

INSIDE...

President's Message	Pg 2	Office Line.....	Pg 11
General Manager's Message	Pg 2	Center Photo Spread	Pgs 13-16
Amenity Hours.....	Pg 3	Conservation Conversations.....	Pg 18-19
Calendar of Events.....	Pg 3	Obituaries	Pg 22
BOD Minutes	Pg 5	Letter to the Editor Policy	Pg 24
Treasurer's Report	Pg 8	Classifieds.....	Pg 26
Committee Minutes.....	Pg 10	Upcoming Events.....	Pg 27-28

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.

Apple Canyon Lake Celebrating 50 years 1969 - 2019

We are sharing our history! Be sure to check out the center spread of this and other upcoming Apple Core issues for old photos and other information illustrating Apple Canyon Lake's history! If you have historic ACL photos or memories to share, please email cindy.carton@applecanyonlake.org.



This December 1972 photo belonged to the late Dorothy Nichols, an ACL member who purchased their lot early in 1969. This photo captures the dam (to the left) and what will become Nixon Beach (top right area).



BY CYNTHIA DONTN-CARTON
The Apple Core

Greg and Jacky Jacobs of Savanna look around the vacant Cove building on a cold, January afternoon, taking in the floorplan, visualizing their plans and how they will bring these plans to life beginning April 2019. Greg and Jacky have signed a two-year lease to operate the Cove Restaurant at Apple Canyon Lake.

The couple owns and operates Cajun Jack's in Elizabeth, IL, and are in their second year at their US Rt. 20 location where they have created a fun atmosphere, desirable menu, and loyal customer base. It is the ACL Board's hope that the Jacobs' bring that winning vision to the shores of Apple Canyon Lake and the Cove Restaurant.

At the September 2018 regular meeting of the Board of Directors, the

New Cove operators prepare for the 2019 season

Board created an Ad-Hoc Cove RFQ Task Force tasked with creating and distributing an RFQ for an operator of the Cove Restaurant. Once the RFQ was let, eight vendors expressed interest, but when it came down to the wire, it was Cajun Jack's who came out on top.

"They are working on the menu and ideas; they do not have it finalized yet," says ACL GM Shaun Nordlie. "The menu will not be Cajun. They will bring some items over from CJ, but they want to keep the restaurants separate, as two different dining options for people." "We will have some of our favorites at the Cove," Jacky laughs, "but I am not planning to compete with myself!" She says The Cove will feature lunch and dinner specials and theme nights, and the Jacobs' have other ideas they are anxious to implement, as well. The menu will also feature sandwiches, steaks, catfish, fish-bites, family-friendly foods, and quick bites to get boaters back out on the lake if that's where they want to be.

Jacky and Greg know that operating an establishment like the Cove requires on-site management, and they are planning to make sure that happens.

"It will usually be me," Jacky says, "but my daughter Katie Herrig, who currently manages Cajun Jack's,

will be here in my place at times. My aunt also works for us, so she may be here as well."

Jacky and Greg are from the area; Jacky is from Savanna, and Greg grew up in Cedar Rapids, Iowa. After their children had grown, the couple moved to Texarkana, TX where Jacky managed her uncle's restaurant Fat Jacks for 13 years. In the meantime, their children grew up and began to have families of their own, which made it time to come "home" to Savana and resume their careers here in Jo Daviess County.

The Jacobs's are looking for a long-term relationship with the Cove and Apple Canyon Lake. However, after living in Texas for the last 15 years, Jacky will want to remain a snowbird, so she appreciates the schedule they have agreed to with the ACL Board of Directors.

Look for Jacky or Greg at the ACL Job Fair from noon until 3 pm at the ACL Clubhouse on March 23, where they will be seeking and interviewing staff. They are looking to fill all positions.

The Cove will open in April. "We are hoping to have a few weeks of soft openings to break in the staff and work out the bugs," Jacky says. Watch for updates about opening day and hours, and help us extend a generous welcome to the Jacobs family.



Erwin Zueger & Tony Schubert

www.stocktonservicecenter.net
stocktonservicecenter@gmail.com



325 1/2 E. North Ave. (U.S. Rt. 20)
Stockton
815-947-3477

YOUR
ONESTOPAUTOSHOP
Since 1985

Stockton Service Center is Your Destination for
Complete Auto ~ Truck Repair and Service
Towing Service Available!





General Manager

SHAUN NORDLIE
shaun.nordlie@applecanyonlake.org

It's the time of year to start getting ready for the season and thinking about coming back out to Apple Canyon Lake again. One item I want to remind everyone about is the possibility of improving your internet service here at the lake. Sand Prairie is Jo Carroll Energy's internet company. For the past two years Sand Prairie has been promoting fiber internet in the communities they serve. Communities are requested to go online and submit that they are interested in Sand Prairie's fiber internet, once enough residents have shown interest, Sand Prairie will then ask for commitments from customers, but there is no commitment in showing interest. The only information you provide is your Apple Canyon Lake address. To sign up go to <http://www.connectsp.com/iwantfiber>. Enter your address and they will prompt you from there. You can also call 800-858-5522.

Apple Canyon Lake is broken up into seven different pods. One pod, the area from the Scales Mound firehouse on South Apple Canyon Road north to Presidents, Pioneer, Blackhawk and Hidden Spring sections will be getting fiber internet this spring. Enough residents expressed interest and then committed to service with Sand Prairie. The service they are providing starts with 25 mg download speed which is plenty for web browsing and email, but also, plenty for streaming movies, videos and video gaming, which I think every child is required to do these days. The cost is \$52.99 per month, plus a router charge of \$7 so the total cost is \$59.99 which includes taxes and fees. There are packages with faster connections available for additional charges depending on your own internet needs.

Last year Sand Prairie applied for a grant with the USDA, their hope was that if they received the grant, they would have installed fiber to the whole west side of the lake. Unfortunately, they did not receive this grant, but Sand Prairie is continuing to apply for other grants to help fund the fiber expansion. You do not have to wait though for a grant; all you must do is show interest.

Even if you do not use internet while at Apple Canyon Lake, having high speed fiber internet as an option will make lots at Apple Canyon Lake more attractive to new owners and prospective home builders. If you have questions regarding this program or need help signing up please contact Sand Prairie or you can contact me, I will be more than happy to help.

2019 LOCAL DELIVERY DATES
The Apple Core reaches local homes and is posted in its entirety at www.applecanyonlake.org on the following dates.
MARCH 7 • APRIL 11 • MAY 9

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

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](mailto:AppleCoreEditor@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

Welcome TO NEW ACL OWNERS
Daniel & Ewelina Porzezinski
Todd & Laura Price
Todd & Shelly Kintop
Richard & Patricia Nicolay
Jeffrey Melton
Connie Nelson
Reese Havens
Robert Wortel
William & Ann Wortel
Jenna DuPlessis



President's Message

JODY WARE

During the past four years, I have had many opportunities to serve on various ad-hoc committees. Of all of the ad-hoc committees I have served on, the most interesting, challenging and intriguing was the Cove RFQ Task Force. At the September 2018 Board of Directors meeting, the Board approved the formation of a Cove RFQ (Request for Qualification) Task Force, consisting of four board members and the General Manager, tasked with the creation and distribution of an RFQ for a Cove restaurant operator and to conduct a search for a new operator for the Cove restaurant.

As a participant on this task force, the first meeting wasn't much different than the other committee meetings. Discussion was held on lessons learned in past Cove operator searches, what the membership was looking for in the operation of the Cove, and a timeline to accomplish the task.

The RFQ was quickly created using a model from other RFQs around the country. But what was different this time was the targeted advertising for a Cove Operator to local restaurant vendors around the Tri-State area. We also added an Open House at the freshly cleaned Cove for potential vendors to view the venue on October 1st and 2nd. The Task Force wanted to make themselves available to answer questions, allow potential vendors to enjoy the atmosphere, and understand how the Apple Canyon Lake Property Owners' Association and the Cove operators have a partnership! Surprisingly, not one vendor showed up for either day of the Open House!

Once the RFQs were received, we simultaneously set up interviews and set up dates for the Task Force to meet and ask questions to the vendors. A secret diner group was asked to dine at various venues and evaluate their food and service. The Secret Diner idea was a way to gather input from the members when visiting an existing restaurant of one of the applicants. Believe it or not, one applicant was from California. And, we had Secret Diners from Apple Canyon Lake living in California that could partake in a breakfast at this specific diner.

We wanted the secret diners to consider the menu selection, service by the waiter/waitress at their table, presentation of the food, food quality, appearance of the restaurant, cleanliness, and overall customer satisfaction. Thank you to our members who participated as a secret diner.

In the interviews, our questions weren't much different than what the Secret Diners were looking for in their role. The Task Force wanted to know how the candidate recruits staff, length of operation, choices on menu, servings - breakfast, lunch, dinner, training staff, promotional offers, financial expertise and standing, and most importantly, why they would want to operate the Cove.

As of today, we did it! The Task Force, Mike Harris, Barb Hendren, Steve Tribbey, and myself with the incredible guidance of Shaun Nordlie, got us to where we feel we now have successful, respected, experienced operators for the Cove! It is with the greatest pleasure that on behalf of the Board of Directors, we welcome Jackie and Greg Jacobs the current operators of Cajun Jack's in Elizabeth, to be operators of the Cove.

The next step in this process is to provide our ongoing commitment as members of ACLPOA to support and enjoy delicious meals at the Cove this coming year. Enjoy members!

THE Apple Core
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

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



~SAVE THE DATE!~
ACL Job Fair
Saturday, March 24
Noon - 3 pm

Watch for details in the March *Apple Core*, and at applecanyonlake.org.

2019 CALENDAR OF EVENTS

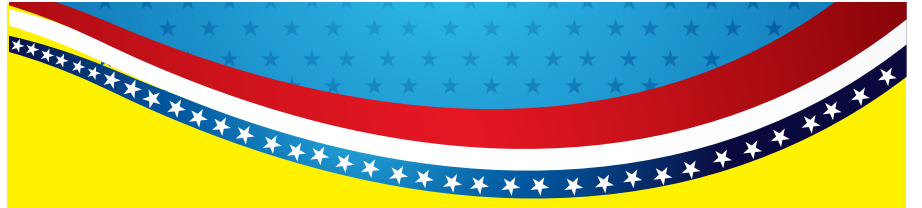
We are always in need of volunteers to assist with our activities. If we cannot find enough volunteers for the following events, they may be canceled. Please call Cindy (815-492-2769) today to volunteer for any of these events!

