

THE Apple Core

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Summer is Cruising By...

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.



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MESSAGE FROM THE GENERAL MANAGER

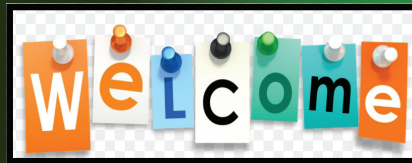
BY SHAUN NORDLIE

The Capital Project Fund covers construction costs and related expenses of approved projects including fees, down payments, loan principal and interest payments. In 2019 and 2020 the Annual Assessment was raised, but the majority of the additional money from dues went to fund the Capital Fund. Prior to 2019, the Capital Fund only had budgeted money when a capital project was being completed. Feedback from owners during CAMP told us that they wanted the Association to save money prior to starting the next capital project. In 2019 we did that by budgeting \$222,272 into the Capital Fund. In 2020 we budgeted another \$608,000. As of July 2020, the Capital Fund has \$1,031,474. This money can only be used for capital projects for the Association. What are those projects? Currently flood mitigation and CAMP Phase -1 are priority. I have written about flood mitigation (July 2020, September 2019) and discussed it in the Apple Seed eblast video (July 22nd). We now have two plans outlining different options for removing water out of the lake quicker during heavy rain events. The cost of the project could be as much as \$1.2 million. In 2017, the Association had over \$75,000 in damage from the flood. The lake level came within 15” of the top of the dam. It is time to address this issue to assure that the next flood is not devastating to the Association. Design work for CAMP Phase-1 Administrative building is complete, we are working with the Construction Manager to consider options for value engineering and bidding now.

The Budget Commission and the Board of Directors are currently working on the 2021 budget, they are mindful of the economic times and have been sensitive to any increases, but we want to continue on our path of capital projects. Our Financial Manager, Ashlee Miller has prepared scenarios for starting one or possibly both projects in 2021. She also has a scenario of one project starting in 2021 and one in 2022. The scenarios show our cash balance, how much of each project would need to be financed and how much estimated interest would be paid based on the amount of money borrowed to complete the project(s). The Budget Commission will determine how much money will be budgeted for capital in 2021, the Board of Directors will then have to decide when the capital projects are completed and how the Association pays for those projects.

Why is it important to fund the capital account? The Strategic Planning Commission has developed the Plan on a Page with long range goals and One Year Action Plans. The One Year Action Plans are listed in the dashboard that is included in this edition of the Apple Core. Some of the items that are being considered for future projects include contracting out the dredging program of the lake, additional amenities on land owned by the Association and Phase-2 of CAMP. It is important for the Association to put money in the Capital Fund so

that we can plan and budget for these capital projects and future projects. If you have any questions about the Associations capital account or the budget, please contact me with your questions.



TO NEW ACL OWNERS

- | | | |
|-------------------------------|-------------------------|-------------------------|
| Macey Scott | Richard & Amy McClure | Donald & Jolynn Woolner |
| Trace Kott | Maureen Mall | Robert Lank |
| Larry Goebel & Debra Wheelock | Douglas Koch | Derek Wille |
| Matthew & Emily Maiers | Jacqueline Schroeder | William R. Julian |
| Daniel & Mary Drees | Tom Reinecke | William P. Julian |
| James Legg | Regina Prebel | Travis & Jessica Klein |
| Christopher & Michele Neuhart | Shauna Webb | Kyle Timmerman |
| Lindey & Nathaniel Goodrich | Jessica Fields | Zachary Ingersoll |
| | Frank Monroe | Thomas & Fairel Rank |
| | Russ & Brittny Redfearn | Ethan & Hilary Fiene |
| | | Jeanne Farley |

WWW.APPLECANYONLAKE.ORG

2020 LOCAL DELIVERY DATES

The Apple Core reaches local homes and is posted in its entirety at www.applecanyonlake.org on the following dates.

Sept 3 • Oct 8 • Nov 12



FROM THE PRESIDENT

BY BARB HENDREN

The month of July has been a busy one for the Board of Directors. We have re-organized our Board Liaisons, as we do each year. Each member of the Board is a liaison for one or more of our commissions/committees. Being a liaison means that the Board member attends those commission meetings to which they are assigned and reports on the work of the commission at the next Board meeting. Some of our Board members are liaisons for 4 or 5 commissions. The AECC (Architectural and Environmental Control Committee) is not a commission but a committee whose sitting members are comprised of a majority of Board members. This group and the Appeals Committee have the ability to act on behalf of the Association, which is why they are called committees and not commissions. I would like to thank all the Board members for stepping up and volunteering to fill these liaison positions!

In-person meetings have also started firing up recently. In the last week, I have attended CAMP A&D, CAMP F&M, and the July Board Meeting in-person, as well as the Budget Commission and AECC via Zoom. It is nice to be able to have in-person meetings again, but there is always the option of attending via Zoom. Remember, any members who wish to attend any meeting via Zoom can contact Shaun Nordlie or watch The Apple Seed for an invitation.

The last part of the July board meeting was a workshop on flood mitigation, with Ted Labelle of Crawford, Murphy & Tilly (CMT) of Springfield attending via Zoom. CMT prepared a planning report in June for the Association with alternatives to control water outflow from our spillway during flood events. CMT's proposal is the second one the Association has obtained, the first being from Fehr Graham in 2019. These proposals are valuable learning experiences for the Board in deciding the best course to move forward with flood mitigation. Shaun Nordlie will be explaining more about flood mitigation in an upcoming article. If you wish to receive a copy of CMT's planning report, please contact the office to request it.



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- 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

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AMENITY HOURS

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

AUGUST HOURS: Due to the COVID-19 Executive Order and stay at home requirements, hours of amenities and offices are changing frequently. Please consult the Apple Canyon Lake website or weekly eblasts for the most recent hours.

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.

2020 CALENDAR OF EVENTS

We are always in need of volunteers to assist with our activities.

If we cannot find enough volunteers for the following events, they may be canceled. Please call the Recreation Department at 815-492-2769 today to volunteer for any of these events!

REGULARLY SCHEDULED ACTIVITIES

- Morning Workout Mon. & Wed., 9:00 am
- Nimble Thimbles Sewing Club.....2nd Wed. monthly, 9:00 am
- Ladies Games..... Mon. & Fri. (Fridays tentative), 1:00 pm
- Book Club..... 1st Wed. monthly, 1:00 pm
- Potluck..... 3rd Tues. monthly, 5:30 pm

SPECIAL EVENTS - SUBJECT TO CHANGE

- AUG. 8 Deer Archery Qualifications 9 am
- AUG. 8..... Deer Archery Orientation 1 pm
- AUG. 22..... Deer Archery Qualifications 9 am
- AUG. 22..... Deer Archery Orientation 1 pm
- ~~AUG. 23..... Buddy Bass Tournament 6:30 am~~
- ~~SEP. 6..... Ice Cream Social TBA~~
- SEP. 12 Foundation Poker Run 2-5 pm
- SEP. 19 Volunteer Appreciation Dinner 6 pm
- ~~SEP. 20..... Buddy Bass Tournament 7 am~~
- ~~OCT. 24..... Haunted Trail 6:30-9:30 pm~~
- DEC. 5..... Cocoa & Cookies w/Santa 5-6:30 pm
- DEC. 5..... Tree Lighting Ceremony 6:30 pm
- DEC. 8 Jingle Bell Brunch 10 am
- DEC. 9 Jingle Bell Brunch Snow Date TBA

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By Mickenzie Bower

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 Foundation 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

Whether you are a member of Apple Canyon Lake or just visit to enjoy the natural beauty, a donation to the Apple Canyon Lake Property Owners' Foundation is a rewarding way to make an impact on Apple Canyon Lake.

Help us preserve Apple Canyon Lake's natural resources. With your support, and others like you, generations to come will be able to enjoy the natural environment.

GENERAL CONTRIBUTIONS

No gift is too small and all gifts will make a positive impact on the Foundation. Cash, stocks, bonds, and real estate are ways to contribute. Any gift will provide benefits to the Association's future.

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 GIFT

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

MEMORIAL GIFT

A memorial gift to the Foundation offers a thoughtful way to honor or memorialize a loved one.

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

The ACL Foundation is a 501(c)(3) organization;

contributions are tax deductible. Contributions to the Foundation can be made in many ways depending on your financial situation and after appropriate discussion with your tax consultant, accountant, or attorney.

To provide for the preservation, conservation, and beautification of the properties owned by the Apple Canyon Lake Property Owners' Association.

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.

If you have questions regarding the Foundation, please contact the General Manager by phone at 815-492-2292, or email: shaun.nordlie@applecanyonlake.org.

APPLE CANYON LAKE PROPERTY OWNERS' FOUNDATION DONATION FORM

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

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As you want it to appear in the list of donors.

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Phone _____

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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.

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

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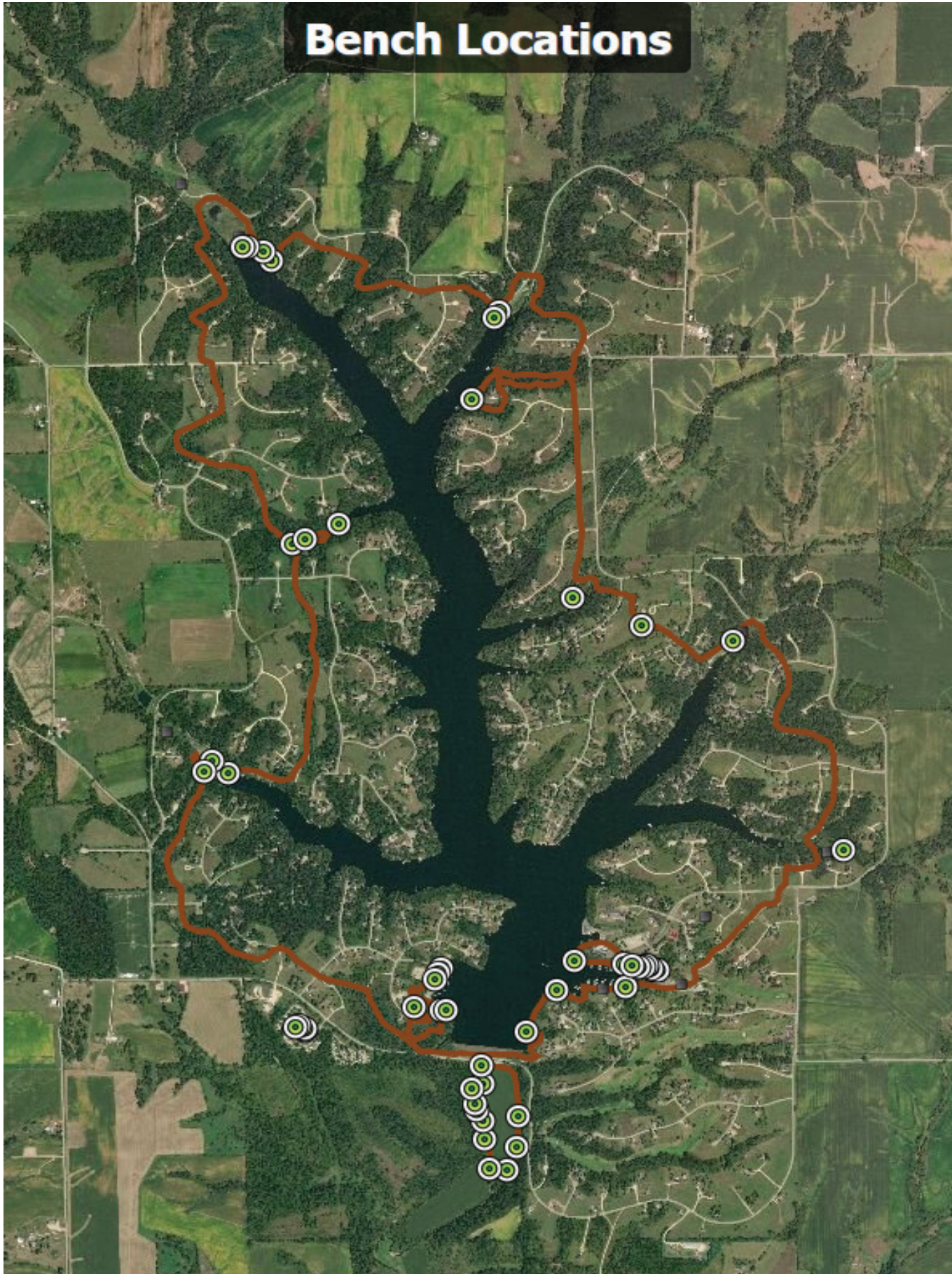
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The Bench Program is the New Fundraising Program at Apple Canyon Lake

The Apple Canyon Lake Property Owners' Foundation has a new fundraising project to share. With the popularity of our phenomenal trail system around the lake, we are offering a bench program to celebrate our members, families, loved ones, and legacy of fun days at Apple Canyon Lake.

Our members enjoy the opportunity to stop along the trail and sit on a bench. Many of our walkers and runners use the existing benches for stretching to ease the activity. Over forty (40) locations have been identified for members to select from as the perfect location of a bench.

The purpose of the Foundation is to 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.

Our present project is raising funds for construction of a 24'x36' Outdoor Classroom and Picnic Shelter at the Harold Bathum Nature Trail near the parking area, pending approval by Daviess County Planning and Development Board and the ACL Board of Directors.

Please consider purchasing a bench and having it placed in a very special location. Your support will help us to grow as a Foundation and provide enrichment in the natural settings.

See below for more information on the 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.



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Difficult Roads Often Lead to Beautiful Destinations Pt. 2

Last month I reviewed the High Performing Operations, and Management and Improvement to Infrastructure in our Strategic Planning Plan-on-a-Page One Year Action Plans. This month I will review the Amenities and Services, and Growth and Value Enhancement of Association.

Amenities and Services –

- COVID-19 has delayed our conversion of tent sites to electric and water sites at the campground, but I am hopeful that, weather permitting, this fall we are able to construct new sites that will have water and electric hook-ups. We need county approval before we add more sites, so this has delayed the process. Once we have new sites, we will offer them for seasonal and daily use.
- The Cove has been managing within the COVID-19 guidelines set out by the Health Department this summer just like the Pro Shop. This has created challenges, but owners still love to sit on the deck and enjoy a great meal or cold beverage. The lease of the Cove expires this year, but we have had preliminary discussions about extending the lease and keeping the current operators of the Cove in place.
- The staff is always considering new amenities and activities for owners. During the budget process we want to discuss ideas for more options for the owners. At this time, we do not have anything new planned for amenities in 2021, but we continue to look for new and exciting ideas for the future.

Growth and Value Enhancement of Association –

- The ACL Foundation is less than two years old, but they are very busy with events to raise money for the Foundation. The second annual Poker Run is planned for September 12th. This is also the same date for the UTV raffle. If you have not bought your tickets yet for a chance to win the 2020 Polaris Ranger, you can do so on the Association website or at the Marina. The Foundation is also offering a bench program for anyone who wants to remember or memorialize a loved one. The Foundation is working on the details now for their first project.

- The Board of Directors is always interested in knowing when land around the Association is on the market. In the past six months one parcel of land was offered to the Board, but they did not think the timing, or the location was worth pursuing. We will continue to research the properties and evaluate the location, cost and priorities of the Association.
- The image of Apple Canyon Lake is important, and we want to make sure that the representation and message is consistent throughout ACL. Staff is working with owners with this expertise to create the image and brand of ACL that identifies the Association and distinguishes Apple Canyon Lake.

We are now past the halfway point of 2020; COVID-19 has added a test to operations this year, but despite this, we are still making progress on our One Year Action Plans. If you have any questions about the dashboard or would like more information about the Strategic Plan, please contact me.



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

HIGH PERFORMING OPERATIONS AND MANAGEMENT

2020 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, GM; Ashlee Miller	J	F	M	A	M	J	J	A	S	O	N	D
Monitor and consider challenging utility pricing	Shaun Nordlie, GM	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, GM	J	F	M	A	M	J	J	A	S	O	N	D
	Shaun Nordlie, GM			M	A	M	J	J	A	S	O	N	D
	Shaun Nordlie, GM			M	A	M	J	J	A	S	O	N	D
	Shaun Nordlie, GM			M	A	M	J	J	A	S	O	N	D
	Rich Krasula, Chairperson			M	A	M	J	J	A	S	O	N	D
Design and construct the Clubhouse Area Master Plan	Shaun Nordlie, GM; CAMP A&D Committee	J	F	M	A	M	J	J	A	S	O	N	D
	Ed Ziarko	J	F	M	A	M	J	J	A	S	O	N	D
Continue with implementation the watershed plan of action	Shaun Nordlie, GM; Aren Helgerson	J	F	M	A	M	J	J	A	S	O	N	D
Increase capacity of Jo Carroll Energy internet access to patrons	Shaun Nordlie, GM; 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	Shaun Nordlie, GM	J	F	M	A	M	J	J	A	S	O	N	D
Study, create, and implement action plan for flood control options	Shaun Nordlie, GM	J	F	M	A	M	J	J	A	S	O	N	D
Initiate concept plan for lower 80 acres, development and design	Shaun Nordlie, GM	J	F	M	A	M	J	J	A	S	O	N	D
		J	F	M	A	M	J	J	A	S	O	N	D

AMENITIES AND SERVICES

2020 ACTION STEPS - One Year Action Plans	RESPONSIBLE PARTY	J	F	M	A	M	J	J	A	S	O	N	D
Develop additional seasonal sites at Campground	Shaun Nordlie, GM; Ed Ziarko	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, GM	J	F	M	A	M	J	J	A	S	O	N	D

GROWTH AND VALUE ENHANCEMENT OF ASSOCIATION

2020 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, GM; Tim Brokl	J	F	M	A	M	J	J	A	S	O	N	D
Study and assess the viability of land acquisition in the surrounding area	Shaun Nordlie, GM; BOD	J	F	M	A	M	J	J	A	S	O	N	D
Support and promote ACL Charitable Foundation	Shaun Nordlie; Don Ford	J	F	M	A	M	J	J	A	S	O	N	D

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BOARD OF DIRECTORS' UNAPPROVED MONTHLY MEETING MINUTES

Following are UNAPPROVED MINUTES of the July 18, 2020 regular Board of Directors' Meeting. Minutes are in unapproved draft format for informational purposes only, pending approval at the AUGUST 15, 2020 Board of Directors' Meeting.

