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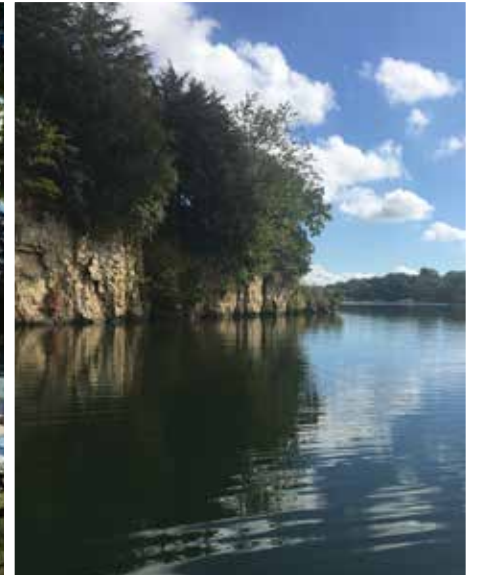
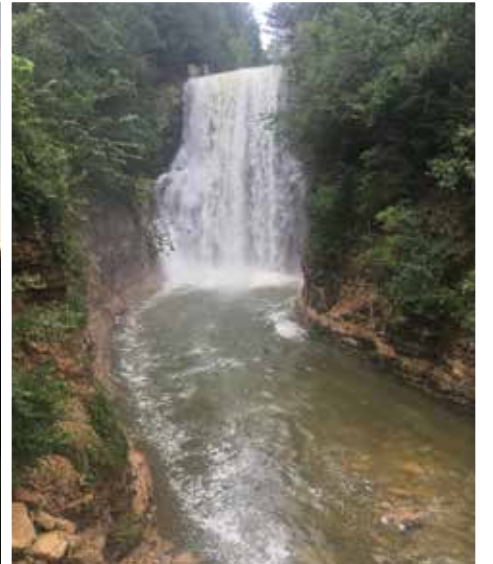
THE Apple Core

ACL is doing the annual photo contest differently this year! See poster on page 19 for rules. The deadline to enter is October 21!

Deck the Walls Photo Contest has a new look!

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.



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General Manager

SHAUN NORDLIE
shaun.nordlie@applecanyonlake.org

FLOOD MITIGATION UPDATE

Since July 2017, when Apple Canyon Lake experienced their third 100-year flood in seven years, the Board of Directors tasked me with looking into options for flood mitigation. We have heard from Board candidates the past few years that flood mitigation is important to them and owners and trying to find a solution is vital to the future of Apple Canyon Lake. In 2018 I attended a seminar sponsored by the IDNR (Illinois Department of Natural Resources) on flood mitigation and options for lakes, like ours, that have a spillway that is not sufficient during heavy rain events. Some of the options discussed would not work for us, we do not have the space or landscape, but there were three options that I thought could work for ACL. In preparation for the 2019 budget I asked for money in the R&R budget to hire an engineering firm to study these three options, plus look at other options and determine which would be the most effective and determine estimated costs for all the options. Fehr Graham was hired and conducted the study this spring.

Fehr Graham came back with three options, two that I had learned about in the seminar and one new idea. They also ran projections for efficiencies of each model for 2, 5, 10, 25, 50 and 100-year storm events.

- The first concept that was proposed was a second spillway, the placement of the second spillway would be just east of the existing spillway and would be a shoot coming down the side of the dam and a new culvert under the road so the water could dispense into the Hell's Branch creek. This option is effective but comes at a high cost.
- The second concept is a bathtub weir which would replace our current weir, where the water topples from the lake into the spillway. The bathtub extends out into the lake making a larger area for water to enter the spillway. This project would require the walls of the spillway to be heightened to accommodate the additional water. This model is the most effective and least expensive as long as the weir could be constructed on the rock shelf that extends from the spillway into the lake. More engineering is necessary to see how large of a weir could be constructed and at that size, how effective it would be in flood mitigation during the various storm events.
- The third concept is water detention upstream of the lake. This model would be constructing large water detention facilities in six areas that would slow the water going into the lake during heavy rain events. Because of the limits on land availability and the size of the total watershed, this option would be the costliest and least effective.

So now that we have our engineering study and options for flood mitigation, what do we do next? The Budget Commission asked if we should get a second opinion on these concepts, which I am doing. I have asked a second engineering firm to review the Fehr Graham study and give me their opinion on these three concepts and to also look into other options that Fehr Graham may have not considered. I have also included in the 2020 budget money to proceed with design, engineering and permitting for the concept that we feel is the best option for ACL for flood mitigation. When this is completed, we will be ready for construction of this concept. Then it will be a matter of when it can fit into the budget and scheduled.

I do want to stress, that there are no problems with the dam itself. It is inspected annually and has always had no issues that have raised immediate alarm. Flood mitigation is our concern, we can never predict when the next 100-year flood will come, but we have learned from the past floods and know the importance of saving our lake. These steps are getting us closer to a better solution for dispensing water more quickly out of the lake during those heavy rain events.



President's Message

JODY WARE

The summer of 2019 has been one for celebrating the 50th anniversary of Woodstock Festival and Apple Canyon Lake! 1969...what a great year!

At the Board of Directors August meeting, the regular agenda item of Committee/Commission reports was on the agenda. Each Board member serves as a liaison attending Committee/Commission meetings. During this particular agenda item, committee/commission reports are given. I was awestruck during the reports because each committee/commission reported on the hard work and labor from the volunteers serving. The high quality of work and progress reflected in the reports showed high quality of service because of our volunteers.

Mike Harris, Board member, gave a report as a liaison to the Recreation Commission. Apple Canyon Lake Property Owners' Association is a recreational community. In Mike's report on the work during the month of July, it was evident how busy the month was with so many engaging volunteers making it happen. There was the 4th of July ball race, cart parade, wonderful display of fireworks, the Kids Fishing Tournament, Trail Trekker with pancake breakfast, 50th anniversary event, canoe battleship event and the annual Kids Camp. All of the events had great participation with so many volunteers making it all happen with great success.

At Woodstock, one of Janis Joplin's most popular songs was "Raise Your Hand" - about not being shy about asking for help and offering your own hand to others when needed. Raise Your Hand promotes volunteerism. The most effective associations draw on all of their members for input and volunteerism to keep the association community vibrant with members who are proud of their association community living.

The volunteerism in the Apple Canyon Lake community is amazing but we always want more individuals to join in and help. Raise your hand! If you are new to the Association or haven't been able to join the volunteer team in the past, volunteering is a great way to meet people, feel a sense of purpose, and touch many lives giving appreciation for your help at the events.

Whether you are a board member, committee/commission member, or always willing to volunteer during the recreational activities and events, thank you for being part of the planning, activity or event, and making it successful. Please join us at the ACL Volunteer Appreciation Dinner on September 28th at 6:00 p.m. at the ACL Clubhouse. Let's pack the Clubhouse for great food, friendship, and a celebration of YOU! Thank you volunteers and welcome new volunteers!



TO NEW ACL OWNERS

Rick & Jennifer Fure	Trent & Jennifer Gile
David & Jennifer MacKenzie	Jon & Madonna Nyhuis
John Teeling	Clint Schubert
Brandon & Alexia Buschor	Douglas & Susan Winter
Scott Feld	Leo Murphy
Mike Dosier	Vicki LeGrand
Kimberly Kovanda	Keith & Jill Knoespel

ACL CONTACT INFORMATION

ACLPOA MAILING ADDRESS:
14A157 CANYON CLUB DRIVE, APPLE RIVER, ILLINOIS 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	815-492-2292
Association Business Office – customerservice@applecanyonlake.org	815-492-2238
bookkeeper@applecanyonlake.org; officemanager@applecanyonlake.org	FAX 815-492-2160
Communications Manager, Website Administrator	815-492-2769
Apple Core Editor applecore@applecanyonlake.org	
Apple Core Display & Website Advertising – ads@applecanyonlake.org	815-275-0388
Apple Core Classifieds – applecore@applecanyonlake.org	815-492-2238
	FAX 815-492-2160