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 Club1st Wed. monthly, 1:00 pm
 Potluck3rd Tues. monthly, 5:30 pm

SPECIAL EVENTS - SUBJECT TO CHANGE

Feb 16, 12:30 pmPinewood Derby
 Mar 23, 10 amCampsite Swap & Assignment Day
 Apr 6, 10 amSlip 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 amBoater Safety Class
 Jun 1, 8 am - 2 pmACL Garage Sales
 Jun 8, 12:30 pmAnnual Meeting of the Members
 Jun 20, TBAWorld's Largest Swimming Lesson
 Jun 22, 9 amScience Saturday at Gazebo
 Jun 29, TBDTry SCUBA
 Jun 29, 10 am - 1 pmFarm Fun Day
 Jul 6, 10:30 amGolf Cart Parade Check in
 Jul 6, 11 amRumble & Roll Ball Race
 Jul 6, follows ball raceGolf Cart Parade
 Jul 6, DuskFireworks
 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, TBAACL 50th Anniversary Luau & Celebration
 Jul 13, TBACanoe Battleship at the Beach
 Jul 13, 7:30 - 10:30 pmOpen Air Concert,
 Jul 20, 9 amScience Saturday Family Scavenger Hunt at the Bathum
 Jul 27, 7:30 amTrail Trekker 5K Color Run
 Jul 27, 8 - 11 amPancake Breakfast of Champions
 Jul 27, 7 - 10 pmSizzling Summer Concert
 Aug 3, 9 am - 12 pmYouth Archery Day
 Aug 3, 9 amScience Saturday at North Bay



CANDIDATES FOR 2019 BOARD ELECTION ANNOUNCED

The following property owners have filed applications to run for the three seats on the ACLPOA Board of Directors. The election will take place at the Annual Meeting of the Members on Saturday, June 8.

BARB HENDREN..... LOT 7A77
GORDON WILLIAMS LOT 15A4
HENRY DODEN LOT 13A129
RICH KATZMANN LOT 7-128
TODD KINTOP LOT 15A2
TOM OHMS LOT 7A197

Watch for candidate bios and answers to Nominating Committee questions in the March *Apple Core*.

AMENITY HOURS

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

OFFICE HOURS
 Monday – Saturday: 8 am – 3 pm; Sunday: CLOSED
Special Office Hours:
 Sunday, February 17 and 24: 8 am - 3 pm

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

APPLE CANYON LAKE LOTS FOR SALE

As of January 22, 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).

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

JO DAVIESS COUNTY TAXES

Buyers will be responsible for any taxes owed after January 1, 2019. Please contact Megan at officemanager@applecanyonlake.org with questions or for more information!

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

GET THE LOOK YOU WANT!



Serving Iowa, Illinois, Nebraska & Wisconsin

HARRIS GOLF CARS

SALES & SERVICE

YAMAHA

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
--	---	--	---

Used Great Selection

SALE ON ALL 2018 PONTOONS!

BOATS
 2016 Hurricane 202 w/Tower
 2008 Stratos Fishing Boat Merc 90 2st
 1993 Ebbtide 18ft

PONTOONS
 2014 Sweetwater 22ft Merc 90 4st
 2003 Sylvan 20ft 2014 Merc 50 4st
 2003 Palm Beach 24ft Yamaha 60 4st
 2003 Aqua Patio 22ft Merc 60 4st
 1991 Sundancer 24ft Merc 75 2st

NOW HERE! 2019 Sweetwater Tri-toons
IF YOU TRIED THE REST...TRY THE BEST

www.perduemarine.com

Perdue Marine

815-493-2655 • boats@perduemarine.com

24765 Zier Rd, Lanark IL 61046 • Corner 72 & 73 Zier Rd. (Green Roof)
 Call for an appointment Hours: Monday-Friday 9-3

Serving Lake Carroll for Over 30 years!

NEEDED BROKER BOATS TO SELL WE ARE OUT!

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 Late signups accepted until February 25, 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	
\$ _____	\$ _____	May 15	Lot(s) _____
	\$ _____	July 15	

MONEY TO COVER EACH 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

VISA 815-369-4876

217 E Railroad | Lena

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

ELDIE'S MARINE

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 ~

BOARD OF DIRECTORS REGULAR MEETING MINUTES

Following are UNAPPROVED MINUTES of the January 19, 2019 regular Board of Directors' Meeting. Minutes are in unapproved draft format for informational purposes only, pending approval at the February 16, 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 9:00 a.m. on Saturday, January 19, 2019.
- 3.0 Pledge of Allegiance – After the Pledge of Allegiance, a quorum was present with the following directors in attendance: Jody Ware, Steve Tribbey, Mike Harris, Jon Sonntag, Gordy Williams, and Barb Hendren; Gary Hannon and John Diehl attended via teleconference. Shaun Nordlie was also in attendance. Bob Ballenger was absent.
- 4.0 Approve/Adopt December 15, 2018 Minutes – Barb Hendren moved “To approve the minutes of December 15, 2018.” Seconded by Steve Tribbey. Motion carried with 6 yes, and Gordy Williams abstaining.
- 5.0 Treasurer’s Report – Gary Hannon presented the December Treasurer’s Report.
- 6.0 Committee Reports
 - Deer Management– Jon Sonntag reported that the deer harvest count is 26 total, 23 of which were does. The season closes January 31.
 - Safety and Emergency Planning – Jody Ware reported that they are now working on a policy manual for the volunteer corps, and also are in discussion about insurance issues.
 - Governing Document Alignment Ad Hoc – Jody Ware reported they met in January to discuss the first codification document. The company implementing the codification had a list of 15 questions, which have been answered.
- 7.0 General Manager’s Report – Shaun Nordlie advised that his report will be in The Apple Core.

- 8.0 President’s Report – Jody Ware commented that her report will be in The Apple Core.
- 9.0 Property Owners Comments
- 10.0 Consent Agenda
- 10.1 Committee Changes – Steve Tribbey moved “To approve the consent agenda items: Committee changes (to appoint Allen Hendren to the Deer Management Committee); and to dissolve the inactive Legislative Action Committee.” Mike Harris seconded. Motion passed with 6 yes votes and Barb Hendren abstaining.
- 11.0 Unfinished Business
- 12.0 New Business
- 12.1 General Manager’s Employment Agreement – Gordy Williams moved “To approve adjustment in the General Manager’s Employment Agreement as agreed upon by the Board of Directors.” Seconded by Steve Tribbey. Motion carried unanimously.
- 12.2 Organizational Chart Update – Mike Harris moved “To approve the changes to the ACL organizational chart.” Seconded by Jon Sonntag. Discussion: should the new Golf Manager be reporting to the Pro Shop Manager? Since the position works out of the Pro Shop, it makes sense. Also, should the Pro Shop Attendants be reporting to the Golf Manager as the chart shows? No, they will report to the Pro Shop Manager. A line will be added to show the Pro Shop Attendants report to the Pro Shop Manager, and not the Golf Manager. Motion passed unanimously.
- 12.3 Fairway Mower Purchase –Jody Ware pointed out that the total price listed in the issue and analysis paragraph in the board packet should be corrected to \$63,639.69. Mike Harris moved “To approve the additional expenditure of \$2,639.69 for the purchase of a John Deere 7500A Fairway mower from JW Turf out of Elgin, IL. The additional money will come out of the 2019 R & R Budget.” Seconded by Barb Hendren. Discussion: We are not trading in the old fairway mower but keeping it as a backup – is this necessary? Shaun commented it will be helpful to have a backup if we get behind in mowing like we did in last year’s wet summer when mowing time is limited. The old mower can also be used in other areas like the campground. Motion carried unanimously
- 12.4 Scavenger Services Agreement – Jon Sonntag moved “To approve the new contract with Montgomery Trucking of Galena, IL.” Seconded by Gordy Williams. Motion passed unanimously.

Motion to adjourn by Mike Harris at 9:21 am.
Recording Secretary, Barb Hendren
President Jody Ware
Secretary, Barb Hendren

2018-2019 BOARD ACTIONS

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



Whitetail Ridge
Landscaping, Inc.
815-291-6360

Brock Wackerlin, Owner
brockwackerlin@yahoo.com

PO Box 127
Stockton, IL 61085

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

Think Clean...Think ServiceMaster

Call the Cleaning Professionals!




815-777-3400

Toll Free: 866-999-1980

www.servicemastercls.com

Fire & Water Damage Clean-Up • Carpet • Furniture

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

A NEW YEAR, A FRESH START AND INFINITE POSSIBILITIES

BY SHAUN NORDLIE, GM

This month I wanted to introduce the 2019 One-year action steps for the Strategic Plan. Some of the items will be repeats from 2018; the reason for this is these items are ongoing from 2018 or we accomplished part of the plan, but we are expanding it further this year. In this article I will explain the action plans and then throughout the year I will update you on our progress.

HIGH PERFORMING OPERATIONS AND MANAGEMENT

- The office has been on Abacus21 software now for 18 months. In that time, we have set up many new entities to the owner experience including, emailed statements for 2019, reservations with preauthorized security deposits for rental boats, increased reporting for point of sale and bar code scanning for point of sale at the marina. In 2019 we will be expanding our capabilities with controlled inventory within the point of sale, monthly financials in Abacus21, purchase order entry and follow through and credit card tips at the pro shop.
- In 2018 we added Ashlee Miller to our team as our Financial Manager. By bringing accounting inhouse we were able to eliminate paying a third party for our monthly financials. In 2019 we want to take advantage of having a financial manager on site full time. We want to start looking at some of our costs and make sure we are getting the best rate possible for ACL. Some of the costs we will be evaluating will be our credit card fees, collection fees, gas usage and purchasing discounts.
- The Legal Committee has finished their review of the Covenants and have now started their evaluation of the By-laws. If the timeline for review is similar for the two documents, we will hopefully have the changes to the owners by the end of 2019 and ready for a vote of the membership in early 2020.

- The Safety and Emergency Planning committee is reviewing the Dam Emergency Plan, the Emergency Management Plan and the Volunteer policies and procedures manual this month and will be ready for review by the ACL Board of Directors and Jo Daviess County Emergency management by the end of first quarter 2019.
- A group of Lake Associations including Apple Canyon Lake collaborated on fighting the proposed increases to water rates by USI in 2018. With the changes in Springfield, in 2019 we expect more laws and regulations affecting Home Owners Associations. Apple Canyon Lake is a member of The Illinois Association of Lake Communities (IALC). This group will be monitoring what is happening and determine if action is necessary to protect the rights of owners in HOA's and POA's.

