

INSIDE...

President's Message	Pg 2	Center Photo Spread	Pgs 14-15
General Manager's Message	Pg 2	Office Line.....	Pg 16
Amenity Hours.....	Pg 3	Communique	Pg 17
Calendar of Events.....	Pg 3	Conservation Conversations.....	Pg 20-22
BOD Minutes	Pg 6	Obituary	Pg 24
Treasurer's Report	Pg 10	Letter to the Editor Policy	Pg 26
Committee Minutes.....	Pg 12-13	Classifieds.....	Pg 27

THE Apple Core

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

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

The Holidays Are Behind Us.

Welcome 2019!

Members and their guests celebrated the holidays at the lake at events like the Tree Lighting Ceremony, Cocoa and Cookies with Santa, and the Jingle Bell Brunch. See more photos on pages 14 and 15.



Celebrate Retirement "Living" at its Best!

Parkview's Continuum of Care Community Offers:

- A variety of beautiful independent living condos
- Enhanced independent living apartments
- Assisted living apartments and 24 hour nursing care
- Memory Care
- Entry age is 62

Parkview is a locally managed not-for-profit community providing quality care for over 90 years!



Call for more information or to schedule a tour!

1711 W. Church Street, Freeport, IL 61032 | 815-232-8612 | www.parkviewhome.org

PARKVIEW RETIREMENT COMMUNITY



General Manager

SHAUN NORDLIE
shaun.nordlie@applecanyonlake.org

DISPUTE RESOLUTION POLICY ADOPTED

At the December 15, 2018 Board of Directors meeting, a new Dispute Resolution policy was adopted to be in compliance with Section 35 of the Condominium and Common Interest Community Ombudsperson Act (the "Act") (765 ILCS 615/et. al) and Section 1-90 of the Common Interest Community Association Act (CICAA) which requires Associations to have a written dispute resolution policy for disputes Owners may have against the Association.

Sec. 1-90. Compliance with the Condominium and Common Interest Community Ombudsperson Act. Every common interest community association, except for those exempt from this Act under Section 1-75, must comply with the Condominium and Common Interest Community Ombudsperson Act and is subject to all provisions of the Condominium and Common Interest Community Ombudsperson Act.

This policy is applicable to any and all disputes an Owner may have with the Association. The policy applies to disputes including, but not limited to, (1) violations of governing documents; (2) misconduct regarding duties, powers, and/or authority; (3) failure to satisfy and/or complete responsibilities; and (4) any other reasonable grievances an Owner may have with the Association. This policy shall not apply to disputes between Owners.

PROCEDURE

Owners who have a dispute with the Association and wish to initiate a formal dispute resolution must prepare a written complaint of the dispute or grievance and submit the complaint to the proper responsible party.

Any Owner who has a dispute with the Association shall do as follows:

1. Fill out the Complaint (Available in the lobby of the Clubhouse, obtain a copy from customer service staff member or from a link on the governing documents page of the Apple Canyon Lake website) and provide a detailed description of the dispute and/or grievance.
 1. Mail Complaint to Counsel for the Association at the following address:
KEAY & COSTELLO, P.C.
128 S. County Farm Road
Wheaton, Illinois 60187
2. Provide a return address and/or electronic mailing address to receive Counsel's final determination of the Complaint.

Once the Complaint has been received by Association's Counsel, the Complaint will be reviewed. Counsel will investigate the merits of the dispute and/or grievance set forth in the Complaint. Counsel will consult with the Association or other relevant individuals, if necessary. Within one hundred and eighty (180) days of receiving the Complaint, Counsel will complete its investigation and prepare a written final determination. Counsel's determination shall be marked clearly and conspicuously as "FINAL." Counsel will provide copies of the final determination to the Owner, Association, and all other relevant parties.

Please be advised that if the dispute occurs on or after July 1, 2020, and the Owner disagrees with or finds Counsel's determination unsatisfactory, then the Owner may request assistance from the Ombudsperson, pursuant to Section 40 of the Act, within thirty (30) days of receiving Counsel's final determination. If the Owner fails to receive a determination marked clearly and conspicuously as "FINAL," then after ninety (90) days of filing the original Complaint, the Owner may request assistance, pursuant to Section 40 of the Act, from the Ombudsperson. Assistance is available to Owners only who are current in assessments, fees, or funds to the Association and who have attempted to resolve the dispute through the Association's Procedure described above.

Update on USI rate increase

Many of you have already received a notice letter from Utilities Services of Illinois (USI) regarding the decision on the rate increase for your water service. I wanted to review the increase and explain what you and the Association will be seeing in your future water bills. These rate changes became effective October 4, 2018, but you probably did not see a change to your bill until November or December.

Water customers have two components used to calculate the bill. The fixed charge, which is the meter charge, the size of the meter feeding water to your house, and the usage charge, how much water you are using on a monthly basis.

Meter Size fixed charge – The consortium of Associations that included Apple Canyon Lake sought a uniform fixed rate charge, no matter the size of the meter. The Illinois Commerce Commission (ICC) rejected this request but did tell USI that they need to consider this in future rate increase proposals. USI sought to increase the fixed charge, which the ICC did not approve. While the ICC found the existing fixed charge is too high, it decided not to reduce it. Thus, the fixed charges for the various meter sizes remains unchanged. The charge for commercial and residential is now also the same for the meter size.

Usage Charge – Since the ICC did not increase the meter size charge, the

approved revenue increase must be picked up by the usage charge. As a result, the per 1,000 gallons usage charge increased to \$10.07 from \$5.71. Given that the fixed charge did not increase, the percentage increase of the usage charge is much greater than the overall approved revenue increase of 25.11 percent. The result of this decision is that customers who use more water will see their bills increase at a greater percentage.

Availability Fee - For those owners who only own a lot with no water service, but still paid a monthly "availability fee", the ICC has eliminated this charge, you will no longer be billed this \$8.50 monthly fee.

Another item out of the proceedings is the ICC setting the unaccounted-for water (UFW) percentage for all the operating systems at 15 percent, except Apple Canyon Lake and the Galena Territory. Those two systems UFW was set at 20 percent. The UFW percentage is the amount of lost or unaccounted for water that a system incurs (the number of gallons pumped minus the number of gallons billed or otherwise accounted for, such as line flushing). USI argued that the terrain for Apple Canyon and Galena caused the UFW to be higher than other systems. The consortium argued that because the ICC adopted systemwide rates that the UFW percentage should be the same. For amounts over the percentage, the company must pay the costs of electricity and chemicals, not the ratepayers. While the rate is set for each system, any costs incurred by the Company for exceeding the percentage was excluded from the overall revenue requirement. Because the water and sewer rates are the same for all customers of USI, regardless of system pay the higher costs that are attributable to Apple Canyon and Galena. I am not sure if this means USI will be fixing some leaks around the property or if they will just eat the additional costs of electricity and chemicals.

So, what does this mean for you? If you have a 5/8-inch meter and use 4,000 gallons of water in a month you paid \$47.57 before the increase and now you will pay \$65.02.

What does this mean for the Association? Based on usage numbers from 2018, we will see an increase of \$19,850 in our water bills in 2019. Obviously, the biggest usage is the pool, in 2018 we used 1,703,000 gallons of water for the pool. We did discover a leak in the rainbows, which will be fixed this winter, and we are exploring our options for possibly digging a well for our pool water.

I hope this helps in clarifying your water bills this year. If you have any questions regarding USI and the rate case, please contact me, I would be more than happy to discuss or explain them with you.

WARM WELCOME TO NEW MEMBERS

Vanessa & Matthew Childs

Mark & Jennifer Struke

Craig & Judith Campbell

David Markward

Travis Johnson

Happy Us, LLC



President's Message

JODY WARE

On behalf of the Board of Directors, Happy New Year! It is so exciting to welcome 2019 into our lives and Association. We will be celebrating our 50th year as an Association. As the President of the Board of Directors, I can't begin to describe what an impact being a member of Apple Canyon

Lake Property Owners' Association has had on my family, four generations, and me. Happy Anniversary, Apple Canyon Lake!

During the last 50 years, Apple Canyon Lake has grown and improved by leaps and bounds. And, because of the members and their contributions, through volunteerism, the Boards of Directors past and present who have served, and the leadership of the Association, Apple Canyon Lake has grown to be a wonderful lake community to live, spend weekends, and enjoy. When at the Lake, time slows down and life seems so much easier. There is a feeling of excitement and relaxation when driving out to the Lake for a few days!

The year of 2019 brings goals of celebrating 50 years. But also, there are many other goals that the Board of Directors is focused on in order to continue to grow as a Lake Association. The Board of Directors approved its 2019 Plan-on-A-Page at the August meeting. The top four BIG priorities?

- Explore and execute a financial plan for funding phase one Clubhouse construction, and to work with Farnsworth Architects to design and create a timeline for executing the overall construction Clubhouse Area Master Plan (CAMP).
- Manage the current watershed plan specifically as it relates to maintaining the fourteen dry dams and to identify potential new dry dam sties. And, to research capacity of existing silt ponds and determine if engineering/funding is necessary for expansion to maximize dredging efficiency. Also, to prioritize and research the feasibility of dredging problematic bay areas.
- Identify and recommend options for water release and/or water retention to mitigate the rise in lake water during large storm events, along with managing the associated costs.
- Bring technology efficiencies to ProShop, Marina, Association Office, and access to official business meetings through enhanced technology opportunities.

In a nutshell, the four priorities are CAMP, Watershed, Water Release/Water Retention, and technology efficiencies. These four goals are huge and need to be laser-focused in order to be successful! Most of all, like the past fifty years, these four goals will require the efforts, cooperation, and collaboration of all members of our Association.

Again, on behalf of the Board of Directors, bringing in the year of 2019 excites all of us. It has been about focus and determination to become the Association that we have become. And, now for moving forward into 2019: I wish that 2019 brings you time with the people who matter, prosperity, and your dream coming true as you enjoy your coming days at Apple Canyon Lake! Happy New Year!



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

THE APPLE CORE

Managing Editor & Production Manager – applecore@applecanyonlake.org Cynthia Donth-Carton
Advertising Account Executive – ads@applecanyonlake.org Jennie Cowan
Editorial Review Committee Jody Ware, Shaun Nordlie, Doug Vandigo, John Finn, Cynthia Donth-Carton
Proofreader Doug Vandigo
Graphic Designer Monica Gilmore

The Apple Core (USPS007577) is published monthly for \$20 per year subscription rate by
Apple Canyon Lake Property Owners Association:
14A157 Canyon Club Drive | Apple River, Illinois 61001-9576
Six weeks advance notice required for change of subscription address.

Send change of address to:

The Apple Core | 14A157 Canyon Club Drive | Apple River, Illinois 61001-9576

2019 LOCAL DELIVERY DATES

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

FEBRUARY 7TH • MARCH 7TH • APRIL 11TH

2019 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 Cindy (815-492-2769) today to volunteer for any of these events!

REGULARLY SCHEDULES ACTIVITIES

- YogaTues. 8:00 am & Thurs., 8:30 am
- Morning Workout.....Mon. & Wed., 9:00 am
- Nimble Thimbles Sewing Club..... 2nd Wed. monthly, 9:00 am
- Ladies Games.....Mon. & Fri. (Fridays tentative), 1:00 pm
- Book Club 1st Wed. monthly, 1:00 pm
- Potluck 3rd Tues. monthly, 5:30 pm

SPECIAL EVENTS - SUBJECT TO CHANGE

- Jan 26, 7 - 10 pm.....Just Jake @ the Pro Shop
- Feb 2, 1 - 7 pm Midwinter Gathering & Potluck
- Feb 16, 12:30 pmPinewood Derby
- Mar 23, 10 amCampsite Swap & Assignment Day
- Apr 6, 10 am Slip Swap
- Apr 10, 6 pm, Men’s Golf League Meeting
- Apr 13, 10 amSlip Assignment Day & Sublicense Assignments
- Apr 27, 10:30 amMeet the Candidates
- May 7, 6 pm“Fishing to Catch Fish” Lifelong Learning Class
- May 25BBQ Cook-Off
- May 26, 8 am - 12 pmPancake Breakfast
- Jun 1, 8 am - 4:30 am.....Boater Safety Class
- Jun 1, 8 am - 2 pm.....ACL Garage Sales
- Jun 8, 12:30 pm..... Annual Meeting of the Members
- Jun 20, TBA World’s Largest Swimming Lesson
- Jun 22, 9 amScience Saturday at Gazebo
- Jun 29, TBDTry SCUBA
- Jun 29, 10 am - 1 pm..... Farm Fun Day
- Jul 6, 10:30 am Golf Cart Parade Check in
- Jul 6, 11 am Rumble & Roll Ball Race
- Jul 6, follows ball race Golf Cart Parade
- Jul 6, Dusk Fireworks
- Jul 7, 8 amKids Fishing Tournament
- Jul 10-12, 1 - 3 pmCanyon Kids Camp
- Jul 13Big Cup Tournament (rain date is 7/20)
- Jul 13, TBA ACL 50th Anniversary Luau & Celebration
- Jul 13, TBA Canoe Battleship at the Beach
- Jul 13, 7:30 - 10:30 pm Open Air Concert,
- Jul 20, 9 am . Science Saturday Family Scavenger Hunt at the Bathum
- Jul 27, 7:30 amTrail Trekker 5K Color Run
- Jul 27, 8 - 11 am Pancake Breakfast of Champions
- Jul 27, 7 - 10 pm Sizzling Summer Concert
- Aug 3, 9 am - 12 pm Youth Archery Day
- Aug 3, 9 am Science Saturday at North Bay

NOT GETTING THE APPLE SEED E-BLASTS?

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

ACL CONTACT INFORMATION

ACLPOA MAILING ADDRESS:

14A157 CANYON CLUB DR, APPLE RIVER, IL 61001
PHONE (815) 492-2238, FAX (815) 492-2160 | INFORMATION HOTLINE (815) 492-2257

EMERGENCY FIRE, SHERIFF, AMBULANCE – 911

- ACL General Manager – generalmanager@applecanyonlake.org (815) 492-2238
- Association Business Office – customerservice@applecanyonlake.org (815) 492-2238
bookkeeper@applecanyonlake.org; officemanager@applecanyonlake.org . FAX (815) 492-2160
- Communications Manager, Website Administrator..... (815) 492-2769
Apple Core Editor applecore@applecanyonlake.org
- Apple Core Display & Website Advertising – ads@applecanyonlake.org..... (815) 275-0388
- Apple Core Classifieds – applecore@applecanyonlake.org (815) 492-2238
FAX (815) 492-2160

- Board of Directors Contact board@applecanyonlake.org
- Committee Contact officemanager@applecanyonlake.org
- Work Orders – maintenance@applecanyonlake.org (815) 492-2167
- Maintenance & Building Dept – maintenance@applecanyonlake.org (815) 492-2167
buildinginspector@applecanyonlake.org FAX (815) 492-1107
- Golf Course/Pro Shop – golf@applecanyonlake.org (815) 492-2477
- Marina & Concession – marina@applecanyonlake.org (815) 492-2182
- The Cove Restaurant (815) 492-2700
- Pool Office – pool@applecanyonlake.org (815) 492-0090
- Safety & Security Department (SSD) – security@applecanyonlake.org (815) 492-2436
- K&S Service Center (Boats, Motors and Service)..... (815) 492-2504

www.applecanyonlake.org

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

TOWNSHIP CONTACTS

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

Member of Community Associations Institute

AMENITY HOURS

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

OFFICE HOURS

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

PRO SHOP & GRILL HOURS

Monday- Wednesday: Closed
Thursday: 4 pm – 8 pm
Friday & Saturday: 11 am – 8 pm
Sunday: 11 am – 6 pm

SOLID WASTE RECYCLING CENTER

Monday: 8 – 10 am | Thursday: 4 – 6 pm
Saturday: 10 am – 2 pm | Sunday: 2 – 4 pm

CAMPGROUND

MARINA, GOLF COURSE,
AND THE COVE RESTAURANT ARE
CLOSED FOR THE SEASON

Tony Edwards Electric Inc

Residential • Farm • Commercial

24-Hour Emergency Service ~ Fully Insured

815-777-0542 | 3523 N. Rawlins Rd
Galena, IL 61036

SALES (NEW & USED CARS) • SERVICE & PARTS FOR ALL MAKES & MODELS • RENTALS

GET THE LOOK YOU WANT!



Serving Iowa, Illinois, Nebraska & Wisconsin



For more information visit:

www.harrisgolfcars.com

TRADE-INS OF ALL BRANDS WELCOME • CALL US FOR FULL SERVICE ON ALL BRANDS • WE DELIVER

IOWA LOCATION:
155 N. Crescent Ridge
Dubuque, IA 52003
(563) 582-7390

ILLINOIS LOCATION:
549 Heartland Drive, Suite A
Sugar Grove, IL 60554
(630) 466-5239

WISCONSIN LOCATION:
13900 Leetsbir Road
Sturtevant, WI 53177
(262) 886-2816

NEBRASKA LOCATION:
1020 S. Highway 30
Blair, NE 68008
(402) 426-8110

For a Hassel Free Summer Vacation APPLE CANYON RENTALS

Properties to fit your needs:



Lake View • Walk to the Pool, Tennis Court, Marina & Restaurant
Property Owner Discounts • Full Week Discounts

For additional information or reservations, contact

Anna 815-281-1886 | Cathy 815-541-4740
rentals@applecanyonrentals.com
www.AppleCanyonRentals.com

ACLPOA Payment Plan

The Apple Canyon Lake Property Owners Association is offering a payment plan for those property owners needing assistance paying their annual assessment (dues) and fees. There is a \$35 Payment Plan Processing Fee per lot entered on the Payment Plan. All payments will be automatic ACH withdrawals initiated by ACL; other payment types are not offered as part of the Payment Plan. The terms for the ACLPOA Payment Plan are as follows:

Withdrawn on March 1st
\$326.50 1/3 of the Annual Assessment [Dues]

\$34 1/3 of the Owner Amenity Registration Fee(s), (if two owners \$68, if three owners \$102)

\$35 Payment Plan Processing Fee

\$75 Trash Fee (if applicable)

\$205 Seasonal Boat Slip/Boat Registration (if applicable)

\$750 Seasonal Campsite/Camper Registration (if applicable)

*All other recreational vehicles such as ATVs, golf carts, boats, non-motorized boats, and snowmobiles, as well as Seasonal Golf Storage (Inside & Outside), Heat Light Program, Camper Storage, etc., must be paid with the payment plan or removed from the account until used. These fees will be included in the March payment unless staff are instructed to remove them from the account at the time of signup.

Withdrawn on May 15th

\$325.50 1/3 of the Annual Dues

\$33 1/3 of the Owner Amenity Registration Fee(s), (if two owners \$66, if three owners \$99)

Withdrawn on July 15th

\$325.50 1/3 of the Annual Dues

\$33 1/3 of the Owner Amenity Registration Fee(s), (if two owners \$66, if three owners \$99)

To sign up for the ACLPOA Payment Plan, property owners must do the following:

PRIOR TO JANUARY 31, 2019, SEND A VOIDED CHECK AND THE PAYMENT PLAN ACH FORM TO THE ACLPOA OFFICE. Any incomplete forms or forms returned without a voided check will not be included in the payment plan for 2019. Payment Plans set up after January 31, 2019 will also be subject to a Late Signup Fee of \$25 per lot. Payment Plan submissions cannot be accepted after February 25, 2019. Please submit one Payment Plan ACH Form for each lot.