Board of Directors Contact board@applecanyonlake.org
Committee Contact officemanager@applecanyonlake.org
Work Orders – maintenance@applecanyonlake.org 815-492-2167
Maintenance & Building Dept – maintenance@applecanyonlake.org 815-492-2167
 buildinginspector@applecanyonlake.org FAX 815-492-1107
Golf Course/Pro Shop – golf@applecanyonlake.org 815-492-2477
Marina & Concession – marina@applecanyonlake.org 815-492-2182
The Cove Restaurant – coveatacl@gmail.com 815-492-0277
Pool Office – pool@applecanyonlake.org 815-492-0090
Safety & Security Department (SSD) – security@applecanyonlake.org 815-492-2436
K&S Service Center (Boats, Motors and Service) 815-492-2504


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

TOWNSHIP CONTACTS
 Thompson Township Supervisor (Erin Winter) 815-492-2002
 Thompson Township Road Commissioner (Dean Williams) 815-845-2391
 Member of Community Associations Institute

2019 LOCAL DELIVERY DATES

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

OCT 10 • NOV 7 • DEC 12



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
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AMENITY HOURS

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

OFFICE HOURS

Regular Hours Resumed September 3
Monday through Saturday: 8 am – 3 pm
Sunday: Closed

BUILDING INSPECTOR'S HOURS:

Thursday & Friday: 8 am – 4 pm

MARINA

Off-Season Hours Resumed September 3
Friday: 11 am – 6 pm | Saturday: 8 am – 6 pm
Sunday: 8 am – 5 pm

COVE RESTAURANT

Wednesday: 11 am - 8 pm | Thursday: 11 am - 8 pm
Friday & Saturday: 11 am - 10 pm | Sunday: 11 am - 8 pm
Closed Monday & Tuesday

GOLF COURSE

Open Daily, 8 am til dusk, weather permitting

PRO SHOP BAR & GRILL

Open Daily: 11 am – 8 pm

SOLID WASTE RECYCLING CENTER

April 1 – September 30
Monday, Wednesday & Friday: 7:30 am – 9:30 am
Tuesday & Thursday: 5 pm – 7 pm
Saturday: 10 am – 2 pm | Sunday: 10 am – 7 pm

OFFICIAL NOTICE OF ACLPOA BOARD OF DIRECTOR'S ACTION(S)

BOARD APPROVES PUBLISHING PROPOSED 2020 BUDGETS, RELATED FEES, AND ASSESSMENTS

Notice is hereby given to all owners, that the ACLPOA Board of Directors, on August 17, 2019, voted to raise the Annual Assessment (Dues) to \$1073 per lot, keep the Owner Amenity Registration Fee (OARF) at \$100 per owner; consider the adoption of the Association's 2020 Annual Operating Budget; the 2020 Renovation and Replacement (R&R) Budget; and to establish all fees to be charged during the 2020 year. The Proposed Budget is expected to be presented for approval at the Board's regular monthly meeting on October 19, 2019 at 9 a.m. in the Association's Clubhouse.

The specifics of the Proposed 2020 Annual Operating Budget, R&R, and Fee Schedules are included in this issue of The Apple Core on pages 6 and 7.

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 the Recreation Department at 815-492-2769 today to volunteer for any of these events!

REGULARLY SCHEDULES ACTIVITIES

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

SPECIAL EVENTS - SUBJECT TO CHANGE

- Sep 11, 6 pm.....Bocce Banquet
- Sep 14, 6 pmFarm to Table Dinner
- Sep 15, 7 am.....Buddy Bass Tournament
- Sep 25, 6 pm Cleaning, Preparing, & Eating Fish Class
- Sep 28, 6 pm Volunteer Dinner
- Oct 2, 11 amGarden Club Luncheon
- Oct 5.....Fall Iron Man Golf Outing
- Oct 5, 6 pm.....Fall Bonfire
- Oct 12, 5 pm.....Relay for Life Fall Dinner
- Oct 19, 6:30 - 9:30 pm Haunted Trail
- Oct 19, 6:30-9:30 pmEscape Room

LINDEN

Lawn Care & Landscaping

Kevin Linden
608-778-6497



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



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.



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.

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JULY 2019 PRELIMINARY TREASURER'S REPORT

	OPERATING BUDGET							
	MONTH			YEAR TO DATE			ANNUAL	
	ACTUAL	BUDGET	OVER/ (UNDER)	ACTUAL	BUDGET	OVER/ (UNDER)	BUDGET	
REVENUES *	\$ 348,458	\$ 362,192	\$ (13,734)	\$ 2,037,349	\$ 2,040,725	\$ (3,376)	\$ 3,167,666	
DIRECT/INDIRECT EXPENSES	386,141	338,238	47,903	1,995,761	1,910,681	85,080	3,167,766	
OPERATING INCOME (LOSS)	\$ (37,684)	\$ 23,954	\$ (61,637)	\$ 41,588	\$ 130,044	\$ (88,456)	\$ (100)	

* 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	\$ 174,006	\$ 373,564	\$ 1,168,097	\$ 1,715,667
OTHER CASH	\$ 660,354	42		\$ 660,396
RECEIVABLES	\$ 89,705			\$ 89,705
OTHER PREPAIDS ETC.	\$ 54,149			\$ 54,149
TOTAL CURRENT	\$ 978,215	\$ 373,605	\$ 1,168,097	\$ 2,519,917
INVESTMENTS	\$ 263,597		\$ 175,900	\$ 439,497
Due from Capital Project Fund				\$ -
PROPERTY and EQUIP (NET)	\$ 7,124,314	\$ 48,708		\$ 7,173,023
TOTAL ASSETS	\$ 8,366,126	\$ 422,314	\$ 1,343,996	\$ 10,132,436
LIABILITIES AND FUND BALANCE				
CURRENT	\$ 262,501			\$ 262,501
Due to R&R Fund				\$ -
DEFERRED INC & ESCROW	\$ 1,240,154			\$ 1,240,154
FUND BALANCE	\$ 6,863,471	\$ 422,314	\$ 1,343,996	\$ 8,629,781
TOTAL LIAB & FUND BAL	\$ 8,366,126	\$ 422,314	\$ 1,343,996	\$ 10,132,436

	MONTH	YEAR-TO-DATE
BEGINNING BALANCE	\$ -	\$ 200,042
Annual Assessment Transfer	\$ -	\$ 222,272
Operating Fund Transfer	\$ -	\$ -
RR Fund Transfer	\$ -	\$ -
Add'l yearly transfer	\$ -	\$ -
TOTAL AVAILABLE	\$ -	\$ 422,314
ARCHITECT	\$ -	\$ -
ENGINEERING	\$ -	\$ -
CONTRACTOR PAYMENTS	\$ -	\$ -
EQUIPMENT	\$ -	\$ -
LAND IMPROVEMENT	\$ -	\$ -
BUILDING	\$ -	\$ -
INTEREST	\$ -	\$ -
LOAN PREPAYMENT IND.	\$ -	\$ -
OTHER (Financing, Postage etc)	\$ -	\$ -
TOTAL CAP PROJ EXP	\$ -	\$ -
ENDING BALANCE (DEFICIT)	\$ -	\$ 422,314

THESE ARE CURRENTLY ALL CAMP RELATED EXPENSES

REPLACEMENT & RENOVATION FUND (R&R)				
	MONTH	YEAR-TO-DATE	FISCAL YEAR BUDGET **	REMAINING BUDGET
BEGINNING FUND BALANCE	\$ 1,357,002	\$ 745,591		
Income Earned - Interest	\$ 1,044	\$ 5,761		
Annual Assessment Transfer	\$ -	\$ 800,000		
Add'l Transfer from Operating	\$ -	\$ -		
Transfer to Capital	\$ -	\$ -		
TOTAL AVAILABLE	1,358,046	1,551,352		
R&R EXPENSED	\$ -	\$ -	\$ 20,000	\$ 20,000
LAND & LAKE	\$ 14,050	\$ 78,095	\$ 326,100	\$ 248,005
BUILDING	\$ -	\$ -	\$ 95,900	\$ 95,900
MACHINERY & EQUIP	\$ -	\$ 125,415	\$ 139,400	\$ 13,985
VEHICLE	\$ -	\$ -	\$ -	\$ -
F&F	\$ -	\$ -	\$ -	\$ -
2018 Carryover	\$ -	\$ 3,846	\$ -	\$ (3,846)
TOTAL R&R EXPENDITURES	\$ 14,050	\$ 207,356	\$ 581,400	\$ 374,044
ENDING FUND BALANCE	\$ 1,343,996	\$ 1,343,996		

