-Page. What is this, you ask? The short answer is that the Plan-on-a-Page is a road map for the future of the Association. Board of Directors members change every year, and different individuals coming onto the Board will naturally have different opinions and views on the goals of the Association. The Plan-on-a-Page will provide consistency in reaching the Association's goals in the midst of changing board members and management. The Plan-on-a-Page lists the Long-Range Goals and Measures for the Association (5-year goals), and the One Year Action Plans to get us to those goals. It is a vision for the future of our community and has been the engine driving some of our recent improvements in infrastructure and operations (the fiber network, campground expansion and improvements, and the creation of the ACL Charitable Foundation, to name a few things). Care of the lake features largely in the infrastructure improvements outlined in the 2022 plan. The plan that was adopted by the Board for 2022 is published in *The Apple Core* and on our website. I am grateful to the Strategic/Long Range Planning Commission for their work and their vision for the future of Apple Canyon Lake, which will benefit us all.

So, what does all this mean to you, the owner for 2022? The 2022 assessment will remain the same \$1,100 it was in 2021 and four fees will be increasing next year

1. The first boat registration sticker will increase to \$30. This goes along with the increase in ATV/UTV registration last year. As we spend more on the trails and the lake, the registration of the toys that are using those amenities has increased.
2. The Campground fee for a seasonal campsite is increasing to \$785. Costs for the campground are going up, electric and water are both increasing in 2022, trash fees for the Association increased last year, so the price for a seasonal campsite is increasing.
3. The season golf pass is increasing to \$225. The golf course typically has about 6,000 rounds of golf per year, which requires a lot of manpower and equipment to maintain. Golfers who have a season pass make up between 60-70% of those rounds, so the annual pass is increasing.
4. For pool parties that have over 50 swimmers, there will be a \$50 surcharge. This is to pay for a third lifeguard that is required when we have this many swimmers at the pool for a private party.

The Budget Commission wanted to keep the dues and fees as close to 2021 levels as they could, and they have succeeded. If you have any questions about the 2022 budget, please contact me at the office or email. I am happy to answer your questions or explain any of the decisions that were made to determine this budget.

**UPCOMING LOCAL DELIVERY DATES**  
*The Apple Core reaches local homes and is posted in its entirety at*  
[www.applecanyonlake.org](http://www.applecanyonlake.org)  
 on the following dates.  
**Oct 7 • Nov 4 • Dec 9**



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### THE APPLE CORE

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 Editorial Review Committee ..... Barb Hendren, Shaun Nordlie, Doug Vandigo, John Finn  
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 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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 Work Orders - maintenance@applecanyonlake.org ..... 815-492-2167  
 Maintenance & Building Dept - maintenance@applecanyonlake.org ..... 815-492-2167  
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 Golf Course/Pro Shop - golf@applecanyonlake.org ..... 815-492-2477  
 Marina & Concession - marina@applecanyonlake.org ..... 815-492-2182  
 The Cove Restaurant - coveatacl@gmail.com ..... 815-492-0277  
 Pool Office - pool@applecanyonlake.org ..... 815-492-0090  
 Safety & Security Department (SSD) - security@applecanyonlake.org ..... 815-492-2436  
 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

Paul & Michelle Mocerì	Janice Brown	Zdzislawa M. Walczak
Emil & Patricia Misichko	Steven Brown	Trust
Matthew & Ann Scherr	Bradley Glynn	Robin Sparr
James & Susan Sylvester	Edward & Jayne	Denise & Brett Perry
Sean Pergams	Carpenter	Sean & Sousana Killeen
Emma Pergams	Eric & Donna Prebys	Steven & Jenny Kirchman
Ryan & Kelly Pfeiffer	David & Amy Nelson	Jeremy Timm
JW and CA Douglas Trust	Kathy Roan	Roger & Carolyn Greenlaw
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## AMENITY HOURS

See Amenity Hours at:  
[www.AppleCanyonLake.org/hours](http://www.AppleCanyonLake.org/hours)

**Summer Office Hours**  
Monday - Thursday: 8 am - 3 pm  
Friday: 8 am - 5 pm • Saturday: 8 am - 3 pm  
Sunday: 8 am - 12 pm

**Labor Day Hours:**  
Sunday, September 5: 8 am - 12 pm  
Monday, September 6: Closed

**Regular Office Hours begin September 7**  
Monday – Saturday: 8am to 3pm  
Sunday: **CLOSED**

**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.

**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](http://www.AppleCanyonLake.org) or they may be picked up at the Association Office.

## 2021 CALENDAR OF EVENTS

### REGULARLY SCHEDULED ACTIVITIES

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

### SPECIAL EVENTS – SUBJECT TO CHANGE

**SEPTEMBER**

5.....	Ice Cream Social & Craft Fair .....	10am-4pm
11.....	Foundation Poker Run.....	2-5pm
18.....	Volunteer Appreciation Dinner.....	6pm
19.....	Buddy Bass Tournament.....	7am
25.....	Buddy Classic.....	7:30am-3:30pm
25.....	Farm to Table Dinner.....	<b>CANCELED</b>
26.....	Buddy Classic.....	7:30am-3:30pm

**OCTOBER**

2.....	Relay for Life Fall Feast.....	<b>CANCELED</b>
8.....	Garden Club Fall Luncheon.....	11:30am
9.....	Halloween at the Campground .....	5-7:30pm
16.....	Fall Clean-up.....	TBA
23.....	Haunted Trail.....	6:30 – 9:30pm

**NOVEMBER**

6.....	Informational Gathering .....	1pm
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**DECEMBER**

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

## WE NEED YOUR VOTE

Apple Canyon Lake is a very special place where we have all made countless cherished memories with family and friends. The Lake holds emotional meaning for all of you reading this letter, as it does for all of us who wrote it. We have a common goal to help our great Apple Canyon Lake community continue to thrive. Whether you work on this visibly, or quietly behind the scenes, in one way or another we all do our part to keep the shine on the Apple!

One simple way you can help move the Lake forward is to **CAST YOUR VOTE on the new Covenants**. Our Covenants are a vital guide over how we conduct ourselves as a private lake community. The new Covenants offer an important evolution of this guidance:

**Improves:** The new Covenants are improved to help raise property values and protect your investment. Vacant lot usage, satellite dish and solar installations and property maintenance guidelines are now all geared toward greater consistency and quality for our entire community.

**Makes more flexible:** The new Covenants are now aligned with the county building code, making new construction easier, with smaller square foot minimums and more consistent height and set back provisions. Lot ownership is now more flexible for multiple owners and family trust/partnership arrangements, while still maintaining three amenity sets per lot to balance association resources.

**Completes:** The new Covenants complete the evolution of our total package of association documents to help bring our association governance into the modern era.


We and 969 fellow property owners that have already voted **YES** believe that the New Covenants are good for the Lake and recommend that you vote **YES**, too.

So please, take our recommendation, follow our lead, and **CAST YOUR VOTE on the new Covenants, today!**


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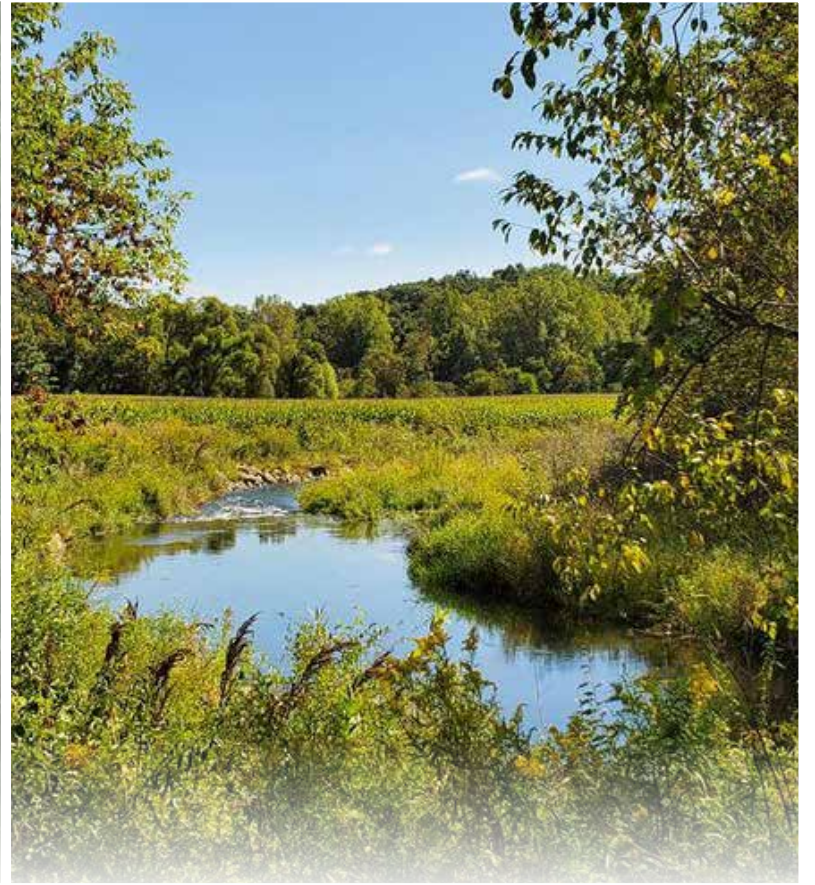
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Stockton, IL



# 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](http://www.applecanyonlake.org)

## 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.





# APPLE CANYON LAKE PROPERTY OWNERS' FOUNDATION

ACL PROPERTY OWNERS' FOUNDATION

## UTV RAFFLE



2021 POLARIS RANGER

Only 4,000 tickets sold!

Must be 18 or older to purchase

\$10-per-ticket or 3-for-\$20



No Cash Payout

- Purchase tickets: ACL Office or online at AppleCanyonLake.org
- Drawing to be held at the Foundation 2021 Poker Run
- Winner may trade in UTV towards an upgraded model.
- Winner is responsible for sales tax, registration fees, licensing, etc.

Drawing will be held on September 11, 2021

APPLE CANYON LAKE PROPERTY OWNERS' FOUNDATION

## POKER RUN FUNDRAISER



September 11, 2021

From 2:00 pm – 5:00 pm

Ride the Trails to (5) Different Stations Around the Lake  
Pick up a Card at Each Station  
Meet back at the Clubhouse for Dinner, Music and Prizes!

### Poker Run Facts:

- ♦ \$100 Couples Package (2 Poker Run Cards; 2 Meal Tickets; 4 UTV Raffle Tickets)
- ♦ \$50 Single Package (1 Poker Run Card; 1 Meal Ticket; 2 UTV Raffle Tickets)
- ♦ \$15 Additional Meal Ticket
- ♦ Register at the Pro Shop or ACL Office
- ♦ Improve your hand with the option to purchase 2 additional cards for \$10
- ♦ Only registered ACL UTV, ATV or Golf Carts allowed
- ♦ All participants must have a current ACL amenity tag
- ♦ Meat Paddle Raffle will be held during dinner at the Clubhouse
- ♦ Prize for the Best 4 Hands!
- ♦ Live Music: 5:00 – 8:00 pm
- ♦ Cash Bar available

Winner of the Foundation UTV Raffle will be drawn at the end of the evening. Need not be present to win!



## NOT GETTING THE APPLE SEED E-BLASTS?

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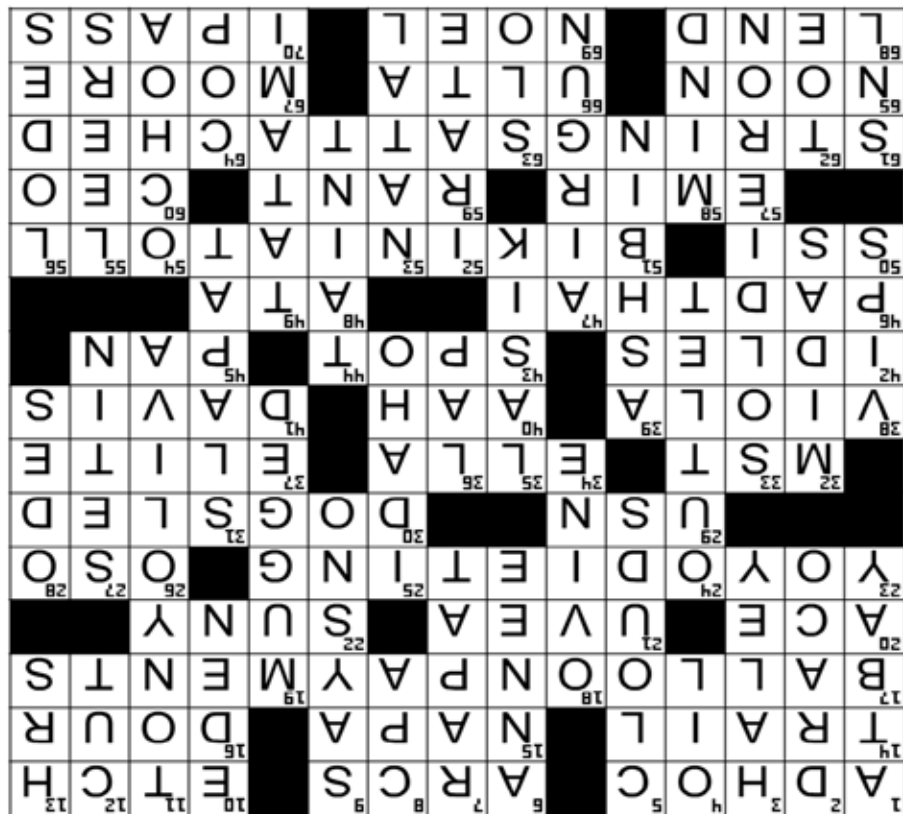
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# Budget Explained

**ASHLEE MILLER, Financial Manager**  
 ashlee.miller@applecanyonlake.org

It is September and we are wrapping up the third quarter! It feels like we were all gearing up for the season just a short time ago and here we are, already heading into the quieter fall months at ACL. This summer proved to be a more complicated one, trying to adhere to the 2021 budget but also navigating the labor market that we are currently in.

This year Shaun Nordlie and I have created and implemented a tier system for wages. This tier system breaks out each position into a specific tier and shows an estimated wage that each position would receive from 2021-2025. The original purpose of this system was to budget for the Illinois minimum wage increase, that will raise minimum wage to \$15 by 2025. However, the labor market in general proved to be much tougher in 2021 than we could have anticipated, and we had to revise the system to accommodate the current market's demand. This system will be reviewed and analyzed each year and presented to the Budget and Audit Commission annually to ensure we are properly budgeting for the following year's need.

Now that we are wrapping up third quarter, it is time to look forward to 2022. Planning for the future was the common ground members of the Budget and Audit Commission had with each other. There were a couple new members added to the Commission's roster this year, which brought new opinions and ideas to the table. It was a well-blended group, reflecting an equal amount of ACL's history with ACL's future. We also had property owners in attendance, which proved to be beneficial for everyone.

During the budget process each Fund was analyzed, not only for 2022 but also for future years. After multiple days of deliberation, the Budget and Audit Commission recommended a full budget to the Board of Directors. On August 21, the BOD approved for publication the Budget and Audit Commission's 2022 recommended budget. The 2022 proposed budget is included in this month's Apple Core.

The 2022 dues will remain at \$1100 and break down into the following assessments –

- Operating Account.....\$714.00**
- Capital Account .....\$186.11**
- R&R Account .....\$199.89**

The Operating Budget increased 10 percent from 2021. With 2020 being an unprecedented year, it was hard to predict the 2022 budget based on 2020 actuals. Instead, the Budget and Audit Commission relied heavily on 2019 actuals and the 2021 actuals through June. The main cause for the operating increase is adjusting to the labor market.

The R&R (Replacement and Renovation) account is used to fund our Reserve Study, which is our roadmap for when assets need to be replaced or renovated. The Reserve Study is a living document, i.e. it is updated at least annually. For instance, if the Reserve Study shows that we need to replace a truck in the following year, but the Manager of Building and Grounds determines the truck could last another year or two, the Reserve Study is adjusted to reflect this. It also can work the opposite way; if a freezer is scheduled to be replaced in 3 years but is starting to need substantial maintenance work to operate, the reserve study is adjusted and more than likely the freezer will be presented on the following year's R&R budget to be replaced. The 2022 proposed budget for the R&R Fund is \$679,000 with a dues allocation of \$537,000.

The Capital Projects account are funds used for large, long-term projects. It was previously used for the pool loan, which was paid off in 2018. Since then money has been saved for future capital projects. Looking forward, the big projects on the radar are the contract dredging of the lake, the spillway/dam project that we often refer to as "Flood Mitigation" and the Winchester redesign. The 2022 dues allocation for the Capital Projects fund is \$500,000.

Below is a five-year history of the assessments to understand how the annual assessment breaks down into each fund:

	2022	2021	2020	2019	2018
<b>Operating</b>	\$714.00	\$646.80	\$638.40	\$596.94	\$561.40
<b>Capital</b>	\$186.11	\$254.03	\$226.42	\$82.75	\$78.17
<b>R&amp;R</b>	\$199.89	\$199.17	\$208.18	\$297.81	\$210.43

If you have any questions regarding the 2022 budget, please feel free to reach out to me or Shaun Nordlie. We would be happy to discuss the budget and explain each fund.

## ACLPOA PLAN-ON-A-PAGE — 2022-2027 —

The Apple Canyon Lake Property Owners Association Board of Directors shall act in a fiscally responsible manner, as a fiduciary, while exercising all powers and authority vested in the Association, so as to preserve its values and amenities, and promote health, safety and welfare for the common benefit and enjoyment of its membership while maintaining its not-for-profit status.

VISION	LONG RANGE GOALS AND MEASURES	ONE YEAR ACTION PLANS
High Performing Operations and Management To operate at full efficiency and effectiveness for the benefit of the Association	Utilization of office management software data efficiencies for analysis and decision making Annually study and conduct cost analysis on financial operations including contracting, purchasing, and utility costs Assure the knowledge and understanding of roles, responsibilities, and Governing Documents by the membership Review and update, if necessary, all Governing Documents on an annual basis Find best ways to communicate operational changes to property owners	Develop training programs to promote, educate, and support the membership on options for allowing each property owner to create a digital file using Northstar property management system. Through an IALC collaboration, monitor and challenge USI on utility pricing Cooperate with other lake associations on common interest issues, legislation, or events by lobbying on issues not appropriate for ACLPOA Communicate with membership on voting on changes In 2021 Declaration and reach a quorum
Improvement of Infrastructure To develop, maintain and improve the existing infrastructure	Create a long-range capital development plan to include but not limited to flood mitigation, clubhouse area and offices, watershed management, dry dam improvements, dredging programs, and campground expansion With help from consultants, provide consistent lake and environmental management Initiate concept plan for lower 80 acres, development and design Effectively communicate Improvement of Infrastructure plans to property owners	Retain and utilize consulting services for lake, dam and watershed management Develop the engineering concept, plan of action and implementation timeline for flood mitigation Continue with implementation of the watershed plan of action Continue dry dam action plan for sub-watersheds surrounding the lake Continue with dredging program and explore commercial dredging options Develop plan for disposing of silt from our dredge ponds, including promotional campaign to raise awareness Increase capacity of cellular service to members Improve and maintain existing trail system
Amenities and Services To study, develop, implement, and maintain existing and new amenities	Develop ways to expand high demand amenities like the campground & the Association docks Create a long-range plan on adding additional amenities and services throughout the ACLPOA properties Effectively communicate amenity changes to the property owners	Conduct member surveys to find interest levels of all current and any future amenities Add additional upgraded campground sites with water and sewer hook-ups Study location options for additional Association docks Study the membership and local vendor interest in holding a seasonal farmer's market at Apple Canyon Lake
Growth and Value Enhancement of Association To promote membership and property of the Association	<ul style="list-style-type: none"> <li>Develop an efficient and effective marketing plan</li> <li>Study opportunities for land acquisition by the Association in the surrounding area, primarily to protect the watershed or expand amenities</li> <li>Support a fully operational and sustainable ACL Charitable Foundation</li> <li>Better communication of Growth Plans and Value Enhancement to property owners</li> </ul>	Develop plan of action for image and branding of Apple Canyon Lake Study and assess the viability of land acquisition or partnership in the surrounding area Support and promote ACL Charitable Foundation and their fundraising activities for ACL enhancements

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# LITTLE BY LITTLE, A LITTLE BECOMES A LOT

**BY SHAUN NORDLIE, General Manager**  
 shaun.nordlie@applecanyonlake.org

We made it through the summer months and hopefully everyone was able to enjoy the amenities this season and all that Apple Canyon Lake offers. I wanted to update the dashboard on the One Year Action Plans for the Strategic Planning Commission's Plan-on-a-Page to show the progress that we have made so far in 2021. Some projects are ongoing throughout the year, others we have completed our work, and some are off track due to a change in priorities from the Board of Directors.

## High Performing Operations and Management –

- Apple Canyon Lake is working with a collaboration of other Lake Associations that also have USI as their water utility to fight the 2022 proposed increases in water pricing. Arguments are finishing up and will be submitted to the ICC in September, we should have a decision on the increases by the end of 2021.
- I have mentioned before that Apple Canyon Lake is a member of the Illinois Association of Lake Communities (IALC). This is a great resource for the Association because we can talk with other managers who are in the same industry and many times are facing the same issues as we are tackling. It is nice to be able to ask how someone else handled a situation or does something when we are in a bind. This year, IALC has been especially helpful with blue-green algae and new software.
- At their July meeting, the Board of Directors reprioritized the capital projects list for the Association. They decided in July to move contract dredging up and lower CAMP. At their August meeting, the Board voted to stop all planning and funding of CAMP, essentially breaking up CAMP into pieces and making the lake the priority for capital projects
- Voting for the Declaration continues until we reach 2/3 of all voting members to approve the proposed Declaration or the equivalent to vote against. The Legal Commission and now the Board are working to reach the owners who have not voted yet, educating them on the importance of voting and advantages of the proposed Declaration. If you have not voted yet for the Declaration and have questions, please contact me or a member of the Legal Commission.
- In July we went live with the new Northstar website that provides a log in for members and will eventually allow owners to see their account, their information on their toys and the ability to pay their assessment and fees online. We will continue to make changes to the website adding more features for the owners.

## Improvement to Infrastructure –

- The watershed plan is now five years old. The Conservation Commission has been evaluating the five-year benchmarks and goals of the plan and grading the Association on our progress. This fall they will have this information so it can be presented to the owners.
- This summer the Board created an Ad Hoc Commission to work with me on Flood Mitigation. This Commission will be working with the engineers to determine the best option for the Association for the spillway and how to be better prepared for the next flood. The Board also approved preliminary work with the engineers this summer, which has been ongoing and will be reported to the Commission in September.
- Fiber internet is almost to everyone that is interested at Apple Canyon Lake. The process has taken a little longer that we anticipated, but those that have been

hooked up are enjoying their new internet speeds and the Association no longer has issues of slow response time at their facilities. Completion is expected this fall. Unfortunately, with the Verizon cell phone tower, we are not currently in their plans for expansion. During the COVID-19 shutdown, Verizon shifted their focus back to larger cities, when their permit expired in June of 2021, they chose not to extend it since they did not think they would be expanding their rural reach any time soon. I will continue to pursue other options for better cell service for owners while at the lake.

- When the Board of Directors shifted their priorities at their meeting in July, they moved up the option of contract dredging the lake to the second priority. Since that meeting, I have been meeting with engineers and dredge companies to prepare us for being able to use a contractor to dredge the lake for us in the next couple of years.
- While it was determined at the budget meetings this summer not to expand to any new amenities in 2022, discussion and development will continue. Ideas of another playground, lake floats and expanded trails as well as mud areas for ATV/UTV are being discussed at the Commission level for possible future expansion

## Amenities and Services -

- The 2021 R&R budget has money for new campsites at the campground. This fall we will be adding 4-5 campsites that will offer electric/water for campers. Some of these sites will be used for seasonal campers, but we will also rent some on a nightly basis. The 2022 R&R budget has money in it for 32 new boat slips. The slips will be added in the Winchester cove area and will be accessible by the UTV trails. We hope to have these available for the 2022 season.
- With CAMP now being broken into different projects, looking for new amenities around the clubhouse will be done as separate projects and presented to Budget Commission and the Board as individual items rather than as a part of the concept of the masterplan.

## Growth and Value Enhancement of Association –

- The plan for branding of ACL has not started yet. Other commitments this summer have not allowed for enough time to develop a plan, but I am hopeful that this fall and over the winter months this project can be started.
- The Foundation is preparing for their annual Poker Run this month and the second annual UTV Raffle giveaway. The Foundation is now three years old and has had a lot of success with their fund-raising events – the May Day Auction, Poker Run, UTV Raffle and Bench Program. This year the Foundation donated money to the Garden Club for plants in the Children's Garden. They also purchased the dog waste stations for the President's beach area and the Bathum Trail.