DO NOT SEND A CHECK FOR PAYMENT IF USING THE PAYMENT PLAN. Make sure all of the owners on the lot are aware the lot is on the payment plan. Duplicate payments will be applied to the balance due unless everything is paid in full. Overpayments will be refunded via check.

MAKE SURE THERE IS ENOUGH MONEY TO COVER EACH

Payment Plan ACH Debit Authorization Form **MUST BE RETURNED BY JANUARY 31, 2019**

I (we) hereby authorize **ACLPOA**, hereinafter called COMPANY, to **initiate** debit entry to my (our) account indicated below and the financial institution named below, hereafter called FINANCIAL INSTITUTION, to debit the same account for (Application). I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of the US Law.

The debit to my (our) account will be made on (mark one): Checking Savings

(Financial Institution Name) (Address) (City/State) (Zip)

(Routing Number) (Account Number) (Name (s) on Account)

The COMPANY has my permission to initiate a debit entry to my (our) account for the total amount assessed to my (our) lot listed below, plus any applicable Processing Fees, including Late Fees. The Processing Fees, including Late Fees, and payment installments will be calculated by Association staff in accordance with the Board-approved ACL Payment Plan. The authority/permission granted herein to ACLPOA shall remain in full force and effect until ACLPOA has received payment in full or ACLPOA has received written notification from the undersigned of its termination, in such time and in such manner as to afford ACLPOA and the Financial Institution a reasonable opportunity to act upon it.

(Lot(s)) (Signature) (Date)

(Phone #) (Email Address)

ACLPOA can only accept ACH payments initiated by ACL. This form must be completed in full.

VOIDED CHECK MUST BE ATTACHED HERE IF USING A CHECKING ACCOUNT.

DEPOSIT TICKET MUST BE ATTACHED HERE IF USING A SAVINGS ACCOUNT.

For Office Use Only:

Total Amount Owed:	\$ _____	March 1	Lot(s) _____
\$ _____	\$ _____	May 15	
	\$ _____	July 15	

WITHDRAWAL All insufficient funds for ACH will be charged a \$35 fee. If there are two NSF, the lot will be removed from the Payment Plan, and payment in full by cashier's check, money order, cash, or valid credit card (4% convenience fee applies) will be required within 10 days, or a lien will be filed. The Delinquent Dues Fee and Interest will be assessed immediately. If a property owner has had one or more payments returned NSF (non-sufficient funds) or otherwise been removed from the payment plan in past years, the General Manager may, at his/her discretion, prohibit a property owner from participating in the payment plan for up to three (3) years and/or from receiving amenity tags, auto decals, etc. until the final payment has been completed successfully.

Please call the Association Office at (815) 492-2238 if you have any questions about the payment plan.



WWW.APPLECANYONLAKE.ORG

SUPERIOR HEATING & AIR CONDITIONING

We Recommend Heil Heating & Cooling

Furnace Remodeling | New Homes
Fireplaces | Humidifiers

24 Hour Service | All Brands
815-369-4876 217 E Railroad | Lena

Brandon Bussan

Landscaping

A Service for Every Season

Full Service Landscaping
Tree Trimming & Removal
Lawn Maintenance
Snow Removal ... and much more!

Brandon Bussan • 815-281-0111
Shannon Bussan • 815-541-5865
brandonbussanlandscaping@gmail.com

Affordable Fun For The Whole Family

18105 Hwy 20W, East Dubuque, IL
South on Barge Terminal Rd.
Immediate Left on Old US 20 Frontage Rd.
815-747-6268
www.eldiesmarine.com

YAMAHA & MERCURY OUTBOARD
SALES & SERVICE
~ Factory Trained Technicians ~

HELP US REACH OUR GOALS

Consider a seat on the Board of Directors of the Apple Canyon Lake Property Owners Association



Can you answer "Yes!" to any of these questions?

- Are you a team player?
- Are you an "ideas" person?
- Do you have vision?
- Are you dedicated?
- Can you spare some time?
- Is ACL important to you?
- Are you a good listener?
- Are you interested in the long-term health of the ACLPOA?

If you answered "yes" to any of these questions, then won't you consider running for a seat on the Apple Canyon Lake Property Owners Association's Board of Directors? Your Association needs you! Please read on!

ACL is wonderfully diverse and equal representation goes a long way in protecting that diversity. Won't you consider becoming the ultimate ACL volunteer?

Why should you consider running for a seat on the ACL Board? There is no pay, perks, or plaudits! There is work involved. Prior to every meeting each Board member gets a packet of material relevant to the decisions that have to be made. Herein lies the reward. You will have an opportunity to help make the decisions that will preserve all that Apple Canyon Lake has come to be, and set the policies that will keep it moving in the right direction within the limits of financial soundness. And you will be able to look back with pride at what you and your fellow Board members accomplished.

REAPING THE BENEFITS. The future well-being of ACL and how it is perceived by outsiders compared with other recreational communities will be reflected in the value of its properties and its reputation as an investment. We follow the adopted Mission Statement:

The ACLPOA Board of Directors

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

Surely many who have served on the Board over the past 40 years have been motivated by a genuine desire to do their share in helping govern a beautiful, well-run community. They contribute to decisions that affect both property values and the quality of life at ACL.

HOW NOMINEES ARE SELECTED. The Nominating Committee, made up of property owners representing all subdivisions, is responsible for soliciting candidates. The Bylaws specify that the Committee shall make at least two more nominations than the number of openings to be filled.

The Board is composed of nine members. Each year, three terms expire and three directors are elected to the Board for a term of three years. This system, specified in the Bylaws, encourages participation of new members while providing substantial continuity in the conduct of Association affairs.

ELECTION DAY. On June 8, 2019, three Board candidates will be elected for regular three-year terms.

While no specific qualifications are required, applicants should meet the following criteria and consider whether their circumstances will allow them to attend the monthly meetings (on the third Saturday of every month) and to devote the time necessary to prepare for the decisions that have to be made.

CRITERIA. Applicants must be a member of the ACLPOA. The most important element is a willingness to work with others to promote and protect the interests of the Association as a whole.

DEADLINE FOR BOD APPLICA-

Are you UP for the challenge?

TIONS. If you feel you could serve the Association in this capacity, fill out the brief form shown and mail it to the ACL Office by January 22, 2019.

Your brief bio and answers to written questions will be published online, in The Apple Core and mailed with the ballot material.

MEET THE CANDIDATES. Also, a "Meet the Candidates" forum is scheduled for April 27, 2019 follow-

ing the BOD meeting. The minutes from the forum will be published as well. The election will be held June 8, 2019 at the ACLPOA Annual Meeting. The Ballots will be mailed to the membership at least 30 days earlier.

Questions may be directed to the Nominating Committee chair at 815-492-0108 or email them to office-manager@applecanyonlake.org.

Application for Candidacy
ACL BOARD OF DIRECTORS ANNUAL ELECTION

I, _____, hereby submit my name to be considered
(Please print)
as a candidate for the ACLPOA Board of Directors.

This application must be received at the ACL office no later than the Monday following the January Board meeting.

Mailing address:

Street _____

City _____ State _____ Zip _____

ACL address (if different) _____ email address _____

Home phone _____ Work phone _____ Cell _____

Upon receipt of this application a questionnaire will be sent to you.

Thank You,
ACL Nominating Committee

Return Form to:

ACLPOA
Attn: Nominating Committee
144157 Canyon Club Drive
Apple River, IL 61001

FAX: 815-492-2160
Attn: Nominating Committee
Email: admin@aclpoa.org

For Office Use Only: _____ Date Received _____ Received By _____



Think Clean...Think ServiceMaster
Call the Cleaning Professionals!

ServiceMASTER
815-777-3400
Toll Free: 866-999-1980
www.servicemastercls.com



Fire & Water Damage Clean-Up • Carpet • Furniture

Davis Lumber Company



Hardware • Lumber
Building Materials • Bulk Mulch
Replacement Windows
Benjamin Moore Paints

Quality Products & Reliable Service

224 S. Railroad, Scales Mound IL • 815-845-2262 • Open Mon-Fri 7-5 & Sat 8-12



Whitetail Ridge

Brock Wackerlin, Owner
brockwackerlin@yahoo.com

Landscaping, Inc.
815-291-6360

Services provided:

PO Box 127
STOCKTON, IL 61085

Landscape Design/Build • Patios * Walls - Brick/Natural Stone *
Planting - Mulching - Trimming * Grading/Seeding * Snow Removal



BOARD OF DIRECTORS REGULAR MEETING MINUTES

Following are UNAPPROVED MINUTES of the December 15, 2018 regular Board of Directors' Meeting. Minutes are in unapproved draft format for informational purposes only, pending approval at the January 19, 2019 Board of Directors' Meeting.

UNAPPROVED

- 2.0 Call to Order – President Jody Ware called the regular meeting of the Apple Canyon Property Owners Association to order at 9:06 a.m. on Saturday, December 15, 2018.
- 3.0 Pledge of Allegiance – After the Pledge of Allegiance a quorum was present with the following directors in attendance: Jody Ware, John Diehl, Barb Hendren, Bob Ballenger, Gary Hannon, Mike Harris, Steve Tribbey, and Jon Sonntag. Shaun Nordlie was also in attendance. Gordon Williams was absent.
- 4.0 Approve/Adopt November 17, 2018 Minutes – Gary Hannon moved “to approve the minutes of November 17, 2018.” Seconded by Steve Tribbey. One correction in 6.0 under Conservation - Approved should be Reviewed all Greenway Stewardship projects for the year. Motion carried with Jon Sonntag and John Diehl abstaining.
- 5.0 Treasurer's Report – Gary Hannon presented the November Treasurer's Report.
- 6.0 Committee Reports
- Recreation – Mary Hannon reported that the tree lighting went very well, thanks to all who participated and helped with the event. Sledding party will be on January 12.
- Conservation – Gary Hannon reported that this committee is done meeting for the year, next meeting will be in February.
- Deer Management – Jon Sonntag reported that 25 deer have been harvested so far. He will have the updated total harvested in January.
- AECC – no meeting.
- Rules and Regulations – Mike Harris reported that the committee met on December 7 and went over the rewritten procedures for the Appeals Board. We will finalize Campground Rules today at this meeting.
- Safety and Emergency Planning – Jody Ware reported that Julie Janssen and Megan Shamp will meet to format the Emergency Plan Document. They are reviewing the Volunteer Corps. In January, information about this Volunteer Corps will be mailed out with the dues statement packet.
- Strategic & Long-Range Planning – Jody Ware reported there was a Foundation meeting discussing advertising the Foundation and soliciting donations through information in The Apple Core. Brochures will be available at the office.
- Trails – Gary Hannon reported that they have not met and will not meet until April.
- Lake Monitoring – Steve Tribbey reported they went out on the lake on November 19 – this will be the last time. Gary Hannon reported that the lake has completely turned over.
- Governing Documents Alignment AdHoc Committee - Jody Ware reported that the committee has received the first draft of the Codification process – will be meeting again in January.
- 7.0 General Manager's Report – Shaun Nordlie reported that the Codification is in the first draft with the goal to have all governing documents in one document. The purpose is to address any conflicts with governing documents. Website will have a link to this document with search capability that will bring up all locations of that search. Hopefully within a couple of months this will be ready to go. Assessment mailing will be ready to go – there will be a full packet. Foundation Brochure information will be included in that mailing.
- 8.0 President's Report – Jody Ware complimented the staff on the decorative signs – they look very nice. She thanked everyone for their work on all committees. It has been a very busy year. We have come a long way. She wished all a Merry Christmas.
- 9.0 Property Owner's Comments
- 10.0 Consent Agenda
- 10.1 Committee Changes – Mike Harris moved “to approve the consent agenda items: committee changes (to appoint Fern Tribbey to the Rules & Regulations Committee).” Seconded by Barb Hendren, motion carried with Steve Tribbey abstaining.
- 11.0 Unfinished Business

- 11.1 Board Policy: Home Based Occupations – Jon Sonntag motioned “to approve the Board Policy: Home Based Occupations.” Seconded by Barb Hendren. Question about a copy or a link being available for easy access to the county ordinance – yes, there will be a link made available and we will go along with the latest updates with the county. Motion carried unanimously.
- 11.2 Rules & Regulations: Campground – Gary Hannon motioned “to approve the amended Rules & Regulations Section IX Campground, as included in the December 15, 2018 Board packet.” Seconded by Steve Tribbey, motion carried unanimously.
- 11.3 Rules & Regulations and Board Policy: Insurance – Barb Hendren motioned “to approve the amendments to the Rules & Regulations and Board Policy relating to insurance as presented by staff and included in the December 15, 2018 Board packet.” Seconded by Mike Harris. Discussion on motorized/non-motorized items. Liability for these items is usually covered automatically by homeowners (per Megan Shamp). Sometimes items are specifically listed, or it is a blanket automatic coverage. It depends. We accept both. Only talking about non-motorized, everything else is listed specifically on a homeowner's insurance. Motion carried unanimously.
- 12.0 New Business
- 12.1 General Manager's Compensation Package – Steve Tribbey motioned “to approve Mr. Nordlie's Compensation Package as agreed upon by the Board of Directors.” Seconded by Barb Hendren, motion carried unanimously.
- 12.2 General Manager's Short- and Long-Term Goals – Mike Harris motioned “to approve the 2019 Job Performance Goals for Shaun Nordlie recommended by the Executive Committee for the General Manager.” Seconded by Bob Ballenger. Motion carried unanimously.
- 12.3 Pool Repairs – Gary Hannon motioned “to approve the expenditure of \$15,000 with Neuman Pools of Beaver Dam, WI to repair the water leak in the pool with the funds coming out of the 2018 R&R Budget.” Seconded by Jon Sonntag. Discussion on location of broken pipe. Motion carried unanimously.
- 12.4 Dispute Resolution Policy – Gary Hannon motioned “to adopt a Written Dispute Resolution Policy for disputes owners have against the Association to comply with the Common Interest Community Ombudsperson Act and Section 1-90 of the Common Interest Community Association Act.” Seconded by Steve Tribbey. Shaun Nordlie explained that this is a new statute that Illinois has come up with for a way for owners' complaints against the Association to be heard and responded to. An article will be in The Apple Core explaining this statute and what the policy is. Forms will be in the lobby area. We will still follow the procedures with the appeal process, this will not change. This is just a process for a complaint. Nothing to do with fines, citations, violations, etc. Appeals Board will serve as it has always served. Motion carried unanimously.

Motion to adjourn by Mike Harris at 10:10 a.m.

Recording Secretary, Rhonda Perry

President Jody Ware and Secretary Barb Hendren

APPLE CANYON LAKE LOTS FOR SALE

As of January 1, 2019

The lots below did not sell at the 2018 ACL Lot Auction and are available for purchase through the Association Office.

ACL FEES

\$500 OBO includes all legal fees, PTAX & deed preparation, recording costs, and Real Estate Transfer Tax.

Payment of the 2019 Dues & Owner Amenity Registration Fee(s).

JO DAVIESS COUNTY TAXES

Buyers will be responsible for any taxes owed after January 1, 2019.

1. 03-208 E Apple Canyon Rd
2. 04-140 Winchester Dr
3. 06-088 Appomattox Dr
4. 07-226 Fox Ct
5. 11-137 Snead Ln
6. 12-204 Eisenhower Dr
7. 13-057 Pioneer Dr
8. 13-098 W Apple Canyon Rd

Please contact Megan at officemanager@applecanyonlake.org with questions or for more information!

INDIVIDUALITY TAILOR-MADE FINANCIAL STRATEGIES

Offering access to:

- Mutual Funds
- Annuities
- Individual Retirement Accounts (IRAs)
- Life Insurance
- Education Savings
- Money Markets, Treasury Bills, Unit Investment Trusts and Bonds



Gavin Doyle
Financial Consultant
815.777.0663
GDoyle@illinoisbank.com

 **IB&T INVESTMENT SERVICES**

Located at:
Illinois Bank & Trust

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. IBT Investment Services and Illinois Bank & Trust are not registered broker/dealer(s) and are not affiliated with LPL Financial.