PROPERTY AND EQUIPMENT	COST	DEPRECIATION	NET
LAND & LAKE	\$ 7,766,448	\$ 3,392,563	\$ 4,373,885
BUILDINGS	\$ 3,796,398	\$ 1,734,958	\$ 2,061,440
EQUIPMENT	\$ 1,864,171	\$ 1,555,324	\$ 308,846
FURN & OFFICE FIXTURES	\$ 776,305	\$ 734,630	\$ 41,675
VEHICLES	\$ 432,571	\$ 353,354	\$ 79,217
OTHER INCOMPLETE PROJECTS	\$ 259,252	\$ -	\$ 259,252
TOTALS	\$ 14,895,144	\$ 7,770,830	\$ 7,124,314

Posted: 8/12/19
Created: 8/13/19

Submitted by: Gary Hannon, ACLPOA treasurer

** Fiscal year budget, includes 2018 budgeted carryover of \$70k within the following two categories: R&R EXPENSED, \$10k BZ demo & \$10k NB engineer study; LAND & LAKE, \$50k for streambank stabilization

ACLPOA TREASURER'S NARRATIVE Based on Preliminary July, 2019 Results

July Operating Revenues were \$348,458.
Year-to-Date (YTD) Revenues were \$2,037,349 and were under budget \$3,376.
Revenue lines with deviations greater than \$5k from budget were: *Newcomers

Budget Line (Revenues)	YTD Actual	Over (Under) Budget
Golf Food & Beverage	\$130,797	\$14,398
Lease Rental	\$22,656	\$13,334
Pro Shop Merchandise *	\$11,369	\$5,955
Building Permits & Septic *	\$5,612	\$(8,759)
Golf Fees/Season Passes	\$90,977	\$(11,718)
Boat Rental *	\$23,686	\$(12,250)
Social Recreation *	\$9,199	\$(12,363)
Marina Concessions	\$159,585	\$(15,037)

July Operating Expenses were \$386,141.
Year-to-Date (YTD) Op Expenses were \$1,995,761 and were over budget \$85,080.
Expense lines with deviations greater than \$5k from budget were: *Newcomers

Budget Line (Expenses)	YTD Actual	Over (Under) Budget
Department Wages	\$889,581	\$41,905
Employee Fringes	\$134,635	\$31,005
Insurance	\$164,759	\$27,107
Software and Hardware Supplies	\$25,866	\$20,866
Food and Beverage	\$63,804	\$18,165
Maintenance-Building *	\$22,266	\$6,181
Maintenance-Equipment	\$33,650	\$5,750
Advertising	\$51,499	\$(5,146)
Utilities	\$83,881	\$(6,745)
Special Projects *	\$1,394	\$(10,106)
Contract Labor	\$3,975	\$(10,595)
Maintenance-Grounds	\$45,812	\$(12,513)
Bad Debt	\$27,812	\$(22,188)

The above activity resulted in YTD Operating Revenues greater than Operating Expenses for an operating income of \$41,588 which was under budget by \$88,456.

R&R expenditures for July were \$14,050. Line items greater than \$1k include:
• Dry Dam Repairs & Installation (\$6,820), Pool Well (\$7,230)
• All R&R expenditures are within budget YTD except for Forestry Mower over \$3,804,
• Fairway Mower over \$2,640, and Dewatering Bag over \$135.

Note: BOD approved additional expense for the mower at the 1/2019 meeting.

R&R expenditures (YTD) were \$203,510 with a remaining budget of \$357,890.
Submitted by: Gary Hannon, ACLPOA treasurer
Created: 8/13/19

2019 BOARD ACTIONS

JANUARY 2019

- 10.1 Committee changes – APRVD
- 12.1 General Manager's Employment Agreement – APRVD
- 12.2 Organizational Chart Update – APRVD
- 12.3 Fairway Mower Purchase – APRVD
- 12.4 Scavenger Services Agreement – APRVD

FEBRUARY 2019

- 10.1 Committee changes – APRVD
- 10.2 Dissolve Cove RFQ Task Force – APRVD
- 12.1 Conflict of Interest Policy – APRVD
- 12.2 Weed harvester motor – REMOVED FROM AGENDA
- 12.3 Ratify electronic vote – Cove lease – APRVD
- 12.4 Foundation Round It Up Program – APRVD

MARCH 2019

- 10.1 Committee changes – APRVD
- 12.1 Lot Combination 13-156 & 13-157 - APRVD
- 12.2 Lot Combination 01-080 & 01-081 - APRVD
- 12.3 Tellers Committee Guidelines – APRVD

APRIL 2019

- 10.1 Committee changes – APRVD
- 12.1 Fireworks Contract - APRVD
- 12.2 Forestry Mower – AMENDED/APRVD

MAY 2019

- 10.1 Committee changes – APRVD
- 10.2 Appointment of the Nominating Committee – APRVD
- 12.1 Open Haunted Trail to the public - TABLED
- 12.2 2020 Plan on a Page – APRVD
- 12.3 Appeals Board documents – 1st READING
- 12.4 Building & Environmental Code – 1st READING

JUNE 2019

- 11.1 Commission changes – APRVD
- 11.2 Dissolve Governing Documents Alignment Ad Hoc Commission – APRVD
- 12.1 Open Haunted Trail to the public – FAILED
- 13.1 Request for boat length variance - DENIED
- 13.2 Suspension of membership rights – APRVD
- 13.3 Capital Project Planning Report – APRVD
- 13.4 Board Policy Commission – APRVD
- 13.5 Reinstate Employee Handbook Ad Hoc Commission - APRVD

JULY 2019

- 10.1 Commission changes – APRVD
- 11.1 Appeals Board documents – APRVD
- 12.1 Designated signers for ACLPOA accounts - APRVD
- 12.2 Board Liaisons to commissions – APRVD
- 12.3 Farnsworth Design Development and Construction Documents phase – APRVD
- 12.4 CAMP Construction Manager process - APRVD **JULY 2019**

AUGUST 2019

- 10.1 Commission changes – APRVD
- 12.1 Suspension of membership rights - APRVD
- 12.2 Publication of the 2020 Annual Assessment – APRVD
- 12.3 Publication of the 2020 Operating Budget – APRVD
- 12.4 Publication of the 2020 R & R Budget – APRVD
- 12.5 Publication of the 2020 Operating and Building Fee Schedules – APRVD
- 12.6 Farnsworth contract - APRVD

BOARD OF DIRECTORS REGULAR MEETING MINUTES

Following are UNAPPROVED MINUTES of the August 17, 2019 regular Board of Directors' Meeting. Minutes are in unapproved draft format for informational purposes only, pending approval at the September 21, 2019 Board of Directors' Meeting.