IMPROVEMENT OF INFRASTRUCTURE

- The CAMP committees have been evaluating options for new administration and event areas and have been discussing possibilities to expand our current space within our budget this will continue in 2019.
- The addition of fiber as an internet option to Apple Canyon Lake by Sand Prairie means no capital involvement on the Associations behalf. Owners need to show interest in fiber in their areas of the lake to make it reality. We have one pod that will have high speed internet this spring. Hopefully by the end of 2019 we have the whole property scheduled for fiber internet.
- In 2019 we will be exploring options for expanding our flood control possibilities. An engineering study will be done to evaluate options and give us estimates on the costs.

AMENITIES AND SERVICES

- In 2019 we will be locating water and electrical lines in the campground so we can determine costs for

converting unused tent sites at the campground into more popular water/electric sites. This study will tell us if we have enough electrical capacity in the campground for more sites and tell us where the lines currently are located so we can tap into them for expansion.

- We are working with a new operator at the Cove for 2019 summer and looking forward to a great season. The new operator has many ideas for the Cove to improve service and menu selection.

GROWTH AND VALUE ENHANCEMENT OF ASSOCIATION

- The Apple Canyon Lake Property Owners Association Foundation was formed in 2018. By the end of 2018 a Board of Trustees was formed, and donations were being accepted for the end of the year. In 2019 the Foundation will be marketing ways for owners to make tax deductible donations to the Foundation and also offering events and sales to raise money for the Foundation.
- The Apple Canyon Lake branding team is meeting regularly to create the image and brand that Apple Canyon Lake wants for the future of the Association. In 2019 you will see some new entrance signs to ACL and a new 50th Anniversary logo on merchandise.

It is going to be another busy year at Apple Canyon Lake. Accomplishing these Actions Plans in 2019 will make your ownership at

Apple Canyon Lake even more enjoyable. If you have any questions about these action plans or on the strategic plan please contact me at 815-492-2292 or email me at shaun.nordlie@applecanyonlake.org.

KEY

- ON TRACK
- ISSUES
- OFF TRACK
- PENDING
- COMPLETE

HIGH PERFORMING OPERATIONS AND MANAGEMENT													
2019 ACTION STEPS - One Year Action Plans	RESPONSIBLE PARTIES	J	F	M	A	M	J	J	A	S	O	N	D
Expansion of modules, effective report writing, and data collection, of office management software	Shaun Nordlie, GM	J	F	M	A	M	J	J	A	S	O	N	D
Study and conduct cost analysis on financial operations including contracting and purchasing	Shaun Nordlie, GM	J	F	M	A	M	J	J	A	S	O	N	D
Monitor and challenge utility pricing	Shaun Nordlie, GM	J	F	M	A	M	J	J	A	S	O	N	D
Cooperate with other Lake Associations on common interest issues or events	Shaun Nordlie, GM	J	F	M	A	M	J	J	A	S	O	N	D
Utilization of outside counsel's recommendation for Legal Committee to align and present updated governing documents to the Board of Directors and membership	Shaun Nordlie, GM	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 as they are developed for consistency in decision-making	Rich Krasula, Chairperson	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, GM	J	F	M	A	M	J	J	A	S	O	N	D
Update the Safety and Emergency Management Plans and train staff and volunteers	Shaun Nordlie, GM Julie Janssen, Safety & Security	J	F	M	A	M	J	J	A	S	O	N	D
Market and communicate Clubhouse Area Master Plan, design, and financing	Shaun Nordlie, GM CAMP Finance & Marketing, CAMP A&D	J	F	M	A	M	J	J	A	S	O	N	D
IMPROVEMENT OF INFRASTRUCTURE													
ACTION STEPS - One Year Action Plans	RESPONSIBLE PARTY	J	F	M	A	M	J	J	A	S	O	N	D
Design and construct the Clubhouse Area Master Plan	Shaun Nordlie, GM and CAMP A&D Committee	J	F	M	A	M	J	J	A	S	O	N	D
Build and replace boat docks on "replacement list" around the lake	Ed Ziarko	J	F	M	A	M	J	J	A	S	O	N	D
Continue with implementation of watershed plan of action	Shaun Nordlie, GM	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, GM and Paul Falsom	J	F	M	A	M	J	J	A	S	O	N	D
Retain and continue utilizing consultant services for lake and watershed management	Shaun Nordlie, GM	J	F	M	A	M	J	J	A	S	O	N	D
Improve and maintain existing trail system	Shaun Nordlie, GM	J	F	M	A	M	J	J	A	S	O	N	D
Study, create, and implement action plan for flood control options	Shaun Nordlie, GM	J	F	M	A	M	J	J	A	S	O	N	D
AMENITIES AND SERVICES													
ACTION STEPS - One Year Action Plans	RESPONSIBLE PARTY	J	F	M	A	M	J	J	A	S	O	N	D
Develop additional seasonal sites at Campground	Shaun Nordlie, GM	J	F	M	A	M	J	J	A	S	O	N	D
Maintain a positive relationship with operator of Cove restaurant	Shaun Nordlie, GM	J	F	M	A	M	J	J	A	S	O	N	D
Conduct a cost-analysis of new amenities in conjunction with CAMP Masterplan	Shaun Nordlie, GM CAMP Finance & Marketing, CAMP A&D	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 PARTY	J	F	M	A	M	J	J	A	S	O	N	D
Develop plan of action for image and branding of Apple Canyon Lake	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, GM; BOD	J	F	M	A	M	J	J	A	S	O	N	D
Implement an ACL charitable foundation	Shaun Nordlie; Don Ford	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

DECEMBER 2018 PRELIMINARY TREASURER'S REPORT

	OPERATING BUDGET						
	MONTH			YEAR TO DATE			ANNUAL
	ACTUAL	BUDGET	OVER/ (UNDER)	ACTUAL	BUDGET	OVER/ (UNDER)	BUDGET
REVENUES *	\$ 188,437	\$ 169,705	\$ 18,732	\$ 3,010,649	\$ 2,994,299	\$ 16,350	\$ 2,996,199
DIRECT/INDIRECT EXPENSES	\$ 293,011	\$ 275,034	\$ 17,977	\$ 3,018,234	\$ 2,982,725	\$ 35,509	\$ 2,995,368
OPERATING INCOME (LOSS)	\$ (104,574)	\$ (105,329)	\$ 755	\$ (7,585)	\$ 11,574	\$ (19,159)	\$ 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	\$ (37,069)	\$ 154,289	\$ 571,973	\$ 689,194
OTHER CASH	\$ 48,766	\$ 42	\$ -	\$ 48,807
RECEIVABLES	\$ 8,672	\$ -	\$ -	\$ 8,672
OTHER PREPAIDS ETC.	\$ 55,585	\$ -	\$ -	\$ 55,585
TOTAL CURRENT	\$ 75,954	\$ 154,331	\$ 571,973	\$ 802,258
INVESTMENTS	\$ 260,104	\$ -	\$ 173,618	\$ 433,722
Due from Capital Project Fund	\$ -	\$ -	\$ -	\$ -
PROPERTY and EQUIP (NET)	\$ 7,254,484	\$ 45,711	\$ -	\$ 7,300,195
TOTAL ASSETS	\$ 7,590,541	\$ 200,042	\$ 745,591	\$ 8,536,174
LIABILITIES AND FUND BALANCE				
CURRENT	\$ 208,991	\$ -	\$ -	\$ 208,991
Due to R&R Fund	\$ -	\$ -	\$ -	\$ -
DEFERRED INC & ESCROW	\$ -	\$ -	\$ -	\$ -
FUND BALANCE	\$ 7,381,550	\$ 200,042	\$ 745,591	\$ 8,327,183
TOTAL LIAB & FUND BAL	\$ 7,590,541	\$ 200,042	\$ 745,591	\$ 8,536,174

PROPERTY AND EQUIPMENT	COST	DEPRECIATION	NET
LAND & LAKE	\$ 7,766,448	\$ 3,213,697	\$ 4,552,751
BUILDINGS	\$ 3,796,398	\$ 1,672,927	\$ 2,123,470
EQUIPMENT	\$ 1,864,171	\$ 1,503,099	\$ 361,072
FURN & OFFICE FIXTURES	\$ 776,305	\$ 701,639	\$ 74,666
VEHICLES	\$ 432,571	\$ 344,152	\$ 88,419
OTHER INCOMPLETE PROJECTS	\$ 54,106	\$ -	\$ 54,106
TOTALS	\$ 14,689,999	\$ 7,435,515	\$ 7,254,484

Posted: 1/15/19

Gary Hannon

December Operating Revenues were \$188,437.
Year-to-Date (YTD) Revenues were \$3,010,649 and were over budget \$16,350.
Revenue lines with deviations greater than \$5k from budget were:

Budget Line (Revenues)	YTD Actual	Over (Under) Budget
Pro Shop Food and Beverage	\$211,133	\$49,533
Advertising Income	\$126,828	\$12,648
Building Permits and Septic	\$7,333	\$(11,117)
Golf Fees	\$112,766	\$(12,295)
Boat Rentals	\$37,064	\$(13,736)
Marina Concessions	\$243,375	\$(27,625)

December Operating Expenses were \$293,011.
Year-to-Date (YTD) Op Expenses were \$3,018,234 and were over budget \$35,509.
Expense lines with deviations greater than \$5k from budget were:

Budget Line (Expenses)	YTD Actual	Over (Under) Budget
Bad Debts	\$150,060	\$78,060
Legal Fees	\$72,699	\$36,699
Food and Beverage	\$95,219	\$35,869
Gas and Oil	\$63,397	\$25,147
Employee Fringes	\$189,688	\$18,058
Advertising	\$86,265	\$13,465
Maintenance-Building	\$36,560	\$11,810
Social/Recreation Expenses	\$29,449	\$6,624
FFE (furniture, fixture, equipment)	\$13,258	\$(5,491)
Postage	\$9,801	\$(10,199)
Special Projects	\$12,599	\$(10,401)
Maintenance-Equipment	\$30,397	\$(11,103)
Insurance	\$129,443	\$(11,327)
Land and Lake	\$11,572	\$(11,628)
Resale Supplies	\$168,551	\$(12,699)
Maintenance-Grounds	\$71,434	\$(21,066)
Gift Certificates Donated	\$(21,233)	\$(21,233)
Payroll Taxes	\$117,318	\$(25,879)
Contract Labor	\$17,243	\$(31,842)