- 2.0 Call to Order – President Barb Hendren called the meeting of the Apple Canyon Lake Property Owners Association to order at 9:00 on Saturday, July 18, 2020.
- 3.0 Pledge of Allegiance – After the Pledge of Allegiance, a quorum was present with the following directors in attendance: Barb Hendren, Mike Harris, Gordon Williams, Steve Tribbey, Steve Borst, Tom Ohms, Henry Doden, Jody Ware and Bob Ballenger (9:03 via Zoom). General Manager Shaun Nordlie was also in attendance.
Barb Hendren announced that 12.5 was being removed from today's agenda.
- 4.0 Approve/Adopt Minutes from the June 20, 2020 Meeting – Steve Tribbey motioned “to approve the minutes from the June 20, 2020 meeting.” Seconded by Jody Ware. Motion carried.
- 5.0 Treasurer's Report – Treasurer's Report will be in The Apple Core.
- 6.0 Committee/Commission Reports
- AECC – Steve Tribbey reported they met July 11. There have been several instances of lots being cleared, trees being cut, and debris being pushed into adjacent greenspace and ravines without permits. Some work was done on lots not owned by the person ordering the work. Joe Wiener is having trouble finding owner contact phone numbers. We are following up on this. Septic letters are out. We approved some typographical corrections in the ACL Building Code. Next meeting is August 1.
Budget – Steve Borst reported that they met twice. Next meeting is August 10. Feel it is a well-balanced commission. A lot of discussion; he is encouraged so far.
Conservation – Paula Wiener – two resignations from the commission, down to eight now. Anyone interested, please let her know. Would like to at least have 10. Centered on the Watershed Plan at the last meeting and will continue to the next meeting. Jo Daviess Soil and Water Conservation District would lead the implementation of the plan as outlined in the document. Mike Malon was the main author of the plan however; he is not with them anymore. Although Shaun and Aren are following through with a big portion, some parts of the plan are being neglected. Conservation will continue to lead the implementation of the overall plan. We are evaluating where we are. Not changing any of the main goals.
Golf – Jody Ware attended the golf meeting. Pro Shop will be opening on Monday. Commission is defining their role and working on their master plan. Their charge is to report to the General Manager. Big Cup will not be held this year. Budget – 2021 for golf course improvement was shared. Next meeting is Tuesday, August 11.
Deer Management - Gordon Williams – Youth archery event is August 1; as long as we're in Phase 4, we will be able to hold that event. Deer Management Program applications are being accepted now. Qualifying is taking place August 8 and 22. Next meeting is July 25.
Lake Monitoring – Steve Tribbey reported they went out on the lake on July 16. The surface temperature was 79 degrees. Dissolved oxygen was above 9.09ppm to a depth of 13 feet.
Recreation – Shaun Nordlie reported that they will meet tomorrow to discuss Ice Cream Social and updates from planning groups for events we regularly have. Farm to Table will not happen and Haunted Trail will not happen this year unfortunately.
Trails – Tom Ohms reported they met on June 27. Behind the 9th hole, gravel – cleaning that area up. Golf cart seating – big concern for staff, proper amount of people for that. Trails overall are in great shape, but a few unsafe areas where culverts are washing out. Traffic by the marina has been a concern - speed limit, flow.
Strategic/Long Range Planning – Jody Ware reported there is a proposal for 2021 Plan on a Page on the agenda today.
Legal - Jody Ware reported that they have reviewed the Energy Policy. Board approved this on March 15. Energy Policy would be included with the Declaration as an amendment. Never had an amendment to our Declaration before. Received recommendations from our attorney. Moving on to reviewing the Bylaws.
CAMP Architecture & Design – Steve Tribbey reported they met on July 10 and discussed the bids that Cord presented. Bids came in for the Admin Building \$350,000 over budget. They obtained all union shop bids, which is contrary to what Cord said they would do during the interview process –that non-union bids would be accepted. Many bids were not returned. Commission members also know that local contractors were not given an opportunity to bid. We will have another meeting with Cord to get details hammered out, that we want some GC bids, non-union bids, local bidders.
CAMP Financing & Marketing - Barb Hendren reported that they met on July 13 and were informed on what A & D has been up to with budget issues. Talking about budget problems and the numbers for administrative building. Shaun has come up with scenarios and ideas on how to handle paying for this, along with other capital needs along with flood mitigation. Going to do some updates on our website to show the administration building. Another meeting after A & D meets.
ACL Foundation – Jody Ware reported they are continuing to plan for the Poker Run; September 12, 2020 and will draw for the UTV then.
Rules & Regulations – Mike Harris reported that there are three 2nd readings today on the agenda. Met and talked about ice fishing rules, tennis court rules and a lot of talk about noise.
- 7.0 General Manager's Report - Shaun Nordlie reported that there is a workshop today on flood mitigation. Fehr Graham had done a study for us to find options on flooding. Three options – 1) bathtub weir, 2) second spillway and 3) keep water out of the lake before it got there. Bathtub weir most effective and best price. Went to include in budget last year and was asked to get a 2nd opinion. Contacted CMT Engineering from Springfield – recommend by DNR and other people in lake industries. Will be reviewing today. Their ideas are a little different than Fehr Graham's. Interesting discussion and good ideas for what we can do for the future.
- 8.0 President's Report – President's Report will be in The Apple Core.
- 9.0 Property Owner Comments
- 10.0 Consent Agenda
- 10.1 Committee/Commission Changes – Mike Harris motioned “to appoint Paula Wiener as Chair and Michael Yorke as Co-Chair of the Conservation Commission; Daniel Mamlic and Nick Gouskos to the Deer Management Commission; Barry Kren to the Lake Monitoring Commission; and Jody Ware to the Editorial Review Board; and to accept the resignation of Melissa Parages from the Conservation Commission; and John Diehl from the Board Policy Ad Hoc, Campground, and Golf Commissions.” Seconded by Gordon Williams, motion carried.
- 11.0 Unfinished Business
- 11.1 Rules & Regulations – Deer Management – Jody Ware motioned “to approve the Deer Management Program Rules & Regulations amendment as presented in the July Board packet.” Seconded by Tom Ohms.
Discussion – will this work for a long time? Gordon Williams reported that we look at what we saw this year vs. our history. Feel like the leveling off the deer population by limiting to only three deer, would help. We will continue to take our deer surveys. Taking bucks first – they travel more miles and we did have one diseased deer last year. We can take some of the travelers out and maintain. We will see as we take our deer counts. Motion carried.
- 11.2 Rules & Regulations – Smoking/Cannabis – Jody Ware motioned “to approve the Rules & Regulations amendments to Smoking & Cannabis Use as presented in the July Board packet.” Seconded by Mike Harris.
Discussion – does this include chewing tobacco? Shaun – no. Motion carried.
- 11.3 Rules & Regulations – Golf Course - Gordon Williams motioned “to approve the Golf Course Rules & Regulations amendments as written following the July 10 Rules & Regulations Commission meeting and included in the July Board packet.” Seconded by Henry Doden. Motion carried.
- 12.0 New Business
- 12.1 Board Liaisons to Committees/Commissions – Jody Ware motioned “to approve the following Board Liaisons to commissions:
AECC – Bob Ballenger, Mike Harris, Barb Hendren, Tom Ohms, Gordon Williams, Steve Tribbey
Board Policy Ad Hoc – Jody Ware, Mike Harris
Budget – Steve Borst
Campground – Steve Borst
CAMP Architecture & Design Ad Hoc – Steve Tribbey
CAMP Financing & Marketing Ad Hoc – Barb Hendren
Conservation – Henry Doden
Deer Management – Gordon Williams

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BOARD OF DIRECTORS' UNAPPROVED MONTHLY MEETING MINUTES

- Editorial Review – Jody Ware (member), Barb Hendren
- Employee Handbook Ad Hoc – Jody Ware
- Golf – Jody Ware
- Lake Monitoring – Steve Tribbey
- Legal – Jody Ware
- Nominating – Barb Hendren
- Recreation – Steve Tribbey
- Rules & Regulations – Mike Harris
- Safety & Emergency Planning – Barb Hendren
- Strategic/Long Range Planning – Jody Ware
- Trails – Tom Ohms

Seconded by Tom Ohms, motion carried.

12.2 Designated Signers for ACLPOA Accounts – Mike Harris motioned “to designate Shaun Nordlie, General Manager; Ashlee Miller, Financial Manager; and Carrie Miller, Accounts Payable/Human Resources; and Board of Directors members Barb Hendren, President; Jody Ware, Vice President; Steve Borst, Treasurer; Steve Tribbey, Corporate Secretary; Mike Harris, Bob Ballenger, Henry Doden, Tom Ohms, and Gordon Williams as designated signers for ACLPOA accounts at Apple River State Bank and Citizens State Bank.” Seconded Tom Ohms. Motion carried.

12.3 2021 Plan on a Page – Gordon Williams motioned “to approve the 2021 Plan on a Page as presented by the Strategic/Long Range Planning Commission.” Seconded by Jody Ware. Jody Ware commented that they are trying to market and communicate more digitally to reach out to our membership in a different mode so everyone can be informed. Focusing on the development of the Clubhouse Area Master Plan, flood mitigation, internet, cellular service, and consultants for watershed management. Also, liability of land acquisition or partnerships with landowners in the surrounding area. We are also supporting ACL Foundation. Fundraising goes towards ACLPOA and enhances the lake. Motion carried.

12.4 Recreation Commission Designated Funds Purchase – Mike Harris motioned “to approve the Recreation Commission’s purchase of a popcorn maker and cart for use of the Recreation Department and Recreation Commission at a cost not to exceed \$500.00.” Seconded by Henry Doden. Jody Ware explained that a commission can have money, they can request spending it, then comes to the Board for approval. Motion carried.

12.5 Lot Combination – Haniacek - removed from agenda.

12.6 Placement of Kayak Rack and Rental Fee – Steve Tribbey motioned “to approve the placement of a kayak locker rack in the President’s Cove area and approve the annual fee of \$25.00 to rent a kayak locker.” Seconded by Jody Ware. Discussion – Steve Tribbey asked about the fee being prorated since it is so far into the season. Shaun Nordlie - no, will not pro-rate the fee. Chapter 70.05 (M) (2) governing documents discussion. Jody Ware – during the Annual Meeting, it was pointed out section 7 says that AECC can approve. Maybe we have two different conflicting sections. Shaun Nordlie – fee will always be \$25.00; first come first serve. If we sell out and get more requests, we will build more. Agreement was written by Keay and Costello. Motion carried.

12.7 Open Discussion about COVID-19 – Mike Harris motioned “to suspend Roberts Rule of Order for open discussion about COVID-19”. Seconded by Gordon Williams. Shaun Nordlie provided the following:

Pro Shop will reopen Monday, July 20. Following guidelines set by health department – staff exposure (direct and indirect). Direct exposure was within 6 feet for more than 15 minutes. We have disinfected the

building, cleaned it out, etc. Monday food and beverage again. FYI - few restaurants in Galena that have shut down again.

Pool and Beach – reservation system seems to be working. Will continue with that and go as long as we can. Staffing – with schools not making decisions yet, after mid-August we will see what we can do. Starting to work on that. School updates will determine that.

Jody Ware thanked Shaun for his time invested in the golf course. Cleaning golf carts –we need more than just spray down, please check for garbage in cup holders, etc.

13.0 Other

13.1 CAMP Update - went through what Cord had presented to us as far as budget and add ons, etc. There were a few areas where Cord thought we could save some money. Back-up generator – adjusted that, do not need the whole building to be backed up. Network is the main issue – maybe some lighting. Light fixtures – what can we do with that. When they started taking bids in March, thought COVID would not affect bids, but it did. Could not get as many bids and all were union bids. We want to consider non-union and locals out here. At least consider them based on their price. Will set a date for that soon. Financing – obviously with flood mitigation being a priority, how do we deal with what we can do in Phase 1. Price of that was a little bit higher than what Fehr Graham proposed, but this proposal is a little more in-depth. Capital project that will affect CAMP. Working on different scenarios.

Mike Harris motioned “to reinstate Roberts Rule of Order,” seconded by Gordon Williams.

Motion to adjourn from Mike Harris at 10:11 a.m.

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

BOARD ACTIONS

APRIL

- 10.1 Committee/Commission changes – APPRVD
- 12.1 Open discussion about COVID-19 – NO MOTION REQUIRED
- 13.1 CAMP update – NO MOTION REQUIRED

APRIL 25 SPECIAL MEETING

- 9.1 Review of Governor Pritzker’s Executive Orders (Old/New) – NO MOTION REQUIRED
- 9.2 Open discussion about COVID-19 and ACLPOA Operations – NO MOTION REQUIRED
- 10.1 CAMP update – NO MOTION REQUIRED

MAY 2 SPECIAL MEETING

- 9.1 Review of Governor Pritzker’s Executive Orders (New) – NO MOTION REQUIRED
- 9.2 Open discussion about COVID-19 and ACLPOA Operations – NO MOTION REQUIRED
- 9.3 Motion to follow Executive Order - APPRVD
- 10.1 CAMP update – NO MOTION REQUIRED

MAY

- 10.1 Committee/Commission changes – APPRVD
- 10.2 Appointment of the Nominating Committee – APPRVD
- 11.1 ACL Building & Environmental Code – 2nd reading – APPRVD
- 12.1 Wienn Excavating Trade of Services – APPRVD
- 12.2 Open discussion about COVID-19 – NO MOTION REQUIRED
- 13.1 CAMP update – NO MOTION REQUIRED
- 13.2 CAMP timeline – APPRVD

JUNE

- 11.1 Committee/Commission changes – APPRVD
- 11.2 Trails Commission Charge – APPRVD
- 12.1 Rules & Regulations – Swimming Pool - APPRVD
- 13.1 Lot Combination Agreement - Mateja – APPRVD
- 13.2 Lot Combination Agreement –

Ware – APPRVD

- 13.3 Lot Combination Agreement - Burbach – APPRVD
- 13.4 Lot Combination Agreement - Hancock – APPRVD
- 13.5 Foundation loan repayment – APPRVD
- 13.6 Placement of kayak rack and rental fee – REMOVED FROM AGENDA
- 13.7 Rules & Regulations – Deer Management – 1st Reading – NO MOTION REQUIRED
- 13.8 Rules & Regulations – Smoking and Cannabis Use – 1st Reading – NO MOTION REQUIRED
- 13.9 Rules & Regulations – Golf Course – 1st Reading – NO MOTION REQUIRED
- 13.10 Fireworks decision – 2020 FIREWORKS CANCELED
- 13.11 Open discussion about COVID-19 - NO MOTION REQUIRED
- 14.1 CAMP update – NO MOTION REQUIRED

JULY

- 10.1 Committee/Commission changes – APPROVED
- 11.1 Rules & Regulations – Deer Management – APPROVED
- 11.2 Rules & Regulations – Smoking/ Cannabis – 11.3 Rules & Regulations – Golf Course - APPROVED
- 12.1 Board Liaisons to committees/ commissions – APPROVED
- 12.2 Designated signers for ACLPOA accounts – APPROVED
- 12.3 2021 Plan on a Page – APPROVED
- 12.4 Recreation Commission Designated Funds purchase – APPROVED
- 12.5 Lot Combination - Haniacek – REMOVED FROM AGENDA
- 12.6 Placement of kayak rack & rental fee - APPROVED
- 12.7 Open discussion about COVID-19 - NO MOTION REQUIRED
- Other: 13.1 CAMP update – NO MOTION REQUIRED

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JUNE 2020 PRELIMINARY TREASURER'S REPORT

	OPERATING BUDGET						
	MONTH			YEAR TO DATE			ANNUAL
	ACTUAL	BUDGET	OVER/ (UNDER)	ACTUAL	BUDGET	OVER/ (UNDER)	BUDGET
REVENUES *	\$ 304,862	\$ 299,223	\$ 5,639	\$ 1,653,041	\$ 1,700,613	\$ (47,572)	\$ 3,275,701
DIRECT/INDIRECT EXPENSES	294,085	319,719	(25,634)	1,432,131	1,650,170	(218,039)	3,273,177
OPERATING INCOME (LOSS)	\$ 10,778	\$ (20,496)	\$ 31,274	\$ 220,909	\$ 50,443	\$ 170,466	\$ 2,524

* Month and YTD Revenues (actual and budgeted amounts) exclude budgeted transfers to Capital projects (\$608k) and RR funds (\$559k)

STATEMENT OF FINANCIAL POSITION				
ASSETS	Operations	Cap Projects	R&R	COMBINED
RESERVE ACCOUNTS	\$ 368,132	\$ 710,697	\$ 1,144,380	\$ 2,223,210
OTHER CASH	\$ 974,154	42		\$ 974,196
RECEIVABLES	\$ 209,768			\$ 209,768
OTHER PREPAIDS ETC.	\$ 37,793			\$ 37,793
TOTAL CURRENT	\$ 1,589,848	\$ 710,739	\$ 1,144,380	\$ 3,444,966
INVESTMENTS	\$ 269,609		\$ 179,577	\$ 449,186
Due from Capital Project Fund				\$ -
PROPERTY AND EQUIP (NET)	\$ 7,041,492	\$ 320,735		\$ 7,362,227
TOTAL ASSETS	\$ 8,900,948	\$ 1,031,474	\$ 1,323,958	\$ 11,256,380
LIABILITIES AND FUND BALANCE				
CURRENT	\$ 517,568			\$ 517,568
Due to R&R Fund				\$ -
DEFERRED INC & ESCROW	\$ 1,610,735			\$ 1,610,735
FUND BALANCE	\$ 6,772,645	\$ 1,031,474	\$ 1,323,958	\$ 9,128,077
TOTAL LIAB & FUND BAL	\$ 8,900,948	\$ 1,031,474	\$ 1,323,958	\$ 11,256,380

REPLACEMENT & RENOVATION FUND (R&R)			
	FISCAL YEAR		REMAINING
	MONTH	YEAR-TO-DATE	BUDGET * BUDGET
BEGINNING FUND BALANCE	\$ 1,324,734	\$ 1,052,117	
Income Earned - Interest	\$ 1,048	\$ 5,467	
Annual Assessment Transfer		\$ 559,000	
Add'l Transfer from Operating	\$ -	\$ -	
Transfer to Capital	\$ -	\$ -	
TOTAL AVAILABLE	1,325,782	1,616,584	
R&R EXPENSED	\$ -	\$ -	\$ -
LAND & LAKE		\$ 144,305	\$ 400,000
BUILDING		\$ 5,584	\$ 15,000
MACHINERY & EQUIP		\$ 80,477	\$ 103,000
VEHICLE	\$ -	\$ 29,999	\$ 30,000
F&F	\$ 1,823	\$ 7,260	\$ 11,000
2019 Carryover		\$ 25,000	\$ 35,000
TOTAL R&R EXPENDITURES	\$ 1,823	\$ 292,626	\$ 594,000
ENDING FUND BALANCE	\$ 1,323,958	\$ 1,323,958	

* Fiscal year budget, includes 2019 budgeted carryover of \$35k for two projects:
 1) \$10k for Buffer Zone demonstration
 2) \$25k for Cove Roof (\$14,700 paid in March and \$10,300 paid in April).