As you can see a lot of progress has been made with the dashboard so far in 2021. I will continue to give updates on the dashboard and our progress in the Apple Core this fall.

I also want to share the 2022 Plan-on-a-Page that was approved by the Board of Directors at their August meeting. I will explain the One Year Action Plan items for 2022 later this year, but I wanted to share this with you now so you can see what the Strategic Planning Commission is working on for next year.

If you have any questions regarding the dashboard please contact me, I am happy to answer questions or explain any parts of the dashboard.

**KEY:** On Track Issues Off Track Pending Complete

## APPLE CANYON LAKE PROPERTY OWNERS' ASSOCIATION PLAN-ON-A-PAGE

HIGH PERFORMING OPERATIONS AND MANAGEMENT													
2021 ACTION STEPS - One Year Action Plans	RESPONSIBLE PARTY	J	F	M	A	M	J	J	A	S	O	N	D
Study and conduct cost analysis on financial operations including contracting and purchasing	Shaun Nordlie; Ashlee Miller	J	F	M	A	M	J	J	A	S	O	N	D
Monitor and consider challenging utility pricing	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Cooperate with other Lake Associations on common interest issues or events	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Market and communicate digitally Clubhouse Area Master Plan, design, and financing and long range plan	Shaun Nordlie; CAMP FM Commission	J	F	M	A	M	J	J	A	S	O	N	D
Communicate to membership, using the Apple Core and Board of Directors' meetings, the process of governing document alignment, changes being made and voting	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Study Options for creating a digital file for all property owners	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
IMPROVEMENT OF INFRASTRUCTURE													
2021 ACTION STEPS - One Year Action Plans	RESPONSIBLE PARTY	J	F	M	A	M	J	J	A	S	O	N	D
Design and construct Phase 1 of Clubhouse Area Master Plan	Shaun Nordlie; CAMP A&D Committee	J	F	M	A	M	J	J	A	S	O	N	D
Continue with implementation the watershed plan of action	Shaun Nordlie; Kelly Weede	J	F	M	A	M	J	J	A	S	O	N	D
Develop and communicate an engineering concept, plan of action, and implementation timeline for flood mitigation	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Increase capacity of Jo Carroll Energy internet and cellular service to patrons	Shaun Nordlie; Paul Falson	J	F	M	A	M	J	J	A	S	O	N	D
Retain and continue utilizing consultant services for lake and watershed management and communicate their findings	Shaun Nordlie; Kelly Weede	J	F	M	A	M	J	J	A	S	O	N	D
Improve and maintain existing trail system	Ed Ziarko	J	F	M	A	M	J	J	A	S	O	N	D
Continue dry dam action plan for sub-watersheds surrounding the lake	Shaun Nordlie; Kelly Weede	J	F	M	A	M	J	J	A	S	O	N	D
Continue with dredging program and explore commercial dredging options	Shaun Nordlie; Kelly Weede	J	F	M	A	M	J	J	A	S	O	N	D
Initiate concept plan for lower 80 acres, development and design	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
AMENITIES AND SERVICES													
2021 ACTION STEPS - One Year Action Plans	RESPONSIBLE PARTY	J	F	M	A	M	J	J	A	S	O	N	D
Study options for additional campsites and Association docks	Shaun Nordlie; Ed Ziarko	J	F	M	A	M	J	J	A	S	O	N	D
Study the development of an ACL Community Garden program	Shaun Nordlie; Tim Brokl	J	F	M	A	M	J	J	A	S	O	N	D
Conduct a cost-analysis of new amenities in conjunction with CAMP Masterplan	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
GROWTH AND VALUE ENHANCEMENT OF ASSOCIATION													
2021 ACTION STEPS - One Year Action Plans	RESPONSIBLE PARTY	J	F	M	A	M	J	J	A	S	O	N	D
Develop plan of action for image and branding of Apple Canyon Lake	Shaun Nordlie; Tim Brokl	J	F	M	A	M	J	J	A	S	O	N	D
Study and assess the viability of land acquisition or partnership in the surrounding area	Shaun Nordlie; BOD	J	F	M	A	M	J	J	A	S	O	N	D
Support and promote ACL Charitable Foundation and their fundraising activities for ACL enhancements	Shaun Nordlie; Don Ford	J	F	M	A	M	J	J	A	S	O	N	D



# 2022 BUDGETS

## ACLPOA 2022 Operating Budget - approved for publication 8/21/21

			2022 Budget	2021 Budget	2020 Audited	2019 Audited
1	3000	Asset Preservation Funds				
2	3100	Membership Assessment - Operating	\$ 1,918,167.00	\$ 1,737,419.00	\$ 1,715,591	\$ 1,604,342
	3101	Membership Assessment - Capital Projects	\$ 500,000.00	\$ 682,356.00	\$ 608,000	\$ 222,498
	3102	Membership Assessment - R & R	\$ 537,000.00	\$ 535,000.00	\$ 559,000	\$ 800,208
3	3105	Property Transfer Fee	\$ -	\$ -	\$ -	\$ -
4	3110	Delinquent Dues Fee	\$ 29,250.00	\$ 21,500.00	\$ 23,975	\$ 21,300
5	3115	Interest - Delinquent Dues	\$ 915.00	\$ 915.00	\$ -	\$ 1,447
	3116	Foreclosure Fee Income	\$ -	\$ -	\$ -	\$ -
6	3120	Banking Income	\$ 12,000.00	\$ 9,750.00	\$ 13,794	\$ 25,924
7	3135	Lease Rental Revenue	\$ 60,739.00	\$ 66,739.00	\$ 61,466	\$ 81,575
8	3150	ACL Seasonal Boat Slips/Campsites	\$ 217,075.00	\$ 204,675.00	\$ 203,160	\$ 205,230
	3142	Owner Amenity Registration Fee (OARF)	\$ 285,000.00	\$ 285,000.00	\$ 288,100	\$ 283,800
9	3170	Registration Fees	\$ 86,675.00	\$ 38,850.00	\$ 20,630	\$ 20,865
10	3180	Counter Sales/Vending Income	\$ 2,605.00	\$ 2,185.00	\$ 1,331	\$ 3,835
11	3190	Contribution Income	\$ -	\$ -	\$ -	\$ -
	3193	Payment Plan Program Fees	\$ 8,800.00	\$ 8,175.00	\$ 8,470	\$ 7,755
12	3195	Gain/Loss Equipment Disposal	\$ -	\$ -	\$ -	\$ (39,786)
13	3196	Bad Debt Recovery	\$ -	\$ -	\$ 5,329	\$ 8,598
14	3198	Over Payments - Property Owners	\$ -	\$ -	\$ 26	\$ -
15	3199	Credit Card Convenience Fee	\$ 3,000.00	\$ 3,300.00	\$ 3,201	\$ 3,587
16	3200	Program Fees	\$ 11,500.00	\$ 11,500.00	\$ 12,125	\$ 12,550
17	3210	Advertising Income	\$ 127,980.00	\$ 128,480.00	\$ 124,100	\$ 126,387
18	3230	Social Recreation Income	\$ 22,600.00	\$ 26,100.00	\$ 2,161	\$ 23,492
19	3250	Clubhouse Rental	\$ 4,375.00	\$ 4,375.00	\$ 400	\$ 3,925
20	3300	Building Permits & Septic Programs	\$ 14,490.00	\$ 9,290.00	\$ 15,405	\$ 9,443
21	3400	Trash & Recycling	\$ 116,005.00	\$ 124,238.34	\$ 77,230	\$ 75,820
22	3500	Pool Parties & Swimming Lessons	\$ 8,525.00	\$ 10,125.00	\$ 510	\$ 7,780
23	3515	Camping Fees	\$ 15,966.00	\$ 13,966.00	\$ 15,761	\$ 13,212
24	3535	Boat Rentals	\$ 27,500.00	\$ 34,400.00	\$ 58,982	\$ 35,555
25	3539	Boat Slip Rentals	\$ 6,475.00	\$ 5,850.00	\$ 5,300	\$ 5,290
26	3540	Fines Collected, NSF Check Fee	\$ 105.00	\$ 105.00	\$ 5,086	\$ 4,640
27	3600	Golf Fees/Golf Season Passes	\$ 138,100.00	\$ 134,350.00	\$ 130,183	\$ 116,289
28	3625	Golf Advertising Income	\$ 1,600.00	\$ 1,600.00	\$ 1,000	\$ 1,000
29	3650	Golf Misc Sales Income	\$ 8,500.00	\$ 8,500.00	\$ 6,995	\$ 16,901
30	3641	Golf Food & Beverage Income	\$ 205,100.00	\$ 205,100.00	\$ 170,124	\$ 217,990
31	3670	Marina Concessions Income	\$ 241,420.00	\$ 266,800.00	\$ 212,300	\$ 234,306
32	3680	Land & Lake Income	\$ 2,000.00	\$ 2,000.00	\$ 7,682	\$ 15,180
33	3700	Special Projects (319 Grant Revenue)	\$ 2,500.00	\$ 2,500.00	\$ 2,084	\$ 2,583
34	3260	Fundraisers (will be moved to des.funds)	\$ -	\$ -	\$ 6,409	\$ 21,756
35	3950	Employee Dishonesty Insurance Payout	\$ -	\$ -	\$ -	\$ -
		PPP Loan Forgiveness			\$ 341,500	
		<b>Total Revenue</b>	\$ 4,615,967.00	\$ 4,585,143.34	\$ 4,707,409	\$ 4,195,277
36	5000	Department Salaries	\$ -	\$ -	\$ -	\$ -
37	5025	Department Payroll	\$ 1,717,971.07	\$ 1,525,858.23	\$ 1,461,490	\$ 1,458,848
38		Overtime Wages	\$ -	\$ -	\$ -	\$ -
39	5050	Payroll Tax	\$ 150,688.00	\$ 128,724.97	\$ 121,561	\$ 122,930
40		<b>Total Payroll Expenses</b>	\$ 1,868,659.07	\$ 1,654,583.20	\$ 1,583,051	\$ 1,581,779
41	5060	Contract Labor	\$ 25,550.00	\$ 24,390.00	\$ 16,976	\$ 24,980
42	5100	Recruitment Expenses	\$ 1,450.00	\$ 1,450.00	\$ 435	\$ 1,961
43	5125	Employee Fringes	\$ 284,262.00	\$ 252,707.74	\$ 221,841	\$ 240,981
44	5150	Uniforms/Name Tags	\$ 9,300.00	\$ 8,150.00	\$ 6,233	\$ 5,438
45	5175	Conference/Training	\$ 16,600.00	\$ 16,600.00	\$ 4,795	\$ 12,010
46	5190	Credit Card Expenses	\$ 19,000.00	\$ 19,000.00	\$ 20,012	\$ 19,056
47	5195	DDS (Dues, Donations, Subscriptions)	\$ 9,560.00	\$ 7,934.80	\$ 6,990	\$ 8,244
48	5200	F/F/E (Furniture/Fixture/Equipment)	\$ 13,900.00	\$ 13,400.00	\$ 13,380	\$ 15,051
49	5230	Program Refunds-Expense	\$ -	\$ -	\$ -	\$ -
50	5240	Registration Expenses	\$ 9,500.00	\$ 11,500.00	\$ 10,269	\$ 7,550
51	5250	Counter/Vending Supplies	\$ 300.00	\$ 200.00	\$ 648	\$ 1,971
52	5260	Office Supplies	\$ 8,600.00	\$ 8,200.00	\$ 4,779	\$ 8,339
53	5280	General Supplies	\$ 22,650.04	\$ 21,650.04	\$ 17,253	\$ 26,620
54	5300	Sales Tax	\$ -	\$ -	\$ -	\$ -
55	5303	Golf Food & Beverage	\$ 88,842.00	\$ 88,842.33	\$ 89,536	\$ 112,078
56	5305	Supplies for Resale	\$ 155,334.00	\$ 172,699.00	\$ 137,760	\$ 184,778
57	5349	Boat Rental Expenses	\$ -	\$ -	\$ 2,173	\$ (53)
			\$ -	\$ -	\$ -	\$ -
59	5370	Golf Cart Rentals	\$ 16,500.00	\$ 15,000.00	\$ 15,939	\$ 15,121
60	5400	Advertising	\$ 88,250.00	\$ 86,500.00	\$ 85,137	\$ 78,375
61	5425	Gift Certificates - Donated	\$ -	\$ -	\$ 105	\$ -
62	5450	Postage	\$ 13,000.00	\$ 20,000.00	\$ 13,778	\$ 1,369
63	5460	Rental Equipment	\$ 7,515.00	\$ 9,015.24	\$ 12,619	\$ 11,199
64	5495	Social/Recreation Expenses	\$ 18,925.00	\$ 17,875.00	\$ 5,777	\$ 26,679
65	5500	Clubhouse Rental Expenses	\$ -	\$ -	\$ 125	\$ 1,175
66	5510	Maintenance - Equipment	\$ 38,250.00	\$ 40,500.00	\$ 33,243	\$ 45,393
67	5525	Maintenance - Grounds	\$ 95,500.00	\$ 105,700.00	\$ 85,724	\$ 77,628
68	5550	Maintenance - Buildings	\$ 29,800.00	\$ 27,800.00	\$ 29,789	\$ 28,255
69	5575	Maintenance - Vehicles	\$ 14,600.00	\$ 14,600.00	\$ 9,464	\$ 13,312
		Fitness center expenses, tennis court, archery	\$ 700.00	\$ 700.00	\$ 207	
70	5600	Gas & Oil	\$ 58,450.00	\$ 58,450.00	\$ 38,364	\$ 47,777
71	5625	Scavenger Services	\$ 42,000.00	\$ 42,000.00	\$ 46,354	\$ 38,610
72	5650	Licenses/Permits	\$ 5,050.00	\$ 5,950.00	\$ 6,129	\$ 5,958
73	5675	Membership/Employee Recognition	\$ 6,000.00	\$ 6,000.00	\$ 4,153	\$ 6,610
74	5685	Hardware/Software Support	\$ 64,360.00	\$ 30,000.00	\$ 17,708	\$ 35,926
75	5692	Audit Consulting Costs	\$ -	\$ -	\$ -	\$ -
76	5695	Legal Services	\$ 46,500.00	\$ 43,000.00	\$ 54,006	\$ 41,371
77	5480	Accounting Services	\$ 6,000.00	\$ 5,000.00	\$ 5,756	\$ 5,380
78	5700	Vehicle Licenses	\$ 4,000.00	\$ 4,450.00	\$ 3,334	\$ 2,522
79	5785	Bad Debts-Current Year	\$ 134,000.00	\$ 126,000.00	\$ 139,868	\$ 74,412
80	5800	Utilities	\$ 144,019.00	\$ 132,616.00	\$ 111,540	\$ 139,591
81	5815	Insurance	\$ 182,455.90	\$ 185,874.00	\$ 179,720	\$ 176,949
82	5820	Property Taxes	\$ 41,050.00	\$ 41,250.00	\$ 38,939	\$ 39,275
83	5840	Lake Sediment Pond Expenses	\$ 5,000.00	\$ 5,000.00	\$ -	\$ 3,488
84	5850	Lake Dredge Expenses	\$ 20,700.00	\$ 20,700.00	\$ 37,612	\$ 27,204
85	5895	Special Projects	\$ 15,500.00	\$ 22,500.00	\$ 14,398	\$ 23,197
86	5710	Fundraisers	\$ -	\$ -	\$ 2,433	\$ 12,130
87	5896	Contingency Fund	\$ -	\$ -	\$ -	\$ -
88	5897	Contingency for potential rev. shortfalls	\$ -	\$ -	\$ -	\$ -
89	5995	Auto Inclusion	\$ -	\$ -	\$ -	\$ -
90	5035	Pavilion Expenses	\$ -	\$ -	\$ -	\$ -
91	5686	Banking Fees	\$ -	\$ -	\$ 76	\$ 1,865
92	5996	Misc Expense	\$ -	\$ -	\$ 8,463	\$ 7,145
93	5997	Interest Expense	\$ -	\$ -	\$ -	\$ -
94	5998	Penalties & Fines	\$ -	\$ -	\$ -	\$ -
		<b>Subtotal Expenses</b>	\$ 3,631,632.01	\$ 3,367,787.35	\$ 3,136,893	\$ 3,238,700
95	5870	Designated Funds Transfers	\$ -	\$ -	\$ 4,725	\$ -
96		R & R Fund Contribution	\$ 537,000.00	\$ 535,000.00	\$ 559,000	\$ 800,000
97		Capital Projects	\$ 500,000.00	\$ 682,356.00	\$ 608,000	\$ 222,272
		<b>Total Operating Fund Exp. &amp; Transfers</b>	\$ 4,668,632	\$ 4,585,143	\$ 4,303,893	\$ 4,189,938
		Total Revenue	\$ 4,615,967.00	\$ 4,585,143.34	\$ 4,707,409	\$ 4,189,938
		Total Direct & Indirect Expenses	\$ 4,668,632.01	\$ 4,585,143.35	\$ 4,303,893	\$ 4,189,938
		Excess Revenues	\$ (52,665.01)	\$ (0.01)	\$ 403,516	\$ (4,800)
		Depreciation	\$ -	\$ -	\$ 635,773	\$ (658,341)
		Net Income	\$ (52,665.01)	\$ (0.01)	\$ (232,257)	\$ 293,437
		Less Asset Preservation Funds	\$ -	\$ -	\$ -	\$ -
		State/Federal Income Tax Expense	\$ -	\$ -	\$ -	\$ -
		<b>Revenue/Expenses</b>	\$ (52,665.01)	\$ (0.01)	\$ (232,257)	\$ (0)



# 2022 BUDGETS

**2022 R&R Budget - approved for publication 8/21/21**

<b>Lake</b>	Streambank Stabilization Dry Dam Repair and Installation Erosion Control Projects 32 New Boat Slips Dredge Pond Work	<b>\$ 155,000</b>
<b>Cove</b>	Carpet Replacement Walk-in Freezer	<b>\$ 31,000</b>
<b>Golf Course</b>	Slopes Mower Top Dresser	<b>\$ 56,500</b>
<b>Pro Shop</b>	Outdoor Walk-in Refrigerator	<b>\$ 16,500</b>
<b>Pool</b>	Table Replacements & Umbrellas	<b>\$ 12,500</b>
<b>Security</b>	UTV Star Com Radio Systems (County Upgrade)	<b>\$ 44,500</b>
<b>Maintenance</b>	Paths to Boat Docks Aerial Lift	<b>\$ 50,000</b>
<b>Vehicles</b>	Rental Boat	<b>\$ 15,000</b>
<b>Property</b>	Campground Chip & Seal + Main Entrance to Clubhouse Fitness Equipment Lake Road 3 Entrance Landscaping Tennis Courts	<b>\$ 298,000</b>

**ACLPOA 2022 Construction Fee Schedule - approved for publication 8/21/21**

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

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

**2022 Operating Fee Schedule - approved for publication 8/21/21**

	ANNUAL FEE		DAILY RATE	
			Mon-Fri	Wknd/Hol
Annual Assessment (Due March 1)	\$ 1,100.00			
Annual Trash Fee* (Due March 1)	\$ 120			
*required for all ACL homes, fee includes two passes (paper or decal)				
<b>Seasonal Amenity Licenses (Due March 1)</b>				
Marina Boat Slip	\$ 200			
Nixon Boat Slip	\$ 200			
Zone Boat Slip	\$ 200			
Seasonal Campsite (\$700)/Trash (\$80)/Camper (\$5)	\$ 785			
Camper Winter Storage (Onsite)	\$ 135			
Golf Cart/ATV/UTV Storage Inside	\$ 125			
Golf Cart Storage Outside	\$ 25			
Kayak Locker Rental	\$ 25			
<b>Registration Fees</b>				
Owner Amenity Registration Fee (per owner)	\$ 100			
Golf Cart Registration	\$ 5			
Motorized 1st Boat	\$ 30			
Motorized 2nd Boat	\$ 5			
Non-Motorized Boat	\$ 5			
Snowmobile	\$ 5			
ATV/UTV	\$ 30			
<b>Annual Golf Season Passes</b>				
Property Owner (Individual)	\$ 225			
Junior (Age 10-16)	\$ 25			
Non Property Owner (Individual)	\$ 350			
Corporate	\$ 2,000			
<b>Classes</b>				
Swimming Lessons (per person, two sessions)	\$ 35			
Swimming Lessons (per person, one session)	\$ 18			
Private Swimming Lesson (per person, per lesson)	\$ 25			
<b>Miscellaneous</b>				
Auto Decals (5 free per OARF paid)	\$ 5			
Amenity Tag (10 free per OARF paid)	\$ -			
One Additional One (1) Day Amenity Tag	\$ 3			
One Additional Three (3) Day Amenity Tag	\$ 5			
One Additional Annual Amenity Tag	\$ 15			
Replacement Trash Pass	\$ 30			
Directory	\$ 5			
Electronic Item Disposal	\$ 30			
Large Item Disposal	\$ 15			
Map	\$ 30			
Delinquent Dues Fee (Assessed March, April, May)	\$ 125			
Payment Plan Processing Fee	\$ 35			
Lot Mowing	\$ 25			
Pool Party	\$ 80			
	\$ 125			
	\$ 150			
	\$ 50			
*Excess of 50 people (add)				
<b>Programs</b>				
Heat Light Program Call SSD Office (815) 492-2436				
Sub-License Boat Slip Program Call ACL Office (815) 492-2238				
<b>Clubhouse Rental</b>				
Business Meetings				
Parties/Open Houses				
Weddings/Receptions				
ACL Club Fee: Non-ACL events, etc.				
ACL Employee (restrictions apply)				
Deposit of equal amount required. For guests, add \$100 to above rate.				
For reservations call (815) 492-2769				

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



# Calling All Voting Members - Please Vote on Declaration

The Legal Commission of Apple Canyon Lake Property Owners is calling on all voting members to vote on the 2021 Amended and Restated Declaration of Covenants and Restrictions ("Declaration") for Apple Canyon Lake Property Owners' Association.

In the second week of January, a copy of the Declaration was included in every 2021 assessment package along with a ballot for voting. Some members opted to receive their 2021 assessment packet electronically. These individuals received a ballot from electionbuddy. And, if these individuals are still receiving a message from electionbuddy to vote, it is an indicator that they did not vote on the declaration. They may have voted for the Bylaws which passed following the official count by the Tellers Commission on March 6, 2021.

### Why are we still getting notices in the Apple Seed, The Apple Core, the Association Office and from electionbuddy to vote?

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.**

As of the March 6, 2021 Special Meeting for the purpose of counting votes for the declaration, there were only 892 total votes! As it states above, we have to have two-thirds (2/3) affirmative votes or 1,830 for changes in the 2017 Declaration to file. **So, we need every voting member to vote!**

The electionbuddy software and ACL Office will continue to send out ballots to voting members who have not voted. The monthly meetings will continue until we get enough votes to "adjourn" the meeting and file the 2021 Declaration with the Office of the Recorder of Deeds, Jo Daviess County, Illinois. I have read comments from people that ask what the Declaration is really about? Here are answers to the purpose and contents of the Declaration.

### What is the purpose of the Declaration?

The Declaration is a legally binding document that is office recorded with the Office of the Recorder of Deeds. The Declaration, commonly known as the covenants and restrictions, is a legal contract that binds homeowners to the Association and the Association to each of the homeowners.

### What are the contents of the Declaration?

The Declaration covers the rights and obligations of the homeowners' Association to its members and the Association. The contents often include property-use restrictions; clearly defined maintenance obligations for the homeowners' association and individual members; mechanisms for rule enforcement and dispute resolution; lender protection provisions; assessment obligations and insurance obligations. The Declaration speaks about common properties, restricted properties, and reserved properties. There are three exhibits attached to the declaration: A) Property legally described in Exhibit A includes each of the subdivisions as acquired by the Association and recorded in the Office of the Recorder of Deeds. For example: Blackhawk Lots 1-104; Hidden Springs Lots 1-50; General Grant Lots 1-209; etc. B) Schedule of Reserved Properties are listed in Exhibit B and, C) List of Restricted Lots. The Energy Policy is also an attachment to the Declaration.