Not FDIC Insured	No Bank Guarantee	May Lose Value	Not a Bank Deposit	Not Insured by Any Federal Government Agency
------------------	-------------------	----------------	--------------------	--

2018 BOARD ACTIONS

JANUARY 2018

- 10.1 Committee changes – APRVD
- 11.1 Rules and Regulations: Trail Speed Limit – APRVD
- 12.1 General Manager’s Performance Goals – APRVD
- 12.2 Jo Daviess County Soil & Water Conservation District Professional Services – APRVD
- 12.3 Mulgrew Extension Agreement – TABLED
- 12.4 CAMP Architecture & Design Ad Hoc Committee – APRVD
- 12.5 Presentation by Steve Stadel & Tom Ohms: Jo Daviess County Trail System – NO MOTION REQUIRED

FEBRUARY 2018

- 10.1 Committee changes – APRVD
- 11.1 Mulgrew extension agreement – TABLED
- 11.2 Rules and Regulations: Personal & Commercial Signs – APRVD/APRVD
- 12.1 Attorney for Utilities, Inc. water rate increase – APRVD
- 12.2 Rules and Regulations housekeeping, First Reading – NO MOTION REQUIRED

MARCH 2018

- 10.1 Committee changes – APRVD
- 10.2 Dissolve inactive Public Safety Committee – APRVD
- 11.1 Rules and Regulations housekeeping – APRVD
- 12.1 Pool controller – APRVD
- 12.2 Concrete at pool – AMENDED & APRVD
- 12.3 Greenway Stewardship Program – RETURNED TO CONSERVATION COMM
- 12.4 Fish Creel Limits – APRVD

APRIL 2018

- Committee changes – APRVD
- 11.1 Greenway Stewardship Program – APRVD
- 12.1 Ratify electronic vote – Pool concrete repairs – APRVD
- 12.2 Swim for a Cure beneficiary – APRVD
- 12.3 Lot Combination – APRVD
- 12.4 Tellers Committee Guidelines – APRVD
- 12.5 CAMP Soil Borings – REMOVED FROM AGENDA
- 12.6 Schematic agreement – REMOVED FROM AGENDA
- 12.7 ACL Building & Environmental Code: Violations & Fines – First Reading – NO MOTION REQUIRED

MAY 2018

- 10.1 Committee changes – APRVD
- 10.2 Appointment of the Nominating Committee – APRVD
- 10.3 Dissolution of the Maintenance Committee – APRVD
- 11.1 Mulgrew extension agreement – APRVD
- 12.1 CAMP Soil Borings – AMENDED & APRVD
- 12.2 Schematic Agreement – AMENDED & APRVD
- 12.3 Additional boat docks – APRVD

JUNE 2018

- 11.1 Committee changes – APRVD
- 12.1 ACL Building & Environmental Code: Violations & Fines – APRVD
- 13.1 2019 Plan On A Page – APRVD
- 13.2 ACL Building & Environmental Code: Exterior Maintenance – First Reading – NO MOTION REQUIRED
- 13.3 Recreation Committee Designated Funds purchase – APRVD
- 13.4 Deer Management Committee Designated Funds purchase – REMOVED FROM AGENDA

JULY 2018

- 10.1 Committee changes – APRVD
- 10.2 Board liaisons to committees – APRVD
- 11.1 ACL Building & Environmental Code: Exterior Maintenance – Discussion – NO MOTION REQUIRED
- 12.1 Property Owner request regarding payment of assessments – TO UPHOLD THE BYLAWS ARTICLE II MEMBERSHIP, SECTION 2.
- 12.2 Request to Restrict Lots - FAILED
- 12.3 Designated signers for ACLPOA accounts – APRVD
- 12.4 50th Anniversary Event Planning Ad Hoc Committee – APRVD
- 12.5 General Manager’s revised goals – APRVD
- 12.6 Funds transfer – APRVD

AUGUST 2018

- 11.1 Deer Management Committee Designated Funds expenditure – Secretary – APRVD
- 11.2 ACL Building & Environmental Code: Exterior Maintenance – Discussion – NO MOTION REQUIRED
- 12.1 Lot Combination request – APRVD
- 12.2 Publication of 2019 Operating Budget – APRVD
- 12.3 Publication of 2019 R & R Budget – APRVD
- 12.4 Publication of 2019 Capital Budget – APRVD

- 12.5 Publication of 2019 Operating and Building Fee Schedules – APRVD

SEPTEMBER 2018

- 10.1 Committee changes – APRVD
- 11.1 ACL Building & Environmental Code: Exterior Maintenance – APRVD
- 12.1 Lot Combination 07-009 & 07-010 – APRVD
- 12.2 Request to Restrict Lot – FAILED
- 12.3 Transfer to Capital Account – APRVD
- 12.4 Septic Design for CAMP – APRVD
- 12.5 Cove RFQ Task Force – APRVD
- 12.6 Dissolve Amenity Tag Ad Hoc Committee – APRVD
- 12.7 Land Purchase – APRVD
- 12.8 Safety and Security Squad Purchase – APRVD
- 12.9 Rules & Regulations: Boating – 1st Reading – NO MOTION REQUIRED

OCTOBER 2018

- 10.1 Committee changes – APRVD
- 11.1 Rules & Regulations: Boating – AMENDED & APPROVED
- 12.1 Adopt the 2019 Operating Budget – APRVD
- 12.2 Adopt the 2019 R & R Budget – APRVD
- 12.3 Adopt the 2019 Operating and Building Fee Schedules – APRVD
- 12.4 Farm lease renewal – APRVD
- 12.5 Foreclosure of liens – APRVD
- 12.6 2019 Calendar – APRVD
- 12.7 Home Based Occupations - 1st Reading – NO MOTION REQUIRED
- 12.8 Rules & Regulations: Burning – 1st Reading – NO MOTION REQUIRED

NOVEMBER 2018

- 10.1 Committee changes – APRVD
- 10.2 Appeals Board recommendation – APRVD
- 11.1 Home Based Occupations – APRVD
- 11.2 Rules & Regulations: Burning – APRVD W/EDITS
- 12.1 Request to Restrict Lot - FAILED
- 12.2 Designated signers for ACLPOA accounts – APRVD
- 12.3 Board Approved Policy: Home Based Occupations - 1st Reading – NO MOTION REQUIRED
- 12.4 Rules & Regulations: Campground - 1st Reading – NO MOTION REQUIRED
- 12.5 Rules & Regulations and Board Policy: Insurance – 1st Reading – NO MOTION REQUIRED
- 12.6 Boat Slip License – APRVD
- 12.7 Campsite License – APRVD

DECEMBER 2018

- 10.1 Committee changes – APRVD
- 11.1 Board Policy: Home Based Occupations – APRVD
- 11.2 Rules & Regulations: Campground – APRVD
- 11.3 Rules & Regulations and Board Policy: Insurance – APRVD
- 12.1 General Manager’s Compensation Package – APRVD
- 12.2 General Managers Short- and Long-Term Goals – APRVD
- 12.3 Pool Repairs – APRVD
- 12.4 Dispute Resolution Policy – APRVD

ACL POA 2019 APPROVED CONSTRUCTION FEE SCHEDULE

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

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



BANNER CONST. CO. INC.
REMODELING CONTRACTOR SINCE 1974

“Where Craftsmen & Quality are Not a Thing of the Past”

**DECKS – KITCHENS – BATHS – SIDING – PAINTING
REPAIRS – REMODELING OF ALL TYPES**

CALL 815-232-1204 NOW!!!

www.bannerconstruction.net




10% OFF

invisalign

Dr. Stephen Petras
815-947-3700

Give yourself the confidence of a great smile with invisalign® clear aligners

Stockton Dental Center
120 West Front Ave | Stockton IL 61085



YEAR'S END IS NEITHER AN END NOR A BEGINNING, BUT ON GOING

BY SHAUN NORDLIE, GM

2018 is now in the books so I wanted to highlight the accomplishments from the Strategic Plan dashboard for the year -

HIGH PERFORMING OPERATIONS AND MANAGEMENT

- The Legal Committee has finished their review of the Covenants (the Amended Declaration) and they have submitted their first draft to the attorney for review of the Bylaws. If they can stay on the same schedule as the covenants, both documents will be finalized in a year and ready for a membership vote.
- The Safety and Emergency Planning Committee has finished their review of the Emergency Dam Plan and the Emergency Management Plan and is now finalizing the Volunteer Corp Policy and Procedures Manual. Your annual assessment mailing includes a form to sign up for the Volunteer Corp that will be used in times of emergency. Everything should be finalized and sent to the Board of Directors for approval in the first quarter of 2019.
- The Governing Documents Alignment Committee has reconvened to review the first draft from American Legal Publishing of our governing documents. This review will be complete by the end of January with the hope of having all of our governing documents together on our website in the first quarter of 2019.
- 2019 is the 50th Anniversary of Apple Canyon Lake and we will be celebrating all year long. When

you pay your assessment for the year you will receive a commemorative souvenir to remember the anniversary. Watch for more details of our 50th celebration in the next few months.

IMPROVEMENT OF INFRASTRUCTURE

- A new clubhouse is still being explored with different options than our initial concept. The CAMP committees still meet to discuss the options and evaluate pricing for all the options.
- Money was approved in the 2019 R&R budget to study options for flood control. I am hopeful that by the beginning of summer we will have different options for dispensing water out of the lake quicker during heavy rain events as well as pricing.
- Spring will bring fiber optic internet to our first polygon. Thanks to owners showing interest in fiber optic internet, the President's area will have fiber optic installed this spring. Other polygons around the lake need to show interest on the Sand Prairie website in order to have fiber as an option at their location.

AMENITIES AND SERVICES

- Money was approved for the 2019 budget to conduct a study to locate and evaluate the electrical capabilities and locate the water lines in the campground with the goal of converting unused tent sites to water/electric sites in the future. With the demand on seasonal campsites as well as nightly rental of these sites, we want to add more sites for owners wanting to enjoy the campground amenity.

- A new oven was added to the Pro Shop in 2018; allowing staff to make pizzas much faster. The oven also added other items to our specials list and made the kitchen more efficient.
- We are still searching for a replacement for the Cove restaurant with the hopes of a new operator in place and ready to be open for the 2019 summer season.

GROWTH AND VALUE ENHANCEMENT OF ASSOCIATION

- The Apple Canyon Lake Property Owners Foundation was established in 2018 with the approval from the IRS. We now have a 501©3 foundation where owners can make donations to fund environmental programs, projects benefitting the Watershed Management Plan, and projects to preserve and protect the natural resources of Apple Canyon Lake community. Look for a brochure with more information in your annual assessment mailing this month.
- Apple Canyon Lake purchased farmland at the corner of Apple Canyon Road and Lake Road #3 in 2018. The purchase was made because it is contiguous to ACL land, as an investment and to gain control of land that surrounds ACL. We currently have a farm lease on the land and do not foresee a change to that in the near future, but amenities could be planned for this area some time down the road.

KEY	ON TRACK
	ISSUES
	OFF TRACK
	PENDING
	COMPLETE

HIGH PERFORMING OPERATIONS AND MANAGEMENT													
ACTION STEPS - One Year Action Plans	RESPONSIBLE PARTIES	MONTH											
Provide leadership and staff development training for all staff	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Study and conduct cost analysis on financial operations	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Charge the Legal Committee to align and present updated governing documents to the Board of Directors and membership	Rich Krasula, Chairperson	J	F	M	A	M	J	J	A	S	O	N	D
Communicate to membership, using the Apple Core and Board of Directors' meetings, the process of governing document alignment and changes being made	Rich Krasula, Chairperson	J	F	M	A	M	J	J	A	S	O	N	D
Provide on-going training of Board of Directors and staff on governing documents for consistency in decision-making	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Provide training on roles and responsibilities of new Board of Directors	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Update guidance plan for Safety and Crisis Management	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Form a Financial Ad Hoc Committee to explore funding options for CAMP project	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Assign an Ad Hoc Committee to align all governing documents for uniformity in language in conjunction with legal counsel	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Plan ACL 50th Anniversary Celebration	Shaun Nordlie and Cindy Carton	J	F	M	A	M	J	J	A	S	O	N	D
IMPROVEMENT OF INFRASTRUCTURE													
ACTION STEPS - One Year Action Plans	RESPONSIBLE PARTIES	MONTH											
Work with design/architectural firm on conceptual and design plan for Clubhouse Area Master Planning	Shaun Nordlie, CAMP Committees	J	F	M	A	M	J	J	A	S	O	N	D
Build and replace boat docks on "replacement list" around the lake	Rick Paulson	J	F	M	A	M	J	J	A	S	O	N	D
Continue with implementation of the watershed plan of action	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Study and create action plan for flood control options	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Upgrade internet and cell phone service for property owners and campground	Shaun Nordlie, Paul Falson	J	F	M	A	M	J	J	A	S	O	N	D
Retain and continue utilizing consultant services for lake and watershed management	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Develop, improve, and maintain trail system	Rick Paulson	J	F	M	A	M	J	J	A	S	O	N	D
AMENITIES AND SERVICES													
ACTION STEPS - One Year Action Plans	RESPONSIBLE PARTIES	MONTH											
Research the status of campground usage, site development and cost analysis	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Study "quick food/dessert" options for availability at amenity sites (i.e. Cove, Marina, Pro Shop)	Shaun Nordlie, Terri Stiefel	J	F	M	A	M	J	J	A	S	O	N	D
Maintain a positive relationship with vendor of Cove restaurant	Shaun Nordlie	J	F	M	A	M	J	J	A	S	O	N	D
Conduct a cost-analysis of new amenities: additional beaches; dog park; walking trails; community garden; miniature golf; and playground	Shaun Nordlie and Department Managers	J	F	M	A	M	J	J	A	S	O	N	D
GROWTH AND VALUE ENHANCEMENT OF ASSOCIATION													
ACTION STEPS - One Year Action Plans	RESPONSIBLE PARTIES	MONTH											
Develop plan of action for image and branding of Apple Canyon Lake	Cindy Carton	J	F	M	A	M	J	J	A	S	O	N	D
Study and assess the viability of land acquisition in the surrounding area	Shaun Nordlie, BOD	J	F	M	A	M	J	J	A	S	O	N	D
Establish an ACL charitable foundation	Shaun Nordlie, Strategic Planning Committee	J	F	M	A	M	J	J	A	S	O	N	D

STIHL® Simplicity.
RICK'S SALES & SERVICE
 Apple River, IL
 815-492-2102

Bob Wiene Construction
 New Construction • Drywall & Plaster
 Additions • Roofing & Siding • Remodeling
(815) 275-5325 5720 N. Council Hill Road
 Galena, Illinois 61036



APPLE CANYON LAKE PROPERTY OWNERS' FOUNDATION

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

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

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

HOW YOU CAN CONTRIBUTE

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 the preservation, conservation, and beautification of Apple Canyon Lake. Help preserve Apple Canyon Lake's natural resources. With your support, and others like you, future generations will be able to enjoy the natural environment. All contributions, immediate or planned, make a difference now and in the future.

The ACL Foundation is a 501(c)(3) organization; contributions are tax-deductible. Contributions to the Foundation can be made in many ways depending on your particular financial situation and after appropriate discussion with your tax consultant, accountant, or attorney.

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.

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 at 815-492-2292, or shaun.nordlie@applecanyonlake.org.

Planning your charitable donations

BY ASHLEE MILLER

Financial Manager

ACLPOA

As many of you know, there is a financial benefit for taxpayers to give to charity. When you donate to a 501(c)3 organization you can take a deduction on your income tax return if you itemize.

The tax laws have changed for 2018 with the Tax Reform. The simplicity for many taxpayers who itemize is not the same as it was in 2017. The Tax Cuts and Jobs Act nearly doubled the standard deduction to \$12,000 for singles, and \$24,000 for married couples filing jointly. It also eliminated the personal exemptions and imposed limitations to certain itemized deductions. This could mean that many taxpayers who donate to charity and have itemized in the past, may not benefit by doing so for 2018. For example, if a married couple is claiming the maximum allowed amount of state income taxes of \$10,000, mortgage interest of \$5,000 and the only other itemized deduction they have is charitable contributions, they will have to donate more than \$9,000 to create any tax benefit.

One way to retain the tax benefit of

donating to your favorite charities would be to use a strategy called "bunching." This can be done by contributing the same amount of dollars that you normally would in a two- or three-year period but bunch them into one year. This strategy will potentially allow you to itemize in the year of bunching and claim the standard deduction in the off year(s), without affecting your charitable giving. As always, there is a limit to how much of a charitable contribution you can deduct. You will want to discuss this with your tax professional.

Another way to retain the tax benefit of charitable contributions is to participate in a donor-advised fund which is basically a charitable investment account. A donor-advised fund allows you to contribute money to the fund now to get an immediate, one-time tax deduction and then spread your donations out to the charitable organizations you support. There are advantages and disadvantages to donor-advised funds, but overall the popularity is rapidly increasing due to the 2018 Tax Reform.

A third way to donate to your favorite charity while still retaining a tax benefit is to donate directly from your IRA. The IRA Charitable Rollover allows individuals who are 70 1/2 years old to donate up to \$100,000 to charitable organizations directly from their IRA without the donation being counted as taxable income when it is withdrawn. To do so, contributions must come from a Roth IRA or a traditional IRA and must be made directly to a qualified charitable organization. This is a great benefit for taxpayers who are required to withdraw the minimum distribution from their accounts without negatively affecting their taxes.

It is important to note that donors may not receive any goods or services in exchange for donations. It is also important to retain a receipt from each charity to which you donate. If audited, the IRS will require documentation.

A 501(C)(3) ORGANIZATION
CONTRIBUTIONS ARE TAX-DEDUCTIBLE

APPLE CANYON LAKE PROPERTY OWNERS' FOUNDATION DONATION FORM

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

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

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

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

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

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

Name of Individual(s): _____

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

Total Amount Enclosed: \$ _____

Make check payable to: Apple Canyon Lake Property Owners' Foundation
Mail to: 14A157 Canyon Club Drive, Apple River, IL 61001

NOVEMBER 2018 PRELIMINARY TREASURER'S REPORT

	OPERATING BUDGET						
	MONTH			YEAR TO DATE			ANNUAL
	ACTUAL	BUDGET	OVER/ (UNDER)	ACTUAL	BUDGET	OVER/ (UNDER)	BUDGET
REVENUES *	\$ 179,306	\$ 178,712	\$ 595	\$ 2,822,272	\$ 2,824,344	\$ (2,072)	\$ 2,996,199
DIRECT/INDIRECT EXPENSES	\$ 175,407	\$ 173,947	\$ 1,460	\$ 2,717,247	\$ 2,705,691	\$ 11,556	\$ 2,995,368
OPERATING INCOME (LOSS)	\$ 3,900	\$ 4,765	\$ (865)	\$ 105,025	\$ 118,653	\$ (13,628)	\$ 831

* Month and YTD Revenues (actual and budgeted amounts) exclude budgeted transfers to Capital projects and RR funds

STATEMENT OF FINANCIAL POSITION				
ASSETS	Operations	Cap Projects	R&R	COMBINED
CASH MGMT FUND	\$ 13,952		\$ 874,768	\$ 888,720
OTHER CASH	\$ 86,901	42		\$ 86,943
RECEIVABLES	\$ 48,987			\$ 48,987
OTHER PREPAIDS ETC.	\$ 39,494			\$ 39,494
TOTAL CURRENT	\$ 189,334	\$ 42	\$ 874,768	\$ 1,064,143
INVESTMENTS	\$ 259,799		\$ 173,297	\$ 433,097
Due from Capital Project Fund	\$ -			\$ -
PROPERTY and EQUIP (NET)	\$ 7,215,290	\$ 45,711		\$ 7,261,001
TOTAL ASSETS	\$ 7,664,424	\$ 45,752	\$ 1,048,065	\$ 8,758,241
LIABILITIES AND FUND BALANCE				
CURRENT	\$ 102,915			\$ 102,915
Due to R&R Fund	\$ -			\$ -
DEFERRED INC & ESCROW	\$ 218,577			\$ 218,577
FUND BALANCE	\$ 7,342,932	\$ 45,752	\$ 1,048,065	\$ 8,436,750
TOTAL LIAB & FUND BAL	\$ 7,664,424	\$ 45,752	\$ 1,048,065	\$ 8,758,241

	REPLACEMENT & RENOVATION FUND (R&R)		FISCAL YEAR	REMAINING
	MONTH	YEAR-TO-DATE	BUDGET **	BUDGET
BEGINNING FUND BALANCE	\$ 1,050,136	\$ 1,996,767		
INCOME EARNED-Interest	\$ 869	\$ 14,959		
Annual Assessment Transfer	\$ -	\$ 565,000		
Additional Transfer from Operati	\$ -	\$ -		
TOTAL AVAILABLE	1,051,005.44	2,576,726		
R&R EXPENSED	\$ -	\$ -	\$ 20,000	\$ 20,000
LAND & LAKE *	\$ 2,940	\$ 1,226,617	\$ 292,500	\$ (934,117)
BUILDING	\$ -	\$ 8,466	\$ 15,000	\$ 6,534
MACHINERY & EQUIP	\$ -	\$ 293,577	\$ 301,290	\$ 7,713
VEHICLE	\$ -	\$ -	\$ 20,000	\$ 20,000
F&F	\$ -	\$ -	\$ -	\$ -
319 GRANT-Shoreline/Invasives	\$ -	\$ -	\$ -	\$ -
TOTAL R&R EXPENDITURES	2,940	1,528,661	648,790	(879,871)
ENDING FUND BALANCE	\$ 1,048,065	\$ 1,048,065		

** Fiscal year budget, includes 2017 budgeted carryover of \$70k within the following categories: R&R EXPENSED, \$10k BZ demo & \$10k NB engineer study; LAND & LAKE, \$50k for streambank stabilization
* Land and Lake YTD includes the Land purchase of 134 acres for \$1,071,731 which was not budgeted

PROPERTY AND EQUIPMENT	COST	DEPRECIATION	NET
LAND & LAKE	\$ 7,614,767	\$ 3,186,145	\$ 4,428,622
BUILDINGS	\$ 3,796,398	\$ 1,663,504	\$ 2,132,894
EQUIPMENT	\$ 1,864,171	\$ 1,493,134	\$ 371,037
FURN & OFFICE FIXTURES	\$ 776,305	\$ 696,478	\$ 79,827
VEHICLES	\$ 432,571	\$ 338,910	\$ 93,661
OTHER INCOMPLETE PROJECTS	\$ 109,250	\$ -	\$ 109,250
TOTALS	\$ 14,593,462	\$ 7,378,171	\$ 7,215,290

	CAPITAL PROJECTS	
	MONTH	YEAR-TO-DATE
BEGINNING BALANCE	\$ -	\$ (209,901)
Annual Assessment Transfer	\$ -	\$ 209,901
Operating Fund Transfer	\$ -	\$ -
Add'l yearly transfers	\$ -	\$ -
TOTAL AVAILABLE	\$ -	\$ -
ARCHITECT	\$ -	\$ -
ENGINEERING	\$ 34,310.75	\$ 45,711
CONTRACTOR PAYMENTS	\$ -	\$ -
EQUIPMENT	\$ -	\$ -
LAND IMPROVEMENT	\$ -	\$ -
BUILDING	\$ -	\$ -
INTEREST	\$ -	\$ -
LOAN PREPAYMENT IND.	\$ -	\$ -
OTHER (Financing, Postage etc)	\$ -	\$ -
TOTAL CAP PROJ EXP	\$ -	\$ 45,711
ENDING BALANCE (DEFICIT)	\$ -	\$ (45,711)

HK posted: 12/12/18
Created: 12/14/18

Submitted by: Gary Hannon, Treasurer

Gary Hannon

Based on Preliminary November, 2018 Results

To: ACLPOA Board of Directors

November Operating Revenues were \$179,306.

