THE Core

Inside this Issue

President & GM Messages	Pg 2
Amenity Hours & Calendar	Pg 3
2021 Budgets	Pgs 8-9
Treasurer's Report	Pg 10
Board of Directors' Minutes	Pgs 11-12
Commission Minutes	Pgs 13-17, 20
Communication Connection	Pg 22
Office Line	Pg 23
ACL Garden Club	Pgs 26-27
Obituary	Pg 32
Letter to the Editor Policy	Pg 34
Classifieds	Pø 35

The Apple Core is the official monthly Association's legal vessel used to inform rules and policy changes, board actions, and other pertinent information of which

the same day it reaches local homes via the US Postal Service. See Page 2 inside

Deer Management Commission Hosts Another Successful Youth Archery Day with Social Distancing!



OFFICIAL NOTICE OF ACLPOA BOARD OF **DIRECTORS' ACTION(S)**

BOARD APPROVES PUBLISHING PROPOSED 2021 BUDGETS, RELATED FEES, AND ASSESMENTS

Notice is hereby given to all owners, that the ACLPOA Board of Directors, on August 15, 2020, voted to raise the Annual Assessment (Dues) to \$1,100 per lot, consider the adoption of the Association's 2021 Annual Operating Budget; the 2021 Renovation and Replacement (R&R) Budget; and to establish all fees to be charged during the 2021 year. The Proposed Budget is expected to be presented for approval at the Board of Directors' regular monthly meeting on October 17, 2020 at 9:00 am in the Association Clubhouse.

The specifics of the Proposed 2021 Annual Operating Budget, R&R Budget, and Fee Schedules are included in this issue of The Apple Core on pages 8 and 9.



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MESSAGE FROM THE GENERAL MANAGER

BY SHAUN NORDLIE

The 2021 budget season is now finished, and the budget is published in this edition of the Apple Core. The budget process actually begins in May for the Association with a meeting of the Budget Commission to discuss the previous year, review the

audit and start to talk about the budget that will be proposed for the coming year. This year, at this meeting we discussed a goal of trying to keep expenses as close to 2020 as we could and not have another substantial increase in the assessment. Department Managers were already working on their budgets at this time and were instructed to try to keep their budgets as similar to 2020 as they could. The Managers did an excellent job of keeping expenses in check and presenting a budget that had few increases, but also a budget they could operate and manage. Even with the work of the Department Managers, we still had a deficit of over \$100,000. How? Three funds made up almost all this money – Bad Debt, Insurance and Payroll.

- Bad Debt is what it costs the Association to take care of lots that are not paid for each year. When an owner does not pay their assessment, the Association files a lien and then forecloses on the lot to get the lot back and then sell it to a new owner who does pay their assessment. This process lasts two years before the Association gets the lot back and the total cost of going through a foreclosure is approximately \$5,000. This includes unpaid assessments, OARF, fines and attorney fees. With uncertainty of COVID-19 in 2021, we have forecast to have 40 owners who do not pay their assessment and let their lot go to lien/foreclosure. Hopefully, we will not have that many, but again, we are not sure of where we will be next year with COVID-19 and the economy. We have budgeted \$126,000 for Bad Debt in 2021, which is an increase of \$36,000 from the 2020 budget
- Insurance is obviously necessary for the Association with many different types of insurance. A couple that are increasing in 2021 are Workers Comp and Professional Liability for First Responders. The work comp insurance is mandatory and unfortunately, we had a few accidents in the past three years, so our premium is high now. In 2021 we are budgeting \$86,000 for work comp alone. This is an increase of \$28,000 from the 2020 budget. Another increase



FROM THE PRESIDENT

BY BARB HENDREN

As I write this, kids are returning to school, a sure sign that summer is ending. I would like to thank Shaun Nordlie, our General Manager, our wonderful staff, and volunteers for making this summer a great one. The lake, pool, trails, golf

course and other amenities are in beautiful shape and have been enjoyed by many owners and their guests. Shaun and our staff worked extra hard to this summer to follow protocol and procedures to prevent the spread of COVID-19 so that we could all enjoy the amenities. Thank you all for your hard work!

At the March 13, 2020 Board of Directors meeting, the ACLPOA Energy Policy was adopted. This document is the result of the Illinois legislature's passing the Homeowners' Energy Policy Statement Act. The legislative intent in enacting this Act is to prevent the adoption of measures which will prevent the use of solar energy systems on any home that is subject to a homeowners' association, common interest community association, or condominium unit owners' association. An Association's governing documents cannot prohibit, or have the effect of prohibiting, the installation of solar energy systems within the community. However, the Association can draft an "Energy Policy Statement" on the installation, location and use of solar collector systems to inform the homeowners with its policy on such location, installation, and use. That statement may also include language on whether or not wind energy collections are allowed. Although the Act labels this is a "policy", pursuant to Section 20 of the Act, the policy must be made a part of the Declaration. Therefore, an amendment to the Association's Declaration is required. This amendment does not require a membership vote.

ACLPOA's Energy Policy was written by our legal counsel, Keay & Costello, PC, and incorporates review comments from the AECC. Some notable points of the policy include: Solar systems are considered structures and building permits are required for their installation. Ground installed arrays are possible if a variance is granted by the AECC. A solar energy system shall only be installed by a professional contractor, licensed, or accredited by the North American Board of Certified Energy Practitioners (NABCEP), Interstate Renewable Energy Council (IREC), or other similar nationally recognized accrediting/licensing authority. Owners shall not permit solar collectors, solar storage mechanisms or solar energy systems to fall into disrepair or to become safety hazards, and shall be responsible, at his or her own cost, for all maintenance and repair of such systems. Wind energy systems are prohibited. Composting and rainwater collection systems are permitted subject to Rules & Regulations adopted by the BOD, and when possible, shall be concealed from public view and shall not create an unreasonable disturbance or nuisance to neighboring lots and dwellings. In order to see the Energy Policy in its entirety, please go to the Governing Documents page of our website (http://applecanyonlake.org/gov- ernance/governing-documentation/), or request a hard copy from the



in insurance for 2021 is the First Responder insurance. This is a policy that we take out for our security staff, who are all certified first responders. The amount of responsibilities of first responders has grown the past few years and with that, the insurance premiums also increase. This is a cost we must pay in order to provide 24/7 security service at the Association.

• The last increase is payroll. We are in the service industry, meaning payroll is high at the Association so that we can provide staff to work at all the amenities, maintain the facilities and amenities, provide activities and events and manage all the staff. The 2021 budget includes a 2% increase for salaries which is an increase of about \$30,000 for 2021. Finding and keeping staff is a daily challenge for the Association, we need to stay competitive in the wage we pay our staff as well as pay a starting wage that entices quality workers looking for jobs to come to ACL to work. The increase in 2021 does not address the future increases in minimum wage. For those not familiar with Illinois minimum wage, it was increased to \$10 in 2020 and will increase \$1 per year until 2025 when the minimum wage will be \$15. I hope to start addressing these increases in the 2022 budget and plan accordingly so that the association is prepared for a larger increase in payroll and also is in a position where we can offer a competitive wage to find and keep quality workers.

I hope this helps explain the challenges we faced this year in preparing the Operating Budget for 2021. Even with keeping budgets as close to this years as possible, there are still line items that require additional funds. I am glad that the Budget Commission and Board of Directors were able to come up with a plan that has a minimal increase in assessment and a few fee increases to balance the budget. Please also read the articles by Steve Borst, Board of Directors' Treasurer and Ashlee Miller, ACLPOA Financial Manager in this month's Apple Core regarding the 2021 budget. If you have further questions regarding the 2021 budget, I would be happy to discuss them with you.





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TOWNSHIP CONTACTS

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AMENITY HOURS

See Amenity Hours at:

www.AppleCanyonLake.org/hours

SEPTEMBER 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.

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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 GamesMon. & 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

SEP. 6lce Cream Social & Craft Fair	TBA
SEP. 12Foundation Poker Run	2-5 pm
SEP. 19 Volunteer Appreciation Dinner	6 pm
SEP. 20 Buddy Bass Tournament	7 am
OCT 23-24 Halloween Spirit Tour	7-10pm
OCT. 24 Haunted Trail6	: 30-9:30 pm
DEC. 5Cocoa & Cookies w/Santa	5-6:30 pm
DEC. 5Tree Lighting Ceremony	6:30 pm
DEC. 8 Jingle Bell Brunch	10 am
DEC. 9 Jingle Bell Brunch Snow Date	

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APPLE CANYON LAKE PROPERTY OWNERS' FOUNDATION

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

The 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

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.

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Drawing will be held on September 12, 2020

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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This gift is made in ___ Honor of: ___Memory of:

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

Name of Individual(s): ______

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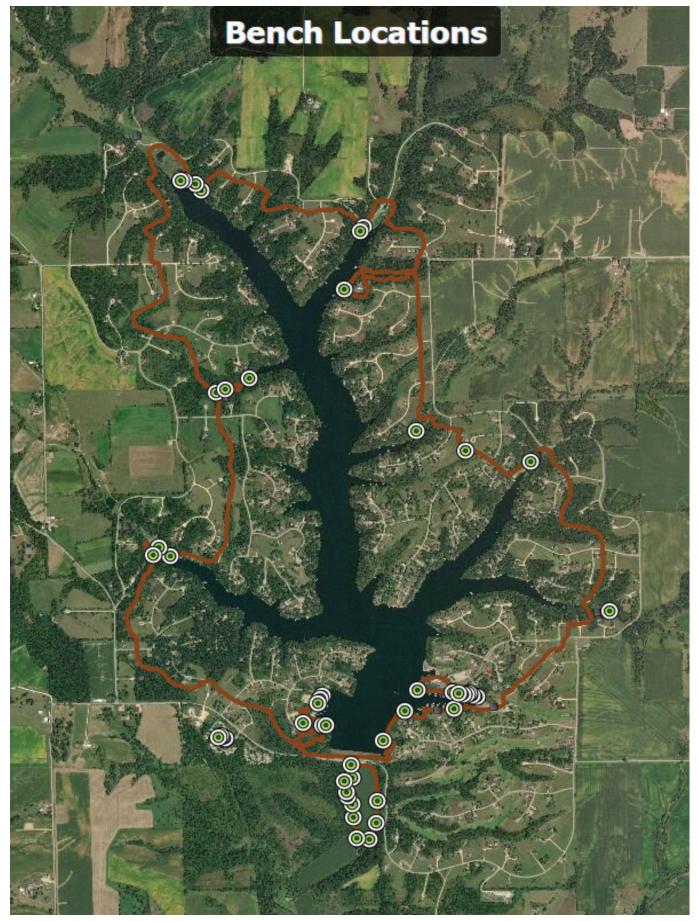
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The Bench Program is the New Fundraising Program at Apple Canyon Lake

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

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.

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- 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.







FINANCIAL ASSESSMENTS

2021 Budget Explanation

BY: ASHLEE MILLER, FINANCIAL MANAGER ashlee.miller@applecanyonlake.org

Summer is wrapping up here at ACL and although it has been a much different season than in years past, we are financially

doing better than we had anticipated back in late March/early April. Covid-19 has kept people homebound and caused many of our events to be canceled. We learned throughout the summer that although we had to cancel nearly every event, offer only window service at the Marina, restrict seating at the Pro Shop and require reservations at the pool, you showed up. You supported ACL. You brought your family. You made memories. You possibly had the best summer to date at ACL. For that, we are humbly thankful. We could not have made it through this season of uncertainty without your support.

It is now time to look forward. We do not know if we will continue to be required to restrict gatherings in 2021 but we do know we need to plan for the future. Planning for the future was the common ground members of the Budget and Audit Commission had with each other this year. During the budget process each Fund was analyzed to determine the necessary assessment to each, not only for 2021 but also for the future. After multiple days of deliberation, the Budget and Audit Commission recommended a full budget to the Board of Directors to review and vote on. The 2021 proposed budget is included in this month's Apple Core.

The 2021 dues break down in	nto the following allocation -
Operating Fund -	\$654.46
Capital Project Fund -	\$232.12
R&R Fund -	\$213.42

The Operating Budget increase is 1 percent from 2020. With 2020 being an odd year, it is hard to predict the 2021 budget based on 2020 year-to-date actuals. Instead, the Budget and Audit Commission relied heavily on 2019 actuals and 2020 budgeted numbers. Minimum wage is increasing \$1 per year until 2025 which was not much of a is a factor in the 2021 budget, but and will be analyzed in the Department Salaries line each year going forward.

The R&R (Replacement and Renovation) account is used to fund our Reserve Study, which is our roadmap for when items need to be replaced, or when facilities need to be renovated. The Reserve Study is a living document, i.e. it is updated often. For instance, if the Reserve Study shows that we need to replace a truck in 2021, but the Manager of Building and Grounds thinks that the truck could last another year, we adjust the Reserve Study to reflect this. It also works the opposite way; if a freezer is not scheduled to be replaced until 2022, but is starting to need substantial maintenance work, we will move the freezer in the Reserve Study to be replaced in 2021. The 2021 proposed budget for the R&R Fund is \$535,000.

The Capital Project account are funds we use for large, long-term projects. It was previously used for the pool loan, which was paid off in 2018. In 2019 and 2020 we started putting money in the capital account to save for our next capital project. We have had a few expenditures such as architect and design of CAMP. Looking forward, the big projects on our radar is Phase 1 for CAMP, which is the new administration building, and the spillway/dam project that we often refer to

as "Flood Mitigation." The 2021 budget for the Capital Projects fund is \$682,356. Below is a five-year history of the assessments to understand how the annual assessment breaks down into each fund:

	2021	2020	2019	2018	2017	2016
Operating	\$654.46	\$638.40	\$596.94	\$561.40	\$576.53	\$617.19
Capital	\$232.12	\$226.42	\$82.75	\$78.17	\$82.77	\$82.83
R&R	\$213.42	\$208.18	\$297.81	\$210.43	\$190.70	\$149.98

If you have any questions regarding the 2021 budget, please contact me or Shaun Nordlie. We would be more than happy to discuss the budget and explain each fund for you. Stay well.







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'RESURER'S BUDGET REPOR TO THE PROPERTY OWNERS OF ACL

- SUBMITTED BY STEVE BORST, BOARD MEMBER AND TREASURER

I am so pleased to be the Treasurer of the Apple Canyon Lake Property Owners Association. I got here because of you and I feel the best thing I can do as a member of the Board of Director's is to be as transparent as possible. I plan to communicate as often as possible and I hope to explain why I vote the way I do, especially as it relates to the fiscal aspects of our Lake Association. So here is my first attempt at doing just that, as I try to explain the complexity behind how the amount of our annual dues are calculated and assessed.

First, I am happy to report that our Budget/Audit Commission (BAC) came together after putting aside their differences and passed a 2021 Budget, which I voted yes to approve. This is meaningful because without a budget our daily operations could be jeopardized. Having a well thought out budget that is vetted by a mix of progressive and conservative BAC members helps keep our Association on track. Compiling a budget involves analyzing 3 distinct funds, digging into the components of each, and then recommending proper assessments to each fund that will keep our lake life on a successful path to future enjoyment. I'd also like to add here that our community is blessed to have so many wonderful amenities - I counted 15 of them, from The Lake, The Pool, The Beach, The Marina, The Cove, The Golf Course, The Campground, The Club House, The Trails, and Our Social Programs to name a few. They are great amenities to enjoy, but after I did a detailed analysis of each, they all cost money and require funding to maintain. We have an unbelievably beautiful lake community but to maintain it, we do need to fund it.

THE BUDGET PROCESS IN A NUTSHELL GOES LIKE THIS...

The ACLPOA General Manager (GM) and Finance Manager (FM) meet with each operating department's manager, review their 2021 projected revenue and costs, then summarize their needs for presentation to the BAC. The Budget Commission then gathers on 4 separate full day meetings with the GM & FM, highlighted with numerous debates over spending and funding. After analyzing each line item within The Operating Fund, The Capital Fund, and The Replacement & Renovations (R&R) Fund, we discuss why revenues were up or down, and why expenses and costs were at the level they were. Throughout we make line item changes by adding and cutting revenues and expenses where appropriate. At one point the BAC was facing a \$100,000+ shortfall. After a combination of cutting some operating costs, reducing some R&R spending,



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and lastly increasing some fees, we finalized a budget. In the end, every BAC member left with some wins and some losses, but fortunately for the ACL property owners, the Association was handed a very well thought out and balanced budget.

The budget we recommended to the Board included increasing our Operating Fund Assessment by \$23,179 over last year and reducing our R&R Fund Assessment by \$24,000 when compared to last year. I feel due to the uncertainty surrounding the COVID-19 pandemic this was a conservative approach to these two funds. But please be assured that if 2020 has any savings from the impact of the virus it will be reflected in the 2022 Operating Fund assessment. That said, the most important thing the BAC did with this year's budget was that it ensured the preservation of The Lake and ensures the maintenance of all our amenities. Although I'm still learning what amenities are important to you, I am certain that if you own property at ACL, you love The Lake. We need to protect The Lake but to do so requires a significant assault on flood mitigation. The burden of protecting The Lake requires some tough decisions on raising dues and fees. When you look at the current assessment realize we allocated enough funding to protect our most treasured asset by increasing the 2021 budget for the Capital Fund to \$682,356. These funds are earmarked to pay for the renovations needed to protect our Lake, primarily our dam's spillway improvements. Attacking flood mitigation is direly needed to keep The Lake safe for generations to come. The budget commission understood this and funded our Capital Fund

No one was more vocal in the desire to hold the line on raising the Annual Dues than I. Unfortunately, to finalize a budget in a timely fashion, again a critical need, we recommended raising the annual dues by 2.5%. I am optimistic and I dream of the day that I will be on the BAC when a budget is passed with no increases in dues or possibly a reduction, but after analyzing our Reserve Study that dream may be several years out. Reserve Study is a term you should become familiar. Our Reserve Study lists every asset we own, including dams, buildings, bulkheads, and equipment. It projects out each asset's useful life and then calculates the anticipated cost and timing to replace them. To fully fund our Reserve Study we need to put money away year by year in order to be prepared for their eventual replacement. By the way, bulkheads are those concrete retaining walls and sidewalks on the lake near The Cove and The Marina, and they do weather over time – see, I learned something non-financial during the budget process. The thing to remember is that by charting out a study of all our assets and by spreading out their anticipated replacement costs, we can smooth the impact of major replacement costs. As Treasurer, maintaining an accurate Reserve Study will be a top priority.

In closing, Thank You for getting me into the game. I truly enjoy the challenge of balancing life, and as your Treasurer balancing ACLPOA budgets. I will work diligently to keep a balance between needs and wants. However, short of eliminating some amenities, our shared property owner costs to maintain what we have, will require us all to endure a time with some increased dues and fees with the hope for future curtailment of both. Once we adequately provide the funding to keep our properties fiscally protected, ACL's future will be a guaranteed success. I thank everyone involved in the budget process for the time and effort it took to successfully complete our mission. ACL and all its amenities are definitely a great value compared to the cost of belonging to such a great Association.