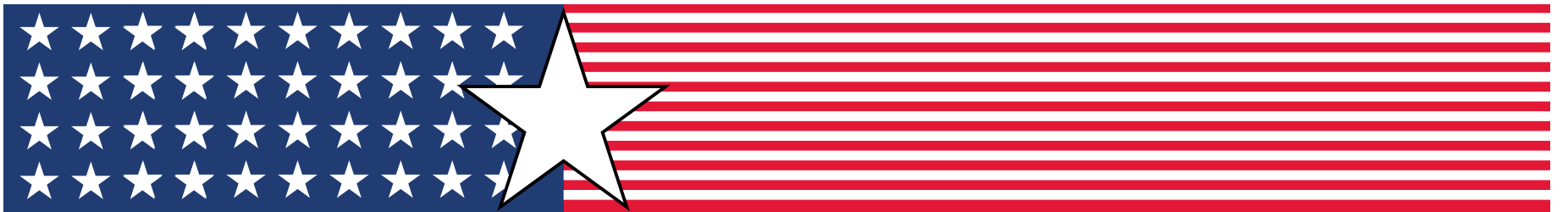
Contents in the Amended and Restated Declaration also include: Voting Requirements, rights of Owner's spouses, ACL Building Code information such as building height, building lines, square footage of new home, driveway requirements, living space, and information about lot lines. Also, there is specific language on land use and building type requirements at ACL. This language will discuss temporary structures, leasing property, use of properties for non-owners, combination of lots, restricted lots, satellite dishes and antennas, and remedies for unapproved additions and alterations. Also, there is language regarding Water Facility. There are descriptors including definitions of member, owner, legal entities, and voting member. The Declaration includes language on Senior Exemption requirements.

### What if we don't meet the two-thirds requirements to record the 2021 Amended and Restated Declaration?


If we don't get two-thirds affirmative votes and receive one-third of non-affirmative votes, then the Association will continue using the outdated and incomplete version of the 2017 Amended and Restated Declaration. The challenge comes that the CICA requirements will continue to supersede the Declaration and control the provisions of the ACL governing documents.

### What if I still have questions about the Declaration or can't find my ballot?

If you still have questions about the Declaration, please contact Shaun Nordlie, General Manager. Shaun will be able to direct you to the source of your questions and explain if there was a change in language from the existing Declaration or why the change was made. And, a new ballot can easily be sent to you via email, USPS, fax, or handed to you at the Customer Service window. What is most important is that this is one of the few questions that members vote on at the lake that requires a two-third affirmative vote. We need everyone to vote so that we can record the 2021 Amended and Restated Declaration of Covenants and Restrictions for Apple Canyon Lake Property Owners.



## Cast Your Vote on the Declaration!

- by Electronically using 
- 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.**

the

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# BOARD OF DIRECTORS' UNAPPROVED MONTHLY MEETING MINUTES

Following are UNAPPROVED MINUTES of the August 21, 2021 regular Board of Directors' Meeting. Minutes are in unapproved draft format for informational purposes only, pending approval at the September 18, 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 9:04 on Saturday, August 21, 2021.
- 3.0 Pledge of Allegiance – after the Pledge of Allegiance, a quorum was present with the following Directors in attendance: Barb Hendren, Gordon Williams, Bob Ballenger, Mike Harris, Henry Doden, Tom Ohms, Steve Borst, John Anderson (via Zoom) and Nolan Mullen. Shaun Nordlie was also in attendance.
- 4.0 Approve/Adopt Minutes from the July 17, 2021 Meeting – Nolan Mullen motioned "to approve the minutes from the July 17, 2021 meeting." Seconded by Gordon Williams, motion carried unanimously.
- 5.0 Treasurer's Report – Treasurer's Report will be in The Apple Core.
- 6.0 Committee/Commission Reports –
  - Legal – Steve Borst reported they met on Thursday. Commission is coming up with ideas on how to get our members to vote, awareness should be increased. Drawing at the Ice Cream Social coming up – entered in a drawing if you vote. As a Board member, this is the single most important item on our agenda right now. Next meeting is September 9.
  - Budget – Steve Borst reported that they have met twice since last Board meeting. A lot of discussion about the new minimum wage. Went through every R&R request as well. At the last meeting on August 9, we did come together and approve a 2022 budget: three motions coming up later. Lucky to have these members putting in the time. These people work hard and ask a lot of really good questions. Came up with a budget in the best interests of this Association.
  - Recreation – Mike Harris reported they are working on the Haunted Trail. Ice Cream Social – still need some volunteers. Farm to Table dinner – canceled due to Covid.
  - Rules & Regs – Mike Harris is asking the Board today to assist with coming up with a rule for snowmobiles on the ice. Go-karts were not allowed in the past. Now they are saying we need to come up with more information on go-karts. Please send an email to Vickie Serphon or Shaun with ideas on these items.
  - Trails – Tom Ohms reported they met on July 24. Next meeting is next Saturday at 8:00 am in conjunction with R&R to hammer out the go-kart item and width of machines.
  - Deer Management – Gordon Williams reported we had 75 kids attend the Youth Archery event, wonderful family event. Excellent volunteer count! Thank you. Deer Management Qualifications/Orientations have been conducted for upcoming year. Next meeting is August 28.
  - ACL Foundation – Gordon Williams reported they are planning the ACL Poker Run on September 11.
  - Campground – Shaun Nordlie reported they talked about the campground

- pavilion, still getting bids. Discussed trick or treating at the campground. More information will be coming out next month.
- Board Policy – Shaun Nordlie reported that the commission has been focused on reviewing and editing policies, section 6000 (25 topics), section 7000 (28 topics), section 8 (30 topics). Goal is to have manual completed by December of 2021.
- Nominating – Barb Hendren reported they will be meeting this week.
- AECC – Barb Hendren reported there is a Building Code revision on agenda today.
- Conservation - Mike Yorke reported they are looking at the watershed plan developed in 2016 by the County and this Association. Strategic document giving us guidelines on how to manage not just the lake, but the property around the lake. Now five years old, time to self-assess against the standards in the document. Principle goal of this commission is assessment right now.
- Golf – Shaun Nordlie reported they reviewed the Big Cup and Club Championship. R&R project for the year is cart paths and will get started right after Labor Day.
- 7.0 General Manager's Report – Shaun Nordlie reported they put out the warning about blue green algae on Thursday. Monitoring lake all summer, bloom signs out there. Main contribution is the hot/humid weather and no wind. Brought Joe Rush out and took samples (three areas) to see what the algae is doing and testing for toxins. Should get reports back on Monday. Warning said – be careful. Not closing the lake at this point. Stay away from the scum. Advising and educating right now. Continue to work with NorthStar. We tie everything to the lots. Allow multiple owners, etc. That has been the delay. We are progressing. Al Zobjeck then addressed the meeting: he attended the budget meeting on July 23. Asked to look at the NorthStar contract to try to reduce costs. Look at existing software as well as NorthStar system. As far as contract was concerned – one of the line items stated that our monthly lease cost is \$4,280/month for first year. Upfront cost of \$73,000 for professional services to install and get up and running. Found monthly costs will go up by 3.5% or inflation rate published by New York Times (whichever is higher). Have to get rid of one of them – agreed to adjust contract, will charge the 3.5%. At the same time, looking at overall environments of both – NorthStar and Abacus. User guides for the app. We need a user guide, especially for the homeowners and new employees. Directory – membership names and lot information, not the trusts' name. Working that out. Can't find people in the system if in a trust. Lawyer should be contacted to see if we are breaking any laws by producing some of this information – privacy laws. Another concern is the Abacus environment. Probably won't stop using that. Easier. As a Board, have to make a decision, you can't use Abacus – use new environment. Backup and recovery. Should be backing up the database as well as the local drives. Things that have to be addressed with NorthStar.

- 8.0 President's Report - Barb Hendren thanked the Budget Commission for their work on the proposed 2022 budget. Worked very hard starting in March, working with two different software, etc. Appreciate and admire what that Commission does. Also thank you to the Strategic Long-Range Planning Commission for their work on the 2022 Plan on a Page. Keeps us focused.
- 9.0 Property Owner Comments
- 10.0 Consent Agenda
- 10.1 Committee/Commission Changes – Gordon Williams motioned "to appoint Paula Wiener as Chair and Mike Yorke as Co-Chair of the Conservation Commission; Tom Sheehan to the Appeals Board; and Cindy Zophy to the Nominating Committee; and to accept the resignation of Rich Miranda from the Appeals Board and Sandra Malahy from the Legal Commission." Seconded by Tom Ohms, motion carried unanimously.
- 11.0 Unfinished Business
- 12.0 New Business
- 12.1 Open Discussion – CAMP – Bob Ballenger motioned "to remove the memorial pavilion from CAMP and discontinue all planning and funding for CAMP." Seconded by Henry Doden. Discussion: Henry Doden - spent some time looking at the plans – we have spent quite a bit of money on this. They deserve a harder look. Suggest we establish a grade level for where this building will be and have everything on the same level. Shaun Nordlie – disagree, CAMP Architecture & Design commission has been looking at admin building only – concept for this building. No decisions were made. Just starting to get into the specs when COVID hit. They were based on our specs, true. But only for the admin building. Only bids we sent out for was for admin building. Gordon Williams – if we are discontinuing planning, where are we going with this? Henry Doden – some parts of CAMP can be brought up again. We have plenty of capital projects right now we don't have the funds for. Barb Hendren – we realize that. Shaun Nordlie – reprioritizing capital now, will get into that later in the meeting. Mike Harris – we have to address CAMP. Office does not have enough room for the people. Am for discontinuing CAMP for a while, but can't take off the board. Hard to say discontinue. Planning should be done maybe in a year or so. Gordon Williams – we have reprioritized our focus. Some of that planning should still take place,



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## BOARD OF DIRECTORS' UNAPPROVED MONTHLY MEETING MINUTES

stay focused on capital spending. Tom Ohms - at some point we will have to address this building. Not a good building. Bob Ballenger – look at pieces of CAMP instead of a master plan. Time wasted on CAMP. Nolan Mullen – agree with Bob, stop and focus on what is at the top of the list. No more discussion on CAMP. John Anderson – CAMP should be divided up. Do some maintenance on the building. Shaun Nordlie – anything that would fund CAMP would have to go through the Board for approval. Mike Harris – the money we have spent on CAMP has been for plans. Was not money spent we won't need. Steve Borst – struggling with the motion. Remove the pavilion? Bob Ballenger – somehow got joined in with CAMP. That memorial pavilion has its own funds. Steve Borst – take one thing out. How do we know there aren't other things that should or could be removed? Never seen a detailed list. Bob Ballenger – want CAMP ended and don't want to see pavilion included in with CAMP, not a part of CAMP. Mike Harris – we held off on pavilion because we didn't know where the buildings were going to be positioned. \$30,000 designated fund for pavilion and another fund of about \$2,000-\$3,000. Henry Doden – CAMP has developed a bad taste in some people's mouths, eliminate the term and move on the separate projects. Barb Hendren – commission has not met for over one year. Steve Borst – stop all planning and funding for this marketing plan? Does not relieve us of our responsibility to maintain our Reserve Study. Don't know why you have to remove the pavilion. Then start addressing things like the pavilion. Replace windows, etc., motion is not clear. Just the term CAMP, and get rid of two ad hoc commissions? Bob Ballenger – CAMP is a list all projects – master list. Steve Borst – what will you do with all of those? Address them? Bob Ballenger – somehow pavilion got added to the list. Tom Ohms – disagree – whole area developed. Bob Ballenger – no chairman, no committee, no one doing anything with it (pavilion). Existed before CAMP. Barb Hendren – place mark for the whole area. Didn't want construction to impact it. Have to incorporate everything. Tom Ohms – we don't want to discontinue CAMP – just put on back burner. Mike Harris – if CAMP did come back in play it would have to be voted on. We are not dealing with CAMP right now. Barb Hendren – as a new Board member, not educated on the whole concept, that is our fault. Have you talked to anyone about it? John Anderson – I am new, understand that, but we should have papers given to us. Barb Hendren – another part of educating yourself is talking to people – both sides of the issue rather than one side. Amended motion? Amendment to the motion from Steve Borst to – “discontinue all planning and funding for CAMP.” Strike first part of the motion (remove memorial pavilion). Seconded by Nolan Mullen. Vote on the amendment: Gordon Williams – nay; Tom Ohms – nay; Mike Harris – yea; Steve Borst – yea; Bob Ballenger – yea; Henry Doden -yea; Nolan Mullen – yea; John Anderson– yea. Motion carried with six yeas. Shaun Nordlie – when you say funding for CAMP, when we have to spend money on this building is that included? No. Nothing spent on admin building or event center. Correct. Vote on amended motion “discontinue all planning and funding for CAMP.” Gordon Williams – nay; Tom Ohms – nay; Mike Harris – yea; Steve Borst – yea; Bob Ballenger – yea; Henry Doden – yea; Nolan Mullen – yea; John Anderson – yea. Motion carried with six yeas.

John Anderson left the meeting at 10:27.

12.2 Approval of the 2022 Plan on a Page - Steve Borst motioned “to approve the 2022 Plan on a Page as presented by the Strategic/Long Range Planning Commission.” Seconded by Tom Ohms. Discussion: Gordon Williams – two columns with long range goals and one-year action plans. We follow our progress and share in The Apple Core. In long range goals and measures – see that under improvement of infrastructure – long range capital plan to include, but not limited to flood mitigation, watershed and dry dams, etc. and campground expansion – in one-year action plan we do not bring the clubhouse over. That is his point. Long range and one-year plan separate. Barb Hendren – Commission did add to conduct member surveys – current and future amenities – good idea. Gordon Williams – if we vote this in, it is not like we are committing anything – vision of what to look at in the future. Still has to be voted on by the Board, project by project. Steve Borst – happy with how it flows and how things were rearranged. We prioritized the lake on a lot of these categories. Changed the wording to create a long-range capital to include but not limited to flood mitigation, clubhouse and offices. We still have to think of the clubhouse and offices. Don't want to strike the whole master plan. Barb Hendren – used to get a laminated copy of this at each meeting. Shaun Nordlie – will get back to that. Steve Borst – would like to amend motion “to approve the 2022 Plan on a Page as presented by the Strategic/Long Range Planning Commission with the wording, clubhouse area master plan changed to clubhouse area and offices.” Seconded by Bob Ballenger. We have ways of doing surveys, NorthStar is working on a survey module, but not offered right now. Henry Doden – adding docks – make a change to the properties, have to notify members. If we add docks, do we notify members? Should be doing. Amendment carried with 7 yeas (John Anderson absent). Motion to approve amended motion, carried with 7 yeas.

12.3 Walk In Freezer Additional Funds – Mike Harris motioned “to approve the additional funds of \$5,109.55 to be paid to Polar King International of Fort Wayne, IN to be paid out of the R&R fund.” Seconded by Gordon Williams. Discussion: compressor problems, leaks, etc. Money is budgeted to replace but found the Polar King. With the Polar King we wouldn't have to have a roof, etc. Roof is fine and wouldn't add that extension until we redo the roof. Will go on existing footprint already there. Purchased in 1989, used unit, not sure when we put it in. Stored for a long time. Henry – rough estimate in R&R – can't say we didn't spend; we can spend on something else. Not the case. Can save money, the extra money is not free money that can go anywhere else. Shaun Nordlie – unspent money – projects completed and are done and came under budget. Any R&R that comes over budget, we come to the Board for approval on everything. No one is treating that like free money. Feel the Polar King is better suited for our needs. Showing \$23,945 under budget so far this year in completed R&R projects. Not overspending R&R budget. Henry Doden – should go back to R&R. Shaun Nordlie – it will. Won't go over in R&R budget for 2021. Motion carried with 6 yeas, Henry Doden voting nay.

12.4 Publication of the 2022 Operating Budget – Steve Borst motioned “to authorize staff to publish the 2022 Operating Budget, with a total revenue of \$4,615,967.00 and total operating expenses of \$3,631,632.00, with

a transfer to R&R fund of \$537,000 and a transfer to the Capital fund of \$500,000, in the September issue of The Apple Core.” Seconded by Mike Harris. Discussion: Ron Carpenter reported one of the problems in the budget world, trying to look at 2022 budget and a lot of things in R&R world especially, we come up with numbers we think are reasonable in planning. Some will be under, and some will be over. Difficult, but we go forward with it. Steve Borst – Ron was a former treasurer here for a number of years – helps a lot, thank you. Couple of things to highlight. Ron, Shaun, Steve Nelson, and Steve Borst went through line item by line item and decided every asset in this Association and came up with replacement costs, etc. Reserve Study – numbers will give you the answer on some of these things. Way to fund R&R – telling us how much money to put in the fund. Not random. Ten year rolling average – unique part of what happened this year at budget. Logic built into our R&R Budget. Can we do a budget that actually shows negative bottom line? Last year was a negative penny. Did some legal research - you can fund operating at a deficit. Reason we can do this – last year operating fund had a surplus. Did a cash flow analysis, took the PPP money and any overages we saw, felt as a commission that \$50,000 was a reasonable amount we can short operating. Operating budget \$52,665 short. Ron Carpenter - realized the buildings themselves are not in the Reserve Study. When we look at what the Reserve Study will require, buildings not in there. Because of the way we were dealing with the new office building (being a capital item), going forward any new building will be a capital item as opposed to an R&R item. Also, in the next 3-5 years, Reserve Study repairs and replacement in this building – if we aren't going to replace this building, will have to deal with issues on this building going forward. Shaun Nordlie – we marked those as clubhouse (CAMP at the time). Put those back in, scheduled them going forward. 2023, 24, 25 will have to be some work on this building. Gordon Williams – line item on 2 – increase in operating revenue? Steve Borst – overall, the commission is recommending the assessment that we are currently at, not recommending increasing that, but this is a reallocation of those dollars. More in operating, less in capital. Reduction in capital. Mike Harris – enough to cover dredging, etc.? Ron Carpenter – looked at when we thought would be done. Steve Borst – Shaun did a nice project of when projects would get finished. There is a cushion in the schedule. Winchester – \$800,000 – could get grant money, that is not on there. Motion carried with 7 yeas.

12.5 Publication of the 2022 R&R Budget – Steve Borst motioned “to authorize staff to publish the 2022 R&R Budget, in the amount of \$679,000 in expenditures, in the September issue of The Apple Core.” Seconded by Gordon Williams. Discussion: Tennis courts - Shaun – long discussion, done band-aids, asked for \$120,000 received \$70,000 in 2018/19. Came back out in June/July to discuss, for what we were paid to do, dead spots, not in the scope of work in the beginning. Price to fix? \$27,000 but won't fix dead spots. No solution to fixing problems with tennis courts. Pickle ball – very popular. Amenity we offer. Do we spend the money to make it a better amenity? Decided to include, want it to be an amenity we are proud of. Tom Ohms – hear all the time there are dead




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# BOARD OF DIRECTORS' UNAPPROVED MONTHLY MEETING MINUTES

spots, fix it right and be done with it. Steve Borst - if we want the amenity, responsibility to do it right. Dollars for that court – rolling 10-year average, only affected this year's R&R about \$20,000. Should have a nice tennis court. Support our amenities. Mike Harris – we should have something like this from Maintenance Commission – get different bids, etc. Ad hoc commission? Mike and Shaun will discuss further. Motion carried with 7 ayes.

12.6 Publication of the 2022 Operating and Building Fee Schedule – Tom Ohms motioned “to authorize staff to publish the 2022 Operating Fee Schedule and the 2022 Building Fee Schedule in the September issue of The Apple Core.” Seconded by Steve Borst. Discussion: pool party – 50 or more people have to add a third lifeguard. Tom Ohms - Golf is still cheap – season pass holders make up 60-70% of our rounds. Could be higher if we put more revenue towards the golf course. Steve Borst – docks meet a lot of resistance. Not opposed to raising docks. Docks not worth anything without the lake. Did discuss raising, but not a lot of traction right now. We don't want to be fee crazy either. After these fees we would be 24% reliant on fees. Boat docks could be subsidized – waiting list is rather long. Campground – identified several utility costs that have gone up. WiFi is now included in fee. Motion carried with 7 ayes.

Tom Ohms motioned “to suspend Roberts Rule of Order at 11:26.” Seconded by Henry Doden, motion carried with 7 ayes.

12.7 ACL Building & Environment Code amendment – 1st Reading - Discussion: Mike Harris – This came up at AECC. We have an empty lot in the middle, split down the middle for each person to have ½ lot. Legal description - nothing could be built on this lot, took to Jo Daviess County – at that point came back to us. Ended up voting to where they could build on that ½ lot. Following month – someone else wanted to do the same thing. No language on this. This is what we are getting at today. Can't split lots. Henry Doden – hierarchy – last sentence shall not be bound by any decision of Jo Daviess County. Shaun Nordlie – County

could still spit the lot, but we are not recognizing that split. They can split the lot; we do not have recognize that as a split lot. Whoever owns it would have to pay for it. In our minds who is the owner? We would only recognize it as a whole lot. Cannot split a lot at ACL, cannot build on this ½ lot. Deed can say anything. We would get three assessments – how they pay for the one is on them. Agreement between the two property owners, both on the deed for the split lot. Good with the language.

12.8 Recording Association Meetings - 1st Reading – Discussion: Shaun Nordlie – looking for direction. Need a policy for this. Do we need to state anything in the beginning – being recorded? How long are we going to keep it available out there? Will get this written up with attorney. Henry Doden – will at least have to make the statement it is being recorded. Minutes we are required to keep. Doug said we can decide how long to keep recordings. Tom Ohms – personally like the idea, could hear homeowners' comments on the recording. Mike Harris – don't want the recording to go over to the next month. Couple weeks – 10 days maximum. Tom Ohms – agree. Way of getting information out to the public. Disclaimer - we would announce at the beginning of each meeting that we will be recording. Leaning towards keeping the recording for 25 days. All agree.

12.9 Capital Projects Updates – Discussion: last month we talked about dredging. Things that need to happen first to get ready for dredging. Called Fehr Graham to come out and walk the dredge ponds with him. Need a quote to get a survey of each dredge pond. Report from Fehr Graham from many years ago giving us the capacity of dredge ponds. We also looked at the drainage. We have this pipe with planks that can be taken out. Also have tile that comes in with t-bars to open and close. Confusion on where those tiles are. Fehr Graham looked at this – tile system is effective but if we don't need to do that could have it drain naturally. Joe Rush walked out there, and he gave Shaun a similar assessment on the drainage itself. Last step would be to get Randy Goodwin out here – he was involved in the construction of some of these out here. Did get bid yesterday afternoon, no chance to read through it – to do survey work out there. This is #2 priority – approve this year or next year? Next month we can keep as an agenda item and talk about it more. Meeting with Frentress on Tuesday – talk about contract dredging and our lake. Looked at capacity in the coves and actual amount of silt in the coves. Question, would it be better to mechanically dredge those? Barge with a digger. Or be better to put out more pipes and hydraulically dredge? 2nd question, based on where ponds are and distance we have to go – make sure the silt ponds we are looking at – that's where we want to go or be better to go up north to use boosters and pump all in North Bay? Do part at North Bay and part in Winchester, save on boosters. Last item – polymers in Independence – pond we know isn't big enough. Not a lot of options to expand. Take liquid out of dredge material – would work but could cost a little more money. Meeting will be this Tuesday.

Tom Ohms motioned “to reinstate Robert's Rule of Order.” Seconded by Mike Harris. Motion carried with 7 ayes. Mike Harris motioned to adjourn at 11:56 am.

Recording Secretary, Rhonda Perry  
President, Barb Hendren  
Corporate Secretary, Tom Ohms

## 2021 BOARD ACTIONS

### JUNE

- 11.1 Committee/Commission changes – APPROVED
- 12.1 Rules & Regulations: Guests – APPROVED
- 13.1 Children's Garden signage - APPROVED
- 13.2 Recreation Commission Designated Funds Purchase – Sport Box - APPROVED
- 13.3 Lot Combination Agreement - Schroeder - APPROVED
- 13.4 Lot Combination Agreement - Hill - APPROVED
- 13.5 Lot Combination Agreement – Allgood - APPROVED
- 13.6 Rental boat motor – APPROVED
- 13.7 Gifts, Grants & Bequests Policy – 1st READING, NO MOTION REQUIRED
- 13.8 Rules & Regulations: Snowmobiles – 1st READING, NO MOTION REQUIRED
- 13.9 Open discussion about COVID-19 – NO MOTION REQUIRED
- 13.10 Capital Projects Update – NO MOTION REQUIRED

### JULY

- 10.1 Committee/Commission changes – APPROVED
- 11.1 Gifts, Grants & Bequests Policy – APPROVED
- 12.1 Board Liaisons to committees/commissions - APPROVED
- 12.2 Designated signers for ACLPOA accounts - APPROVED
- 12.3 2022 Plan on a Page – REMOVED FROM AGENDA
- 12.4 Dog waste stations - APPROVED
- 12.5 Open discussion - CAMP– NO MOTION REQUIRED
- 12.6 Capital projects update – NO MOTION REQUIRED

### AUGUST

- 10.1 Committee/Commission changes – APPROVED
- 12.1 Discontinue all planning and funding for CAMP - APPROVED
- 12.2 2022 Plan on a Page – AMENDED & APPROVED
- 12.3 Walk-in freezer additional funds - APPROVED
- 12.4 Publication of the 2022 Operating Budget - APPROVED
- 12.5 Publication of the 2022 R & R Budget - APPROVED
- 12.6 Publication of the 2022 Operating and Building Fee Schedules - APPROVED
- 12.7 ACL Building & Environmental Code Amendment – 1st READING, NO MOTION REQUIRED
- 12.8 Recording Association meetings - FOR DISCUSSION ONLY, NO MOTION REQUIRED
- 12.9 Capital projects update – NO MOTION REQUIRED

## APPLE CANYON LAKE PROPERTY OWNERS ASSOCIATION SPECIAL MEETING OF THE VOTING MEMBERS MINUTES

JULY 24, 2021

UNAPPROVED

1.0 Call to Order – ACL BOD President Barb Hendren called the meeting to order at 10:30 am.

The following Board Members were present: Barb Hendren, Steve Borst, Nolan Mullen, Mike Harris, John Anderson, and Gordon Williams. Members absent: Tom Ohms, Bob Ballenger, and Henry Doden. General Manager Shaun Nordlie was also present.