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

REPLACEMENT & RENOVATION FUND (R&R)				
	MONTH	YEAR-TO-DATE	FISCAL YEAR BUDGET **	REMAINING BUDGET
BEGINNING FUND BALANCE	\$ 1,048,065	\$ 1,996,767		
Income Earned - Interest	\$ 812	\$ 15,771		
Annual Assessment Transfer	\$ -	\$ 565,000		
Add'l Transfer from Operating	\$ -	\$ -		
Transfer to Capital	\$ (200,000)	\$ (200,000)		
TOTAL AVAILABLE	848,877	2,377,538		
R&R EXPENSED	\$ 5,000	\$ 5,000	\$ 20,000	\$ 15,000
LAND & LAKE *	\$ 60,391	\$ 1,287,008	\$ 292,500	\$ (994,508)
BUILDING	\$ -	\$ 8,466	\$ 15,000	\$ 6,534
MACHINERY & EQUIP	\$ -	\$ 293,577	\$ 301,290	\$ 7,713
VEHICLE	\$ 37,895	\$ 37,895	\$ 20,000	\$ (17,895)
F&F	\$ -	\$ -	\$ -	\$ -
319 GRANT-Shoreline/Invasives	\$ -	\$ -	\$ -	\$ -
TOTAL R&R EXPENDITURES	103,286	1,631,947	648,790	\$(983,157)
ENDING FUND BALANCE	\$ 745,591	\$ 745,591		

** 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

CAPITAL PROJECTS			
	MONTH	YEAR-TO-DATE	
BEGINNING BALANCE	\$ 45,752	\$ (164,148)	
Annual Assessment Transfer	\$ -	\$ 209,901	
Operating Fund Transfer	\$ (45,711)	\$ (45,711)	
RR Fund Transfer	\$ 200,000	\$ 200,000	
Add'l yearly transfer	\$ -	\$ -	
TOTAL AVAILABLE	200,042	200,042	
ARCHITECT	\$ -	\$ -	
ENGINEERING	\$ -	\$ -	
CONTRACTOR PAYMENTS	\$ -	\$ -	THESE ARE CURRENTLY ALL
EQUIPMENT	\$ -	\$ -	CAMP RELATED EXPENSES
LAND IMPROVEMENT	\$ -	\$ -	
BUILDING	\$ -	\$ -	
INTEREST	\$ -	\$ -	
LOAN PREPAYMENT IND.	\$ -	\$ -	
OTHER (Financing, Postage etc)	\$ -	\$ -	
TOTAL CAP PROJ EXP	\$ -	\$ -	
ENDING BALANCE (DEFICIT)	\$ 200,042	\$ 200,042	

The above activity resulted in YTD Operating Revenues less than Operating Expenses for a net Operating loss of \$7,585 which was under budget by \$19,159.

R&R expenditures for December were \$103,286. Line items greater than \$1,000 include: Security Vehicle (\$37,895), Stream Stabilization (\$15,261), Pool Rainbow Repair (\$15,000), Dry Dam Repairs (\$10,000), Boat Slip Replacement (\$8,392), Archery Range Restoration (\$7,723), North Bay Crossing Engineering (\$5,000), and Trails (\$4,015).

All expenditures are within budget YTD, except for pool concrete repair \$9,500 (not budgeted), land purchase \$1,071,731 (not budgeted), pool repair \$15,000 (not budgeted), dry dams \$583, security vehicle \$17,895, and rental boat \$1,460.

R&R expenditures (YTD) were \$1,631,947 with a remaining budget deficient of \$(983,157).

Submitted by: Gary Hannon, Treasurer
Created: 1/17/19



Exquisite Tree Inc.

- 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



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

COMMITTEE ROSTERS

as of 1/19/19	
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 month)	
Finley, Jack	Chair
Sonntag, Jon	
Rees, Kim	Secretary
Bluhm, Ted	Member
Hendren, Allen	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



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

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

BUDGET COMMITTEE MINUTES AUGUST 13, 2018 UNAPPROVED

- 1.0 Call to Order - Chair Gary Hannon called meeting to order at 9:00 a.m.
Members Present: Ron Carpenter, Joe Forman, Steve Malone, Ashlee Miller, Tom Brennan, Jan Spivey, and Fern Tribbey. Guests present: Barb Hendren, Shaun Nordlie, Kathy Richards, Jody Ware, and Henry Doden. Rick Paulson, Maintenance, present for R & R discussion.
- 2.0 Approve minutes from July 20, 2018 - Motion to approve minutes by Fern Tribbey, second by Jan Spivey.
- 3.0 Unfinished Business
- 3.1 Suggested CD dollar amounts with R & R fund monies - Committee discussed this should be done by management, out of scope of this committee.
- 3.2 Confirmation of BOD approval of 200k transfer from R/R to Capital
- 3.3 Clarification to borrow or take from Reserve for soil borings and schematics - Wording may have said "borrowed" from this committee but intentions is to "transfer" vs. "borrow." Shaun will take this to the Board level to clean up.
- 4.0 New Business
- 4.1 Update on CAMP from AD committee meeting of August 3rd - Soil Borings came back that we cannot dig down for CAMP so need to look at possible options. At this time, they are: 1) go up with existing building, 2) build second building that could be put up at the parking lot/mounds area or 3) tear it all down and build from scratch
- 4.2 Update on CAMP from FM committee meeting of August 9th -Meeting was rescheduled.
- 4.3 Continue reviewing and finalize R & R project list - Rick was present to discuss a few R & R items. Discussed two potential options for the multi-sports court – plastic vs. membrane, committee approved membrane; Rick discussed HVAC at Pro Shop being a fix for the existing building/setup which committee approved; Rick explained the Forestry Mower and it's capabilities and expressed his confidence in the results that can be obtained with the mower, along with the Greenway Stewardship Program, committee approved; Engineering for campground expansion was discussed as a necessity to expand the campground and also for the association to have documented where all septic lines are buried, committee approved; Rick discussed the need for a fairway mower, committee approved; Pro Shop Grease Trap was discussed and the safety concerns, committee approved; committee approved the ice buoys; committee approved the vehicle lift; committee approved entrance signs, campground pavilion was dropped down to \$30,000 and was discussed in detail – pavilion would be located near the bath house and basketball court, usable by any ACL property owner and could potentially be reserved for family gatherings, committee approved; Reach in Freezer/Refrigerator was approved by committee; Dry Dams approved; Dredge Ponds Maintenance approved; New roof on Cove – committee suggested increasing budget by \$5,000 to have funds available for Rick to research longer lasting shingles, approved by committee; Security cameras can be done in phases or all at once depending on what committee will budget, committee approved; North Bay Crossing budget was dropped down to \$50,000 and will be in the water at this time with current suggestion, committee denied with reasoning that engineering study needs to be completed before setting aside a budget/plan; committee approved pool concrete repairs; committee approved well for pool; Engineering for Dam Spillway committee approved; Rip Rap committee approved; committee approved streambank stabilization; Pool Toy/Slide needs replaced which committee approved a purchase with request that it is a slide type of replacement; committee approved dredging in small bays/1 dewatering bag. R & R final 2019 budget reflects \$516,400.
- 4.4 Discussion regarding 2019 Payroll - Committee approved payroll increase on overall budget numbers.
- 4.5 Assessment increase discussion and options
- 4.5.1 Operational vs Capital needs - Committee discussed need per Fund vs. total dues. Committee discussed increase of dues and the designation of dues per Fund; committee discussed general financial needs for 2019 and forward 5 years. Committee members had opposing opinions as to capital vs. R&R and the need to distinguish Capital Fund projects. Committee approved increasing dues by \$100 in total.
- 4.5.2 Recommended yearly CAMP Capital accumulation needs - Committee passed on this item.
- 4.5.3 Percent breakdown by funds - Committee reviewed past years and set 2019 based on proposed budget.
- 4.6 Motions needed for BOD approval - The Budget Committee proposed the following motions to the BOD:
The committee recommends to the BOD the 2019 Annual Assessment Fee

- be \$950. Motion by Ron Carpenter, seconded by Joe Forman. All in favor, none opposed.
- The committee recommends to the BOD they set the 2019 Operating Fee schedule and the AECC Schedule with the recommended changes. Motion by Joe Forman, seconded by Fern Tribbey. All in favor, none opposed.
- The committee recommends to the BOD the 2019 Operating Budget with a total revenue of \$4,116,370 and total operating expenses \$3,167,666 and a transfer to the R & R Fund of the \$800,000 and a transfer to the Capital Fund of \$148,704. Ron Carpenter motioned, Tom Brennan seconded. All in favor, none opposed.
- The committee recommends to the BOD the 2019 R&R Budget of \$516,400. Motion made by Jan Spivey, Tom Brennan seconded. All in favor, none opposed.
- 5.0 Other
- 5.1 Establishment of another fund (GTA handout), debt retirement or emergency - Gary explained the idea of having a debit retirement fund for payment of a future loan to show members how much of the annual assessment covers the loan payments.
- 6.0 Next meeting - May 2019, TBD
- 7.0 Adjournment - Gary Hannon adjourned the meeting at 2:39 p.m.
Respectfully submitted, Ashlee Miller

SAFETY AND EMERGENCY PLANNING AD HOC COMMITTEE MINUTES JANUARY 16, 2019 UNAPPROVED

- 1.0 Call to Order: The meeting was called to order at 1:00 p.m.
Mike Cammack, Chairperson, and Jody Ware were present. Gary Hannon participated via teleconference. Julie Janssen, Manager of Safety and Security, Ed Ziarko, Manager of Maintenance, and Shaun Nordlie, General Manager, were present. Ron Beckel was absent. Guest: Tony Carton.
- 2.0 Approve December 19, 2018 minutes: Jody Ware made a motion to approve the minutes. Mike Cammack seconded the motion. The minutes of the December 19, 2018 meeting were approved.
- 3.0 Go over changes to Volunteer Corps Policies and Procedures manual: The committee reviewed and edited the Volunteer Corp Policies and Procedures manual. It was determined that the name of the volunteer program would be Volunteer Apple Corps. Changes were made to the document for the Volunteer Apple Corps to be focused solely on Emergency Action Plan activities.
- 4.0 Review the Dam Emergency Plan: The Dam Emergency Plan has been edited and given to Julie Janssen to update. Copies will be distributed to the committee members once complete. Julie Janssen learned that there are other properties and residents that need to be contacted along the disaster route. Julie will make the contacts.
- 5.0 Next Meeting Date: The next meeting will be February 11, 2019 at 9:00 a.m.
- 6.0 Adjournment: Jody Ware made a motion to adjourn the meeting at 3:06 p.m.
Respectfully submitted, Jody Ware

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

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 B...