PROPERTY AND EQUIPMENT	COST	DEPRECIATION	NET
LAND & LAKE	\$ 8,035,959	\$ 3,732,414	\$ 4,303,545
BUILDINGS	\$ 3,822,924	\$ 1,841,985	\$ 1,980,939
EQUIPMENT	\$ 2,018,410	\$ 1,654,450	\$ 363,960
FURN & OFFICE FIXTURES	\$ 776,305	\$ 762,224	\$ 14,081
VEHICLES	\$ 470,466	\$ 382,986	\$ 87,480
PROJECT DOWNPAYMENTS	\$ 291,486	\$ -	\$ 291,486
TOTALS	\$ 15,415,550	\$ 8,374,059	\$ 7,041,492

CAPITAL PROJECTS		
	MONTH	YEAR-TO-DATE
BEGINNING BALANCE	\$ 1,031,021	\$ 422,314
Annual Assessment Transfer		\$ 608,000
Operating Fund Transfer	\$ -	\$ -
RR Fund Transfer	\$ -	\$ -
Interest	\$ 453	\$ 1,160
Add'l yearly transfer	\$ -	\$ -
TOTAL AVAILABLE	\$ 1,031,474	\$ 1,031,474
ARCHITECT	\$ -	\$ -
ENGINEERING	\$ -	\$ -
CONTRACTOR PAYMENTS	\$ -	\$ -
EQUIPMENT	\$ -	\$ -
LAND IMPROVEMENT	\$ -	\$ -
BUILDING	\$ -	\$ -
INTEREST	\$ -	\$ -
LOAN REPAYMENT	\$ -	\$ -
OTHER (Financing, Postage etc)	\$ -	\$ -
TOTAL CAP PROJ EXP	\$ -	\$ -

Posted: 7/16/20
 Created: 7/16/20

ACLPOA TREASURER'S NARRATIVE

Based on Preliminary June 2020 Results

June Operating Revenues were \$304,862.
 Year-to-Date (YTD) Revenues were \$1,653,041 and were under budget \$47,572.
 Revenue lines with deviations greater than \$5k from budget were: *Newcomers

Budget Line (Revenues)	YTD Actual	Over (Under) Budget
Advertising Income*	\$75,403	(\$5,027)
Social Recreation*	\$416	(\$7,584)
Pool Parties & Swimming Lessons	\$0	(\$5,850)
Boat Rental	\$22,850	\$16,240
Marina Concessions	\$66,093	(\$18,407)
Golf Fees/Season Passes	\$67,194	(\$16,016)
Golf Food & Beverage	\$66,107	(\$25,865)

June Operating Expenses were \$294,085.
 Year-to-Date (YTD) Op Expenses were \$1,432,131 and were under budget \$218,039.
 Expense lines with deviations greater than \$5k from budget were: *Newcomers

Budget Line (Expenses)	YTD Actual	Over (Under) Budget
Insurance	\$148,631	\$27,100
Bad Debt	\$8,854	(\$36,146)
Conference & Training	\$3,688	(\$5,582)
Maintenance-Equipment	\$16,527	(\$7,423)
Utilities	\$50,308	(\$14,054)
Gas and Oil	\$16,669	(\$12,131)
Resale Supplies	\$43,043	(\$22,036)
Employee Fringes	\$119,662	(\$15,560)
Social & Recreation	\$1,489	(\$9,261)
Land and Lake	\$3,100	(\$11,350)
Legal Fees	\$8,701	(\$19,549)
Maintenance-Grounds	\$47,090	(\$18,350)
Department Wages/Payroll Taxes	\$739,987	(\$48,103)
General Supplies*	\$8,808	(\$5,117)

The above activity resulted in YTD Operating Revenues greater than Operating Expenses for an operating income of \$220,909 which was over budget by \$170,466.

R&R expenditures for June were \$1,823. Line items greater than \$5k include: N/A.

All R&R expenditures are within budget YTD.

R&R expenditures (YTD) were \$291,486 with a remaining budget of \$301,374

Note: Remaining Budget includes \$10k carryover from 2019.

Submitted by: Ashlee Miller, ACLPOA Financial Manager Created: 7/16/20

MONTHLY COMMISSION REPORTS

ARCHITECTURAL AND ENVIRONMENTAL CONTROL COMMITTEE MINUTES

JULY 11, 2020

UNAPPROVED

- 1.0 Call to Order – Chair Cindy Zophy called the meeting to order at 8:04am with all committee members in attendance. In person: Jim Frank, Mike Harris, Steve Tribbey, Building Inspector Joe Wiener, guest Gary Gilbert; via Zoom: Bob Ballenger, Barb Hendren, Tom Ohms, Bill Ware, Gordy Williams, guests General Manager Shaun Nordlie, Natural Resources Manager Aren Helgerson.
- 2.0 Approve Minutes of the June 6, 2020 meeting – Bill Ware moved to approve the minutes of the June 6, 2020 meeting as written, seconded by Mike Harris. Passed.
- 3.0 Property Owner Comments
- 4.0 Building Inspector’s Report – Joe Wiener reported on several instances of lots being cleared, trees being cut, debris being pushed into adjacent greenspace and ravines without permits. Some work was done on lots not owned by the person ordering the work. Wiener is having trouble finding owner contact phone numbers. Septic letters are out. Asking property owners to send a copy of the PNI’s to Wiener for our records.
- 5.0 New Business
- 5.1 Election of Officers: Cindy Zophy - Chair, Jim Frank - Vice-Chair, Steve Tribbey - Secretary
- 5.2 8A198 Hale Court – dredge Apple Canyon Lake - Gordon Williams moved to permit the dredging of the lake between the lot lines of 8A198 from the shoreline out to between 30’ to 40’ to a depth of 4’ to 5’ deep. To allow the creation of a 12’ wide sand beach within the lakefront set back area as shown on the sketch. The spoil will be used on Lot 8A198 or removed. A silt fence shall be installed and maintained throughout the project as indicated on the site plan. The disturbed earth will be protected from erosion. No variance is granted. A refundable environmental debris bond is required. The work will be done under the supervision of Aren Helgerson. Mike Harris seconded. Discussion on the shallow water impacting the boat motor for the lot owner getting to their dock. Attempts to contact DNR, Army Corps of Engineers, Water Resources, for permit info have not been returned. It is believed that only the ACL permit is needed for this work. Discussed also how the esthetics of the lot will be affected by the spoils. Motion passed.
- 5.3 9A189 Cottonwood Ct – patio within lakeshore set back - Steve Tribbey moved as per the submitted plans, to permit a detached 585 SF patio with a pool without septic system encroachment, within the 100’ lake front setback but not within 10’ of the side lot lines. The work shall comply with the ACL Building Code and with the Jo Daviess County IRC code Chapter 42 Appendix G. Permits from Jo Daviess County Planning and Development and the Jo Daviess County Health Department are required before the ACL permit will be considered issued. A silt fence shall be installed and maintained throughout the project as indicated on the site plan and all lot corner posts and structure setbacks must be located and flagged by a licensed surveyor in accordance ACL B&E Code 102.4 prior to the start of construction. Temporary gated safety fencing is required from the start of construction around the pool/patio until a certificate of occupancy is issued by Jo Daviess County Illinois Planning and Development. Jim Frank seconded. Discussion on building a structure (patios & decks not-with-standing) within the 100’ setback of the lake. Roll call vote: Ballenger: N, Frank: Abstain, Harris: N, Hendren: N, Ohms: N, Tribbey: N, Ware: N, Williams: N. Motion failed.
Cindy Zophy excused herself from the meeting at 8:50am due to family emergency.
- 5.4 8A295 Monroe Ct – rebuild detached garage - Item withdrawn.
- 5.5 10A078 Cardinal Ct – solar array - Steve Tribbey moved to permit the installation of a 40-module solar array on the dwelling’s rooftop as per the attached engineering documents and in accordance with the ACL Energy Policy. No variance is granted. Gordon Williams seconded. Motion passed.
- 5.6 12A134 Johnson Ln – accessory building - Gordon Williams moved to permit the construction of a 280 GSF 1-story 10’-6” tall detached portable storage shed without plumbing or electrical as per the submitted plans. A Jo Daviess County Planning and Development permit must be obtained before the ACL permit will be issued. All lot corner posts and structure setbacks must be located and flagged by a licensed surveyor in accordance with ACL B&E Code 102.4. A silt fence shall be installed and maintained throughout the project as indicated on the site plan. No variance is granted. Mike Harris seconded. Motion passed with 2 abstaining.
- 5.7 12A281 Lincoln Ct - driveway, retaining wall - Tom Ohms moved to permit the creation of a concrete parking pad encroaching on the set back area between the existing attached garage and Lincoln Ct. The driveways may encroach into the setback to the lot line. It is also permitted to replace an existing railroad tie retaining wall with a limestone retaining wall of the same dimensions or less. A silt fence shall be installed and maintained throughout the project as indicated on the site plan. The disturbed earth will be protected from erosion. No

- variance is granted. Barb Hendren seconded. Discussion on setbacks and lot lines. Motion passed.
- 5.8 ACL Building Code – Barb Hendren motioned to revise, Steve Tribbey seconded:
Pg 56, section 123, change “PIEReS” to “PIERS”
Pg 60, section 126.2
A: to read “The silt fence must be maintained until the property has been final seeded and restored to prevent erosion and encroachment on adjoining properties.”
B: to read “Leave the soil bare for the shortest time possible. All excavated soil must be rough graded and covered with a suitable mulch of hay or straw or reseeded with perennial rye grass. This is to control erosion until final grading and landscaping.”
C: Strike “Immediately” and to read “After the backfilling of the foundation and septic system, seeding and a suitable mulch of hay or straw is to be spread over the exposed soil area to aid in erosion control before seed germination. Mulch shall be a minimum of one (1”) to three inches (3”) in depth. The Property Owner is responsible for having the mulch installed.”
Pg 61,
F: Strike “one, two and three” and to read “The contractor has ninety (90) days from the time of groundbreaking to restore the final ground cover. If the final ground cover cannot be completed within the ninety (90) day period, a temporary ground cover must be applied in accordance with items A, B, and C above. Failure to comply with the above may result in forfeiture of the environmental debris bond.”
Motion passed.
- 5.9 Presidents Bay picnic area/playground - kayak rack - Bill Ware moved to approve the placement of a kayak locker rack in the President’s Bay picnic/playground area as per the attached aerial and picture and approve an annual fee of \$25 to rent a kayak locker. Tom Ohms seconded. Discussion on ACLPOA does not necessarily need AECC approval to build structures per:
CHAPTER 70: AMENDED DECLARATION TO CONFORM
70.05 GENERAL RESTRICTIONS.
(M) Deviations by agreement with the association; other permitted uses.
(2) Notwithstanding anything herein which is to the contrary, the Association reserves to itself the right to construct and maintain on lots selected by it in the properties a structure or structures for use by it, and its successors and assigns, as an office or offices or other facilities to be used in connection with the operations and programs conducted by the Association for the benefit of the owners, or as a location for a water well or wells, water storage facility or sewage treatment facility or facilities; provided, no such facility shall be maintained in such manner as to interfere unreasonably with the enjoyment of any lot by the owners thereof.
Shaun Nordlie asked AECC for a building permit on this project for the record. Motion passed with 1 abstaining.
- 5.10 Nixon Beach – rename to President’s Beach – Withdrawn pending further research.
- 5.11 Nominate Volunteer of the Year (Distinguished Service Award) - AECC nominated 2 property owners for this award.
- 5.12 Other New Business
- 6.0 Unfinished Business
- 6.1 ACL Energy Policy – online posting status
- 6.2 Other Unfinished Business
- 7.0 Next Meeting Date – August 1, 2020
- 8.0 Adjournment - Tom Ohms moved to adjourn at 9:35am.
Respectfully submitted, Steven Tribbey, Secretary



APPEALS BOARD MEETING MINUTES

JULY 11, 2020

UNAPPROVED

- 1.0 Call to Order - Chairman Rich Miranda opened the meeting at 9:00 am. Members present: Rich Miranda, Ron Beckel via Zoom, Roger VanDerLeest, Janet Helgason, Edie Petelle. Security: Julie Janssen, Jerrid Gift, Aspyr Stewart. General Manager: Shaun Nordlie.
- 2.0 Approve Minutes – The minutes of the previous meetings were voted on by a motion to accept by Rich and seconded by Jan. Motion passed.
- 3.0 Old Business – No discussion.
- 4.0 New Business – New chairperson appointment. Chairman Miranda nominated Edie Petelle for Chairperson of the Appeals Board. Jan Helgason seconded. All members voted yes. Motion passed.
- 5.0 Hearings
- 5.1 Hearing for Buehler via Zoom – Chairperson Petelle explained the procedure of the hearing. Security Jerrid Gift described June 2, 2020 citation to property owner Mrs. Buehler. Property owner Mrs. Buehler presented her appeal to the citation. Then the meeting was open to

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questions from the Appeals Board members and Safety & Security officer. The Appeals Board went into executive session. The Appeals Board's decision was to uphold the citation. It was explained that she had the right to appeal the upheld citation to the Board of Directors. Mrs. Buehler decided to pay the ticket.

5.2 Hearing for Bruce Wuebben via Zoom- Chairperson Petelle explained the procedure of the hearing. Security Jerrid Gift described June 2, 2020 citation to property owner Mr. Wuebben. Property owner Mr. Wuebben presented his appeal to the citation. Then the meeting was open to questions from the Appeals Board members and Safety & Security officer. The Appeals Board went into executive session. The Appeals Board's decision was to uphold the citation. It was explained that he had the right to appeal the upheld citation to the Board of Directors. Mr. Wuebben decided to appeal the ticket to the Board of Directors.

5.3 Hearing for Donovan Coffey via Zoom - Chairperson Petelle explained the procedure of the hearing. Security Aspyin Stewart described June 6, 2020 citation to property owner Mr. Coffey. Property owner Mr. Coffey presented his appeal to the citation. Then the meeting was open to questions from the Appeals Board members and Safety & Security officer. The Appeals Board went into executive session. The Appeals Board's decision was to uphold the citation. It was explained that he had the right to appeal the upheld citation to the Board of Directors. Mr. Coffey decided to pay the ticket.

6.0 Next Meeting Date – To be determined.

7.0 Adjournment – Motion to adjourn by Rich, seconded by Jan. Meeting ended at 10:38.

Respectfully submitted, Janet Helgason, Secretary



BUDGET COMMISSION MINUTES

JUNE 22, 2020

UNAPPROVED

- 1.0 Call to Order - 10:02 a.m. by previous Chair Gary Hannon. Commission members present: John Finn, Tom Brennan, Ron Carpenter, Marge Clark, Steve Nelson, Steve Borst (new Board Treasurer and Commission Chair), Fern Tribbey, Gary Hannon, Steve Malone. Guests present: Mike Harris, Jody Ware, Steve Tribbey, Pat McCarthy (O'Connor Brooks), Barb Hendren. Staff present: Shaun Nordlie and Ashlee Miller.
- 2.0 Approve minutes from May 22, 2020 meeting – The minutes were approved as presented.
- 3.0 Unfinished Business
- 3.1 Election of Officers - Each Commission member gave a history of themselves and how they came to ACL and the Budget Commission. Carrie Miller was volunteered to act as Secretary.
- 3.2 Answers to questions posed at last meeting – Answered throughout the meeting.
- 4.0 New Business
- 4.1 Audit review/findings from O'Connor Brooks – Pat McCarthy gave an update on the 12/31/2019 Audit. He touched on the Accounting Update. In summary, each source of revenue has to be audited and tested. In the past, each fund had an allocation of Dues revenue to each Fund which was recognized as revenue. In the new accounting standard, the allocation of dues is a "contract liability" which is a current liability, until it is spent. Once it is spent, it is recorded as revenue in that fund. For example, \$499,643 was spent in 2019 from the R&R fund. That amount is now revenue in the R&R fund. The

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1A84 Mustang Lane
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\$119,900



4A42 Colt Dr.
2 Bedroom 2 Bath
\$139,900



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



1a11 Silverhorn
3 bedroom 4 bath
Lakefront
\$425,000



7A253 Tomahawk
3 Bedroom 2.5 Bath
Lakefront
\$549,000



14A86 Anchor Ct.
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Lakeview Home
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4 Bedroom 3 Bath
Lakeview / Transferable Dock
\$489,000



Fairway Lot 109
Transferable Marina Dock
\$19,500



9a160 Hawthorne Dr.
3 bedroom 2 bath
Lakeview
\$249,000



Apache Lot 2
Transferable Marina Dock
\$15,500



8A142 Liberty Bell Ct.
3 Bedroom 2.5 Bath
Transferable Dock
\$199,000



3A160 General Jackson Ct
2 Bedroom 1.5 Bath
\$159,900



11a204 Spoon Ct.
2 bedroom 3 bath
\$171,000

1 BLACKHAWK	108	\$3,000	221	\$1,200	**11** FAIRWAY	36	\$1,100
2 HIDDEN SPRINGS						35 & 36	\$2,000
			6 BLUE GRAY	**8** INDEPENDENCE		144	\$2,000
3 GENERAL GRANT	13	\$2,000	225	\$1,750		242^^	\$25,000
	32	\$1,500				278	\$69,900
65	\$12,000	33	\$1,500	**9** HAWTHORNE			
171	\$5,000	32 & 33	\$2,500	14 & 15	\$4,500		
		80	\$900	59	\$5,500	**13** PIONEER	
4 WINCHESTER				249	\$4,500	37	\$7,400
118	\$1,500	**7** APACHE				59	\$6,500
		2^^	\$15,500	**10** EAGLE		80	\$1,000
5 BIG SPIRIT							
30	\$1,650	13	\$12,000	**12** PRESIDENT		**14** CANYON CLUB	
		73	\$12,000	35	\$1,100	26	\$7,000

LOTS FOR SALE

^^ Transferable Boat Slip Available
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Dues Reduction Non-Buildable Lot

MONTHLY COMMISSION REPORTS

remaining \$425,800 was unspent in the R&R fund, which is shown as the "Contract Liability" on the balance sheet. That is a liability to the Association to spend. Transfers are no longer allowed with the new Accounting Standard. Ad Hoc Commission was discussed to create a charge to go to the Budget Commission to approve, which will be a recommendation to the Board to become a Board Policy potentially. With new Accounting Standards the Budget Commission has the knowledge to make an accurate Board Policy necessary. The Ad Hoc Commission will be made up of Marge Clark, Tom Brennan and John Finn. They will create a policy for the Budget Commission to review.

- 4.2 Update on PPP (requirements) and loss revenue as a result of COVID - ACLPOA has requested an extension to the PPP loan forgiveness period. We are working with the bank and hoping to have more details at the next meeting. The loan proceeds will be fully used for payroll by mid-July. At that point we will request forgiveness for the full amount of the loan.
 - 4.3 Update on CAMP. Spreadsheet of expenses and financing options - This topic of discussion was pushed back to the next meeting, due to more information coming before then.
 - 4.4 Reminder of line item review process
 - 4.4.1 Discussion limit of 5 minutes
 - 4.4.2 Discussion limited to items greater than 5k
 - 4.5 Start review of Operating budget
 - Aquatics: No change
 - Marina: Revenue – Bait we will reduce budget based on prior years' actuals – will have for following meeting,
 - Golf: Maintenance Grounds expense has been increased for the purpose of spraying for dandelions, Golf Fees were discussed and will be addressed again when the Fee Schedule is reviewed. No changes were made.
 - Safety and Security: Shaun will check with Julie re: heat lamp equipment expense, no changes were made.
 - Trash: No changes were made.
 - Building: No changes were made.
 - Maintenance: the Maintenance budget was increased for an additional seasonal person to keep the harvester and dredge both running simultaneously, along with having a staff member available for the Natural Resource staff to use when needed. We will resume in the Maintenance department budget at the next meeting.
 - 4.6 Discuss Operating fund transfer to RR or Capital and vice versa - No discussion occurred.
 - 4.7 Capital accumulation plan, arbitrary \$608k, going forward thoughts - No discussion occurred.
 - 4.8 Thoughts on assessment and fees increases, expense increases of UH, WC, wages - No discussion occurred.
 - 5.0 Other
 - 5.1 Objective review of R&R projects of 2020 for potential savings needs – No discussion occurred.
 - 6.0 Next meeting dates
 - 6.1 Friday, July 17, 2020 at 10:00 am
 - 6.2 Monday, August 10, 2020 at 10:00 am
 - 6.3 Clubhouse meetings vs Zoom
 - 7.0 Adjournment - Tom Brennan motioned to adjourn. 3:02 p.m.
- Respectfully submitted, Ashlee Miller



**CAMP ARCHITECTURE AND DESIGN AD HOC COMMISSION
MINUTES
JULY 10, 2020
UNAPPROVED**

- 1.0 Call to Order: Chairman Joe Wiener called the meeting to order at 10:00am.
Commission members present: Joe Wiener, Steve Tribbey, Jim Frank, Ashlee Miller, Barb Hendren, Therese Nelson, Jim Hansen, Rick Paulson. Also guests Mike Harris, Steve Nelson, Henry Doden, and Shaun Nordlie, General Manager. Absent: Bob Stanger.
- 2.0 Approve February 26, 2020 Minutes: Motion to approve minutes as written by Rick Paulson, seconded by Jim Hansen, and passed unanimously.