2.0 Pledge of Allegiance

3.0 Approve Minutes of the June 26, 2021 Meeting – Gordon Williams moved to approve the minutes from the June 26, 2021 meeting.

Second by John Anderson. Mike Harris and Steve Borst abstained. Minutes were approved as presented.

4.0 Voting on the Amended Declarations of Covenants and Restrictions for Apple Canyon Lake Property Owners' Association (2020 Version) - As of 10:00 am today we have received 1,392 votes and we have not reached a quorum yet, so the meeting is not adjourned and will be extended another 30 days, to August 21.

5.0 Adjournment or Continuation of the Special Meeting - The Special Meeting continues until August 21, 2021 time TBA.

Respectfully submitted, Shaun Nordlie

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# MONTHLY COMMISSION & COMMITTEE REPORTS

## ARCHITECTURAL AND ENVIRONMENTAL CONTROL COMMITTEE

**AUGUST 7, 2021**

**UNAPPROVED**

- 1.0 Call to Order – Chair Cindy Zophy called the meeting to order at 8:00am with the following committee members in attendance in person: Cindy Zophy, David Allgood, Mike Harris, Barb Hendren, Jim Frank, Building Inspector Joe Wiener and General Manager Shaun Nordlie. Via Zoom: Bob Ballenger. A quorum was attained. Guests: Scott Lappen, Kathy Woznicki, and Mike Woznicki.
- 2.0 Approve Minutes of the July 3, 2021 meeting – Barb Hendren moved to approve the minutes of the July 3, 2021 meeting as written. Seconded by Mike Harris. Motion passed with 5 ayes.
- 3.0 Property Owner Comments – Kathy and Mike Woznicki commented on the ACL maintenance code.
- 4.0 Building Inspector’s Report – Since last month’s meeting we have received a second solar application, information on a new home start. Septic letters have gone out and are due 11/1/2021.
- 5.0 New Business
  - 5.1 5A142 Fair Oaks Ct - variance full ground mounted solar array - Barb Hendren moved and David Allgood seconded to permit the installation of a ground and roof solar array as per the submitted plans for which a variation is required. Jo Daviess County Building and Planning Department permits are required before the ACL permit may be considered approved. The structures may not encroach onto the setback areas. Disturbed ground shall be seeded and mulched. A silt fence shall be installed and maintained throughout the project until the ground cover is restored, and applicable 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 variance is granted. 4 ayes, 1 nay. (Bob Ballenger)
  - 5.2 7A251 Tomahawk Ln - new stairs between house and shoreline - David Allgood moved and Jim Frank seconded to permit the installation of 4’ wide wooden stairs connecting the existing house deck to the existing shoreline deck within the setback areas as per the submitted plans. Stairs will be offset after two lengths of run, suggesting a serpentine pattern. The southwest lot corner posts and setbacks must be located and flagged by a licensed surveyor in accordance with ACL B&E Code 102.4. Disturbed ground shall be seeded and mulched. A silt fence shall be installed and maintained throughout the project until the ground cover is restored. Motion was tabled. Committee has requested an updated survey and for the lot line to be clearly marked.
  - 5.3 8A58 Constitution Dr - replace deck and stairs - Mike Harris moved and Jim Frank seconded to permit the removal and reconstruction of a 340 sf rear porch and the removal and reconstruction of a 160 sf front porch as per the submitted plans. No variance is granted. Jo Daviess County Planning and Development permits must be obtained and recorded with the Building Inspector before the ACL permit will be considered issued. Motion passed with 5 ayes.
  - 5.4 13A22 Mustang Ln - expand asphalt driveway into front setback area - Mike Harris moved and Barb Hendren seconded to permit within the front setback area, the expansion of the asphalt driveway up to the front property line and within 2’ of the side yard property line as per the submitted plan. The lot corner posts, and structure setbacks must be located and flagged by a licensed surveyor in accordance with ACL B&E Code 102.4. The expansion of the driveway into the ROW must be permitted by the Thompson Township Road District Commissioner prior to the start of the work. Motion passed with 5 ayes.
  - 5.5 3A156 General Jackson Ct - garden shed - Jim Frank moved and Mike Harris seconded to approve as per the submitted site plan and pictures, the installation of a single-story accessory building not to exceed 160 sf or 17’ in height. No variance is granted. Disturbed ground shall be seeded and mulched. A silt fence shall be installed and maintained throughout the project until the ground cover is restored. Applicable lot corner posts must be located and flagged by a licensed surveyor in accordance with ACL B&E Code 102.4. Jo Daviess County Building and Planning Department permits are required before the ACL permit may be considered approved. Motion passed with 4 ayes, 1 abstain (Bob Ballenger)
  - 5.6 ACL Building and Environmental Code - revise 104.1 Reducing or Diminishing Lot Area - To approve the revision of 104.1 Reducing or Diminishing Lot Area from:

It shall be unlawful to reduce or diminish the area of a lot or plot of which a plot plan has been filed and has been used as the basis for a permit, unless a revised plot plan showing the proposed changes in conditions shall have been filed and approved; provided that this shall not apply when the lot is reduced by reason of a street opening or widening or other public improvement.

to: It shall be unlawful and not permitted to reduce, divide, or change the area or change the boundary line(s) of a Lot, also known as Unit, meaning any numbered parcel of land, including Condominium Units, in any Subdivision as shown on any Declaration or Supplementary Declaration recorded under the provisions of Amended Declaration Article II, but not including any of the Common Properties or the

Reserved Properties, also provided that this shall not apply when the Lot is changed by reason of a street opening or widening or other public improvement. Motion passed with 5 ayes.

- 5.7 Other New Business - None.
- 6.0 Unfinished Business
- 6.1 Other Unfinished Business – None.
- 7.0 Next Meeting Date – September 4, 2021
- 8.0 Adjournment by David Allgood at 9:27am.  
Respectfully submitted, Dave Allgood

## BOARD POLICY AD HOC COMMISSION MEETING MINUTES

**JULY 12, 2021**

**APPROVED**

- Members Present: Chairwoman Jody Ware, Board Liaison Mike Harris, Barb Hendren via Zoom, and Marge Clark. Also present was General Manager Shaun Nordlie.
- 1.0 Call to Order: Chair Jody Ware called the meeting to order at 10:01 a.m. in the Clubhouse.
  - 2.0 Approve Minutes of July 8, 2021 Meeting: Barb Hendren made a motion to approve the minutes of the July 8, 2021 meeting seconded by Jody Ware. Minutes were approved unanimously.
  - 3.0 Edit Policies
    - 3.1 Edits from July 8, 2021 meeting
      - 3.1.1 Table of Contents for Section 8000: Agreed OK as is.
      - 3.1.2 Policy 6152.01 – Assessment Payment Plan: Agreed OK as edited.
      - 3.1.3 Policy 6152 – Annual Assessment and Owner Amenity Registration Fee: Agreed OK as edited.
      - 3.1.4 Policy 8685 – Risk Management: Under Compliance, Sentence 1, capitalize the word “Apple.” Bring back to next meeting.
      - 3.1.5 Policy 8460 – Internal Dispute Resolution Between Owners and the Association: Agreed OK as is.
      - 3.1.6 Policy 8461 – Appeals: Guidelines for Appeals to the Board of Directors: Agreed OK as is.
      - 3.1.7 Policy 7230 – Gifts, Grants, and Bequests: Agreed OK as is and No. 8 on the application was OK as is.
      - 3.1.8 Policy 8461.01 – Appeals Involving Sitting Members of the Board of Directors: Sentence added stating “The guidelines in Policy 8461 must be adhered to in this process.” Bring back to next meeting.
      - 3.1.9 Policy 7434 – Use of Tobacco on Association Premises: Title was changed from “Smoking.” Typo edit in Paragraph 1, last sentence – “e-pipers” should be “e-pipes.” Information will be Cross-Referenced to the ACL Employee Handbook. Bring back to next meeting.

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## MONTHLY COMMISSION & COMMITTEE REPORTS

### 3.2 New Policy Reviews

- 3.2.1 Policy 7250 – Commemoration of Association Facilities: Edits made to Paragraph 1 to be consistent with Association references. Language regarding service and commitment to be written for Paragraph 2. Bring back to next meeting.
- 3.2.2 Policy 7300 – Property of Custodianship: Edits made to language to be consistent with Association references. Bring back to next meeting.
- 3.2.3 Policy 7310 – Disposition of Personal Property: Edits made to be consistent with Association references. Bring back to next meeting.
- 3.2.4 Policy 7410 – Maintenance: Edits made to language to be consistent with Association references. Bring back to next meeting.
- 3.2.5 Policy 7430 – Safety Standards: Edits made to language to be consistent with Association references. Bring back to next meeting.
- 4.0 Next Meeting Date: Monday, August 2, 2021 at 10:00 a.m. in the Clubhouse.
- 5.0 Setup Future Meeting Dates: Wednesday, August 11, 2021 at 10:00 a.m. in the Clubhouse.
- 6.0 Adjournment: Mike Harris made a motion to adjourn. Meeting adjourned at 11:30 a.m.  
Respectfully submitted, Marge Clark

### BOARD POLICY AD HOC COMMISSION MEETING MINUTES

**AUGUST 2, 2021**

**APPROVED**

Members Present: Chair Jody Ware, Board Liaison Mike Harris, Barb Hendren, and Marge Clark. Also present was General Manager Shaun Nordlie.

- 1.0 Call to Order: Chair Jody Ware called the meeting to order at 9:57 a.m. in the Clubhouse.
- 2.0 Approve the Minutes of the July 12, 2021 meeting: Barb Hendren made a motion to approve the minutes of the July 12, 2021 meeting seconded by Mike Harris. Minutes were approved unanimously.
- 3.0 Edit Policies
- 3.1 Edits from July 12, 2021 meeting
- 3.1.1 Review Edits on Table of Contents for Section 8000: Agreed all edits are okay as is.
- 3.1.2 Policy 8085 – Risk Management (Clean Version): Agreed okay as is.
- 3.1.7 Policy 7230 – Gifts, Grants, and Bequests (Board Approval Date): Agreed okay as is and No. 8 on the application is also okay as is.
- 3.1.9 Policy 8461.01 – Appeals Involving Sitting Members of the Board of Directors: Agreed okay as is.
- 3.1.10 Policy 7434 – Smoking (Title Change) to Use of Tobacco on Association Premises: Was edited to include Cross Reference ACLPOA Employee Handbook, November 19, 2019. Bring back at next meeting.
- 3.2 New Policy Reviews
- 3.2.1 Policy 7250 – Commemoration of Association Facilities: Edits include:  
A. Association will not name buildings with people's names.  
B. Insert in Para. 1, Sent. 2: "All Association structures and facilities will be identified in name as Apple Canyon Lake." Bring back at next meeting.
- 3.2.2 Policy 7330 – Property Custodianship: Edits in language to be consistent with Association references. Bring back at next meeting.
- 3.2.3 Policy 7310 – Disposition of Personal Property: Edits in language to be consistent with Association references. Bring back at next meeting.
- 3.2.4 Policy 7410 – Maintenance: Agreed okay as is.
- 3.2.5 Policy 7430 – Safety Standards: Agreed okay as is.
- 3.2.6 Policy 7440 – Facility Security: Edits to language to be consistent with Association references. Cross Reference Policy 8405. Bring back at next meeting.
- 3.2.7 Policy 7440.01 – Surveillance and Electronic Monitoring: Edits in language to be consistent with Association references. Insert language in Para 3 to read: "Any person who takes action to block, move, or alter the location and/or viewing angle of a video camera shall be subject to Association fines and/or subject to prosecution." Cross Reference to Safety and Emergency Plan. Bring back at next meeting.
- 4.0 Next Meeting Date: August 11, 2021 at 10:00 a.m. in the Clubhouse.
- 5.0 Setup Future Meeting Date: August 16, 2021 at 10:00 in the Clubhouse.
- 6.0 Adjournment: Barb Hendren made a motion to adjourn. Meeting adjourned at 12:12 p.m.  
Respectfully submitted, Marge Clark

### BOARD POLICY AD HOC COMMISSION MEETING MINUTES

**AUGUST 11, 2021**

**UNAPPROVED**

- Members Present: Jody Ware, Chairwoman, Mike Harris, Board Liaison, Barb Hendren, and Marge Clark. Also present was Shaun Nordlie, General Manager.
- 1.0 Call to Order: Chair Jody Ware called the meeting to order at 10:05 a.m. in the Clubhouse.
- 2.0 Approve the Minutes of the August 2, 2021 Meeting: Barb Hendren made a motion seconded by Jody Ware to approve the minutes of the August 2, 2021 meeting as presented. Minutes were approved unanimously.
- 3.0 Edit Policies
- 3.1 Edits from the July 12, 2021 Meeting
- 3.1.1 Policy 7434 – Use of Tobacco on Association Property: Approved as edited.
- 3.1.2 Policy 7250 – Commemoration of Association Facilities: Language in Para. 1, Sent. 1 was edited to read: "From time to time, by means of a plaque, the Board of Directors may wish to commemorate those Committees/Commissions and ACL associated organizations that made a significant contribution to the enhancement of our Association in particular to the well-being of the community." In addition, Paragraphs 2 and 3 were deleted. Policy will be brought back to the next meeting.
- 3.1.3 Policy 7300 – Property Custodianship: Edits made to punctuation in Sent. 1 of Section B. Also, a Cross Reference was added. Bring back to next meeting.
- 3.1.4 Policy 7310 – Disposition of Personal Property: Edit was made in language in Section A. Equipment, Sent. 1: Change "Association" to "Department Manager." Bring back to next meeting.
- 3.1.5 Policy 7440 – Facility Security: Language edits made in Paragraphs 3 and 4. Para. 3, Sent. 1: Place a period after "Association property" and delete the rest of the sentence. Para. 4 Sent. 1: Rephrase to read: "An investigation shall be conducted which may lead to notification of appropriate authorities and possible prosecution in the case of serious offenses." Bring back to next meeting.
- 3.1.6 Policy 7440.01 – Video Surveillance and Electronic Monitoring: Edits and deletions made in Para. 2. Policy language will be sent to Association Counsel for review. Bring back at future meeting.
- 3.2 New Policy Reviews: Section postponed until next meeting.
- 4.0 Next Meeting Date: Thursday, August 19, 2021 at 10:00 a.m. in the Clubhouse.
- 5.0 Setup Future Meeting Dates: Tuesday, September 7, 2021 at 1:00 p.m. in Clubhouse  
Wednesday, September 15, 2021 at 10:00 a.m. in Clubhouse
- 6.0 Adjournment: Barb Hendren moved to adjourn. Meeting adjourned at 11:45 a.m.  
Respectfully submitted, Marge Clark

### BUDGET/AUDIT COMMISSION MINUTES

**JULY 23, 2021**

**APPROVED**

- 1.0 Call to Order - Treasurer Steve Borst called the meeting of the ACLPOA Budget/Audit Commission to order at 9:02 am on Friday, July 23, 2021.  
Commission members present in person: Steve Borst, Tom Brennan, Ron Carpenter, Marge Clark, Nick Gouskos, Steve Malone, Brett Livengood, and Steve Nelson, via Zoom: John Finn until 10:20 am. General Manager Shaun Nordlie, Financial Manager Ashlee Miller, and Secretary Nancy Borst were also present. Guests attending in person: Barb Hendren, Henry Doden, Mike Harris, Carmel Cottrell, Sean Cottrell, Allen Zobjeck, Scott Adams, and Edie Petelle. Guests via Zoom: Nolan Mullen and Mary Witt.
- 2.0 Approve minutes from June 25, 2021, Budget/Audit Commission meeting – An extra "the" was removed from the last sentence in item #3.3 of the Unapproved Minutes. Marge C motioned to approve the minutes with the change and Steve N seconded the motion. Minutes were unanimously approved.
- 3.0 Unfinished Business
- 3.1 Update on Board Policy – Steve B thanked the Budget Commission for all its work in getting the Land Acquisition and Funds and Reserve Study Board Policies established. Shaun will email final draft copies to the Budget Commission members.
- 3.1.1 #7240 – Shaun to distribute final draft copies to Budget Commission members.
- 3.1.2 #6110 – Shaun to distribute final draft copies to Budget Commission members.
- 3.2 Discuss 2021 YTD Financial Results - Ashlee informed the Commission that due to delays with the new Northstar accounting



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# MONTHLY COMMISSION & COMMITTEE REPORTS

general ledger conversion, there is not an up-to-date general ledger for June, so there are no YTD figures by department. The last month-end closed in Abacus was April 2021. Ashlee then explained that she can manually combine figures from Abacus and Northstar, which she did for the Administration and Communications department budgets to be reviewed at today's meeting. If the General Ledger is delayed beyond another week, she will manually perform the same for all other departments and have June YTD figures manually prepared for the August 9th meeting.

**3.3 Revisit and Finalize Department Budgets** – It was decided that without YTD figures we would hold off finalizing previously reviewed department budgets. Shaun did update the Commission with follow-up comments on the following items: Solid Waste – The revenue and new vendor costs were confirmed as accurate, Golf – Projected revenue is accurate based on current year trends, Marina – Revenue is accurate as we are seeing volume return to pre-COVID levels, Pool – It was confirmed that for private parties of 20 and over, that 3 lifeguards are required. Charging a higher pool party fee for 20 or more people was discussed.

**4.0 New Business**

**4.1 Review Department Budgets for Administration and Communications** – Communications - Under Social and Recreation, Tai Chi no longer exists, and not bringing back Yoga. Clubhouse Rental budgets remain the same. Marge led discussion regarding the need for two part-time staffers in addition to Tim and Kirsten, as there are no overlaps of events and dates. Shaun will bring list of new events since 2016 to next meeting. Volunteers for events are way down.

Administration - There is an R&R request for 32 new boat slips for 2022. If approved, the new docks would generate an additional \$6,400 per year. 4 to 5 campsites are having electric and water added. A determination as to whether the sites become seasonal or daily rentals will be discussed with the Campground Commission and budgeted revenues will be adjusted as needed. Daily boat rentals have decreased compared to last year due to COVID restrictions being lifted. Currently the Association has two boats for rental. A discussion whether a 3rd boat would produce optimal revenue generation was discussed. Shaun will work up numbers for next meeting. The costs to maintain the trails was discussed, as well as the registration fees for ATVs/UTVs. The thought of limiting the number of these vehicles per owner was introduced. Marge explained OARF policy. After explaining his background as a former IT specialist, Allen Zobjeck questioned the high annual cost of our new Northstar software and offered to assist in negotiating a lower fee. He felt we were above industry average of 15-18%. Shaun will follow-up with Allen.

**Minimum Wage Tiers**

Shaun and Ashlee presented an updated tiered wage summary by department. They explained the need to not only address the lower end of our current pay scale due to mandated increases in minimum wage, but the higher paid personnel were being heavily recruited due to the lack of local workers. The projected 2022 labor cost to keep our upper tier staff in place by paying them competitive salaries is estimated to be about \$50,000 - these adjustments have been added to the current department budgets. Overall staff increases are budgeted for 2022 to be 5.4%, and forecasted to be 5.08% in 2023, and 3.23% in 2024. In those estimates salaried employees are budgeted to receive 3% annual increases. In summary, minimum wage increases and labor shortages are creating upward pressure to wages across the state and in turn ACL is being hit with rising labor costs that are higher than has ever been previously seen in our area. The overall 2022 Operating Fund Deficit including the wage increases is currently at \$300,103.

**4.2 Reserve Study** – The commission was given a progress report on the updating of the Reserve Study by Shaun, Ron C, Steve N, Steve B. It was noted that the pool replacement remained on the study, but individual building replacements have been left off and would be considered a Capital Project if they needed replacing in full. A fully updated Reserve Study is expected to be completed and presented for

discussion at the next Budget meeting.

**4.3 Review R&R Requests** – Shaun walked the commission through 21 R&R requests totaling \$482,500, including \$145,000 for lake improvements, \$31,000 for Cove upgrades, \$77,000 for Pro Shop & Golf Course, \$72,500 for Pool repairs, \$112,000 for Security and Maintenance upgrades, and \$45,000 for Property improvements. Individual requests were discussed to determine whether it was a need versus a want. One item, the refurbishing of "The Paths to Boat Docks" was thought to be an under serviced need that if it could be absorbed into the ACL Maintenance personnel workload the commission would like it to be funded with more than was requested. Shaun will follow up with Maintenance on this item.

**4.4 Discuss projected 2022 Assessments**

**4.4.1 R&R** – Shaun, Ashlee & Steve B met with the auditors and discussed the Budget Commissions motion to reclass the 134-acre land acquisition back to the R&R Fund. The auditors concluded that at the time of the purchase the land was properly recorded as an asset purchase and should have been moved to the Operating Fund. They went on to say that if the current ACL BOD wants to now identify the land as an investment and then move it to R&R it can do so, but it would be a 2021 transaction with no restatement of prior year financials. After a discussion, the Budget Commission entered another motion to leave the land in the Operating Fund and basically reversed the previous motion. Ron C made the motion, seconded by Tom B, the new motion carried 9-0. The commission also discussed whether to assess dues based on just the current year needs or to begin funding for R&R based on a straight-line amortization schedule using the updated Reserve Study. To be decided at the next meeting.

**4.4.2 Capital Projects** – Steve B summarized the projects on the table for current consideration. They include Flood Mitigation (\$1-2M), Contract Dredging (\$900k), and Winchester Bay Redesign (\$800k). In addition, CAMP, while delayed, is still currently on the table.

**4.4.3 Operating**

**4.4.3a Cost Cutting** – Discussion primarily revolved around staffing levels. Communications, Administration and Security were specifically discussed. The commission felt it would wait to see final spending needs for 2022 before recommending any changes in staffing. Henry Doden offered a way to save money was to invest in solar energy. Based on his own experience the switch has a fairly quick payback period.

**4.4.3b Fee Increases** – Although nothing was finalized, several fee increases were discussed including OARF, registration fees, seasonal boat slips, seasonal campsites, pool parties, building permits and corporate golf rates. Steve B handed out a worksheet showing the historical makeup between Dues & Fees with 2021 at a 77%/23% Dues to Fees ratio. Everyone agreed shifting to a fee-based organization would not be advisable, but most felt some fee adjustments would be acceptable as long as the ratio remained heavily reliant on Dues - which translates to having most Association costs being equally shared by owners. He also handed out the current fee schedule and informed the commission that they will be going through fees line item by line item at the next meeting.

**5.0 Other - Review Treasurer's Report** – Current reserves and cash/investment balances for each Fund were reviewed.

**6.0 Confirm future meeting dates** – Zoom is available for all budget meetings.

**6.1 August** – Monday, August 9th from 9am – Agenda is complete. Adjournment – meeting adjourned at 4:02 pm.

Respectfully submitted, Nancy Borst, Secretary

## BUDGET/AUDIT COMMISSION MINUTES AUGUST 9, 2021

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# MONTHLY COMMISSION & COMMITTEE REPORTS

## UNAPPROVED

1.0 Call to Order - Treasurer Steve Borst called the meeting of the ACLPOA Budget/Audit Commission to order at 9:07 am on Monday, August 9, 2021.

Commission members present in person: Steve Borst, Tom Brennan, Ron Carpenter, Marge Clark, John Finn, Nick Gouskos, Steve Malone, Brett Livengood (arrived 11:40 am), and Steve Nelson. General Manager Shaun Nordlie, Financial Manager Ashlee Miller, and Secretary Nancy Borst were also present. Guests attending in person: Barb Hendren, Henry Doden, Mike Harris, Carmel Cottrell, Allen Zobjeck, Mary Witt, and Edie Petelle. Guest via Zoom: Nolan Mullen and Sean Cottrell.