Year-to-Date (YTD) Revenues were \$2,822,272 and were under budget \$2,072.
Revenue lines with deviations greater than \$5k from budget were:

Budget Line (Revenues)	YTD Actual	Over (Under) Budget
Pro Shop Food and Beverage	\$201,555	\$44,918
Advertising Income	\$116,508	\$7,888
Delinquent Dues Fees	\$20,420	\$5,545
Building Permits and Septic	\$7,197	\$(11,253)
Golf Fees	\$112,241	\$(12,820)
Boat Rentals	\$37,055	\$(13,745)
Lease Rental Revenue	\$9,747	\$(17,192)
Marina Concessions	\$243,356	\$(27,644)

November Operating Expenses were \$175,407.

Year-to-Date (YTD) Op Expenses were \$2,717,247 and were over budget \$11,556.
Expense lines with deviations greater than \$5k from budget were:

Budget Line (Expenses)	YTD Actual	Over (Under) Budget
Food and Beverage	\$90,857	\$33,959
Legal Fees	\$67,878	\$33,878
Gas and Oil	\$60,546	\$24,146
Employee Fringes	\$171,307	\$16,692
Software and Hardware Supplies	\$18,801	\$9,802
Advertising	\$76,506	\$7,016
Maintenance-Building	\$30,256	\$5,506
Property Tax	\$36,665	\$(5,035)
FFE (furniture, fixture, equipment)	\$11,047	\$(5,203)
Insurance	\$134,704	\$(6,066)
Special Projects	\$12,599	\$(10,401)
Maintenance-Equipment	\$26,875	\$(13,625)
Resale Supplies	\$164,254	\$(16,996)
Land and Lake	\$4,179	\$(19,021)
Postage	\$731	\$(19,269)
Gift Certificates Donated	\$(21,233)	\$(21,233)
Payroll Taxes	\$108,385	\$(24,618)
Maintenance-Grounds	\$67,711	\$(24,789)
Department Wages	\$1,177,535	\$(31,099)
Contract Labor	\$12,291	\$(36,339)

The above activity resulted in YTD Operating Revenues greater than Operating Expenses or Net Income of \$105,025 which was under budget by \$13,628.

R&R expenditures for November were \$2,940.

Line items greater than \$500 include:

- Trails (\$1,646), Stream Stabilization (\$945) and Archery Range Restoration (\$509).
- All expenditures are within budget YTD, except for pool concrete repair \$9,500 (safety issue not budgeted), land purchase \$1,071,731 (not budgeted) and rental boat \$1,460.
- R&R expenditures (YTD) were \$1,528,661 with a remaining budget deficient of \$(879,871).

Submitted by: Gary Hannon, Treasurer, Created: 12/14/18

BDS

Blacktop Driveway Service

Sealcoating, Paving, Striping, Hot Rubberized Crack Repair
Specializing in Blacktop Maintenance

815 777-9082

2100 Park Ave. * P.O. Box 6322 * Galena, IL 61035 * Free Estimates

Strictly Shingles Roofing LLC

815-492-7663 (ROOF)

Over 350 roofs completed in ACL including the Cove restaurant

Licensed, Insured & Bonded
Certified Shingle Master (Wizard) Company
References available or ask your neighbor

By: Mickenzie Baird

Serving Area Since 1988

Freshen up a Room with Paint to Change the Feel of the Entire Home.

GET OUR WINTER RATES NOW!

- Interior & Exterior Painting
- Deck Care
- Power Washing

• Family Owned • Reliable & Fully Insured
• Excellent Referrals

Winter Creations

815-745-3329

RESTORX

FIRE • WATER • SMOKE • ODOR • MOLD Since 1979

Freeport 815.235.9606 Rockford 815.962.7200
24/7 emergency

COMMITTEE ROSTERS

as of 12/15/18	
50th Anniversary Event Planning Ad Hoc (Meeting Dates TBD)	
Ad Hoc Amenity Tag (Meeting Dates TBD)	
Drogosz, George	Chair
Petelle, Edie	Vice Chair
Bartell, Gary	Member
Beckel, Ron	Member
Richards, Kathy	Member
Janssen, Julie	Staff
Nordlie, Shaun	Staff
Shamp, Megan	Staff
Appeals (2nd Sat of emonth, if needed)	
Miranda, Rich	Chair
Petelle, Edie	Vice Chair
Helgason, Janet	Secretary
Beckel, Ron	Member
VanDerLeest, Roger	Member
Architectural & Environmental Control (1st Saturday of each month)	
Wiener, Joe	Chair
Ware, William	Vice Chair
Zophy, Cindy	Secretary
Ballenger, Robert	Board Liaison
Diehl, John	Board Liaison
Frank, Jim	Member
Harris, Mike	Board Liaison
Hendren, Barb	Board Liaison
Tribbey, Steve	Board Liaison
Williams, Gordon	Board Liaison
Paulson, Rick	Staff
Board of Directors	
Ware, Jody	President
Ballenger, Robert	Vice President
Hannon, Gary	Treasurer
Hendren, Barb	Corp. Secretary
Diehl, John	Member
Harris, Mike	Member
Tribbey, Steve	Member
Williams, Gordon	Member
Budget/Finance (meeting dates TBD)	
Hannon, Gary	Chr/Bd Liaison

Brennan, Thomas	Member
Carpenter, Ron	Member
Finn, John	Member
Forman, Joe	Member
Malone, Steve	Member
Miller, Ashlee	Member
Smith, Karen	Member
Spivey, Jan	Member
Tribbey, Fern	Member
Campground (meeting dates TBD, generally weekends)	
Richards, Kathy	Chair
Carpenter, Ron	Vice Chair/Sec.
Maculitis, Jerry	Vice Chair/Sec.
Barker, Nancy	Member
Bluhm, Mary	Member
Reifsteck, Joseph	Member
Ruffolo, Ric	Member
Williams, Gordon	Board Liaison
Clubhouse Area Master Plan Architecture & Design (meeting dates TBD)	
Wiener, Joe	Chair
Tribbey, Steve	V.C./Bd Liaison
Hendren, Barb	Secretary
Carton, Cindy	Member
Frank, Jim	Member
Hansen, James	Member
Killeen, John	Member
Paulson, Rick	Member
Stanger, Bob	Member
Stocks, Geoff	Member
Ware, Bill	Member
Clubhouse Area Master Plan Financing & Marketing (meeting dates TBD)	
Brennan, Thomas	Member
Forman, Joe	Member
Hannon, Gary	Member
Harris, Mike	Member
Hendren, Barb	Board Liaison
Reed, George	Member
Tribbey, Steve	Member
Carton, Cindy	Staff

Conservation (1st Saturday of each month)	
Wiener, Paula	Chair
Burmeister, Darryle	Member
Cady, Phyllis	Member
Cammack, Mike	Member
Doden, Henry	Member
Hannon, Gary	Board Liaison
McDonald, Susan	Member
Ohms, Tom	Member
Parages, Melissa	Member
Stolpe-Friend, Kerstin	Member
Drogosz, Karen	Recorder
Helgerson, Aren	Staff
Deer Management (last Saturday of each month)	
Finley, Jack	Chair
Sonntag, Jon	
Rees, Kim	Secretary
Bluhm, Ted	Member
Lutz, Al	Member
Ostrander, Gordon	Member
Petelle, Jim	Member
Sershon, John	Member
Editorial Review	
Carton, Cynthia	Member
Nordlie, Shaun	Member
Finn, John	Member
Vandigo, Doug	Member
Ware, Jody	Board Liaison
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
Curtiss, Pauline	Member
Diehl, John	Board Liaison
Finley, Jack	Member
Hannon, Mary	Member
Killeen, John	Member
Mannix, Pat	Member

Schmidt, Richard	Member
Stanger, Bob	Member
Stanger, Marcy	Member
Governing Documents Alignment Ad Hoc (meeting dates TBD)	
Harris, Mike	Board Liaison
Petelle, Jim	Member
Ware, Jody	Member
Lake Monitoring (meeting dates TBD)	
Hannon, Gary	Board Liaison
Rees, Kim	Member
Tribbey, Fern	Member
Tribbey, Steve	Member
Ware, Bill	Member
Helgerson, Aren	Staff
Legal (meeting dates TBD)	
Krasula, Rich	Chair
Skoskiewicz, Bogdan	Vice Chair
Doran, William	Secretary
Jennings, Steve	Member
Malahy, Sandra	Member
Ware, Jody	Board Liaison
Nominating (meeting dates TBD)	
Cammack, Mike	Chair
Bass, Michelle	Member
Brandenburg, Rosanne	Member
Hendren, Barb	Board Liaison
Killeen, John	Member
Sershon, Vickie	Member
Tyson, Mike	Member
Recreation (3rd Monday of each month, 9am)	
Hannon, Mary	Chair
Cottrell, Carmel	Vice Chair
Reese, Pat	Secretary
Brandenburg, Rosanne	Member
Causero, Lee	Member
Gee, Sheila	Member
Killeen, LeAnne	Member
Sonntag, Jon	Board Liaison
Stanger, Marcy	Member
Tribbey, Fern	Member
Carton, Cindy	Member
Rules & Regulations (2nd Saturday of each month, 9am)	
Petelle, Jim	Chair
Sershon, Vickie	Vice Chair
Harris, Mike	Board Liaison
Drogosz, Karen	Recorder
Pfeiffer, Fred	Member
Stanger, Robert	Member
Tribbey, Fern	Member
Safety and Emergency Planning (meeting dates TBD)	
Cammack, Mike	Chair
Beckel, Ron	Vice Chair
Ware, Jody	Bd Liaison/Sec.
Hannon, Gary	Member
Janssen, Julie	Staff
Paulson, Rick	Staff
Strategic/Long Range Planning (meeting dates TBD, usually weekdays)	
Ware, Jody	Bd Liaison/Sec.
Ford, Don	Vice Chair
Forman, Joseph	Member
Williams, Gordon	Member
Tellers (meets for Annual Meeting)	
Reese, Patricia	Chair
Causero, Lee	Member
Detwiler, Marilyn	Member
Hendren, Rugene	Member
Makar, Kathy	Member
Strasser, Julianne	Member
Sunke, Carol	Member
Trails (last Saturday of each month, 9am)	
Ohms, Tom	Chair
Doden, Henry	Int Vice Chair
Hannon, Gary	Sec./Bd Liaison
Diehl, Penny	Member
Drogosz, George	Member
Homb, Norman	Member
Laethem, Deb	Member
Laethem, Robert	Member
Logan, Paul	Member
Manderschied, Ron	Member

K&S

MARINE INC.

QUALITY SERVICE

New & Used Boats in Stock




WE SELL:

- SHORE STATION
- SANPAN PONTOONS
- HURRICANE DECK BOATS
- SWEET WATER
- AQUA PATIO
- EVINRUDE

WE SPECIALIZE IN:

- CARPET CLEANING
- WASHING & WAXING
- CONDITIONING OF SEATS
- MOLD & MILDEW REMOVAL
- WINTERIZATION STORAGE



SUZETTE DRANE - SALES
KEVIN DRANE - SERVICE

11A267 NICKLAUS COURT
APPLE CANYON LAKE, APPLE RIVER

KSMARINE39@GMAIL.COM

815-492-2504



WINDY HILL CONSTRUCTION

Excavating & Building Specialists



- Design / Build
- New Construction / Remodel
- General Excavating
- Concrete Work & Foundations
- Driveways
- Water & Electric Service
- Septic Systems
- Retaining Walls & Seeding
- Sand & Gravel Products



Over 30 Years of Experience
Licensed & Insured
Call Dan or Cathy Wienen

815-777-4740

email: build@windyhillconst.com
www.windyhillconst.com

MONTHLY COMMITTEE REPORTS

CONSERVATION COMMITTEE MINUTES NOVEMBER 3, 2018 UNAPPROVED

The following committee members were present: Chair Paula Wiener, Phyllis Cady, Mike Cammack, Susan McDonald, Henry Doden, Darryle Burmeister, Kerstin Stolpe-Friend, Melissa Parages, and Phyllis Cady and Gary Hannon via teleconference. Member absent: Tom Ohms. Guests: General Manager Shaun Nordlie, Natural Resources Manager Aren Helgerson, and Joe Rush, JadEco.

- 1.0 Call to Order – Chair Paula Wiener called the Conservation Committee meeting to order on November 3, 2018 at 9:04am.
- 2.0 Approve Minutes of October 6, 2018 – Minutes approved by general consent as presented.
- 3.0 Explain Suggested Format for Meetings and Minutes per ACL Attorney – Chair Wiener reviewed how future meetings and minutes will be handled according to the ACL attorney.
- 4.0 Reports
 - 4.1 Lake Monitoring – Gary Hannon gave his report. Testing was done on October 16; this testing was the last for the year. The Secchi transparency was down at 4.4 inches compared to last year at 13.9 inches. Temperature at the surface was 56 degrees compared to last year's 59 degrees. The lake has not turned over yet.
 - 4.2 Natural Resources Manager – Aren Helgerson reported on his activities for the month.
 - 4.3 Fall Fish Shocking (Joe Rush) – Joe Rush announced that they found another aquatic invasive on the lake called brittle naiad. Mr. Rush also reported the results of the fall fish shocking. The change in creel limits for bass seem to be working. This year there was a much greater representation of the 15 in. to 16 in. large-mouth bass. Mr. Rush also told the committee about a new campaign designed to reduce transport of invasive species called "Be A Hero Transport Zero". The committee will be incorporating this campaign into their work in 2019.
 - 4.4 Other Reports – None.
- 5.0 Unfinished Business
 - 5.1 Greenway Invasives – Included in Natural Resources Manager's report given earlier.
 - 5.2 Watershed Update
 - 5.2.1 Streambank Stabilization - Aren reported they will do rip rap before the year's end.
 - 5.2.2 RiverWatch Program – No report.
 - 5.2.3 Buffer Zone Demonstration Project Update – Aren reported he is working with several landscapers on bids.
 - 5.3 Conservation Conversations Monthly Apple Core Articles – Topics for articles to appear in the coming months were discussed.
 - 5.4 Resident Greenway Program – quarterly reviews were completed for all ongoing projects and annual reviews were done on completed projects.
 - 5.5 Actionable Items from the Watershed Plan
 - 5.5.1 Publish Educational Articles in Print and On-Line Sources – several ideas were discussed to keep the Facebook page active.
 - 5.5.2 Host Educational Events – 2020 Watershed Education Day – Chair Wiener reported the entire February committee meeting will be dedicated to discussing and planning the Watershed Education Day.
 - 5.6 Infected Ash Trees Within the Community – Mr. Nordlie reported cutting will resume this winter.
 - 5.7 Fish Structure and Fish Gate – the fish gate is still up and there are no plans to put it back. Committee members will work with the Natural Resources Manager to identify potential trees to be dropped over winter for fish structure.
 - 5.8 Creel Tracking Slips for Fishermen – this project will begin in spring.
 - 5.9 McCloud Dredging Substance – Mr. Nordlie reported the company has not been out to take a sample yet. The de-watering bag is in the budget for 2019 and will be tried out in the spring.
 - 5.10 Prairie Care – new plans for the ACL prairies will be developed since the old plans end this year.
 - 5.11 Lake Action Plan – Mr. Nordlie reported there is nothing new at this time.
 - 5.12 Earth Day (April 27, 2019) – Kerstin Stolpe-Friend reported she is working with Phyllis Cady as Co-Chairs for 2019. The clean-up will start at 1:00 pm that day. First announcement will be in the February Apple Core.
- 6.0 New Business
 - 6.1 Hazard Spill Speaker for Spring – Darryle Burmeister reported he was contacted by Jeff Williams, a Northern Railroad and is a tank car specialist. The committee is looking at holding an instructional program for the entire watershed community, possibly in May.
- 7.0 Next Meeting – February 2, 2019 at 9:00am in the Clubhouse (Watershed Day activity planning)
- 8.0 Adjournment – Meeting adjourned by general consent at 10:32am
Please notify Paula of items to put on the Agenda at least two weeks before the meeting
Respectfully submitted, Karen Drogosz, Recorder

GOVERNING DOCUMENTS ALIGNMENT AD HOC COMMITTEE MEETING MINUTES NOVEMBER 7, 2017 APPROVED

- 1.0 Call to Order – The meeting was called to order at 1:00 pm by Shaun Nordlie. Members present were Jody Ware, Jim Petelle and Mike Harris. The minutes of the October 30 meeting were approved as presented.
- 2.0 New Business
 - 2.1 Review spreadsheet on common words in Rules and Regulations and other Governing Documents – A spreadsheet was passed out with the location of the Rules and Regulations common words cross-referenced in all governing documents.
 - 2.2 Review the comments by ACLPOA legal counsel on Rules and Regulations – Comments made by ACLPOA legal counsel on the Rules and Regulations document were discussed

- 3.0 Other – None.
- 4.0 Next Meeting Date – Friday, November 17, 2017 at 10:00 am.
- 5.0 Adjournment – The meeting was adjourned at 2:30.
Respectfully submitted, Shaun Nordlie

SAFETY AND EMERGENCY PLANNING AD HOC COMMITTEE MINUTES DECEMBER 19, 2018 UNAPPROVED

- 1.0 Call to Order: The meeting was called to order at 1:07 p.m. Mike Cammack, Chairperson, Gary Hannon and Jody Ware were present. Julie Janssen, Manager of Safety and Security, Ed Ziarko, Manager of Maintenance, and Shaun Nordlie, General Manager, were present. Ron Beckel was absent.
- 2.0 Approve November 28, 2018 minutes: Jody Ware made a motion to approve the minutes. Gary Hannon seconded the motion. The minutes to the November 28, 2018 minutes were approved.
- 3.0 Develop Volunteer Corps Plan: The committee developed a Volunteer Corp Policies and Procedures manual.
- 4.0 Other: The next meeting needs to review the Dam Emergency Plan to assure everything is in Alignment.
- 5.0 Next Meeting Date: The next meeting will be held on January 16, 2019.
- 6.0 Adjournment: Gary Hannon made a motion to adjourn the meeting at 3:07 p.m.
Respectfully Submitted, Jody Ware

RECREATION COMMITTEE MINUTES OCTOBER 15, 2018 UNAPPROVED

- 1. Call to Order - Chairman Mary Hannon called the meeting to order at 9:00 a.m.
Members present: Mary Hannon, Pat Reese, Carmel Cottrell, Jon Sonntag, Fern Tribbey, Rosanne Brandenburg, Cindy Carton, and Marcy Stanger. Members absent: Lee Causero, Sheila Gee, and LeAnne Killeen. Guests: Michelle Bass and Shaun Nordlie.
- 2.0 Approve Aug. 20 and Sept. 18, 2018 Minutes - Fern Tribbey motioned, Rosanne Brandenburg seconded to approve the Aug. 20 meeting minutes. Motion carried. Carmel Cottrell motioned, Rosanne Brandenburg seconded, to approve the minutes of the Sept. 18 meeting minutes. Motion carried.
- 3.0 Reports
 - 3.1 Smoke on the Water - We made a profit of \$107.81. It was noted that we should start planning for next year's Smoke on the Water in January. We also will add sides.
 - 3.2 TT5K - This was discussed at last month's meeting.
 - 3.3 Pancake Breakfast - We had 242 pancake sales.
 - 3.4 Ice Cream Social - We made a profit of \$4,673.62. There was much discussion on improvements for next year.