- 3.0 Unfinished Business
 - 3.1 Overall Status Report – Joe Wiener informed the commission that the BOD voted in May not to let any bids for CAMP in 2020 and delay the project to 2021 due to concerns about the COVID pandemic, with the understanding that the work by the two CAMP commissions (A&D and F&M) will continue. To that end, Shaun and Joe have met with Cord several times since our last meeting to work on the numbers.
 - 4.1 Bid Results – Cord's bids came in for the Admin Building \$350,000 over budget. They obtained all union shop bids, which is contrary to what Cord said they would do during the interview process – that non-union bids would be accepted and there could be a different entrance on the job site for non-union personnel. There were many bids not returned – Shaun thinks this is because of COVID hitting during the bidding process. Also, some commission members know that local contractors were not given an opportunity to bid. Shaun and Joe went through all bid items proposed by Cord in their January 31 proposal and asked for corrected numbers several times, with limited success. So, in order to save money, they then focused on value engineering input from Cord. There were also additional items not included with the original estimates which are necessities totaling \$144,030, including: generator, east parking lot work to control water runoff, watermain work to the building, improved storm drainage, concrete specification, window shades, painted metal soffit panels, a coil entrance door, and HVAC equipment. With the value engineering savings, the additional items cost was offset for the most part, with a slight overage of \$11,000. Value engineering items were discussed, which included: removing masonry veneer on the outside of the building (most members do not agree that this is something we want to do), changing windows to stock instead of custom, eliminating wood trim, baseboard, and chair rails, changing electrical control system, removing the Acuherm system for water circulation, changes in the HVAC system, among others. Rick Paulson asked if the contractor could build the building in panelized sections as this will save money; Joe said he would check on this. Also, we need to check on plumbing quote; if all copper, change to Pex, which is 50% less cost. Not figured into the cost of the building is the new septic system; Sandra from the county said existing septic needs to be replaced. Joe talked to Cord about this in March, and they said they would bid, using Tom Golden's design, but it never happened. Need to add to project scope. The number for the Admin Building stands now at just under \$1.8 million.
A couple of suggestions from members for consideration: instead of a generator, check into solar collectors that would store power in batteries to use as emergency backup and include touchless lights and plumbing fixtures in the bathrooms.
 - 4.2 Project Schedule and Bid Procedure Plans – All members agreed that we need to have a meeting with Cord to get the following details hammered out: We want some GC bids, non-union bids, local bidders. We would like to have them bid in December/January so that we have the best bid pool and can get the information to the Budget Commission. We will ask Cord how they can accomplish these goals. With the delay of the project to 2021, there will be some competing capital projects, namely, flood mitigation, so we want the Budget Commission to be aware of what updated CAMP costs are.
 - 5.0 Coordination with CAMP F&M and the BOD - There is a CAMP F&M meeting on Monday, July 13. Results from this meeting will be shared.
 - 6.0 Next AD meeting date - July 24, 2020 @ 10:00 a.m. with Cord.
 - 7.0 Adjournment - Adjournment motion 2:45 pm by Jim Frank.
- Respectfully submitted, Barb Hendren



**CAMP FINANCING AND MARKETING MINUTES
JULY 13, 2020
UNAPPROVED**

- 1.0 Call to Order - The meeting was called to order at 10:00 am.
Commission members present: Steve Tribbey, Ashlee Miller, Mike Harris, Barb Hendren, Gary Hannon, Tom Brennan, Steve Nelson & George Reed. Guests: Steve Borst, Fern Tribbey, Henry Doden, Norm Vandigo.
- 2.0 Approve FM minutes of 1/20/20 – Minutes were approved as written.
- 3.0 Election of Officers – Chairperson: Gary Hannon nominated Steve Nelson, seconded by Mike Harris; motion passed. Secretary: Steve Tribbey nominated Barb Hendren, seconded by Mike Harris; motion passed.
- 4.0 CAMP Updates – Gary advised that the BOD voted at the May meeting to delay the CAMP project until 2021 due to COVID concerns. Nevertheless, work will continue by both CAMP A&D and F&M commissions. CAMP A&D had a meeting on July 10; there are issues with Cord (the Construction Manager) on budget overages for the Admin building and the fact that they have obtained only union shop bids. The CAMP A&D Commission will have a meeting with Cord to go over bids and get some non-union and local bids in order to reduce costs. The current cost of the Admin Building is approximately \$1.79 million, not including the new septic system.
- 5.0 CAMP Financing – Ashlee presented two new scenarios on ideas to finance the two phases of the building project, which include the recent proposal we received from CMT on flood mitigation.
Scenario #1: includes flood mitigation cost of \$1.2 million budgeted in 2021; construction on Phase 1 could start in 2021; we would have reduced cash to pay for the Admin Building so would need to take out a larger 5 year loan for Phase 1 and a 10 year loan for Phase 2 (Community Center). Phase 2 would start in 2026. This scenario results in more interest cost for the Association.
Scenario #2: includes flood mitigation cost of \$1.2 million budgeted in 2021; construction would start 2022 which reduces the loan amount for Phase 1 and saves on interest. Phase 2 would not really be affected (start in 2026 - 10 yr loan). This option would reduce interest and give us flexibility in balancing other capital projects.
These scenarios will be given to the BOD at the next meeting during the CAMP update. The BOD will be having a workshop on Saturday,






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July 18 on proposed flood mitigation plans and will decide which options are best. The BOD will determine what we do to move forward.

Tom Brennan left the meeting at 10:55.

6.0 CAMP Information – Shaun will be writing an article on CAMP to advise how we're working on different scenarios and balancing upcoming capital needs. Need to work on FAQ's.

We agreed it is time to put some interior and exterior views on our website. Looking for assistance from the Communications Department.

6.0 Other (place holder for future discussion)

6.2 Surveys to solicit additional amenities/offering – for future. John Diehl has offered to help with this.

6.3 Business Plan for event center revenue increase – Still need to work on this.

6.4 Workup of additional expenses of buildings (insurance, manpower, maintenance, reserves) - We have done some on this, but still in progress.

6.5 Continue to cc AD commission and BOD on FM meeting notes – will continue this.

6.6 Desire of budget commission to be consulted on FM finance decisions – The Budget Commission is working on recommendations for 2021 budget. We will need to get our plans to them for next year by mid-August.

7.0 Next Meeting – TBD

8.0 Adjournment - Meeting was adjourned at 11:40 by Steve Tribbey.

Respectfully submitted, Barb Hendren



CONSERVATION COMMISSION MINUTES

JULY 11, 2020

UNAPPROVED

The following commission members were present in person: Chair Paula Wiener, Steve Nelson, Co-Chair Michael Yorke, and Henry Doden. Via Zoom/telephone: Phyllis Cady, Mike Cammack, Gary Hannon, Tom Ohms, and Natural Resources Manager Aren Helgerson. Guest: General Manager Shaun Nordlie.

1.0 Call to Order – Chair Paula Wiener called the Conservation Commission meeting to order on July 11, 2020 at 9:02am.

2.0 Approve Minutes of June 6, 2020 – Minutes approved as presented

3.0 Reports

3.1 Lake Monitoring – Gary Hannon reported they went out on 6/12 and 6/23. On 6/23 the Secchi depth was at 5.5 feet, Dissolved Oxygen at the surface was 10.7, Temperature was 74 degrees. Depth for fishing was 11 feet where the oxygen content turns into less than 5 ppm. Depth of thermocline stratified at 15 feet.

3.2 Natural Resources Manager

3.2.1 Tributary Water Sampling – Aren Helgerson reported he received May's report, but June's report only showed test for phosphorous. Aren asked them to do the entire test. The testing will continue through October.

3.2.2 Winchester Bay Wetlands Delineation Survey – Aren reported he spoke with the Applied Ecological Services group and

they are still waiting to hear back from the Army Corps of Engineers.

3.2.3 Other Items – None.

3.3 Other Reports – None.

4.0 Unfinished Business

4.1 Resident Greenway Program

4.1.1 Nancy Bottomley 12A275 Lincoln New Application – Aren reported property owner wants to take out all invasives between their property line. Mike Cammack and Mike Yorke volunteered to visit the site with Aren.

4.2 Apple Canyon Lake Watershed Review of Criteria to Meet Goals and Goal Milestones – Ms. Wiener read from the original Jo Davies Soil and Water District action plan "that the Jo Daviess County SWCD will continue to lead the implementation of the plan as outlined in this document." Unfortunately, this is no longer the case, and that is why Paula asked the Conservation Commission if we are willing to take on this responsibility to lead the implementation. There are four main goals in the plan which will not change. Conservation will review the 1-5-year milestones for measuring our progress towards achieving those goals. The Commission will use a worksheet to review each milestone. Each milestone will be reviewed, critiqued and then determined if it is "good as written", "dropped completely" or "changed to read . . ."

4.2.1 Introduction to SMART and goal setting (Mike Yorke) – Mike Yorke explained the SMART -- (S specific M measurable A attainable R relevant T time bound) -- evaluation system which will help in deciding if these milestones are attainable.

4.2.2 Goal 1 – Improve Water Quality (Mike Yorke) – Milestone 1: Construction plans developed for high priority streambank and shoreline stabilization. Commission agreed to "good as written". Milestone 2: Annual monitoring completed. Commission agreed to "good as written". Milestone 3: Funding secured to implement projects. Commission agreed to "changed to read": Funding secured from ACL to implement projects and other funding sources explored. Milestone 4: Septic study completed. Commission agreed to "changed to read": Current septic system inspection policy is enforced. Milestone 5: Water quality results analyzed. Commission agreed to "good as written". Milestone 6: Cropland acres treated with gypsum and cover

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- crops. Commission agreed to “changed to read”: Develop a cost sharing program for best management practices in the watershed. Milestone 7: Water quality results indicate 25% reduction in phosphorous loading (5,737 lb./yr.). Commission agreed to “good as written”.
- 4.2.3 Goal 2 – Reduce Algal Blooms and Excessive Aquatic Plant Growth (Mike Yorke) – This item will be discussed at the August meeting.
- 4.2.4 Goal 3 – Mitigate Existing Flooding Problems (Paula Wiener) – Milestone 1: Stream reaches in North Bay and Winchester are evaluated for the potential to reconnect hydrologically to adjacent flood plain. Commission agreed to “good as written”. Milestone 2: ACLPOA adopts zero runoff policy for new development. Commission agreed to “changed to read”: Develop a handout for all new builds describing practices to minimize runoff. Milestone 3: Implement project at North Bay. Commission agreed to “good as written”. Milestone 4: Assess culverts and bridges in watershed to allow greater stream capacity and connectivity. Commission agreed to “dropped completely”. New Milestone 4: Explore the possibility of repairing or building dry dams throughout the watershed. Commission agreed to this addition to replace the old Milestone 4. Milestone 5: Retrofit five or more homes with high infiltration best management practices. Commission agreed to “changed to read”: Provide information to ACL homeowners on retrofitting their properties to reduce runoff. This milestone will move to Goal 4 under “Educate watershed community”.
- 4.2.5 Goal 4 – Educate Watershed Community (Paula Wiener) – This item will be discussed at the August meeting.
- 4.3 Fishery/Fish Habitat/Creel Tracking Slips
- 4.3.1 Bigger, Better Blue Gill Program – Paula reported the video on the bluegills got on the Apple Seed and has run twice with different experts talking about why the bluegills are shrinking and supporting our ideas.
- 4.3.2 Shocking Report – No report.
- 4.3.3 Creel Tracking Slips – Mr. Nordlie reported that Security has many of the creel slips.
- 4.4 Volunteer Program to Help Aren – Aren said he did have help in a few areas. It was a random timing and one member was available. Aren has the qualifications to supervise an intern. Ms. Wiener asked if he would like her to make some contacts to see about interns to work up at ACL and he agreed.
- 5.0 New Business
- 5.1 Resignations – Darryle Burmeister and Melissa Parages have resigned from the Conservation Commission effective July, 2020.
- 6.0 Next Meeting – Next meeting August 1, 2020 at 9:00am.
- 7.0 Adjournment – Phyllis Cady made a motion to adjourn, meeting adjourned at 10:45 am.
- Please notify Paula of items to put on the Agenda at least two weeks before the meeting.

Respectfully Submitted, Karen Drogosz

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DEER MANAGEMENT COMMISSION MINUTES
JUNE 27, 2020
UNAPPROVED

- 1.0 Call to Order - Jon Sonntag called the meeting to order at 9:11 AM. Members present - Jon Sonntag and Kim Rees. Members present via Zoom were Al Hendren, Al Lutz, Ted Bluhm, Gordy Williams. Members absent – Gordy Ostrander. Guests - General Manager Shaun Nordlie and Nick Gouskos. Leave of absence - Jack Finley.
- 2.0 Approve April 25, 2020 Minutes – Al Hendren made a motion to accept the minutes as issued, Al Lutz seconded the motion. Gordy Williams abstained. Motion approved unanimously.
- 3.0 Reports
- 3.1 Commission Changes - Jon Sonntag introduced Nick Gouskos. Mr. Gouskos has submitted an application for the Deer Management

- Commission. The ACL Board has not approved his application yet, will be voted on in July.
- 4.0 Unfinished Business
- 4.1 Review Rules and Potential Changes for 2020-2021 – The Commission discussed the new proposed rule “A hunter can only harvest a total of three deer and only harvest one antlered deer. The antlered deer will not be counted in the harvest log, for zone selection, until an antlerless deer is harvested.” This proposed rule has been presented to the ACL Board for the first reading. Mr. Sonntag discussed it with the ACL Board and answered questions.
- 4.2 Zones - We discussed the zones, all zones will be the same as last year. There should be a map of the zones on the ACL website. Mr. Nordlie will have the maps posted to the ACL website.
- 4.3 Procedures - We also need to have the procedures listed on the ACL website. These shall include procedures for zone selections, credits for deer counting and youth archery day.
- 5.0 New Business
- 5.1 Youth Archery Day - With Illinois opening up, the Deer Management Commission will plan on having the Youth Archery Day. The scheduled date is August 1st from 9AM to 12 Noon at the stone quarry. After discussion, instructors shall wear masks, the bows will be sanitized between each shooter, and practice social distancing as much as possible. We had plenty of volunteers last year and so this year we shall split the program into 1.5 hour time periods. The first volunteers will assist in setup and second volunteers will assist in tearing down.
- 5.2 2020 Distinguished Service Award Nominations - There was a discussion on possible female and male nominees.
- 5.3 Sign In/Sign Out Procedures - We discussed procedure for hunters to sign in electronically. This procedure was implemented last season and was very successful and will be used this year also. Hunters must sign out at the Security office to ensure that all hunters are out of the woods safely.
- 5.4 Zone Selection for 2021-22 Season - This will be discussed with the hunters at the orientation meetings.
- 6.0 Other
- 7.0 Next Meeting – Our next meeting is scheduled for July 25, 2020 at 9:00 AM. The August meeting shall be August 22nd following the orientation instead of August 29th.
- 8.0 Adjournment - As there was no other business, Allen Hendren made a motion to adjourn at 9:55 AM, Al Lutz seconded. Motion approved.
- Respectfully submitted, Kim Rees, Secretary

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GOLF COMMISSION MINUTES
JULY 14, 2020
UNAPPROVED

- 1.0 Call to Order – Chairman Tim Reese called the meeting to order at 1:36 pm. Members present: Tim Reese, Pat Reese, Pat Mannix, Bob Buesing, Bob Stanger, Marcy Stanger, and John Killeen. Guests: Shaun Nordlie, Jessica Williams, Jody Ware. Members absent: Fred Turek, Rich Schmidt, Mary Hannon, Jean Burton.
- 2.0 Approve Minutes – Bob Buesing motioned, John Killeen seconded, to approve the minutes of the June 9, 2020 meeting. Motion carried.
- 3.0 Unfinished Business
- 3.1 Update on Course Maintenance – Shaun Nordlie talked to Paul about future projects. On the list is to take the small tree down on Hole #5 tee box. It was also suggested that we hurry the grass seeding where we took the trees down. There are two trees on Hole #8 that are diseased. It was suggested that a group rides around making a list of projects, and then separate them between maintenance and volunteers. It was also brought up about possibly needing another toilet.
- 3.2 Golf Commission Charge – It was agreed that no changes need to be made to the Charge.
- 3.3 Big Cup – It was agreed that the Big Cup could be cancelled for this year.
- 3.4 Other Unfinished Business – None.
- 4.0 New Business – Shaun Nordlie reported that money is being requested for Phase 2: Cart Paths, #2 tee box, Greens Mower, Spray for dandelions. It was also suggested that we check with Woodbine Bend regarding plastic yardage markers.
- 5.0 Next Meeting Date – August 11, 2020, 1:30 pm.
- 6.0 Adjournment – Pat Mannix motioned to adjourn at 1:57 pm.
- Respectfully submitted, Pat Reese, Secretary

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LEGAL COMMISSION MINUTES
JULY 8, 2020
UNAPPROVED

- 1.0 Call to Order – Rich Krasula, Chair, called the meeting to order at 6:00 p.m. Members present via Zoom: Rich Krasula, Jody Ware, Sandra Malahy, Steve Jennings, Dave Allgood, and General Manager Shaun Nordlie. Absent: Bill Doran.
- 2.0 Approve the minutes of the June 15, 2020 meeting – Jody Ware made a motion to approve the minutes of the June 15, 2020 meeting, seconded by Steve Jennings. Minutes were approved by Rich Krasula, Jody Ware, Sandra Malahy, Dave Allgood, and Steve Jennings. Absent: Bill Doran. Bill Doran joined the meeting at 6:01 p.m.
- 3.0 Nominations for Distinguished Service Award – Rich referred to the guidelines submitted by Tim Brokl. Bill Doran nominated Rich Krasula as the male recipient. Jody stated a form was required to be completed for the nomination process. Dave Allgood nominated



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Sandra Malahy as the female recipient.

4.0 Unfinished Business

4.1 Review the Energy Policy section of the Declaration – The commission viewed and discussed the communication from ACL's legal counsel with respect to the energy policy. The commission also discussed the First Amendment to the Amended Declaration to Conform to the Common Interest Community Association Act as a document that should take the form of an amendment to the Declaration. K&C will be consulted regarding how to reference the energy policy in the Declaration.

4.2 Review changes and comments to Bylaws – The commission agreed to view K&C's comments to the Bylaws that were sent to the commission by Rich Krasula on May 17, 2020 prior to the next Legal Commission meeting.

5.0 New Business

5.1 Discuss next steps and timetable to inform Board and Property Owners of proposed changes to both documents - This agenda item was not discussed.

6.0 Other - This agenda item was not discussed.

7.0 Future Meetings

7.1 Next Scheduled Meeting Date – Wednesday, July 22, 2020 at 6:00 p.m. via Zoom.

8.0 Adjourn – Steve Jennings made a motion to adjourn the meeting at 7:40 p.m.

Respectfully submitted, Sandra Malahy



RECREATION COMMISSION MINUTES

JULY 20, 2020

UNAPPROVED

1.0 Call to Order - Mary called the meeting to order at 9:02 am. Members present: Fern Tribbey, Lee Causero, Mary Hannon, Sheila Gee, and Board Liaison Steve Tribbey. Guests: Shaun Nordlie, Tim Brokl and Kirsten Heim. Members absent: John Diehl.