2.0 Approve minutes from July 23, 2021, Budget/Audit Commission meeting – Tom B motioned to approve the minutes and Steve N seconded the motion. Minutes were unanimously approved.

3.0 Unfinished Business

3.1 Review 2021 YTD Financial Results by Department – Steve B made the Commission aware that the current Operating Fund deficit was just over \$300,000 to start the day. He also referred to a schedule that Shaun prepared for the last meeting which compared 2022's unapproved department totals to 2021's approved budget figures. The comparison showed that 2022 department totals were higher due to the current jump in wages. Illinois Minimum Wage increases and labor shortages in the area combined to cause the jump in employee compensation. Ashlee was able to overcome the delays in the Northstar General Ledger conversion by manually adding numbers from both Abacus & Northstar to arrive at department YTD line-item figures through June 2021. Numbers for all line-items except COGS were presented and Ashlee walked through the departments she felt the Commission should revisit now that they had 2021 actual amounts. A few changes were agreed upon and the overall operating deficit dropped to approximately \$290,000.

3.1.1 Forecast 2021 Excess/Deficit – After discussing what was trending to date, the Commission agreed to recognize that no more than \$50,000 remained as a surplus from the 2020 PPP loan forgiveness. In other words, the beginning of the year operating surplus was adjusted down to \$50,000 to reflect 2021 budget overages, including the acquisition cost of the Northstar software and the impact increased wages and OT were having on department totals. Ashlee also presented a cashflow summary that supported this point.

3.2 Review Department Budgets

3.2.1 Follow up on requested clarifications from last meeting – Shaun prepared a list of all the items requested by Budget Commission members at the last meeting. Of note were the confirmation that a 3rd lifeguard was required for any pool party with 50 or more attendees, the Maintenance Department confirmed it could groom ALL "Paths to Docks" next year including the Lester Johnson path for a total

of \$20,000, and the repairs required to properly fix the Multi-Sport Complex surface would cost \$245,000.

3.2.2 Finalize Department Budgets – It was decided to leave the current operating budget at a \$290,000 deficit and to revisit it after the R&R and Capital Project Funds were discussed.

3.3 Review and Approve R&R Requests – A total of 20 R&R projects totaling \$679,000 were approved by the Commission. The projects include \$170,000 for lake improvements, \$31,000 for Cove upgrades, \$73,000 for Pro Shop & Golf Course, \$12,500 for Pool furniture, \$94,500 for Security and Maintenance upgrades, \$53,000 for Property improvements, and \$245,000 to properly repair the tennis courts.

3.4 Calculate 2022 Budget Deficit/Surplus

3.4.1 Decide Operating Fund Balance after Department Review – The Operating deficit is approximately \$290,000, which includes keeping the transfer to R&R and Capital at their 2021 levels of \$535,000 and \$682,356, respectfully.

3.4.2 Decide 2020 Surplus and 2021 Projected Deficit effect on the 2022 Budget – The Commission concluded it could present a budgeted Operating Fund deficit and agreed to keep it in the \$50,000 range.

4.0 New Business

4.1 Reserve Study Recap – Steve B informed the Commission that he, Shaun, Ron C, and Steve N had concluded their review of the Reserve Study and all their agreed upon modifications had been incorporated into the master file, copies of which were distributed at today's meeting.

4.2 Determine R&R Fund Balance

4.2.1 Forecast 2021 Year End R&R Fund Balance – The R&R Fund's balance is projected to be \$1,072,708 + eight months of interest income at 12-31-21.

4.2.2 Discuss 2022 R&R Requests vs Reserve Study Annual Average – Steve N walked the Commission through a schedule he incorporated into his copy of the Reserve Study worksheet. The schedule is similar to an amortization schedule that produces the year end R&R balance if all items were replaced in the year forecasted in the Reserve Study. It allowed the Commission to see the funding requirements needed to smoothly fund the replacement and renovation of all Association assets. Based on this schedule the Commission agreed to use a 10-year rolling average of reserve replacement costs to fund the current year R&R budget. An annual adjustment will also be made to include any new assets that are not contained in the current study but will be added once they are purchased - an example of this is the adding of the cost of the 32 new boat slips that were approved in this year's budget to the 10-year average. The slips will be added to the Reserve Study once purchased in 2022.

4.3 Determine Capital Project Funding

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## MONTHLY COMMISSION & COMMITTEE REPORTS

- 4.3.1 Review current Capital Project Fund Balance – The Capital Projects Fund balance is projected to be \$1,718,208 + eight months of interest income at 12-31-21.
- 4.3.2 Flood Mitigation, Dredging, Winchester Redesign, & C.A.M.P. - Shaun prepared a worksheet that summarized the following capital projects and their estimated costs over the next 7 years: Flood Mitigation (\$1.2M), Contract Dredging (\$900,000), Winchester Bay Redesign (\$800,000), New Administration Building with a resurfaced parking lot (\$1.6M) and the Refurbishing of the Clubhouse/Pavilion/Patio (\$1.0M). The Commission also discussed that the Capital Project Fund could receive additional funding credits from the sale of the Dredge (\$150,000) and from possible IL EPA Grant Programs for the Winchester Bay Project through Section 319 Grants of up to \$500,000.
- 4.4 Operating Fund –
- 4.4.1 Calculate Deficit/Surplus – With Revenues of \$4,615,967, Expenses of \$3,631,632, a transfer to R&R Fund of \$537,000, and a transfer to Capital Project Fund of \$500,000 the 2022 Operating Fund Budget will be a Deficit of \$52,665.
- 4.4.2 Discuss Fee Increases – The following fee increases were discussed: OARF, Seasonal Boat Slips, Seasonal Campground, Boat Registration, Building Permits, Pool Parties, Health Club and Golf Rates.
- 4.4.3 Decide Cost Cutting Measures – Operating Fund – With the uncertainty surrounding the current economic labor climate the Commission approved the costs associated with the tiered wage schedule that Shaun and Ashlee prepared, especially in light of the fact that no additional positions were being added to the 2022 headcount. R&R Fund - Several R&R requests were either eliminated, deferred, or approved with a cheaper solution. Capital Project Fund – For the past couple of years Capital was funded at the following annual amounts, 2020 \$608,000 & 2021 \$682,356. With delays in C.A.M.P. the Commission felt reducing the 2022 funding to \$500,000 still left enough reserves in this fund to cover the upcoming Capital needs.
- 4.5 Decide 2022 Dues Assessments by Fund – The Dues were not changed from the 2021 amount of \$1,100. OARF also remained unchanged at \$100.
- 5.0 Other – Prepare Motions for 2022 Budget – The following motions were prepared and voted on by the Budget Commission: MOTION #1 - Recommend to the BOD that the 2021 Fee Schedule be renewed for 2022 with the following changes: 1st Motorized Boat up to \$30, Annual Seasonal Campground to \$785, Property Owner Annual Golf Pass to \$225, Pool Parties in excess of 50 people \$50 surcharge. Motion made by Steve M, Seconded by Brett L. Motion #1 carried with 9 yeas and 0 nays. MOTION #2 – The Commission recommends to the BOD the 2022 Operating Budget with a total revenue of \$4,615,967 and total operating expenses of \$3,631,632, with a transfer to the R&R Fund of \$537,000 and a transfer to the Capital Fund of \$500,000. Motion made by Ron C, Seconded by Brett L. Motion #2 carried with 6 yeas and 3 nays. MOTION #3 – The Commission recommends to the BOD the 2022 R&R Budget in Expenditures of \$679,000. Motion made by Ron C, seconded by Steve N. Motion #3 carried with 7 yeas and 2 nays.
- 6.0 Confirm future meeting dates – In 2021 there were 5 meetings, one each in March, May June, July, and August. It was decided to eliminate the March meeting and to begin the 2023 budget process starting in May 2022.
- Adjournment – Before adjourning Steve B thanked the Commission members for all their time and efforts. He reminded them of what he said a year earlier, “No one ever gets their way completely and everyone walks away with some wins and some losses.” He added that in the end the process produced a budget that he felt is in the best interest of our Association! Meeting was adjourned at 6:05 pm. Respectfully submitted, Nancy Borst, Secretary

### CAMPGROUND COMMISSION MEETING MINUTES

AUGUST 14, 2021

UNAPPROVED

- 1.0 Call to Order – Vice Chair Chris Szczypta called the meeting to order at 8:32 AM. Members present are: Chris Szczypta, Mary Bluhm, Joe Reifsteck, Ric Ruffolo and GM Shaun Nordlie. Members absent: Ron Carpenter, Nolan Mullen, and Jerry Maculitis. A letter has been sent to Nancy Barker letting her know she has been removed from the commission.
- 2.0 Approve minutes of July 10, 2021 meeting - Motion by Joe Reifsteck, second by Mary Bluhm to approve the July 10 minutes. Minutes were approved.
- 3.0 Unfinished Business
- 3.1 Pavilion update - One bid came in at \$20k over budget. May proceed or wait and put out for re-bid for early next year to build. Would have more bids if do next year as the one bid for this year said could try to squeeze in. Waiting on re-bid but think we should put back out for bid to complete early in 2022 as would receive more proposals.

### 3.2 Other Unfinished Business

New water/electric sites - Going to AECC & Board in September for approval. Looking at 2-3 sites by volleyball court and 1-2 sites by playground.

WiFi - have complaints of slow or no service; will check into with Sand Prairie.

### 4.0 New Business

#### 4.1 Other New Business

Halloween Trick or Treat - Thinking October 9th at 5PM but will discuss next meeting and depends on COVID.

#### 5.0 Other

6.0 Next Meeting Date - September 11 at 8:30AM

7.0 Adjournment – Meeting adjourned at 9:00 AM.

Respectfully submitted, Chris Szczypta

### CONSERVATION COMMISSION MEETING MINUTES

AUGUST 7, 2021

UNAPPROVED

The following Commission members were present in person: Chair Paula Wiener, Co-Chair Mike Yorke, Angie Marek, Dave Bohnenkamp, Steve Swedberg, Steve Nelson, Henry Doden, Gary Hannon, and Phyllis Cady. Members absent: Tom Ohms, Mike Cammack, and Jim Legg. Guests: General Manager Shaun Nordlie and Natural Resources Intern Patrick Page.

- 1.0 Call to Order – Chair Paula Wiener called the Conservation Commission meeting to order on August 7, 2021 at 9:02am.
- 2.0 Approve Minutes of July 10, 2021 – Phyllis Cady motioned to approve minutes as presented. Minutes approved.
- 3.0 Reports
- 3.1 Lake Monitoring – Gary Hannon reported they went out on Friday, July 30. The lake level was normal, the Secchi or transparency was down at 6 ft. 10 in. (10 in. more than last year), the Dissolved Oxygen at the surface was 9.8 ppm (last year it was 9.6 ppm), Temperature was identical to last year at 80 degrees at the surface. The 5.5 ppm was at 13 ft. and the temperature was 69 degrees; at 40 ft. it was 49 degrees (last year it was 53 degrees).
- 3.2 Tributary Water Sampling Data Management – The Commission needs this information for the Watershed evaluation process in October.
- 3.3 Natural Resources Manager Report – Intern Patrick Page gave this report in Kelly Weede's absence.
- 4.0 Unfinished Business
- 4.1 Fishery/Fish Habitat/Creel Tracking Slips
- 4.1.1 Creel Tracking Slip Marina Project – Slips were passed out on one day in July and a member will do the same in August.
- 4.1.2 Automated Creel Tracking Slips – Patrick Page created a new way to document the data from the creel sheet using a code that can be scanned to your phone. The Commission commended and thanked Patrick on this endeavor.
- 4.1.3 Fish Structure – No report.
- 4.2 Greenway Invasives
- 4.2.1 Upkeep of Previous Projects – Mr. Nordlie reported the Nixon Beach area will be on the list for this Fall.
- 4.3 Watershed Plan - Milestone Evaluation Process Progress – Ms.

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# MONTHLY COMMISSION & COMMITTEE REPORTS

Wiener reported that there are two different building sheets that need to be created: one is for new construction and the other is for present homeowners. Representatives from Conservation will meet with AECC at their September meeting to obtain their approval for these projects before further work is done.

- 4.4 Conservation Conversations Monthly Apple Core Article – Ms. Wiener reported the Great ACL Animal Count article was in August's Apple Core
- 4.5 Lake Action Plan
  - 4.5.1 Flood Control Progress – Mr. Nordlie reported that the engineer was out on Friday, August 6 looking at the spillway and the downstream. Also met with Dean Williams from Thompson Township and the County engineer to talk about the bridge and abatement. Ted will start on this now and re: Geo Technical, we will have to find a different engineer. The current one can't get out here so it will be another month before we get a look at the spillway and rock. Applied Ecological has not been out yet, but Mr. Nordlie said all has been approved. ACL will apply for the 319 Grant in 2023.
- 4.6 Greenway Stewardship – Ms. Wiener announced that Dave Bohnenkamp will be the lead on all the Greenway Stewardship Applications.
  - 4.6.1 Jaeger (Bass) 1A63-64 Blackhawk – No report.
  - 4.6.2 Martin 3A65 General Lee – No report.
  - 4.6.3 Crandall 14A113 Deer Run (New Application) – Dave Bohnenkamp and Phyllis Cady will visit project site.
- 4.7 Project List Creation – Ms. Wiener announced this is an overall list of the various projects the commission members want to see done. In November, the list will be prioritized and then Paula Wiener and Mike Yorke will meet with Shaun, Ed and Kelly in February.
- 4.8 Dry Dam Extensions – Dave Bohnenkamp would like the dry dam off of Remington be taken care of.
- 5.0 New Business
  - 5.1 Second Roger Higgs Invasive Plant Tour – Ms. Wiener announced Roger Higgs will have another tour on Saturday, August 14 from 10:30am to 11:30am.
  - 5.2 Other New Business – Phyllis Cady thanked the Chairperson and Co-Chairperson for all their work and the members of the Commission for their cooperation on all the Conservation projects.
- 6.0 Next Meeting – September 11, 2021 at 9:00am.
- 7.0 Adjournment – Phyllis Cady motioned to adjourn at 10:55am. Please notify Paula of items to put on the agenda at least two weeks before the meeting.  
Respectfully submitted, Karen Drogosz

## DEER MANAGEMENT COMMISSION MINUTES JULY 31, 2021 UNAPPROVED

- 1.0 Call to Order - Jon Sonntag called the meeting to order at 9:05AM. Members present – Jon Sonntag, Al Hendren, Gordy Ostrander, Nick Gouskos, Ted Bluhm and Kim Rees. Al Lutz and Dan Mamlic present (via Zoom). Leave of absence - Jack Finley. Absent: Gordon Williams. Guest ACL General Manager Shaun Nordlie.
- 2.0 Approval Minutes from June 26, 2021 - Al Hendren made a motion to approve the minutes as issued, Nick Gouskos seconded the motion. Motion approved
- 3.0 Reports
  - 3.1 Registered Hunters - Jon Sonntag informed the Deer Management Commission that there are 33 hunters that have registered for the deer program. There was a discussion on the zones and private zones. Any new private zones will need to be inspected prior to approval. The 33 hunters will need to meet the qualifications and orientation before being approved for the program.

- 3.2 Written Procedure for Zone Selections - Kim Rees presented copies of the written procedures for zone selections.
- 4.0 Unfinished Business
  - 4.1 Archery Range - Jon Sonntag is testing 4' x 8' sheet of 2" insulation as a back stop for arrows for the youth archery shoot. There was also a discussion on use of sand as a back stop at the archery range.
  - 4.2 Sign In/Out Sheets - There will be added two additional columns on the sign in/out sheets. One for number of bucks seen and one for signed out by.
  - 4.3. Youth Archery/Qualification - Kim Rees reported that volunteers have been signing up to help at the Youth Archery Day, which is Saturday, August 7th from 9-12AM. The equipment and canopies are all scheduled. Gordy Ostrander and Kim Rees will borrow bales of straw as a backdrop.
- 5.0 New Business – None.
- 6.0 Adjournment - As there was no other business, the meeting was adjourned at 10:10 AM.  
Respectfully submitted, Kim Rees, Secretary

## GOLF COMMISSION MEETING NOTES AUGUST 10, 2021 UNAPPROVED

- 1.0 Call to Order – Chairman John Killeen called the meeting to order at 1:35p.m. Members present: Mary Hannon, John Killeen, Darrell Carr, Pat Mannix and General Manager Shaun Nordlie. Members absent: John Anderson, Bob Buesing, Jean Burton, Pat Reese, Tim Reese, Rich Schmidt. Golf Course Manager Jessica Williams was also absent.
- 2.0 Approve Minutes – No quorum present, minutes could not be approved.
- 3.0 Unfinished Business
  - 3.1 Update on Course Maintenance – Hole 4 hillside needs to be cut every 1 ½ weeks. Cart paths will be done by Linden in the Fall as soon as his schedule allows. We are requesting priority of paths from Jessica for the next meeting. We are requesting another part-time person for course maintenance year-round if possible. We have two golf maintenance personnel and all part-time are now gone for the year. Shaun will check into this and get back to us.
  - 3.2 Big Cup – Jessica is not here so we will recap next month.
  - 3.3 Club Championship - Mary and Rich will run the girls/guys for the tourney. Prize money kept in women and in men, 23 total so far. Possible rules will be men play 9 holes, come in and flight it, then play another 9. Anyone who wants to play to get name on plaque – play another 9 holes. 3rd 9 will be club champion. Accumulate from all 3 rounds or whoever wins last 9 holes wins? Top 5 or 6 players play the last 9 – handicap the 1st 18 holes then play the last 9? Do you take handicap after first 18 holes? Declare before we play all 3 games? Women – play 9 holes overall low score gets club champion – use handicaps?
  - 3.4 Other Unfinished Business - Forward tee box on Hole 3 – reseeding will be done again in the Fall. We will be overseeding all fairways this Fall. Aerating will be done every other year. Hole 4 just after the bell needs to be kept cut back and smaller stone needs to be put in – was supposed to be done last year. Shaun will check into this.
- 4.0 New Business
  - 4.1 Tee Time Reservations – discussion was held regarding holiday weekends when someone makes more than one tee time and does not show up – what can be done? Take credit card for more than one tee time reserved and if no show – charge for no show a certain amount?
- 5.0 Next Meeting Date – Tuesday, September 14, 2021 at 1:30p.m.
- 6.0 Adjournment – Pat Mannix motioned to adjourn at 2:23pm.  
Respectfully submitted, Mary Hannon, Secretary

## LEGAL COMMISSION MINUTES AUGUST 19, 2021 UNAPPROVED

- 1.0 Call to Order – Dave Allgood, Chairperson, called the meeting to order at 5:35 p.m. Members present via Zoom: Dave Allgood, Jody Ware, Bill Doran, Steve Borst, and General Manager Shaun Nordlie. Absent: None. Guest: Sean Cottrell.
- 2.0 Approve the minutes of July 12, 2021 meeting – Jody Ware made a motion to approve the minutes of the July 12, 2021 meeting, seconded by Bill Doran. Abstain: None. Minutes were approved by Jody Ware, Dave Allgood, Steve Borst and Bill Doran.
- 3.0 Unfinished Business
  - 3.1 Update on the ballots and voting - Shaun Nordlie reported that since a mailing was sent out last week, ballots have started to come in. The

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## MONTHLY COMMISSION & COMMITTEE REPORTS

- letter included with the ballot reminded Voting Members about the incentive to vote with the drawing of prizes being conducted at the September 5, 2021 Ice Cream Social. As of August 19, 2021, there was a 69.16 percent approval (969) and 30.84 (432) percent against. An additional 860 votes are needed to approve the new Declaration.
- 3.2 Plan of action to reach out to Voting Members -Steve Borst shared that he feels the number one priority of the Board of Directors should be to get the Declaration approved by the membership. At the August 20, 2021 Board of Directors' meeting, there will be a workshop on ideas for generating votes from the Voting Members. Steve Borst will report on the discussion at the next Legal Commission meeting.
- Dave Allgood suggested that we become very focused on a few members (i.e. new members) at a time.
  - Jody Ware suggested reprinting Marge Clark's letter and possibly Marge, if asked, would rewrite with more reasons why we should support the proposed Declaration.
  - Dave Allgood and Bill Doran set up a time to meet with Shaun Nordlie on Monday, August 23, 2021 to discuss options.
  - Set goal to call 25 Voting Members each month.
  - Steve Borst suggested contacting someone with marketing expertise but focusing on communicating with members about What's In It for Me – How Am I Better Off. Personalize the information.
- 3.3 Follow-up on contacting area lake associations for voting strategies - Shaun Nordlie shared that he has had conversation with General Managers of other Lake Association and their strategies. Shaun said that we need to contact new owners, share the document, and explain their role.
- 3.4 Upcoming Association events – The next ACL event is the Ice Cream Social, day of the incentive drawing. All members of the Legal Commission will be present.
- 3.5 Update on endorsed letter from ACL leaders - Bill Doran said that he would complete a letter on the importance of voting. Originally Bill was going to have ACL leaders sign the letter. But, because of submission timelines, Bill will complete the letter, publish in September edition of The Apple Core, and then gather signatures and publish in the October Apple Core.
- 4.0 New Business
- 4.1 Focusing on outreach – This topic will be discussed further at the next meeting.
- 5.0 Other
- 5.1 Commission Secretary – Jody Ware shared that since Sandra Malahy resigned from Legal Commission and served as Secretary that she would be willing to take over the designation as Secretary. The commission members approved.
- 6.0 Next Scheduled Meeting Date – Thursday, September 9, 2021 at 5:30 p.m. via Zoom.
- 7.0 Adjourn – Jody Ware made a motion to adjourn the meeting at 6:05 p.m.
- Respectfully submitted, Jody Ware, Secretary

### RECREATION COMMISSION NOTES JULY 22, 2021 UNAPPROVED

- 1.0 Call to Order – John called the meeting to order at 9:05am. Members present: Lee Causero, and John Diehl. Guests: Tim Brokl, Kirsten Heim, and Shaun Nordlie. Members absent: Board Liaison Mike Harris.
- 2.0 Approve May 17, 2021 Minutes and June 24, 2021 Notes - The minutes could not be approved. No commission shall conduct business without at least three members present.
- 3.0 Unfinished Business
- 3.1 Independence Day Weekend Celebration Recap (Sat. July 3) – This event went well. We had a lot of participation at the Rumble & Roll Ball Race. We sold just under 1,000 tickets with a hundred or so being sold the morning of. The Golf Cart Parade had many participants, and a Facebook Live video was streamed to our page. Brats at the Marina sold out the day of and everyone enjoyed the larger fireworks display.
- 3.2 Canyon Kids Camp Recap (Wed. July 7 – Fri. July 9) – For this event, Recreation paired with the Garden Club and Natural Resources staff. In total we had 28 kids participate and learned all about erosion, water flow, channeling and more. We received some good feedback by parents and other chaperones. Looking at our age range, 5-10, we may consider changing it going forward to 6-10.

- 3.3 Haunted Trail (Sat. Oct 23) – Tim, Kirsten, Shaun, and Bill Bourell will be meeting later today to discuss the event. A couple of ideas have been tossed around – going back to a riding trail, renting out the space, etc. but no concrete decisions have been made thus far. Another idea would be to create a maze in the golf cart storage, but this would also require additional hands to help build the partitions/ maze in addition to addressing the golf carts in there currently for storage. In the event the Haunted Trail doesn't come to life this year, we have been spit balling a 'Trunk or Treat' option as well. We considered setting the Trunk or Treat up in the Firehouse parking lot in conjunction with the Escape Room.
- 3.4 Ice Cream Social (Sun. Sept. 5) – Currently we have about 10 volunteers and two co-captains for a shift. In total we need around 40 volunteers to pull off the ICS like in past years. Each volunteer's shift is two hours, and we have three separate shifts. Tim has been corresponding with Culver's in Galena about having Culver's pints for sale at the event. The benefit of this is that we would not need volunteers to scoop and serve and any ice cream leftover would be returned to Culver's at no cost to us. We looked over our spreadsheet for where to cut volunteer positions since we only have about ten volunteers thus far for the event. By removing the BBQ pork, ice cream and making the beverages self-serve, we could get down to about 10 volunteers a shift rather than the 19. An additional informal meeting will take place between the Commission in the next week or so to determine the number of volunteers/shifts still needed and make further adjustments to the menu from there with that knowledge.
- 3.5 Holiday Planning Group (Sat. Dec. 4) – John had some fun Christmas-themed games to present to the Commission – ring toss, beanbag toss, etc. All the games were reasonably priced (~\$65 for all), and the prizes would be things like candy canes, hot cocoa, other tiny trinkets, etc. Tim plans to purchase the games, and prizes.
- 4.0 New Business – Just 1 More will be leading and playing for Venetian Night (Sat. Aug 7) parade – yay!
- 4.1 Other New Business
- 5.0 Next Meeting Date – August 19, 2021
- 6.0 Adjournment – John motioned to adjourn at 10:22am.
- Respectfully submitted, Kirsten Heim.