I look forward to meeting and getting to know you all. Be safe and Be well.



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Scales Mound, 3BR 2BA, Wood Floors Open Kit/Dine, .26+ Ac, Asphalt Drive \$115,000 #20201032



Near Main St. Galena & River, to Build Duplexes/Sm. Homes, Upon Approval \$250,000 #20180177



Single Level, 1BR 1BA Galena Condo Long Views, Tall Windows, 1C Garage \$150,000 #20200868



Galena, 1.07+ Ac. Exquisite Details 806sf Garage, LL Walk-Out to Finish \$350,000 #20200646



ACL, 3BR 3BA, .80+ Ac, LL FR, Gas FP 4 Garage Spaces: 3 Detached, 1 Under \$210,000 #20200137



Near Dubuque, 2.43+ Ac, Many Updates 3BR 3.5BA, FR in Walk-out LL, 2 Garages \$357.500 #20200529



Joined Buildings, Restaurant for 100 Updated Equip, 1,300+sf Upper Apt. \$179,500 #20200189



Scales Mound, 3BR 2BA, Long Views Split Plan, Walk-Out LL, 2C Garage \$120,000 #20201039



LaVonne Deininger, Broker

REALTOR® Licensed in IL, WI, & IA (815) 297-2614

LaVonneSells@KW.com





IR MLS (1)









Knautz Flooring

Old Time Quality in a Modern Day World.



Knautz flooring specializes in showers, backsplashes, fireplace surrounds, countertops, hardwood, LVT, window treatments and carpet.

Call us today for a 815-777-3130 Monday- Friday: 9am -5pm Saturday: 9am -1pm



2021 OPERATING BUDGET APPROVED FOR PUBLICATION 8-15-20

Asset Preservation Funds	2021 Budget	2020 Budget	2021 to 2019 +/-	2019 Prelim	2020 to 2018 +/-	2018 Audited	2017 Audited	2016 Audited	2015 Audited
Membership Assessment - Operating	\$ 1,737,419.00 \$ 682,356.00	\$ 1,714,240 \$ 608,000	\$ 133,077 \$ 459,858	\$ 1,604,342 \$ 222,498	\$ 206,871 \$ 398,099	\$ 1,507,369 \$ 209,901	\$ 1,546,370 \$ 222,000	\$ 1,655,998 \$ 222,122	\$ 1,647,967 \$ 220,493
Membership Assessment - Capital Projects Membership Assessment - R & R	\$ 535,000.00	\$ 559,000	\$ (265,208)	\$ 800,208	\$ (6,000)	\$ 565,000	\$ 511,500	\$ 402,221	\$ 407,270
Property Transfer Fee Delinquent Dues Fee	\$ - \$ 21,500.00	\$ - \$ 19,450	\$ - \$ 200	\$ - \$ 21,300	\$ - \$ 2,700	\$ - \$ 16,750	·	\$ - \$ 19,500	\$ - \$ 25,075
Interest - Delinquent Dues Foreclosure Fee Income	\$ 915.00 \$ -	\$ 915 \$ -	\$ (532) \$ -	\$ 1,447 \$ -	\$ (85)	\$ 1,000 \$ -	\$ 1,000 \$ -	\$ 712 \$ -	\$ 1,956 \$ -
Banking Income	\$ 9,750.00	\$ 9,550	\$ (16,174)	\$ 25,924	\$ (3,450)	\$ 13,000	\$ 10,000	\$ 19,943	\$ 2,109
Lease Rental Revenue ACL Seasonal Boat Slips/Campsites	\$ 66,739.00 \$ 204,675.00	\$ 68,939 \$ 204,945	\$ (14,836) \$ (555)	\$ 81,575 \$ 205,230	\$ 42,000 \$ (2,325)	\$ 26,939 \$ 207,270	+,	\$ 23,596 \$ 208,035	\$ 27,134 \$ 201,395
Owner Amenity Registration Fee (OARF) Registration Fees	\$ 285,000.00 \$ 38,850.00	\$ 285,000 \$ 20,400	\$ 1,200 \$ 17,985	\$ 283,800 \$ 20,865	\$ - \$ 5,325	\$ 285,000 \$ 15,075	\$ 285,000 \$ 13,345	\$ 287,300 \$ 15,259	\$ 285,400 \$ 13,433
Counter Sales/Vending Income Contribution Income	\$ 2,185.00	\$ 1,710 \$ -	\$ (1,650)	\$ 3,835 \$ -	\$ (315)	\$ 2,025	· · · · ·	· · · · ·	\$ 2,049
Payment Plan Program Fees	\$ 8,175.00	\$ 7,625	\$ 420	\$ 7,755	\$ 1,625	\$ 6,000	\$ 5,650	\$ 6,200	\$ 4,795
Gain/Loss Equipment Disposal Bad Debt Recovery	\$ -	\$ - \$ -	\$ 39,786 \$ (8,598)	\$ (39,786) \$ 8,598	\$ -	\$ - \$ -	\$ - \$ -	\$ (9,341) \$ 20,411	\$ 250 \$ 650
Over Payments - Property Owners Credit Card Convenience Fee	\$ - \$ 3,300.00	\$ - \$ 3,590	\$ - \$ (287)	\$ - \$ 3,587	\$ - \$ 590	\$ - \$ 3,000	\$ -	\$ 31 \$ 2,565	\$ 485 \$ 3,213
Program Fees	\$ 11,500.00	\$ 11,500	\$ (1,050)	\$ 12,550	\$ 1,700	\$ 9,800	\$ 9,200	\$ 10,423	\$ 7,214
Advertising Income Social Recreation Income	\$ 26,100.00	\$ 128,480 \$ 28,100	\$ 2,608	\$ 126,387 \$ 23,492	\$ 14,300 \$ 1,650	\$ 114,180 \$ 26,450	\$ 23,559	\$ 26,303	\$ 94,968 \$ 18,583
Clubhouse Rental Building Permits & Septic Programs	\$ 4,375.00 \$ 9,290.00	\$ 4,375 \$ 9,250	\$ 450 \$ (153)	\$ 3,925 \$ 9,443	\$ (425) \$ (9,200)	\$ 4,800 \$ 18,450	\$ 4,125 \$ 17,350	\$ 4,500 \$ 15,866	\$ 3,075 \$ 5,158
Trash & Recycling Pool Parties & Swimming Lessons	\$ 124,238.34 \$ 10,125.00	\$ 74,500 \$ 10,125	\$ 48,418 \$ 2,345	\$ 75,820 \$ 7,780	\$ 200 \$ 3,320	\$ 74,300 \$ 6,805	· · · · ·	\$ 73,065 \$ 3,566	\$ 72,490 \$ 2,098
Camping Fees	\$ 13,966.00	\$ 13,952	\$ 754	\$ 13,212	\$ (1,713)	\$ 15,665	\$ 15,148	\$ 15,618	\$ 15,101
Boat Rentals Boat Slip Rentals	\$ 34,400.00 \$ 5,850.00	\$ 34,400 \$ 5,800	\$ (1,155) \$ 560	\$ 35,555 \$ 5,290	\$ (16,400) \$ 665	\$ 50,800 \$ 5,135	\$ 32,700 \$ 3,605	\$ 40,355 \$ 4,135	\$ 34,025
Fines Collected, NSF Check Fee Golf Fees/Golf Season Passes	\$ 105.00 \$ 134,350.00	\$ 105 \$ 137,050	\$ (4,535) \$ 18,061	\$ 4,640 \$ 116,289	\$ 105 \$ 11,989	\$ - \$ 125,061		\$ 2,425 \$ 118,195	\$ 2,802 \$ 121,903
Golf Advertising Income	\$ 1,600.00	\$ 1,600	\$ 600	\$ 1,000	\$ -	\$ 1,600	\$ 1,500	\$ 1,920	\$ -
Golf Misc Sales Income Golf Food & Beverage Income	\$ 205,100.00	\$ 196,100	\$ (8,401) \$ (12,890)	\$ 217,990	\$ 2,500 \$ 34,500	\$ 161,600	· · · · ·	\$ 147,556	\$ -
Marina Concessions Income Land & Lake Income	\$ 266,800.00 \$ 2,000.00	\$ 273,000 \$ -	\$ 32,494 \$ (13,180)	\$ 234,306 \$ 15,180	\$ 2,000 \$ -	\$ 271,000 \$ -	\$ 258,500 \$ -	\$ 251,030 \$ 80	\$ 238,900 \$ -
Special Projects (319 Grant Revenue) Fundraisers (will be moved to des.funds)	\$ 2,500.00	\$ 2,500	\$ (83) \$ (21,756)	\$ 2,583 \$ 21,756	\$ 500 \$ (19,125)	\$ 2,000 \$ 19,125	\$ -	\$ 9,174 \$ -	\$ 22,716 \$ 13,296
Employee Dishonesty Insurance Payout	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Revenue	\$ 4,585,143.34 \$ -	\$ 4,579,136	\$ 389,866 \$ -	\$ 4,195,277	\$ 808,036 \$ -	\$ 3,771,100	\$ 3,724,698	\$ 3,717,041	\$ 3,651,329
Department Salaries Department Payroll	\$ - \$ 1,525,858.23	\$ - \$ 1,479,839	\$ - \$ 67,010	\$ - \$ 1,458,848	\$ - \$ 184,312	\$ - \$ 1,295,527	\$ - \$ 1,242,846	\$ 1,212,161	\$ 31,547 \$ 1,039,831
Overtime Wages Payroll Tax	1 ,	\$ 10,000 \$ 131,614	\$ -	1 ,,-	\$ - \$ (11,582)	\$ 10,000 \$ 143,196	4 10.000	\$ -	\$ - \$ 129,090
Total Payroll Expenses	\$ 1,654,583.20	\$ 1,621,452	\$ 72,805	\$ 1,581,779	\$ 172,730	\$ 1,448,723	\$ 1,392,919	\$ 1,346,543	\$ 1,200,469
Contract Labor Recruitment Expenses	\$ 24,390.00 \$ 1,450.00	\$ 26,035 \$ 1,950	\$ (590) \$ (511)		\$ (23,050) \$ 1,000	\$ 49,085 \$ 950	. ,	\$ 35,023 \$ 8,316	
Employee Fringes Uniforms/Name Tags	\$ 252,707.74 \$ 8,150.00	\$ 273,955 \$ 8,400		\$ 240,981 \$ 5,438	\$ 89,531 \$ 400	\$ 184,424 \$ 8,000	\$ 162,257 \$ 7,950	\$ 145,675 \$ 7,477	\$ 156,003 \$ 7,613
Conference/Training	\$ 16,600.00	\$ 16,500	\$ 4,590	\$ 12,010	\$ 5,900	\$ 10,600	\$ 37,305	\$ 5,581	\$ 11,733
Credit Card Expenses DDS (Dues, Donations, Subscriptions)	· · · · · · · · · · · · · · · · · · ·	\$ 16,000 \$ 7,600	\$ (56) \$ (309)	\$ 8,244	\$ 3,290	\$ 16,000 \$ 4,310	\$ 4,050	\$ 5,946	\$ 15,141 \$ 4,216
F/F/E (Furniture/Fixture/Equipment) Program Refunds-Expense	\$ 13,400.00 \$ -	\$ 16,900 \$ -	\$ (1,651)	\$ 15,051 \$ -	\$ (1,850) \$ -	\$ 18,750 \$ -	\$ 15,600 \$ -	\$ 21,512 \$ -	\$ 16,090
Registration Expenses	\$ 11,500.00	\$ 11,500		\$ 7,550	\$ -	\$ 11,500	\$ 9,250	\$ 9,524	\$ 10,781
Counter/Vending Supplies Office Supplies	\$ 200.00 \$ 8,200.00	\$ 850 \$ 8,300	\$ (1,771) \$ (139)	\$ 8,339	, ,	\$ 250 \$ 9,200		\$ 2,782 \$ 8,443	\$ 375 \$ 10,041
General Supplies Sales Tax	\$ 21,650.04 \$ -	\$ 23,950 \$ -	\$ (4,970) \$ -	\$ 26,620 \$ -	\$ 100 \$ -	\$ 23,850 \$ -	' -,	\$ 28,339 \$ 1,593	\$ 19,419
Golf Food & Beverage Supplies for Resale	\$ 88,842.33 \$ 172,699.00	\$ 77,650 \$ 179,405	\$ (23,236) \$ (12,079)	\$ 112,078 \$ 184,778	\$ 18,300 \$ (1,845)	\$ 59,350 \$ 181,250	\$ 56,350 \$ 179,000	\$ 59,209 \$ 180,571	\$ 65,622 \$ 217,533
Boat Rental Expenses	\$ -	\$ - \$ -		\$ (53) \$ -		\$ 4,000	\$ 5,600		\$ 2,428
Golf Cart Rentals	\$ 15,000.00	\$ 15,000	\$ (121)	\$ 15,121	\$ -	\$ 15,000	\$ 15,000	\$ 9,053	
Advertising Gift Certificates - Donated	\$ 86,500.00 \$ -	\$ 86,500 \$ -	\$ 8,125 \$ -	\$ 78,375 \$ -	, , , ,	\$ 72,400 \$ 2,000	\$ 68,905 \$ -		\$ 55,892 \$ 3,342
Postage Rental Equipment	\$ 20,000.00 \$ 9,015.24	\$ 20,000 \$ 7,515	\$ 18,631 \$ (2,183)	\$ 1,369 \$ 11,199	\$ - \$ 915	\$ 20,000 \$ 6,600		\$ 9,795 \$ 8,130	\$ 9,644 \$ 5,548
Social/Recreation Expenses Clubhouse Rental Expenses	\$ 17,875.00 \$ -	\$ 22,175 \$ -	\$ (8,804) \$ (1,175)		\$ (150) \$ (2,175)	\$ 22,325 \$ 2,175	\$ 17,140 \$ 1,450	\$ 24,056 \$ 985	\$ 11,725 \$ 1,750
Maintenance - Equipment	\$ 40,500.00	\$ 41,000	\$ (4,893)	\$ 45,393	\$ (500)	\$ 41,500	\$ 40,750	\$ 26,260	\$ 39,443
Maintenance - Grounds Maintenance - Buildings	\$ 105,700.00 \$ 27,800.00	\$ 98,700 \$ 27,550	\$ 28,072 \$ (455)	\$ 77,628 \$ 28,255	\$ 6,200 \$ 2,800	\$ 92,500 \$ 24,750		\$ 84,401 \$ 43,547	\$ 66,660 \$ 41,782
Maintenance - Vehicles Fitness center expenses, tennis court, archery	\$ 14,600.00 \$ 700.00	\$ 14,600 \$ 700	\$ 1,288 \$ 700	\$ 13,312	\$ (400) \$ 700	\$ 15,000	\$ 12,500	\$ 13,573	\$ 11,820
Gas & Oil	· ·	\$ 58,450 \$ 42,000	\$ 10,673	\$ 47,777 \$ 38,610	\$ 20,200 \$ 8,100	\$ 38,250 \$ 33,900	\$ 36,600 \$ 31,900	\$ 36,052 \$ 26,336	\$ 34,425 \$ 29,982
Scavenger Services Licenses/Permits	\$ 5,950.00	\$ 6,390	\$ (8)	\$ 5,958	\$ 1,475	\$ 4,915	\$ 6,030	\$ 4,375	\$ 5,341
Membership/Employee Recognition Hardware/Software Support	\$ 6,000.00 \$ 30,000.00	\$ 6,000 \$ 30,000	\$ (610) \$ (5,926)	\$ 6,610 \$ 35,926	\$ - \$ 10,000	\$ 6,000 \$ 20,000	\$ 4,900 \$ 37,116	\$ 5,504 \$ 60,958	\$ 4,448 \$ 19,421
Audit Consulting Costs Legal Services	\$ - \$ 43,000.00	\$ - \$ 41,250	-	\$ - \$ 41,371	\$ - \$ 5,250	\$ - \$ 36,000	\$ - \$ 37,000	\$ 23,849	\$ 299 \$ 16,828
Accounting Services	\$ 5,000.00	\$ 3,500	\$ (380)	\$ 5,380	\$ (41,500)	\$ 45,000	\$ 32,000	\$ 49,310	\$ 44,218
Vehicle Licenses Bad Debts-Current Year	\$ 4,450.00 \$ 126,000.00	\$ 3,050 \$ 90,000		\$ 2,522 \$ 74,412		\$ 2,406 \$ 72,000	,,	\$ 1,993 \$ 134,641	\$ 1,194 \$ 168,290
Utilities Insurance	\$ 132,616.00 \$ 185,874.00	\$ 129,936 \$ 150,594	\$ (6,975) \$ 8,925	\$ 139,591 \$ 176,949	\$ (3,100) \$ 15,357	\$ 133,036 \$ 135,237	+,	\$ 120,139 \$ 165,463	\$ 130,952 \$ 142,097
Property Taxes Lake Sediment Pond Expenses	\$ 41,250.00	\$ 41,620 \$ 5,000	\$ 1,975	\$ 39,275	\$ (80)	\$ 41,700 \$ 5,000	\$ 44,800	\$ 42,538 \$ 5,668	\$ 41,492
Lake Dredge Expenses	\$ 20,700.00	\$ 18,700	\$ (6,504)	\$ 27,204	\$ 500	\$ 18,200	\$ 39,100	\$ 7,966	\$ 80,910
Special Projects Fundraisers	\$ 22,500.00 \$ -	\$ 22,500 \$ -	\$ (697) \$ (12,130)		, , ,	\$ 7,500	\$ 7,000	\$ 31,988 \$ 4,718	\$ 35,989 \$ 5,122
Contingency Fund Contingency for potential rev. shortfalls	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ -	\$ (25,000) \$ -		\$ 25,000 \$ -	\$ - \$ -	\$ 8,906 \$ -
Auto Inclusion	\$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	·	\$ - \$ -	\$ - \$ -
Pavilion Expenses Banking Fees	\$ -	\$ -	\$ (1,865)	\$ 1,865	\$ (200)	\$ 200	\$ 1,000	\$ - \$ 1,717	\$ 3,575
Misc Expense Interest Expense	\$ - \$ -	\$ - \$ -	\$ (7,145) \$ -	\$ 7,145 \$ -	\$ - \$ -	\$ - \$ -		\$ -	\$ 1,014
Penalties & Fines Subtotal Expenses	\$ - \$ 3,367,787.35	\$ - \$ 3,273,177	\$ - \$ 129,087	\$ - \$ 3,238,700	\$ - \$ 277,809	\$ -	\$ - \$ 2,988,673	\$ - \$ 2,893,749	\$ 3,872 \$ 2,824,097
Designated Funds Transfers	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,162
R & R Fund Contribution Capital Projects	\$ 535,000.00 \$ 682,356.00	\$ 559,000 \$ 608,000	\$ 460,084	\$ 222,272	\$ 398,099	\$ 209,901	\$ 222,000	\$ 402,000 \$ 222,000	\$ 407,270 \$ 220,493
		\$ 4,440,177	\$ 395,205	\$ 4,189,938	\$ 669,908 \$ -	\$ 3,770,269	\$ 3,722,173	\$ 3,517,749	\$ 3,455,022
Total Operating Fund Exp. & Transfers	\$ 4,585,143 \$ -	· · ·	Ş - I						,
Total Operating Fund Exp. & Transfers Total Revenue	\$ - \$ 4,585,143.34	\$ 4,579,136		\$ 4,189,938 \$ 4,189,938		\$ 3,771,100 \$ 3,770,269	1 -, ,	\$ 3,717,041 \$ 3,517,749	\$ 3,651,329 \$ 3,455,022
Total Operating Fund Exp. & Transfers Total Revenue Total Operating Fund Exp. & Transfers Excess Revenues	\$ 4,585,143.34 \$ 4,585,143.35 \$ (0.01)	\$ 4,579,136 \$ 4,440,177 \$ 138,958	\$ 395,205 \$ 4,800	\$ 4,189,938 \$ (4,800)	\$ 669,908 \$ 138,127	\$ 3,770,269 \$ 831	\$ 3,722,173		\$ 3,455,022 \$ 196,308
Total Operating Fund Exp. & Transfers Total Revenue Total Operating Fund Exp. & Transfers	\$ - \$ 4,585,143.34 \$ 4,585,143.35 \$ (0.01) \$ - \$ (0.01)	\$ 4,579,136 \$ 4,440,177	\$ 395,205 \$ 4,800	\$ 4,189,938	\$ 669,908 \$ 138,127	\$ 3,770,269	\$ 3,722,173	\$ 3,517,749	\$ 3,455,022
Total Operating Fund Exp. & Transfers Total Revenue Total Operating Fund Exp. & Transfers Excess Revenues Depreciation	\$ - \$ 4,585,143.34 \$ 4,585,143.35 \$ (0.01) \$ -	\$ 4,579,136 \$ 4,440,177 \$ 138,958 \$ -	\$ 395,205 \$ 4,800 \$ 658,341 #REF! \$ (293,437)	\$ 4,189,938 \$ (4,800) \$ (658,341)	\$ 669,908 \$ 138,127 \$ -	\$ 3,770,269 \$ 831 \$ -	\$ 3,722,173 \$ 2,525	\$ 3,517,749 \$ 199,292	\$ 3,455,022 \$ 196,308 \$ (480,891)