2.0 Approve June 15, 2020 minutes - Mary motions to approve the minutes. Fern and Sheila move to approve the minutes. The minutes are approved.

3.0 Planning Groups

3.1 TT5K (July 25) – Canceled. Pancake Breakfast was already booked. We have combined the events to a To-Go Pancake Breakfast for a Cause. Relay will be selling 50/50 tickets. In the Firehouse Fitness Center parking lot, we will be hosting the event. In the event of rain, we have tents and can move into the Fitness Center garage. \$4/plate at cost – selling at \$5 Short Stack & \$7 Super Stack.

3.2 Farm to Table (Sept. 26) – Carol, Penny, Lisa on board to help. With groups being limited to 50 people, we have decided to cancel this event. To be announced in the coming Apple Core.

3.3 Haunted Trail (Oct. 24) – Canceled. Too many variables – cleaning buses, volunteer dependent event, did not want to wait too long to cancel this event if we have several people staging spending the money to set them up, etc. Steve mentions the idea of a Pumpkin Carving Contest. Mary and Tim discuss the idea of a drive through Haunted Campground. Sheila discusses an idea that Tim and Kirsten had bounced back and forward with a decorate your own Haunted House event to include a map, hours to view, etc. Ideas will be sent to Tim and Kirsten to be discussed about at our next meeting.

3.4 Other Updates – Independence Day Trail Ride was a good alternative to our typical golf cart parade. Rumble & Roll, with all things considered went well. We did sell less than last year, but we had not been promoting the event like in previous years because we were unsure of its outcome. Because Rumble & Roll went on, and the funds were received, next year's show will be much bigger. Typical show is 25 minutes, we will play around with the idea of increased frequency of fireworks, a longer show, or bigger fireworks to encompass our increased budget. Unfortunately, the Free Fall Concert did not take place due to inclement weather. We had been tracking the weather all morning and canceled early in the day

4.0 Summer Concerts

4.1 Ten Gallon Hat (July 25) – The Cove thought we canceled both of our concerts and scheduled a concert the same night as our proposed Ten Gallon Hat on July 25th. Currently, we are looking at August concert dates, but September (Labor Day) could work as well. Steve Tribbey says for another band option to look into Adam Bartle's from Platteville, WI.

5.0 Ice Cream Social (Sept. 6) – Fern & Mary discussed this event and would like to make a recommendation to cancel for this year. Given the guidelines at the time and lack of interest from volunteers (not

comfortable working it), food handling, health department, there is a lot to consider to make sure it can work. Nothing is homemade, but a lot of gloved hands would be touching things, leading to the worry of cross contamination. Sheila proposes the idea of offering pre-packaged ice cream/popsicle novelties. Lee believes that people are itching to get out and go to things that we do have to offer. Fern discusses that there are way too many unknowns and with how things have been progressing that it saddens us to have to cancel so many events, but it is in the better interest of everyone involved. Mary discussed how it would be difficult to get enough volunteers to work which is a cause for concern. At this point, we are going to wait to see how the To-Go Pancake Breakfast will go which consists of 15 volunteers working low-contact positions. Staff will be accepting orders/money the day of. The Ice Cream Social is September 6th and our August Recreation Commission meeting is August 17th, which would give us 2.5-3 weeks to notify the public of our decision. In the meantime, we will be corresponding about this event in terms of how we could modify it to work without vendors.

6.0 New Business

6.1 Revise Recreation Commission Charge – Fern discusses our Charge and believes that we need to re-word it to better reflect what the Recreation Commission does. Discussing the role that the Board, Planning Groups, and Recreation Department have regarding the Recreation Commission. We plan to review the Charge and discuss it again as a group at our next meeting.

7.0 Next Meeting Date - August 17, 2020

8.0 Adjournment – Lee motioned to adjourn us at 9:56 am.

Respectfully submitted, Kirsten Heim



RULES & REGULATIONS COMMISSION MINUTES

JULY 10, 2020

UNAPPROVED

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

1.0 Call to Order – Chair Vickie Sershon called the Rules & Regulations Commission meeting to order on July 10, 2020 at 10:00am.

2.0 Approve Minutes of June 5, 2020 – The June 5, 2020 minutes were approved as presented with a motion from Fern Tribbey and seconded by George Drogosz. Motion passed.

3.0 Unfinished Business

3.1 Swimming Pool – Shaun Nordlie reported the ACL Board of Directors approved Section XII Swimming Pool at June meeting.

3.2 Golf Course – Mr. Nordlie reported there was a question from the Board under Tee Times, No. 12. After discussion, the Commission agreed to delete some language and it will now read: "All golfers must sign in, and unless approved otherwise by the Pro Shop, must start on Hole No. 1."

3.3 Marijuana – Mr. Nordlie reported there are no changes and will be approved in July.

3.4 Deer Management – Mr. Nordlie reported the Board has no questions or revisions. This have a second reading in July.

3.5 Other Unfinished Business – None.

4.0 New Business

4.1 Noise Nuisance – Julie Janssen reported she will reach out to Lake Carroll and the Galena Territory for their ruling on noise nuisance. Julie referred to a portion of the Galena Territory's stand on noise nuisance. Security will come out on the first call and give a warning. If there is a second call to the same address within 24 hours, Security will call the Jo Daviess Sheriff and a fine will be issued. A discussion followed and it was agreed Julie will do more research for more information regarding what constitutes a noise nuisance.

4.2 Ice Fishing – Mr. Nordlie reviewed Section IX Ice Fishing. A discussion followed, with a few minor language changes. George Drogosz motioned and Fern Tribbey seconded, "to recommend to the ACL Board to approve Section IX Ice Fishing as presented with changes listed." Motion passed.

4.3 Tennis Court – Mr. Nordlie reported in Section XV Tennis Court, it is requested to change the name to Sports Complex. After discussion, Fern Tribbey motioned and Bob Fitzjerrells seconded, "To recommend to the ACL Board to approve Section XV Tennis Court to be referred as Sports Complex." Motion passed.

4.4 New Home Construction – Mr. Nordlie reported this section should be removed from Rules & Regulations now that the Building Codes are updated. George Drogosz motioned, and Bob Fitzjerrells seconded



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to recommend to the ACL Board to approve Section XXII New Home Construction be removed from Rules & Regulations to Building Codes under AECC.”

4.5 Other New Business

4.5.1 Distinguished Award - Chair Sershon asked if anyone has a person in mind for the Distinguished Award to please let her know. She has two people in mind.

4.5.2 Unregistered vs Illegal Vehicles – Julie Janssen brought this topic for discussion regarding fines for next meeting.

5.0 Meeting Date – Next meeting Friday, August 7, 2020 at 10:00am

6.0 Adjournment – The meeting was adjourned by general consent at 10:41am

Respectfully Submitted, Karen Drogosz



TRAILS COMMISSION MEETING MINUTES

JUNE 27, 2020

UNAPPROVED

1.0 Call to Order: Meeting was called to order at 08:02am by Chairman Tom Ohms. Members present: Tom Ohms, George Drogosz, Allen Hendren, Gary Hannon, Deb and Bob Laethem, Rick Paulson, Todd Kintop, and Penny Diehl. Absent members: Henry Doden, Ron Manderschied. Guests: Shaun Nordlie, Julie Janssen.

2.0 Approve May 23, 2020 meeting minutes: Motion to approve made by George Drogosz and seconded by Gary Hannon.

3.0 Unfinished Business

3.1 Trail Quiz: Information is currently with attorney who at this time feels it is necessary to maintain the Indemnity along with the quiz, having them both on one piece of paper.

3.2 9th Hole: Discussion about limb on trail has been removed, the wash out area has been filled with gravel. Further discussion ensued about filling this same area with concrete, perhaps widening the trail at this juncture. Shaun will look into adding this project onto a golf course project after the holiday.

3.3 Update on North Bay Crossing: Jurisdiction to accomplish this was denied by DNR, Shaun is looking to the Army Corps of Engineers or possibly the EPA. Aren is being kept in the loop per Shaun.

3.4 Review of 5 Year Plan: Tabled until next month's meeting when commission will be able to meet face to face. Tom will send information to commission members via e-mail.

3.5 Trail Concerns: White Buffalo access was discussed with a possible dry dam or culvert. It has been suggested that Ed from Maintenance go along with the Trails Commission during a ride around the lake to help both maintenance and the commission be on the same page. It was further discussed on the length of our present culvert pipes being too short and we are experiencing trail cave-ins. It has been noted

that a sign at Thunder Court and Council Fire has been removed and needs to say Stay on Trail and Path to Boat Dock.

3.6 Other Unfinished Business

4.0 New Business

4.1 Marina Parking Speed Limit Wording: It was suggested that our verbiage in the R&R be changed to include building to Pilot Point and Parking Lot be 10 mph, or to include all asphalt areas.

4.2 Marina Parking Lot Signage: Julie from Security is requesting signage for a better flow of traffic for safety concerns to avoid accidents in this area of the Marina. There have been two near misses recently. It was recommended that we place bright yellow arrows on the asphalt that show the flow of traffic.

4.3 Education on seating and underage drivers: It is still unclear by Security as to how many passengers are legally allowed on golf carts and would like some further education on what to tell property owners. It is obvious for UTV's that the allowable number of passengers must have seatbelts, but the number allowed in a golf cart is listed in the owner's manuals. It needs to be more defined. We will talk with Harris Golf Carts to help establish a more definitive plan.

4.4 Other New Business: There have been some dune buggy-like vehicles on the trails recently, this topic will be discussed at the next meeting. The 10 mph signs at President's Bay dog beach needs to be located further back as vehicles are experiencing difficulty getting up the hill at such a slow speed, it is tearing up the trail and perhaps on the back of the signs it could be stated "End of Speed Zone".

5.0 ACL Department Reports

5.1 General Manager: Shaun Nordlie participated during meeting as needed with items to be followed up on and pursued by appropriate staff.

5.2 Maintenance: not present.

5.3 Security: Julie Janssen reports that the new stop signs are now up and some are on the left side of the trail roadways and probably should be located on the right side to maintain uniformity. Also the signs that state Authorized Vehicles Only can be confusing to Property Owners who might think they can drive their own cars along the trails. Julie reported that Security is citing Property Owners for underage drivers and that we have had one rollover accident in President's Bay when two vehicles were trying to pass each other, a tree kept one of the vehicles from going into the lake, it was suggested that we work towards 10 foot wide trails.

6.0 Next Meeting: July 25, 2020 at 08:00 am in the Clubhouse hopefully. A Friday evening trail ride by the commission may occur, Tom will get information out to members in the future via e-mail.

7.0 Adjournment – Meeting adjourned at 08:54am.

Respectfully submitted, Penny Diehl
Trails Commission Secretary



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Appeals
(2nd Saturday of each month, if needed)
Miranda, RichChair
Petelle, EdieVice Chair
Helgason, JanetSecretary
Beckel, RonMember
VanDerLeest, RogerMember

Architectural & Environmental Control
(1st Saturday of each month, 8am)
Zophy, CindyChair
Frank, JimVice Chair
Tribbey, SteveSecretary/Board Liaison
Ballenger, RobertBoard Liaison
Harris, MikeBoard Liaison
Hendren, BarbBoard Liaison
Ohms, TomBoard Liaison
Ware, WilliamMember
Williams, GordonBoard Liaison
Wiener, JoeStaff

Board of Directors
(3rd Saturday of each month, 9am)
Hendren, BarbPresident
Ware, JodyVice President
Borst, SteveTreasurer
Tribbey, SteveCorporate Secretary
Harris, MikeMember
Ballenger, RobertMember
Dodden, HenryMember
Ohms, TomMember
Williams, GordonMember

Board Policy Ad Hoc
(meeting dates TBD)
Harris, MikeBoard Liaison
Ware, JodyBoard Liaison
Nordlie, ShaunStaff
Shamp, MeganStaff

Budget/Audit
(meeting dates TBD)
Borst, SteveBoard Treasurer/Chair
Brennan, ThomasMember
Carpenter, RonMember
Clark, MargeMember
Finn, JohnMember
Hannon, GaryMember
Malone, SteveMember
Nelson, SteveMember
Tribbey, FernMember
Miller, AshleeStaff

Campground
(2nd Saturday of each month)
Carpenter, RonVice Chair/Secretary
Barker, NancyVice Chair/Secretary
Bluhm, MaryMember
Borst, SteveBoard Liaison

Maculitis, JerryMember
Reifsteck, JosephMember
Ruffolo, RicMember
Szczypta, ChrisMember

**Clubhouse Area Master Plan
Architecture & Design**
(meeting dates TBD)
Wiener, JoeChair
Tribbey, SteveBoard Liaison/Vice Chair
Hendren, BarbSecretary
Frank, JimMember
Hansen, JamesMember
Miller, AshleeMember
Nelson, ThereseMember
Paulson, RickMember
Stanger, BobMember

**Clubhouse Area Master Plan
Financing & Marketing**
(meeting dates TBD)
Brennan, ThomasMember
Hannon, GaryMember
Harris, MikeMember
Hendren, BarbBoard Liaison
Nelson, SteveMember
Reed, GeorgeMember
Tribbey, SteveMember
Miller, AshleeStaff

Conservation
(1st Saturday of each month, 9am)
Wiener, PaulaChair
Yorke, MichaelCo-Chair
Burmeister, DarryleMember
Cady, PhyllisMember
Cammack, MikeMember
Dodden, HenryMember
Hannon, GaryMember
Nelson, SteveMember
Ohms, TomMember
Drogosz, KarenRecorder
Helgerson, ArenStaff

Deer Management
(last Saturday of each month)
Sonntag, JonChair
Ostrander, GordonVice Chair
Rees, KimSecretary
Bluhm, TedMember
Finley, JackMember
Gouskos, NickMember
Hendren, AllenMember
Lutz, AlMember
Mamlic, DanMember
Williams, GordonBoard Liaison

Editorial Review
Nordlie, ShaunMember

Finn, JohnMember
Hendren, BarbBoard Liaison
Vandigo, DougMember
Ware, JodyMember

Employee Handbook Ad Hoc
(meeting dates TBD)
Hannon, GaryChair
Clark, MargeMember
Harris, MikeMember
Ware, JodyBoard Liaison

Golf
(1st Tues. of each month, 1:30pm, April-October)
Reese, TimChair
Turek, FredVice Chair
Reese, PatSecretary
Buesing, BobMember
Burton, JeanMember
Finley, JackMember
Hannon, MaryMember
Killeen, JohnMember
Mannix, PatMember
Schmidt, RichardMember
Stanger, BobMember
Stanger, MarcyMember
Ware, JodyBoard Liaison

Lake Monitoring
(meeting dates TBD)
Hannon, GaryMember
Kren, BarryMember
Rees, KimMember
Tribbey, FernMember
Tribbey, SteveBoard Liaison
Ware, BillMember
Helgerson, ArenStaff

Legal
(meeting dates TBD)
Krasula, RichChair
Malahy, SandraSecretary
Allgood, DavidMember
Doran, WilliamMember
Jennings, SteveMember
Ware, JodyBoard Liaison

Nominating
(meeting dates TBD)
Nelson, ThereseChair
Bourell, BillVice Chair
Brandenburg, RosanneSecretary
Hendren, BarbBoard Liaison
Killeen, JohnMember
Tyson, MikeMember
Yorke, MikeMember

Recreation
(3rd Monday of each month, 9am)
Hannon, MaryCo-Chair

Tribbey, FernCo-Chair
Causero, LeeMember
Diehl, JohnMember
Gee, SheilaMember
Tribbey, SteveBoard Liaison
Brokl, TimStaff
Heim, KirstenStaff & Secretary

Rules & Regulations
(1st Friday of each month, 10am)
Sershon, VickieChair
Tribbey, FernVice Chair
Drogosz, GeorgeMember
Fitzjerrells, BobChair
Harris, MikeBoard Liaison
Pfeiffer, FredMember
Stanger, RobertMember
Drogosz, KarenRecorder

Safety and Emergency Planning
(meeting dates TBD)
Cammack, MikeChair
Beckel, RonVice Chair
Ware, JodySecretary
Hannon, GaryMember
Hendren, BarbBoard Liaison
Janssen, JulieStaff
Ziarko, EdStaff

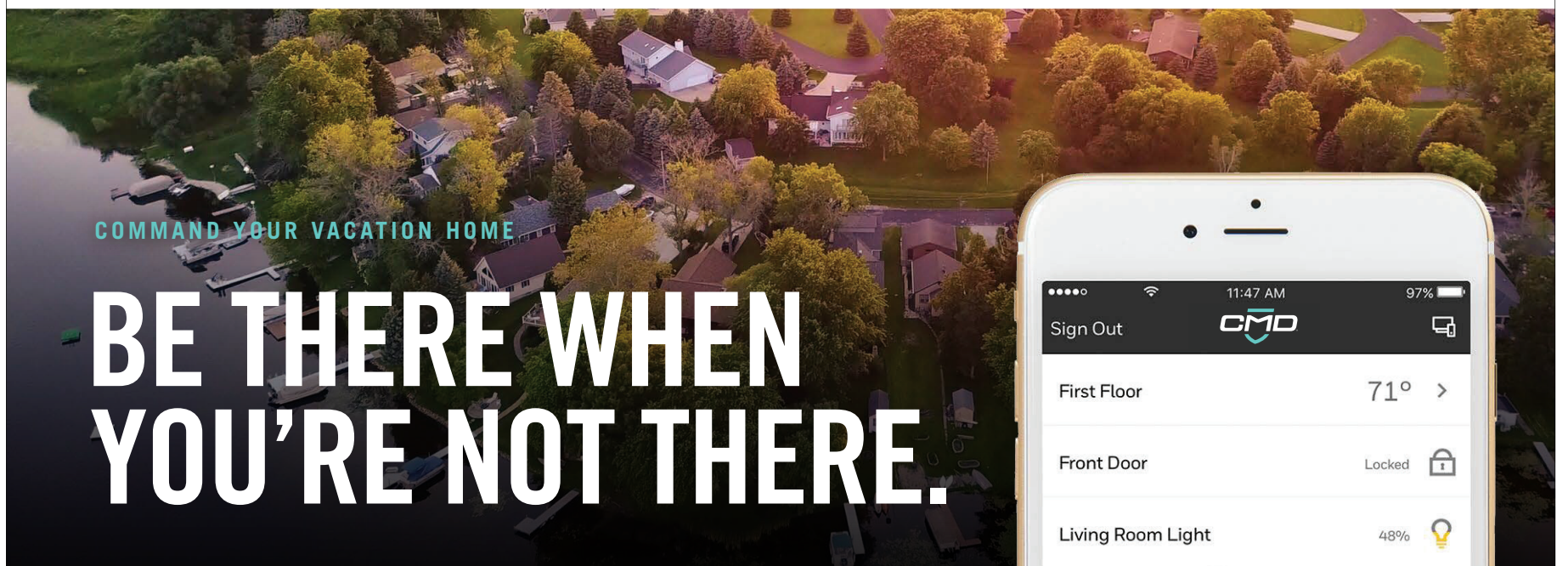
Strategic/Long Range Planning
(meeting dates TBD, usually weekdays)
Ware, JodyChair/Board Liaison/Secretary
Ford, DonVice Chair
Borst, SteveMember
Kintop, ToddMember
Williams, GordonMember

Tellers
(meets for Annual Meeting)
Reese, PatChair
Causero, LeeMember
Detwiler, MarilynMember
Hendren, RugeneMember
Makar, KathyMember
Strasser, JulianneMember

Trails
(last Saturday of each month, 9am)
Ohms, TomChair/Board Liaison
Dodden, HenryVice Chair
Diehl, PennySecretary
Drogosz, GeorgeMember
Hannon, GaryMember
Hendren, AllenMember
Kintop, ToddMember
Laethem, DebMember
Laethem, RobertMember
Manderschied, RonMember
Paulson, RickMember



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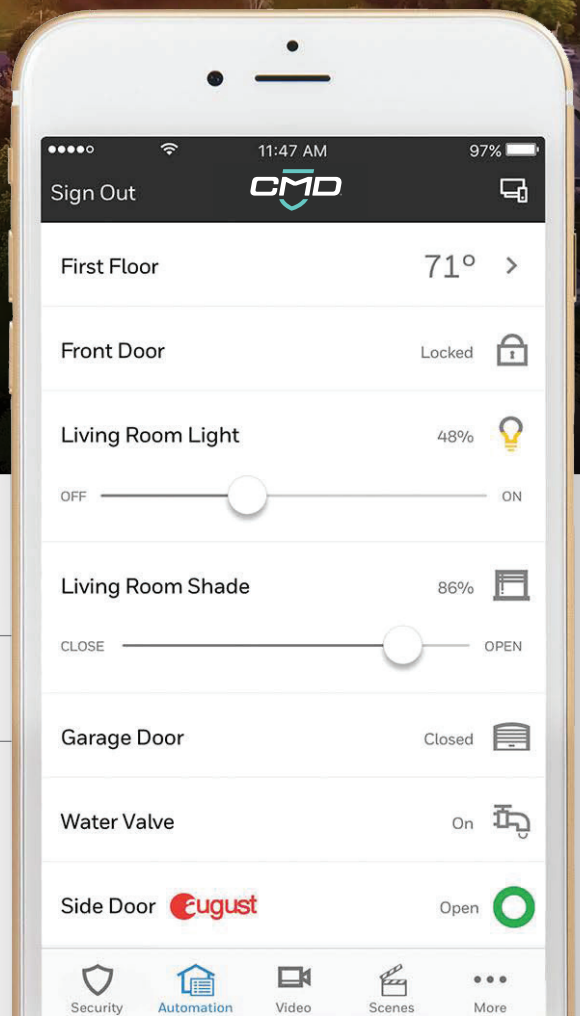
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KID'S COLORING PAGE



A Hotcake Success!