- 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, August 17, 2019.
- 3.0 Pledge of Allegiance – After the Pledge of Allegiance, a quorum was present with the following directors in attendance: Mike Harris, Steve Tribbey, Tom Ohms, Gary Hannon, Gordon Williams (via teleconference), John Diehl, Bob Ballenger, and Barb Hendren. Shaun Nordlie was also in attendance.
- 4.0 Approve/Adopt Minutes from the July 20, 2019 Meeting – Barb Hendren motioned “to approve the minutes of July 20, 2019.” Seconded by Steve Tribbey, motion carried with a correction in 4.0. Bob Ballenger abstained.
- 5.0 Treasurer's Report – Gary Hannon and Shaun Nordlie presented the July, 2019 Treasurer's Report. The full report will be in The Apple Core.
- 6.0 Commission Reports
- AECC - Steve Tribbey reported that the committee met on August 3. Working on the ACL Building Code revisions with the next meeting scheduled for September 7.
- Budget & Finance – Gary Hannon reported that they wrapped up the budget on August 2. The budget will be published in The Apple Core.
- Campground – no meeting.
- CAMP Architecture & Design – Steve Tribbey reported the commission met on August 2. Items will be on today's agenda.
- CAMP Financing & Marketing – Barb Hendren reported the commission met on Monday. The commission believes that the Budget Commission's recommendation for transfer into Capital next year will mean a smaller loan for Phase I. F&M will be considering other capital needs in their future projections. Articles will start appearing in The Apple Core, and the CAMP website link will be reactivated.
- Conservation – Gary Hannon reported that the commission is continuing to work on the logistics of the watershed education day in June of 2020 and looking at a hazmat program.
- Deer Management – Gordon Williams reported that they met July 27. Topics discussed included targets which deer management will be purchasing with a donation. The sign in and sign out process was also discussed.
- Employee Handbook Ad Hoc – Gary Hannon reported that they are looking at new federal and state rules to incorporate into a handbook. Next meeting will be September 17.
- Golf – John Diehl reported the commission met on August 13 wrapping up the Big Cup. There was also discussion on the maintenance of the golf course. On September 7 the Property Owners Tournament will take place and the Foundation will be hosting a Poker Run.
- Lake Monitoring – Steve Tribbey reported they went out on the lake on August 15 with the temperature at 79 degrees.
- Legal – Jody Ware reported the commission met in July and they are continuing to work on the bylaws. Next meeting will be in September.
- Nominating – Barb Hendren reported they met at the end of July and elected officers.
- Recreation – Mike Harris reported that July has been a very busy month. Ball race, parade, fireworks, the kids fishing tournament had 45 kids participate with five volunteers, Trail Trekker had 187 runners and walkers with 60 volunteers, 257 for breakfast, 50th anniversary event, canoe battleship event had 10 teams, and the annual kids camp had 25 children participate. We are now preparing for the Ice Cream Social on September 1. Plans for the Haunted Trail event with an escape room trailer are coming together. Currently working on the Farm to Table event on September 14. A big thank you to all of the volunteers and board members that helped with these events. Mike also thanked Carmel Cottrell for supplying this information and all of the work being done.
- Rules & Regs – Mike Harris reported they went through the fines and discussed having a separate fine section. Boat measuring was also discussed.
- Trails – Tom Ohms reported that they met on July 27. Six members went to Lake Carroll to ride their trails on August 4. Their trails are very rough and very muddy. Gave us a whole new appreciation on how nice our trails are here. Next meeting will be August 31 at 8:00 a.m.
- 7.0 General Manager's Report – Shaun Nordlie reported Aren met with Sproule at North Bay; finished up the dry dam at Nixon Beach, doing some repairs on another dry dam on Broken Lance. Dredging – we are still dredging up in North Bay this fall we will hook our dredge up to the dredge bag to see if this will work in our smaller coves.
- 8.0 President's Report – Jody Ware wanted to thank Jo Carroll for the fiber optic project. She was hooked up on Wednesday and it is amazing. This is good marketing for ACL. She also wanted to thank the commission/committee that worked on the 50th anniversary events. On September 7th the ACL Foundation will host a Poker Run.
- 9.0 Property Owner Comments
- 10.0 Consent Agenda
- 10.1 Commission Changes – Mike Harris motioned “to appoint Joe Wiener as Chair, Steve Tribbey as Vice Chair, and Barb Hendren as Secretary of the CAMP Architecture and Design Ad Hoc Commission; to appoint Gary Hannon as Chair, Joe Forman as Vice Chair, and Jody Ware as Secretary of the Employee Handbook Ad Hoc Commission; and to accept the resignation of Carol Sunke from the Tellers Commission, Susan McDonald from the Conservation Commission and Rich Katzmann from the Budget Commission.” Seconded by Tom Ohms, motion carried.
- 11.0 Unfinished Business
- 12.0 New Business
- At 9:46 a.m. Mike Harris motioned “to go to Executive Session to discuss suspension of membership rights.” Seconded by Steve Tribbey.
- At 10:29 Barb Hendren motioned “to move to Open Session.” Seconded by Tom Ohms.
- 12.1 Suspension of Membership Rights – Mike Harris motioned “to suspend members Steve Minogue and LuAnn Minogue, family, and guests ACL membership rights for 90 calendar days effective August 17, 2019.” Seconded by Tom Ohms. Roll call: John Diehl – yea, Bob Ballenger – yea, Mike Harris – yea, Gary Hannon – yea, Barb Hendren – abstain, Steve Tribbey – yea, Tom Ohms – yea. Motion carried.
- 12.2 Publication of the 2020 Annual Assessment – Gary Hannon motioned “to authorize staff to publish the 2020 Annual Assessment of \$1,073 in the September issue of The Apple Core.” Seconded by Steve Tribbey. Discussion included explanations on why we are going from \$977.50 fee per lot to \$1,073 which is a 9.77% increase, and this is what the Budget Commission recommended. Motion carried.
- 12.3 Publication of the 2020 Operating Budget – Barb Hendren motioned “to authorize staff to publish the 2020 Operating Budget, with a total revenue of \$4,442,701 and total operating expenses of \$3,273,177, with a transfer to the R&R Fund of \$559,000 and a transfer to the Capital Fund of \$608,000, in the September issue of The Apple Core.” Seconded by Mike Harris. Discussion included budget highlights. Motion carried.
- 12.4 Publication of the 2020 R & R Budget – Gary Hannon motioned “to authorize staff to publish the 2020 R & R Budget, in the amount of \$559,000 in expenditures in the September issue of The Apple Core.” Seconded by Barb Hendren. Discussion of what is listed in the Reserve Study and the process to determine what is needed for the upcoming year. Motion carried with Mike Harris voting nay.
- 12.5 Publication of the 2020 Operating and Building Fee Schedules – John Diehl motioned “to authorize staff to publish the 2020 Operating Fee Schedule and the 2020 Building Fee Schedule in the September issue of The Apple Core.” Seconded by Steve Tribbey. Discussion on disposal of electronic items. Motion carried.
- 12.6 Farnsworth Contract – Gary Hannon motioned “to accept the contract for design development and construction documents phase with the Farnsworth Group of Peoria, IL for a total lump sum of \$226,000 plus expenses, which is capped at \$6,000 for travel, meals and printing, to come out of the Capital Fund.” Seconded by Mike Harris. Amendments may need to be added to this document as we move forward. Motion carried.
- Motion to adjourn by Tom Ohms at 11:15 a.m.
- Recording Secretary, Rhonda Perry
President Jody Ware
Secretary, Barb Hendren

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ACLPOA 2020 BUDGETS EXPLAINED

BY SHAUN NORDLIE
General Manager

The 2019 budget season is finished, and the 2020 proposed budget is included in this month's *Apple Core*. The big question every year is whether the annual assessments are going up the next year. The answer is yes. The proposed increase in the annual assessments is \$95.50, making the dues \$1073.00. So, why the increase in assessments, and for what is the additional money being used?

The dues break down into the following assessments :
 Operating Account -\$638.40
 Capital Account -\$226.42
 R&R Account -\$208.18

The Operating Budget increase is just over 6 percent from 2019. The biggest increase in operating expense is employee fringes. We saw an increase in health insurance of 10% for the 2019/20 contract. We also have had more employees join our health insurance plan this year. To help offset the increased costs of the employee fringes we have also adjusted the employee contribution. We have been fortunate to be able to offer employee and their spouse/children/family at a rate of 20% of the cost of the health insurance. We have now increased the percentage that the spouse/children/family pays to 30%. This will help offset the increase by about \$19,000. Other increases to the operating budget are fuel which took into account the increase in fuel tax in Illinois and a new fuel contract,

a decrease in new homes permits and decreasing sales at the marina.

The R&R (Replacement and Renovation) account is used to fund our Reserve Study, which is our roadmap for when items need to be replaced, or when facilities need to be renovated. The Reserve Study is a living document, so it is updated often. For instance, if the Reserve Study shows that we need to replace a truck in 2020, but the Manager of Building and Grounds thinks that the truck could last another year, we adjust the Reserve Study to reflect this. It also works the other way; if a freezer is not scheduled to be replaced until 2021, but is starting to need maintenance work, we will move the freezer up in the schedule to be replaced in 2020. The 2020 budget for the R&R is \$559,000.

The Capital account is what we use for paying off capital, or large, long-term projects. It was used for the pool loan. In 2018 we finished paying for the pool. In 2019 we started putting money in the capital account to save for our next capital project. We are doing the same in 2020. What is that

HISTORY OF ANNUAL ASSESSMENT FUNDS –						
	2020	2019	2018	2017	2016	2015
Operating	\$638.40	\$596.94	\$561.40	\$576.53	\$617.19	\$614.97
Capital	\$226.42	\$82.75	\$78.17	\$82.77	\$82.83	\$83.05
R&R	\$208.18	\$297.81	\$210.43	\$190.70	\$149.98	\$151.98

project? It could be CAMP, flood mitigation, and/or increased amenities. The Strategic/Long Range Planning Commission has been working on their 10-year plan for the future of Apple Canyon Lake. One comment I have heard from many owners in the past year is that we should be saving some money before starting a new project. We have listened and have started our savings.