GIS: Full Site

2021 OPERATING BUDGET APPROVED FOR PUBLICATION 8-15-20

		UAL FEE				DAILY RA	
Annual Assessment (Due March 1)		1,100.00	Golf		Mon-Fri	Wknd/H	lol
Annual Trash Fee* (Due March 1) *required for all ACL homes, fee includes two passes (paper or decal)	\$	120	Property Owner	Holes (9)	9		-
required for all ACE floriles, fee includes two passes (paper of decai)				Holes (18)	12		
Seasonal Amenity Licenses (Due March 1)			1	110105 (10)			
Marina Boat Slip (\$200) & Boat Registration (\$5)	\$	205	Non Property Ov				
Nixon Boat Slip (\$200) & Boat Registration (\$5)	\$ \$ \$	205		Holes (9)	12		
Zone Boat Slip (\$200) & Boat Registration (\$5)	\$	205		Holes (18)	17		
Seasonal Campsite (\$670)/Trash (\$75)/Camper (\$5)	Ś	750	Cart Rental				
Camper Winter Storage (Onsite)	\$ \$	135		Holes (9)	7		
				Holes (18)	13		
Golf Cart/ATV/UTV Storage Inside	\$	125					
Golf Cart Storage Outside	\$		Call ACL Pro Shop	o for tee times (815	5) 492-2477		
Kayak Locker Rental Registration Fees	Ş	25	Campground		Mon - Thurs	Wknd/	ш
Owner Amenity Registration Fee (per owner)	Ś	100	RV Site (power a	nd water)	Wion - murs	vvknu/	п
Golf Cart Registration	\$	5	nv site (power u	Property Owner	\$ 14	\$	1
Motorized 1st Boat	\$	5		Guest	\$ 28	\$	3
Motorized 2nd Boat	Ş		Tent Site (primiti				
Non-Motorized Boat Snowmobile	Ş	5 5		Property Owner Guest	\$ 9 \$ 19	\$ \$	1
ATV/UTV	\$\$\$\$\$\$\$		Extended Campi	ng Fees Primitive/F			- 4
ATV/OTV	Ų	30	PO	60	PO		8
Annual Golf Season Passes			Guest	125	Guest		17
Property Owner (Individual)	\$ \$ \$	200	Washer/Dryer	(04		(per load	d)
Junior (Age 10-16)	Ş	25	Marina Boat Slip	r reservations (815	5) 492-2238		_
Non Property Owner (Individual) Corporate	Ş	2.000		Kentais			\$2
corporate	Ą	2,000	Weekly				10
Classes			Monthly			\$	20
Swimming Lessons (per person, two sessions)	\$	35		r reservations (815			_
Swimming Lessons (per person, one session) Private Swimming Lesson (per person, per lesson)	\$	18 25	Boat Rentals		Mon-Thurs Property Owner		
Trivate Swiffining Lesson (per person, per lesson)	Y	23	Pontoon	1/2 Day	100		17
Miscellaneous		Each	Pontoon	Per Day	175	\$	25
Auto Decals (5 free per OARF paid)	\$\$\$\$\$	5					
Amenity Tag (10 free per OARF paid) One Additional One (1) Day Amenity Tag	Ş	- 3			Property Ov	Wknd/H	
One Additional Three (3) Day Amenity Tag	Š	5	Pontoon	1/2 Dav	Troperty Ov		23
One Additional Annual Amenity Tag	š		Pontoon	Per Day			32
Additional Trash Pass (limit 1 additional per trash fee)	<u>\$</u> \$	10		•			
Replacement Trash Pass	Ş	30	Call ACL Office fo	r reservations (815	5) 492-2238		
Directory Electronic Item Disposal	٥	5 30	Clubhouse Renta	N.			_
Large Item Disposal	Š	15	Business Meeting		Number	PO Fe	ee
Mattress Disposal	\$	30	Dubiness meeting	Mon - Thurs	1-100		10
Map	\$	5			101-250	\$	20
Delinquent Dues Fee (Assessed March, April, May)	\$\$\$\$\$\$\$\$	125	Parties/Open Ho	uses	4.75		
Payment Plan Processing Fee Payment Plan Late Sign Up Fee	Ş	35 25		Sun-Thurs	1-75 76-150		10
Payment Plan Late Sign Op Fee Lot Mowing	Ş	80			151-250	Š.	40
Pool Party Monday - Thursday	Ś	125		Fri-Sat		š	12
Friday - Sunday	\$	150		540	76-150		27
Programs					151-250		45
Heat Light Program Call SSD Office (815) 492-2436							
Sub-License Boat Slip Program Call ACL Office (815) 492-	-223	8	Weddings/Recep				
				Fri-Sat	1-250		4
				n-ACL events, etc.		\$ \$:
			ACL Employee (r				- 1
				estrictions appry) t required. For quests, add .	4400.	Ÿ	

ALL MANDATORY FEES MUST BE PAID ON ALL LOTS OWNED PRIOR TO ANY REGISTRATIONS OR DISTRIBUTION OF PASSES,

AMENITY TAGS, OR STICKERS, UNLESS PROPERTY OWNER IS ON THE ACLPOA P.	AYMENT PLAN.
2021 CONSTRUCTION FEE SCHEDULE APPROVED FOR PUB	BLICATION 8-15-20
New Dwelling: Permit Fee/Inspection (Good for one (1) year)	\$1,000
Environmental Impact Fee (Non-Refundable): New dwelling only	\$1,000
Environmental/Debris Bond (Refundable)	\$500
Additions to Existing Dwelling: Permit fee	\$0.20/square foot
All Accessory Structures	\$0.20/square foot
General Permits: Per item	\$10
Driveways	
Shoreline Construction	
Demolitions	
Landscaping: Any earthwork or lot grading whether performed as a single	e
project or as a series projects on an existing developed lot	
Roofing	
Boat Docks	
Small Misc Permits/Projects	

Building code regulations may be obtained from the Building & Environmental Code Book

\$325







Streambank Stabilization \$ 225,000 Lake **Dry Dams Erosion Control** Installation of Poles on Docks Rip Rap Lumber for Dock Repair Cove **Golf Course** Cart Path - phase 2 100,000 New Ladies Tee box hole #2 Greens Mower **Pro Shop** Indoor furnishings 23,000 Walk-in Cooler Pool Filter Sand 15,000 Security Security Cameras Phase 3 20,000 Maintenance 71.000 Zero Turn **Rotary Cutter** Firehouse - siding and roof Vehicles Security Squad 81,000 Truck with Lift Gate Property \$ 535,000

Notice to Property Owners Regarding Construction, Improvements, Repairs and Renovations

BY JOE WIENER, BUILDING INSPECTOR

The ACL Building Inspector would like to remind all ACL Property Owners and contractors that it is the responsibility of the Property Owner to make sure all ACL and Jo Daviess County permits have been obtained and are in order before any work can be performed.

Please refer to the following items taken from the ACL Building and Environmental Code Book. The Code is available on-line at http://applecanyonlake.org/forms/ under MAINTENANCE. If you have any question, please contact the Building Inspector at 815-492-0900. The email address is buildinginspector@applecanyonlake.org. Office hours are Thursday and Friday from 8:00 am to 4:00 pm.

102.1 PERMIT REQUIRED

It is a violation to construct, add to, relocate, alter, remove or demolish, or to commence the construction, addition, alterations, removal or demolition of a building, structure, dock, beach or other amenities without first filing with the AECC an application in writing and obtaining a formal permit. Any partitioning, subdivision or remodeling of any residential interior area requires an ACL Building Permit, as well as verification that the existing septic system remains adequate. Inadequate septic system designs shall be enlarged as required to meet Jo Daviess County and ACL Code Standards. Any violations of the above sentence will result in the permit fees being doubled.

Dish antennas, solar panels, or similar devices that are not a part of a residence will require a separate building permit.

No activity in the opinion of the AECC which significantly changes the existing topographic character of the land shall be commenced without first seeking approval of the AECC. This includes any grading, filling, moving, and shaping of the terrain and alterations of natural watersheds. Seeding and planting activities that do not alter the existing ground contours (as defined in Section 126 of the Code, Landscaping /Grading) are exempt

102.3 CONTINUATION OF PERMIT

Where no work has been started within 180 days after the issuance of a permit, such permit shall be void. Exterior work must be completed within 365 days after the issuance of a permit or the permit shall be void. A new permit must be obtained before any work may begin or continue. A fee according to the fee schedule will be charged for the issuance of the new permit.



JULY 2020 PRELIMINARY TREASURER'S REPORT

	OPERATING BUDGET												
			<u>N</u>	<u>MONTH</u>		OVER/		:	YEA	R TO DATE		OVER/	ANNUAL
		ACTUAL		BUDGET		(UNDER)		ACTUAL		BUDGET		(UNDER)	BUDGET
REVENUES *	\$ 4	422,743	\$	380,836	\$	41,907	\$	1,978,533	\$	2,081,449	\$	(102,916)	\$ 3,275,701
DIRECT/INDIRECT EXPENSES		348,841	\$	348,790	\$	51	\$	1,780,972	\$	1,998,960	\$	(217,988)	\$ 3,273,177
OPERATING INCOME (LOSS)	\$	73,902	\$	32,046	\$	41,856	\$	197,561	\$	82,489	\$	115,072	\$ 2,524

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

	ST	ATEMENT OF FI	NAN	ICIAL POSITIO	N			
ASSETS		Operations	c	ap Projects		R&R	(COMBINED
RESERVE ACCOUNTS	\$	388,643	\$	710,697	\$	1,125,266	\$	2,224,606
OTHER CASH	\$	838,408		42			\$	838,450
RECEIVABLES	\$ \$	129,689					\$	129,689
OTHER PREPAIDS ETC.	\$	36,103					\$	36,103
TOTAL CURRENT	\$	1,392,843	\$	710,739	\$	1,125,266	\$	3,228,848
INVESTMENTS	\$	270,153			\$	179,910	\$	450,062
Due from Capital Project Fund							\$	-
PROPERTY and EQUIP (NET)	\$	7,010,747	\$	320,735			\$	7,331,482
TOTAL ASSETS	\$	8,673,743	\$	1,031,474	\$	1,305,175	\$	11,010,392
LIABILITIES	S A	ND FUND BALAN	ICE					
CURRENT	\$	515,661					\$	515,661
Due to R&R Fund							\$	-
DEFERRED INC & ESCROW	\$	1,342,279					\$	1,342,279
FUND BALANCE	\$	6,815,802	\$	1,031,474	\$	1,305,175	\$	9,152,452
TOTAL LIAB & FUND BAL	\$	8,673,743	\$	1,031,474	\$	1,305,175	\$	11,010,392

PROPERTY AND EQUIPMENT	COST	DEI	PRECIATION	NET
LAND & LAKE	\$ 8,035,959	\$	3,762,189	\$ 4,273,770
BUILDINGS	\$ 3,822,924	\$	1,851,188	\$ 1,971,735
EQUIPMENT	\$ 2,018,410	\$	1,663,240	\$ 355,170
FURN & OFFICE FIXTURES	\$ 776,305	\$	762,654	\$ 13,651
VEHICLES	\$ 470,466	\$	385,363	\$ 85,103
PROJECT DOWNPAYMENTS	\$ 311,316	\$	-	\$ 311,316
TOTALS	\$ 15,435,381	\$	8,424,634	\$ 7,010,747
	 			 _

Posted: 8/21/20 Created: 8/21/20

Submitted by: Ashlee Miller, ACLPOA Financial Manager

ACLPOA TREASURER'S NARRATIVE **Based on Preliminary July 2020 Results**

July Operating Revenues were \$422,743.

Year-to-Date (YTD) Revenues were \$1,978,533 and were under budget \$102,916. Revenue lines with deviations greater than \$5k from budget were: *Newcomers

Budget Line (Revenues)	YTD Actual	Over (Under) Budget
Banking Income*	\$18,457	\$10,657
Bad Debt Recovery*	\$5,079	\$5,079
Social Recreation	\$1,774	(\$25,826)
Pool Parties & Swimming Lessons	\$425	(\$9,275)
Boat Rental	\$42,832	\$9,710
Marina Concessions	\$129,283	(\$32,092)
Golf Fees/Season Passes	\$84,193	(\$19,949)
Golf Food & Beverage	\$86,774	(\$36,625)

July Operating Expenses were \$348,841.

Year-to-Date (YTD) Expenses were \$1,780,972 and were under budget \$217,988. Expense lines with deviations greater than \$5k from budget were: *Newcomers

Budget Line (Expenses)	YTD Actual	Over (Under) Budget
Insurance	\$164,251	\$37,843
Bad Debt	\$8,854	(\$36,146)
Conference & Training	\$3,764	(\$5,486)
Maintenance-Equipment	\$18,039	(\$9,711)
Utilities	\$59,415	(\$20,085)
Gas and Oil	\$21,130	(\$14,670)
Resale Supplies	\$87,038	(33,016)
Employee Fringes	\$139,754	(\$18,014)
Social & Recreation	\$2,089	(\$17,686)
Land and Lake	\$9,476	(\$8,024)
Special Projects *	\$768	(\$8,082)
Maintenance-Grounds	\$53,777	(\$19,373)
Department Wages/Payroll Taxes	\$951,012	(\$35,167)
General Supplies	\$11,286	(\$6,564)
Advertising*	\$51,252	(\$7138)
Maintenance-Vehicles*	\$5,762	(\$5,438)

The above activity resulted in YTD Operating Revenues greater than Operating Expenses for an operating income of \$197,561 which was over budget by \$115,072.

R&R expenditures for June were \$19,831. Line items greater than \$5k include: Security Camera System.

R&R expenditures (YTD) were \$312,456 with a remaining budget of \$281,544.

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

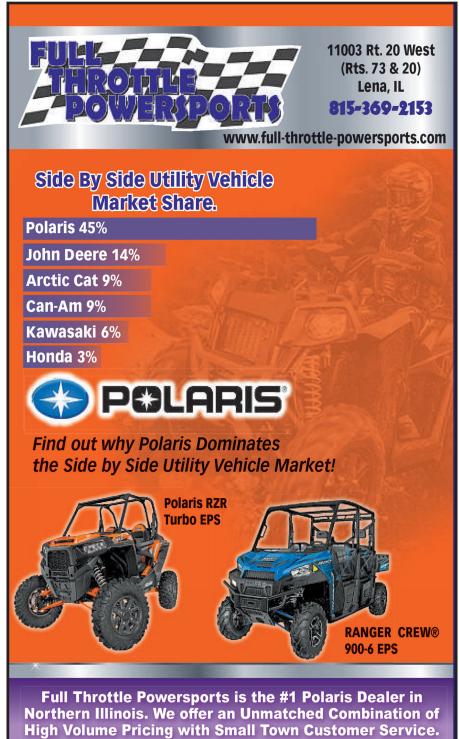
Submitted by: Ashlee Miller, ACLPOA Financial Manager Created: 8/15/20



					FIS	CAL YEAR	RE	EMAINING
		MONTH	YE	AR-TO-DATE	В	SUDGET *		BUDGET
BEGINNING FUND BALANCE	\$	1,323,957	\$	1,052,116				
Income Earned - Interest	\$	1,048	\$	6,515				
Annual Assessment Transfer			\$	559,000				
Addt'l Transfer from Operating	\$	-	\$	-				
Transfer to Capital	\$	-	\$	-				
TOTAL AVAILABLE		1,325,005		1,617,631				
R&R EXPENSED	\$	-	\$	_	\$	-	\$	_
LAND & LAKE	•		\$	144,305	\$	400,000	\$	255,69
BUILDING			\$	5.584	\$	15,000	\$	9,41
MACHINERY & EQUIP	\$	19,997	\$	100,474	\$	103,000	\$	2,52
VEHICLE	\$	-	\$	29,999	\$	30,000	\$	
F&F	\$	(167)	\$	7.093	\$	11,000	\$	3,90
2019 Carryover		,	\$	25,000	\$	35,000	\$	10,000
TOTAL R&R EXPENDITURES	\$	19,831	\$	312,456	\$	594,000	\$	281,54
ENDING FUND BALANCE	\$	1,305,175	\$	1,305,175				

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

CAPITAL PROJECTS **YEAR-TO-DATE** \$ 422,314 MONTH **BEGINNING BALANCE** 1,031,474 Annual Assessment Transfer 608,000 Operating Fund Transfer RR Fund Transfer Interest 1,160 Addt'l yearly transfer TOTAL AVAILABLE 1.031.474 ARCHITECT ENGINEERING THESE ARE CURRENTLY ALL CONTRACTOR PAYMENTS **CAMP RELATED EXPENSES** EQUIPMENT LAND IMPROVEMENT BUILDING INTEREST LOAN REPAYMENT OTHER (Financing, Postage etc.\$
TOTAL CAP PROJ EXP ENDING BALANCE (DEFICIT) \$ 1,031,474 \$ 1,031,474



BOARD OF DIRECTORS' UNAPPROVED MONTHLY MEETING MINUTES

Following are UNAPPROVED MINUTES of the August 15, 2020 regular Board of Directors' Meeting. Minutes are in unapproved draft format for informational purposes only, pending approval at the September, 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 9:06 on Saturday, August 15, 2020.
- 3.0 Pledge of Allegiance After the Pledge of Allegiance, a quorum was present with the following Directors in attendance: Barb Hendren, Bob Ballenger (via Zoom), Jody Ware (via Zoom), Henry Doden, Steve Borst, Steve Tribbey, Mike Harris, Gordon Williams (via Zoom). General Manager Shaun Nordlie was also in attendance. Tom Ohms was absent.
- 4.0 Approve/Adopt Minutes from the July 18, 2020 Meeting Steve Tribbey motioned "to approve the minutes from the July 18, 2020 meeting." Seconded by Henry Doden. One change in 7.0 General Manager's report, third option one grammatical correction. 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 on August 1. Work being done around the lake without permits was discussed. Joe Wiener will remind owners about building permits and remind owners to submit clear drawings. Next meeting will be September 5.