OFFICE LINE

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

LATE PAYMENT PLAN SIGNUPS ACCEPTED UNTIL FEBRUARY 25

The early signup deadline for the ACL Payment Plan has passed, but late signups will still be accepted until February 25. There is an additional \$25 Late Signup Charge per lot entered on the payment plan in addition to the \$35 per lot Payment Plan Processing Fee. 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.

DUES AND FEES ARE DUE MARCH 1!

Remember, the Annual Assessment (Dues) and all mandatory fees are due March 1, 2019. So long as payment is postmarked March 1 or earlier, it will not be

considered late when received. A Delinquent Dues Fee of \$125 per lot will be assessed March 2. We can accept credit card payments over the phone, however a 4% convenience fee does apply to all card payments. Our office hours are Monday through Saturday, 8 am to 3pm. We are offering special Sunday hours February 17 and 24, from 8 am to 3 pm each day.

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 article below 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.

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!

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.

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!

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.

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

Korte Landscaping & Lawn Mowing

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

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

- 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.

Spring & Fall Property Cleanups
 Brush Clearing
 Snow Plowing

FREE ESTIMATES

Specializing in Lake Walls

jjkorte@mchsi.com

New Construction • Remodeling
 Additions • Garages

DOUG KNUCKEY CONSTRUCTION, INC.

11A41 Par Ct., Apple River, Illinois
www.dougknuckeyconstruction.com
dougknuckey@yahoo.com

815-492-2800 815-297-2349

HOSKINS BUILDING CENTER

Do it center

We've got all you need!

- Lumber • Hardware • Plumbing
- Electrical Supplies • Flooring
- Decking • Paint • Lawn & Garden
- Supplies • Roofing & Siding
- All types of Construction Materials
- Tools • Doors & Windows • Cabinets
- Granite • Closet Organizers
- Insulation & more!

We're your one-stop resource of building materials for homeowners or professional builders and **We Deliver!**

Hours: 7:00 am - 5:30pm (Mon.-Fri.)
 7:00 am - 3:00 pm (Sat.)

107 East Myrtle St. • Elizabeth, IL., 1-800-798-9663
 Visit us at: Hoskinsbuildingcenter.com

Wild Birds Unlimited

Nature Shop

Fill It and They Will Come!

Winter is a great time to see the wonderful birds of our area...and they'll be flocking to your feeders when you fill them with our fresh, high quality birdfood.

Wild Birds Unlimited
 206 S. Main St, Galena, IL 61036
 Phone: 815-777-2883
 Website: www.wbu.com/galena

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.

dock marine SYSTEMS
VOLVO PENTA
MONTEREY
NauticStar BOATS
EVINRUDE. Manitou

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



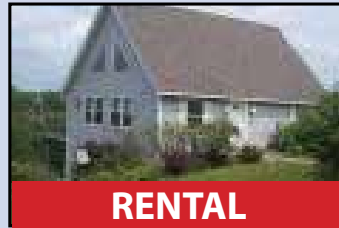
Independence Lot 34
Transferable Dock
\$35,000



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
Lakefront
\$349,900



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



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



14A86 Anchor Ct.
3 Bedroom 2 Bath
Transferable Dock
\$239,000



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	64	\$15,000	304	\$3,200	**13** PIONEER	
	30	\$1,450	34^^	\$35,000	66	\$5,400	59	\$7,000
2 HIDDEN SPRINGS	69	\$2,000	98	\$2,500	70	\$5,000	144	\$1,500
	121	\$2,000	186	\$12,500	107 & 108	\$4,995		
3 GENERAL GRANT			225	\$1,750	138	\$4,000	**12** PRESIDENT	**14** CANYON CLUB
46 & 47	\$500	**6** BLUE GRAY					12	\$1,000
65	\$15,000	13	\$5,000	**9** HAWTHORNE	**11** FAIRWAY		35	\$2,000
138	\$2,000	32	\$3,000	14 & 15	\$4,500		36	\$2,000
171	\$12,000	33	\$3,000	127##	\$2,50		35 & 36	\$3,500
181	\$1,000	32 & 33	\$5,500	134	\$3,000		67	\$4,500
184	\$1,000	96	\$949	196	\$25,000		68	\$6,500
4 WINCHESTER	**7** APACHE			216	\$4,500		69	\$6,500
111	\$1,500	13	\$12,000	**10** EAGLE			77	\$950
		73	\$15,000	12	\$3,000		210	\$4,000
		235	\$1,500	41	\$5,400		258	\$14,500
							259	\$14,900

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

Fondest memories of ACL are hard to peg

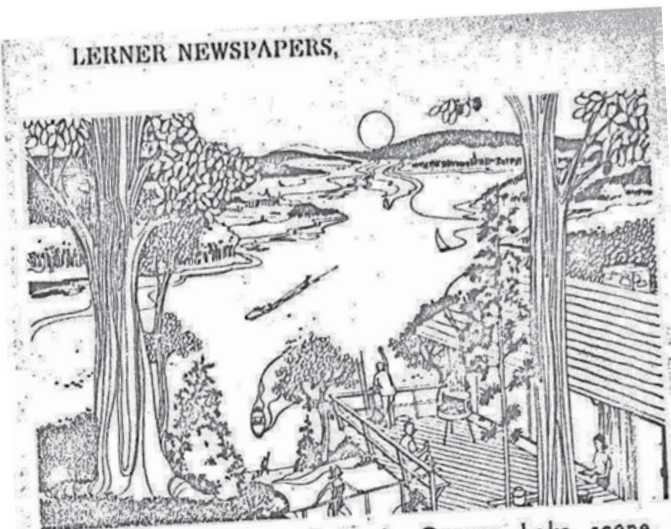
SUBMITTED BY DOUG VANDIGO



I recently sat down and went through old photo albums and found a true gem – a photograph of my brother and I having what was likely our first meal the Cove in 1974. Instant nostalgia set in. After sharing the photo with Cindy Carton, she asked if I would share a few memories from our early years at ACL. I agreed and regretted it almost instantly.

Trying to put down in words what ACL was like when I was a kid isn't easy. My fondest memories were all shared with a collection of other kids abandoned at the pool to fend for ourselves just about every day of the summer. We became fast friends and remain so today – we have all grown older but never really grew up. We still laugh about crawling under the Cove deck looking for lost change, hopping into the pool in the middle of the night, having acorn fights in the tower, sneaking out for midnight ski runs down the lake, and a plethora of other misadventures kids with no TVs, smart phones, video games or hovering parents were able to entertain ourselves with.

A lot has changed at the lake over the last forty odd years. The horse stable is gone (recycling center). Nightly bonfires at Nixon Beach are now forbidden (the bathhouse/pavilion was built on that sacred site). Weekly movie night showings of *The Adventures of Pippi Longstocking* and *Herbie the Love Bug* at the clubhouse while our parents enjoyed themselves at the Cove have long since ended. The roving band of unsupervised kids on mini-bikes, three wheelers and dune buggies have been replaced by adults in slow moving caravans of golf carts and SxSs. We enjoyed our time and are reminded periodically by folks with a few more years under their belts how great it truly was – often by a knowing glare and the words “I remember you from the pool....”



ARTIST'S conception of Apple Canyon Lake scene. The private lake development is under construction by The Branigar Organization.

Apple Canyon Lake will be deepest of No. Illinois

THE CLOSURE of the 1200-foot dam across the valley of Hell's Branch Creek marked the actual beginning of Apple Canyon Lake, a private lake development of The Branigar Organization, Inc., located near Galena, Ill. The dam was closed in December of last year. Water is now backing up behind the dam and will ultimately flood more than 400 acres to a maximum depth of 70 feet and an average depth of 40 feet, making the lake the deepest private lake in northern Illinois.

THE DAM itself contains more than 350,000 cubic yards of earth and rock and is one of the largest earth fill dams in the state, rising 90 feet from its rock foundation.

“Normal flow from the spring-fed streams and average precipitation will bring the lake to its planned depth by the end of 1971,” Swanson said. “Of course, heavy winter snow and

heavier than normal rains will speed up the date when the lake will be filled.”

Swanson said that the great depth of the lake will help to insure clarity of the water.

“SPRING water is naturally pure and clear,” he pointed out, “and the lake is spring fed. However, even spring water will muddy in a shallow lake when strong winds whip up the water because the sediment on the bottom is disturbed. Apple Canyon Lake will be so deep that even when the surface is whipped by strong winds, the water below will remain clear. This is one of the principal reasons why we planned such a great depth for this lake. Of course, the natural contours of the land permitted such a design for depth.”

Swanson said that to date, about one third of the homesites in the 2800-acre development have been sold

ACL families... we are looking for your old ACL photos, and stories to go with them.



As Apple Canyon Lake celebrates its 50th Anniversary in 2019, we will publish member photos and memories in *The Apple Core* throughout the entire year.

Anyone with fond memories, and great old photos of life at ACL in the 70s, 80s, 90s, etc, is encouraged to email them to cindy.carton@apple-canyonlake.org. Call 815-492-2769 with questions.



SAVE THESE DATES!

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.

Apple Canyon Lake - C

1969 -



This June 1970 photo captures the area that would later become the Marina.



This 1969 photo illustrates the work by the original farms stands center stage on Nixon Lane.



The late Dorothy Nichols stands on the top level of the newly constructed Observation Tower in September of 1970. The lake is still filling in as this lakefront lot on Lincoln Court clearly illustrates.



This November 1973 aerial photo depicts the shoreline.



One of ACL's earliest owners shows all that will be under water in a couple of short years. This April 1970 photo looks to the dam at the south end of the lake.



This is the view of the future construction site for the clubhouse. The view of the future construction site for the clubhouse will be, taken from the clubhouse.