I hope this helps explain the 2020 budget and the increase in dues. I understand that no one wants a dues increase, but I feel that the Budget Commission and the Board of Directors is putting Apple Canyon Lake in good shape for the future with the ground work of this budget.

I have also compiled a five-year history of the assessments so you understand how the annual assessment breaks down into each fund.

If you have any questions regarding the budget please contact me, I would be more than happy to discuss the budget and explain each fund for you.

2020 BUDGETS APPROVED FOR PUBLICATION 8-17-19

2020 RR BUDGET APPROVED FOR PUBLICATION 8-17-19

Clubhouse and Association Offices	
Total Clubhouse and Association Offices	\$ -
Land and Lake Elements	
Streambank Stabilization	
Dry Dams	
Dredge Pond Maintenance	
Erosion Control	
Total Land & Lake Elements	\$ 95,000
Property Elements	
Pro Shop Carpet	
Carts Paths	
Annex Building AC/Furnace Unit	
Trash Bulk Head	
Phase 2 of Security Cameras	
Flood Mitigation	
Fiber	
Trail Crossing at North Bay	
Campground Conversion of Tent Sites	
Total Property Elements	\$ 340,000
Machinery and Equipment	
Outside Tables and Chairs at Pro Shop	
Pro Shop Flat Top Grill	
Rough Mower	
Grapple	
Pool Cleaning Robot	
Cove Cook Line Prep Table	
Total Machinery and Equipment	\$ 94,000
Vehicles	
Chevy Colorado Truck	
Total Vehicles	\$ 30,000
Total 2020 R & R Expenses	\$ 559,000

2020 OPERATING FEE SCHEDULE APPROVED FOR PUBLICATION 8-17-19

ANNUAL FEE		DAILY RATE	
		Mon-Fri	Wknd/Hol
Annual Assessment (Due March 1)	\$ 1,073.00		
Annual Trash Fee* (Due March 1)	\$ 75		
<small>*required for all ACL homes, fee includes one pass (paper or decal)</small>			
Seasonal Amenity Licenses (Due March 1)			
Marina Boat Slip (\$200) & Boat Registration (\$5)	\$ 205		
Nixon Boat Slip (\$200) & Boat Registration (\$5)	\$ 205		
Zone Boat Slip (\$200) & Boat Registration (\$5)	\$ 205		
Seasonal Campsite (\$670)/Trash (\$75)/Camper (\$5)	\$ 750		
Camper Winter Storage (Onsite)	\$ 135		
Golf Cart Storage Inside	\$ 125		
Golf Cart Storage Outside	\$ 25		
Registration Fees			
Owner Amenity Registration Fee (per owner)	\$ 100		
Golf Cart Registration	\$ 5		
Motorized 1st Boat	\$ 5		
Motorized 2nd Boat	\$ 5		
Non-Motorized Boat	\$ 5		
Snowmobile	\$ 5		
ATV/UTV	\$ 5		
Annual Golf Season Passes			
Property Owner (Individual)	\$ 200		
Junior (Age 10-16)	\$ 25		
Non Property Owner (Individual)	\$ 350		
Corporate	\$ 2,000		
Classes			
Swimming Lessons (per person, two sessions)	\$ 35		
Swimming Lessons (per person, one session)	\$ 18		
Private Swimming Lesson (per person, per lesson)	\$ 25		
Miscellaneous			
Auto Decals (5 free per OARF paid)	Each \$ 5		
Amenity Tag (10 free per OARF paid)	-		
One Additional One (1) Day Amenity Tag	\$ 3		
One Additional Three (3) Day Amenity Tag	\$ 5		
One Additional Annual Amenity Tag	\$ 15		
Additional Trash Pass (limit 1 additional per trash fee)	\$ 10		
Replacement Trash Pass	\$ 30		
Directory	\$ 5		
Electronic Item Disposal	\$ 30		
Large Item Disposal	\$ 15		
Map	\$ 5		
Delinquent Dues Fee*** (Assessed March 2)	\$ 125		
Payment Plan Processing Fee	\$ 35		
Payment Plan Late Sign Up Fee	\$ 25		
Lot Mowing	\$ 80		
Pool Party	\$ 125		
	Sunday - Thursday		
	Friday / Saturday		
Programs			
Heat Light Program Call SSD Office (815) 492-2436			
Sub-License Boat Slip Program Call ACL Office (815) 492-2238			
Golf		Mon-Fri	
Property Owner	Holes (9)	9	12
	Holes (18)	12	17
Non Property Owner		Mon-Thurs	
	Holes (9)	12	16
	Holes (18)	17	23
Cart Rental		Wknd/Hol	
	Holes (9)	7	9
	Holes (18)	13	17
Call ACL Pro Shop for tee times (815) 492-2477			
Campground		Mon - Thurs	
RV Site (power and water)	Property Owner	\$ 14	\$ 16
	Guest	\$ 28	\$ 33
Tent Site (primitive)	Property Owner	\$ 9	\$ 12
	Guest	\$ 19	\$ 28
Extended Camping Fees Primitive/Full Hook Up per week			
	PO	\$ 60	\$ 85
	Guest	\$ 125	\$ 170
	Washer/Dryer	\$ 1.25	(per load)
Call ACL Office for reservations (815) 492-2238			
Marina Boat Slip Rentals		Wknd/Hol	
	Daily		\$ 25
	Weekly		\$ 105
	Monthly		\$ 200
Call ACL Office for reservations (815) 492-2238			
Boat Rentals		Mon-Thurs	
	Property Owner	100	\$ 175
	Guest	175	\$ 250
Pontoon		Wknd/Hol	
	1/2 Day		\$ 230
	Per Day		\$ 325
Call ACL Office for reservations (815) 492-2238			
Clubhouse Rental		PO Fee	
Business Meetings		1-100 \$ 100	
	Mon - Thurs	101-250	\$ 200
Parties/Open Houses		1-75 \$ 100	
	Sun-Thurs	76-150	\$ 200
		151-250	\$ 400
	Fri-Sat	27395	\$ 125
		76-150	\$ 275
		151-250	\$ 450
Weddings/Receptions		Fri-Sat 1-250 \$ 450	
		ACL Club Fee: Non-ACL events, etc. \$ 25	
		ACL Employee (restrictions apply) \$ 25	
<small>Deposit of equal amount required. For guests, add \$100 to above rate. For reservations call (815) 492-2769</small>			