Josh Ries Construction...

Our goals are:

- To do the highest quality work.
- To be proud of each job at its completion.
- To take care of our customers before, during, and after each project is completed.
- To make sure every detail is finished.
- Absolute customer satisfaction.

... Superior service, craftsmanship & quality

We specialize in new home construction, remodeling, additions, siding, decks, and window and door installation.

JOSH RIES
CONSTRUCTION

815-291-8795

www.joshriesconstruction.com | josh@joshriesconstruction.com

MONTHLY COMMITTEE REPORTS

- 3.5 Bonfire & Weenie Roast 10/6/18 - This event got rained out.
- 3.6 Volunteer Appreciation Dinner 10/13/18 - It was a small but intimate event, with 48 people in attendance.
- 4.0 Unfinished Business
- 4.1 Haunted Trail 10/20/18 - Everything is pretty much set. The event will be from 7:00-10:00 pm. The last bus will leave at 9:15 pm. There will be a meeting Friday at 7:00, followed by a thank you breakfast Sunday at 10:00.
- 4.2 Other Unfinished Business - Tree Lighting Dec. 1; Cocoa and Cookies with Santa Dec. 9; and Jingle Bell Brunch Dec. 11, hostesses are Rosanne Brandenburg, Marcy Stanger, and Fern Tribbey.
- 5.0 New Business
- 5.1 2019 Calendar - All set.
- 5.2 Other New Business – None.
- 6.0 Next Meeting Date - November 19, 2018, 9:00 a.m. ACL Boardroom.
- 7.0 Adjournment - Rosanne Brandenburg motioned to adjourn at 10:56 a.m. Respectfully submitted, Pat Reese


RECREATION COMMITTEE MEETING MINUTES
NOVEMBER 19, 2018
UNAPPROVED

- 1.0 Call to Order - Chairman Mary Hannon called the meeting to order at 9:05 a.m.
Members present: Mary Hannon, Pat Reese, Jon Sonntag, LeAnne Killeen, Fern Tribbey, Rosanne Brandenburg, Carmel Cottrell, and Sheila Gee. Members absent: Cindy Carton, Marcy Stanger, and Lee Causero. Guest: Tim Brokl.
- 2.0 Approve Minutes - Fern Tribbey motioned, Carmel Cottrell seconded, to approve the minutes of the October 15, 2018 meeting. Motion carried.
- 3.0 Reports
- 3.1 Haunted Trail - There was much discussion recapping the event, with suggestions for next year. 2019 Haunted Trail Committee: LeAnne Killeen and Carmel Cottrell, co-chairs; Cindy Carton and Tim Brokl, Rec Department; Jan Harris, Joan Henderson, Sheila Gee, Kerstin Stolpe-Friend, and maybe Pat Buesing - committee members.
- 4.0 Unfinished Business – None.
- 5.0 New Business
- 5.1 Hanging of the Greens 11/13/18 - The question came up as to whether this could become a Recreation Department event in the future.
- 5.2 Tree Lighting 12/1/18 - This event will be held at the entrance to the Association offices. Tim Brokl and Rosanne Brandenburg will be coordinating this event.
- 5.3 Cookies and Cocoa with Santa 12/9/18 - Mackenzie Bass will be helping with this event.
- 5.4 Jingle Bell Brunch 12/11/18 - Hostesses are all set. Committee members were reminded to bring a breakfast dish to pass as well as a small dessert.

- 5.5 Other New Business - It was brought up that there were only 3 people in attendance at the recent Zentangle program. Would like to see this promoted.
- 6.0 Next Meeting Date - December 17, 2018, 9:00 a.m. We will decorate the Clubhouse for Christmas on December 3 at 9:00 a.m. Pat Reese, LeAnne Killeen, Rosanne Brandenburg, Fern and Steve Tribbey, and Tim Brokl will be there to help. All other committee members are encouraged to be there to lend a helping hand.
- 7.0 Adjournment - Carmel Cottrell motioned to adjourn at 10:00 a.m. Respectfully submitted, Pat Reese

RULES & REGULATIONS COMMITTEE MINUTES
DECEMBER 7, 2018
UNAPPROVED


- The following Committee members were present: Chair Jim Petelle, Vickie Sershon, Fred Pfeiffer, Bob Stanger and Mike Harris. Guests: General Manager Shaun Nordlie and Fern Tribbey.
- 1.0 Call to Order – Chair Jim Petelle called the Rules & Regulations Committee meeting to order on December 7, 2018 at 10:00am.
 - 2.0 Approve November 2, 2018 Minutes – The November minutes were approved with a motion from Bob Stanger and seconded by Fred Pfeiffer; approved by general consent -- with one abstention by Mike Harris.
 - 3.0 Unfinished Business
 - 3.1 Update Tracking Numbers – Mr. Nordlie reviewed current revisions changes: R-18-3 Burning has been approved by the ACL Board at the 11/17/18 Board Meeting; R-18-4 Campground first reading has been discussed and also R-18-5 Insurance Requirement Changes – these two items will be on the ACL Board Agenda for approval at the December meeting. Mr. Petelle asked that it be noted in the minutes that Joe Wiener, Building Inspector, has taken over the rewriting of the building codes.
 - 3.2 Other Unfinished Business – None.
 - 4.0 New Business
 - 4.1 Rewritten Procedures for Appeals Board – Mr. Nordlie reviewed R-17-22 Appeals Board Procedures Recommendations. A major change is “the petitioner or his representative must appear in person before the Appeals Board within (60) sixty days of announcing they want to appeal.” There were other minor formatting issues and where the words “the petitioner” appears, the addition of “or representative” has been added. To clarify what board is being referenced in this section on Appeals, the word “Appeals” will be inserted before the word “Board” wherever noted in the Appeals Board – Committee Procedures. After the committee’s review and questions, Mr. Nordlie will discuss with Keith the questions brought up and have answers for the February meeting.
 - 4.2 Other New Business – None.
 - 5.0 Next Meeting Date – Next meeting Friday, February 1, 2019 at 10:00am.
 - 6.0 Adjournment – The meeting was adjourned by general consent at 11:00am. Respectfully Submitted, Karen Drogosz




11003 Rt. 20 West
(Rts. 73 & 20)
Lena, IL
815-369-2153
www.full-throttle-powersports.com

Side By Side Utility Vehicle Market Share.


Polaris	45%
John Deere	14%
Arctic Cat	9%
Can-Am	9%
Kawasaki	6%
Honda	3%



Find out why Polaris Dominates the Side by Side Utility Vehicle Market!





Polaris RZR
Turbo EPS



RANGER CREW®
900-6 EPS

Full Throttle Powersports is the #1 Polaris Dealer in Northern Illinois. We offer an Unmatched Combination of High Volume Pricing with Small Town Customer Service.

Caring for a loved one with Alzheimer’s or dementia can be very difficult.


Choosing a Memory Care community doesn’t have to be.

At Prairie Ridge of Galena, our goal is to provide structured, meaningful programming for our residents and their loved ones so that they can spend less time worrying and more time embracing every moment. Specially trained staff members care for our residents in a comfortable, home-like environment built on trust, dignity and compassion. Gain peace of mind and lasting memories when you choose Prairie Ridge of Galena.

Our residents will enjoy:

- Private Studio Apartments
- 24-Hour Care
- Dementia / Alzheimer’s Specific Programing
- Daily Chef Prepared Meals
- Secured Environment

Call now to set up a tour and reserve one of our remaining Memory Care apartments. 815.281.2393



1 Prairie Ridge Drive | Galena, IL 61036
PrairieRidgeofGalena.com



Apple Canyon Lake Ce



BY TIM BROKL

Deck the halls, the clubhouse, and the... to celebrate the holidays throughout... crowd join us for the Tree Lighting... the switch and bring in the Christmas... of his elves, Mickenzie, made a spec... ACL a VIP meeting with Santa. No... December 11, we hosted the Jingle B... ACL members each brought a dish to... voices of sisters Twyla, Ione, Grace, ... Family Tradition Quartet. Fun was h... wish everyone at ACL the best for 20...



celebrates the Holidays!



the pines. ACL property owners gathered together December. On December 8, we had a nice size Ceremony. Emma the Elf stopped by to throw s season. On December 9, Santa and another one ial stop at the Pro Shop, just to give the kids! On waiting in lines at the mall for ACL kids! On Bell Brunch (formerly the Christmas Musicale). o pass, as they were serenaded by the heavenly and ACL's own Sheila Gee, also known as ad by all through out the holiday season. We 019.





OFFICE LINE

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

DUES STATEMENT PACKETS SENT

Statement packets have been sent to every property owner. Those who have signed up for electronic statements will receive a separate email for each lot owned. If a lot has multiple owners, each owner receives a statement reflecting the total balance owed on the lot. It is up to the owners to decide how to divide the balance amongst themselves. If you have moved, please take a minute to update your address with us. If you have not received your statement by January 21, please contact the office. Remember, the Annual Assessment (Dues) and all mandatory fees are due March 1, 2019.

ELECTRONIC STATEMENTS & FORMS AVAILABLE

For the first time, dues statements and registration documents can be sent electronically. To sign up for future statements, please contact the office for a form, or download one from the ACL website. The forms included in the packet have been made into fillable PDFs and are emailed with the statement.

2019 PAYMENT PLAN FORMS AVAILABLE NOW

The Payment Plan allows payment of the dues and fees to be broken into three installments, paid March 1, May 15, and July 15 via automatic withdrawal from a checking or savings account. Please see page 4 of this issue for details on the Payment Plan.

YOU DON'T HAVE TO COME TO THE OFFICE - AMENITY TAGS & DECALS CAN BE MAILED

For \$8 postage, we will mail the amenity tags and decals to your home! The yellow Property Owner Information form included in the statement packet must be filled out and returned with the postage fee. The \$8 payment can be included with the dues payment; a separate check is not necessary. Nobody likes to stand in line on a Saturday morning, and it can be avoided!

BOAT SLIP LICENSE & NEW CAMPSITE LICENSE DUE MARCH 1

The 2019 Boat Slip License and 2019 Campsite License are both due March 1. A completed license, current insurance, and current state watercraft registration/non-motorized watercraft information or state recreational vehicle license/title are required by March 1 to complete the Boat Slip License and Campsite License respectively. Failure to complete any of these requirements will result in a \$100 late fee and forfeiture of the boat slip or campsite if not complete by March 15! Taking the time to submit these documents early will save many headaches later!

CHANGES TO ACL'S INSURANCE REQUIREMENTS

The Board approved amendments to the Rules & Regulations relating to insurance requirements at their December 15 meeting. Please see the adjacent article detailing the changes. Take a minute now to submit your insurance and registration documents for 2019. This is especially important if you have a licensed Seasonal Boat Slip or licensed Seasonal Campsite.

HAS YOUR STATE WATERCRAFT REGISTRATION EXPIRED?

If your state watercraft registration has expired, please renew online as soon as possible. Be sure to print the transaction both for your records and for the office. We can accept this confirmation page as evidence of renewal until the new sticker and registration card is received. Please do NOT renew by phone; we have no way of looking up the confirmation provided by IDNR for phone renewals and cannot accept it as proof of renewal. If you do not have internet or a printer, please bring your credit card to the office and we will assist you with the renewal. The IDNR renewal website is. You will notice when you renew that the new expiration date is September 30, not June 30.

CAMPSITE & BOAT SLIP ASSIGNMENT DATES ANNOUNCED

- Saturday, March 23 - Campsite Swap & Assignment Day – 10 a.m.
- Saturday, April 6 - Slip Swap – 10 a.m.
- Saturday, April 13 - Slip Assignment Day & Sublicense Assignments – 10 a.m.

We look forward to another wonderful season at Apple Canyon Lake and look forward to celebrating ACL's 50th Anniversary with you in 2019. Happy New Year!

WWW.APPLECANYONLAKE.ORG

Check us out - only 11 short, scenic miles from ACL

Marcotte's Family MOTEL

2156 East Route 20, Elizabeth, IL | (815) 858-2217
rooms@familymotel.com | www.familymotel.com

KLIPPERT PAINTING & STAINING

Serving Apple Canyon Lake, the Galena Territory and the Tri-States

ANDREW KLIPPERT

Interior/Exterior Painting & Staining
Pressure Washing & Deck Care
Drywall Repair • Wallpaper Removal
Free Estimates • Insured • References

(815) 541-3765
andrew_klippert@yahoo.com
3A32 General Grant Dr. • Apple River, IL 61001

Changes to ACL insurance requirements approved

The Board approved amendments to the insurance requirements in the Rules & Regulations at their December 15 meeting. These amendments are effective immediately.

What is not changing?

- Proof of insurance must be provided for all watercraft, including non-motorized watercraft, golf carts, ATVs/UTVs, snowmobiles, and campers used at Apple Canyon Lake.
- The minimum required amount of liability insurance is still \$500,000 for bodily injury and property damage combined.

What is changing?

- ACLPOA no longer needs to be listed as an Additional Insured or Additional Interest on any policy. We do recommend including this endorsement on recreational vehicle and watercraft policies, so your agent will (hopefully) automatically send renewal documents, but it is not required.
- Documentation requirements have been spelled out in black and white (see below).
- Continuous until cancelled policies will not be accepted. If you have a continuous until cancelled policy on file, a current certificate of insurance showing the policy term expiration date is required.
- The policyholder/named insured must be the property owner of record. Policies listing the property owner as an Additional Insured or Driver will not be accepted.

What do I need to provide the Association?

Acceptable proof of liability insurance documents must meet the following requirements: the policyholder/named insured is the property owner of record; the insured watercraft/vehicle/camper must be described, and the policy term expiration date and liability coverage amounts must be listed.

Insurance documents can be emailed to customerservice@applecanyonlake.org or faxed to (815) 492-2160. If you have any questions about these changes, please do not hesitate to ask.



Sheriff's Office Warns of Another Scam

Jo Daviess County Sheriff Kevin Turner is warning the public about a possible telephone scam occurring in Jo Daviess County. The SCAMMER telephones a resident and will impersonate an officer with the Social Security Office. The scammer will then attempt to convince the victim that there will be legal action brought against them, and to wire a significant amount of money or obtain personal information.

Sheriff Turner urges the public to exercise extreme caution if they receive telephone calls of this nature, and to not to wire money or give out personal information to anyone unless they are absolutely certain of the identity of the recipient.

If anyone has experienced this, or a similar scam, please contact the Jo Daviess County Sheriff's Office (815-777-2141 or 800-373-7838), or your local police department.



RCC
Russell Cox Construction
New Homes • Additions • Remodels
Roofing • Decks • Windows
815.238.5152
Lic # 104.012172

RIVER VALLEY HUNTING

Pheasant Hunt Jo Daviess County
Five Courses, Grass Prairie, Timber & Tower Shoot
Jason Diedrich, Owner/Hunt Guide

Call Now to Book a Hunt!
815-281-2917 | www.rivervalleyhunting.com

GRINNELL
MUTUAL

Trust in Tomorrow.®

STEVE STADEL INSURANCE AGENCY, INC
310 Jackson St, Scales Mound IL • 815-845-2325
stadelinsurance@mediacombb.net

A Policy of Working Together



Communique

CYNTHIA CARTON
Communications & Recreation Director

815-492-2769
cindy.carton@

Apple Canyon Lake celebrates 50 years! 1969-2019

Send us your ACL stories — Apple Canyon Lake celebrates its 50th Anniversary this year. Branigar incorporated the ACLPOA on May 6, 1969. As we make our way through 2019, we will publish historic ACL material in the *Apple Core* and will create a History page on the website. I am looking for members to submit their ACL family stories and historic photos. We have many old photos already, but anyone with photographs and an accompanying story from the earliest days of ACL is encouraged to submit material. Please keep stories/memories to no more than 250 words if possible, and email to cindy.carton@applecanyonlake.org. Please scan your original photos, do not send originals. I can help with scanning, should anyone need assistance.

Canyon Chronicles and 2019 Wall Calendar — By now, most members have received their annual wall calendar and *Canyon Chronicles* member guide, both which celebrate ACL's 50-year history. We hope you find these publications helpful and appreciate the beautiful photos submitted by our owners, as well as the historic ACL photos enclosed. Reminder: the calendar is produced in the fall, so please watch the website for updates or date changes.

Rumble and Roll Ball Race benefits ACL Fireworks Program — This year, the fireworks are scheduled a little differently because the holiday falls midweek. We traditionally have scheduled the fireworks for the Saturday before the 4th, however, this year, we are hosting our Independence Day events on July 6th.