Budget – Steve Borst reported they met on Monday. Happy with the progress – the group has proposed a budget for 2021 which will be discussed in today's agenda.

Conservation – Mike Yorke reported they are updating the current watershed plan which was adopted in 2016 and which will be presented to the BOD in the next month or so. They have also received two Greenway Stewardship applications.

Golf – Jody Ware reported they met on Tuesday. Big thank you to volunteers working on the course, doing significant improvements, working in collaboration with Maintenance. Looks excellent! One of Shaun's goals is to seek grants and we did have a member of the lake came forward informing us that he can get a matching grant. Will have further discussion about that. Motioned to approve up to \$1,500 for trees to be purchased and planted on golf course. Another motion to purchase, up to \$300, for yardage markers. Will be coming to Board in September.

Deer Management – Gordon Williams reported they met July 25. At that time, 22 possible hunters but probably have more than that now. August 1, we had a Youth Archery Day – very nice showing (37). All precautions were taken, face coverings, etc. Discussed hunters' certificate online and would that qualify for the certification to the archery hunt at ACL. About a 10-11-hour course. Last weekend we had qualifications for orientation meeting for possible hunters. Qualification is where hunters with all paperwork and all certifications, pass an archery test. Good turnout for that. Next meeting will be August 22.

Lake Monitoring – Steve Tribbey – reported that they went out on lake July 31. The surface temperature was 80 degrees. Dissolved oxygen was above 9.06ppm to a depth of 13 feet.

Recreation – Steve Tribbey reported they met on July 20. Cancelled several events due to restrictions and social distancing. Independence Day Trail Ride was a good alternative. Modified the pancake breakfast to drive through and seems to have gone well. Relay for Life was successful. Free Fall will be back on beach on August 22. Next meeting in August 17 at 9 am.

Trails – Henry Doden reported that there is now trail access at White Buffalo.

Strategic/Long Range Planning – Jody Ware reported next meeting is September 11.

Legal – Jody Ware reported they will be meeting on Tuesday night. Done a lot with Bylaws and Declaration and will do a three-part reading (3 months of readings) to communicate the changes.

CAMP Architecture & Design – Steve Tribbey reported that they met on July 3. Approximately \$300,000 overage for the budget. Need to look at ways to rebid and get the overage down. Project schedule will be driven by the Board of Directors and will compile list of bids from local non-union contractors.

CAMP Financing & Marketing – Barb Hendren reported that they have not met, waiting for A&D.

ACL Foundation – Jody Ware reported that the next meeting is September 18. Excited – we are meeting weekly to plan the Poker Run. We have a plan A, plan B, and plan C due to COVID. Will have the Poker Run, just not sure about the gathering. UTV sales are still going on; sold 2000

tickets so far. September 12-2-5 at the Clubhouse is where the Poker Run event will be taking place. Poker Run tickets are available at the Pro Shop and Association Office.

Rules & Regulations – Mike Harris reported they met on August 7. Discussed Ice Fishing, Tennis Courts and New Home Construction. Also had a lengthy conversation on noise nuisance. Julie is looking into it. Next month Amenity Tags will be coming, some verbiage changes with that.

Nominating – Barb Hendren reported they will have a meeting next Tuesday.

Campground – Steve Borst reported they met on July 25. Impressed with everyone involved. Biggest item is the pavilion. Waiting for that to start with the application to the county, hoping to start in fall. We did cancel Trick or Treat at the Campground event. Will meet again once Joe Wiener gets feedback from the county.

- 7.0 General Manager's Report Shaun Nordlie reported that the dredge is currently down. Going to manufacturer (up by Milwaukee) to find out options. Harvester going out, as necessary. Not a lot of weeds left. White Buffalo new dry dam worked on this week. Another dry dam in Winchester Cove off of General Jackson being worked on as well, should be finished soon. Aren getting bids on projects south of bridge at North Bay get that up and running in September weather permitting. Wetland work coming up.
- 8.0 President's Report- Barb Hendren noted the President's report will be in The Apple Core.
- 9.0 Property Owner Comments
- 10.0 Consent Agenda Mike Harris motioned "to approve the consent agenda items 10.1 Committee/Commission Changes (to appoint Steve Nelson as Chair and Barb Hendren as Secretary of the CAMP Financing & Marketing Ad Hoc Commission; to appoint Ron Carpenter as Chair and Chris Szczypta as Vice Chair/Secretary of the Campground Commission; to appoint Edie Petelle as Chair of the Appeals Board Commission; to appoint Brett Livengood to the Budget Commission; and to accept the resignation of Darryle Burmeister from the Conservation Commission, and 10.2 Appeals Board Decisions (to accept the recommendation of the Appeals Board to uphold citation #0056 issued to Buehler and to uphold citation #0051 issued to Coffey)." Seconded by Steve Tribbey, motion carried.
- 11.0 Unfinished Business
- 12.0 New Business
- 12.1 Property Owner Citation Appeal Mike Harris motioned "to go into Executive Session at 9:46 a.m." Seconded by Steve Tribbey. Henry Doden motioned "to return to Open Session at 10:09 a.m." Seconded by Steve Tribbey. Mike Harris motioned "to uphold the #0057 citation issued on June 7, 2020 to Mr. Wuebben for disobeying a control device (sign) in the Marina parking lot." Seconded by Steve Tribbey. Roll call: Ballenger yes, Borst yes, Tribbey yes, Harris yes, Ohms absent, Ware yes, Williams absent, Doden yes. Motion carried; citation has been upheld. If the fine remains outstanding membership privileges may be suspended. Hendren remind everyone unless recognized by her, keep comments to yourself.
- 12.2 Property Owner AECC Appeal Rosalez Mike Harris motioned "to go into Executive Session with property owner and Joe Wiener, Building Official, at 10:18 a.m." Seconded by Gordon Williams. Mike Harris motioned "to return to Open Session at 11:17 a.m." Mike Harris motioned "to uphold the decision of AECC for 9A189 Cottonwood Ct of July 11, 2020 of installing a 585 sq ft patio with a pool within the 100' lakefront setback." Seconded by Bob Ballenger. Ballenger –aye, Borst aye, Doden nay, Harris aye, Tribbey aye, Ware aye, Williams aye. Six voted yes, motion to uphold AECC decision carried.
 - Jody Ware announced she would be leaving the meeting at 11:19 a.m.
- 12.3 Lot Combination 08-257 and 08-258 Gordon Williams motioned "to approve the Lot Combination Agreement requested by John &Donna Haniacek for lots 257 and 258 in the Independence (8) Subdivision. Once recorded, the Lot Combination Agreement may not be revoked or rescinded." Seconded by Mike Harris, motion carried.
- 12.4 Publication of the 2021 Annual Assessment Henry Doden motioned "to authorize staff to publish the 2021 Annual Assessment of \$1,100 in the September issue of The Apple Core." Seconded by Mike Harris. Discussion Steve Borst reported that the commission did a really good job, going through each line item. Did make some adjustments to some line items after discussion. After that we were left with a shortfall, so, we tried to cover that gap from a couple different sources. One was to make a







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BOARD OF DIRECTORS' UNAPPROVED MONTHLY MEETING MINUTES

small increase (2.5%) in the assessment. That is where we came up with \$1,100.

Ron Carpenter – the commission had difficulties calculating the numbers for Capital and R&R funds since we are not sure what flood mitigation expenses will be; not sure about the what will happen with CAMP project.

Shaun Nordlie – going through Operating we told managers to keep everything the same with the uncertainty of COVID. Some significant changes were work comp and bad debt. Not knowing what next year will bring, we are projecting there could be up to 40 people not paying dues next year, that is why bad debt is higher. Work comp is lower due to not having a claim in almost two years. One addition of staff for natural resources (part time). 2% increase in staff wages. We did sign the new contract for health insurance. We were fortunate to have many options. Four options we could pick from, we stayed with United Health Care – 14% decrease. We go year by year with that.

Steve Tribbey – for capital projects, are you committed to fully funding CAMP for the next couple of years, Phase 1 and Phase 2? Ron Carpenter - Phase 2 could be several years down the road. Commission's understanding is that the Board may prioritize flood mitigation over the CAMP project.

Shaun Nordlie - we did put more into Capital. We know flood mitigation is coming and we know Phase 1 is coming, we put into Capital and took R&R down. We have overfunded R&R in the past. With the uncertainty of COVID, that is why we did it this way. Shaun Nordlie reviewed budgeted projects in the 2021 R&R – installation of poles and docks. After 2017 flood, Board approved buying longer poles. We bought poles and tried to do some of this ourselves, we just did not have the equipment. Lumber for dock repair is also included. Phase 2 of the cart path for golf course – this will continue that. Tee box on hole #2 is also included. Pro Shop – indoor furnishings are included. Walk-in cooler outside leaks, will replace. Pool – filters have sand in them. Typically, in 5-10-year range you need to replace. Filters themselves are fine, company will vacuum out sand and put new in. Continuing with security cameras, phase 3. Cove, Fitness Center and some other areas.

Maintenance – new zero turn mower, rotary cutter for trails and golf course (few areas).

Fire House – what do we do with this? Need storage. It leaks, issues with some walls, outside siding looks horrible. This money will get us a new roof and rebuild one wall that is deteriorating.

Vehicles – security squad is four years old and has been a struggle. New truck and lift gate for maintenance. Current lift gate is in bad shape and truck bed is rusted out.

Fees – couple of increases in fees. Last year Montgomery (redid the contract for trash pickup) was the only one that submitted a proposal and that went up, but we didn't do anything with the fees at that time. An increase to the trash assessment. ATV/UTV registrations will be raised to \$30. Putting more vehicles on the trails; increased wear and tear.

Delinquent Dues Fees – late fee on March 2nd and adding second late fee on April 1, third one on May 1. Hoping this gets some people to pay in March. No incentive to pay. Disposal of a mattress – Montgomery does now charge us more, so we added to the fee schedule – \$30 to cover our cost. Discussion on fee increases: some ideas of fees to look at are house demolition fee (from Building Code), which AECC could look at. Also, why the increase in UTV/ATV registration? The idea is that these machines cause more wear and tear on the trails.

Bob Ballenger – more fees is not the way to go.

Steve Borst – in 2012 the ratio was 30/70. Now it is about 22/78. But going from \$5 to \$10 would not affect the ratio. Agree with the comment, being less fee-based, but for us to do this would not be wrong.

Mike Harris – \$5 was more of an administrative fee.

Steve Borst – do we want to reconsider the fees? Would recommend readjusting some of the fees.

Barb Hendren – could be addressed today or for next year's budget. Would not like to handle today, look at for next year. Budget Commission did a very good job. We all know that next year we might have more problems. We will know better then what is going on with our flood mitigation and CAMP. This needs to be thought about more carefully. Should be a lot of research before making these decisions. Motion carried.

- 12.5 Publication of the 2021 Operating Budget Henry Doden motioned "to authorize staff to publish the 2021 Operating Budget, with a total revenue of \$4,585,143.34 and total operating expenses of \$3,367,787.35, with a transfer to the R&R fund of \$535,000 and a transfer to the Capital fund of \$682,356, in the September issue of The Apple Core." Seconded by Gordon Williams, motion carried.
- 12.6 Publication of the 2021 R & R Budget Steve Tribbey motioned "to authorize staff to publish the 2021 R & R Budget, in the amount of \$535,000 in expenditures, in the September issue of The Apple Core." Seconded by Bob Ballenger. Henry Doden two concerns: why a new squad car? Second concern maintenance purchasing the John Deere mower. We have a Simplicity dealer one mile from the lake. Would like to see that considered. Shaun not specifying a John Deere, just a zero turn. They will get bids. Henry Doden we should also consider buying diesel machines. More expensive, but better. Motion carried.
- 12.7 Publication of the 2021 Operating and Building Fee Schedules Henry

Sciatica? Arthritis?
Fibromyalgia?
Neck & Back Pain?
Don't suffer. Find the cause.

Premier Chiropractic, P.C.
Dr. Michael A. Wampfler, D.C. 1615 Summit Dr.
Dr. DeeDee M. Wampfler, D.C. Stockton 5 mi. west of Stockton on Hwy 20

Doden motioned "to authorize staff to publish the 2021 Operating Fee Schedule and the 2021 Building Fee Schedule in the September issue of The Apple Core." Seconded by Bob Ballenger, motion carried.

Barb Hendren - One announcement – items 12.12 and 12.13 – Rich Krasula was scheduled to give that presentation today but is unable to attend. Removing from the agenda. Will be 1st reading next month.

12.8 Rules & Regulations – Ice Fishing – 1st Reading – Steve Tribbey motioned "to suspend Roberts Rule of Order." Seconded by Henry Doden. Shaun Nordlie – These today are simple housekeeping items we are doing today. One minor housekeeping change for Ice Fishing.

Bob Ballenger left the meeting.

- 12.9 Rules & Regulations Tennis Court/Sports Complex 1st Reading name change. Shaun Nordlie we are keeping the reservation board on there.
- 12.10 Rules & Regulations New Home Construction 1st Reading Shaun Nordlie – we knew this section would be eliminated once the Building Code was approved.
- 12.11 ACL Building & Environmental Code Housekeeping 1st Reading typographic housekeeping corrections.
- 12.12 Amended & Restated Declaration of Covenants 7 Restrictions 1st Reading removed from agenda.
- 12.13 Amended & Restated Bylaws 1st Reading removed from agenda.
- 12.14 Open Discussion About COVID-19 Shaun Nordlie County is still at the raised level. No real news on COVID at this time.
- 13.0 CAMP Update Shaun Nordlie some local contractors may come back with bids. Compare bids at that point and discuss how we want to proceed.

Steve Tribbey motioned "to reinstate Roberts Rule of Order." Seconded by Henry Doden.

Mike Harris motioned to adjourn at 12:24 p.m. Motion carried.

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

BOARD ACTIONS

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 Wienen 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

AUGUST

- 10.1 Committee/Commission changes
 APPROVED
- 10.2 Appeals Board decisions APPROVED
- 12.1 Property Owner citation appeal CITATION UPHELD
- 12.2 Property Owner AECC appeal AECC DECISION UPHELD
- 12.3 Lot Combination request Haniacek – APPROVED
- 12.4 Publication of the 2021 Annual Assessment – APPROVED12.5 Publication of the 2021 Operating
- Budget APPROVED 12.6 Publication of the 2021 R & R
- Budget APPROVED

 12.7 Publication of the 2021 Opera
- 12.7 Publication of the 2021 Operating and Building Fee Schedules APPROVED
- 12.8 Rules & Regulations Ice Fishing – 1st READING, NO MOTION REQUIRED
- 12.9 Rules & Regulations –Tennis Court/Sport Complex 1st READING, NO MOTION REQUIRED
- 12.10 Rules & Regulations New Home Construction – 1st READING, NO MOTION REQUIRED
- 12.11 ACL Building & Environmental Code housekeeping - 1st READING, NO MOTION REQUIRED
- 12.12 Amended & Restated
 Declaration of Covenants &
 Restrictions REMOVED FROM
- Restrictions REMOVED FROM AGENDA
- 12.13 Amended & Restated Bylaws REMOVED FROM AGENDA
- 12.14 Open discussion about COVID-19 NO MOTION REQUIRED
- 13.1 CAMP update NO MOTION REQUIRED

ARCHITECTURAL AND ENVIRONMENTAL **CONTROL COMMITTEE MINUTES AUGUST 1, 2020**

UNAPPROVED

- 1.0 Call to Order Chair Cindy Zophy called the meeting to order at 8:04am with committee members in attendance in person: Jim Frank, Mike Harris, Tom Ohms, Steve Tribbey, Gordy Williams, Building Inspector Joe Wiener, guest Shaun Saunders; via Zoom: Bob Ballenger, Barb Hendren, Bill Ware, General Manager Shaun Nordlie.
- 2.0 Approve Minutes of the July 11, 2020 meeting Gordy Williams moved to approve the minutes of the July 11, 2020 meeting as written, seconded by Mike Harris. Passed unanimously with Cindy Zophy abstaining.
- 3.0 Property Owner Comments
- 4.0 Building Inspector's Report Joe Wiener reported a lot of work is being done around the lake without permits. On the Friday AECC tour, we stopped at several homes informing them to stop work until they obtain a permit. Tickets need to be issued and fines assessed.
- 5.0 New Business
- 5.1 ACL Building Code revise 113.A, 117.1, 123.6 Mike Harris moved to permit the revision of the published ACL Building and Environmental Code, adding the text to:
 - 113.A "For lots with Structures, mowable plant growth shall not exceed 10 inches.'
 - 117.1 "and 110.4 LOCATION ON LOT) and must be"
 - To permit the deletion of 123.6 Water Facilities, which duplicates 110.8. Tom Ohms seconded. Motion passed unanimously.
- 5.2 8A257 and 8A258 Washington Ln Lot Combination Tom Ohms moved to approve the lot combination for lots 8A257 and 8A258 in section Independence. Gordy Williams seconded. Motion passed unanimously.
- 5.3 8A295 Monroe Ct rebuild detached garage Gordy Williams moved as per the submitted plans, to permit the construction of a new driveway and retaining wall that encroaches into the side yard setback, a single story 420 sf addition to rear of the existing 780 sf dwelling, approval to rebuild the enclosed patio area around the existing detached garage. The ground floor footprint of the detached garage and enclosed patio shall not exceed 1,100 gsf. The work shall comply with the ACL Building Code and with the Jo Daviess County codes. Permits from Jo Daviess County Planning and Development are required before the ACL permit will be considered issued. All lot corner posts and structure setbacks must be located and flagged by a licensed surveyor in accordance with ACL B&E Code 102.3 prior to the start of construction. Bill Ware seconded. Discussion on footprints and roof lines of the buildings, location of lot lines, rock wall on the driveway. Motion passed unanimously.
- 5.4 3A16 General Grant Dr expand deck, screen in-porch Steve Tribbey moved as per the submitted plans, to permit the reconstruction of an existing deck with the addition 72 sf of new deck to the rear of the existing dwelling. The new deck railing will meet Code. The project will include screening in a 12' by 18' area under the deck. The work shall comply with the ACL Building Code and with the Jo Daviess County codes. Permits from Jo Daviess County Planning and Development are required before the ACL permit will be considered issued. All lot corner posts and structure setbacks must be located and flagged by a licensed surveyor in accordance with ACL B&E Code 102.3 prior to the start of construction. A refundable Environmental Debris Bond is required. No variance is granted. Seconded by Tom Ohms. Discussion on lack of clear drawings. Tabled pending receiving better drawings with detail of materials and specifications for the plans.
- 5.5 10A73 Cardinal Ct limestone retaining wall Mike Harris moved to construct a shoreline limestone retaining wall. Jim Frank seconded. Discussion on lack of clear drawings. Tabled pending receiving better drawings with detail of materials and specifications for the plans.
- 5.6 8A208 Independence limestone retaining wall, patio, steps Gordy Williams moved as per the submitted plans, within the lakefront setback, to permit the construction of a 50' long and 4.5' tall limestone retaining wall between the existing firepit and lakeshore patio wall, leveling the ground between the firepit and new wall for a planting bed. Removal of the railroad ties replacing them with limestone steps approximately 70' long and 4' to 5' wide. Also, set flagstone paving on the existing approximately 30' long by 10' wide gravel seating area at the lake shore. Deck and paved patio area within the lakefront setback shall in combination not exceed 600 sf. A silt fence shall be installed and maintained throughout the project and all lot corner posts and structure setbacks must be located and flagged by a licensed surveyor in accordance with ACL B&E Code 102.3. No variance is granted. Tom Ohms seconded. Discussion on lack of clear drawings. Tabled pending receiving better drawings with detail of materials and specifications for the plans.
- 5.7 1A101 Mustang Ln limestone retaining walls, fire pit, steps Steve Tribbey moved to allow construction of limestone retaining walls, fire pit, steps within the lake front. Tom Ohms seconded. Discussion on lack of clear drawings. Tabled pending receiving better drawings with detail of materials and specifications for the plans.
- 5.8 Nixon Beach rename to President's Beach Cindy Zophy pulled this item from the agenda pending further investigation.
- 5.9 Other New Business Discussion on the work being done around the lake without permits. Discussion on some solutions, a laminated permit card

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- will be issued to be posted at the property. Articles in the Apple Core, on Facebook page.
- 6.0 Unfinished Business
- 6.1 ACL Energy Policy online posting status on the Building and Maintenance Department page.
- 6.2 Other Unfinished Business none.
- 7.0 Next Meeting Date September 5, 2020
- 8.0 Adjournment Tom Ohms moved to adjourn at 9:28am.