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

ALCPOA 2020 CONSTRUCTION FEE SCHEDULE APPROVED FOR PUBLICATION 8-17-19

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

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

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2020 OPERATING BUDGET APPROVED FOR PUBLICATION 8-17-19

	2020 Budget	2019 Budget	2020 to 2018 +/-	2018 Audited	2017 Audited	2016 Audited	2015 Audited	2014 Audited	2013 Audited	2012 Audited
Asset Preservation Funds				\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,500
Membership Assessment - Operating	\$ 1,714,240	\$ 1,603,486	\$ 206,871	\$ 1,507,369	\$ 1,546,370	\$ 1,655,998	\$ 1,647,967	\$ 1,526,249	\$ 1,238,616	\$ 1,247,917
Membership Assessment - Capital Projects	\$ 608,000	\$ 222,272	\$ 398,099	\$ 209,901	\$ 222,000	\$ 222,122	\$ 220,493	\$ 375,944	\$ 483,623	\$ 487,875
Membership Assessment - R & R	\$ 559,000	\$ 800,000	\$ (6,000)	\$ 565,000	\$ 511,500	\$ 402,221	\$ 407,270	\$ 375,897	\$ 292,858	\$ 295,437
Property Transfer Fee	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 400
Delinquent Dues Fee	\$ 19,450	\$ 21,125	\$ 2,700	\$ 16,750	\$ 22,375	\$ 19,500	\$ 25,075	\$ 22,150	\$ 16,575	\$ 23,637
Interest - Delinquent Dues	\$ 915	\$ 1,000	\$ (85)	\$ 1,000	\$ 1,000	\$ 712	\$ 1,956	\$ 1,456	\$ 918	\$ 1,244
Foreclosure Fee Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,066	\$ 42,362
Banking Income	\$ 9,550	\$ 25,000	\$ (3,450)	\$ 13,000	\$ 10,000	\$ 19,943	\$ 2,109	\$ 4,763	\$ 12,835	\$ 5,207
Lease Rental Revenue	\$ 68,939	\$ 26,939	\$ 42,000	\$ 26,939	\$ 29,039	\$ 23,596	\$ 27,134	\$ 20,480	\$ 25,546	\$ 22,297
ACL Seasonal Boat Slips/Campsites	\$ 204,945	\$ 205,770	\$ (2,325)	\$ 207,270	\$ 205,505	\$ 208,035	\$ 201,395	\$ 200,305	\$ 200,230	\$ 195,995
Owner Amenity Registration Fee (OARF)	\$ 285,000	\$ 285,000	\$ -	\$ 285,000	\$ 285,000	\$ 287,300	\$ 285,400	\$ 288,400	\$ 290,500	\$ 288,957
Registration Fees	\$ 20,400	\$ 20,350	\$ 5,325	\$ 15,075	\$ 13,345	\$ 15,259	\$ 13,433	\$ 12,821	\$ 10,732	\$ 10,890
Counter Sales/Vending Income	\$ 1,710	\$ 2,000	\$ (315)	\$ 2,025	\$ 3,050	\$ 2,518	\$ 2,049	\$ 4,662	\$ 4,526	\$ 4,408
Contribution Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 600	\$ 26,049	\$ 1,305
Payment Plan Program Fees	\$ 7,625	\$ 6,000	\$ 1,625	\$ 6,000	\$ 5,650	\$ 6,200	\$ 4,795	\$ 5,400	\$ 5,305	\$ -
Gain/Loss Equipment Disposal	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (9,341)	\$ 250	\$ -	\$ 1,017	\$ 1,731
Bad Debt Recovery	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,411	\$ 650	\$ 78	\$ -	\$ 925
Over Payments - Property Owners	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 31	\$ 485	\$ 1,356	\$ (22)	\$ 275
Credit Card Convenience Fee	\$ 3,590	\$ 3,100	\$ 590	\$ 3,000	\$ 3,000	\$ 2,565	\$ 3,213	\$ 2,632	\$ 1,334	\$ 2,087
Program Fees	\$ 11,500	\$ 10,700	\$ 1,700	\$ 9,800	\$ 9,200	\$ 10,423	\$ 7,214	\$ 1,600	\$ 1,909	\$ 2,369
Advertising Income	\$ 128,480	\$ 122,680	\$ 14,300	\$ 114,180	\$ 116,580	\$ 110,196	\$ 94,968	\$ 96,819	\$ 95,830	\$ 86,803
Social Recreation Income	\$ 28,100	\$ 26,200	\$ 1,650	\$ 26,450	\$ 23,559	\$ 26,303	\$ 18,583	\$ 14,320	\$ 29,095	\$ 19,959
Clubhouse Rental	\$ 4,375	\$ 7,725	\$ (425)	\$ 4,800	\$ 4,125	\$ 4,500	\$ 3,075	\$ 3,225	\$ 2,975	\$ 3,775
Building Permits & Septic Programs	\$ 9,250	\$ 18,450	\$ (9,200)	\$ 18,450	\$ 17,350	\$ 15,866	\$ 5,158	\$ 2,768	\$ 15,137	\$ 15,979
Trash & Recycling	\$ 74,500	\$ 74,300	\$ 200	\$ 74,300	\$ 73,040	\$ 73,065	\$ 72,490	\$ 70,874	\$ 70,733	\$ 69,400
Pool Parties & Swimming Lessons	\$ 10,125	\$ 7,981	\$ 3,320	\$ 6,805	\$ 5,575	\$ 3,566	\$ 2,098	\$ 2,108	\$ 1,575	\$ 763
Camping Fees	\$ 13,952	\$ 15,385	\$ (1,713)	\$ 15,665	\$ 15,148	\$ 15,618	\$ 15,101	\$ 14,713	\$ 10,896	\$ 9,436
Boat Rentals	\$ 34,400	\$ 50,925	\$ (16,400)	\$ 50,800	\$ 32,700	\$ 40,355	\$ 34,025	\$ 47,756	\$ 44,207	\$ 44,134
Boat Slip Rentals	\$ 5,800	\$ 5,135	\$ 665	\$ 5,135	\$ 3,605	\$ 4,135	\$ -	\$ 3,260	\$ 4,310	\$ 3,160
Fines Collected, NSF Check Fee	\$ 105	\$ -	\$ 105	\$ -	\$ 175	\$ 2,425	\$ 2,802	\$ 905	\$ 3,105	\$ 4,419
Golf Fees/Golf Season Passes	\$ 137,050	\$ 133,607	\$ 11,989	\$ 125,061	\$ 123,140	\$ 118,195	\$ 121,903	\$ 129,732	\$ 129,236	\$ 128,718
Golf Advertising Income	\$ 1,600	\$ 1,600	\$ -	\$ 1,600	\$ 1,500	\$ 1,920	\$ -	\$ -	\$ -	\$ 640
Golf Misc Sales Income	\$ 8,500	\$ 7,000	\$ 2,500	\$ 6,000	\$ 5,500	\$ 5,564	\$ 155,329	\$ 134,547	\$ 111,985	\$ 5,413
Golf Food & Beverage Income	\$ 196,100	\$ 184,100	\$ 34,500	\$ 161,600	\$ 155,817	\$ 147,556	\$ -	\$ -	\$ -	\$ 101,414
Marina Concessions Income	\$ 273,000	\$ 279,058	\$ 2,000	\$ 271,000	\$ 258,500	\$ 251,030	\$ 238,900	\$ 259,728	\$ 266,798	\$ 272,591
Land & Lake Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 80	\$ -	\$ -	\$ -	\$ 568
Special Projects (319 Grant Revenue)	\$ 2,500	\$ 2,000	\$ 500	\$ 2,000	\$ -	\$ 9,174	\$ 22,716	\$ 13,201	\$ 2,331	\$ 244
Fundraisers (will be moved to des.funds)	\$ -	\$ 21,050	\$ (19,125)	\$ 19,125	\$ 21,350	\$ -	\$ 13,296	\$ 18,434	\$ 17,744	\$ 18,299
Employee Dishonesty Insurance Payout	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 22,401	\$ -	\$ -
Total Revenue	\$ 4,442,701	\$ 4,189,938	\$ 671,601	\$ 3,771,100	\$ 3,724,698	\$ 3,717,041	\$ 3,651,329	\$ 3,679,583	\$ 3,419,574	\$ 3,422,533
Department Salaries	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 31,547	\$ 248,972	\$ 255,392	\$ 201,925