We are also doing ticket sales for the Rumble and Roll Ball Race a little differently this year. A raffle ticket was enclosed in each annual statement packet mailed to owners the first week of January. This way, anyone who donates to the fireworks program will be entered in the raffle, and one need not be on location to purchase tickets.

The Firecracker Rumble and Roll Ball Race was designed to add additional funds to the annual show. The more tickets we sell, the more shells we add to the program the following year. If you misplaced your ticket or have friends or relatives who are interested in participating, additional tickets are available below, in the lobby, at the Marina, and at www.applecanyonlake.org/

fireworks. Cash prizes are: 1st-\$500, 2nd-\$300, 3rd-\$250, 4th-\$200, 5th-\$150, 6th-\$100.
Getting Hippy Handi-crafts off the ground — I still am looking for people who would like to share their skills with other creatives who feel like getting together and crafting, specifically, people who can help lead or assist with the sessions listed below. Other ideas not listed here, are also welcomed, particularly classes with repurposed items. Let's reduce, reuse, recycle!

- Sand candles
- Cement stepping stones
- Woven bracelets, lanyards
- Tie-dye
- Dream catchers
- Sharpie rocks
- 10-minute lip balm
- Sit-upons
- Carved walking sticks
- Beaded jewelry
- Mod Podge coasters
- Cork succulent magnets
- Glass magnets
- T-shirt totes
- Butterfly gardens
- God's eye weavings
- Beaded plant hangers
- Painted glass
- Papier Mache masks
- Slime clinics

**2019 APPLE CANYON LAKE
FIRECRACKER RUMBLE & ROLL
BALL RACE RAFFLE TICKET**

TO BENEFIT THE APPLE CANYON LAKE FIREWORKS PROGRAM
SATURDAY, JULY 6, 11AM AT NIXON BEACH
RAIN DATE SUNDAY, JULY 7 AT 11 AM

1st : \$500 ★ 2nd: \$300 ★ 3rd: \$250 ★ 4th: 200 ★ 5th: \$150 ★ 6th: \$100

Name: _____ Address: _____ Email: _____
Phone: _____
Select # of tickets/amount of donation: 1/\$10 3/\$25 8/\$50 20/\$100 Total amount enclosed: _____
Make checks payable to: Apple Canyon Lake Property Owner's Association

Please leave the back blank to be completed by staff.

Received on: _____
Entered on: _____
Entered by: _____
Ticket/Ball Number(s): _____

Ticket numbers will be assigned in the order they are recieved. The numbers list will be posted in the *Apple Core* and at www.applecanyonlake.org/fireworks beginning April 1.
Raffle ticket numbers will be emailed if email address is provided on reverse side.



- Tree Removal
- Tree Trimming & Shaping
- Brush Removal
- Stump Grinding & Removal
- Hazardous Tree Removal

815-858-4313 | exquisitetree@yahoo.com
Residential & Commercial • Free Estimates • Fully Insured



*New Construction • Remodeling
Additions • Garages*

DOUG KNUCKEY
CONSTRUCTION, INC.

11A41 Par Ct., Apple River, Illinois
www.dougnuckeyconstruction.com
dougnuckey@yahoo.com

815-492-2800 815-297-2349

WELCOME
to your outdoor home.



Trex
Create Your Space.™

With Trex® outdoor living products, you can take all the comforts of your home and bring them outside. Our low-maintenance decking, railing, fencing and trim offer a natural beauty and inviting style that no other brand can match. So go ahead. Start building the backyard of your dreams today. See the Trex® experts at Hoskins Building Center.

Hours: Mon-Fri 7am - 5:30pm • Sat 7am - 3pm



Since 1954
HOSKINS
BUILDING CENTER

107 East Myrtle St, Elizabeth, IL 61028 1-800-798-9663 hoskinsbuildingcenter.com hoskins@mchsi.com



2019 Trash Facts

Every ACL lot with a home is required to pay an annual \$75 Trash Assessment. Other property owners may elect to pay the trash fee and use the Solid Waste/Recycling Center. For each \$75 fee paid, the property owner has a choice of a trash decal sticker or a paper trash pass. Unless the same vehicle is used to drop off trash every time, a paper trash pass is needed. The paper trash pass can be transferred between vehicles or presented if an ATV, UTV, or golf cart is used to drop off trash. Photocopies or photos of the pass are not acceptable and entry to the facility will be denied without a decal sticker or a paper trash pass as issued by the Association. If needed, one additional trash pass (paper or decal) can be purchased for \$10, provided the \$75 fee has already been paid. A total of two passes is allowed per lot. If a pass is lost, the replacement fee for each pass is \$30.

If a member has paid the \$75 Trash Assessment, they are also eligible to purchase Large Item and Electronic Item Disposal Permits. These permits allow the property owner to dispose of televisions, computers, furniture, large appliances, etc. Permits must be purchased in advance at the ACL Office. Large Item Disposal Permits are \$15 each and Electronic Item Disposal Permits are \$25 each. This is a very handy service as fewer and fewer locations allow the disposal of items such as televisions and old computer monitors.

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

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

NOT GETTING THE APPLE SEED E-BLASTS?

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

Frentress Lake Marine Center Inc.

FRENTRESS LAKE MARINA
 19731 IL Hwy 20W, East Dubuque, IL 61025
 815-747-3155 FrentressLake.com

LAKESIDE REALTY

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

member of Jo Daviess county MLS East



3A142 Gen Jackson Dr.
3 Bedroom 2 Bath
\$219,000



11A187 Tournament Ln.
3 Bedroom 2 Bath
\$179,000



11A272 Nicklaus
5 Bedroom 3 Bath
\$180,000



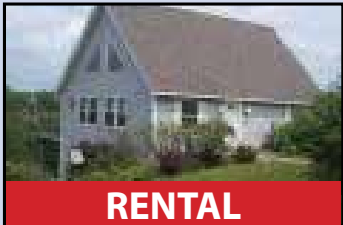
Fairway Lot 294
Transferable Dock
\$32,000



Blackhawk Lot 84
Transferable Dock
\$25,000



9A233 Cherry Lane
3 Bedroom 2 Bath
\$170,000



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



1A52 Raindance Ct.
4 Bedroom 2 Bath
Lackfront
\$349,900



3A91 General Sherman
4 bedroom 3 bath
Lakeview/Transferable Dock
\$499,000



4A36 Stevens
4 Bedroom 2 Bath
Transferable dock
\$94,900



3A39 General Grant Dr.
4 Bedroom 3 Bath
\$179,900



4A6 Remington
2 Bedroom + Loft 1 Bath
Transferable Dock
\$144,900



8A142 Liberty Bell Ct.
3 Bedroom 2.5 Bath
Transferable Dock
\$209,000



12A298 Nixon Lane
5 Bedroom 8 Bath
Lakefront
\$875,000

1 BLACKHAWK	**5** BIG SPIRIT	**8** INDEPENDENCE	66	\$5,400	310	\$4,250	**13** PIONEER
84^^ \$25,000	30 \$1,700	98 \$2,500	70	\$5,000			59 \$7,000
	69 \$2,000	186 \$12,500	107 & 108	\$4,995	**12** PRESIDENT		144 \$1,500
2 HIDDEN SPRINGS	121 \$2,000	225 \$2,000	138	\$4,000	12	\$1,000	170 \$1,500
					35	\$2,000	
3 GENERAL GRANT	**6** BLUE GRAY	**9** HAWTHORNE	**11** FAIRWAY		36	\$2,000	**14** CANYON CLUB
46 & 47 \$500	13 \$5,000	14 & 15 \$4,500	61	\$4,500	35 & 36	\$3,500	26 \$7,000
65 \$15,000	32 \$3,000	127## \$3,000	63	\$10,000	67	\$4,500	35 \$1,500
138 \$2,000	33 \$3,000	134 \$4,000	84	\$17,000	68	\$6,500	38 \$1,195
171 \$12,000	32 & 33 \$5,500	196 \$25,000	89	\$7,000	69	\$6,500	79 \$9,900
181 \$1,000	96 \$1,000	216 \$4,500	115	\$1,000	77	\$950	
184 \$1,000			120	\$5,000	105	\$5,000	
	7 APACHE	**10** EAGLE	148	\$950	210	\$4,000	
4 WINCHESTER	13 \$12,000	12 \$3,000	177	\$7,000	258	\$14,500	
111 \$1,500	73 \$15,000	41 \$5,400	225	\$4,500	259	\$14,900	
	235 \$1,500	64 \$15,000	304	\$3,200			

^^ Transferable Boat Slip Available
 ** Owner holds a Real Estate License
 ## Dues Reduction Non-Buildable Lot

Is Your Association Boat Slip in Danger of Forfeiture?

If you have an Association-licensed boat slip, March 1 is the deadline for more than just your payment. Dues and fees must be paid on all lots owned, and a signed 2019 Annual Boat Slip License, current watercraft insurance and current state registration or non-motorized watercraft information must be submitted to the office by March 1 for each slip. Failure to complete any of these requirements will result in a \$100 Boat Slip Late Fee assessed March 2, and revocation of the previous License and forfeiture of the boat slip if not completed by March 15. All slips forfeited will be placed in the pool and assigned to another property owner at the Slip Swap or Slip Assignment Day.

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

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

If your Watercraft Registration is expired, you need to apply for a renewal online. When renewing online, there is a printable confirmation page that serves as your temporary registration card. The Office accepts copies of this confirmation page as proof that the registration has been renewed until the actual card is received. When renewing over the phone, the DNR provides a confirmation number that the DNR can check if they stop you. ACL has no way to look up the confirmation number and

cannot accept it as proof of registration renewal.

ACL's insurance requirements have changed. The minimum required amount of liability insurance coverage is \$500,000 for bodily injury and property damage combined. Acceptable proof of liability insurance documents must meet the following requirements: the policyholder/named insured is the property owner of record; the insured watercraft must be described, and the policy term expiration date and liability coverage amounts must be listed. Continuous until cancelled policies will not be accepted. Listing the Association as an Additional Insured or Additional Interest is not required, but by doing so, the insurance company should automatically send renewal documents.

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

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

Attorneys and Counselors at Law

125 E. Main St. Warren, IL 61087
815-745-2624

122 1/2 N. Main St. Galena, IL 61036
815-777-0533



bounce back

rehab, recover, return home.

When you're not ready for a nursing home, our Bounce Back Program is the answer!

Program Includes:

- Interdisciplinary team of experienced professionals
- State-of-the-art therapy equipment
- Full range of rehabilitative therapies - physical, occupational, and speech
- Case management to oversee insurance and Medicare to maximize your benefits
- Beautiful suites completely furnished including TV and phone hookups

Program Goals:

- Increase or restore range of motion and strength
- Teach positioning, mobility, transfers and walking skills
- Reduce pain through use of modalities and adaptive equipment
- Improve cognitive and communication skills
- Promote safe swallowing



Together we can get you on the road to recovery.

Let us show you how to Bounce Back!

2170 W. Navajo Drive, Freeport

NOT FOR PROFIT 815-297-9902

Please call for more information or to arrange a tour or visit us at:

www.LibertyVillageofFreeport.com

John's On-Site Golf Cart Service

CALL TODAY FOR GREAT SEASONAL SPECIALS!



HELP IS JUST A PHONE CALL AWAY!

Reasonable Pricing • 17 Years Experience
~ Electric or Gas ~

Major Overhauls • Tune-ups • Detailing
Sales & Installation • Storage • Maintenance
Tires • Upholstery • Accessories • Batteries

CALL 563-599-5580 FOR AN APPOINTMENT

John Udell, Owner

Mullen Tree Care

815-745-3861 • 815-541-2296 (cell)

All Types of Tree Work
Trimming • Removing • Stump Removal

Firewood For Sale: Split & Delivered

Over 35 Years Experience | Fully Insured | Mark Mullen

Korte Landscaping & Lawn Mowing

Projects Big or Small... We Do Them All!

815-845-9012 | 815-499-8693 | Jeff Korte

Spring & Fall Property Cleanups
Brush Clearing
Snow Plowing

- Lawn installation: grading, seeding, strawing
- Weed spraying for walkways & driveways
- Drainage installation • Lawn aerating
- Gravel & tree cleanup

- Native limestone and Versa-Lok retaining walls
- Native limestone or brick walkways & patios.

FREE ESTIMATES

jjkorte@mchsi.com Specializing in Lake Walls

EVERGREEN LANDSCAPING & ASPHALT PAVING

Est. 1988

Landscape Computer Imaging Design • Trees • Shrubs
Grading • Seeding • Mulching • Stone Terraces
Asphalt Paving & Sealing • Snowplowing

815-492-2659 | www.evergreenlandscapingandpaving.com

Call Rick Huizenga for a FREE Estimate

Muehleip's

HOME FURNISHINGS

Furniture - Floorcovering - Mattress Sets
Carpet • Hardwoods • Tile
• Laminates • Linoleum
Specializing in remodels
Free estimates
815-777-2707

Hours: M-F 9-5 • Sat. 9-12 • Closed Sun.
Other hours available by appointment
1233 N. Franklin Street • Galena, IL
(across from Galena Middle School)

Turn it OFF

CONSERVING ENERGY is in your hands!

KLUCK PAINTING SERVICE

- Interior/Exterior painting & staining
- Siding/Trim repair or replacement
- Complete deck care

226 Blackhawk Trace, Galena, IL 61036
Office: 815-777-3521 Cell: 563-213-0373

Todd Kluck



BY PAULA WIENER
Chair, Conservation Committee

CONSERVATION CONVERSATIONS

Hibernate or Torpor – That is The Question

January may well be the quietest month here at Apple Canyon Lake. Many owners put their homes to sleep. Others turn the thermostat down, put the heat lamps up, and only visit occasionally until the weather warms again. Some residents migrate to warmer climates, while others continue on with their regular activities. Our animal residents do the same.

My friend recently said that I didn't have to take my bird feeders in at night anymore because the raccoons were hibernating. I checked and found that raccoons don't hibernate. They do spend time in torpor, a state of reduced body temperature, metabolic rate, and physiological activity. During the coldest days of the winter, raccoons will hole up in dens ranging from tree cavities to underground burrows, abandoned buildings, and unused chimneys. The extra layer of fat they add during fall along with their heavy course fur provides the insulation and nutrition needed to get through our winters.

Skunks also utilize torpor to get through the coldest months. Unlike hibernation, torpor (also referred to as "hibernation light") seems to be involuntary. It involves lowering the body temperature, breathing rate, heart rate, and metabolic rate and only occurs when environmental conditions dictate. Skunks den up with their close family members but do wake up occasionally and scrounge outside for food. Although we don't have them at ACL, bears also utilize "hibernation light" to get through the winter.

One of the true hibernating species is bats. During hibernation their heart rate drops from 400 beats per minute to 25. They may breathe as little as once per hour and are in such a deep sleep they appear to be dead. Bats commonly hibernate in large tree cavities, caves, old mine shafts, old wells, and sometimes attics of homes. Hibernating bats in North America are under assault from white-nose syndrome. The disease is caused by a fungus that grows in cold, dark, damp places – just the sort of spots bats pick to hibernate. The disease causes them to wake up and move around during the time when they should be in deep hibernation. This burns up fat stores they need to make it through to spring. Millions of bats have already died in North America. At some sites as many as 90 to 100 percent of the hibernating bats died. At present, there is no cure for white-nose syndrome.

Our turtles also hibernate. They settle down in water that won't go below freezing and allows them to maintain a relatively stable body temperature. Turtles rely on stored energy and get oxygen from the pond water that moves across areas of their bodies that have high concentrations of blood vessels. And where is that you ask? Their butts. Share this fact with your children and grandchildren; they will delight in picturing a turtle breathing through its butt!

Chipmunks work very hard during late summer and early fall collecting and storing food for the coming winter. They aren't true hibernators either, since they wake occasionally and eat some of that yummy stored food. In the spring they come out to play.

The most famous hibernator is the groundhog. Their hibernation period can range from a few months to almost five months in length. During that time their heart rate drops from 80-100 beats per minute down to only 5-10 beats per minute.

Snakes and certain types of bees also hibernate. Snakes hibernate for varying lengths of time depending upon locations. Snakes here in Illinois may hibernate for

months, while those in places like southern Texas may only do so for several weeks. Garter snakes hibernate in groups. In especially cold areas like Canada, there can be as many as a thousand or more garters all hibernating together and all moving out of hibernation together. Honey bees do not hibernate, but ground bees and bumble bees do. In the case of bumble bees, most of them die off but the queen hibernates and will start a new colony in the spring.

The snail is our last hibernating animal. Their approach is to go into their shells and close up the opening with a membrane made of chalk and slime that keeps moisture in. While in hibernation mode, snails use almost no energy and don't have to eat anything at all. In areas where there is little rain, snails are capable of hibernating for years.

So, when it comes to Apple Canyon Lake are you a hibernator, a torpor kind of a person, or do you migrate? Or maybe you're like our deer, foxes and turkeys and remain an active part of the community all winter long.



Where you go for rehab can make all the difference.

To learn more about our skilled nursing care and physical, occupational and speech therapy programs, call (815) 244-7715.



All faiths or beliefs are welcome.