Help us share our history! If you have historic ACL photos or mem

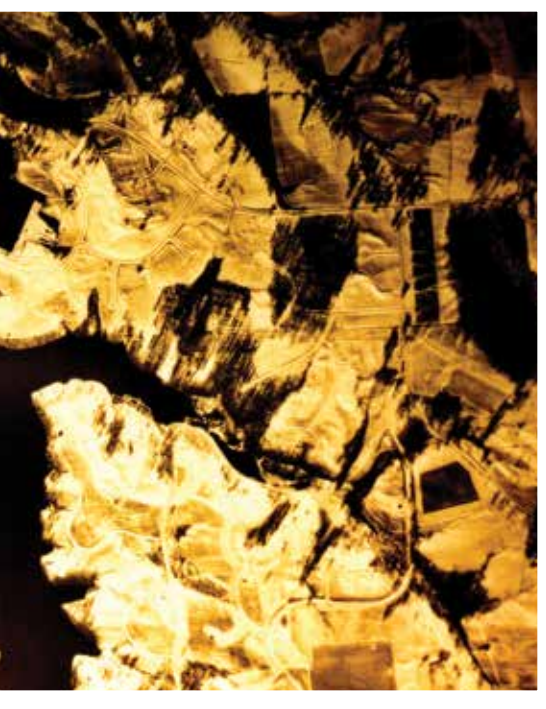
Celebrating 50 years — 2019



...being done at Nixon Beach. One of
...e. The home still exists and is located



This April 1970 photo captures the view looking west towards what will become Presidents Bay and looking to the north (right side of photo) to what will become Liberty Point. The stone area in the foreground is where Verne Livesay's Real Estate office would be built. The real estate office would later become The Cove Restaurant.



...icts wide open spaces surrounding



Homes were being built before the lake was filled in. This photo was taken in March of 1972.



...on site where the real estate office/
...terrace in April of 1970.



Signage adjacent to Nixon Beach marks the water levels as they rise in April of 1970.

...ories to share, please email cindy.carton@applecanyonlake.org.

Apple Canyon Lake - Celebrating 50 Years 1969 - 2019

APPLE CANYON LAKE--THE FIRST THIRTY YEARS

BY DOROTHY NICHOLS

Spring 2000

This chronology is intended to provide present and future Association members with a general history of how the Apple Canyon Lake development began, grew, and became what it is today. It focuses on actions taken by boards of directors to solve problems, provide more and better services to members, and keep the Association in sound financial condition.

Obviously, many individuals contributed to this process over the years. Unfortunately, it was not possible in this document to recognize all of the participants, much less accurately represent their contributions. There is included a list of Board Presidents and Managers and the periods of their services, and the Addendum recounts in a very general way a critical element without which all the buildings, docks and rules would have been but empty symbols--the activities planned and carried out for the pleasure of members by volunteers. Many people worked hard, raised money, and combined their ideas and efforts in a cooperative and dedicated way to provide activities everyone could enjoy; and they had fun doing it.

A good deal of credit for what has been accomplished is due to those volunteers who have taken responsibility for decisions. Those who have served on the Board of Directors, duly elected by the membership of course, donated hundreds of hours of preparation and bore the inevitable criticism entailed, since no board can please all of the people all of the time. Feeding into their decisions were the efforts of those who served on the committees. How could the Association have functioned without them?

In addition to general information gleaned from office records, newspapers and recollections of people who were there, the basic source material for this review was the official file of minutes of the meetings of the Board of Directors from 1973, when the Association took over affairs from the developer, through 1999. Events are listed by calendar year. This summary was prepared by Dorothy Nichols, Editorial Consultant, *Apple Core* staff in the Spring of 2000.

THE BEGINNING

Early this year the Branigar Organization, a subsidiary of Union Camp Corporation, which had purchased about 2,700 acres of land in Jo Daviess County from local property owners, offered lots it designated as recreational homesites to local area residents in what would be developed into Apple Canyon Lake. At the same time, a marketing program was launched via advertising in regional newspapers. A sales office was established at what later became the bottom of the lake.

Also, during this year, the future lake bottom was cleared and a dam constructed across Hells Branch Creek to create the 1,500 acre Apple Canyon Lake itself. The dam was officially closed in late December. Other common property facilities--the clubhouse, pool, marina, golf course, and temporary campground--also were under construction.

In this early period the Board of Directors and management were composed of representatives of the Branigar Organization. The original Covenants and Restrictions governing basic functions of the Association were adopted and distributed to all property buyers. Over the next few years, property owners were elected to sit on the Board.

1970-71

- Construction of clubhouse and other major facilities completed.

View from North Bay looking south in June of 1970.



- Lake filling rapidly.
- Original fish stockings by the Fisheries Division of the Illinois Department of Conservation put thousands of finger lings of various species into the lake.
- Branigar conducted an intensive marketing effort to sell remaining lots ..

1972

- Lake filled. First water over the spillway in early spring.
- Golf course opened.
- Cove restaurant building constructed--first used as an office
- First Association boat docks installed
- Permanent campground opened
- 115 houses built by the end of this year.

1973

January

- Standing Committees established: Nominating, Recreation, Maintenance, Architectural, Publicity, Audit, Budget, and Legal

February

- Board addressed question of getting county cooperation in road maintenance

April

- Annual Association meeting held at clubhouse--not held there again until 1978

Summer

- Security plans designed
- Street signs installed
- Efforts to get the entire Apple Canyon Lake area into the Scales Mound Fire protection District..

Fall

- Conveyance of common properties and of all equipment and machinery from Branigar to ACLPOA finalized.

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.

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: _____ Email: _____

Phone: _____ Address: _____

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 received. 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.



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




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




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.



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

THOMPSON



Builders

COMPLETE BUILDING SERVICE

Custom Homes • Remodeling
Additions • Farm Buildings

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



EVERGREEN LANDSCAPING & ASPHALT PAVING

Est. 1983

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



CONSERVATION CONVERSATIONS

The Misunderstood Snake

JOE RUSH

ACL Lake Consultant, JADECO

We receive numerous calls every year about snakes at Apple Canyon Lake, and every one of these calls are from members that are NOT snake lovers! Snakes may very well be some of the most feared creatures, and much of this fear comes from misinformation or misunderstandings due to lack of knowledge about snakes.

This article is to help educate you about snakes in general, their ecological benefits to Apple Canyon Lake and your homes, as well as actions you can take to deter snakes from being around your home. I will also precursor this with it is illegal to kill snakes in Illinois. Don't be so quick to kill, or want to kill, a snake. Give it some time (10-15 minutes), and it will leave. If it is there, it is hunting harmful rodent pests that cause way more damage to your property than that snake ever will.

“Overcoming fears and prejudices about these misunderstood creatures is a first step in learning how beneficial they are. Allowing them to co-exist with man benefits us all.”

Of the 40 species of snakes that inhabit Illinois, only 4 of them are venomous. Eleven of the 40 are on the endangered or threatened species list. As for Apple Canyon Lake, the majority of venomous snakes in Illinois occur in the southern one-third of the state, and of the four venomous snakes inhabiting Illinois, 2 are on the endangered and threatened list. Therefore, your chances of seeing a venomous snake here would be pretty rare.

Snakes, as well as other reptiles, are coldblooded. They cannot regulate their body temperature like we do; therefore they are the same temperature as their surrounding environment. This is why snakes can feel cold to the touch at times, and why you see snakes ‘sunbathing’ or ‘basking’ in the sun on the lakefront.

Even though snakes can be cold to the touch, they are not slimy feeling like many



What's going on at Horseshoe Mound?

Those driving east on Highway 20 might have noticed some changes to the visible, western slope of Horseshoe Mound since the sale of the property by the Richardson Family to the Jo Daviess Conservation Foundation (JDCF) in December 2018.

When JDCF acquires a property, they establish a wildlife habitat restoration plan to return native, historic Illinois habitat to the land. The plan on the western slope of Horseshoe Mound calls for restoration of the historic open oak, hickory woodland that once thrived there but is currently buried in the brush. Eager to begin the planned work in restoring the historic open woodland habitat (called oak savanna), volunteers from the Galena Area Land Enthusiasts (GALE) and the Northwest Illinois Prairie Enthusiasts (NIPE) have joined JDCF stewardship staff to start clearing off invasive trees and brush like European buckthorn, Japanese honeysuckle, white mulberry, and native invasive species such as eastern red cedar. “What may appear to be logging is really part of an extensive project to free the historic oaks, hickories, and walnuts from encroachment by non-native species. This will allow heritage native trees the space to keep growing and reproduce so that younger native Illinois trees can survive,” said Steve Barg, Executive Director of JDCF. “We are also re-purposing the cedar logs taken from the site for use in a proposed project at our Wapello Land & Water Reserve in Hanover,” Barg added. When conditions allow, the brush is being burned.

Members of GALE are onsite Tuesday and Thursday mornings from 9 AM to noon and are always looking for new volunteers to help with the brush clearing.

“I am delighted to be working this winter on the Richardson addition to Horseshoe Mound – where the parking for volunteers is ample, the access is easy, and the views are fantastic. There is an oak savanna in there somewhere. We should see quite a change by spring,” said GALE member Tom Cunningham.

“The western face of Horseshoe Mound is changing with swift efficiency. The public is being treated to a front row look at the collaborative work of Galena's own JDCF, GALE, and NIPE groups returning an iconic local landmark to its historic state. It is truly an amazingly ambitious undertaking,” added GALE leader, Bill Reid. If you would like to join GALE, or if you have any questions about the work taking place at Horseshoe Mound, please call JDCF at 815-858-9100 or email info@jdcf.org.

JDCF is a member-supported 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 such as community favorites Casper Bluff, Wapello Land and Water Reserve, and Horseshoe Mound Preserve. No tax dollars are used for the acquisition, restoration, and maintenance of JDCF preserves. 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.

think.

One reason, I believe, for the fear of snakes is that snakes don't have eyelids or ears. This ominous stare provides many people with a shiver up their spine, and misunderstandings of what snakes are about. Since snakes do not have ears, they hear by feeling vibrations in the ground.

Another fear some have is that the tongue of a snake can sting you. This is false. The tongue is used to taste and detect odors in the air around the snake. This helps them to find prey as they hunt. Again, having snakes around the lake is very beneficial to help control rodents and other pests around your home.

While most snakes are not aggressive towards humans, they will ‘bluff’ a would-be predator (or human) by flattening their head, coiling, or vibrating their tail and giving the appearance of a venomous ‘rattlesnake’. This is a defense mechanism for snakes to help them evade predators. However, if you try to grab or attack them, they may strike or bite at you. Just like other wild animals. And just like other wild animals, it's best to give them some space and let them leave on their own.