### RECREATION COMMISSION MEETING MINUTES AUGUST 19, 2021 UNAPPROVED

- 1.0 Call to Order - John called the meeting to order at 9:07am. Members present: Lee Causero, John Diehl, and Board Liaison, Mike Harris. Guests: Tim Brokl, Kirsten Heim, Shaun Nordlie and Emil Misichko.
- 2.0 Approve May 17, 2021 Minutes, June 24, 2021 Notes, and July 22, 2021 Notes – Lee moves to approve the May minutes as written. John – aye. Mike – abstains. The minutes are approved.
- 3.0 Unfinished Business
- 3.1 Haunted Trail (Sat. Oct 23) – Shaun and Tim have been meeting with Bill Bourell to enlist volunteers for the Haunted Trail. We have received three adopt-a-stage forms and there has been talk of more to come. We are hopeful that we can make this event a reality, but we need an adequate number of staggers yet. COVID-19 may also play a factor with how we pull the event off, transport, etc. More decisions will be made after the Ice Cream Social concludes.
- 3.2 Ice Cream Social (Sun. Sept. 5) – We plan to close the lunch stand at 2:00pm rather than 4:00pm. We will have several raffles available – 50/50, vendor raffle, and the Foundation's UTV raffle. Lee Causero

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# MONTHLY COMMISSION & COMMITTEE REPORTS

& Steve Tribbey will prep the sloppy joe meat for the event. Pricing will likely be different than in past years as the cost of pies and goods has gone up. We have quite a few more outdoor booths (~17) and ~11 indoor booths to date with additional applications sent out as of this morning.

- 3.3 Holiday Planning Group (Sat. Dec. 4) – John and Penny Diehl have been working together to find additional volunteers for the Holiday Planning Group. We will enlist further as summer begins to fade away. We are currently trying to enlist volunteers for the Haunted Trail, ICS, etc. So once those events conclude, the Holiday Planning Group will become our priority. John would like to get confirmation from Terri that we could use the Pro Shop patio area all day as well as reaching out to Ed regarding the lighting of the building, trees, etc.
  - 4.0 New Business – Tim reached out to Carol and Penny regarding Farm to Table Dinner. Carol and Penny had some reservations regarding COVID-19 and obtaining goods for the year. Considering all this, Farm to Table has been cancelled. We are passionate about Farm to Table and hope to have it return in future years.
  - 4.1 Other New Business – The sport box has been well received. We have only received one call regarding a missing paddle, but upon inspection all paddles were still in place. We're happy to hear that the sport box has been enjoyed and is being used appropriately by all users. Thank you to everyone for helping take care of the equipment in place.
  - 5.0 Next Meeting Date – September 16, 2021
  - 6.0 Adjournment - John motioned to adjourn at 9:40 am.
- Respectfully submitted, Kirsten Heim

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## RULES & REGULATIONS COMMISSION MINUTES AUGUST 6, 2021 UNAPPROVED

The following Commission members were present: Chair Vickie Sershon, Mike Harris, Fred Pfeiffer, Dave Homb and George Drogosz. Member absent: Bob Fitzjerrells. Guests: General Manager Shaun Nordlie, Safety & Security Manager Julie Janssen, and Office Manager Megan Shamp (joined late).

- 1.0 Call to Order – Chair Vickie Sershon called the Rules & Regulations Commission meeting to order on August 6, 2021 at 10:03am.
- 2.0 Approve Minutes of July 9, 2021 – The July 9, 2021 minutes were approved as presented with a motion from George Drogosz and seconded by Fred Pfeiffer. Motion passed.
- 3.0 Unfinished Business
- 3.1 Snowmobiles – Chair Sershon reported the ACL Board needs a more definitive explanation on the timeframe for recovery of the vehicle and what type of fines to be incurred. Mike Harris found some information that in WI if a snowmobile goes through the frozen

lake, this information is listed under "Littering" with an amount of either a one-time fine or a per day fine. After an in-depth discussion, the Commission will bring before the ACL Board the choice of a substantial fine regardless of the circumstances involved with the vehicles going under or do not allow vehicles out on the frozen lake. Further discussion will continue at the September meeting.

- 3.2 Go Karts – A discussion ensued about allowing go-karts on the trails. Currently, there are vehicles similar to UTVs that are called go karts that property owners wish to register for use at ACL. It was agreed the verbiage must be more definitive on what type of vehicle is legal on the trails. In order to alleviate any questions, it was suggested a checklist be considered with certain criteria that must be met in order for vehicles to be allowed on the Trails. Mike Harris will attend the next Trails Commission meeting along with Vickie Sershon to discuss further and get the Commission's input on such criteria.
  - 3.3 Paddle Boards, Kayaks, Canoes, Vinyl Vessels and other Non-Motorized Vessels - Chair Sershon reported State of IL recommendations are that a whistle and life jacket must be on these vessels. If 13 yrs. old and under, the life jacket must be worn and secured; if older, the life jacket must be situated on the vessel. If stopped for not having this safety equipment on board or being intoxicated, a fine will be issued. It is suggested for their safety, these vessels should stay close to the shoreline. Ms. Shamp also interjected these vessels must be registered with the ACL Office currently (with the exception of paddle boards). After a discussion, it was agreed Shaun and Julie will work on the proper verbiage and will bring back to Rules & Regs in September for their review.
  - 3.4 Election of Officers – Mike Harris made the motion and George Drogosz seconded, that Chair Vickie Sershon continue as Chair of the Rules & Regs Commission. The Commission agreed unanimously. Mike Harris made the motion and George Drogosz seconded, the nomination of Dave Homb as Vice Chair of the Rules & Regs Commission. The Commission agreed unanimously, with both nominees accepting their positions.
  - 3.5 Other Unfinished Business - None.
  - 4.0 New Business
  - 4.1 Other New Business – None.
  - 5.0 Next Meeting Date – September 10, 2021 at 10:00am.
  - 6.0 Adjournment – Fred Pfeiffer made a motion to adjourn at 11:00am.
- Respectfully submitted, Karen Drogosz

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## TRAILS COMMISSION MEETING MINUTES JULY 24, 2021 UNAPPROVED

- 1.0 Call to Order: Meeting was called to order at 07:58 am by Co-Chairman Todd Kintop. Members present: Todd Kintop, Ron

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# MONTHLY COMMISSION & COMMITTEE REPORTS

- Manderschied, George Drogosz, Henry Doden, Allen Hendren, Gary Hannon, Randy Meyer, and Penny Diehl. Absent members: Deb and Bob Laethem and Tom Ohms. Guests: Shaun Nordlie and Ed Ziarko.
- 2.0 Approve June 26, 2021 minutes: Motion to approve made by Gary Hannon and seconded by Allen Hendren.
  - 3.0 Unfinished Business
    - 3.1 Dust control update: Unable to obtain product at this time.
    - 3.2 North Bay update: Bridge/Contractor have been unavailable at this time.
    - 3.3 Winchester access update: Next week area is to be surveyed and then cleared, Commission to view during next trail ride.
    - 3.4 Area at Marina/Golf Course Hole 9 update: No rain to check how the present berm functions.
    - 3.5 Hawk Court rock update: Protection at culvert, large rock placed.
    - 3.6 Constitution guard rail update - How are the rocks and reflectors working?: Reflectors placed for temporary resolution, will revisit during the next trail ride.
    - 3.7 Henry/George - dead trees/planting new ones in conjunction with the Conservation Commission: Pictures were taken, perhaps an Earth Day activity and/or Greenway Stewardship application in future.
    - 3.8 Trail etiquette/courtesy to walkers and other machines: Trail Safety will be featured in the Apple Core next year.
    - 3.9 Other Unfinished Business: Signage has been finished. Trail ride to follow meeting cancelled.
  - 4.0 New Business:
    - 4.1 Other New Business: Pursue decreasing speed limit at waterfall, from 45mph to 25mph, will need Township approval/ study. 5-year plan may need to

- be updated to include developing the 80 acres by the campground for ATV/UTV recreational usage, will wait until the Fall for better assessment.
- 5.0 ACL Department Reports
- 5.3 General Manager: Participation throughout meeting, also needing a more refined definition of Recreational Vehicle: use VIN numbers, weight, insurability, category? Will need R&R assistance for this.
- 5.1 Maintenance: Participation throughout meeting, discussed placement of larger stones at inner corners for safety, to be looked at during next trail ride.
- 5.2 Security: Not present.
- 6.0 Next Meeting: August 28, 2021 at 08:00am at the ACL Clubhouse with trail ride to follow.
- 7.0 Adjournment – Meeting adjourned at 08:41am.  
Respectfully submitted, Penny Diehl, Trails Commission Secretary



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# recreation re-cap: Venetian night



*Setting sail on ACL, the Irie family decorated their pontoon with pirate-like décor, including a cannon, flag, main sail, and every pirate's favorite snack - Pirate's Booty!*



*Live music by Just 1 More filled the evening air as they led the Venetian Night parade around the lake.*

**Mary Hannon, Gary Hannon and friends followed closely behind Just 1 More as the parade made its way around the lake.**



*Making a splash at this year's Venetian Night was this bubble bath rubber ducky themed pontoon boat surrounded with blue downlighting.*





# recreation re-cap: youth archery day



Photo by George Drogosz



Photo by George Drogosz



Photo by Kim Rees



Photo by Kim Rees



Photo by Kim Rees



Photo by Vicki Bastian Shadle



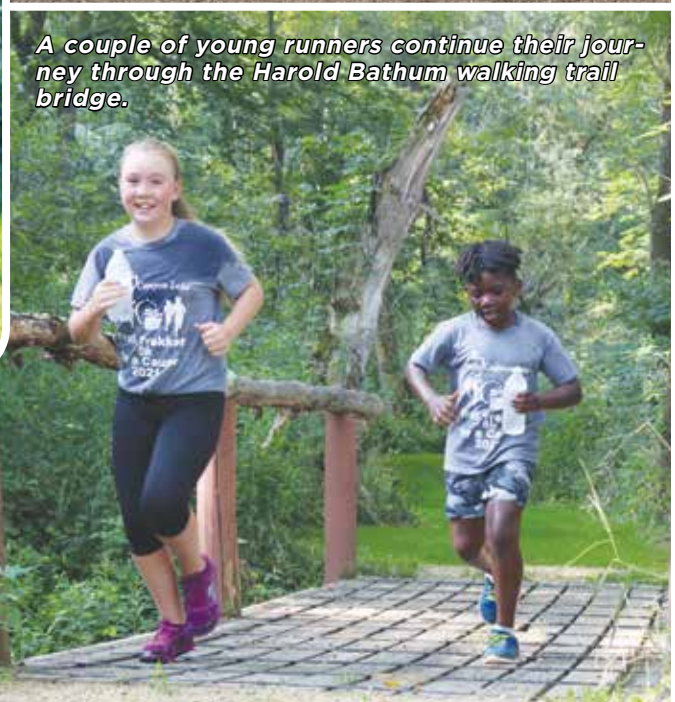
Photo by Vicki Bastian Shadle



# recreation re-cap: trail trekker 5K



*Volunteer, Mike Harris, hands a water to Therese Nelson, Garden Club Co-Chair as she makes her way back to finish line at the Firehouse.*



*A couple of young runners continue their journey through the Harold Bathum walking trail bridge.*

*Runners make their way from the Marina trail across to the Harold Bathum walking trail.*





# recreation re-cap: summer concert

**BY KIRSTEN HEIM,**  
*Communications & Recreation Admin Assistant*

On Saturday, August 24 the Recreation Department and local ‘What’s Trump?’ Relay for Life team hosted the Trail Trekker 5k (TT5k) Run/Walk for a Cause benefitting The American Cancer Society. At this time, I would like to extend a huge thank you to all those who volunteered to make the event possible. Many meetings and a lot of planning went into this event, so thank you to all those onboard. Tim and I are very grateful for you all! At this year’s TT5k, we had roughly 120 participants ranging from all ages. One of my jobs at the event was to assist with handing out water at the Harold Bathum walking trail where our runners completed a full loop prior to returning the way they came. Once the water table was setup, I ventured around the trail clockwise to catch runners as they made their loop around. Between periodic sprints around the grassy trail, I felt like I was running the race with you all, however my journey was relatively completely flat & short compared to some areas of your trek. I applaud all participants for



showing up to complete the 5k. If you would like to learn more about this year’s TT5k event, and the total donation amount given to The American Cancer Society, please read Mary Behan’s Relay for Life Update found in this issue of *The Apple Core* on page 33. After the TT5k concluded, Beer Tasting at the Marina took place from 12:00 – 3:00pm and then the Sizzling Summer Concert started up in the Firehouse Fitness Center parking lot at 7:00pm featuring Ten Gallon Hat. At the concert, Terri Stiefel, Pro Shop Manager, and myself tended to the limited bar provided. Many members parked around the Firehouse parking area with their cars, trucks, UTVs, and golf carts to listen in. As the sun faded into the evening sky, many viewers took to the front of the music tent to enjoy some dancing.

On the morning of Saturday, August 7, the Deer Management Commission hosted Youth Archery Day in the quarry. Dozens of kids and their parents/chaperones attended this year’s Youth Archery Day. Kids of all ages took turns using the equipment provided to launch their arrows across the quarry to their desired target – be that a filled sac or a pop-able balloon! Thank you to all who attended and to the Deer Management Commission for ensuring a great time was had by all.

Fast forward to the evening on Saturday, August 7, the Recreation Department hosted Venetian Night on the lake. Just like in past years, Just 1 More was kind enough to lead the parade as participating boats followed closely behind. Communications & Recreation Manager, Tim Brokl, and I idled by in a rental boat to capture some photos and footage from the event. To view a brief clip from the event, watch the 08 11 21 ACL Weekly Update posted to our YouTube account – Apple Canyon Lake POA. My favorite boat was the Irie family’s pirate ship that had full sails and a prop cannon on the bow of their boat. It also didn’t hurt that they projectile threw Pirate’s Booty, the yummy white cheddar popcorn snack onboard as we drifted by – yum & thank you! Second on my favorites list was the rubber ducky themed boat! All in all, I love all the creativity and thought put into each boat. It’s amazing how a simple strand of lights can convert your boat into a party-like vessel!

As summer slowly comes to a close, I hope all our members had a great season at the lake. This year we were able to host many events that were unable to be held last year due to the COVID-19 pandemic. Please stay tuned with the Recreation Department as we venture into our fall and winter events. Follow us on Facebook – Facebook.com/AppleCanyonLake, our website, Apple Seed (email applecore@applecanyonlake.org to be added), and ACL Weekly Update videos (YouTube info above) to stay in the know. Thanks for reading & I hope to see you all soon at the Ice Cream Social & Craft Fair on Sunday, September 5!





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- Appeals**  
2nd Saturday of each month, if needed
- Petelle, Edie ..... Chair  
Helgason, Janet ..... Secretary  
Beckel, Ron ..... Member  
Sheehan, Tom ..... Member  
VanDerLeest, Roger ..... Member
- Architectural & Environmental Control**  
1st Saturday of each month, 8am
- Zophy, Cindy ..... Chair  
Frank, Jim ..... Vice Chair  
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

- Board of Directors**  
3rd Saturday of each month, 9am
- Hendren, Barb ..... President  
Harris, Mike ..... Vice President  
Borst, Steve ..... Treasurer  
Ohms, Tom ..... Corporate Secretary  
Anderson, John ..... Member  
Ballenger, Robert ..... Member  
Dodden, Henry ..... Member  
Mullen, Nolan ..... Member  
Williams, Gordon ..... Member

- Board Policy Ad Hoc**  
meeting dates TBD
- Ware, Jody ..... Chair/Board Liaison  
Clark, Marge ..... Secretary  
Harris, Mike ..... Board Liaison  
Hendren, Barb ..... Member  
Miller, Ashlee ..... Staff  
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  
Miller, Ashlee ..... Staff  
Borst, Nancy ..... Recorder

- Campground**  
2nd Saturday of each month
- Carpenter, Ron ..... Chair  
Szczypta, Chris ..... Vice Chair/Secretary  
Barker, Nancy ..... Member  
Bluhm, Mary ..... Member  
Maculitis, Jerry ..... Member  
Mullen, Nolan ..... Board Liaison  
Reifsteck, Joseph ..... Member  
Ruffolo, Ric ..... Member

- Clubhouse Area Master Plan Architecture & Design**  
meeting dates TBD
- Wiener, Joe ..... 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  
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  
Dodden, Henry ..... Board Liaison  
Hannon, Gary ..... Member  
Legg, Jim ..... 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

**Flood Mitigation Ad Hoc**

- meeting dates TBD
- Ballenger, Bob ..... Member  
Cammack, Mike ..... Member  
Carpenter, Ron ..... Member  
Dodden, Henry ..... Member  
Hannon, Gary ..... Member  
Krasula, Rich ..... Member  
Marek, Angie ..... Member  
Nelson, Steve ..... Member

- Golf**  
1st Tuesday of each month, 1:30pm, April-October
- Killeen, John ..... Chair  
Mannix, Pat ..... Vice Chair  
Hannon, Mary ..... Secretary  
Anderson, John ..... Board Liaison  
Buesing, Bob ..... Member  
Burton, Jean ..... Member  
Carr, Darrell ..... Member  
Finley, Jack ..... Member  
Reese, Pat ..... Member  
Reese, Tim ..... Member  
Schmidt, Richard ..... Member

- 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
- Allgood, David ..... Chair  
Doran, William ..... Vice Chair  
Borst, Steve ..... Board Liaison  
Ware, Jody ..... Member

- Nominating**  
meeting dates TBD
- Yorke, Mike ..... Chair  
Bourell, Bill ..... Vice Chair  
Bohnenkamp, Dave ..... Secretary  
Blackmore, JoAnn ..... Member  
Hendren, Barb ..... Board Liaison  
Sheehan, Tom ..... Member  
Zophy, Cindy ..... Member

- Recreation**  
3rd Monday of each month, 9am
- Causero, Lee ..... Member  
Diehl, John ..... Member  
Harris, Mike ..... Board Liaison  
Brokl, Tim ..... Staff  
Heim, Kirsten ..... Staff & Secretary

- Rules & Regulations**  
1st Friday of each month, 10am
- Sershon, Vickie ..... Chair  
Drogosz, George ..... Member  
Fitzjerrells, Bob ..... Member  
Harris, Mike ..... Board Liaison  
Homb, Dave ..... Member  
Pfeiffer, Fred ..... 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/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  
Sershon, Vickie ..... Member

- Trails**  
last Saturday of each month, 9am
- Ohms, Tom ..... Co-Chair/Board Liaison  
Kintop, Todd ..... Co-Chair  
Diehl, Penny ..... Secretary  
Dodden, Henry ..... Member  
Drogosz, George ..... Member  
Hannon, Gary ..... Member  
Hendren, Allen ..... Member  
Laethem, Deb ..... Member  
Laethem, Robert ..... Member  
Manderschied, Ron ..... Member  
Meyer, Randy ..... Member

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## OFFICE LINE

### Labor Day Hours

Sunday, September 5 – 8am to Noon • Monday, September 6 – CLOSED

### Regular Office Hours begin September 7

Monday – Saturday: 8am to 3pm • Sunday: CLOSED

### Pontoon rentals available through the end of October

Pontoon boat rentals are available to owners and their guests through October 31. Take advantage of the Monday through Thursday Property Owner rate and have the lake to yourself! Call the Office for details or to make a reservation.

### New website and member portal up and running

You may have noticed the new website and member portal where owners can access their account information. Owners can check the insurance & registration information on file for all their “toys”, and coming in 2022, we will FINALLY have online payments! Staff will be working on online forms this fall, until that time, the fillable forms will not be available, and we will have to revert to standard PDFs for the remainder of the year. The new website and member portal are still a work in progress. If you have any suggestions, questions, or concerns, please don’t hesitate to reach out.

### Member login info

Every owner with an email on file should have received an email with your member ID for the new website and app. The member ID is not your lot number or ID number, this is a new number designated by the new software system. If you did not receive the email, accidentally deleted it, or just need help logging in, please contact us and we’re happy to assist you.

### Plan ahead for 2022

It is easy to forget about updating insurance & registration once your ACL stickers are on your boat, UTV, etc. Please log in to the member portal and check the insurance & registration information on file for your “toys”. Please submit updated paperwork to the office now if your insurance or registration has expired. This is especially important if you have an Association-licensed Boat Slip or Campsite; doing so now will save many headaches in January/February. Documents can be emailed to [customerservice@applecanyonlake.org](mailto:customerservice@applecanyonlake.org) or faxed to (815) 492-2160.

### New Illinois Department of Natural Resources website for watercraft renewals

The Illinois Department of Natural Resources launched a new website for watercraft renewals early this Spring. Individuals will have an account where they can renew watercraft registrations, purchase hunting and fishing licenses, etc. Anyone who has registered a watercraft or purchased a license before can look up their account using a combination of information.

If your State Watercraft Registration is expired, or will expire in 2021, you need to renew online at <https://www.idnr.gov>.

[exploremoreil.com/](http://exploremoreil.com/) (only for Illinois registrations). When renewing online, there is a printable temporary registration card that is valid for 60 days. The ACL Association Office accepts copies of this temporary registration card for that 60-day period. Once the actual registration card is received, the Association will need a copy of it. The registration cards are valid for three years.

If you do not have a printer, but do have a computer with internet access, you can print the temporary registration card 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 do our best to assist you.

## ACL LOTS FOR SALE

*As of August 13, 2021*

The lots below are available for purchase directly from Apple Canyon Lake. *To purchase one of these properties, the buyer will complete all required paperwork and submit payment as outlined below in full. The Winning Bidder Form and PTAX will be submitted to ACL’s attorney for deed preparation and recording.*

**ACL FEES**

- Winning bid (minimum \$250) (includes PTAX/deed preparation and recording fees)
- \$550 Annual Assessment (Dues)
- \$100 Owner Amenity Registration Fee (per owner on the deed, up to three owners)

**JO DAVIESS COUNTY TAXES**

- Past due (if any) and current taxes must be paid to Jo Daviess County. For information on current taxes, please contact the Jo Daviess County Assessor’s Office at (815) 777-1016. For back taxes owed, please contact the Jo Daviess County Clerk’s Office at (815) 777-0161.

04-022 Colt Dr .....	PIN 18-004-022-00
07-184 Butte Ct.....	PIN 18-007-184-00
07-186 Butte Ct.....	PIN 18-007-186-00
09-238 E Apple Canyon Rd .....	PIN 18-009-238-00
10-007 Crow Ct.....	PIN 18-010-007-00
10-020 Hawk Ct .....	PIN 18-010-020-00
10-150 E Apple Canyon Rd.....	PIN 18-010-150-00
11-217 Player Ln .....	PIN 18-011-217-00
12-192 S Apple Canyon Rd.....	PIN 18-012-192-00
12-210 Taylor Ct.....	PIN 18-012-210-00
13-050 Pioneer Dr.....	PIN 18-013-050-00
13-170 Calico Ct.....	PIN 18-013-170-00



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## 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.

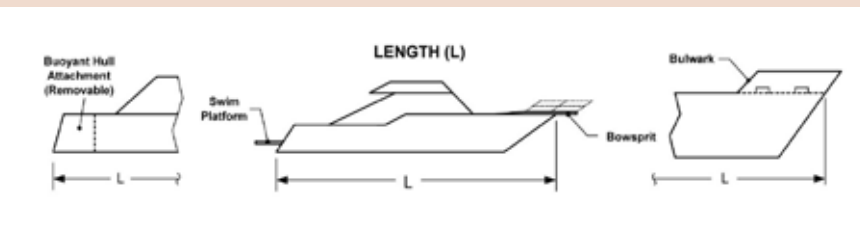
### C. BOAT SIZE/HORSEPOWER

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.

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815-747-3155 FrentressLake.com

## New Illinois Dept. of Natural Resources Website for Watercraft Renewals



The Illinois Department of Natural Resources launched a new website for watercraft renewals on March 1. They are still working out the bugs in the new website but hope to have it up and running again by April 1. Individuals will have an account where they can renew watercraft registrations, purchase hunting and fishing licenses, etc. Anyone who has registered a watercraft or purchased a license before can look up their account using a combination of information.

If your State Watercraft Registration is expired, or will expire in 2021, you need to renew online at <https://www.exploremoreil.com/> (only for Illinois registrations). When renewing online, there is a printable temporary registration card that is valid for 60 days. The ACL Association Office accepts copies of this temporary registration card for that 60-day period. Once the actual registration card is received, the Association will need a copy of it. The registration cards are valid for three years.