BY KIRSTEN HEIM, COMMUNICATIONS & RECREATION ADMINISTRATIVE ASSISTANT

Saturday, July 25th we teamed up with our local “What’s Trump?” Relay for Life Team to benefit the American Cancer Society. The morning started out bright and early at 6:00 am for us and our 1st shift of Relay for Life volunteers. Between setting up tents, making sure everyone understood their assigned duties, getting to-go contains, butter and syrup cups together and beverages on ice, there was plenty to do. Around 7:50 am we were greeted by our first customer. We were anxious to see how our drive-thru was going to work, as just the day before we decided to switch the directional flow of traffic that we had first envisioned (*Thank you Robin & Rick Paulson for the great idea!*). After our first handful of customers we were working like a well-oiled machine. We over 250 customers who arrived by several means of transportation including by car, foot, motorcycle, UTV and golf cart. I was stationed at the order tent and had the opportunity to mingle with those that came to the event. Being that I started at ACL in January of this year just prior to all our fun events and COVID-19, I haven’t had the opportunity to meet many of you in person. Because of this and the face mask I wore the day of, I opted to wear a nametag at the event. I felt elated at the number of customers who came through that commended me and my manager, Tim Brokl, on the excellent job we have been doing with the ACL Weekly Update. It makes me happy to hear that our ACL Weekly Update video is reaching so many of you and that it’s relaying information effectively. I had so much fun as I joked of paparazzi sightings and autograph signings with a handful of owners. The big star of the day however was not me; it was our “What’s Trump?” Relay for Life team!

Mary Behan, the “What’s Trump?” Relay for Life Team Captain, corresponded with her team, Tim and I vigorously trying to plan an alternative event once we knew the TT5K was no longer an option. Though we all were a bit hesitant offering this drive-thru event as it was our first, I think we are all pleased with how it turned out. Please read Mary’s “To-Go Pancake Breakfast for a Cause Recap” article to find out the winners of the 50/50 raffle and the lump sum of money donated to the American Cancer Society. Again, thank you to everyone who volunteered at this event, picked up breakfast, bought a coffee from ‘That 1 Place’ coffee truck and/or donated to the cause!



‘That 1 Place’ coffee truck was an absolute hit with our owners. Many parked to grab a coffee before ordering their breakfast.



Mary Behan, “What’s Trump?” Relay for Life Team Captain welcomes a young couple to the event and sells them 50/50 tickets as they make their way through the drive thru.



Robin Paulson helped prepare the boxed meals by adding the whole hog sausage links, which were an absolute hit, to all orders made.



This Super Stack didn’t stand a chance against Tim Brokl.



To-Go Pancake Breakfast for a Cause Re-Cap

BY MARY BEHAN, "WHAT'S TRUMP?" TEAM CAPTAIN

We had a great time on July 25th partnering with the association on the To-Go Pancake Breakfast for a Cause and I would like to thank everyone who came out for a delicious breakfast and to support our team! We had a great team on the serving line, customer line was steady, weather was beautiful (I got a little sunburned even though I use SPF 50), Chris Cakes was flipping the pancakes, we were grilling the delicious sausage and we were selling the 50/50 tickets. The 50/50 pot split share was \$550 so we broke that into 2 prizes. The \$150 ticket was claimed by Carmel Control and Todd Kintop had the lucky \$400 ticket. Each has generously donated a portion of their winnings back to Relay - thank you very much!

As you know cancer does not discriminate... just born or just retired, rich or poor, man or woman, athlete or couch potato, new dad or an empty nester, newly married or celebrating a golden anniversary, cancer just doesn't care. Many advances have been made but we must continue to fight this war against an awful disease. So, between the 50/50 split and the donation jar we will be able to donate well over \$1,000 to the American Cancer Society. Thank you so much for making this day a great success!!!



quick Rick Paulson wore pink to show support for his wife, Robin Paulson who is a breast cancer survivor. You go, Rick!



Deb Laethem stands cheerfully as she shows her love for Relay by boasting in purple and pink accents.



Pictured, a wave of customers anxiously await their pancake pickup.



Robin Paulson (left) and Vicki Sershon (right) stand in solidarity with their 'SURVIVOR' Relay for Life tees on display.



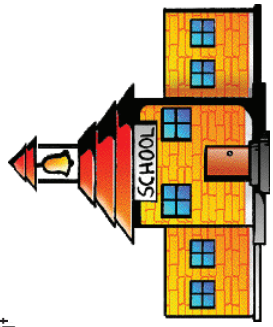
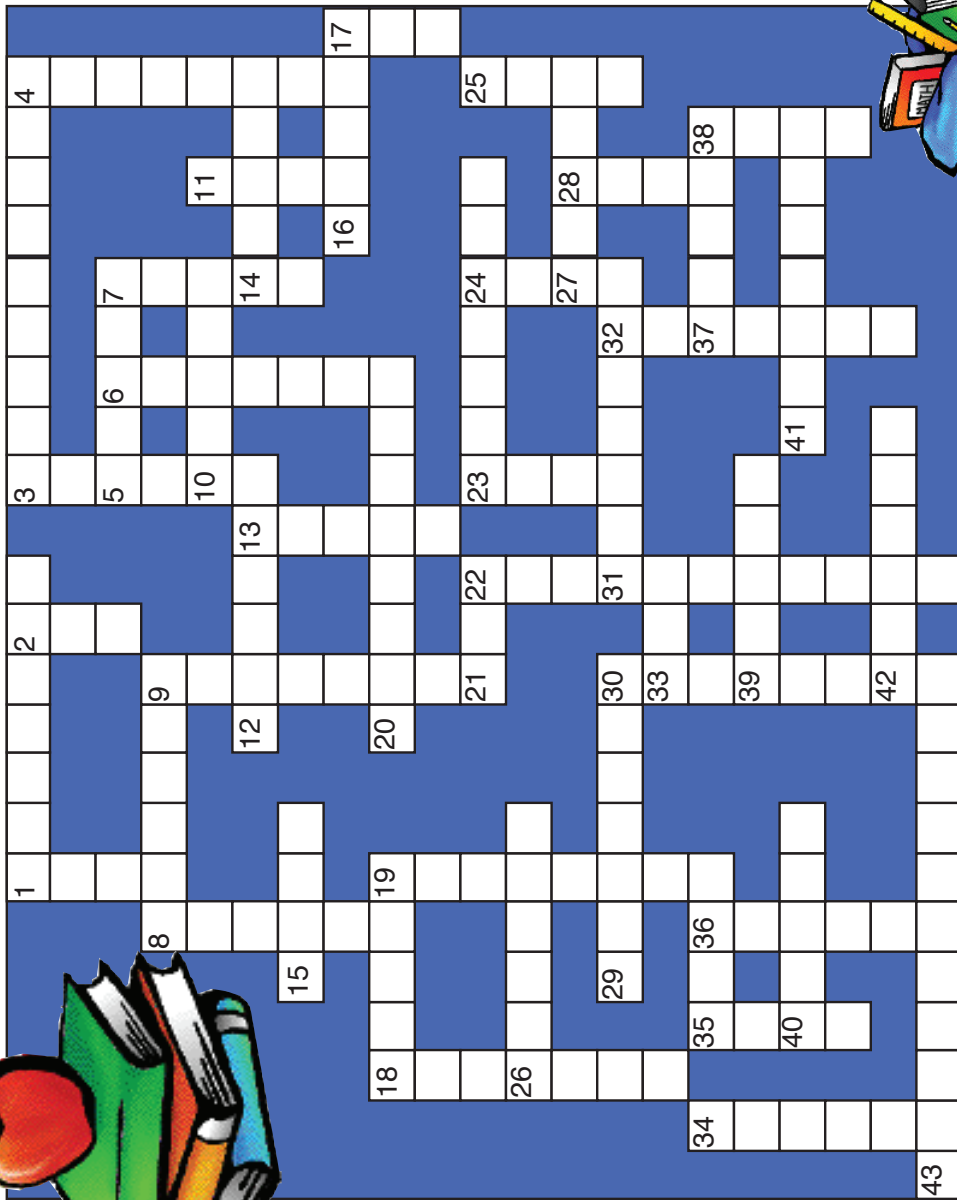
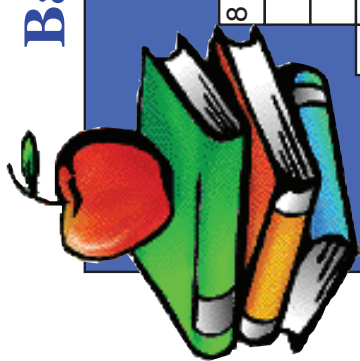
In front, Tim from Chris Cakes prepares the first batch of pancakes as Rick Paulson (left) and Mike Harris (right) do the same for the sausage links in the back.

KID'S ACTIVITY PAGE

Autumn Word Search



Back to School Crossword



Across

- 1. Study of the universe and everything in it.
- 3. Your mother might do this at your school
- 5. You spell these
- 8. Long written reports
- 10. Gain knowledge
- 12. Play time
- 14. Estimate
- 15. Short form of September
- 16. You get this from experience
- 18. Opposite of stale
- 20. You do this in math
- 21. Where you play sports in school
- 23. A cafeteria has one of these
- 26. It takes away a mistake
- 27. Same as 10 across
- 29. A long report on a subject
- 31. Subject about the past
- 33. Female sheep

- 35. Chore, job
- 37. Book of maps
- 39. Teachers write with this
- 40. You do this before cursive writing
- 41. Cursive _____
- 42. Copy
- 43. Progress report to parents

Down

- 1. Totals
- 2. Small bed
- 3. A, E, I, O, U
- 4. Turnabout
- 6. _____ and writing
- 7. You sing these
- 8. Artists use these
- 9. _____ test, with words
- 11. Computers go on one of these
- 13. Prepare for a test
- 17. Short form of laboratory

- 18. Your playmates
- 19. School work you do at home
- 22. Adding and subtracting, etc.
- 23. Schools are full of these
- 24. The _____ Bible
- 25. A summer month
- 28. Width times length
- 30. Instructors
- 32. She was _____ a book
- 34. The principal's room
- 35. Do this on a keyboard
- 36. A ghost
- 38. Exit*

- Apples
- Black Cats
- Cool Weather
- Cranberry Sauce
- Halloween
- Jack o Lantern
- November
- Pumpkin Patch
- Raincoat
- Squash
- Winds
- Autumn
- Bounty
- Corn
- Crows
- Harvest
- Kite Flying
- Nuts
- Pumpkin Pie
- Scarecrows
- Thanksgiving
- Yams
- Autumnal Equinox
- Chestnuts
- Corn Fields
- Fall
- Harvest Moon
- Kites
- October
- Pumpkins
- Season
- Trick or Treat

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Thank you, Maddy!

Madison Tesmer has been part of the Apple Canyon Lake team for many years, starting out as a lifeguard and eventually joining the Administrative Office staff. Maddy recently graduated from Highland Community College and has a very bright future ahead. She will be continuing her studies at University of Wisconsin-Platteville this fall. We will all miss her, and we wish her well. Thank you for your years of service Maddy!



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VENETIAN NIGHT AT APPLE CANYON LAKE



The boat parade follows closely behind to listen to *Just 1 More*.



The Blackmore family celebrates Christmas early with their stockings hung on the awning with care.



The Lyng family sported a tropical themed boat accompanied by their favorite four-legged friend!



Just 1 More heads out to lead the parade by starting their first musical number for the night!

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*This event is entirely outdoors, rain or shine.
Art will be spaced to encourage social distancing.*

VENETIAN NIGHT AT APPLE CANYON LAKE



From the Recreation Department's boat, this panoramic image gives just a glimpse of what line up at Nixon Beach looked like prior to takeoff!



The band takes a slow cruise past the Cove for those on the patio to enjoy.



Property Owners perused by in their pontoon with inflatable palm trees and a blue underglow.



The Marty family watches the parade lakeside from a grassy hill.



As we faded from daylight to moonlight, a beautiful sunset on Apple Canyon Lake was observed by all.



The moon lit up the night sky and the boats lit up the lake.



The Price family observed Venetian Night from their dock.

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Illegal Sub Licensing of Boat Docks

The Safety and Security Department checks all Association slips for boat-to-slip registration regularly to ensure that no unsanctioned sub-licensing is taking place. Only the watercraft registered to the slip may be docked there and the ACL ID numbers on the boat must match those assigned to the lot to which the Association Boat Slip is licensed.

Boat slip sub-licensing not transacted through the ACL Boat Slip Sub-License Program will be considered unauthorized. Unauthorized sub-licensing of an ACL Boat Slip may result in the loss of lake privileges for the balance of the current calendar year for the Sub-Licensee (ACL annual boat sticker to be removed from all sub-licensee watercraft and all sub-licensee watercraft to be removed from Apple Canyon Lake common property). Unauthorized sub-licensing of an ACL boat slip will result in the license holder of record permanently losing their boat slip.

It's simple, do not dock your boat at a boat slip that is not licensed to you, and do not allow another property owner to dock at your Association-licensed boat slip.



2020 Trash Facts

The Board of Directors approved a new Rules & Regulations section titled Trash Disposal & Recycling at their December 14 meeting.

To summarize, every ACL lot with a home is required to pay an annual \$75 Trash Assessment. Other property owners may elect to pay the trash fee and use the Solid Waste/Recycling Center. For each \$75 fee paid, the property owner has a choice of a Trash Auto Sticker or a Paper Trash Pass. 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.

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 needed, one additional trash pass (paper or sticker) can be purchased for \$10, provided the \$75 fee has already been paid. A total of two passes is allowed per lot. If a pass is lost, the replacement fee for each pass is \$30.

If a member has paid the \$75 Trash Assessment, they are also eligible to purchase Large Item 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 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.

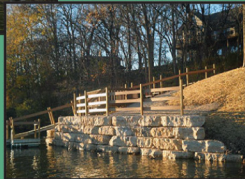
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Do You Need a Fishing License at Apple Canyon Lake?

Yes, you do need a fishing license at Apple Canyon Lake!

There is some confusion about fishing license regulations at Apple Canyon Lake since our lake is private for our property owners' use only. Per the Illinois Department of Natural Resources, exemption from fishing licenses does not apply to club and organizational lakes or lake developments (ILCS 515). Everyone must have a fishing license to fish in Illinois, unless they meet one of the following requirements: being under 16 years of age, an Illinois resident who is disabled or blind, or an Illinois resident on leave from active duty in the Armed Forces. Please keep in mind that if you take your children or grandchildren fishing, you must have a fishing license if you help cast, set hooks, reel in fish, etc. Fishing licenses can be purchased online or at an IDNR terminal such as our own Marina. An annual Resident Fishing License is only \$15. There are several options for non-residents, including daily and weekend licenses. Resident seniors aged 65 and older receive a reduced rate on fishing licenses. Licenses expire on March 31st of each year, new licenses can be purchased starting around the third week of January. For more information, please visit <http://www.ifishillinois.org/FAQS/>

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.

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.



OFFICE LINE

MEGAN SHAMP, OFFICE MANAGER
megan.shamp@applecanyonlake.org

LOT AUCTION UPDATE

Normally by this time of year, we would have hosted the ACL Lot Auction to sell those properties at the end of the lien & foreclosure process. Due to COVID-19, our court dates related to the foreclosure process have been put on hold. We hope to have this process completed by fall, but the ACL Lot Auction will not take place this year.

LABOR DAY HOURS

Sunday, September 6 – 8am to Noon
 Monday, September 7 - CLOSED

PLAN AHEAD FOR 2021

It is easy to forget about updating insurance & registration once your ACL stickers are on your boat, UTV, etc. for the year. If your insurance or registration has renewed, please take the time to submit this paperwork to the office now. This is especially important if you have an Association-licensed Boat Slip or Campsite. Documents can be emailed to customerservice@applecanyonlake.org or faxed to (815) 492-2160.

IMPORTANT – YOU MUST RENEW ILLINOIS STATE WATERCRAFT REGISTRATIONS ONLINE!

The IDNR offices are working behind the scenes but on a very limited schedule with a very limited staff. They are still reviewing new watercraft registration applications as fast as they can and forwarding them for processing. However, they are behind as they were out of the office for three weeks at the start of the pandemic and were not able to review anything. Currently, my IDNR contact

is not aware of any extension to State Watercraft Registrations expiring June 30, 2020. They have indicated that anyone whose registration is expiring needs to renew online and not send in a paper renewal. The renewal box has been removed from the paper applications. If your State Watercraft Registration is already expired, or will expire June 30, 2020, you need to renew online at <https://www.il.wildlifelicense.com/vehicle.php?action=vehiclelkup>. When renewing online, there is a printable confirmation page that serves as your temporary registration card. The ACL Association Office and the IDNR accepts copies of this confirmation page as proof that the registration has been renewed until the actual card is received. When renewing over the phone, the IDNR provides a confirmation number that the IDNR can check if they stop you. ACL has no way to look up the confirmation number and cannot accept it as proof of registration renewal. If you do not have a printer, you can print the transaction confirmation page as a PDF (this will allow you to save the file on your computer – that file can then be emailed to ACL). If you do not have internet access or a printer, or do not feel confident doing this yourself, please call us and we can assist you over the phone and then email and/or mail you a copy of the transaction confirmation. You will need to pay IDNR for the renewal.