Respectfully submitted, Steven Tribbey, Secretary

APPEALS BOARD MEETING MINUTES **AUGUST 8, 2020 UNAPPROVED**

- 1.0 Call to Order Chairperson Edie Petelle opened the meeting at 8:46 am. Members present: Rich Miranda, Ron Beckel, Roger VanDerLeest, Janet Helgason, Edie Petelle. Security: Julie Janssen, Jake Perry.
- 2.0 Approve Minutes The minutes of the previous meetings were voted on by a motion to accept by Ron and seconded by Roger. Motion passed.
- 3.0 Old Business No discussion.
- 4.0 New Business No discussion.
- 5.0 Hearings
- 5.1 Hearing for Magee Chairperson Petelle explained the procedure of the hearing. Security Jake Perry described June 28, 2020 citation to property owner Mr. John Magee. Property owner Mrs. Magee spoke on behalf of Mr. Magee and presented their 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 she had the right to appeal the upheld citation to the Board of Directors. Mr. John Magee decided to pay the citation.
- 6.0 Next Meeting Date To be determined.
- 7.0 Adjournment Motion to adjourn by Roger, seconded by Jan. Meeting ended at 10:00 am.

Respectfully submitted, Janet Helgason, Secretary

BUDGET COMMISSION MINUTES JULY 17, 2020 UNAPPROVED

- 1.0 Call to Order 10:02 a.m. Commission members present: Chair Steve Borst, Steve Nelson, Marge Clark, Fern Tribbey, Ron Carpenter, Tom Brennan, John Finn, Steve Malone (via Zoom). Guests present: Mike Harris, Barb Hendren (via Zoom), Steve Tribbey, Henry Doden, Jody Ware (via Zoom). Staff members present: Shaun Nordlie (General Manager), Ashlee Miller (Financial Manager), Carrie Miller (HR/AP Manager, also Secretary of meeting via Zoom).
- 2.0 Approve minutes from June 22, 2020 meeting Tom Brennan motioned to approve, Fern Tribbey seconded. The minutes were approved.
- 3.0 Unfinished Business
- 3.1 Answers to questions posed at last meeting
- 3.2 Proposed recommendation for Board Policy Marge, John & Tom met independently to create a proposed recommendation from the Budget Commission to be proposed to the Board of Directors. In summary, the proposed policy defines each Fund so property owners understand the financial classifications and distribution of assessments. The Commission agreed to review and digest the proposed Policy and discuss further at the next meeting.
- 4.0 New Business
- 4.1 Update on PPP and loss revenue as a result of COVID Ashlee and Shaun will come to the next meeting with projected 2020 revenue and expenses of the Association at year end, based on the possible shortfall due to
- 4.2 Continue review of Operating Budget
- 4.2.1 Maintenance Shaun reduced the trails expense line item by \$5000. The initial estimate was to section out trails to top dress and was reduced for full maintenance of all trails, which dropped the line item from \$25,000 to \$20,000. The increase to budgeted wage was for addition of a seasonal employee to help with dredge and Natural Resources Manager. Currently all natural resources projects are R&R projects. Going forward, conservation will be more involved with natural resources. An additional employee would be split between the Natural Resources Manager and Maintenance Department.
- 4.2.2 Communications the Commission discussed the wage budget staying the same as 2020. Shaun explained the difference was due to added events. No changes to other line items.
- 4.2.3 Administration A new 2021 fee was proposed to the Commission. The proposed "Lien Fee" would be assessed May 15th if dues were not paid, at the point the lot goes to the lawyer to file lien. The Commission requested a breakdown of legal fees for lots in lien per year and the total legal expense the Association incurs per lot. The proposed "Lien Fee" would need to be included on the Fee Schedule proposed by the Budget Commission. Shaun



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indicated staff would like to have a new Payment Plan option in 2021, which would include 5 payments vs. 3 - March, May, June, July and September. The Commission suggested they may like to see a monthly payment plan option. Shaun indicated staff has discussed this, but requests if monthly payment plans were an option, it would have to be paid a year in advance due to boat slips and seasonal campsite assignments. Steve Malone suggested adding an "Admin Fee" if monthly payments were an option for the increased time/effort in administration. He indicated Benton State Bank would have interest in collecting payment for an admin cost.

Commission asked Shaun to look into reducing registration fee expense down by \$1000.

Bad Debt – Shaun and Ashlee will come back in August with the number of lots and a calculated dollar amount for bad debt. \$120,000 estimate was discussed. Will leave as placeholder until next meeting.

Fireworks - Commission asked Shaun and Ashlee to look into fireworks expense and requested to only have the amount in Administration be \$3500. The difference would come from the Fireworks Designated Fund accrued Fund balance from previous years' donations.

4.3 Fees – Multiple fees were discussed but Commission members had different opinions on how to proceed. Fees will be revisited at next meeting.

4.4 Review of R&R proposals for 2021

R&R projects in question:

Shaun explained the installation of poles on Association docks was needed in case of a 2017 flood/rainfall. The Commission discussed if these were needed in the same capacity once the work to the dry dams was complete. The full amount is necessary but if flood mitigation does happen in 2021, the amount could possibly be \$5000 less.

Greens mower - Commission asked if this amount included a trade in.

Roof at Pro Shop – Shaun took this project off of the 2021 list. He had the current roof looked at and it was determined a new roof would not be needed in 2021.

Walk in cooler roof – this would be a peaked roof to cover the walk-in cooler.

Security cameras Phase 3 – Commission questioned what this would include. Shaun indicated this would be the Cove, Firehouse and Phase 1 of CAMP.

Zero Turn – Shaun indicated he needs to get additional support to proposed amount. At the time of meeting, there was only 1 bid.

Firehouse roof – The Commission discussed the value of the Firehouse currently and how much money would be appropriate to designate for improvements. The Commission discussed possible alternatives and it was determined that each member and staff would consider other ideas and would revisit this at the next meeting.

Truck with lift gate – this proposed project is for the replacement of a 2007 vehicle.

Asphalt around Marina – current proposed number is an estimate. Shaun will bring updated numbers based on actual quotes to next meeting.

4.5 Update on Flood Mitigation Report by CMT – Shaun sent document to Commission prior to meeting with CMT's report. The estimate from CMT fell between \$600,000 and \$1,200,000, which would a project under Capital Projects.

4.5 Update on CAMP. Spreadsheet of expenses and financing options - No discussion.

4.6 Capital accumulation plan, arbitrary \$608k, going forward thoughts – No discussion.

4.7 Thoughts on assessment and fees increases - Marge stated the need to look into the R&R Reserve Study, as far as what was not included in the proposed 2021 R&R projects but is part of 2021 in the Reserve Study.

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1A84 Mustang Lane 3 Bedroom 2 Bath \$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 \$524,900



14A86 Anchor Ct. 3 Bedroom 2 Bath Lakeview Home Located Above Marina





3A91 General Sherman 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

140

\$2,000



11a204 Spoon Ct. 2 Bedroom 3 Bath \$171,000

			. ,	
1	BLACKHAWK	**6**	BLUE GRAY	**8
		13	\$2,000	225
2 H	IDDEN SPRINGS	32	\$1,500	
		33	\$1,500	**(
3	ENERAL GRANT	32 & 33	\$2,500	14 &
65	\$10,000	80	\$900	59
				235
4	WINCHESTER	**7**	APACHE	249
118	\$1,500	13	\$12,000	
		73	\$8,000	
5	* BIG SPIRIT	221	\$1,200	119
30	\$900			
108	\$3,000			

* INDEPENDENCE **11** FAIRWAY \$1,750 84 \$12,000 \$7,000 177 **HAWTHORNE** 181 \$1,000 չ15 \$4,500 186 \$1,200 \$5,500 199 \$1,200 \$1,000 225 \$4,000 \$4,500 310 \$4,000 **12** PRESIDENT *10** EAGLE \$1,500 35 \$1,100 \$1,100 36

35 & 36

** 13 ** PIONEER 37 \$7,400 59 \$6,500		
1	ER	**13**
59 \$6,500	7,400	37
	5,500	59
80 \$1,000	1,000	80
14 CANYON CLUB	CLUB	**14** C
26 \$7,000	7,000	26

\$1,000

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** Owner holds a Real Estate License
Dues Reduction Non-Buildable Lot

LOTS FOR SALE

0/2020

Marge also stated the Commission needs to think about the Capital Project Fund – determine what are the goals for Capital Project(s). Marge expressed that continuity needs to be in place, which is always a problem because membership and boards change.

- 5.0 Other No Discussion
- 6.0 Next meeting dates
- 6.1 Monday, August 10, 2020 at 10:00 am
- 6.2 Clubhouse meetings vs Zoom
- 7.0 Adjournment Meeting was adjourned at 4:30 p.m.

Respectfully submitted, Carrie Miller

CAMP ARCHITECTURE AND DESIGN AD HOC COMMISSION MINUTES JULY 31, 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, Bob Stanger, Rick Paulson. Also guests Mike Harris, Steve Nelson, Henry Doden, Jake Dykstra (Cord Construction), Norm Vandigo, Jody Ware, Steve Swedberg, and Shaun Nordlie, General Manager. Absent: Therese Nelson and Jim Hansen.

- 2.0 Approve July 10, 2020 Minutes Motion to approve minutes as written by Rick Paulson, seconded by Steve Tribbey, and passed unanimously.
- 3.0 Old Business
 - 3.1 Overall Status Report Joe Wiener summarized where we are today: we have reviewed Cord's bid package, re-thought the value engineering suggestions, have an approximate \$300,000+ budget overage, and are in competition with other ACLPOA capital projects. We need to look at ways to re-bid and get the budget overage down, since everything that could be taken out of the original bid as far as value engineering has been done. The current economic climate may be helpful for bidding (less projects = contractors will be more competitive).
- 4.0 New Business
 - 4.1 Bid results Jake Dykstra of Cord has been in correspondence with Joe and Shaun. He explained that the \$300,000+ budget overage is partly due to some additions that were added scope (as discussed at our meeting of July 10). Value engineering ideas reduced this approximately \$75,000. Cord will continue to look at value engineering items (suggestions were use of carpet tiles, using stock, not custom, windows). Jake explained the bidding environment has changed substantially since the first round in March trades are not busy, and in the subcontractor base, people are looking for work. When asked about using local talent/non-union companies, Jake said they would entertain that idea but didn't receive any information or requests from us on this. They would welcome that now. When asked about the high cost per square foot, Jake thought this was due to the bid environment at the time of the original bids, and the size of the building. When asked about panelized construction of the building, Jake said that works better for larger, repetitive wall types. Our design doesn't allow that. When asked about using Pex instead of copper for the plumbing, he said they will look at this but doesn't think it will be much of a savings. Jake was reluctant to commit to using non-union subs but said they will look at non-union bids. He said he will need information from us on whom to contact. When the project is re-bid, we discussed having building plans on-site for local contractors to look at and will have a set at the clubhouse for this purpose. Jake was also asked if we want to use non-union for certain subs, would Cord let the Association contract directly with them? Jake said yes, but with some contractors, it would be difficult, for example, electrical work. If the sitework and cement work could be done by non-union at the front of the project, that would work better for them, or conversely, contractors used at the end of the project, such as flooring people, would work. Jake would like to see the players before committing to using any non-union subs. We said we need to participate in the decision. We told him that we know of several local people who contacted Cord to get on the bidding list and were told that Cord would get the information to them, but they never heard anything. Jake left the meeting at 11:06 am.
- 4.2 Project Schedule / Bid Procedure Plans All members agreed that the project schedule will be driven by the BOD. The possibility of a large flood mitigation project will influence this decision. As for bid procedure, we should compile a list of local subs and give it to Cord. Jake was asked how much the numbers would come down if we re-bid he said possibly \$50-\$100,000 due to a better bidding environment, but there are no guarantees. He cautioned us not to ask for bids for 2021 unless we are serious about



- starting the project in 2021 otherwise, the contractors can lose interest. We will have a set of plans at the clubhouse when we re-bid so that locals can use them to formulate their bids.
- 5.0 Coordination with CAMP F&M and the BOD The next BOD meeting is August 15; there will be a CAMP update at that time. We will gather information on subs to use and have another meeting to discuss.
- 6.0 Next AD meeting date TBD.
- 7.0 Adjournment Adjournment motion 11:45 pm by Steve Tribbey. Respectfully submitted, Barb Hendren

CAMPGROUND COMMISSION MINUTES JULY 25, 2020 UNAPPROVED

- 1.0 Call to Order at 10:02AM by Ron Carpenter. Members present: Ron Carpenter, Joe Reifsteck, Mary Bluhm, Chris Szczypta, and Board Liaison Steve Borst. Guests: Shaun Nordlie and Pat Powers.
- 2.0 Election of Officers nominated for Chair Ron Carpenter, nominated Vice Chair/Secretary - Chris Szczypta. Both were voted to such positions.
- 3.0 Review minutes of October 12, 2019 meeting approved.
- 4.0 Unfinished Business
- 4.1 Pavilion Update Per Shaun we are waiting on variance from County and if approved hopefully start later this fall.
- 4.2 Trick or Treat at Campground Motion to cancel event for 2020 made by Joe and seconded by Mary, approved to cancel.
- 4.3 Camper and Site Upkeep comment brought up about spraying the pads by Maintenance as there a lot of weeds/grass covering the gravel.
- 4.4 Other Unfinished Business
- 5.0 New Business
- 5.1 Other New Business bath house sky light windows are not opening to help prevent heat and moisture build up and will be looked into.
- 6.0 Discussion playground is open in current phase and caution tape should be removed and picked up that is laying around.
- 7.0 Next Meeting Date next meeting tentatively set for 8/8/20 at 8AM.
- 8.0 Adjournment meeting was adjourned at 10:50AM.