If you do not have a printer, but do have a computer with internet access, you can print the temporary registration card 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 try to assist you with your renewal.

## Pontoon rentals available

Monday through Thursday	PO Rate	Guest Rate
Half Day (8-Noon or 1-5)	\$100	\$175
Full Day (8-5)	\$175	\$250
Weekends and Holidays	PO & Guest Rate	
Half Day (8-Noon or 1-5)	\$230	
Full Day (8-5)	\$325	

### SECURITY DEPOSIT \$300

The Association has two pontoon boats available for rent on a daily or half-day basis. All reservations must be made by a property owner or authorized guest. Property Owners must contact the Association Office to give their permission for a guest to make a reservation. Property Owners are reminded that they are responsible for the activities of their guests, and any violation of the rules by a guest or the cost of damages in excess of the security deposit will be charged against the Property Owner. All boats will be checked in and out of the Marina. An Amenity Tag must be presented to the Marina staff by the lessee. Each boat has a capacity of ten (10) persons. Ten (10) adult-size life jackets are provided. Lessees must provide their own life jackets for children and infants. Anyone who leaves the boat to access Nixon Beach, the Marina Bay Trail, etc. must have an Amenity Tag.

Effective January 1, 2016, the Illinois Boat Registration & Safety Act has been amended and now requires that any person operating a rental boat submit a valid Boating Safety Certificate or complete an abbreviated safety course prior to operating the watercraft. A copy of a valid Boating Safety Certificate must be provided to the Association Office by the rental boat operator at least 24 hours in advance of the rental, or completion of the abbreviated safety course will be required. The renter may take the safety course at home and provide a copy of the completion certificate to the Marina or may take the course at the Marina before the start of the rental. The link to take the course at home is <https://www.rentalboatsafety.com/power-boats>. Rentals will not be extended if the rental boat operator fails to complete the course prior to rental start time. Anyone taking the abbreviated safety instruction course must provide the Association with a copy of their driver’s license and complete course paperwork, per the IDNR Watercraft Rental Safety Policy. Upon completion of the abbreviated course, a completion receipt valid for one year will be issued.

Reservations for rental boats will be accepted during normal Association Office hours in person or by calling 815-492-2238. Reservations should be made at least 24 hours in advance of the rental. When the reservation is made, payment for the rental must be made in full. A credit card used for the Security Deposit will be taken as a guarantee at the time the reservation is made. An authorization of the Security Deposit amount will be placed on the card the week of the rental. If a reservation is being made for the same week, the authorization will be placed at the time the reservation is made. The authorization will be released if the boat is returned in same condition. A \$50 fee will be retained from the security deposit if the boat is returned after hours, the renter fails to have the boat inspected, or the renter fails to refuel the boat. The Association will make every attempt to process releases within 72 hours of the rental completion. Please be advised that the credit card company may not process the release immediately.

Cancellation policy: In the event of severe weather on the day of the rental, the rental amount will be returned to the credit card on which it was paid. If a rental is cancelled for any other reason with less than 24 hours’ notice, including no shows, the rental fee will not be refunded. Any rentals cancelled with at least 24 hours’ notice will be refunded the rental amount in the form of an ACL Gift Card which can be used at the Association Office, Pro Shop, Pro Shop Bar & Grill, and the Marina. ACL Gift Cards cannot be used at The Cove restaurant.

## HOUSE CALL FOR YOUR PETS BY APPOINTMENT!

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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**





## 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.

**Members must have trash pass to dispose of garbage or recyclable materials. There is a disposal fee for large or electronic items.**

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	

### ACL SOLID WASTE/RECYCLING PROCEDURES

**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.

### SOLID WASTE/RECYCLING CENTER HOURS

#### OCTOBER 1 - MARCH 31

Mon .....	8 am to 10 am	Friday .....	Closed
Tuesday .....	Closed	Sat .....	10 am to 2 pm
Wednesday .....	Closed	Sun .....	2 pm to 4 pm*
Thurs .....	4 pm to 6 pm		

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

#### APRIL 1 - SEPTEMBER 30

Mon.....	7:30 am to 9:30 am	Fri .....	7:30 am to 9:30 am
Tues .....	5 p.m. to 7 pm	Sat .....	10 am to 2 pm
Wed .....	7:30 am to 9:30 am	Sun .....	10 am to 7 pm
Thurs .....	5 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.**

### PERMIT REQUIRED FOR LARGE ITEMS, MATTRESSES AND ELECTRONIC ITEMS

ALL LARGE ITEMS PLACE IN LARGE DUMPSTER \$15 PERMIT PER ITEM	ELECTRONICS PLACE IN STORAGE UNIT \$30 PERMIT PER ITEM
couches, sleeper sofas, sectionals, rockers, recliners, large chairs/dressers, large cabinets, bookcases	teletvisions
water heaters, water softeners, swing sets (unless broken down)	VCR/DVD players
carpeting (more than 1’ diameter and rolled)	computers
kitchen tables, bath tubs, shower stalls, grills, rider mowers	stereos
stoves, refrigerators, freezers, washers/dryers, dishwashers, dehumidifiers	microwaves
small boats/motors	other electronic items as determined by staff
box springs	
other large items as determined by staff	
mattresses require a \$30 permit	

**PERMITS AVAILABLE TO PURCHASE IN ACL OFFICE**

## 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.

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**Black Dirt for Sale!**

Contact the Maintenance Office for pricing at (815) 492-2167



**JDLF Deliveres to ACL Every Tuesday**

Jo Daviess Local Foods (JDLF), the online farmers' market, delivers throughout the county every Tuesday, year-round. Customers can meet delivery people in a designated pickup location, or they can receive home delivery for a \$10 fee. For Apple Canyon Lake, the pickup location is in the parking lot of the Firehouse Fitness Center at 5:00 pm on Tuesdays. To place an order, visit the JDLF website between Friday at noon and Monday at noon.

JDLF offers several high-quality local products: pasture-raised meat, free-range chicken eggs, sheep and goat milk cheeses, heirloom grains, milk and yogurt, organic vegetables and herbs, mushrooms, honey and maple syrup, healthy snacks, artisan canned goods, natural skincare products, delicious baked goods, CBD products, plants and flowers, coffee and tea, 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 [www.jdlf.org](http://www.jdlf.org). Questions can be directed to Erin Keyser at [erin@jdlf.org](mailto:erin@jdlf.org) or 815-990-5374.



**2021 RECIPROCAL COURSES!**

COACHES - LENA - \$15 9/CART OR \$20 18/CART  
 COLE ACRES - CUBA CITY - \$15 9/CART OR \$20 18/CART  
 DARLINGTON COUNTRY CLUB - DARLINGTON - \$15 9/CART OR \$20 18/CART  
 THE GENERAL AT EAGLE RIDGE - GALENA - \$69 M.-TH.; \$75 F.-SUN.  
 THE NORTH AT EAGLE RIDGE - GALENA - \$49 M.-TH.; \$59 F.-SUN.  
 THE SOUTH AT EAGLE RIDGE - GALENA - \$49 M.-TH.; \$59 F.-SUN.  
 EMERALD HILL - STERLING - \$22 18/CART \$25 WEEKEND AND HOLIDAYS - NO 4TH OR JULY OR LABOR DAY WEEKEND (FR.-MON.)  
 LAKE CARROLL - LANARK - \$20 18/CART  
 LANCASTER COUNTRY CLUB - LANCASTER - \$10 9/CART \$15 18/CART  
 PARK HILLS - FREEPORT - \$20 18/CART - AFTER 10AM ON THE WEEKENDS  
 TIMBER POINT - BELVIDERE - \$17 18/CART  
 WOODBINE BEND - STOCKTON - \$20 18/CART M-F ONLY  
 YELLOWSTONE - ARGYLE - \$15 9/CART OR \$20 18/CART

RECIPROCAL RATES ARE FOR SEASON PASS HOLDERS ONLY.  
 CALL THE ACL PRO SHOP AT (815) 492-2477 TO MAKE A TEE TIME WITH A RECIPROCAL COURSE.

**Mass at the Lake!**

**Summer 2021**

*Holy Cross Catholic Church of Stockton is hosting the following on the Clubhouse Terrace:*

**Saturday, September 4  
6:00pm**

*Please remember to bring your own seating as Mass will take place on the Clubhouse Terrace.*



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# relay for life



Relay for Life volunteers, Pat Reese (left) and Vicki Sershon (right), arm in arm enjoy a quick trip under the cool sprinkle of the hose.



Deb Laethem, Relay for Life Volunteer, cheers on as runners begin to cross the finish line.

## “What’s Trump?” Relay for Life Update

**BY MARY BEHAN,**  
Team Captain, (815) 492-1320

What a beautiful day we had for the Trail Trekker 5K Run/Walk for a Cause.... we were finished before the scorching heat arrived, no rain and best of all, no injuries!!!! I would like to thank the Association for asking us to partner on this event, all the participants, the sponsors and, of course, the fabulous volunteers, including Travus Albrecht, aka, The Discman. Tim Brokl and Kirsten Heim are great to work with and made this an easy event to host. In total, with the check the Association presented to us for \$2,071.01 and our take from the cash raffle and direct cash donations to Relay for Life, we were able to bank \$2,771.87!!!!

On another note, we are not going to host an event this fall at the clubhouse. With COVID-19 surging again we did not think it would be in the best interest of everyone involved to go forward with an indoor dinner. But, we are on the schedule for October

1, 2022 and are looking forward to hosting all of our friends then!

We do have some other ways you can support Relay for Life...if you are a sport fan, in January we will sell the \$20 pool squares for the '22 Super Bowl and in February, the March Madness Tournament. Half of the money goes to prizes and the other goes directly to Relay. And, since we will not have a fall event this year, we are planning a "Spring into Summer BBQ Raffle" in May. I'll have more details about all these opportunities in future articles. I want to thank everyone who supports our fund-raising efforts.... every dollar counts when donated to the American Cancer Society.

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2020-2021 ACL Phone directories are now available for \$5.00 at the Association Office!

Social Distancing Practices are in affect at all ACL locations and offices. Please continue to practice Social Distancing!



# CONSERVATION CONVERSATIONS

## HOT TOPICS FOR FALL



**BY PAULA WIENER, Conservation Commission Chair**

This month's column will cover several small topics that don't warrant a full article but certainly warrant your attention.

### Planting trees – think oaks

Fall is one of the best times to add new trees to your landscape. The oak is a perfect choice. Oak's support 534 different species of butterflies and moths. The caterpillars that hatch from their eggs are the perfect diet for baby birds who cannot eat seeds. A pair of chickadees require 6,000 caterpillars to raise one batch of babies. The dwindling number of oak trees in Illinois is partially blamed for the reduction in the songbird population. Oaks are also an important food source in the form of their acorns for over 100 animal species.

### Creel tracking – why bother

Conservation Commission members have heard a lot of comments while passing out tracking sheets at the Marina. Many folks are fully on board with filling out and turning in the slips. Others, not so much. Together with our Lake Consultant Joe Rush the Commission makes stocking creel limit decisions every year. We use the information gathered during our two annual fish shockings, but the more data we have the better our decisions will be. We've made it even easier to track your daily catch now that our former intern Patrick Page developed a scan code for your phone. By using this scan bar, you can enter the exact same information as is contained on our current paper slips and it drops into an Excel sheet automatically. Everyone who wets a line wants a strong fishery, but we need your cooperation to make sure that happens.

### Keeping a nature journal

When I completed my Master Naturalist training, I received a small spiral notebook to log my field notes and other environmental observations. I've been keeping notes for about three years now. When I started, I wasn't quite sure what I would do with the information but reading back over the entries I've gained an even greater understanding of the cycles of life here at ACL.

My first oriole sighting has occurred during the same week for the past three years as has my first hummingbird sighting. I've recorded all the bird species I've seen since buying my house nine years ago and I'm amazed at how long the list is. Before I started doing this, I was really only aware of robins, cardinals, sparrows, mourning doves and chickadees. And I'm still adding new species to the list. So far this year a male turkey fight and a weasel with prey in its mouth have been two high points.

Try keeping your own nature journal. You can record anything you like – it's your record of what's important to you.

### A reminder about greenways

Greenways are those wonderful spaces that give ACL its character. They belong to no one and everyone. We need help clearing invasive species out of our greenways, but it's important to remember that no work can be done in a greenway unless a stewardship application is filed and approved by the Conservation Commission. No trees can be cut, no gardens can be planted, no forts can be built, and no paths can be cut. If you have a question about what you can do in a greenway space near your property, leave your name and contact information with the office and our Greenway Stewardship Coordinator, Dave Bohnenkamp will be in touch.

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# CONSERVATION CONVERSATIONS



**FOR IMMEDIATE RELEASE: JULY 20, 2021**  
**CONTACT: JIM JOHANSEN (815) 858-9100**

## 492 ACRES ADDED TO LOCAL STATE PARKS

The Jo Daviess Conservation Foundation (JDCF) is pleased to announce the expansion of two local state parks in Jo Daviess County, Illinois. In March 2021, JDCF transferred its 159-acre Oneota Preserve to the Illinois Department of Natural Resources (IDNR), who will manage the property as an addition to the IDNR's existing Hanover Bluff State Natural Area located just outside of Hanover, IL. Simultaneously, JDCF transferred its 333-acre Dvorak Property to the IDNR, who will manage the property as the Dick Dvorak Unit of Apple River Canyon State Park in rural Stockton, IL.

"The Apple River Canyon and Hanover Bluff are two areas that the IDNR has been working to protect for a very long time," said IDNR Assistant Director John Rogner. "We're so happy to have a local partner like JDCF that can help the IDNR conserve these incredible landscapes for wildlife and the people of the State of Illinois for generations to come."

"Since the DNR already owns the land adjoining both of these properties, it just made sense to transfer these properties to the state so they could be managed as cohesive units," explained Steve Barg, JDCF Executive Director. "In the short-term, JDCF will continue to provide some land management and ecological restoration services on these properties to help maintain these habitats in a healthy, natural state."

The two transfers of land represent the latest two examples of a decades-long partnership between the IDNR and nonprofit land conservancies like JDCF who work

together to protect wildlife habitat and increase access to open space for our local communities. Both properties are open for low-impact recreational uses like hiking, birding, and fishing.

The Oneota Preserve was purchased by JDCF in 2016 with grant funding provided by Illinois Clean Energy Community Foundation (ICECF) and Grand Victoria Foundation (GVF). Visitors can access this site via the original Hanover Bluff State Natural Area located at 8995 South Hanover Hill Road, Hanover, Illinois 61041.

The Dick Dvorak Unit of Apple River Canyon State Park is located at 1794 South Scout Camp Road, Stockton, Illinois 61085. JDCF purchased the property in 2019 with grant funding support from ICECF, GVF, and a loan from The Conservation Fund. The property is named in honor of the late Richard F. Dvorak who owned and managed the property for nature for over 40 years.

The Jo Daviess Conservation Foundation is a local, member supported non-profit whose mission is to preserve land for the lasting well-being of people and wildlife. JDCF owns several beautiful and unique preserves that are open to the public for hiking, wildlife viewing, and picnicking such as community favorites Casper Bluff and Horseshoe Mound. JDCF is a non-taxing, non-governmental organization that depends on charitable donations. For more information, visit [www.jdcf.org](http://www.jdcf.org).



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While visiting grandma and grandpa for grandpa’s birthday, grandchildren Andrew Spencer and Billy Spencer of Chris and Brenda Szczypta found painted rocks on their first UTV Trail Ride. Pictured with Caitlin Szczypta their aunt.



## MEMORIES OF APPLE CANYON LAKE

**SUBMITTED BY: KATHY MAKAR, 14A107 DEER RUN LN.**

We came to ACL in the early 70’s and stayed in the campground for many happy years. In 2000 we bought our old farmhouse and retired there in 2002. I was recently going through some old papers and came across this poem (written 20 years ago). I hope you enjoy it.

One sunny day the Makars went for a ride.

They told the kids to Enjoy the countryside

They saw farms + hills And began to dream

Could someone make a lake out of a stream

Well, as we all know The dream came true

For Brannigar made Apple for me and for you

As the years went by we weren’t napping

If we weren’t at home You’d find us camping

The kids brought their friends Through grammar and high

And even in college They’d come to say “Hi”

There was the beach + the lake and of course the pool

All the good food would Make you drool

Of course there are those We no longer see

If you weren’t good You were awarded the “C.C.”

For if on the fun you put a damper You were then known as the “Crabby Camper”

After dinner we’d go for a walk Then sit round the campfire And dream and talk

We’d need a house Old and grand

To hold all the family And still fit the land

Now Sue, this part’s for you. Remember when Dan asked

And you said “I Do”

Three kids are now six For they all married

When it came to children None of them tarried

They each had two So we have six

I really must say It’s a wonderful mix

Today those dreams have all come true

For we bought the old farmhouse and retired there too

They all came to visit Brining kids + pets too

We have so much fun And there’s so much to do

Melinda + Adam come From Overland Park

By the time they get here It’s usually dark

Danny said “do we need a map” But C.C. said “no”

Claire and Pat know Where it’s at

So if you’re tired and need a break Get in your car and come to the Lake



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# APPLE CANYON LAKE GARDEN CLUB: SEASONS OF THE PRAIRIE

BY ROGER HIGGS

Apple Canyon Lake has two well-restored native prairies - one at Marina Bay and one at 14A105 Deer Run Lane. They are located on greenway and open to the public. Both prairies were burned by the ACL naturalist, Kelly Weede and the ACL maintenance staff in early April. Burning has several benefits to prairies and does not injure the deep-rooted native plants.

A prairie has its seasons. The peak floral display was in early-mid July. That is the reason the Garden Club scheduled tours in mid-July. The year 2021 had some

differences from previous years in that there was an exceptional and unusual display of flowering this year from Illinois tick trefoil, bergamot, compassplant and prairie dock. The compassplants reached 8-10 feet tall before the windstorms tilted them. Different growing conditions each year provide a different view each year.

In May we noted flowering of the flowering native species: amsonia, wild geranium, oxeye daisy, hares ear mustard, dairy fleabane and blackeye Susan. In June, more species bloomed including: white false indigo, common milkweed, Queen of the prairie, yellow and purple coneflowers, sawtooth sunflowers, rattlesnake master, blazing star (liatris), purple prairie clover, switchgrass, and bottlebrush grass.

July was the peak month of flowering with the flowering of the following of compassplant, Illinois tick trefoil, Joe pyeweed, bergamot, browneye Susan, St. John's wort, partridge pea, white and blue vervain, and big bluestem.

Some species wait until August to bloom and include: prairie dock, Missouri ironweed, white heath aster, goldenrod and Indiangrass. September will bring the beautiful blue flowers of New England aster

(Note: The flowering times of wild carrot (Queen Ann's lace), chicory, wild parsnip and yarrow are not included here because they are not native plant species.)

Two dates have been scheduled by the Garden Club to collect prairie seeds at 14A105 Deer Run Lane. The times are 10:30 am on Wednesday, September 22 and Wednesday, October 8.

## The Children's Garden and Adventure Map is here!

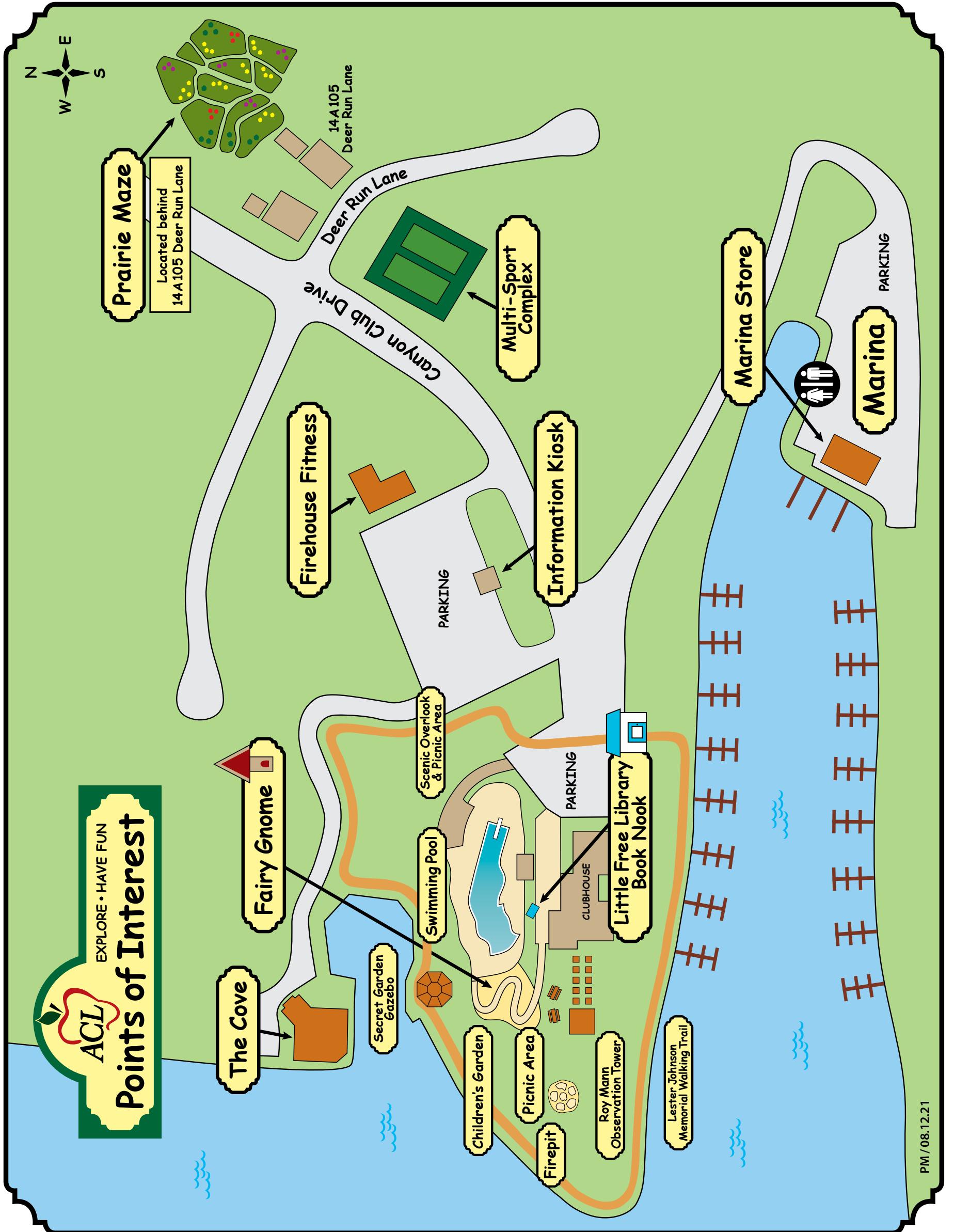
The Garden Club is sooo excited to publish an adventure map that outlines how to find the Children's Garden and other fun things to do nearby. Follow the fox mascot as she takes you sightseeing!

Printed copies are available in the Clubhouse foyer, Marina, and Pro Shop as well as posted to the Pool bulletin board for viewing.

With utmost appreciation to Paula Kosco, resident and retired graphic artist, for capturing the vision of the map through a child's eyes. Beautifully done! Nature rocks! Now let's go explore!











## Galena ARC Fall Adult Art Classes, Something for Everyone

Want to learn a new skill, refresh your techniques or just have fun with friends? Join an ARC adult art class (or two or three). The Galena ARC is offering a variety of adult music, painting, cooking, sewing and pottery classes this Fall.

### SANDRA PRINCIPE - WATERCOLORS

Local artist Sandra Principe will be teaching a 4-week morning Watercolor Workshop in the ARC Art Studio starting Thursday, October 7, 10am-12noon. Principe's paintings are included in numerous private and corporate collections. Her work has been shown in exhibitions across the country, from West Palm Beach and Vero Beach, Florida to Laguna Beach, California. Her paintings are in demand, with a waiting list for commissioned paintings.

### LYNN KAUFMAN - COOKING

We are excited to have Lynn Kaufman teaching cooking classes at the Galena ARC. Lynn is a retired culinary instructor plus dietitian and has been featured in both Taste of Home magazine and Food Network magazine. On Friday, October 15 at 6pm join Lynn in an adult couples Pizza Pie and Wine class. Make a two crust pie together as you enjoy your favorite wine or beverage you bring along. Or create a Fall harvest inspired dinner together in the adult/child class "Fall Sheet Pan Dinner" on Monday, November 15 at 6pm. You will bring home a delicious and nutritious family meal ready to cook at home. This dinner includes chicken and vegetables like butternut squash, zucchini, sweet potatoes, carrots, spices and seasonings.