UPDATED RULES & REGULATIONS BOOKLET ONLINE

The updated Rules & Regulations booklet with all Board-approved changes through January 2020 is available on the website at <http://applecanyonlake.org/governance/governing-documentation/>. If you need a hard copy, please contact the Office.

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 three 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 at the Marina will be required. Rental boat operators taking the safety course must arrive at the Marina at least 30 minutes prior to the rental. 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. Same day reservations can be made at the Marina. 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.

Do You Need a Boating Safety Certificate?

The Illinois Boat Registration and Safety Act (625 ILCS 45) has been amended, and effective January 1st, 2016, any persons born on or after January 1st, 1998 must possess a valid Boating Safety Certificate before they operate any motorboat with over 10 horsepower. The owner of a motorboat or a person given supervisory authority over a motorboat, shall not allow a person who does not meet this requirement to operate their motorboat with over 10 horsepower. Children between the ages of 12 and 18 must also be accompanied on the motorboat and under direct control of a parent or guardian, or a person at least 18 years of age designated by a parent or guardian in addition to possessing a valid Boating Safety Certificate.

A Boating Safety Certificate is not required in very select circumstances, one of which is “a person who has assumed operation of the motorboat due to the illness or physical impairment of the operator, and is returning the motorboat or personal watercraft to shore in order to provide assistance or care for that operator.” Other exemptions can be found in Sec 5-18. (i) of the Illinois Boat Registration and Safety Act.

Anyone who rents a boat from Apple Canyon Lake, or another rental service in Illinois, will be required to present proof that they possess a valid Boating Safety Certificate or will be required to take an abbreviated safety course presented by ACL prior to taking out the rental boat. A person who completes the abbreviated operating and safety instruction provided by ACL may operate a boat rented from ACL for up to one year from the date of instruction.

Instructor led classes can be found by calling 1-800-832-2599, or found online by county at <http://www.dnr.illinois.gov/safety/Pages/ListOfEducationCoursesByCounty.aspx>. Online Boating Safety Certificates can be obtained from a variety of vendors. Two vendors listed on the IDNR website are www.Boat-Ed.com and www.BoaterExam.com.

For more information, please visit <http://www.dnr.illinois.gov/safety/Pages/BoatingSafety.aspx>. The Illinois Boating Registration & Safety Act may be viewed in its entirety at <http://www.ilga.gov/legislation/ilcs/ilcs5.asp?ActID=1826&>.



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Census responses are needed for Vacant, Seasonal, 2nd Homes, etc. that are not your usual residence

Every structure where a person could live was sent an invitation to respond to the US Census in order to obtain a count of every person in the U.S. We need you to respond for each residence that you own even if it is not your primary residence and it is vacant because it is:

- For rent
- Rented, not occupied
- For sale only
- Sold, not occupied
- For seasonal, recreational, or occasional use
- For migrant workers
- Other

Please respond to the census for that unoccupied structure.

WHY respond for vacant structures?

A Census Taker will be sent to each structure where there was no response to ensure everyone was counted, wasting time and money. Not responding for vacant structures also lowers the Self-Response Rates for those areas. Jo Daviess County has less than a 60% response rate.

HOW to respond for a vacant structure

Go to <https://2020census.gov> and click on the green "RESPOND" button.

--- If you do not have a Census ID number to start the response process, on the Log In page, click on the "If you do not have a Census ID, click here", which is located below the boxes where you would enter the Census ID. Enter your address, verify and continue.

At the Household Questions, click "Start".

Including yourself, how many people were living or staying at (responding address, ex. 123 Main St, Nowhere, US 61000) on April 1, 2020?

1. In the Number box, enter "0", click Next
2. The next screen shows the Number box in RED and the red message banner says "Please include yourself when reporting the number of people". **WITHOUT changing the Number box (leave it "0"), click Next again.**
3. A pop-up appears that asks "On April 1, 2020, were you living or staying at (responding address, ex. 123 Main St)? If you were NOT living or staying at the address click No.
4. Select the primary reason why no one was living or staying at (responding address) on April 1, 2020. Click Next.
5. This screen says "Thank you for providing information for (responding address). Since you did not live or stay at this address on Census Day, you do not need to provide any additional information for it." "Do you have another Census ID for the place you were living or staying on April 1, 2020?" At this point select Yes or No and you can continue on to complete a census response for where you were staying on April 1, 2020, or, finish and exit.

Do You need a Permit?

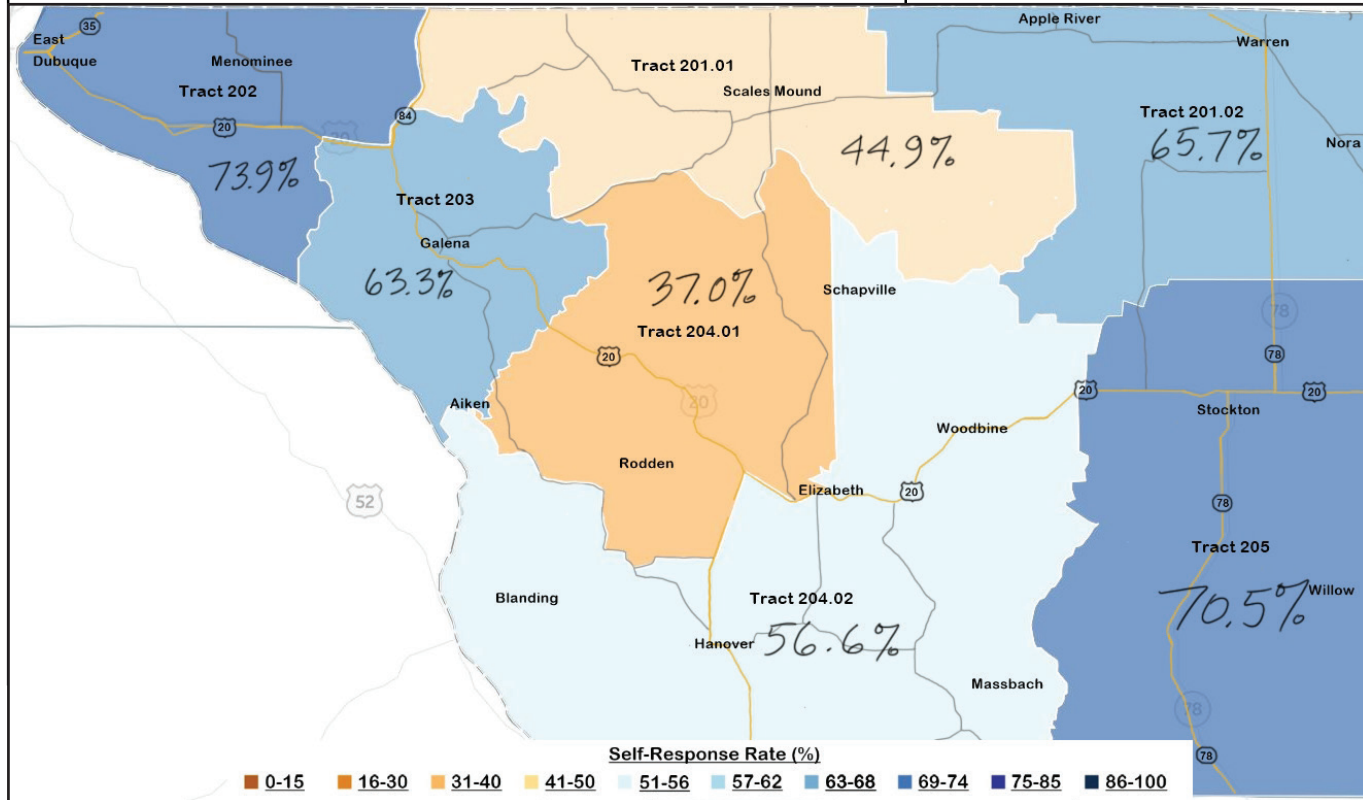
BY JOE WIENER, Building Inspector

Thinking about summer remodeling projects? New homes are not the only construction projects that require approval of the Architectural and Environmental Control Committee. Major landscaping, shoreline decks and patios, house additions, and garages are just a few of the types of projects which also require committee approval before a building permit can be issued. Submitting plans for approval early will help to ensure that your project can be finished on time. The AECC meets on the first Saturday of the month. Applications and plans must be submitted at least ten days before the meeting to be considered for approval.

Applications and building code regulations may be obtained from the Building Inspector or on the website <http://applecanyonlake.org/forms/> under the Maintenance heading. Information about specific requirements for plan submission can be received by contacting the Building Inspector by email at buildinginspector@applecanyonlake.org or by phone at 815-492-0900. Please do not hesitate to contact the office with questions about any projects you may have in mind for the upcoming year.

ACLPOA 2019 Construction Fee Schedule - Board approved 10/20/18

New Dwelling: Permit Fee/Inspection (Good for one (1) year)	\$1,000	
Environmental Impact Fee (Non-Refundable): New dwelling only ...	\$1,000	
GIS: Full Site.....	\$325	
Environmental/Debris Bond (Refundable).....	\$500	
Additions to Existing Dwelling: Permit fee.....	\$0.20/sf	
All Accessory Structures	\$0.20/sf	
Garage • Shed • Deck • Patio		
General Permits: Per item	\$10	
Small Misc. Permits/Projects		
Exterior Doors	Exterior Windows	Exterior Siding/
Painting	Interior Remodeling	Septic Solar
Driveways,		
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- Rosanne Brandenburg** 708-533-1800
- Marcy Stanger** 815-238-0555
- Holy Cross Office** 815-291-2102 Julie or Fr. Mike



NEWS FROM THE NINE

BY JESSICA WILLIAMS, Golf Course Manager

It's time for a little update regarding our beautiful golf course! Currently, we are staying busy keeping up with mowing and other general maintenance activities. In addition to our day to day maintenance, I would just like to touch on the tournament cancellations for this year.

First, the Big Cup Golf Tournament. The Golf Committee has decided that following social distancing and the other guidelines would be too difficult due to the nature of the tournament. They also did not want to go through all the planning and then end up canceling the event on short notice. Second, the Property Owners' Tournament has been canceled for the same reasons as the Big Cup. These two tournaments require many volunteers and much fundraising. We found that many people are choosing to not volunteer as much because of the risk of exposure. Also, finding donations and sponsorships currently is difficult because of the struggle many businesses are facing. Lastly, we have canceled Night Golf. This decision was made because we would need to pair golfers together and due to the pandemic, this is cause for concern. The guidelines keep us from planning this event due to its social nature as well.

Though the 2020 golf tournaments have been canceled, we are looking forward to bringing these events back when it is safe for everyone involved! Thank you for your understanding everyone.

COURSE	RATING	SLOPE
Men: Blue/White	70.1	110
Women: Red/White	72.3	116

GOLF COURSE RULES
(Abbreviated Version)

- All play governed by USGA Rules.
- Play and carts prohibited from out-of-bounds.
- All ditches/washes are lateral hazards.
- All persons on the course must have proof-of-play.
- Every player must have a golf bag and set of clubs.
- Every person must register before playing.
- No more than two persons in a cart.
- No more than two sets of clubs in a cart.
- Keep all carts 30 feet from tees and green except on path.
- Four players maximum in a group.
- Shirts and shoes, appropriate for golf, worn at all times.
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- Keep up with the required pace of play
- Disregard for these rules or abuse of security could result in loss of privileges.
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- Rangers have full authority to enforce all USGA rules and ACL rules and regulations.

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COMMUNICATION CONNECTION

SUMMER UPDATES

**BY TIM BROKL,
COMMUNICATIONS & RECREATION MANAGER
tim.brokl@applecanyonlake.org**

I cannot believe we are already in August. Summer has flown by and yet many of our summer events have been missed. However, in their absences we have had some fun alternatives.

On Saturday June 27th we held our Rumble & Roll Ball Race virtually and changed our normal Golf Cart Parade into an hour-long Independence Day Trail Ride. The Ball Race was broadcast on Facebook Live for everyone to watch the winning numbers come in. After the Ball Race, the Trail Ride began. For an hour, UTVs and golf carts traveled in a loop around the main trail system, showing off their patriotic vehicles. Check out some of the neat UTVs and golf carts we saw out on the trail during the Independence Day Trail Ride in the photos on this page. I would like to thank our Independence Day Celebration planning group for all their help with making the alternative Trail Ride a success.

The following day, Sunday, June 28th we had our Virtual Kids Fishing Tournament. In a normal year we would see 40+ participants. This year, to modify the event for COVID-19, we went virtual. Overall the Virtual Kid's Fishing Tournament was awesome. We received just over 20 submissions for the tournament, with fish ranging in length from 5" all the way up to 18"! Trophies

were ordered and are being distributed to our 1st – 3rd place winners. We hope everyone had a great time out fishing on the lake. To read more about this event and to find out who placed, please read Kirsten Heim's Virtual Kids Fishing Tournament article.

On Saturday, July 11th we had our Open-Air Concert scheduled with Free Fall. The concert was limited to 50 people and spots were reserved, as they are with the pool and beach. However, COVID-19 would not be the only thing we would face that day. Due to severe weather that evening, the concert was canceled. We currently plan to have Free Fall return on August 22nd for a special 2-hour concert on Nixon Beach, from 7:00 to 9:00 pm. The concert will be done by RSVP, with a limit of 50 people, similar to the beach and pool reservations. We will open the reservation system two weeks prior to the concert, so watch for an update in *The Apple Seed* and *The ACL Weekly Update*!

Most recently, the Recreation Department partnered with our local Relay for Life team and held a To-Go Pancake Breakfast on July 25th. Normally the Pancake Breakfast is just an addition to our Trail Trekker, but with the TT5K's cancellation due to COVID-19, we decided to offer the Pancake Breakfast as a to-go event to help the Relay for Life Team raise some money for the American Cancer Society. Overall, the event was a success and the team was able to make a nice contribution to the American Cancer Society. You can read more on this event in Kirsten Heim and Mary Behan's articles in the center spread.

Looking ahead, we have many cancellations already announced. Most recently the Recreation Commission has decided to cancel the Craft Fair portion of the Ice Cream Social & Craft Fair. The Commission is currently discussing our options for the Ice Cream Social portion of the event and will make an announcement on the decision at a later date. Again, please watch for updates in the *The Apple Seed*, *The ACL Weekly Update* and our website www.applecanyonlake.org! As things change on almost a weekly basis, these medias will be the best place to find the most up to date information on events, activities, and other important information and changes at Apple Canyon Lake.





CONSERVATION CONVERSATIONS

Why the Bigger, Better Bluegill Program

BY PAULA WIENER
Conservation Commission Chair

Last year, after the spring fish shocking, our lake consultant Joe Rush suggested that we place a limit on the number of bluegills 8” or over that each person fishing could keep in a day. He explained the average size of gills in Midwestern lakes was dropping and our lake was no exception. The five 8” or larger strategy had proven successful in other lakes and states, so the Conservation Commission agreed to the voluntary Bigger, Better Bluegill program. We made it voluntary because we are aware of the complaint about ACL having too many rules.

What we neglected to do was explain why a program like this works. So, this month we will do a deep dive into the blue gill’s sex life and reproduction. And you wonder what our commission members do with their spare time.

In a recent article in “Game & Fish Midwest” magazine Scott Mackenthun discusses the reduction in the average size of gills in many Midwestern lakes. Retired Wisconsin DNR biologist Dennis Pratt set the odds of catching a gill over 10” on a Wisconsin lake greater than being dealt a royal flush in a game of five card stud – 649,739 to 1. This kind of decline is evident in data bases from Minnesota and Nebraska as well and would likely be found in the other Midwestern states if the data were available.

When it comes to reproduction, there are two different types of males. The big males are parental. They dig out the nests, usually in the center of a blue gill nesting area, and then defend the nests and eggs until the eggs hatch and the larvae can swim away on their own. These big boys are the fastest growing and delay their sexual maturity until they are around six or seven years old. This way, they put their energy into getting bigger instead of procreating.

The second type of male is the cuckolder. Also known as “sneakers” or “mimics” these smaller gills sexually mature earlier but do not build nests or guard the eggs. In some cases, they will dive in while the big gills are mating and drop their sperm on the eggs as well. In the case of “mimics” these small fish lack the coloring of the large

males and can be mistaken by the large male for another female. This gives them the opportunity to get close and fertilize the eggs as well. Although these cuckolder gills produce fry, those young fish will not mature into the 8” or larger gills that are most desirable. Large female bluegills produce more eggs (up to 100,000 vs. the 1,000 that a small female produces), but they have no influence on how large their male offspring will grow. That is strictly determined by the male.

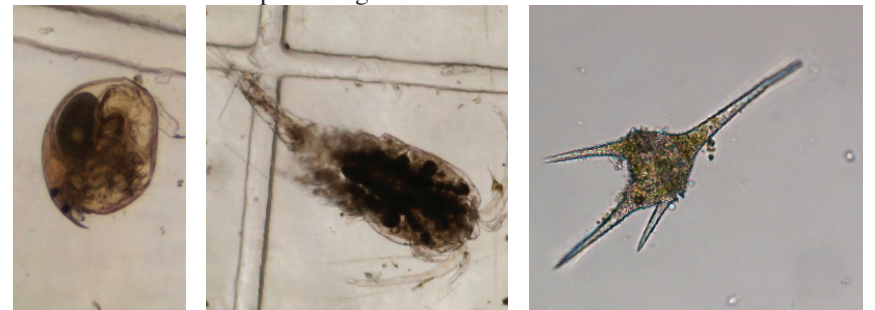
In his article, Mackenthun notes there has historically been great resistance to regulating the bluegill harvest in any way. However, a recent survey of Wisconsin fisherman found that attitudes, at least among a third of those questioned, were beginning to change. Reductions in bag limits in Wisconsin and Minnesota are producing bigger fish. Although Illinois has yet to jump on this bandwagon, ACL has gone from no daily limit to a limit of 25 bluegills per person per day. If we can get your cooperation in the Bigger, Better Bluegill program by keeping only five fish 8” or larger, we can assure the fun of catching a big bluegill will never disappear from our lake.

Revisited from Past - Beneath the Looking Glass: The Little Creatures in the Lake

BY MIKE MALON

Nutrients in the lake feed a variety of organisms. Over the course of the year you may notice plants and algae growing in the lake, or the appearance that the water has changed colors. During the late part of July and early August the water may have appeared brown. At other times, the water may appear green, or exceptionally clear. These changes are all naturally occurring events which occur in lakes, and come and go throughout the year.

The brown color, which many people refer to as “brown algae”, is not algae at all. It is a dinoflagellate or protest, known as *Ceratium*. *Ceratium* is photosynthetic, or uses sunlight to create food energy, and generally non-toxic. It can capture energy which could be used by other organisms but is generally harmless. In very large concentrations they can cloud the water enough to interfere with fish finding food or a fisherman’s hook. Because they use light they will often move or dissipate at night.



The dinoflagellate *Ceratium*.

A daphnia or “water flea” in Apple Canyon Lake.

A copepod in Apple Canyon Lake. The squares in the background are 1mm square.

Another common organism in the summer lake is filamentous algae. Like *Ceratium*, filamentous algae use sunlight for energy. By combining sunlight with Nitrogen and Phosphorus, these photosynthetic organisms can flourish very quickly. Often, just as quickly, their population will collapse. These are what most often add a green color to the water. The plants growing in the water, though, are not green algae. Green algae is composed of short thin threads of cells and almost impossible to see with the naked eye.