ILLINOIS' VENOMOUS SNAKES

There are four species of venomous snakes found in Illinois, and they all share three common characteristics:

- (1) an elliptical cat-like pupil;
- (2) a heat-sensing pit on each side of the head in between the eye and nostril;
- (3) a single row of scales on the underside of the tail.

The four species are the (see below) A. Copperhead, B. Cottonmouth Water Moccasin, C. the Timber Rattlesnake, and the D. Eastern Massasauga. Bites by venomous snakes most often occur when someone picks up a venomous snake, they step on it, or they corner the snake forcing it into a defensive position.

However, most snakebites in the United States happen to people working with them in captivity and of those bitten less than one-tenth of one percent actually die. There are more people killed by bee stings and lightning strikes each year than are killed by snakebites. Either way, if you do see a venomous snake, leave it alone.



SNAKE CONTROL

Even though snakes are very effective in helping to control rodents and some insect pests, and they aren't aggressive towards humans, it can still be startling to come upon one unexpectedly in the field, in your yard, or on the lakefront. If getting startled by a snake isn't on your daily ‘to do’ list, here are three things you can do to reduce the change of a surprise encounter.

- (1) Keep your lawn mowed regularly; tall grass can be good habitat for snakes.
- (2) Keep woodpiles off the ground; these make good nesting sites for rodents, which in turn attract snakes.
- (3) Keep the area around your house free of trash piles and rubbish; Mice, again, are attracted to these potential nesting sites, which in turn will attract snakes.

You must keep in mind that even though you follow these steps, you may still get an occasional snake. As previously stated, don't be so quick to kill, or want to kill, a snake. Give it some time (10-15 minutes), and it will leave. If it is there, it is hunting harmful rodent pests that cause way more damage to your property than that snake ever will.

Reference: Scott R. Ballard, Natural Heritage Biologist Herpetologist Illinois Dept. of Natural Resources “*Snakes of Illinois*”

MULE PRO-MX™

STRONG MEETS MID-SIZE

THE RIGHT SIZE FOR WORK OR PLAY. THE POWER FOR BOTH.

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



MULE PRO-MX™ EPS LE

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



Kawasaki

CONSERVATION CONVERSATIONS

You're Invited: 'Intelligent Trees' movie event

BY KAY WEIBEL
Jo Daviess Conservation Foundation

As you drive around Jo Daviess County, or maybe into your own driveway, you can't help but be struck with the beauty and wonder of trees. Many of the giant oaks in my yard in the Galena Territory are more than 200 years old, and yet in oak-tree time,



they could be considered middle aged. The oldest known, currently living tree on the planet is more than five thousand years old! And as every child is amazed to learn, a major part of a tree's life takes place underground, in a massive array of roots that can extend two to four times the diameter of its crown.

But new research is leading some to assert that roots are more than an anchor or a pipeline, but rather are the "brains of the forests." This is the hypothesis of the short film, "Intelligent Trees," featuring German forester Peter Wohlleben, and based on his internationally best-selling book, "The Hidden Life of Trees."

The Jo Daviess Conservation Foundation (JDCF) invites you to a showing of "Intelligent Trees" on Saturday evening, March 2, at the Galena Territory owners' club social hall, 2000 Territory Drive, Galena.

Since the mid-19th century, scientists have known that tree roots have interactions with the fungi which surround and penetrate them. In 1885, a German Botanist by the name of Albert Bernhard Frank, who was trying to cultivate truffles (mushrooms are the "flowers" of fungi), coined the term mycorrhizae to describe root/fungi symbiosis. Here's what happens: the tree captures energy from the sun and supplies it to the fungus, which in turn supplies water and mineral nutrients from the soil to the tree. Fossils contain evidence that early land plants formed these root/fungi associations, and they are believed to exist in 95% of all plants today.

Wohlleben and others, however, assert that mycorrhizae are much more significant. They say new research indicates that mycorrhizae link entire communities of trees in a "wood wide web" which allows trees to support each other with food and disease-fighting nutrients. And further, they claim trees can "warn" each other of "dangers". And most amazingly (and controversially), they say trees can be selective about which other trees they support and which they ignore — a preferential sharing and protection they say "starts to look like a family."

Following the 40-minute "Intelligent Trees" film, botanist, ecologist and natural areas surveyor Randy Nyboer will discuss further scientific perspective on material presented in the movie and lead an audience Q&A.

The film will begin at 7 pm, and doors will open at 6. Complimentary popcorn and beer will be provided, as long as supplies last. This event is free to attend, RSVP's are not necessary, but seating may be limited, and will be first come, first served.

Kay Weibel coordinates an annual speaker series for the Jo Daviess Conservation Foundation.

WINTER

PLUMBING & HEATING INC.

(815) 845-2212

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

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

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

<p style="background-color: red; color: white; padding: 2px;">HSA WARRANTY</p> <p style="font-size: x-small;">Lake Views & Boat Slip, 3BR 3BA Wood Floors, FP, 2 Sunrooms \$425,000 #20180098</p>	<p style="background-color: red; color: white; padding: 2px;">HSA WARRANTY</p> <p style="font-size: x-small;">Lakefront, 1.27± Ac, ACL Homesite Woods, Sloped, Elec & Water to Lot \$135,000 #20181332</p>	<p style="background-color: red; color: white; padding: 2px;">HSA WARRANTY</p> <p style="font-size: x-small;">Lakeview, 2BR 3BA, Rental Program Furnished, Walk to Pool & Lake \$200,000 #20181813</p>	<p style="background-color: red; color: white; padding: 2px;">HSA WARRANTY</p> <p style="font-size: x-small;">Mississippi River, 100ft Private Dock 2BR 2BA, 1C Garage, Leased Land \$125,000 #20180938</p>	<p style="background-color: red; color: white; padding: 2px;">HSA WARRANTY</p> <p style="font-size: x-small;">156.5± Ac, Timber, Tillable Income Stream, Outbuildings, Updated 4BR \$799,000 #20152948</p>
<p style="background-color: red; color: white; padding: 2px;">HSA WARRANTY</p> <p style="font-size: x-small;">85.10± Ac, Central JDC, Buildable Income Tillable, Pasture, Timber \$5,494 p/acre #20180977</p>	<p style="background-color: red; color: white; padding: 2px;">HSA WARRANTY</p> <p style="font-size: x-small;">GTA, 2BR 3BA TH, FP, 1C Garage Resort Core, Views of North Course \$159,000 #20181797</p>	<p style="background-color: red; color: white; padding: 2px;">HSA WARRANTY</p> <p style="font-size: x-small;">3BR, Finished Walk-out LL, Deck Transferable Boat Slip Nearby \$193,000 #20180934</p>	<p style="background-color: red; color: white; padding: 2px;">HSA WARRANTY</p> <p style="font-size: x-small;">Seasonal Lake View, 2BR 2BA, FP Open Layout, Finished Walk-out \$135,000 #20180178</p>	<p style="background-color: red; color: white; padding: 2px;">HSA WARRANTY</p> <p style="font-size: x-small;">Transferable Boat Slip, 3BR 2.5BA 3 Season Room, Most Furnishings \$224,000 #20180147</p>
<p style="background-color: red; color: white; padding: 2px;">MOTIVATED SELLERS!</p> <p style="font-size: x-small;">Seasonal Lakeview, Open Plan 4BR 3BA, Finished LL, 1.2± Acre \$269,999 #20162158</p>	<p style="background-color: red; color: white; padding: 2px;">MOTIVATED SELLERS!</p> <p style="font-size: x-small;">Galena Territory, 1.82± Ac, 3BR 3BA LL FR, 2C Garage, Approved for 2 Horses \$177,000 #20181600</p>	<p style="background-color: red; color: white; padding: 2px;">HSA WARRANTY</p> <p style="font-size: x-small;">Lakeview, 3BR 3BA, Furnished, Gas FP Rental Program, Transferable Boat Slip \$215,000 #20181814</p>	<p style="background-color: red; color: white; padding: 2px;">HSA WARRANTY</p> <p style="font-size: x-small;">Lakeview, 3BR 2BA, Hardwoods 2C Garage, Transferable Boat Slip \$344,900 #20181189</p>	<p style="background-color: red; color: white; padding: 2px;">HSA WARRANTY</p> <p style="font-size: x-small;">Near Galena, 1± Acre, 3BR 2.5BA FR in Walk-out LL, Gas FP, 2C Garage \$245,000 #20170232</p>

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

Extensive market knowledge and an unmatched level of service & commitment...put our team of full-time Realtors® to work for you!

2/2019



2019 Apple Canyon Lake SERVICE DIRECTORY

Concise reference guide to the business services and products available to the Apple Canyon Lake area.

The Directory:

- 8.5" x 5.5" Full Color, Glossy Booklet
- Pertinent content about the Association including Calendar of Events
- Quick reference map of the lake
- Table of content with Advertiser name with page location
- Category Index with Advertiser name, town and phone number listed

Circulation:

Mailed directly to all home and property owners of Apple Canyon Lake. Also distributed in towns surrounding the lake, kiosks at the lake and ACL Admin building.

FULL COLOR DISPLAY AD PRICING:

Inside Front Cover & Inside Back Cover - \$350.00

Full Page - \$300.00

\$325 for premium or requested page placement
FULL BLEED w/1/4" BORDER 5.5" w x 8.5" h

1/2 Page - \$175.00 5" w x 3.81" h

1/4 Page - \$100.00 Horiz. 5" w x 1.84" h / Vert. 2.44" w x 3.81" h

1/8 Page - \$60.00 2.44" w x 1.84" h

Special applecanyonlake.org Website Service Directory Add On:

Includes: Your Company Logo, Business Name, Address, Phone, URL, Email address and Map It directed immediately to YOUR BUSINESS Website or Facebook page!

\$25.00/mo - Service Directory Only

\$65.00/mo - Button Ad filtered throughout ACL's website

DEADLINE: Thursday, February 28, 2019
Distributed and mailed end of March 2019

Jennie Cowan
815-275-0388 | jc9113@yahoo.com



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



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



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

WWW.APPLECANYONLAKE.ORG



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

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



SCHAPVILLE ZION PRESBYTERIAN CHURCH



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

Saunders INSULATION
 24 HOURS SERVICE

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



Olson - Zweep Wedding



Dylan and Katie-Olson Zweep were wed on June 2, 2018 at the Olson Family Barn in Winnebago, Illinois. The Zweep Family has been members of ACL since 2000. Dylan and Katie are both graduates of the Winnebago High School Class of 2013; and Katie is a graduate of University of Wisconsin, Whitewater. Dylan is a Corporal in the USMC, currently stationed in Camp Pendleton, CA. Dylan is a Crew Chief on the V22 Osprey.