### STEPHANIE O'SHAUGHNESSY - POTTERY

Join ARC pottery instructor and local artist Stephanie O'Shaughnessy in a 5-week evening pottery wheel workshop in the ARC Pottery Studio. These workshops fill up fast, the next workshop with openings begins Monday, October 25 at 6-8pm. Learn basic skills on the potter's wheel. This workshop is for beginners or those with some experience who would like to refresh their techniques. It's a fun foundation course in making bowls, cups and vases on the electric potter's wheel. Learn preparing clay, centering, throwing, trimming, techniques for altering and decorating and glazing. More workshops will be posted for January and beyond.

### SUSAN HUNTER - SEWING

Sew a quick and easy table runner in just one morning with Susan Hunter. Class will be held in the Galena ARC Sewing Room on Wednesday, September 22

from 8:30am-12:30pm. Perfect for those upcoming holiday table displays or for everyday tablescapes! This class is perfect for beginner and intermediate sewers alike.

### SCOTT WATERHOUSE - MUSIC

Scott Waterhouse is accepting new guitar students for private lessons. He teaches adults and well as youth. Scott also teaches music theory on all instruments. Lessons taught during the day and evening on Mondays and Tuesdays. Call Scott at (815) 776-0604.

### FREE FAMILY FUN ART DAYS

Bring the whole family to the ARC for FREE Family Fun Art Days on the following Saturdays: September 18 (Kites), October 16 (Picasso Portraits) and November 13 (Comic Strips). These events are for the entire family to spend time together creating art at the ARC.

Visit us online to learn more about these adult classes and workshops and how to register: GalenaARC.org. New adult and youth art classes are being posted all the time, keep up to date by subscribing to the ARC email list located at the bottom of our website home page.

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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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SUBMITTED BY CHRIS SZCZYPTA

While visiting the last weekend of July, Garrett Rothbauer caught a nice size perch while fishing.

## Not getting the Apple Seed e-blasts?

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## Sciatica? Arthritis? Fibromyalgia?

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Dr. DeeDee M. Wampfler, D.C. Stockton

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5 mi. west of Stockton on Hwy 20





JUST FOR FUN

ACROSS

- 1) Specially formed
- 6) Circle components
- 10) Set in stone, say
- 14) Hiking map line
- 15) Western wine region
- 16) Melancholic
- 17) \*Reasons for refinancing
- 20) Top card
- 21) Iris layer
- 22) Syst. with a Buffalo campus
- 23) \*Inconsistent nutrition plan
- 26) Spanish bear
- 29) "Top Gun" org.
- 30) Iditarod racer
- 32) Colo. setting

- 34) Scat legend, familiarly
- 37) Crème de la crème
- 38) \*With 41-Across, "How to Get Away With Murder" Emmy winner
- 40) "That feels amazing"
- 41) \*See 38-Across
- 42) Waits in traffic
- 43) Support during exercise
- 45) Give no stars to
- 46) Asian noodle dish
- 48) One step \_\_\_ time
- 50) Govt. aid for the disabled
- 51) \*Marshall Islands nuclear test site

- 57) Arab bigwig
- 59) Wild speech
- 60) GM's Mary Barra, for one
- 61) Proposal conditions ... and what the first parts of the answers to starred clues all can have
- 65) It comes before one
- 66) Big name in beauty products
- 67) Demi of "A Few Good Men"
- 68) Give for a while
- 69) December number
- 70) "None for me, thanks"

DOWN

- 1) On the defensive
- 2) Harsh Athenian lawmaker
- 3) "Roots" writer
- 4) It may be crude
- 5) Sun blockers
- 6) A year in Provence
- 7) Knock on
- 8) Busy pro in tax season
- 9) Doesn't go along
- 10) Steinbeck's "East of \_\_\_"
- 11) Twins legend who was the first DH to hit a home run
- 12) Director's shout
- 13) Appt. book slots
- 18) Like a lamb
- 19) Made faces
- 24) Juice provider
- 25) Home of most of Sawtooth National Forest
- 27) Become established
- 28) Some flowery works
- 31) Try to hit, as a mosquito
- 32) King who turned his daughter into gold
- 33) Persevere
- 35) Vision-correcting surgery
- 36) Computer support?
- 38) Big shots
- 39) Rubbish holder
- 44) Contaminate
- 47) BB shooter
- 49) Teahouse mat
- 52) Hot under the collar
- 53) Birth-related
- 54) Former #1 LPGA golfer Lorena
- 55) Wolfish stares
- 56) Veinlike deposits
- 58) Look after
- 61) Show with "Weekend Update" skits, initially
- 62) Tip of a wingtip
- 63) Pavement warning
- 64) Booking agent?

1	2	3	4	5		6	7	8	9		10	11	12	13	
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65						66							67		
68						69							70		

By C.C. Burnikel / Ed. Rich Norris  
Edited by Rich Norris

ANSWER GRID ON PAGE 5

*Hermann Funeral Home & Monument Co.*  
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|--|---|--|---|
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|--|---|--|---|





Join the Official Apple Canyon Lake Owners Group & Share Your Lake Life with Us!

FB.com/Groups/AppleCanyonLake

ACL Garden Club and Community Gardening shared a post. August 23 at 7:11 PM

Three generations enjoying the Children's Garden today Owners Jim and Marty Coffey and their daughter's family, the Veniers.



ACL Garden Club and Community Gardening shared a post. August 25 at 1:45 PM

The Bauer family took the opportunity to go from pool to Children's Garden to the picnic area. A+ team Bauer said the



Autumn Kelly shared a post. August 27 at 9:01 PM

Can't wait to hide these tomorrow and hopefully re-find them! Please let me know what Disney characters to do next!



Apple Canyon Lake Property Owners Association shared a post. August 27 at 10:09 AM

**Blue-Green Algae Update**  
Friday, August 27, 2021

Last week we took samples of the lake to test for toxins from blue-green algae. We received the results from the tests last night. The tests came back negative for high levels of toxins related to blue green algae.

We are still monitoring the lake, the recent rains have helped, but we will continue to issue the warning for watching for signs of blue-green algae and if you see these signs, stay out of these areas of the lake.

Marta Cullen shared a post. August 19 at 7:36 PM

Captured this beautiful eagle fishing on Tuesday



Apple Canyon Lake Property Owners Association shared a post. August 27 at 1:26 PM

**Apple Canyon Lake**

**Effective Monday, August 30<sup>th</sup>, masks will be required to enter all Apple Canyon Lake buildings.**

This is due to the new Illinois mask mandate which does require masks to be worn indoors by all individuals age two or over, regardless of vaccination status. Individuals are encouraged to consider wearing a mask in outdoor settings that involve close contact with others.

Please be prepared to have your mask on, covering both your nose and mouth, while inside Association buildings or when interacting with staff outdoors.

**Thank you for your cooperation.**

ACL Garden Club and Community Gardening shared a post. August 27 at 8:16 AM

When a family digs, plants and harvests together, you have quality family time that is meaningful.

This guy attended the Children's Garden Grand Opening, checks on the gnomes regularly, waters the plants carefully, added worms (and continues to find worms) and also went to ACL Summer Camp in the Children's Garden to learn more gardening tips.

Congratulations to this little guy!



ACL Garden Club and Community Gardening shared a post. Yesterday at 9:41 AM

Sunflower provides important lesson for all of us. Even when we feel broken, we choose to do the seemingly impossible and rise up from what appears an impossible position, to turn upward and be thankful. And then flourish. POWERFUL



Melinda Vandigo shared a post. August 24 at 12:08 PM

Country House Grocery makes beautiful arrangements!! Just got this one as a get well. Thank you Melissa, Matthew Dittmar and Crew



William Ballenger shared a post. August 26 at 1:35 PM

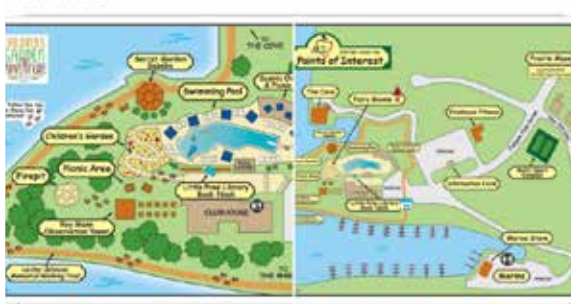
What a few months of warm weather can do to a lake the green water



12 likes, 6 comments

ACL Garden Club and Community Gardening shared a post. Yesterday at 10:14 AM

REPOSTING: Have a fun and safe weekend at the lake, where happy memories are made!



ACL Garden Club and Community Gardening shared a post. August 17 at 1:38 PM. The Children's Garden and Adventure Map is here! The Garden Club is sooo excited to publish an adventure map that outlines how to find the Children's Garden and... See More

ACL Garden Club and Community Gardening shared a post. 9h

**WHAT TO PLANT IN THE FALL**

<b>COLLARDS</b>	<b>ONION</b>	<b>CARROTS</b>	<b>LETTUCE</b>
<b>RADISH</b>	<b>GARLIC</b>	<b>CAULIFLOWER</b>	<b>CABBAGE</b>
<b>POTATOES</b>	<b>SPINACH</b>	<b>BROCCOLI</b>	<b>BEETS</b>

6 likes, Like, Comment, Write a comment...



# OBITUARY

## Bruce Donald Wilke

Bruce D. Wilke, DeForest, WI passed away Monday, July 5 at Agrace Hospice. Bruce was the third son of six children born to Arthur E. and Bernice A. (Anderson) Wilke on August 26, 1931 in Blue Earth, MN. Bruce and his first wife, Arlene M. Lardie, were united in marriage February 20, 1954 in Chicago. Arlene passed away March 8, 2007.

Honoring Bruce's memory are his current wife, Sandra (Nelson) Windsor, WI; his children, Carol (Franz) Sinkovits, Donald (Halina) Wilke, Crystal Lake, IL, Elena (Jim) Lake, Winfield, IL, and Frank Wilke, Chicago, IL. He is survived by sisters Sondra Flood, Woodstock, IL, and Shirley DeMarchi, Schaumburg, IL, as well as his loving grandchildren, great grandchildren and several nieces and nephews. Bruce is fondly remembered by his step-children, RoJeane (Paul) Anderson, Waunakee, WI, Charna (Scott) Kelsey, Poynette, WI, Edie (David) Surface, Clinton, WA, Harold (Ann) Nelson, Tomahawk, WI, and Christiana (Troy) Gerdes, Holmen, WI. Bruce was preceded in death by his parents, infant sister and brothers, Harold (Kaye) and Wallace (Georgia).

Bruce and his first wife, Arlene, enjoyed touring and camping throughout the U.S. with their children. They moved to their Apple Canyon Lake summer home permanently following his retirement from the Beltone Electric Corporation as a Senior Industrial Engineer in 1994. Bruce served nine years on the Apple Canyon



Lake Board of Directors as well as on several committees. Bruce and Arlene worked together at the Swiss Colony in Monroe, WI, to save for their travels on cruise ships and trips to Europe, the Caribbean Islands, Japan, China and Mexico.

Bruce was proud of his service in the US Air Force during the Korean War from 1950 to 1954 with the 581st Air Resupply Squadron. He was a very active member of the American Legion Post 298 in Apple River, IL and Post 464 in Warren, IL and the Korean War Chapter 150 in Freeport, IL. He was honored to have participated on an Honor Flight to Washington DC to tour the war monuments with other Veterans of the WWII and Korean War era.

A Celebration of Life Service will be held Thursday, August 5th at Windsor United Church of Christ located at 4434 Second St, Windsor, WI. Visitation to begin at 10 AM with service to begin at 11 AM followed by Military Honors. Informed Choices Funeral and Cremation, Madison, WI is handling the arrangements.

In Lieu of flowers memorials honoring Bruce's memory may be sent to Windsor United Church of Christ, Shepherd of the Hills Lutheran Church, 536 E. Schapville Rd Scales Mound, IL 61075, or Agrace Hospice Care, 5395 E. Cheryl Pkwy, Madison WI 53711.

## FALL IN LOVE WITH DARLINGTON COMING IN SEPTEMBER

AUGUST 25TH, 2021

DARLINGTON, WI – The Third Annual Fall in Love with Darlington will be held in downtown Darlington on Wednesday, September 15th from 5:30 p.m. to 8:00 p.m. The open air market will feature local vendors, food and live music as well as a farmers market. The event will be held in downtown Darlington between Annie's Bar and Grill and Train Depot Museum. Sophie and The Adam Bartels Band will provide live music for the event.

DARLINGTON, WI – Come see The Adam Bartels Band at Fall in Love with Darlington on Wednesday, September 15th.



## GALENA CENTER FOR THE ARTS CALL FOR SCARECROWS

AUGUST 25TH, 2021

GALENA, IL - The end of August means that the scarecrows of Galena are gathering! Each year, the Galena Center for the Arts invites all who are interested to create their own scarecrow. These inspired creations will be displayed on the grounds of the new Center at 971 Gear Street, downtown or outside your own home.

This could be a great family project and appropriate for all ages and talents. If you are interested in participating in this annual Fall ritual, the deadline for delivery of the finished scarecrows is September 18th, if you want the Center to install them. For more information or to arrange a delivery time, email Patricia Lehnhardt at gallerymanager@galenacenterforthearts.com.

There will be no security for the scarecrows and we are not responsible for any vandalism or theft. Use whatever materials you prefer with the knowledge that they will be displayed outdoors for several weeks. We expect a height range from five to seven feet. The scarecrows will be reviewed for appropriateness. If one is found to be offensive, controversial or political, the maker will be asked to either change the message or remove the display.

2021 could be the best year yet for the Galena scarecrows. The display will be installed by September 22nd and remain up through Halloween. <https://theflashonline.com/site/galena-center-for-the-arts-call-for-scarecrows/>



Photo Provided

Scarecrow children created by Mary Weck and Paul Chase

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State Farm Lloyds  
Richardson, TX

State Farm Florida Insurance Company  
Winter Haven, FL

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JUST FOR FUN









# classifieds

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

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

Lots 258 259 Apache for sale \$1.00 each you pay closing costs. Call Daniel for more info – (708) 819-2201.

Lot for sale. Lot 04-087. Cost \$600 or best offer. 2021 Amenities paid. Contact Mike Ware at (618) 482-4478.

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**-REMODELING**

**-REPAIRS**



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**RADIANT HEATING**

**-INFLOOR HEAT**

**-HOT WATER SYSTEMS**

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Display an **ORANGE** flag at all times **when pulling a skier/tuber.**



Wave a **RED** flag in addition to the **ORANGE** flag **when a skier/tuber is in the water.**



Feel the burn. 🔥

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# LAKESIDE REALTY

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 member of  Jo Daviess county MLS East



Winchester Lot 31  
Transferable Nixon Dock  
\$39,500



13A143 Powder Horne  
2 Bedroom 2 Bath  
Transferable Dock  
\$275,000



4A11 Remington Ct.  
4 Bedroom 3.5 Bath  
Transferable dock  
\$438,000



7302 N Broadway Rd  
3 Bedroom 1 Bath  
Located on 15 acres  
\$262,000



13A135 Powder Horne  
4 bedroom 2.5 bath  
\$329,000



14A112 Deer Run  
5 Bedroom 3 Bath  
Transferable dock  
\$389,000



9A211 Hawthorne  
4 Bedroom 3 Bath  
\$199,000



12A268 Hoover Ct.  
3 Bedroom 2.5 Bath  
\$394,000


## LOTS FOR SALE

<p><b>1 ** BLACKHAWK **</b></p> <p>2 ** HIDDEN SPRINGS **</p> <p><b>3 ** GENERAL GRANT **</b></p> <p>124 \$750</p> <p>135 \$6,000</p> <p><b>4 ** WINCHESTER **</b></p> <p>31^^ \$39,500</p> <p>39 \$1,000</p> <p>118 \$1,500</p>	<p><b>5 ** BIG SPIRIT **</b></p> <p>133 \$900</p> <p><b>6 ** BLUE GRAY **</b></p> <p>13 \$2,000</p> <p>32 \$1,500</p> <p>33 \$1,500</p> <p>32 &amp; 33 \$2,500</p> <p><b>7 ** APACHE **</b></p> <p>13 \$12,000</p> <p>16 \$2,900</p>	<p><b>8 ** INDEPENDENCE **</b></p> <p>40 \$1,000</p> <p>76 \$850</p> <p>188 \$1,000</p> <p>225 \$1,250</p> <p><b>9 ** HAWTHORNE **</b></p> <p>14 &amp; 15 \$4,500</p> <p>59 \$2,500</p> <p>249 \$3,800</p> <p><b>10 ** EAGLE **</b></p> <p>138 \$4,000</p>	<p><b>11 ** FAIRWAY **</b></p> <p>84 \$12,000</p> <p>177 \$6,000</p> <p>181 \$1,000</p> <p>199 \$800</p> <p>225 \$4,000</p> <p>310 \$3,000</p> <p><b>12 ** PRESIDENT **</b></p> <p>13 \$1,000</p> <p>35 \$1,100</p> <p>36 \$1,100</p> <p>35 &amp; 36 \$2,000</p>	<p>65 \$4,500</p> <p>169 \$1,000</p> <p>195 \$850</p> <p>240 \$2,000</p> <p>243 \$1,500</p> <p>273 \$60,000</p> <p><b>13 ** PIONEER **</b></p> <p>37 \$6,950</p> <p>59 \$6,500</p> <p><b>14 ** CANYON CLUB **</b></p> <p>26 \$4,500</p> <p>30 \$6,500</p>
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^^ Transferable Boat Slip Available, \*\* Owner holds a Real Estate License, ## Dues Reduction Non-Buildable Lot



# POTLUCK!



**THIRD TUESDAY OF EACH MONTH**

**5:30 PM**  
**ACL CLUBHOUSE**

**Bring a dish to pass**  
Plates will be provided  
BYOB - Bring your own beverage

For more information please call Tim at 815-492-2769.



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**SUNDAY, SEPT. 5, 2021**  
**ACL CLUBHOUSE**

Lunch Stand Features: BBQ sandwiches, grilled hot dogs, chips, soda and delicious desserts!

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**Apple Canyon Lake**  
**2021 "Deck the Walls" Photo Contest**

No cost to enter!!!

1. Submit **up to 4 photos**, 1 for each season.  
>>> Photos of all four seasons are needed!
2. Post your high resolution color photo of any Apple Canyon Lake natural setting without identifiable human subjects (*no selfies, posed, or group photos*) to the Apple Canyon Lake Property Owners Assoc. Facebook Group at [facebook.com/groups/applecanyonlake](https://facebook.com/groups/applecanyonlake)  
*Note: Photos of poor quality will not be accepted or posted for voting.*
3. Please include full name for photo credit. You **MUST** add **#decktheACLwalls** to your post for the photo to be accepted.
4. If you do not have Facebook, you may submit your photos to [applecore@applecanyonlake.org](mailto:applecore@applecanyonlake.org) by the deadline.
5. Deadline to post photos is midnight on **Sunday, October 17, 2021.**
6. ACL will create an album of these photos on our Facebook Page ([facebook.com/AppleCanyonLake](https://facebook.com/AppleCanyonLake)) on Monday, October 18.
7. Vote for your favorite photos by "Liking" them on this page by midnight on October 24.
8. Votes/Likes will be tallied and winners announced on October 27.

*Photos submitted may be used for ACLPOA Marketing purposes.*



**FARM TO TABLE DINNER**

**SATURDAY, SEPTEMBER 25, 2021**  
ACL Clubhouse Terrace • Canyon Club Drive • Apple River, Illinois

**\$35 per person**

6:00 pm Cocktails & Appetizers  
7:00 pm Dinner & Entertainment

Limited Seating | Purchase tickets by Sept. 22nd

50/50 Raffle Tickets & Bounty Tickets will be available to purchase during the event.

\$5 from every ticket sold, along with the proceeds from the 50/50 Raffle and the Bounty Tickets will be donated to Jo Daviess County food pantry.

Tickets are available at the ACL Association Office or online at: [www.applecanyonlake.org/ftt](http://www.applecanyonlake.org/ftt)

**CANCELED**

**HAPPY HALLOWEEN**

LET'S DECORATE & HAVE SOME FUN!

**TRICK OR TREATING at the Campground!**

**OCTOBER 9**  
**5:00-7:30 P.M.**  
Bring your children, grandchildren, and friends!

**PROPERTY OWNERS:**  
BRING TREATS AND JOIN US IN THE CAMPGROUND PARKING LOT FOR TRUNK-OR-TREAT!



**CAMPERS:**  
If you are interested in offering treats for trick-or-treaters, please leave ON your lights so the little ones will know it is ok to come to the door.

"Do you have what it takes to Brave the Bathum?"

**HAUNTED TRAIL**

Saturday, October 23, 2021 • 6:30-9:30pm

**COST: \$10; KIDS 5 & UNDER FREE**  
BUT NOT ADVISED, IT IS A HAUNTED TRAIL!

PARK AND GET TICKETS AT FIREHOUSE FITNESS

LAST BUS TO TRAIL DEPARTS AT 9:00 PM

SORRY NO PETS ALLOWED

IF YOU ARE INTERESTED IN STAGING OR VOLUNTEERING:  
CALL (815) 492-2769 OR EMAIL [APPLECORE@APPLECANYONLAKE.ORG](mailto:APPLECORE@APPLECANYONLAKE.ORG)





## COMMUNICATION CONNECTION

**BY TIM BROKL,**  
*Communications & Recreation Manager*

Labor Day is here which means the season is winding down. Going into fall we have had some changes to our event line up. With COVID-19 cases increasing, and concerns beginning to grow, the Farm to Table Planning Team has decided to cancel the 2021 Farm to Table Dinner. We look forward to its return in 2022.

On the calendar for October, we have Halloween at the Campground, the Haunted Trail, and the Mobile Escape Room! On Saturday, October 9<sup>th</sup> from 5:00pm to 7:30pm, the Campground will host trick-or-treating. All members are welcome to bring their kids by during these hours to trick-or-treat in the campground, you do not have to be a camper to participate. On Saturday, October 23<sup>rd</sup>, we will have the Mobile Escape Room – Saving Oceanica, out at the lake for members to enjoy. The Mobile Escape Room will have a limited

number of tickets and time slots available, so watch for ticket sales to open on our website at the beginning of October as they sell out fast!

On Saturday, October 23<sup>rd</sup> the Haunted Trail is also scheduled, however at this time the Haunted Trail is in danger of cancellation. As of writing this article only 2 of the 32 scenes have been adopted. The Haunted Trail is made up of 32 individual scenes that are adopted, created, and operated by volunteers. Like many of our events, this event depends on its volunteers and may not happen if the scenes are not filled. So, if you love Halloween, enjoy scaring people, and wish to see the Haunted Trail continue, please consider adopting a scene at the Haunted Trail. Scene adoption forms can be filled out and submitted at Association Office. If you have any questions or would like to know more about adopting a scene at the Haunted Trail, you may call me at (815)492-2769 or email me at Tim.Brokl@applecanyonlake.org.

We hope our members have had a wonderful summer at ACL and have enjoyed seeing many of our events return after the 2020 pandemic.



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**3BR/3.5BA \$1,550,000**

**3BR/3.5BA \$1,550,000**

**Mark Sumpter**  
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msumpter@EagleRidgeRealty.com

*Main-floor living with plenty of space to entertain in this 3600+ SF home with 2-car attached garage and breathtaking views of the Mississippi River and Valley. The home features open-concept living with a custom Poggenpohl kitchen with 5-inch-wrapped quartz countertops, Miele and KitchenAid appliances, and an oversized island. The adjacent dining and living areas feature built-in Italian bookcase designed and installed by Casa Spazio, a linear gas fireplace, and more Mississippi views. The 1000+ SF master wing features the bedroom with a second linear fireplace, side-by-side walk-in closets, an oversized bathroom with double vanity, steam shower with rain showerhead, a large office, a private yoga room, and a private roof-top area. MLS# 201950*

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**400 Jefferson Street**  
**Hanover SALE PENDING!**

**3 Bedrooms, 2 Baths \$65,000**  
Listed by: Mark Sumpter  
MLS#1110837

**2020-2021 ACL Sales Comparison through July**

Single	# Sold	Lowest Price	Highest Price	Avg Price
2020	23	\$71,000	\$448,000	\$219,652
2021	26	\$156,000	\$525,000	\$279,819
Multi	# Sold	Lowest Price	Highest Price	Avg Price
2020	1	\$215,000	\$215,000	\$215,000
2021	1	\$310,000	\$310,000	\$310,000
Lots	# Sold	Lowest Price	Highest Price	Avg Price
2020	7	\$350	\$23,000	\$6,771
2021	8	\$1,000	\$24,380	\$6,697
Total	SF	MF	Lots	Total
2020	\$5,052,000	\$215,000	\$47,400	\$5,314,400
2021	\$7,275,300	\$310,000	\$53,580	\$7,638,880

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