Department Payroll	\$ 1,479,839	\$ 1,434,843	\$ 184,312	\$ 1,295,527	\$ 1,242,846	\$ 1,212,161	\$ 1,039,831	\$ 852,321	\$ 829,965	\$ 774,345
Overtime Wages	\$ 10,000	\$ 10,000	\$ -	\$ 10,000	\$ 10,000	\$ -	\$ -	\$ -	\$ -	\$ -
Payroll Tax	\$ 131,614	\$ 132,298	\$ (11,582)	\$ 143,196	\$ 140,073	\$ 134,382	\$ 129,090	\$ 124,094	\$ 118,037	\$ 94,066
Total Payroll Expenses	\$ 1,621,452	\$ 1,577,141	\$ 172,730	\$ 1,448,723	\$ 1,392,919	\$ 1,346,543	\$ 1,200,469	\$ 1,225,387	\$ 1,203,395	\$ 1,070,336
Contract Labor	\$ 26,035	\$ 26,535	\$ (23,050)	\$ 49,085	\$ 61,885	\$ 35,023	\$ 21,736	\$ 41,731	\$ 31,486	\$ 30,540
Recruitment Expenses	\$ 1,950	\$ 1,000	\$ 1,000	\$ 950	\$ 1,675	\$ 8,316	\$ 25,548	\$ 14,904	\$ 4,397	\$ 1,136
Employee Fringes	\$ 273,955	\$ 179,995	\$ 89,531	\$ 184,424	\$ 162,257	\$ 145,675	\$ 156,003	\$ 137,512	\$ 135,488	\$ 146,337
Uniforms/Name Tags	\$ 8,400	\$ 8,000	\$ 400	\$ 8,000	\$ 7,950	\$ 7,477	\$ 7,613	\$ 5,910	\$ 7,023	\$ 5,392
Conference/Training	\$ 16,500	\$ 12,000	\$ 5,900	\$ 10,600	\$ 37,305	\$ 5,581	\$ 11,733	\$ 3,229	\$ 8,750	\$ 2,859
Credit Card Expenses	\$ 16,000	\$ 16,000	\$ -	\$ 16,000	\$ 16,500	\$ 15,822	\$ 15,141	\$ 16,800	\$ 15,521	\$ 15,502
DDS (Dues, Donations, Subscriptions)	\$ 7,600	\$ 4,825	\$ 3,290	\$ 4,310	\$ 4,050	\$ 5,946	\$ 4,216	\$ 3,418	\$ 2,787	\$ 1,994
F/F/E (Furniture/Fixture/Equipment)	\$ 16,900	\$ 17,600	\$ (1,850)	\$ 18,750	\$ 15,600	\$ 21,512	\$ 16,090	\$ 17,081	\$ 7,507	\$ 16,867
Program Refunds-Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Registration Expenses	\$ 11,500	\$ 13,500	\$ -	\$ 11,500	\$ 9,250	\$ 9,524	\$ 10,781	\$ 10,769	\$ 18,453	\$ 4,332
Counter/Vending Supplies	\$ 850	\$ 650	\$ 600	\$ 250	\$ 700	\$ 2,782	\$ 375	\$ 2,647	\$ 7,116	\$ 4,607
Office Supplies	\$ 8,300	\$ 8,000	\$ (900)	\$ 9,200	\$ 9,500	\$ 8,443	\$ 10,041	\$ 11,663	\$ 8,831	\$ 13,900
General Supplies	\$ 23,950	\$ 28,900	\$ 100	\$ 23,850	\$ 19,250	\$ 28,339	\$ 19,419	\$ 10,533	\$ 17,752	\$ 17,202
Sales Tax	\$ -	\$ -	\$ -	\$ -	\$ 3,000	\$ 1,593	\$ -	\$ -	\$ -	\$ -
Golf Food & Beverage	\$ 77,650	\$ 71,359	\$ 18,300	\$ 59,350	\$ 56,350	\$ 59,209	\$ 65,622	\$ 55,894	\$ 42,069	\$ -
Supplies for Resale	\$ 179,405	\$ 182,325	\$ (1,845)	\$ 181,250	\$ 179,000	\$ 180,571	\$ 217,533	\$ 211,776	\$ 218,650	\$ 262,338
Boat Rental Expenses	\$ -	\$ 4,000	\$ (4,000)	\$ 4,000	\$ 5,600	\$ 2,074	\$ 2,428	\$ 248	\$ 823	\$ 2,946
Golf Cart Rentals	\$ 15,000	\$ 15,000	\$ -	\$ 15,000	\$ 15,000	\$ 9,053	\$ 13,370	\$ 13,909	\$ 21,948	\$ 12,875
Advertising	\$ 86,500	\$ 80,650	\$ 14,100	\$ 72,400	\$ 68,905	\$ 62,595	\$ 55,892	\$ 51,115	\$ 55,282	\$ 51,373
Gift Certificates - Donated	\$ -	\$ -	\$ (2,000)	\$ 2,000	\$ -	\$ 3,708	\$ 3,342	\$ 12,595	\$ -	\$ -
Postage	\$ 20,000	\$ 20,000	\$ -	\$ 20,000	\$ 20,000	\$ 9,795	\$ 9,644	\$ 10,000	\$ 7,999	\$ 7,990
Rental Equipment	\$ 7,515	\$ 7,600	\$ 915	\$ 6,600	\$ 5,600	\$ 8,130	\$ 5,548	\$ 10,482	\$ 19,797	\$ 5,284
Social/Recreation Expenses	\$ 22,175	\$ 22,875	\$ (150)	\$ 22,325	\$ 17,140	\$ 24,056	\$ 11,725	\$ 10,552	\$ 13,478	\$ 19,597
Clubhouse Rental Expenses	\$ -	\$ 3,850	\$ (2,175)	\$ 2,175	\$ 1,450	\$ 985	\$ 1,750	\$ 1,775	\$ 1,775	\$ 1,975
Maintenance - Equipment	\$ 41,000	\$ 41,500	\$ (500)	\$ 41,500	\$ 40,750	\$ 26,260	\$ 39,443	\$ 18,905	\$ 16,268	\$ 25,569
Maintenance - Grounds	\$ 98,700	\$ 98,000	\$ 6,200	\$ 92,500	\$ 89,750	\$ 84,401	\$ 66,660	\$ 65,986	\$ 67,127	\$ 58,165
Maintenance - Buildings	\$ 27,550	\$ 26,250	\$ 2,800	\$ 24,750	\$ 30,500	\$ 43,547	\$ 41,782	\$ 39,964	\$ 49,644	\$ 26,948
Maintenance - Vehicles	\$ 14,600	\$ 15,600	\$ (400)	\$ 15,000	\$ 12,500	\$ 13,573	\$ 11,820	\$ 12,622	\$ 14,501	\$ 11,114
Fitness center expenses, tennis court, archery	\$ 700	\$ -	\$ 700	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Gas & Oil	\$ 58,450	\$ 37,750	\$ 20,200	\$ 38,250	\$ 36,600	\$ 36,052	\$ 34,425	\$ 53,059	\$ 48,502	\$ 55,968
Scavenger Services	\$ 42,000	\$ 42,000	\$ 8,100	\$ 33,900	\$ 31,900	\$ 26,336	\$ 29,982	\$ 25,774	\$ 22,826	\$ 25,196
Licenses/Permits	\$ 6,390	\$ 5,765	\$ 1,475	\$ 4,915	\$ 6,030	\$ 4,375	\$ 5,341	\$ 5,331	\$ 4,870	\$ 2,445
Membership/Employee Recognition	\$ 6,000	\$ 6,000	\$ -	\$ 6,000	\$ 4,900	\$ 5,504	\$ 4,448	\$ 2,755	\$ 2,695	\$ 1,515
Hardware/Software Support	\$ 30,000	\$ 30,000	\$ 10,000	\$ 20,000	\$ 37,116	\$ 60,958	\$ 19,421	\$ 26,734	\$ 24,297	\$ 22,113
Audit Consulting Costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 299	\$ 1,177	\$ -	\$ -
Legal Services	\$ 41,250	\$ 41,250	\$ 5,250	\$ 36,000	\$ 37,000	\$ 23,849	\$ 16,828	\$ 38,011	\$ 22,780	\$ 19,890
Accounting Services	\$ 3,500	\$ 3,500	\$ (41,500)	\$ 45,000	\$ 32,000	\$ 49,310	\$ 44,218	\$ 43,495	\$ 37,452	\$ 35,931
Vehicle Licenses	\$ 3,050	\$ 2,700	\$ 644	\$ 2,406	\$ 2,206	\$ 1,993	\$ 1,194	\$ 1,944	\$ 1,990	\$ 2,005
Bad Debts-Current Year	\$ 90,000	\$ 90,000	\$ 18,000	\$ 72,000	\$ 60,000	\$ 134,641	\$ 168,290	\$ 75,901	\$ 113,314	\$ 33,906
Utilities	\$ 129,936	\$ 152,636	\$ (3,100)	\$ 133,036	\$ 138,200	\$ 120,139	\$ 130,952	\$ 142,741	\$ 121,791	\$ 107,775
Insurance	\$ 150,594	\$ 143,985	\$ 15,357	\$ 135,237	\$ 129,435	\$ 165,463	\$ 142,097	\$ 136,119	\$ 115,963	\$ 94,174
Property Taxes	\$ 41,620	\$ 39,725	\$ (80)	\$ 41,700	\$ 44,800	\$ 42,538	\$ 41,492	\$ 42,588	\$ 32,217	\$ 40,508
Lake Sediment Pond Expenses	\$ 5,000									