Jo Daviess County & Apple Canyon Lake

SIGN UP FOR CodeRED
 CRITICAL COMMUNITY ALERTS



Apple Canyon Lake
Amenity Hotline
815-492-2257

Call for updates on weather related closings:
 Trails, Lake, Golf Course and More!



Sincere Thanks

The family of William E. Gee would like to extend their thank you to the ACL Emergency staff and the Warren Ambulance staff for the efficient, expedient and respectful care given at our time of need.

Our very sincere thank you to all and to our caring friends from Doris (Juanita) Gee, Robert and Sheila Gee and Jarrett and Connie DuBois.

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

ColdwellBankerNetworkRealty.com • wes.cocagne@coldwellbanker.com



Wes Cocagne Broker

<p>3A74 General Lee LAKE FRONT LOT</p>  <p>Vacant Lot \$280,000</p>	<p>3A39 General Grant NEW LISTING</p>  <p>4 Bed 3 Bath \$184,900</p>	<p>11A24 Bunker</p>  <p>4 Bed 3 Bath \$185,000</p>	<p>14A85 Anchor TRANSFERABLE DOCK INCREDIBLE VIEWS</p>  <p>4 Bed 2 Bath \$299,900</p>
<p>4A107 Winchester Dr NEW LISTING</p>  <p>3 Bed 3 Bath \$254,000</p>	<p>8A13 Franklin TRANSFERABLE DOCK</p>  <p>4 Bed 3 Bath, 2 Dbl Garages \$299,000</p>	<p>8A169 Liberty Bell NEW LISTING LAKE VIEW</p>  <p>4 Bed 2 Bath \$192,000</p>	<p>3A179 General Sheridan 2 TRANSFERABLE DOCKS</p>  <p>4 Bed 3 Bath \$432,000</p>
<p>11A11 Bunker Lane TRANSFERABLE DOCK</p>  <p>3 Bed 2.5 Bath \$172,900</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 \$4,000 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* **2018 Coldwell Banker International President's Circle**
 (Top 10% 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 01/01/18 to 12/31/18. ©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

LINDEN

Lawn Care & Landscaping

Kevin Linden
608-778-6497



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



OBITUARIES

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.

WILLIAM (BILL) GEE

William E. Gee, age 90, of Apple River, died suddenly on Saturday, Jan. 12, 2019 at St. Anthony O.S.F. Hospital in Rockford, Illinois, surrounded by his loving family. Cremation rites have been accorded. Online condolences may be left for the family at www.lawjonesfuneralhome.com.



- 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



CLINE
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
Brought to you by

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

T/P ENNYSON OTOSI COMMUNITY BANK
A BRANCH of BENTON STATE BANK

338 Hwy 61, P.O. Box 192
Potosi WI 53820
608-763-3600

BENTON STATE BANK

42 W. Main Street
Benton WI 53803
608-759-3600

S HULLSBURG COMMUNITY BANK
A BRANCH of BENTON STATE BANK

195 Hwy 11, P.O. Box 188
Shullsburg WI 53586
608-965-3600

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

Turn it OFF

CONSERVING ENERGY is in your hands!

APPLE ADVANTAGE CHECKING

Our APPLE ADVANTAGE CHECKING rewards you with high interest on your balance.

HIGHER RATE! **3.04% APY*** on balances up to \$20K & **0.10% APY*** on balances over \$20K

or **0.05% APY*** if qualifications aren't met

FREE Debit Card!

EACH MONTHLY QUALIFICATION CYCLE:

- Have at least 15 debit card purchases post and clear
- Have at least one direct deposit or automatic Apple River State Bank loan payment
- Receive eStatements

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

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

Member FDIC | www.appleriverstatebank.com

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

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

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



TRI STATE
GUTTER SYSTEMS, LLC

5" & 6" Seamless Gutters • Leaf Guards
815-291-8795
tristateguttersystems.com

**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

Wursters
Sales and Service, LLC

(815) 947-3470 Stockton, IL

We Service All Brands!

SCAG BEAR CAT ECHO GENERAC OREGON BIG DOG Cub Cadet

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)

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.

Good Samaritan Society
MOUNT CARROLL

All faiths or beliefs are welcome.

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

GEOTHERMAL TAX CREDITS ARE BACK!
for residential installations through 2019

Jo-Carroll Energy
Your Touchstone Energy® Cooperative

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



northAmerican • Dependable, trained professional personnel
U.S. DOT No. 070851 • Local, long distance & international moving
No detail too small, no move is more important. • Safe and secure storage
• Experienced packing & unpacking services

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



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

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

RESTORX[®]

FIRE • WATER • SMOKE • ODOR • MOLD Since 1979

Freeport 815.235.9606 Rockford 815.962.7200
24/7 emergency



PRAIRIE RIDGE
OF GALENA
Memory Care


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

READY TO BUILD?

Get a Free Quote From Your ACL Custom Home Builder



Call us today at 815-777-4700
Visit our website!
firstgalena.com

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

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



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

For sale Lot #116 Hawthorne. Size 90' x 120'. Great lot to build on. Backs up to greenway. \$500! Call 630-945-8819.

Lot for sale. 7A46 Broken Lance Lane, with ShoreLand'r boat lift. \$24,500. Call 815-369-2955

Cheapest lot in Apple Canyon Lake! 04-091 Springfield Drive in Winchester subdivision. Vacant buildable lot, with access rights. \$1, call 708-447-9551.

\$1 lot for sale 03-109, General Grant, 773-612-6766, syndiabl@yahoo.com, new trees planted, backs up to woods and trail, only one neighbor.



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.

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

Tony Edwards Electric Inc

Residential • Farm • Commercial

24-Hour Emergency Service ~ Fully Insured

815-777-0542

3523 N. Rawlins Rd
Galena, IL 61036

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.



GOOD HEART HEALTH DOESN'T HAVE TO TIE YOU UP IN KNOTS

FHN is offering **two \$139 heart tests** during American Heart Month!

If you have no known coronary artery disease and no prior heart issues, take advantage of these specially priced tests to give you a good look at your heart health.

\$139 FHN's Calcium Scoring CT Heart Scan uses 64-slice CT scanner technology to detect calcified plaque in arteries, an indication of potential heart issues. This non-invasive x-ray takes only a few minutes and does not require any physical activity.

\$139 Standard Walking Treadmill Stress Test helps to determine artery condition and may be right for you if you have risk factors for heart disease such as high cholesterol, existing or borderline high blood pressure, a history of smoking, diabetes, or family history of heart disease. You must be able to walk for this test.

Call by Thursday, February 28 to schedule tests at the special \$139 price; the tests themselves may be performed by May 31, 2019.

For more information or to schedule an appointment today, call **1-877-6000-FHN** (1-877-600-0346) ext. 944 or visit **www.fhn.org**.



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!

Edward Dunkel
563-581-0038

www.midwestanimalcontrol.com

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

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

timplandscaping.com

instagram

houzz.com

UPCOMING EVENTS

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/>.

Apple Canyon Lake All-Age Pinewood Derby



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.



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.



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



Earth Day Spring Clean-up at Apple Canyon Lake



Join the Conservation Committee
Saturday, April 27 at 1pm
Nixon Beach
Rain date: Sunday, April 28, 9am

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


UPCOMING EVENTS

Apple Canyon Lake
Campground Committee
Pancake Breakfast



Volunteers Needed!
 Call Kathy at 815-990-1523
& Plant Sale
 "It's a tradition!"
Sunday, May 26
 8 am -12 pm
 ACL Clubhouse

Apple Canyon Lake Community
GARAGE SALE

June 1, 2019
8 am -2 pm
Some sales may be open Friday & Sunday. Check listing for special hours.
 Maps & listings at the Association office, information kiosk, & at applecanyonlake.org on May 30.
Having a sale?
Get your application in by May 29 to get on the listing and map! Get applications at the office or online.

Apple Canyon Lake
Annual Meeting of the Membership
Saturday, June 8, 2019
 12:30 pm
 ACL Clubhouse

 Votes for Board of Director candidates must be cast by 1 pm on Saturday, June 8. Mailed ballots must be received at the ACL office by Friday, June 7.

Farm Fun Day
Saturday, June 29, 2019
 10 am - 1 pm
 Apple Canyon Lake Clubhouse parking lot
 Milk a cow! Create an earth bracelet
 Petting zoo Make ice cream & butter!
 Make a "feed sack" snack Visit feed & machinery stations
 Children must be accompanied by parent/guardian
 Sponsored by ACL and the Jo Daviess County Farm Bureau
 For more information call Cindy at 815-492-2769
 No raindate scheduled. If it storms, we cancel.

Try SCUBA!
 Introductory SCUBA lesson at Apple Canyon Lake

 This is your opportunity to "Try Scuba" in the pool to learn what it's like to breathe underwater and experience the fun of diving.
One-hour lessons, Saturday, June 29, from 8 am – 11 am
 Sign up in the ACL Office to reserve your spot!
Must be 10 years of age or older. Must pay ahead of time. No refunds.
 \$25 includes all equipment, and up to 1 hour introductory lesson. Those that sign up for the full PADI Open Water certification class will receive a \$25 credit towards tuition - that makes this FREE!

 Lessons provided by Breezeway Bubbles SCUBA LLC 608-444 2085
 www.breezewaybubbles.com

Golf Cart Parade & FIRECRACKER RUMBLE & ROLL BALL RACE
Saturday, July 6, 2019
at Nixon Beach
 Parade Line up at 10:30 am
 R&R Ball Race at 11:00 am
Parade to the campground and back follows the Ball Race!

It's ACL's 50th Anniversary! The theme is "1969"!
 Pull out your bell bottoms, braids & tie-dye!
 All carts must have current Association stickers. Legal rider limits observed.

Tickets are \$10/ea, 3/\$25, 8/\$50 or 20/\$100
 Rumble & Roll raffle tickets available at the Office and online through July 5!
More Ball Race Cash Prizes
 The first 6 balls into the finish line win cash prizes!
 1st: \$500 ★ 2nd: \$300 ★ 3rd: \$250
 4th: \$200 ★ 5th: \$150 ★ 6th: \$100
 Tickets available at Nixon Beach from 9-10:45 am on July 6!
 PROCEEDS GO TO THE FIREWORKS FUND! THE MORE TICKETS WE SELL THE BIGGER THE SHOW NEXT YEAR!