Respectfully submitted, Chris Szczypta, Secretary

CONSERVATION COMMISSION MINUTES AUGUST 1, 2020 UNAPPROVED

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

- 1.0 Call to Order Chair Paula Wiener called the Conservation Commission meeting to order on August 1, 2020 at 9:05am.
- 2.0 Approve Minutes of July 11, 2020 Minutes approved as presented.
- 3.0 Reports
- 3.1 Lake Monitoring Gary Hannon reported they went out on 7/31. Secchi was at 6 ft., D.O. (Dissolved Oxygen) at surface was 9.57 ppm, surface temperature was 80o, Thermocline depth was 19 ft, temperature at Thermocline was 65 degrees and temperature at 31 ft. was 53 degrees.
- 3.2 Natural Resources Manager No report.
- 3.3 Other Reports None.
- 4.0 Unfinished Business
- 4.1 Resident Greenway Program
- 4.1.1 Nancy Bottomley 12A275 Lincoln New Application Report Natural Resources Manager and volunteers visited the site and recommend it should be done in two phases. Phase 1 would allow only the cutting and removal of honeysuckle. No trees are to be removed. Phase 2 will be a re-evaluation of the property to determine if any trees should be removed or tagged. After discussion, the commission approved this two-phase project.
- 4.1.2 Daniel & Pam Atilano 9A80 Evergreen New Application Natural Resources Manager and volunteers visited the site. After a discussion, the commission approved this project.
- 4.2 Apple Canyon Lake Watershed Review of Criteria to Meet Goals and Goal Milestones
- 4.2.1 Goal 2 Reduce Algal Blooms and Excessive Aquatic Plant Growth (Mike Yorke) All milestones were approved "good as written".
- 4.2.2 Goal 4 Educate Watershed Community (Paula Wiener) Milestones were amended where needed.
- 4.3 Fishery/Fish Habitat/Creel Tracking Slips
- 4.3.1 Bigger, Better Blue Gill Program August's Apple Core will have an article on the reproductive life of blue gills, and there is a video in the Apple Seed with the solid reasons why for the bigger and better blue gills.
- 4.3.2 Shocking Report No report.
- 4.3.3 Creel Tracking Slips No report.
- 5.0 New Business
 - 5.1 Recruitment of New Commission Members Ms. Wiener expressed a desire to increasing commission membership to at least 10 or more members.
- $6.0\ \text{Next Meeting} \text{Next meeting September 5, 2020 at }9:00\text{am}$
- 7.0 Adjournment Tom Ohms made a motion to adjourn, meeting adjourned at 10:50 am

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

Respectfully submitted, Karen Drogosz

DEER MANAGEMENT COMMISSION MINUTES
JULY 25, 2020

UNAPPROVED

- 1.0 Call to Order Jon Sonntag called the meeting to order at 9:00 AM.
 Members present Kim Rees, Gordy Williams, Gordy Ostrander, Al Hendren and Dan Mamlic. Members present via Zoom were Jon Sonntag and Ted Bluhm. Members absent Al Lutz and Nick Gouskos. Guests General Manager Shaun Nordlie. Leave of absence Jack Finley.
- 2.0 Approve June 27, 2020 Minutes Al Hendren made a motion to accept the minutes, Gordy Ostrander seconded the motion. Motion approved unanimously.
- 3.0 Reports
- 3.1 New Members Dan Mamlic and Nick Gouskos has been approved by the ACL Board and are now members of the Deer Management Commission.
- 3.2 Hunter Spreadsheet Megan Shamp is receiving the applications for the ACL Deer Management Program and has developed and submitted the initial spreadsheet which shows hunters for the 2020-2021 season. There are currently 22 names on the spreadsheet. The complete applications are due by July 31st and there will be additional hunters signing up.
- 4.0 Unfinished Business
- 4.1 Review Rules and Potential Changes for 2020-2021 Shaun Nordlie informed the Deer Management Commission that the new rule has now been approved by the ACL Board. This rule states "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."
- 4.2 Youth Archery Day The Youth Archery Day is scheduled for August 1st from 9AM to 12 noon. The volunteers may sign up for the first half from 8:30 to 10:30 AM or the second half from 10:30 AM to 12:30 PM. There was a discussion on running this program as safely as possible including requiring masks, checking temperatures of participants, cleaning of bows after each person shooting, and social distancing as much as possible. Kim Rees has pickup bows and arrows and will check them over and will pick up tables, chairs, canopy, targets, and marking paint. Gordy Ostrander will arrange for bales of straw for a back stop. Kim Rees will send out an email to new hunters and remind the previous hunters that we are looking for volunteers.
- 4.3 Hunter Safety Certificate There was a discussion on the requirement of a certified hunter safety class. The Deer Management Commission will accept an online Illinois DNR hunter safety class certificate.
- 4.4 Qualifications and Orientations
 The qualification is at the stone quarry and social distancing shall be practiced. The orientation meetings and zone selection shall be indoors and so temperature checks, masks, and social distancing shall be implemented.
- 5.0 New Business
- 5.1 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. Jon Sonntag will update the hunter list for the ACL Security computer when the complete list of hunters is available.
- 5.2 Private Zone There was a discussion on private zones. Al Hendren and Kim Rees will look at two potential private zones.
- 6.0 Other
- 7.0 Next Meeting Our next meeting is scheduled for August 22nd, following the orientation meeting and zone selections (approximately 2:00 PM)
- 8.0 Adjournment As there was no other business, Allen Hendren

made a motion to adjourn at 9:50 AM, Dan Mamlic seconded. Motion approved.

Respectfully submitted, Kim Rees, Secretary

GOLF COMMISSION MEETING MINUTES AUGUST 11, 2020 UNAPPROVED

- 1.0 Call to Order Chairman Tim Reese called the meeting to order at 1:30 pm. Members present: Tim Reese, Pat Reese, Fred Turek, Pat Mannix, John Killeen, Bob Stanger, Marcy Stanger, Jody Ware, Jean Burton, Mary Hannon, and Bob Buesing. Members absent: Rich Schmidt. Guests: Shaun Nordlie, Jessica Williams, and Darrell Carr.
- 2.0 Approve Minutes Bob Stanger motioned, John Killeen seconded, to approve the minutes of the July 14, 2020 meeting. Motion carried.
- 3.0 Unfinished Business
- 3.1 Update on Course Maintenance The Commission gave a shout out to John Killeen, Pat Mannix, Mary Hannon, and all the volunteers for their maintenance on the golf course.
- 3.2 Property Owners Tournament This event has been cancelled.
- 3.3 Other Unfinished Business none.
- 4.0 New Business Darrell Carr from Modern Woodman made a presentation that they can match our funds up to \$1,000. The Commission made the following motion: "I move that the Board approve the Golf Commission spending up to \$1,000 for the purchase of new trees for the golf course. This money will be taken out of our Designated Funds." 11 yea 0 nay.

The Commission made the following motion: "I move that the Board approve the Golf Commission purchasing yardage markers at a cost not to exceed \$300. This would be coming out of our Designated Funds." 11 yea 0 nay.

It was suggested that we move the port-a-potty back by Hole #2. It was also suggested we build something on the stump by Hole #5. It was also suggested we purchase a box of masks to be placed inside the Pro Shop door, for a purchase of \$1.00 each. Flowers are overtaking the hole marker on Hole #3. Shaun Nordlie noted that money has been requested for a new tee box on Hole #2, a new greens mower, and phase 2 of the cart paths 5.0



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(Holes 4 and 5).

- 5.0 Next Meeting Date September 8.
- 6.0 Adjournment Bob Buesing motioned to adjourn at 2:10 pm. Respectfully submitted, Pat Reese, Secretary

LEGAL COMMISSION MINUTES JULY 22, 2020 APPROVED

Call to Order – Rich Krasula, Chair, called the meeting to order at 6:02 p.m. Members present via Zoom: Rich Krasula, Sandra Malahy, Steve Jennings, Dave Allgood, Bill Doran, and General Manager Shaun Nordlie. Jody Ware joined the meeting at 6:04 p.m.

2.0 Approve the minutes of the July 8, 2020 meeting – Steve Jennings made a motion to approve the minutes of the July 8, 2020 meeting, seconded by Bill Doran. Minutes were approved by Rich Krasula, Sandra Malahy, Dave Allgood, Bill Doran, Steve Jennings, and Jody Ware.

Unfinished Business

3.1 Review changes and comments to Bylaws - The commission discussed: Community Instruments listed in the Preamble and Bylaw Definitions in Article I. K&C will be consulted regarding the duplication of language in the Preamble and the Bylaws.

Take the new proposed Bylaw language and post this language against the existing Bylaws so that it is clear to the Board and all Owners what language is being recommended for change.

Occupant membership rights.

Deleting duplicate language.

Owner's spouse cannot serve on the Board if not listed on the deed, as outlined in CICAA.

Board vacancies between the time nominations close and the election. Responsibilities of the Board.

Board member quorum for voting purposes.

Unanimous Board Written Consent with regard to the Open Meetings Act.

Call for removal of a Board member.

The term special committees/commissions.

Choosing the chairperson of a committee/commission.

Nominating Committee obligations to recruit Eligible Members to fill vacancies.

Editorial Review Commission responsibilities.

Rich Krasula will make necessary changes and submit all changes to the Legal Commission for review. Shaun Nordlie and office personnel will oversee the blackline and proposed language comparisons.

4.0 New Business

4.1 Discuss next steps and timetable to inform Board and Property Owners of proposed changes to both documents.

The commission's goal is to have the documents to the property owners in January 2021.

Rich Krasula will present the Declarations through Article 6 to the Board for review at the August 2020 Board meeting. A blackline (existing) and proposed version will be presented.

A motion was made by Bill Doran and seconded by Dave Allgood to submit to the Board of Directors the Amended and Restated Declaration of Covenants and Restrictions for Apple Canyon Lake Property Owners' Association as prepared by the Legal Commission for approval by the membership. Motion carries 6-0.

A motion was made by Bill Doran and seconded by Dave Allgood to submit to the Board of Directors the Apple Canyon Lake Property Owners' Association Amended and Restated Bylaws as prepared by the Legal Commission for approval by the membership. Motion carries 6-0.

Other - This agenda item was not discussed.

6.0 Future Meetings



- 6.1 Next Scheduled Meeting Date Tuesday, August 18, 2020 at 6:30 p.m. via Zoom.
- 8.0 Adjourn Steve Jennings made a motion to adjourn the meeting at 8:58 p.m.

Respectfully submitted, Sandra Malahy

AUGUST 18, 2020 UNAPPROVED

Call to Order – Sandra Malahy, Chairperson pro tem, called the meeting to order at

- 6:35 p.m. Members present via Zoom: Sandra Malahy, Dave Allgood, Bill Doran, Jody Ware, and General Manager Shaun Nordlie. Absent: Rich Krasula and Steve Jennings.
- 2.0 Approve the minutes of the July 22, 2020 meeting Jody Ware made a motion to approve the minutes of the July 22, 2020 meeting, seconded by Bill Doran. Minutes were approved by Dave Allgood, Bill Doran, and Jody Ware, and Sandra Malahy.

Unfinished Business

- 3.1 Review presentation and comments from August 15 Board Meeting This agenda item was not discussed.
- 4.0 New Business
- 4.1 Discuss next steps and timetable to inform Board and Property Owners of proposed changes to both documents.

The commission discussed:

The importance of getting information to the membership as soon as possible.

Publish information in the October Apple Core.

Town Hall meetings via Zoom/in-person, one for the Covenants and one for the Bylaws, prior to January 2021.

Town Hall meetings via Zoom/in-person, during the week and on a weekend.

Present the Governing Documents at the October, November, and December Board meetings.

Keep membership extremely informed of the proposed Governing Documents through Zoom meetings, postings, PowerPoints, etc.

Voting requirements for the documents.

Incentive to vote.

Call a special meeting in early spring for the vote.

Communicate information on the ACL webpage and in the Apple Core.

Past practice regarding how the Legal Commission makes recommendations to the Board and membership.

Legal Commission may want to consider meeting the Monday after each Board meeting - September 19, October 17, November 21.

Summary and highlights of the Governing Documents.

Summarize information on a Covenants Made Simple document that covers: topic, existing Covenants, proposed Covenants, and reason for change.

Provide a worksheet at the Town Hall meetings that will act as an exit document for the Legal Commission.

Have chat icon available for the Zoom Town Hall meetings.

Other - This agenda item was not discussed.

- 6.0 Future Meetings
- 6.1 Next Scheduled Meeting Date Tuesday, September 1, 2020 at 6:00 p.m. via Zoom.
- 8.0 Adjourn Bill Doran made a motion to adjourn the meeting at 7:58 p.m. Respectfully submitted, Sandra Malahy

RECREATION COMMISSION MINUTES AUGUST 17, 2020 UNAPPROVED

- 1.0 Call to Order Mary called the meeting to order at 9:03 am. Members present: Fern Tribbey, Lee Causero, Mary Hannon, Sheila Gee, John Diehl and Board Liaison Steve Tribbey. Guests: Tim Brokl and Kirsten Heim.
- 2.0 Approve July 20, 2020 minutes Fern moves to approve the minutes as written. Lee seconds to approve the minutes. The minutes are approved.
- 3.0 Planning Groups
- 3.1 TT5K canceled July 25, alternative activity: Pancake drive through, 50/50 raffle The drive thru did work very well. The food side of things was not super profitable. Chris Cakes required a minimum to serve and we were very close to that number. We also did purchase sausage outside of the sausage that we would have received from Chris. It was the donation bucket and 50/50 raffle that brought in additional money. Steve commended the volunteers that worked the event and the drive-thru process itself with the coffee truck preceding the pancake line. Mary would like to have a print out of the drive thru layout for possible future events.
- 3.2 Farm to Table canceled Sept. 26 With the number of volunteers we would only be able to serve ~36 people. Buffets/self-serve dinners are not possible right now with COVID-19. The planning group was not comfortable fulfilling the event this year, so, it has been canceled.
- 3.3 Haunted Trail canceled Oct. 24 discuss alternative Tim talked with the Escape Room company. They will not be offering refunds, but our deposit will apply to next year's rental, or we can change the date without any re-booking fees. Carmel sent over information from the Galena Chamber of Commerce advertising an on-your-own haunted house decorating event. We may incorporate this idea around ACL and the campground. Considering everything, this may be our best option. John proposed an unmanned drive thru area of a trail or road. This idea is similar to previous years where owners came down Marina Dr., around the Marina perimeter (staged areas around), through the Maintenance garage, pond, around golf tee #1 (circled), etc. and took about 20 minutes to complete. Trick or



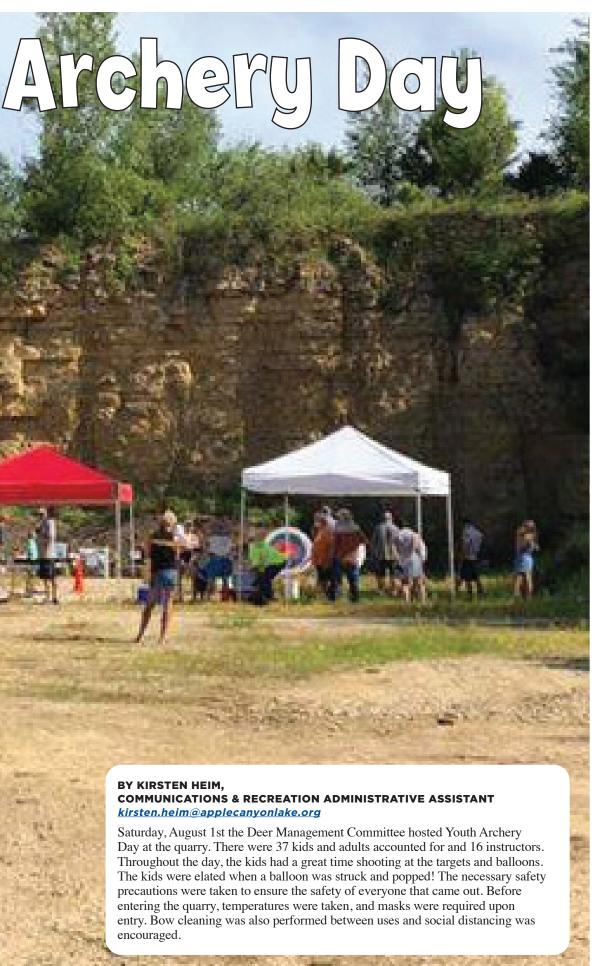




















Treat was canceled at the Campground for this year. Mary proposes we set something like this up Friday and host a trail ride by UTV or golf cart only on Saturday from 7:00-9:00 pm for example and set up a donation bucket at the end. This event would only be available to Property Owners. This idea will be discussed with Carmel, who is head of the Haunted Trail planning group. At this point, we are unsure how many people would want to volunteer to work a manned station if we offered the option. Mary brought up an idea we discussed at our last meeting regarding a pumpkin carving contest. We could make this a virtual event — carve your own pumpkin, submit a photo of it on Facebook and have everyone vote via Facebook with 'Likes'. The winner would win a small prize (gift card, merch, etc.).

- 3.4 Other Updates None.
- 4.0 Ice Cream Social alternative Sept. 6 At this point, we are looking at what we could do in lieu of the Craft Fair portion of the event being canceled. What could we offer or serve to our owners that would be a draw to them? The Marina sells novelty ice cream, and the Pro Shop sells hot dogs and brats, so, what is it that we could offer that would bring members out? Perhaps we don't even call it the 'Ice Cream Social', and we just offer it as a nice small event to offer our owners on a busy holiday weekend. We will have to discuss this idea with Julie, Safety & Security Manager, when it comes to occupying the Marina patio/cone off an area to the parking area. Propose the timeframe of 11:00 am – 2:00 pm. The Firehouse Fitness parking lot worked well for the Pancake Breakfast event because by the time the event concluded (12:00 pm), boaters were just beginning to park. This could cause the Firehouse Fitness parking lot to not be suitable given the nature of Labor Day weekend and all the boaters that come out. Kirsten suggested the octagon dock at the beach area. Pros to this: location, the dock is only 15-minute parking, it would create a quick and easy flow by boat. We would sell via two locations - parking lot side & dock side. Tim proposed the idea of a person on a boat with signage and communicating with owners with where to line up/etc. For now, we will put this idea on hold and find another time to discuss it in further detail as the date is fast approaching. Tuesday, August 17th we will meet via Zoom at 1:30 pm to discuss this event further.
- 5.0 Summer Concerts
- 5.1 Ten Gallon Hat TBD Ten Gallon Hat is only available Fridays in October. At this time, we might try to do a concert with Ten Gallon Hat in September if we could get a Saturday timeslot. This Saturday, we will be offering our "Open Air Concert Take Two" with Free Fall on Nixon Beach via registration only.
- 6.0 Other Old Business
- 6.1 Revise Recreation Commission Charge Mary led this conversation by reading off her new proposed charge statement. The group likes the charge that Mary proposes. Steve suggests including the planning groups that assist us in the statement. Mary updated the statement to reflect the assistance we, as the Recreation Commission, receive from the planning groups. Fern motioned to approve the new charge, and Sheila seconded the change to the charge. The change was put to a vote: 6 ayes, 0 nays. The new Charge by Mary has been approved by the commission. A motion card has been created to reflect this change to the BOD. The new charge as recommended by the commission is: "Charge: The Recreation Commission shall advise the Board of Directors on all matters pertaining to the recreational program and activities of the Association and support the Rec Department and Planning Groups in their efforts to engage volunteers for various functions."
- 7.0 Next Meeting Date September 21, 2020.
- 8.0 Adjournment John motioned to adjourn us at 10:30 am.