OLD NORTHWEST LAND CO.
FARMS • HOMES • COMMERCIAL • RECREATION
Licensed in Illinois, Wisconsin & Iowa



Serving the Tri-State Area • Realtors® Available 7 Days A Week

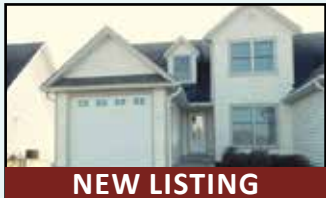
www.oldnorthwestlandco.com

You can also view listings on the Realtor.com® App & website

815-777-1776

4359 Industrial Park, Ste. 101 Galena IL 61036

Managing Broker/Owner, LaVonne Deininger



NEW LISTING

Lakeview, 3BR 3BA, Furnished, Gas FP Rental Program, Transferable Boat Slip \$215,000 #20181814



Seasonal Lakeview, Open Plan 4BR 3BA, Finished LL, 1.2± Acre \$269,999 #20162158

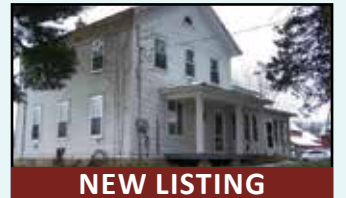


HSA WARRANTY

Seasonal Lake View, 2BR 2BA, FP Open Layout, Finished Walk-out \$135,000 #20180178



GTA/Eagle Ridge, New Windows 4BR, FP, Finished LL, 3C Garage \$375,000 #20161263



NEW LISTING

112.86± Ac, Pasture, Timber, Stream 4BR 1BA, Hardwoods, Metal Roof \$695,000 #20181785



14,500±SF, Multi-Level Commercial Upper 2BR Apt, LL Storage, Hwy 20 \$139,900 #20161146



NEW LISTING

39.04± Ac, Woods, Tillable Income 4BR 2.5BA, 2C Garage, Outbuildings \$400,000 #20181741



Lakefront, 1.27± Ac, ACL Homesite Woods, Sloped, Elec & Water to Lot \$135,000 #20181332



NEW PRICE

Transferable Boat Slip, 3BR 2.5BA 3 Season Room, Most Furnishings \$224,000 #20180147



Lakeview, 3BR 2BA, Hardwoods 2C Garage, Transferable Boat Slip \$344,900 #20181189



HSA WARRANTY

Lake Views & Boat Slip, 3BR 3BA Wood Floors, FP, 2 Sunrooms \$425,000 #20180098



3BR, Finished Walk-out LL, Deck Transferable Boat Slip Nearby \$193,000 #20180934

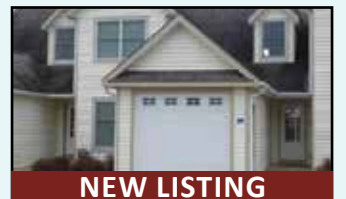


NEW LISTING

Golf Course, 1± Ac, Galena, 2 FP 5BR 3.5BA, Insulated 3 Car Garage \$300,000 #20181734



85.10± Ac, Central JDC, Buildable Income Tillable, Pasture, Timber \$5,494 p/acre #20180977



NEW LISTING

Lakeview, 2BR 3BA, Rental Program Furnished, Walk to Pool & Lake \$200,000 #20181813

Vacant, Building and Amenity Access Lots

Near water, .43± acre, wooded, NW side \$500 #20162271 * Near lake & trail, .36± acre, NW side of lake \$1,500 #20180675
Long views, .75± acre, NW side of lake \$2,500 #20171604 * Wooded, .90± acre, corner lot, near bay & trail \$2,800 #20110875



Carol Schwerdtfeger



Skip Schwerdtfeger



Steve McIntyre



Garrett Hillary



Dick Deininger



Randy Miles

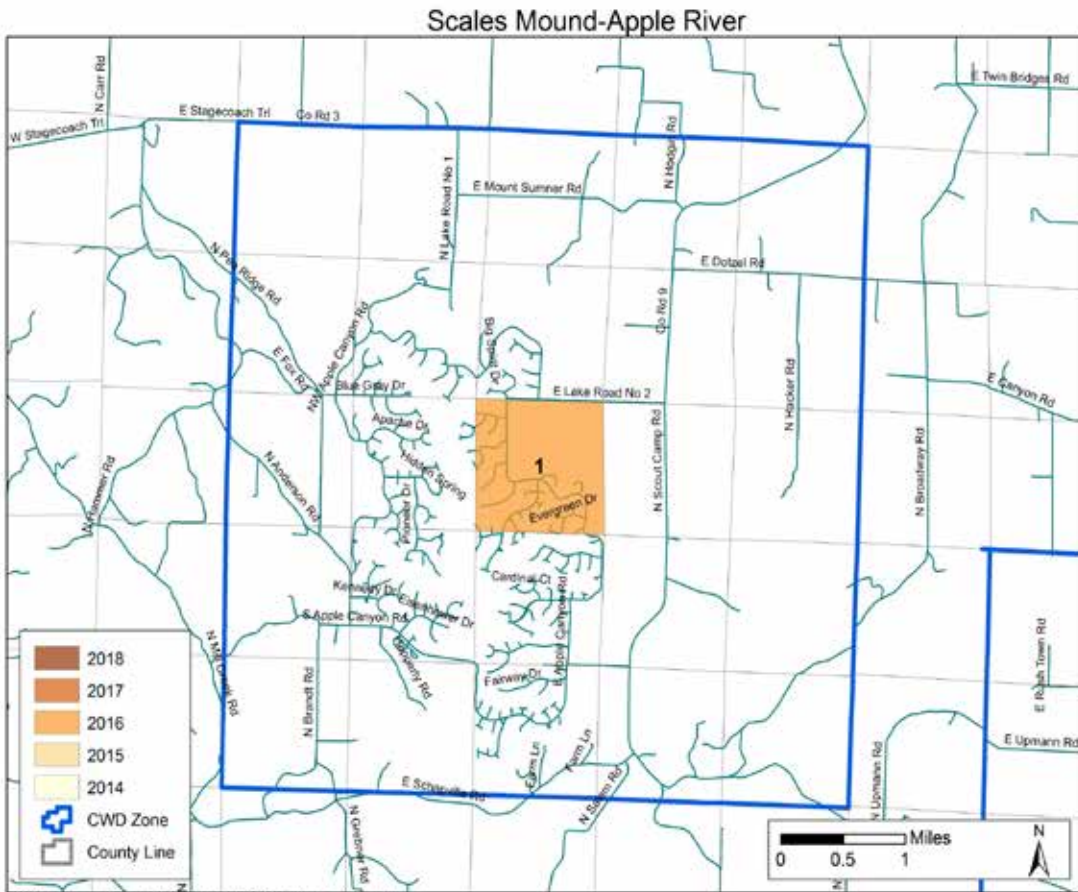


LaVonne Deininger

** From our family to yours...Wishing you a Happy, Healthy, and Prosperous New Year! Thank you for your continued support **

CONSERVATION CONVERSATIONS

Scales Mound—Apple River CWD Infection Zone—2018-19



*Color represents the last year of a CWD case in each section, and the number is total CWD-positives per section from FY14-FY18.

DNR Aerial Survey Winter 2018

BY JACK FINLEY
Chair, Deer Management Committee

The Deer Management Committee's goal is to have a robust healthy deer herd for all to enjoy. I recently received an email from Doug Dufford, Wildlife Disease Program Manager, IL Dept of Natural Resources, concerning the deer population/chronic wasting disease (CWD) in and around ACL.

Please review the map: Within the ACL zone there was only one deer infected with CWD in 2016, which is excellent news. It would be even better news if there were no positives, however, it demonstrates that the disease, which is 100 percent fatal appears to be in check, so far! This is no accident, because the Deer Management Committee has been working with the DNR for several years to keep our deer population tested, and somewhat controlled, through our management program.

What is somewhat surprising to me is pointed out in the legend of the map. Through an aerial count the DNR counted 531 deer within approximately 5-1/2 square miles of ACL.

A healthy population should be approximately 15-20 deer per square mile and as you can see, we are almost three times that many deer within our zone.

Overpopulation does not necessarily cause disease, however, if disease is present it will spread faster than normal and cause serious damage to the herd.

Dufford also mentioned that the deer population does not change much year to year and a 3-5-year study should be implemented. What that means is that ACL doesn't necessarily have to count deer on an annual basis, but periodically it's a good idea to try and establish a benchmark.

The ACL Deer Management Committee continues to work closely with the DNR for weekly testing of harvested deer as well as scheduling meetings throughout the year to insure we properly managing the deer, which are a tremendous asset and a joy to observe.

AT A GLANCE

- CWD was first detected in 2015 from hunter killed animal.
- A total of 1 CWD infected deer have been detected in this zone to date.
- Aerial Deer Count performed in 2018 showed 531 deer in zone.
- Sampling Goal for 2018-19 for this zone is 130 samples (25% of deer counted)

CWD Sampling Summary

Year	HH Samples	HH CWDp	SS Samples	SS CWDp	Other Samples	Other CWDp	Infection Rate
FY03-FY13	227	0	0	0	0	0	0.0
FY14	34	0	0	0	0	0	0.0
FY15	47	0	0	0	0	0	0.0
FY16	41	1	0	0	1	0	2.4
FY17	59	0	10	0	1	0	0.0
FY18	78	0	0	0	2	0	0.0

* HH = hunter harvested deer, SS = IDNR culled deer, Other = roadkills, special permits, suspect animals and incidentally tested deer, CWDp = CWD positive deer, FY= July 1 - June 30



northAmerican U.S. DOT No. 070851
 • Dependable, trained professional personnel
 • Local, long distance & international moving
 • Safe and secure storage
 • Experienced packing & unpacking services

No detail too small, no move is more important.

O'Mara Moving & Storage

1240 S. Adams Ave, Freeport IL
 815-232-2512 • 800-501-7145
 www.omaramoving.com

© 2009 northAmerican Van Lines, Inc., ILL CC MC5095

Wursters

Sales and Service, LLC

(815) 947-3470 Stockton, IL

We Service All Brands!

SCAG **BEAR CAT** **ECHO** **GENERAC** **OREGON** **BIG DOG** **Cub Cadet**

THOMPSON

Builders

COMPLETE BUILDING SERVICE

Custom Homes • Remodeling
 Additions • Farm Buildings

Jim Thompson | 815-745-2801 | Warren, IL
 Fully Insured

WINTER PLUMBING & HEATING INC.

(815) 845-2212

416 South Ave, Scales Mound IL • winterplumbinginc@gmail.com

Save ENERGY Save MONEY

with our energy efficiency **INCENTIVE PROGRAM**

ELECTRIC

- Geothermal
- Home HVAC/Air Source Systems
- Home Appliances & Lighting
- Water Heaters & Flow Restrictors
- Ag Commercial & Industrial

Visit jocarroll.com for complete list of incentives, details & forms.

AUDITS and ASSESSMENTS

- Compressed Air Audit
- Touchstone Energy New Home
- Residential Insulation & Air Sealing

GEOHERMAL TAX CREDITS ARE BACK!

for residential installations through 2019

30% federal tax credit

Jo-Carroll Energy 793 U.S. Route 20 West
 P.O. Box 390, Elizabeth, IL 61028
 800.858.5522 / jocarroll.com

Your Touchstone Energy® Cooperative

CONSERVATION CONVERSATIONS

What's the buzz on the Beekeeping Club?

Galena, IL- "Every time I look into a beehive, I learn something new about the bees, and I see another reason why I like the bees so much." Many times the only experience a person has with a bee involves their stinger. However, we all know there is much more to bees than their sting.

Join the University of Illinois Extension and 4-H volunteer Donovan Coffey, beekeeper and owner of The Coffey Bee Ranch, for this exciting beekeeping opportunity. All youth who are currently in 5th-12th grade are invited to be a part of the 4-H Beekeeping Club. Meetings will begin in late-January and run through November. We encourage family participation, so parents, grandparents, or guardians may attend the club meetings and join in the fun. Meetings will be a blend of inside learning, field trips, and actual beekeeping. Participants will meet once a month. The first club meeting will be held on January 29, 2019, from 5-7:30 pm at the Galena Middle School Library.

The best way to learn about bees is to work side by side a professional beekeeper. "I am excited to be partnering with 4-H to be able to share beekeeping with the youth of our county," says Donovan Coffey. "Healthy honey bees and pollinators, in general, are critical to maintaining a sustainable ecosystem. Through this course, we will explore the life cycle of the honey bee, learn about the challenges they currently face, utilizing research-based information to maintain live colonies, and have some fun along the way. Participants will have the opportunity to meet local beekeepers with a vast array of experience as well as harvesting and marketing their honey. Over the course of the year, we'll learn, gain practical experience, and have some fun along the way."

Why is this important? There is a great need for more young professionals to be the driving force for innovation in agriculture and food production. It is estimated that the world's population will add 2 billion people in the next 40 years. "Illinois Extension is extremely excited to provide this amazing opportunity to youth in Jo Daviess County," says 4-H Youth Development Educator Jackie de Batista. "Bees are extremely important pollinators, and we can thank them for about 30% of the foods we eat every day. If we want to continue to enjoy almonds and apple pie, peach cobbler and yogurt

with blueberries, we need to teach youth how to raise bees as well as care for the environment in which they live." Our young people play a critical role as future farmers and community leaders to help address these challenges.

Participants will have a cost of \$30 which will be used to buy equipment and supplies. Pre-Registration is required and spots are limited. To register call 815-858-2273 or visit us online at <http://web.extension.illinois.edu/jsw>.

Bonfire on the Bluff: A Winter Outing at Casper Bluff

The Jo Daviess Conservation Foundation (JDCF) invites you and your entire family to Casper Bluff Land & Water Reserve for Bonfire on the Bluff, a great outdoor adventure on Saturday, January 19th, 2019 from 4:00-8:00 PM. This event offers you the opportunity to see Casper Bluff as never before. Come hike candle-lit trails, watch the beautiful sunset, warm up by the bonfire, sip hot chocolate, and listen for owls. If there is snow, bring your snowshoes and cross country skis. JDCF asks for a \$5.00/per person donation to help with stewardship costs at Casper Bluff. The hike is appropriate for all ages and abilities. Casper Bluff is located at 870 S Pilot Knob Rd, Galena, IL.

The Jo Daviess Conservation Foundation is a local non-profit whose mission is to preserve land for the lasting well-being of people and wildlife. JDCF owns several beautiful and unique preserves that are open to the public for hiking, wildlife viewing, and picnicking, including a new addition to the popular Horseshoe Mound Preserve. For more information about JDCF, please visit their office at 126 N Main Street, Elizabeth IL, or contact them at www.jdcf.org, or info@jdcf.org.



Wild Birds Unlimited
Nature Shop

The Early Bird Gets the Best Holiday Decorations!

Come see our new nature-themed holiday items including cardinal ornaments, fair trade gourd owls, fall/Halloween/holiday/winter garden flags & mailbox covers, and more.

Wild Birds Unlimited
206 S. Main St, Galena, IL 61036
Phone: 815-777-2883
Web site: www.wbu.com/galena
Open Sun-Wed 10-5, Th 10-8, Fri&Sat 9-6

NEW NAME...NEW LOCATION...

Same Great

COLLISION REPAIR & RESTORATION SERVICE!



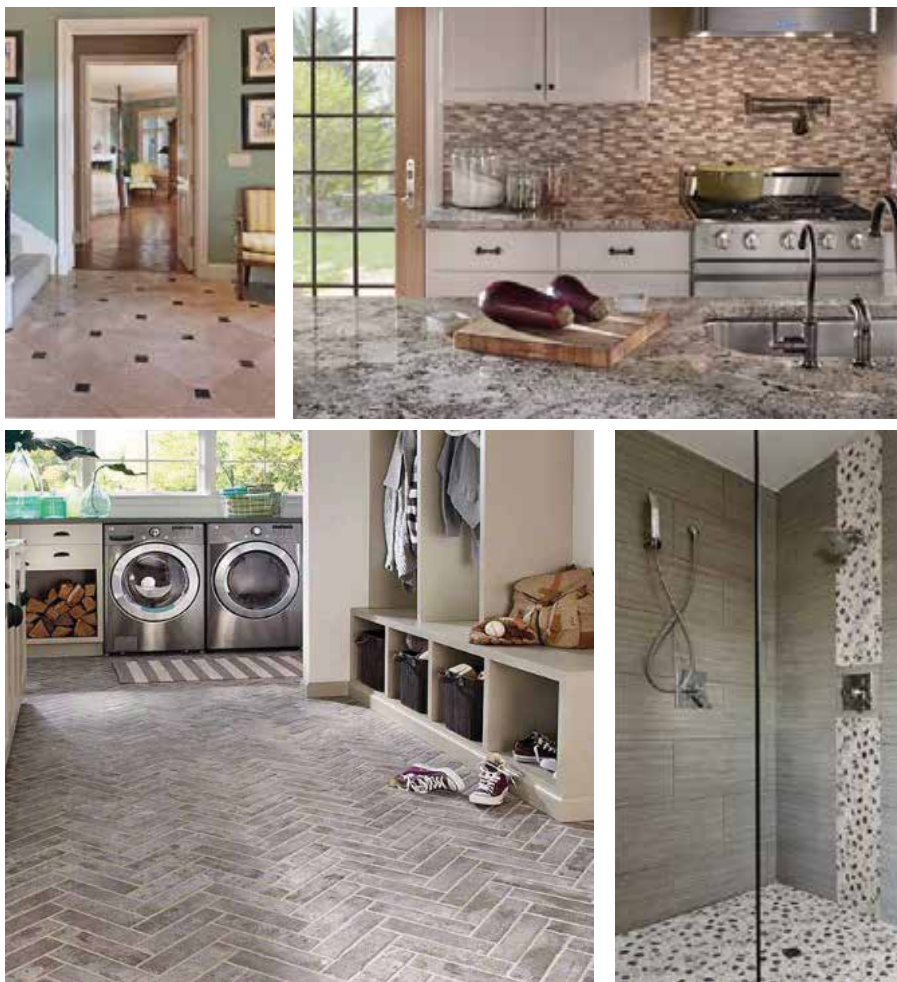
CALL TROY
815-492-0114

CHECKERED FLAG
Collisions & Customs

We Can Fix It!

MONDAY THRU FRIDAY 8 - 4
SATURDAY BY APPT. ONLY

4933 N. SCOUT CAMP RD. • APPLE RIVER
(FORMERLY CHECKERED FLAG AUTO BODY - LENA)



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 free estimate!
815-777-3130
Monday- Friday:
9am -5pm
Saturday: 9am -1pm




Visit our Enhanced Complete Flooring Showroom!

We are experts in all types of custom flooring; Commercial & residential - largest selection in area

Over 200 hardwood options	Ceramic, porcelain & stone tile
Carpeting of all types	Waterproof laminate flooring
Area rugs	Sheet vinyl flooring
Kitchen/vanity backsplashes	Custom baths/showers
Hardwood stair conversions	Vinyl tile & plank
Professional Interior Design Services	

- Free in-home consultation and measurement
- Professional removal and installation
- 50 years of service in Jo Daviess County

VANDERHEYDEN
Furniture & Flooring
Professional Design & Installation

9105 US Hwy. 20W • Lena, Illinois
815-369-2224




www.vhomeinteriors.com

APPLE CANYON LAKE'S FIREHOUSE FITNESS

14A159 CANYON CLUB DRIVE
OPEN daily, from 5 am to 10 pm

RENEW YOUR FIREHOUSE FITNESS

Membership for 2019 Membership to ACL's Firehouse Fitness Center is free, however, each year a copy of the annual Indemnity Agreement must be completed for each member, much like the indemnity agreement for the use of ACL trails.

On January 1, the key code on the Firehouse Fitness Center door lock will change. The new code will be given out upon completion and submission of the 2019 Indemnity Agreement. Agreements are available in the lobby of the office or online at <http://applecanyonlake.org/amenities/firehouse-fitness-center/>.

Jo Daviess County & Apple Canyon Lake
SIGN UP FOR CodeRED CRITICAL COMMUNITY ALERTS

Saunders INSULATION

Your Tri-State INSULATION SPECIALIST

35 Years of Family Owned Business
888-745-3134

Specializing in All Types of Insulation
Sales & Service • Installation & Removal

New Construction • Remodel Construction
Commercial • Residential
Thermal Imaging

www.saundersinsulation.com
shawn@saundersinsulation.com
BPI Certified # 5046134

MULE PRO-MX™ STRONG MEETS MID-SIZE
THE RIGHT SIZE FOR WORK OR PLAY. THE POWER FOR BOTH.