If you look very closely at the water, you may see very small white specks moving about. These can be a couple of different things: *daphnia* or *copepods*. Both are a very important part of the food chain and keep young fish fat and healthy.

Rotifers are very small organisms; too small to see with the naked eye. Even though they are small they have a very important role in the food chain. They are able to eat microscopic particles. Rotifers themselves are a valuable food source for copepods and fish.

Many people don’t like all of the plants in the lake. Many of these plants provide very good places for fish to hide, feed, and reproduce. Without many of these plants the fish in the lake would not be able to grow to a suitable size to catch. These plants also provide another very important service for us: they use nutrients that would otherwise feed algae and other microorganisms.

Achieving a balance in the organisms in the lake creates a healthy community. All these organisms are beneficial, but too many of any will start to create undesirable characteristics in the water. Often these organisms find balance themselves. Trying to manipulate them can cause more harm than good. It is important to understand that all of these organisms fill a role in the lake and are beneficial to some extent.



The rotifer *Keratella* is one of the most abundant organisms in Apple Canyon Lake.

A green tint to the water may be caused by green algae.



Looking closer at green algae, it is composed of short threads which are not visible to the naked eye.



JDLF Adds Saturday Delivery of Local Food

Jo Daviess Local Foods (JDLF), the online farmers’ market, has expanded its outreach to meet the needs of more customers. In addition to their Tuesday evening deliveries, they are now offering Saturday morning deliveries as well. Customers can meet delivery people in a designated pickup location, or they can

receive home delivery for an additional fee.

For Apple Canyon Lake, the pickup location is always in the parking lot of the Firehouse Fitness Center. Pickup is at 5:15 pm on Tuesdays, or 10:45 am on Saturdays. For a Tuesday delivery, order on the website between Friday at noon and Monday at noon. For Saturday delivery, order between Wednesday at noon and Thursday at 8:00 pm. Customers are welcome to place multiple orders within the buying window.

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

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

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



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APPLE CANYON LAKE GARDEN CLUB

The Community Impact Award

BY THERESE NELSON

The Garden Club of Apple Canyon Lake is proud to present Roger and Fran Higgs with the *Community Impact Award* for their work on the prairies of Apple Canyon Lake.

The native prairie restoration started 25 years ago with two small prairies in their own backyard. The bulk of the prairie which was planted on green area started approximately nine years ago.

Roger has always had an interest in prairie and his wife loved it too. As a professor of agronomy and land reclamation, Roger was involved in prairie restorations over the past 40 years. Fran went right along with the plan and continues to enjoy the beauty surrounding the area.

Roger was involved in chairing the ACL North Bay ad hoc committee in 2004-05. In circa 2004-05, there were three segments of two acres in the North Bay which were replanted by a group of 7-8 volunteers from ACL. This was with ACL board approval and financing. The financing was less than \$600.00 for tilling, planting, and seed. The committee helps maintain the area and the ACL maintenance department has burned the area most years.

Roger has a Ph.D. in Agronomy [soils and crops] and plant genetics from Iowa State University. His Bachelor of Science degree and Master of Science degree are from the University of Illinois. He taught and did agronomic research for 37 years at UW-Platteville. In addition to coaching students at the UW-Platteville as recently as this past fall, he helps several people at ACL and the area with prairie plantings and seed.

Roger's former UW-Platteville student, Greg Nelson, also an ACL property owner, has kept in touch with Roger and continues to visit and consult with Roger on farming his own land.

Greg said, "Dr. Higgs was my instructor for Crop Production 103 on my very first day of college at age 17. I remember him teaching us that the most important thing in crop production that you can do is to "choose the right hybrid." That single fact has stayed with me and it remains the gold standard to this day, fifty years later."

Greg brought Barb, his wife, their children, and spouses, and five grandsons

to Apple Canyon Lake for a visit recently. This multi-generation family continues working with soil and crops and their daughter Kim and her husband own a greenhouse in

Geneseo called Pink Prairie Gardens. You can learn more about them on Facebook. (<https://www.facebook.com/PinkPrairieGardens/>). Barb and Kim are also members of the Garden Club of Apple Canyon Lake. The five young grandsons are learning about farming and greenhouses as they grow up and asked Roger a few questions about plant types during the prairie walk.

In addition, Roger has co-coached crop teams at the UW-Platteville for many years as recently as 2019. The 2019 crop team, which included three All-American status participants in commercial grain grading, won 2nd place at the national level. In the 50 years of UW-Platteville participation in these competitions, the university has placed second on 28 occasions and first on 10 occasions.

For Roger and Fran's steadfast contribution to the beautification of the Apple Canyon Lake community, The Garden Club of Apple Canyon Lake honors them with the Community Impact Award. Thank you for all you have done to protect the land and to inspire others to support the love of soil and plants.



Barb Nelson and her five grandsons enjoy a visit at the prairie.



The Garden Club of Apple Canyon Lake honors Roger and Fran Higgs with the Community Impact Award.



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APPLE CANYON LAKE GARDEN CLUB

The Sunflower Contest Has Gone Virtual!

ENTRY INSTRUCTIONS:

The sunflower must be homegrown by a property owner or an immediate family member. Multiple family members may enter. Only one entry per person. There certainly are bragging rights for the tallest sunflower and the largest sunflower face at Apple Canyon Lake. Winners will have their photo with the sunflower published in the Apple Core.

- The sunflower plant must be measured from the base of the stem (*not including the roots*) to the top of the head. The head must be extended to measure the full height of the plant.
- The face of the sunflower must be measured as the diameter of the seed head. The yellow petals do not factor in the measurement.
- The deadline for submitting sunflower entries is August 22nd, 2020.
- Email photos to therese3nels@gmail.com by 5:00 pm on August 22nd, 2020. Include entrant's name, address, age and measurement of sunflower height and diameter of seed head. Photo must include entrant with the sunflower and the tape measure clearly showing the measurement.



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Virtual Kids Fishing Tournament

This year we went virtual with our Kids Fishing Tournament! The Recreation Department made the decision to host this year's Kids Fishing Tournament virtually because of the nature of the event. In past years, many kids, and their accompanying parents would gather at the marina the day of to fish and gather measurement criteria. Because we did not want to discourage our young fishermen and fisherwomen by canceling this event, we made it a virtual event. Instead of fishing from the marina, we let our participants have the freedom of fishing anywhere on ACL. When it came to determining the placement of our participants, we asked that each participant submit a photo of their fish that included a measurement of its overall length. We used the overall length of the fish submitted to determine our winners out of the 21 submissions received – Tied in 1st Place Brian Dittmar with an 18" largemouth bass and Dane Voelker (9) with an 18" northern pike, 2nd Place Connor Nelson (5) with a 17.5" walleye and in 3rd Place Jace Niles (12) with a 17" largemouth bass. Congratulations, Brian, Dane, Connor, and Jace on placement and thank you to all our participants!



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FIRST PLACE DANE VOELKER



SECOND PLACE CONNOR NELSON



THIRD PLACE JACE NILES

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July 27, 2020

Deadline Reminder for Bald Eagle Essay Contest



Apple River, IL) The Sept. 1st deadline for Bald Eagle Essay Contest entries to be postmarked is rapidly approaching. The Eagle Nature Foundation's Bald Eagle Essay Contest has two Divisions, Senior High School and Junior High School. There will be four winners in each Division receiving \$100 First Place, \$50 Second Place, \$25 Third Place and \$10 Fourth Place. The school sponsoring the First Place Winner in each Division will receive a trophy and \$50.

- Each essay must be 500 words or less and be entitled "What the Bald Eagle Means to Me".
- Schools must pre-judge the entries that are sent in, as each school is limited to entering only four students' essays.
- The entries will then be judged by a team of judges to determine the four best essays in each Division.
- Then at 11:00 am during Fall Eagle Fest on Sept. 19 at the Crossroads Church in Galena, these four best essays in each Division will be personally read by their authors to the audience, where they will be judged by a different team of judges to determine the winning essay.
- Then at 2:00 pm the essay winners will be awarded their prizes.

Each essay that is sent in must have an official entry form attached to it. For a copy of the entry form and contest rules, contact: the Eagle Nature Foundation, 300 East Hickory Street, Apple River, IL 61001 or call 815-594-2306. Copies of this entry form are acceptable.

On Sept. 19th the four winners in each Division will be notified of their essay being one of the top 4, so that they and their parents, teachers and principals can make needed arrangements to attend Fall Eagle Fest for the final judging on Sept. 19.

The Fall Eagle Fest will include two live shows "Wings to Soar" by John and Dale Stokes, from Trenton, GA. This is the only show in the world where live birds of prey; hawks, eagles, vultures and owls are flown right over the heads of the audience. Their first show will be at 10:00 am and the second show is at 1:00 pm.

This event is open to the general public. It may be the last time anyone in this area will have a chance to enjoy this very entertaining show during our lifetimes. The cost to attend the whole event is \$25 per person, and \$20 for seniors, members, and children under the age of 17.

For more information contact: Terrence N. Ingram, Exec. Director, Eagle Nature Foundation, 300 East Hickory St., Apple River, IL 61001 Phone 815-594-2306

IN*CI*DENTAL*LY

A Healthy White Smile



Most people consider a healthy white smile to be a critical factor in their social interactions. Dating websites say that the number one factor in whether a user swipes left, or right is a great smile.

There are many reasons that teeth may be stained, yellowed, or discolored. Some stains may be extrinsic, occurring only on the tooth surface. Some stains may be intrinsic, involving the tooth surfaces beneath the enamel. Intrinsic stains may occur as the result of trauma, aging, certain medical treatments, medication, and other health/developmental issues. Depending on the cause of the stain, some whitening treatments may not be an option, as they would be ineffective or could even harm your teeth. It is important to note that only natural teeth can be whitened. Dental restorations will not respond to whitening procedures, so this must be factored into any treatment planning. Simply put, it is critical that you see your dentist before you purchase any whitening products, so he/she can determine and discuss viable and safe options for your unique needs. Your dentist can also provide you with a realistic expectation of the time/treatments required, whitening results anticipated and guidance to maintain these results.

Extrinsic stains respond best to proper daily oral hygiene and routine professional dental cleanings, combined with avoiding or minimizing exposure to factors that stain teeth. These include red wine, coffee, tea, tobacco use in any form, and berries. If your dentist finds that your teeth are healthy, he may recommend use of over the counter products, including toothpastes and whitening strips, that have received the ADA Seal of Acceptance. This seal tells you that these products are safe and effective for whitening. Products without this seal may achieve whitening by using abrasives that can remove enamel.

For severe staining, your dentist may recommend at home whitening using a custom-made trays created from a professional mold of your dentition. These are designed to protect your mouth tissues from exposure to the more concentrated whitening gels required and must be done under dental supervision. Your dental options may also include an in office accelerated whitening procedure.

Teeth naturally yellow with age as the enamel wears and the dentin shows through. However, this process can be accelerated if you grind your teeth. Your dentist may recommend an appliance to prevent grinding as part of your overall whitening treatment plan

Dental staining from trauma, abnormal tooth development, medications, radiation, and chemotherapy may require procedures such as dental bonding, crowns, or veneers.

You do not want to achieve a white smile at the cost of your dental health. Consult with your dentist for guidance in achieving and maintaining a healthy white smile.

Dr. Stephen Petras
An Illinois Licensed General Dentist

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Apple of My Eye!



Carmel Cottrell & grandson, Liam, enjoy a large rubber ducky float on the lake. This is what lake life is all about!

**Nimble Thimble
 Quilt Group**

2020 SCHEDULE

Meet on the 2nd Wednesday of each month at 9:00 am.

August 12th..... Roadblock
 September 9th..... Show at Madison, WI
 October 14th..... Christmas Ornaments/Mini Quilt
 November 11th..... Christmas Party & Plan Next Year's Schedule
 December 9th..... No Meeting – Merry Christmas Everyone!

Contact Geri at 815-492-2586 for more information/questions.

NOT GETTING 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.

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LETTER TO THE EDITOR & POLICY

Open Letter to the ACL Board of Directors and GM.

Having recently completed our annual BOD elections, I thought the timing was right to request all Board Members take a hard look at our spending, by asking three questions, before approving future budgets:

1) Why are Assessments so high? 2) Why are Property Values so low? 3) What do Members want?

I believe there is a direct inverse correlation between Assessments and Property Values (when Assessments increase, Property Values decrease). During the past five years (comparing Budgets from 2020 vs. 2015), Membership Assessments increased by \$605,510 (27%), Total Operating Expenses and Fund Transfers increased by \$985,155 (29%) and Staff Payroll & Fringe increased by \$538,935 (40%). Why did TOE&FT increase by almost \$1M, including an increase in SP&F by \$539K?

In 2018, we purchased land for \$1.1M, without gaining membership consent (approved by the board) and now we want to spend Millions on CAMP, without understanding whether or not our 2743 members even want it. What's the impact on Assessments? What's our 5-year Financial Plan? How much money do we have or need in Reserve? Do our members (the ones footing the bill) agree with the plans? Please, when you vote to spend our money (especially on big ticket items), think about the impact on Assessments and make sure you are spending it in a fiscally responsible manner, on the things members want. Otherwise, our property values will continue to be - worthless.

Signed,
Brett Livengood 12A251 Jackson Court

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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Elizabeth Ambulance Seeks volunteers



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

Our volunteers have an important role in helping family, friends, neighbors and the community when emergencies occur. As a Volunteer you will give back to the community, make a difference, and develop new skills! For additional information please contact Dan at 815-238-1999 or Richard at 815-289-2940.






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classifieds

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

Grime stoppers! Home & office cleaning services. Pam Koester 815-281-2334 or Paula Busch 815-291-3361.
 For Sale: Lot 8A293 Monroe Court. Beautiful wooded lot. Buyer pays \$1 plus closing costs. All 2020 Association fees have been paid. Call 847-714-6014.
 Lot for sale! 5A28 Thunder Court. \$100, buyer pays closing cost. Will negotiate dues. Call 815-281-0547.
 For sale, lake front lot 9A152 Hawthorne Dr. 80 feet of private shoreline on Independence Bay. Call or text 608-330-1118.
 For sale lot 9A4 White Birch. Buyer pays \$1 plus closing costs. 2020 association fees have been paid. Call 815-492-0053.
 Pontoon Boat for sale! 2013 Misty Harbor, 16ft, Merc 40HP. Includes new Minnkota trolling motor, new Hummingbird locator, and new cover. In great condition. Call Kevin at K&S Marine 815-492-2504.
 Bass Tracker Tournament Boat 16' with trolling motor, 60HP motor, new tires, battery and cover. Ready to fish! \$4100, call 630-209-4104.

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- Must be willing to do some strenuous physical duties at times of need



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

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<p>7A171 Coyote 2 Bed 2 Bath \$127,900 SOLD</p>	<p>7A21 Broken Lance 305,000 LAKEFRONT</p>	<p>12A298 Nixon 5 Bed 5+ Bath \$849,000 LAKEFRONT</p>	<p>1A9 Painted Post 3 Bed 3 Bath \$579,000 LAKEFRONT</p>	<p>7A251 Tomahawk 6 Bed 4 Bath \$375,000 LAKEFRONT</p>	<p>1A19 Painted Post 3 Bath \$379,000 LAKE VIEW TRANSFERABLE DOCK</p>
<p>12A300 Nixon 4 Bed 3 Bath \$549,000 LAKEFRONT</p>	<p>9A31 Pine 2 Bed 2 Bath \$139,000 TRANSFERABLE DOCK</p>	<p>8A140 Concord 2 Bath \$219,000 PRICE REDUCED TRANSFERABLE DOCK</p>	<p>9A5 White Birch 3 Bed 3 Bath \$247,500 TRANSFERABLE DOCK</p>	<p>11A36 Fairway 3 Bed 3 Bath \$239,000</p>	<p>12A275 Lincoln 3 Bed 2 Bath \$272,500 TRANSFERABLE DOCK</p>
<p>11A172 Palmer 4 Bed 2 Bath \$194,900 TRANSFERABLE DOCK</p>	<p>12A79-80 Roosevelt 3 Bed 3.5 Bath between two homes \$339,000 SOLD TRANSFERABLE DOCK</p>	<p>12A49 Washington 3 Bed 3 Bath \$197,500</p>	<p>1A6 Painted Post 3 Bed 3 Bath \$299,500 LAKE VIEW</p>	<p>12A110 Truman 3 Bed 2 Bath \$309,995 TRANSFERABLE DOCK</p>	

VACANT LOTS

11A49 Par \$1,000 • 10A143 Eagle \$900 Accepted Offer • 10A41 Pheasant \$2,500 • 12A238 Jefferson \$5,000 • 11A78 Fairway \$5,000
 9A142 Hawthorne \$6,900 • 7A105 Warrior \$15,000 • 11A248 Tee \$18,500 Transferable Dock • 5A81 Whispering Wind \$20,000 Transferable Dock
 11A90 & 91 Putter \$21,000 SOLD • 8A264 & 265 Hancock \$59,900 • 11A314 Nelson \$14,900 Transferable Dock • 3A74 General Lee \$265,000 Lakefront

#1 Apple Canyon Lake Area Agent in 2019*

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Open Air Concert Take-Two!

Saturday, August 22nd
7:00 - 9:00 pm
@ NIXON BEACH

Must RSVP for Beach access:
applecanyonlake.org/openair
Viewing from your boat is encouraged.

featuring **FREE FALL**
Back by popular demand!

Social distancing practices will be maintained throughout this event. Bring your own beverages and seating.

Property Owners and their guests only.
Must have Amenity Tags.

In the event of inclement weather, this event will be canceled.

APPLE CANYON LAKE
PROPERTY OWNERS' FOUNDATION
**POKER
RUN**
FUNDRAISER



September 12, 2020

From 2:00 pm - 5:00 pm
Ride the Trails to (5) Different Stations Around the Lake
Pick up a Card at Each Station

At 5:00 pm
Meet back at the ACL Clubhouse
for a Grab-n-Go Meal, live music by Meghan Davis and Prizes!



**This event will abide by all State and Federal COVID 19 guidelines.*

Poker Run Facts:

- ♦ Poker Run Card Fee:
\$100 Couples Pkg. - 2 Cards, 2 Grab-n-Go Meals and 4 UTV Raffle Tickets
\$40 Single Pkg. - 1 Card and 1 Grab-n-Go Meal
\$15 for Grab-n-Go Meal Only
- ♦ Register at the Pro Shop or Association Office
- ♦ Improve your hand with options to purchase 2 additional cards
- ♦ Only registered ACL ATV, UTV and Golf Carts allowed
- ♦ All participants must have a current ACL amenity tag
- ♦ Meat Paddle Raffle will be held during dinner at the ACL Clubhouse
- ♦ Prize for Best Hands: \$80, \$50 and \$30
- ♦ Live Music: 5:00 - 8:00 pm
- ♦ Meal will consist of: Italian Beef Sandwich, Chips and a Cookie
- ♦ Cash Bar available.

Winner of the Foundation UTV Raffle will be drawn at 7:00 pm and will be broadcast on Facebook Live (@AppleCanyonLake). Need not be present to win!

Support Your Association:
Plan to attend one of these upcoming events!

Support Your Association:
Plan to attend one of these upcoming events!

Apple Canyon Lake Community

GARAGE

SALES

Saturday, August 15th, 2020
8:00 am - 2:00 pm

Maps and listings will be available at the Association Office, Information Kiosk or you can download a copy at www.applecanyonlake.org/garagesales by August 13th

Are you having a sale?



Submit your application online by at applecanyonlake.org/garage sales by August 12th to get your sale on the listing and map!