Respectfully submitted, Kirsten Heim

RULES & REGULATIONS COMMISSION MINUTES AUGUST 7, 2020 UNAPPROVED

The following Commission members were present: Chair Vickie Sershon, Fern Tribbey, George Drogosz, Mike Harris, Bob Stanger and Fred Pfeiffer. Member absent: Bob Fitzjerrells. 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 August 7, 2020 at 10:00am.
- 2.0 Approve Minutes of June 5, 2020 The July 10, 2020 minutes were approved as presented with a motion from Fern Tribbey and seconded by George Drogosz. Motion passed with an abstention from Bob Stanger.
- 4.0 Unfinished Business
- 4.1 Pool ACL Board approved.
- 4.2 Golf Course ACL Board approved.
- 4.4 Marijuana (Smoking & Cannabis) ACL Board approved.
- 4.4 Deer Management Commission request ACL Board approved.
- 4.5 Ice Fishing Discussion will continue in the Fall.
- 4.6 Tennis Court to Sport Complex Discussion will continue in the Fall.
- 4.7 New Home Construction to Move under Building Code (AECC) Discussion will continue in the Fall.
- 4.8 Noise Nuisance Julie Janssen reported she contacted several associations for information in the area for their input on what type of language they used and their fine levels dealing with noise nuisance. Candlewick relies on if you could hear noise from 25 feet away or 50 feet away, this would determine their fine level and that is what the others basically use as their criteria also. Woodhaven refers to noise as "Quiet Hours". Galena Territory calls it "Disorderly Conduct" with fines starting at a \$100 citation. Lake Carroll refers to noise as "Disturbing the Peace" with no set fine because it goes before their Appeals Board and then starts with a \$100. Lake Holiday refers to noise as "Disorderly Conduct" and starts out with a \$100 citation. It was suggested if Julie could put together a few examples to discuss further. Julie has a meeting with the Security staff and will come back for further discussion on the noise nuisance language.
- ${\it 4.9~Other~Unfinished~Business-None}.$
- 5.0 New Business
- 5.1 Amenity Tags Mr. Nordlie reviewed a few of the changes made to Section

- II Amenity Tags. After a short discussion, Bob Stanger motioned and George Drogosz seconded, "Rules & Regs recommends to the ACL Board to approve Section II Amenity Tags for Property Owners and Guests with noted changes on the attached document." Motion passed.
- 5.2 Unregistered vs Illegal Vehicles Discussion on this item will be held at next month's meeting.
- 5.3 Other New Business
- 3.0 Election of Officers Bob Stanger motioned, and George Drogosz seconded to re-elect Vickie Sershon as Chair of Rules & Regs Commission. Motion passed. George Drogosz motioned, and Fred Pfeiffer seconded to re-elect Fern Tribbey as Co-Chair. Motion passed.
- 6.0 Meeting Date Next meeting will be on Friday, September 11, 2020 at 10:00am due to Labor Day Weekend.
- 7.0 Adjournment The meeting was adjourned by general consent at 10:36am. Respectfully Submitted, Karen Drogosz

TRAILS COMMISSION MEETING MINUTES JULY 25, 2020 UNAPPROVED

- 1.0 Call to Order: Meeting was called to order at 08:04 am by Chairman Tom Ohms. Members present: Tom Ohms, Allen Hendren, Gary Hannon, Todd Kintop, Penny Diehl, and Henry Doden (late arrival). Absent members: Rick Paulson, Deb and Bob Laethem, Ron Manderschied, and George Drogosz. Guests: Shaun Nordlie and Julie Janssen.
- 2.0 Approve June 27, 2020 meeting minutes: Motion to approve made by Allen Hendren and seconded by Todd Kintop.
- 3.0 Unfinished Business
- 3.1 Trail Quiz: Per attorney we need to continue use of indemnity clause and add the quiz to it. This will be addressed by Shaun after budget.
- 3.2 Marina Signage: Arrows have been painted on parking lot asphalt, still seems to be some confusion. Considering a sign that reads "Stay Left" at the stop sign at Marina.
- 3.3 Update at North Bay Crossing: Bids are going out next week.
- 3.4 9th Hole Repair: Ed Ziarko had met with Civil Engineers and they are recommending a berm, larger stones and riprap.
- 3.5 Review 5 Year Plan (update): Handout was given to all members. White Buffalo Access should be taking place in the next 2 weeks. Access Trail System from Winchester Section is under consideration by taking over a private lot as green space. Added line for possible development of portion of the Bathum Trail for use of "mudding" by UTV's, otherwise all other items remain.
- 3.6 Other Unfinished Business
- 4.0 New Business
- 4.1 Review July 17, 2020 Trail Ride: Trails Commission had a trail ride that started at 4:30pm and finished at 6:15pm. Those present were Tom Ohms, Gary Hannon, Rick Paulson, George Drogosz, Henry Doden, Todd Kintop, and Penny Diehl. Guests attended: Robin Paulson, John Diehl and Ed Ziarko. It was noted that there are yellow stakes around the trail to mark the wash out areas and culvert problems, discussion involved using funnels or larger or smaller tubes, and concrete, the 9th hole area was discussed as evidenced earlier in notes. Signage was discussed, some of the new stop signs are located on the left-hand side and need to be moved to the right side, signs are needed for accessing Nixon Beach, and the Trash/Recycling route, an end speed zone at dog beach, some signs may need to be slightly offset as they are getting clipped by drivers. Brush/branch clean-up of areas for better visualization was discussed. As each area that needed attention, Ed from Maintenance also took notes and is prepared to attend to issues with assistance from Shaun.
- 4.2 Dust Control: Certain areas that have high amounts of dust are going to be in a trial for using dust-control products.
- 4.3 Other New Business: Another "work" day for the Trails Commission to assist our Maintenance Department will occur in September. Tom will set this up and notify Commission members.
- 5.0 ACL Department Reports
- 5.1 General Manager: Shaun Nordlie participated throughout the meeting.
- 5.2 Maintenance: Not present.
- 5.3 Security: Julie Janssen reports that there have been a lot of problems on the trail, not anything specifically: three accidents and one golf cart rollover. Tickets have been issued for underage drivers, speeding, ATV drivers without helmets, stickers still being put on vehicles in the wrong place, riders in the dump box of UTV's, and still needing help with knowing how many people can safely ride in a golf cart.
- 6.0 Next Meeting: August 29, 2020 08:00am.
- 7.0 Adjournment: Meeting adjourned at 08:56am.

Respectfully submitted, Penny Diehl, Trails Commission Secretary



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as of 8/15/2020

Appeals

if needed)
Chair
Secretary
Member
Member
Member

Architectural & Environmental Control (1st Saturday of each month, 8am)

(13t Outurday of	cacii illollali, callij
Zophy, Cindy	Chair
Frank, Jim	Vice Chair
Tribbey, Steve	Secretary/Board Liaison
Ballenger, Robert	Board Liaison
Harris, Mike	Board Liaison
Hendren, Barb	Board Liaison
Ohms, Tom	Board Liaison
Ware, William	Member
Williams, Gordon	Board Liaison
Wiener. Joe	Staff

BoardofDirectors

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Hendren, Barb	President
Ware, Jody	Vice President
Borst, Steve	Treasurer
Tribbey, Steve	Corporate Secretary
Ballenger, Robert	Member
Doden, Henry	Member
Harris, Mike	Member
Ohms, Tom	Member
Williams, Gordon	Member

Board Policy Ad Hoc

(
Harris, Mike	Board Liaison
Ware, Jody	Board Liaison
Nordlie, Shaun	
Shamp. Megan	Staff

Dudget/Audit

Buaget	/Audit
(meeting da	ates TBD)
Borst, Steve	Board Treasurer/Chair
Brennan, Thomas	Member
Carpenter, Ron	Member
Clark, Marge	Member
Finn, John	Member
Livengood, Brett	Member
Malone Steve	Memher

Miller, Carrie.....Staff Secretary Campground (2nd Saturday of each month)

Nelson, SteveMember Tribbey, Fern.....Member Miller, AshleeStaff

Carpenter, Ron	Cha
Szczypta, Chris	Vice Chair/Secretar
Barker, Nancy	

Bluhm, Mary	Member
Borst, Steve	
Maculitis, Jerry	Member
Reifsteck, Joseph	
Ruffolo Ric	Member

Clubhouse Area Master Plan **Architecture & Design**

Wiener, Joe	Chair
Tribbey, Steve	.Board Liaison/Vice Chair
Hendren, Barb	Secretary
Frank, Jim	Member
Hansen, James	Member
Miller, Ashlee	Member
Nelson, Therese	Member
Paulson, Rick	Member
Stanger, Bob	Member

Clubhouse Area Master Plan Financing & Marketing

(meeting	dates	TBD)

Nelson, Steve	Chair
Hendren, Barb Board Liaison/Sed	cretary
Brennan, ThomasM	ember
Hannon, GaryM	ember
Harris, MikeM	ember
Reed, GeorgeM	ember
Tribbey, SteveM	ember
Miller, Ashlee	Staff

Conservation

(1st Saturday of each	month, 9am)
Wiener, Paula	Chair
Yorke, Michael	Co-Chair
Cady, Phyllis	Member
Cammack, Mike	
Doden, Henry	Board Liaison
Hannon, Gary	Member
Nelson, Steve	Member
Ohms, Tom	Member
Drogosz, Karen	
Helgerson, Aren	
,	

Deer Management (last Saturday of each month)

Sonntag, Jon	Chair
Ostrander, Gordon	
Rees, Kim	Secretary
Bluhm, Ted	
Finley, Jack	
Gouskos, Nick	Member
Hendren, Allen	Member
Lutz, Al	Member
Mamlic, Dan	Member
Williams, Gordon	Board Liaison

Editorial Review

Brokl, Tim Apple Core Managing Editor/Seci	retar
Finn, JohnMe	embe

Hendren, Barb	Board Liaison/Chair
Nordlie, Shaun	General Manager/Vice Chair
Vandigo, Doug	Member
Ware, Jody	Member

Employee Handbook Ad Hoc

	(meeting dates TBD)	
V		

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Clark, Ma	rge	Membei
	ke	
Ware, Jod	ly	Board Liaison
Miller, Car	rrie	Staf1

Golf

(1st Tuesday of each month, 1:30pm, April-October)

Reese, Tim	Chair
Turek, Fred	Vice Chair
Reese, Pat	Secretary
Buesing, Bob	Member
Burton, Jean	Member
Finley, Jack	Member
Hannon, Mary	Member
Killeen, John	Member
Mannix, Pat	
Schmidt, Richard	Member
Stanger, Bob	Member
Stanger, Marcy	Member
Ware, Jody	
•	

Lake Monitoring

(meeting dates	s TBD
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Hannon, Gary	Member
Kren, Barry	Membei
Rees, Kim	Membei
Tribbey, Fern	Membei
Tribbey, Steve	Board Liaisor
Ware, Bill	Membei
Helgerson, Aren	Staff

Legal

(meeting	dates	TBD)

Cnair
Secretary
Member
Member
Member
oard Liaison

Nominating

(meeting dates TBD)
Blackmore, JoAnn	Member
Bohnenkamp, Dave	Member
Bourell, Bill	Vice Chair
Hendren, Barb	Board Liaison
Killeen, John	Member
Sheehan, Tom	Member
Vorke Mike	Memher

Recreation

(3rd Monday of each month, 9am)

Hannon, Mary	Co-Chair
Tribbey, Fern	
Causero, Lee	Member
Diehl, John	Member
Gee, Sheila	Member
Tribbey, Steve	Board Liaison
Brokl, Tim	Staff
Heim, Kirsten	Staff & Secretary

Rules&Regulations

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Sershon, Vickie	Chair
Tribbey, Fern	
Drogosz, George	Member
Fitzjerrells, Bob	Member
Harris, Mike	Board Liaison
Pfeiffer, Fred	Member
Stanger, Robert	Member
Drogosz, Karen	Recorder

Safety and Emergency Planning

((meet	ing	dates	TBD)	
Mike					

Cammack, Mike	Chair
Beckel, Ron	
Ware, Jody	Secretary
Hannon, Gary	Member
Hendren, Barb	Board Liaison
Janssen, Julie	Staff
Ziarko Ed	Staff

Strategic/LongRangePlanning

(meeting dat	tes TBD, usually weekdays)
Ware, Jody	Chair/Board Liaison/Secretary
Ford, Don	Vice Chair
Borst, Steve	Member
Kinton Todd	Member

Williams, GordonMember **Tellers**

(meets for Annual Meeting)	
Reese, Patricia	Chair
Causero, Lee	Member
Detwiler, Marilyn	Member
Hendren, Rugene	Member

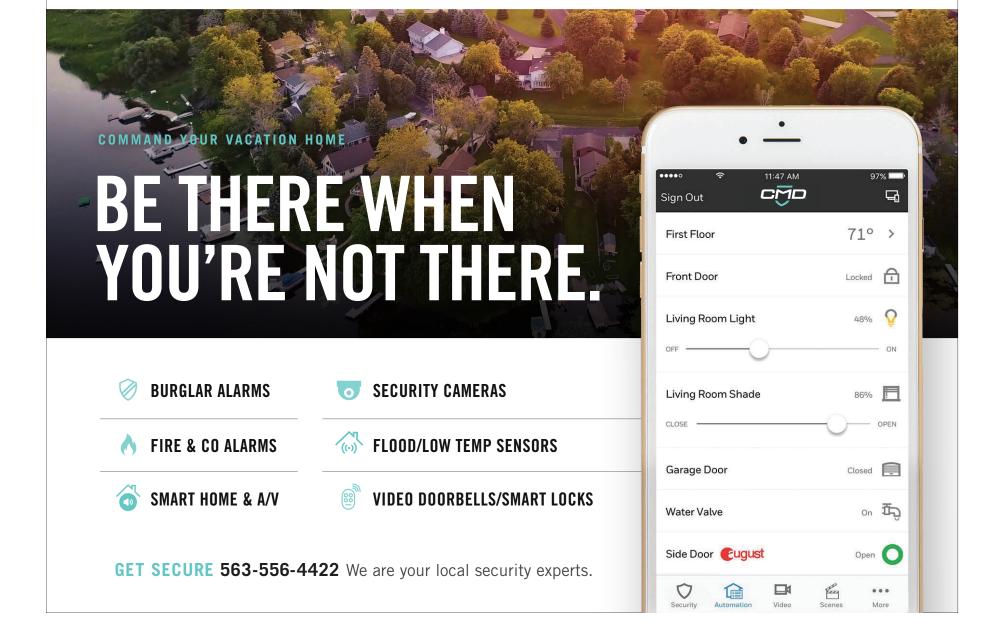
Makar, Kathy.....Member Strasser, JulienneMember

Trails

(last Saturday of each	n monun, 9am)
Ohms, Tom	. Chair/Board Liaison
Doden, Henry	Vice Chair
Diehl, Penny	Secretary
Drogosz, George	Member
Hannon, Gary	Member
Hendren, Allen	Member
Kintop, Todd	Member
Laethem, Deb	Member
Laethem, Robert	Member
Manderschied, Ron	Member
Dauloon Diek	Mombor



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COMMUNICATION CONNECTION

WHERE DID SUMMER GO?

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

Summer has come and gone. As I sit and write my September article, I find myself asking myself, "where did summer go?" It feels like just yesterday we were planning for the Smoke on the Water BBQ Cook-Off,

and now Labor Day is only days away. Throughout the summer we have seen many of our annual events canceled in the wake of the COVID-19 Pandemic. While many of these events, such as the Campground Commission's Pancake Breakfast, the Trail Trekker 5K, and the Annual Ice Cream Social and Craft Fair, have been canceled, we have been able to offer a few smaller events this summer in their place. Such as, the To-Go Pancake Breakfast for a Cause hosted by our local Relay for Life Team and the Recreation Department that earned just over \$1,000 in donations for the American Cancer Society, and the Virtual Kids' Fishing

More recently, we brought back the Open-Air Concert for a Take-Two on Saturday, August 22nd on Nixon Beach. The Open-Air Concert typically takes place mid-July; however, it was canceled due to weather. We were happy to offer this concert to our membership and were pleased to have such a great turnout, while taking the necessary precautions. FreeFall set up under the pavilion on Nixon Beach and put on an awesome show for the all ACL members and their guests. While we could only host 44 people on the beach, due to our current COVID-19 guidelines, we estimate well over 150 people attended the concert. In addition to the 44 beach goers, we counted 49 boats and even 2 kayakers offshore enjoying the music. We hope that even with the guidelines we had

2 kayakers offshore enjoying the music. We nope that even with the guidelines we had

44 of our members enjoyed the concert on the beach while socially distancing.

to follow, the Open-Air Concert Take-2 was able to help our members feel some sort of normalcy during this time.

Going into fall we also have several events that we hold annually that 2020 does not have in its plan for us. This year, the Farm to Table Dinner, Volunteer Appreciation Dinner, and Haunted Trail have also been canceled, with the hope of their return in 2021.

In the midst of these cancelations, the Recreation Department is working on a few alternatives. In October, we will be hosting a Virtual Pumpkin Carving Contest. The Contest will be held in a similar fashion to our Annual Deck the Walls Photo Contest, via Facebook. Members will be able to enter by submitting photos of their carved pumpkin creation to our Facebook page with a designated hashtag that is to be determined. The entry period will be open for 3 weeks, followed by a 1 week voting period. The 3 pumpkins with the most votes (likes) will win!

In addition to the Virtual Pumpkin Carving contest, we are also hoping to host a Halloween Haunted Home Contest. Members would sign up in advanced to be featured on the Halloween Haunted Home Tour Map. Members can then drive by the homes during a certain time on one designated evening to view the members decorated homes and/or yards. Each member that signs up will be designated a number on the map for voting purposes. Please watch for more details to come on both our Virtual Pumpkin Carving Contest and our Halloween Haunted Home Contest to come out towards the end of September.

To stay up to date on all the recreation and event cancelations, changes, and pop-up events, please read the weekly Apple Seed e-blast, watch for announcements on our website wwww.applecanyonlake.org, and follow us on Facebook @AppleCanyonLake.



FreeFall rocks out under the pavilion on Nixon Beach!



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LABOR DAY HOURS

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

PONTOON RENTALS AVAILABLE THROUGH THE END OF OCTOBER

Pontoon boat rentals are available to property owners and their guests through October 25. Take advantage of the Monday through Thursday Property Owner rate and have the lake to yourself! Call the Office for details or to make a reservation.

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



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- Weed spraying for walkways & driveways
- Drainage installation Lawn aerating
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- Reduce pain through use of modalities and adaptive equipment
- Improve cognitive and communication skills

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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 Registrations expiring June 30, 2020. They have indicated that anyone

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.

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.







Landscape Design/Build - Patios * Walls - Brick/Natural Stone *

Grading/Seeding * Snow Removal

Planting - Mulching - Trimming *

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/FAOS/

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	I – 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 onl	y.

APRIL 1 – SEPTEMBER 30

Mon	7:30 am to 9:30 am	Fri7:30 am to	9:30 am
Tues	5 p.m. to 7 pm	Sat10 am	to 2 pm
Wed	7:30 am to 9:30 am	Sun10 am	n 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.

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.BoateEd.com and www.Bo

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&.

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.





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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 <a href="mailto:@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

Driveways,

New installation not done with a new dwelling

Installation/repair of: Dock/pier Rebuilt or resurfaced Shoreline Construction Gangway Electric Boat lift Riprap

Demolition

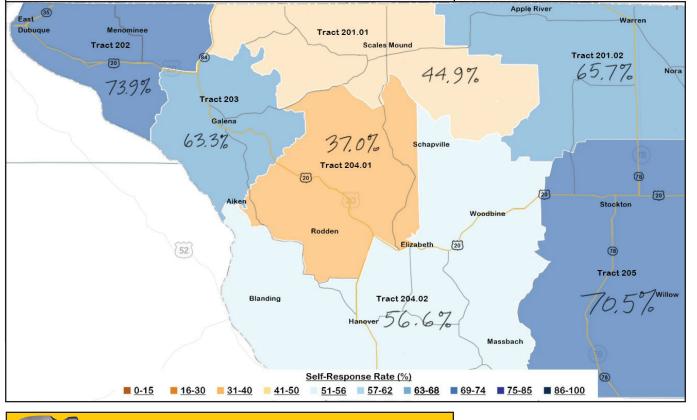
Landscaping:

Any earthwork or lot grading whether performed as a single project or as a series projects on an existing developed lot:

Cart path Boardwalk Trim/cut trees within 50 feet of shoreline Land retaining wall Fence

Roofing

Gutters Shingle tear-off/replacement



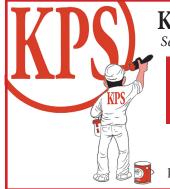




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APPLE CANYON LAKE GARDEN CLUB

The Garden Club Co-Chairs at a Glance

BY THERESE NELSON & ANN YORKE

Therese Nelson (L) and Ann Yorke (R) pose while cleaning up the Gazebo garden, also known as the "secret garden". This beautiful place is intriguing to people of all ages.