MULE PRO-MX™ EPS LE

CAPABLE MID-SIZE CHASSIS WITH SURE-FOOTED AND NIMBLE MANEUVERABILITY

POWERFUL ENGINE PERFORMANCE DELIVERS STRONG TORQUE AND EFFICIENT TOP SPEED

SPACIOUS CABIN AND INDEPENDENT SUSPENSION MAKE FOR ALL-DAY DRIVING COMFORT



3 YEAR WARRANTY
GENERATIONS OF STRONG

Freeport Kawasaki
3086 Route 26 N. Freeport, IL 61032
815-235-7549

KAWASAKI CARES: Read Owner's Manual and all on-product warnings. Always wear protective gear appropriate for the use of this vehicle. Never operate under the influence of drugs or alcohol. Protect the environment. The Kawasaki MULE™ side x side is an off-highway vehicle only, and is not designed, equipped or manufactured for use on public streets, roads or highways. Obey the laws and regulations that control the use of your vehicle. ©2018 Kawasaki Motors Corp., U.S.A.

Accessorized Unit Shown

WARN® ProVantage™ / Vantage™ — WARN®, the WARN logo and THE RED HOOK STRAP are registered trademarks of Warn Industries, Inc. ProVantage™ and Vantage™ are trademarks of Warn Industries, Inc.

19SMMS70504W6x5c




COLDWELL BANKER

NETWORK REALTY

Call Wes Today! (815) 541-5656


Office (815) 777-6500 • (877) 722-6537
Fax (815) 777-6900

401 S. Main Street, Galena, IL 61036



Wes Cocagne
Broker

ColdwellBankerNetworkRealty.com • wes.cocagne@coldwellbanker.com

<p>3A74 General Lee LAKE FRONT LOT</p>  <p>Vacant Lot \$280,000</p>	<p>5A49 Bear Claw TRANSFERABLE DOCK</p>  <p>3 Bed 2 Bath \$257,000</p>	<p>9A182 Cottonwood</p>  <p>2 Bed 2 Bath \$148,900</p>	<p>14A85 Anchor TRANSFERABLE DOCK INCREDIBLE VIEWS</p>  <p>4 Bed 2 Bath \$299,900</p>
<p>12A272 Lincoln Court TRANSFERABLE DOCK</p>  <p>SOLD 3 Bed 2.5 Bath \$257,000</p>	<p>8A13 Franklin TRANSFERABLE DOCK</p>  <p>4 Bed 3 Bath, 2 Dbl Garages \$299,000</p>	<p>9A184 Cottonwood PRICE REDUCED</p>  <p>3 Bed 3 Bath \$299,900</p>	<p>3A179 General Sheridan 2 TRANSFERABLE DOCKS</p>  <p>4 Bed 3 Bath \$432,000</p>
<p>11A55 Fairway GOLF VIEW</p>  <p>2 Bed 2 Bath \$192,000</p>	<p>7A251 Tomahawk LAKE FRONT</p>  <p>6 Bed 4 Bath \$415,000</p>	<p>VACANT LOTS AVAILABLE</p> <p>14A37 Falling Sun \$4,500 7A231 Mesa \$13,000 9A142 Hawthorne \$17,500 7A148 Teepee \$19,900 7A105 Warrior \$19,900 11A90&91 Putter \$27,000 Transferable Dock 8A264 & 265 Hancock \$67,500</p>	

#1 Apple Canyon Lake Area Agent in 2018* **2017 Coldwell Banker International Diamond Society**
(Top 11% of all Coldwell Banker Sales Associates and Representatives worldwide)

*Based on information received from The Realtor Association of Northwestern Illinois Multiple Listing Service, Inc. for the period 01/01/17 to 12/31/17. ©2018 Coldwell Banker Real Estate LLC. All Rights Reserved. Coldwell Banker Real Estate LLC fully supports the principles of the Fair Housing Act and the Equal Opportunity Act. Each Office is Independently Owned And Operated. Coldwell Banker®, and the Coldwell Banker Logo is a registered service mark owned by Coldwell Banker Real Estate LLC.

For information regarding vacant lots around the lake contact **Wes Cocagne!**

JOIN THE ACL HEAT LIGHT PROGRAM

Safeguard your home against frozen pipes this winter!

Want to leave your lake house this winter with the peace of mind that nothing is going to go wrong? By joining the ACL Heat Light Program, you can do just that! This program monitors the temperature in your home while you're away, ensuring that nothing will freeze or be damaged by the cold. Once you sign up, you will receive a strobe light and a temperature monitoring device. A member of the ACL Safety & Security staff will help set up the strobe light in a location where it will be seen from the road. Should the temperature inside your home drop below 45 degrees, the strobe will start flashing. If this happens, Security staff will access the home and determine the cause of the temperature drop. They will then take steps to fix the issue, whether that be calling your designated furnace repair company or the propane company to fill your tank.

To sign up, just provide the ACL Safety and Security Department with your name, address, phone number, propane supplier, furnace repair company, and a spare key to go in the lockbox. The initial set up fee is \$250 (includes all equipment), and then \$100 each year after.

Questions? Contact the ACL Safety & Security Department at (815) 492-2436 or security@applecanyonlake.org

OBITUARY



MICHELLE BUCKLEY

Michelle Buckley, age 44, of Apple River, Illinois, passed away Thursday, November 29, 2018 at FHN Memorial Hospital in Freeport with her family by her side. A Memorial Gathering to honor her life and visit with the family was held December 20, 2018 at Law-Jones Funeral Home, Elizabeth, Illinois. Pastor Gary Kirst of the Galena Bible Church officiated the prayer service. Family and friends are invited to share in Michelle's life at www.lawjonesfuneralhome.com.

Michelle was born June 17, 1974 in Elmhurst, Illinois, the daughter of John and Jackie Buckley. She is a 1992 graduate of Lake Park High School, Medinah, Illinois. Michelle worked for 25 years as a loan processor, spending 10 years with Chase Bank. Michelle loved to cook, dance, dress-up when going out, and spend time with friends.

Michelle will be dearly missed by her parents, John and Jackie Buckley of Apple Canyon Lake; and her brother, Michael Buckley, his wife Jennifer, nieces Daniella and Jesalynn and nephew Michael II of Cedar Rapids, Iowa. She is preceded in death by her grandparents.

LINDEN

Lawn Care & Landscaping

Kevin Linden
608-778-6497



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

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

(815) 947-3320
 5 mi. west of Stockton on Hwy 20




- Lawn Maintenance
- Landscaping
- Retaining Walls
- Snow Removal

815-858-4313 | www.exquisite-scapes.com
 Free Estimates & Design • Fully Insured
 Call us for your free lawncare & landscaping quote

Service You Can Count On!!!

24-HOUR SALES AND SERVICE



BUDGET PAY PROGRAMS

- Eleven month payment plan to prevent high heating bills in the winter.
- Fixed Price Contract Pricing
- Lock in your price for the winter to avoid volatile winter price spikes.

KEEP-FULL SERVICE

- Dependable keep-full service that you can rely on!
- E-mail filling notification available by request.

JO DAVIESS  **STEPHENSON**

Stephenson Service Company

Contact Rodney Randecker today!
 212 Main Street, Elizabeth IL 61028 • 815-858-9300 • 877-375-7427 TF • 815-541-7264 Cell

HOUSE CALL FOR YOUR PETS BY APPOINTMENT!

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

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

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

WE ALSO DO ACUPUNCTURE!

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

135 S. Main Street, Stockton

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



Thompson's Top Hat
Chimney Cleaning, LLC
Fireplaces | Woodstoves

608-965-3122 • 1-800-820-8069
tophat@yousq.net

We keep the home fire burning - Not the Home!

MID AMERICA
ROOFING CO.

- Highest quality in material & workmanship
- Full service certified & licensed contractor
- Speedy, reliable service

Call Today... 563-213-0373
Inspection • Consultation • Installation • Repair



Stockton Hardware
116 N. Main St, Stockton • 815-947-3711
Monday-Friday 7-6 • Saturday 7-5 • Sunday 8-2

We're here for all your projects

STIHL ACE Hardware

CLINE
C
LAWN CARE

NOW ACCEPTING NEW CUSTOMERS FOR 2019

Affordable professional lawn care

- 19 years of experience & fully insured
- No contracts required on residential properties
- Family owned and operated

Call Ben Cline for a FREE estimate
815-988-7594

Voted — BEST — CONTRACTOR of the Region

2016 BEST OF THE REGION

Gitz - Meier
Remodeling Contractors, Inc.
CALL US AND SEE WHY!
815.235.9690

WHO IS THE **APPLE** OF YOUR EYE?

Send news about your child or grandchild to applecore@applecanyonlake.org

<p>T/P ENNYSON OTOSI COMMUNITY BANK A BRANCH of BENTON STATE BANK</p> <p>338 Hwy 61, P.O. Box 192 Potosi WI 53820 608-763-3600</p>	<p>BENTON STATE BANK</p> <p>42 W. Main Street Benton WI 53803 608-759-3600</p>	<p>S HULLSBURG COMMUNITY BANK A BRANCH of BENTON STATE BANK</p> <p>195 Hwy 11, P.O. Box 188 Shullsburg WI 53586 608-965-3600</p>
---	---	---

www.bentonbank.com | Member FDIC • Equal Housing Lender

Turn it OFF

CONSERVING ENERGY is in your hands!

Making Dreams Come True

We're the home lender of choice in Jo Daviess County.

Whether you are buying, building or refinancing your home, Apple River State Bank and First Community Bank of Galena will provide a solution to meet your financing needs.

- ✓ Competitive rates
- ✓ Fixed and variable rate loans
- ✓ Easy application process - apply online
- ✓ Local decisions and processing
- ✓ Quick approval time
- ✓ A quality borrowing experience

We can also provide financing for that special home project.
Call or stop by today.

Doug Laity
NMLS #1116301

Marcy Doyle
NMLS #1438351

Valerie Stocks
NMLS #627373

To get started, apply online at <http://appleriverstatebank.com/loanapp.htm>.

70 YEARS

Apple River STATE BANK | **FIRST COMMUNITY BANK OF GALENA**

Local Bankers... Making Local Decisions... Meeting Local Needs

Apple River 103 N. Main (815) 594-2351	Scales Mound 510 N. Main (815) 845-2900	Warren 135 E. Main (815) 745-2194	Elizabeth 112 N. Main St. (815) 858-2225	Hanover 215 Jefferson St. (815) 591-2201	Galena — First Community Bank 101 Exchange St. (815) 777-6300
--	---	---	--	--	---

Member FDIC | www.appleriverstatebank.com

thriving thistle market

Deli • Smoothies • Coffee Bar
Fresh Baked Goods

Eat-In or Carry-Out | Patio Now Open
No-Ethanol Gas • Ice • Beer • Wine
all your fast stop favorites

NOW DELIVERING TO THE LAKE!

300 W. Hickory St, Apple River, IL
Only 6 miles North of the Lake
815-594-2080
Open Daily 5am-9pm • Kitchen 6am-8pm

LETTER TO THE EDITOR

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



Stay Informed!



COME JOIN US
Sunday 10AM Service
On Schapville Road –
just Southwest of ACL

Hermann Funeral Home & Monument Co.

Stockton, IL



Family Owned & Operated
Since 1900

- ~Pre Need Specialists~
- ~Cremation & Traditional Services~
- ~Assistance with out-of-town arrangements~
- ~Monuments~

"Our Family Serving Yours"

20% off all granite
815-947-3355

www.hermannfuneralhome.com



Perdue Marine

24765 Zier Rd., Lanark, IL 61046 - Corner 72 & 73 Zier Rd. (Green Roof) • Call for an appointment

www.perduemarine.com • 815-493-2655 • boats@perduemarine.com
2019 SWEETWATER PONTOONS



SFL Tritoon
200HP
SW2486



Split Bench
Sport Tube
Bronze
135 HP
SW2186



Split Bench
Tritoon
Black Kiwi
135 HP
SW2186



Split Bench
Tritoon
Charcoal
150 HP
SW2286



Split Bench
Tritoon
Navy
200 HP
SW2286

\$SAVE Deal Now!

Why Now?

- BEST Selection
- BEAT the Price Increase
- We Store till Spring

Hassle Free

We get your boat measured for Lake Carroll
We Deliver to Lake Carroll
We Pre Water test
Go through boat with you.

Save Extra \$1000⁰⁰ on 2019 Models
(off Perdue's Price)



2018 PONTOONS



Premier 220
Sunspreet
Walk on
150 H.P.



Bow Fish
Suzuki 70
SW2086



Midship Table
Suzuki 115
SW2186

USED PONTOONS



2003
Sylvan 20'
504ST



2003 Palm
Beach 24'
604ST



2003 Aqua
Patio 22'
604ST



1991
Sundancer
75' 2ST

USED BOATS



2016
Hurricane
SS202



2008 Stratos
Fish 90 2ST



1993 Ebttide
182 XL

NEEDED
BROKER BOATS
TO SELL



Service you can count on

Max Dock & Lifts



Savings NOW!

alzheimer's association®

Caregiver Class Set for Alzheimer's Family Members

FREEPORT -- Are you a caregiver for a family member who has Alzheimer's disease or another, related dementia? Does that person live at home? Are you looking for ways to increase your knowledge and confidence in this role? If so, a four-week class at the Senior Activity Center in Freeport is for you.

"The Savvy Caregiver" is presented by the Alzheimer's Association and designed for family caregivers of individuals with Alzheimer's who live at home, not in a residential care setting. The free sessions will meet on Thursdays, Jan. 10, 17, 24 and 31 from 5:30 to 8 p.m. at the Senior Activity Center, 216 E. Stephenson St.

Registration is required and can be completed by calling Trinnette at 847-324-0360. Classes are limited to 12 participants so call soon.

The program is designed to equip family members and others for the caregiving role. The classes will help you gain:

- A better understanding of the disease.
- The skills to assess the abilities of the person with dementia.
- The confidence to set and alter caregiving goals.
- Strategies to manage the day-to-day care of the person with dementia, including personal care.
- The skills to take better care of yourself.
- Tips on how to build a positive partnership with healthcare professionals.

"The Savvy Caregiver" is presented through an Alzheimer's Disease Supportive Service Program grant from the Administration for Community Living.

The Senior Resource Center offers programs, education and activities for people 50 and beyond, their families and caregivers in Stephenson and Jo Daviess counties. The programs include Adult Protective Services, AARP Tax-Aide, Information & Assistance, Money Management Program, Community Care Program, Transit and Education & Activities.

classifieds

Classifieds are just \$10 for 25 words and your ad goes on the website for an entire month! Download the form from the website and submit your classified ad and payment by the 22nd of the month.

Boy's Power Washing Moldy roof and house washing, for all your pressure and soft washing needs call 608-778-5071 Scott Busch.

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

Carriage House Rental: 12A80 Roosevelt, ACL. Own a lot in ACL and have nowhere to stay? Call 815-238-0666 to enjoy log home living. Great for couples and small families. Everything provided for a comfortable stay. \$99 plus tax per night. Extended rates: 1 week stay (7 days) \$500. Search: canyonlogenterprises

Lot for Sale - 14-48 Falling Sun. \$1, great location near lake, trail, Marina and Golf Course, call 630-606-4133.

For sale Lot #116 Hawthorne. Size 90' x 120'. Great lot to build on. Backs up to greenway. Best offer! Call 630-945-8819.

Lot for sale. 7A46 Broken Lance Lane, with ShoreLand'r boat lift. \$24,500. Call 815-309-2955



HELP WANTED

Scales Mound Fire Protection District

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 within the fire district or within 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.



5" & 6" Seamless Gutters • Leaf Guards

815-291-8795

tristateguttersystems.com



When considering an assisted living community for yourself or family, it often comes down to a matter of trust.

Oakley Courts Assisted Living & Memory Care in Freeport is a smaller community where staff and residents become family.

Join us for a complimentary lunch and see for yourself what genuine connections look like!

Call Jeannie today for a personal tour!

(815) 233-5129



OAKLEY COURTS

ASSISTED LIVING & MEMORY CARE COMMUNITY

3117 Kunkle Boulevard | Freeport, IL 61032
(815) 233-5129 | oakleycourtsbytutera.com



Nimble Thimble Quilt Group

New members are always welcome to join us!

Meetings the 2nd Wednesday of each month unless otherwise noted. For more information call Geri at 815-492-2586

Midwest Animal and Pest Control

Guaranteed to beat any reasonable pricing!

Pest Control
Licensed in IA & IL

Nuisance Animal Removal
Licensed in IA, IL, & WI
Insured

Edward Dunkel
563-581-0038
www.midwestanimalcontrol.com

High Point Storage

Various sized units available - competitively priced

Conveniently located on Stagecoach Trail, near Scales Mound

815-541-8902 or 815-238-1407

Timp Landscaping, Inc.

Works. Beautifully.
design / build / maintain

established 1992 / Galena, IL
815-777-8907 / timplandscaping@yahoo.com

instagram houzz.com

timplandscaping.com



UPCOMING EVENTS

Just Jake

Returns to the Pro Shop



Saturday,
January 26
7 - 10 pm

No rsvp required

Midwinter Gathering

of the happy campers

Saturday, February 2
1 - 7 pm
ACL Clubhouse



All members welcome;
you don't have to be a camper!

Potluck, games, movies, snacks & fun all day; potluck between 4 & 5 pm

Apple Canyon Lake
All-Age Pinewood Derby

Open to the public!



Co Sponsored by Strictly Shingles

Saturday, February 16, 2019
Check-in starts at 12:30 pm, Race at 1 pm

Lunch/Concessions available


Registration \$ 15 thru Feb 8
\$ 20 after Feb 8
(deadline to register is Feb 15)
Fee includes car kit & awards.

One Class: All Ages
Trophies for 1st - 7th place
Best of Show & Most Original
Medals for all kids
who don't get trophies!

Call 815-492-2769 for more info!

Want help with your car? Attend the build-off day at the Bass Family workshop. Call Brian for build-off details at 563-599-5496!

Think Spring; THINK GOLF!



Gentlemen: Save the date for the

Wednesday Men's Golf League Meeting

Wednesday, April 10, 6:00 p.m.

Interested in playing this year?
Plan to attend the organizational meeting at the ACL Pro Shop!

If you cannot attend the meeting, contact
Fred Turek, 815-492-2561 or Rich Schmidt, 815-492-2193
prior to the meeting to express interest.

MEET THE CANDIDATES


RUNNING FOR ACL BOARD OF DIRECTORS

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

SATURDAY APRIL 27

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

Do you have questions for the candidates?
Submit them to the office or email them to
officemanager@applecanyonlake.org before by 3pm on April 26.



WHERE

Apple Canyon Lake Property Owner's Club

TO REGISTER:

Register by April 30th
At Highland.edu/Lifelong
\$15 Course #6882
-Or in person at
HCC Admissions, 2nd floor
Student/Conference Bldg.

QUESTIONS?

Call Lifelong Learning
815-599-3483
2998 Pearl City Rd
Freeport, IL 61032

FISHING TO CATCH FISH

May 7, 2019
6pm - 8pm

Want to know more about fishing? In two hours learn the basics of equipment, bait, location, and how to catch more fish! Dress appropriately for the out-of-doors. Instructor Tim Hood is President of Highland Community College and an avid fisherman.