As new Garden Club Co-Chairs, we've been very excited about helping expand the success of the Garden Club of Apple Canyon Lake. We've inherited a great membership from Lois Rees and LeAnn Killeen, outgoing co-chairs with a lot of history supporting Apple Canyon Lake.

As the new co-chairs, people thought we had been friends for a long time. We had just met each other a few months earlier and became fast friends. We thought it would be a fun partnership and we both love gardening. We jumped in and have enjoyed working together and with the staff of Apple Canyon Lake ever since.

We both are retired educators, one of us was high school level and the other one elementary level. Clue: Ann has her own craft room in her house full of great stuff and Therese doesn't.

HOW DID WE EACH LEARN TO LOVE TO GARDEN?

As an elementary student, Therese recalls putting together bouquets of flowers for her teachers in spring which would include lily of the valley and tulips. Then came May Day where we made May baskets with flowers in them and hung them on our neighbors' doors. Therese said her father had a large garden and was quite the cook. He would make French onion soup from the onions in our garden and also pickled beets.

Later in life I moved into a home that needed new landscaping. Luckily, my new neighbor was a master gardener and helped me out. She was an expert at planning things out and trying new plants. She canned everything. Composted everything. She insisted that I bring in mushroom compost to fill my garden beds and said I would never regret it. I ordered a whole dump truck full. And I never regretted it. It's the difference between picking up a clump of dirt that won't break apart versus one that flows through your fingers like sand. And so, it really began. My favorite thing of all is giving vases of flowers from my garden away as gifts to people.

Ann grew up with parents who loved gardening and always had a rainbow of flowers planted around the house. When I headed off to college, I packed more plants than clothes and it looked like a jungle in my college dorm room, she related.

Then I married Mike, who also grew up with gardening parents. Now we both spend a lot of time planting and tending to our flower and vegetable gardens. We have both sun loving plants and shady woodland plants. The highlight of this year so far is that we've had 10 turtles climb a very steep hill to lay their eggs in our gardens. That accounts for 100-160 baby turtles being born soon. Mike and I have previously won a pumpkin growing contest with our 600-pound pumpkin.

I also love to create bouquets and flower arrangements. I have a cutting garden and you will always find a jar of garden flowers in my kitchen.

So, there you have it. We are happy to be doing this together. We love Apple Canyon Lake and want to continue the long-standing tradition of beautifying our environment.

We hope you will consider joining the Garden Club of Apple Canyon Lake. Once you do, you will realize it is so much more than gardening. We can't wait until you find out what that means. To join, just email therese3nels@gmail.com.

PRAIRIE SEED COLLECTION AND USAGE

BY ROGER HIGGS

Personal collection of seeds of prairie species or any garden plant species is an economical and practical way for ACL residents to start their own plantings. The Garden Club of Apple Canyon Lake has selected Wednesday, September 16th, and September 30th at 10:30 am as a time for members and residents to collect seeds at the prairie located behind 14A105 Deer Run Lane. All are welcome!

HOW AND WHEN DO YOU COLLECT SEEDS?

After plants flower in mid-summer, these plants need about two months before seeds are mature enough for harvest and to insure viable seeds. Thus, mid-September to mid-October is a time which covers a harvest period of most species. Hand harvest requires a variety of methods and ingenuity. I will use my terminology for these methods: stripping, head crushing, hand shelling, head beating, clipping and seed screens.

Seeds can be stripped from many grass species with leather gloves or a plastic hair comb. Crushing seed pods or seed heads is for more stubborn species such as partridge pea or purple cone flower. Nipped heads are placed in a bucket and pounded with the blunt end of a 2 x 4 board and then screened. Some species such as yellow cone flower or black-eyed Susan can be hand shelled with your thumb and forefingers. Some species with large heads such as Joe Pye weed, and partridge pea can be clipped well below the seed heads and banged against the side of a tub or bucket. The seed can then be screened for purity. Hand pruners can be used to clip heads of big bluestem into small segments.

The harvested seeds should be stored in cool, dry areas in labeled paper bags. Seeds will stay viable for at least five years but avoid storage in hot areas.

SEED PLANTING

Approximately two-thirds of prairie species need to have seed dormancy broken by stratification before they will germinate. Stratification involves a wetting and cold period. Therefore, a practical way to stratify many prairie species is to plant the seeds in the fall and allow the seeds to overwinter to provide wetting and cold. Also, in a practical sense fall planting gains one year in the development process. It takes two-three years before many prairie species produce flowers.

It is best to plant the seeds ¼-½ inch deep in loose soil. It is recommended that weeds be controlled prior to planting. Weeds can be controlled initially with smothering with plastic covering, several tillages or gyphosate. Control weeds by trimming at 4 inches in year one and two. In conclusion, prairie establishment requires *patience*.





These images highlight the Property Design Walk-Through which was sponsored by the ACL Garden Club on August 20th, 2020.





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Pictured, Robin Paulson's winning sunflower!

Congratulations to our Sunflower Contest Winners Under 17: The Hernandez family's three children, Over 17: Robin Paulson, whose sunflower reaches for the sky at 10' tall!

Harvesting Sunflowers

Growing sunflowers is easy but knowing when to harvest the seeds isn't. If you harvest too soon, you will have plenty of seeds but small kernels inside. If you wait too long, on the other hand, they may dry out or get harvested by the birds. A few things to look for when determining when to harvest are:

- Harvest when seeds are plump and developed.
- Harvest when flower petals begin to dry out and fall off.
- Harvest when the back of the flower turns from green to yellow (if you are cutting the stem off to dry).
- · Harvest when the back of the flower is brown (if you are letting seeds dry with the stem intact).

Choose a method for collecting seeds.

One method is to let seeds develop on the stem, harvesting them when they begin to loosen. This method usually requires you to cover the heads with netting or paper bags Once dry, you can store sunflower seeds for 2-3 months in a sealed container, or up to a year if kept in the freezer.

Enjoy your harvest!

After collecting the seeds, you can eat them right away, roast them with a little salt, or save some to plant for next season. The nice thing about growing sunflower seeds is you will probably have enough seeds to last all winter.

SERVICE YOU CAN COUNT ON!!!





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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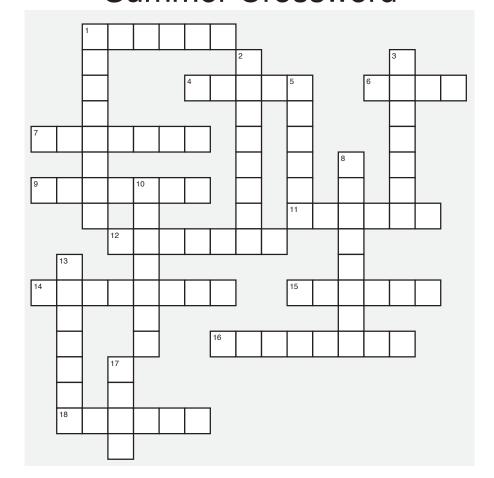
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KID'S ACTIVITY PAGE

Summer Crossword



ACROSS

- 1) Beachgoer's pride
- 4) Surfer's hangout
- 6) Dog days month
- 7) Rod & reel sport 9) Disk you whisk
- 11) Make a bed?
- 14) Treat on a stick
- 15) Alfresco meal
- 16) Parlor treat
- 18) Bermuda

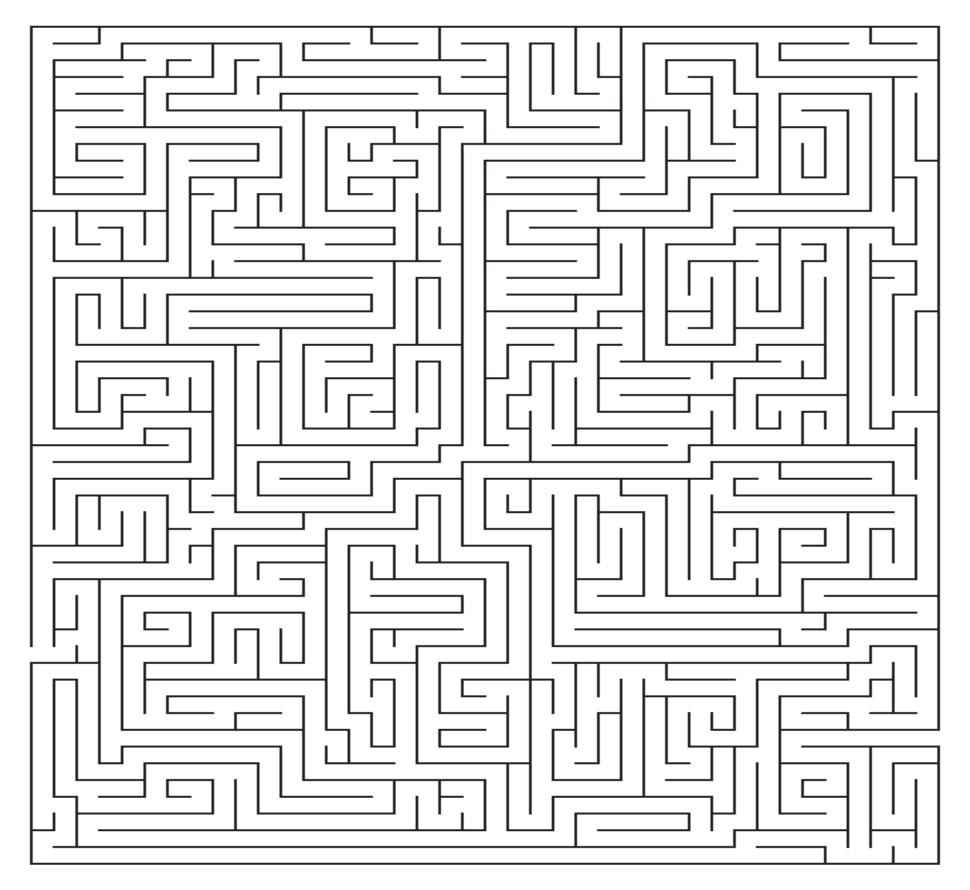
DOWN

- 1) Beach attire
- 12) Roughing it, perhaps 2) Worker's respite
 - 3) Not indoors
 - **5)** Tramping on the trail
 - 8) Outdoor cookout
 - 10) Lake activity
 - 13) Ballpark fare
 - 17) Summer cooler

BACK-TO-SCHOOL WORD SEARCH

S F O D N E J S E M M U Y S Z K D Ι D S R N \mathbf{E} L U I H C Ρ Ε Α C D J Ι F U Ε Ι 0 Ι D Y \mathbf{E} Η \mathbf{L} K Ι 0 Ι \mathbf{E} ΜE Τ Α R Y В Ε L Ν G R D Α Η S Ε В U Ν Ι Τ C S S S Χ Y Α Ι Τ L U U U Ν Р C Ε \mathbf{E} Τ C L M 0 Ε S S Р Τ Η Η Ρ В Ι Η VF Ε S В Y D S Ι Ν Ν Τ Ε K \mathbf{E} \mathbf{E} 0 0 0 Y S R Ε Ε C0 Ν Ρ R Χ Ν K 0 0 S L L M \mathbf{L} S \mathbf{E} Η \mathbf{E} Ρ W 0 S В Α C ΚP Α C K Α R \mathbf{E} Η G Ρ Α Р Ε R Ε \mathbf{L} Ν U U F JURV G R NΤ \bigvee F \mathbf{E}

BACKPACK	TEXTBOOK	END OF SUMMER
PENCILS	NOTEBOOKS	PAPER
HAIRCUT	FRIENDS	NEW SHOES
PENS	CLASSES	ORIENTATION
OPEN HOUSE	SEPTEMBER	REGISTRATION
SCHOOL BUS	SCHEDULES	HIGH SCHOOL
MIDDLE SCHOOL	ELEMENTARY	FIRST WEEK



KID'S COLORING PAGE



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RUSSEL A. HOEFER OBITUARY



Russel A. Hofer, 69, of Illinois City, passed away suddenly on Thursday, July 30, 2020 at his home. Funeral services will be 11:00 a.m. on Tuesday, August 4, 2020, at the Snyder and Hollenbaugh Funeral and Cremation Services, formerly the Geo. M. Wittich-Lewis Funeral Home of Muscatine. Burial will be in the Drury Reynolds Cemetery. Visitation for Russel will be held on Monday, August 3, 2020, from 3:00 p.m. – 7:00 p.m. at the funeral home. In lieu of flowers, memorials may be directed to the Illinois City/Buffalo Prairie Volunteer Fire Department in Russel's name. Sympathy notes may be left for the family at www.sandhfuneralservice.com.

Russel A. Hofer was born on May 9, 1951, in Moline, Illinois, the son of Maynard Keith & Gloria Marilyn (Fuhr) Hofer. Russel graduated from Rockridge High School and received his Associates degree from Gem City College in Quincy, Illinois. On May 29, 1971, Russel was united in marriage to Jacalyn Crompton in Louisville, Kentucky. He worked repairing jewelry at K & K Hardware and later was employed at HON Industries for 42 years. He was also a lifelong farmer and raised hogs on the family farm. Russel was a member of the Illinois City United Methodist Church and Fur-Fin & Feather. He served on the Illinois City/Buffalo Prairie Volunteer Fire Department for many years, serving as fire chief for 8 of those years. He also served as the trustee for I.C.B.P Fire for many years. He had a great love of the outdoors and his family. He also enjoyed coaching and playing baseball and basketball, hunting, fishing, golfing, playing Canasta, antique cars and trucks, traveling, and most of all being a Grandpa. He loved spending his winters in Davenport, Florida and summers at Apple Canyon Lake in Apple River, Illinois.

Russel will be deeply missed by his wife, Jackie of Illinois City; his children, Rikki (James) Hetzler and Wade (Denise) Hofer all of Illinois City; four grandchildren, Madison Hetzler, Austyn Hetzler, William Hofer and Cohen Hofer; siblings, Randy (Jan) Hofer of Taylor Ridge, Nita (Jon) Darland of Taylor Ridge, Tara (Kyle) Johnson of Reynolds, sister-in-law, Stephanie Crompton family friend, Martha Lott both of Moline; special friends, Sheldon and Marty Farwell and Carroll and LouAnn Furst all of Illinois City and many nieces and nephews.

Russel was preceded in death by his parents.



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FIGH TALES

BY: KIRSTEN HEIM,

Communications & Recreation Administrative Assistant kirsten.heim@applecanyonlake.org



Olivia Rice, granddaughter of Jeff and Pauline Rice, caught this 3 lb. bass at dusk in August.

Do you have a knack for fishing? There is nothing more exciting than sharing in the glory of a triumphant catch, please think to include us! If you would like to share your "catch of the day" with us, please e-mail your name, picture, and any additional details to kirsten.heim@applecanyonlake.org for your chance to be featured next. Please note that the images and information received are subject to be used for marketing & promotional purposes. Happy fishing!



Noah Hall, son of David Hall, had a great day on ACL with family. Much fun was had by the Hall family on Wednesday, August 19th including catching this largemouth bass, tubing, water skiing and a visit to the Jumping Rock!

Communion Available to ACL Homebound

Holy Cross Catholic Church in Stockton is offering to bring Holy Communion to those

unable to attend Mass due to being homebound or disabled. If you or someone you know would like to receive Communion at their home, please see the contacts below. We are happy to help.



Nimble Thimble Quilt Group

2020 SCHEDULE

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

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



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LETTER TO THE EDITOR & POLICY

ACLPOA Board Approved Policy THE APPLE CORE: ACCEPTANCE OF MATERIAL

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

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

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

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

LETTERS TO THE EDITOR:

Letters from Property Owners are welcome.

Letters to the Editor must be:

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

The following guidelines for treatment of letters have been adopted for the purpose of encouraging expression of views with the focus on discussion of issues not people. Publication of letters does not necessarily imply agreement or endorsement by the Association or the Board of Directors.

- Whenever possible, letters expressing views on both sides of an issue will be published at the same time.
- Constructive criticism will be accepted. Positive suggestions for improvement are encouraged.





- Letters must be in good taste. Those containing offensive or derogatory language, libelous statements or expressing personal grievances or conflicts will not be published.
- Nothing in these guidelines should be construed to prohibit references to people so long as an issue of importance is the focus of the letter.
- Editorial comments will be limited to factual clarification or update on the matter at issue. No point of view will be expressed.

With respect to Board Elections:

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

Adopted: May 16, 1998 Reviewed: November 15, 2008 Amended: April 21, 2001 Amended: November 19, 2011



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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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Required Qualifications:

- Must be 18 years of age with a high school diploma
- Must have a clear criminal record
- Must have a valid drivers' license
- Must live no more than one mile outside of the jurisdiction
- Must be willing to learn and train
- 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.

Help Us Help You!

Call 815-281-1055 and we will help get you started.

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.

For Sale lot 3A206 East Apple Canyon Lake Road. Buyer pays \$1 plus closing costs. 2020 Association Fees are paid. Call 630-855-4994 or 630-532-9579.

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Apple Canyon Lake Area Agent in 2019*

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CLPOA FOUNDATION POKER RUN – SAFE AND FUN FUNDRAISER

BY JODY WARE

Join ATV, UTV, and Golf Cart Riders for a ride on the trails on September 12^{th} , 2020from 2:00 – 5:00 p.m. There will be five stations along the trail to get your Poker Run Card punched. Masks are required for the riders and at each station. Hand sanitizer and disinfectant wipes will be available.

After you have visited the five stations, you can return to the ACL Clubhouse after 5:00 p.m. There will be an outside check-in to get your five-card poker hand and an opportunity to buy two wild cards. There will be a station to purchase meat paddles for \$2 and \$5. You can sign your name and phone number on the paddles. The drawings take place on Facebook Live (@AppleCanyonLake)!

And, there will be another opportunity to buy more chances to win the 2020 Polaris Ranger 570 UTV! These opportunities will all be outside with social distancing practice.

Dinner of Italian beef sandwich, chips and cookies will be Grab-N-Go! There will be a table outside for you to get your pre-ordered dinner from your Poker Run Card purchase. You can choose to stay at the Clubhouse or venture off to anywhere you would like to go with your dinner.

There will be seating for 50 inside the ACL Clubhouse and seating outside in the lawn. Tables and chairs will be set up with social distancing standards in mind. Restrooms will be available in the lobby of the ACL Clubhouse with regular cleaning as required by the Illinois Department of Public Health. In the event of severe inclement weather, there will be no seating available.

Musician Meghan Davis will be performing outside on the lawn.

The ATV Raffle Drawing will be on Facebook Live at 7:00 p.m. You do not have to be present to win!

This event is only BYOB – Bring Your Own Beverage. There will be no alcohol sales.

Please join in on the safe, fun day by purchasing your Poker Run Cards at: The ACL Pro Shop, ACL Clubhouse or online at: applecanyonlake.org/PokerRun. And thank you for supporting the ACLPOA Foundation! See you at the Poker Run!



- Poker Run Card Fee: \$100 Couples Pkg. - 2 Cards, 2 Grabn-Go Meals and 4 UTV Raffle Tickets \$40 Single Pkg. - 1 Card and 1 Grabn-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

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