COMMISSION ROSTERS

COMMISSION ROSTER CURRENT AS OF 8/17/19

50th Anniversary Event Planning Ad Hoc (Meeting Dates TBD)

Cottrell, Carmel.....Member
Johnson, Lynn.....Member
Killeen, LeAnne.....Member
Malone, Steve.....Member

Appeals (2nd Saturday of each month, 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)

Zophy, Cindy.....Chair
Frank, Jim.....Vice Chair
Hendren, Barb.....Secretary
Ballenger, Robert.....Board Liaison
Harris, Mike.....Board Liaison
Ohms, Tom.....Board Liaison
Tribbey, Steve.....Board Liaison
Ware, William.....Member
Williams, Gordon.....Board Liaison
Wiener, Joe.....Staff

Board Policy Ad Hoc (Meeting dates TBD)

Board of Directors
Ware, Jody.....President
Harris, Mike.....Vice President
Hannon, Gary.....Treasurer
Hendren, Barb.....Corporate Secretary
Ballenger, Bob.....Member

Diehl, John.....Member
Ohms, Tom.....Member
Tribbey, Steve.....Member
Williams, Gordon.....Member

Budget/Finance (Meeting dates TBD)

Hannon, Gary.....Chair/Board Liaison
Brennan, Thomas.....Member
Carpenter, Ron.....Member
Finn, John.....Member
Forman, Joe.....Member
Malone, Steve.....Member
Tribbey, Fern.....Member
Miller, Ashlee.....Staff

Campground (Meeting dates TBD, generally weekends)

Richards, Kathy.....Chair
Barker, Nancy.....Vice Chair/Secretary
Carpenter, Ron.....Vice Chair/Secretary
Bluhm, Mary.....Member
Diehl, John.....Board Liaison
Maculitis, Jerry.....Member
Reifsteck, Joseph.....Member
Ruffolo, Ric.....Member
Szczypta, Chris.....Member

Clubhouse Area Master Plan Architecture & Design (Meeting dates TBD)

Wiener, Joe.....Chair
Tribbey, Steve.....Brd Liaison/V. Chair
Hendren, Barb.....Secretary
Carton, Cindy.....Member
Frank, Jim.....Member
Hansen, James.....Member
Killeen, John.....Member
Paulson, Rick.....Member
Stanger, Bob.....Member

Stocks, Geoff.....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

Conservation (1st Saturday of each month)

Wiener, Paula.....Chair
Stolpe-Friend, Kerstin.....Vice Chair
Burmeister, Darryle.....Member
Cady, Phyllis.....Member
Cammack, Mike.....Member
Doden, Henry.....Member
Hannon, Gary.....Board Liaison
Ohms, Tom.....Member
Parages, Melissa.....Member
Yorke, Michael.....Member
Drogosz, Karen.....Recorder
Helgerson, Aren.....Staff

Deer Management (Last Saturday of each month)

Sonntag, Jon.....Chair
Ostrander, Gordon.....V. Chair
Rees, Kim.....Secretary
Bluhm, Ted.....Member
Finley, Jack.....Member
Hendren, Allen.....Member
Lutz, Al.....Member
Petelle, Jim.....Member
Sershon, John.....Member
Williams, Gordon.....Board Liaison

Editorial Review

Nordlie, Shaun.....Member
Finn, John.....Member
Vandigo, Doug.....Member
Ware, Jody.....Board Liaison

Employee Handbook Ad Hoc

Hannon, Gary.....Board Liaison/Chair
Forman, Joe.....Vice Chair
Ware, Jody.....Secretary
Clark, Marge.....Member
Harris, Mike.....Member
Martin, Dave.....Member

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

Lake Monitoring (Meeting dates TBD)

Rees, Kim.....Member
Tribbey, Fern.....Member
Tribbey, Steve.....Board Liaison
Ware, Bill.....Member
Helgerson, Aren.....Staff

Legal (Meeting dates TBD)

Krasula, Rich.....Chair
Skoskiewicz, Bogdan.....Vice Chair
Malahy, Sandra.....Secretary
Allgood, David.....Member
Doran, Bill.....Member
Jennings, Steve.....Member
Ware, Jody.....Board Liaison

Legislative Action - INACTIVE

McIntyre, Steven.....Member

Nominating (Meeting dates TBD)

Bourell, Bill.....Member
Brandenburg, Rosanne.....Member
Hendren, Barb.....Board Liaison
Killeen, John.....Member
Nelson, Therese.....Member
Tyson, Mike.....Member
Yorke, Mike.....Member

Recreation (3rd Monday of each month, 9am)

Cottrell, Carmel.....Chair
Killeen, LeAnne.....Vice Chair
Reese, Pat.....Secretary
Brandenburg, Rosanne.....Member
Causero, Lee.....Member
Gee, Sheila.....Member
Hannon, Mary.....Member
Harris, Mike.....Board Liaison
Stanger, Marcy.....Member
Tribbey, Fern.....Member

Rules & Regulations (2nd Saturday of each month, 9am)

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

Safety and Emergency Planning (Meeting dates TBD)

Cammack, Mike.....Chair
Beckel, Ron.....Vice Chair
Ware, Jody.....Secretary
Hannon, Gary.....Board Liaison
Janssen, Julie.....Staff
Ziarko, Ed.....Staff

Strategic/Long Range Planning (Meeting dates TBD, usually weekdays)

Ware, Jody.....Brd Liaison/Chair/Sec.
Ford, Don.....Vice Chair
Forman, Joseph.....Member
Katzmann, Rich.....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

Trails (Last Saturday of each month, 9am)

Ohms, Tom.....Chair/Board Liaison
Doden, Henry.....Vice Chair
Diehl, Penny.....Secretary
Drogosz, George.....Member
Hannon, Gary.....Member
Hendren, Allen.....Member
Laethem, Deb.....Member
Laethem, Robert.....Member
Manderschied, Ron.....Member
Paulson, Rick.....Member

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MONTHLY COMMISSION REPORTS

ARCHITECTURAL AND ENVIRONMENTAL CONTROL COMMITTEE MINUTES

AUGUST 3, 2019

UNAPPROVED

- 1.0 Call to Order – The August 3, 2019 meeting of the ACL Architectural & Environmental Control Committee was called to order by Chair Cindy Zophy at 8:00 a.m.
Committee members present: Cindy Zophy, Jim Frank, Barb Hendren, Bob Ballenger, Gordy Williams, Building Inspector Joe Wiener, Steve Tribbey, Mike Harris, Tom Ohms, Bill Ware; also guest Shaun Nordlie.
- 2.0 Approve Minutes of the July 13, 2019 meeting – Steve Tribbey moved to accept the minutes of July 13, 2019 as written; seconded by Bill Ware. Motion passed with 7 yes and 2 abstaining.
- 3.0 Property Owner Comments
- 4.0 Building Inspector’s Report – Joe Wiener reported that we’ve issued 110 permits to date and gave an update on the status of IPMC Property Maintenance Complaints.
- 4.1a & b 4A114 Henry Court – Joe will contact the owner.
- 4.1c 12A266 Hoover Court – Joe is working with the owner.
- 4.1d 6A89 Appomattox Court – Joe has been in contact with the owner and will continue work with them – a tree fell on the house and went through the roof last week.
- 4.1e 11A145 South Apple Canyon Road – The damaged mailbox has been replaced.
- 4.1f 8A200 Hale Court – Joe has sent a letter and will continue to work with the owner.
- 4.1g 8A19 Franklin Lane – This item is pending.
- 5.0 New Business
- 5.1 10A59 Cardinal Court – Install riprap at shoreline – Mike Harris moved to “Approve the installation of 60’ of riprap starting at the northwest corner of the lot, then running west by Frentress using the ACLPOA specifications as per the attached sketch.” Seconded by Steve Tribbey. Discussion: This will be done when the Association has riprap installed this year. Shaun and Aren will look at it first. Motion passed with 8 yes, and 1 abstaining.
- 5.2 6A104 Appomattox Court - Barb Hendren moved to “Approve the sending of an IMPC Property Maintenance Complaint Letter to the Property Owner of Lot 6A105.” Seconded by Gordy Williams. Discussion: The committee reviewed photos of the roof and soffit damage, as well as the derelict hot tub in the back of the house, and believes the hot tub is a health and safety hazard. Joe has been in contact with the owner. Motion passed with 8 yes, and 1 abstaining.
- 5.3 – Construction Permit Fee Schedule. The Building Code summary of fees published in The Apple Core was handed out, and Bill Ware moved to “Approve the item listing named “Building Permit Fees Charged” dated August 3, 2019 for publication in The Apple Core.” Seconded by Barb Hendren. Discussion: Joe is asking for clarification on what work needs a permit since the current building code basically states that everything needs a permit, and the guidelines published in The Apple Core are very brief. The committee decided to change the following: Under General Permit, change the last item to read “Interior Structural remodel” (so a permit is required only for structural remodeling, plumbing and electrical work). Under Landscaping, change the last item to read “Tree/shrub removal or trim within 50 ft of shoreline”. Under Driveway, remove the first 2 items (Repair and Resurface) and change the 3rd item to read “Install/Relocate/Enlarge”. Under Shoreline, add the words “Install/Repair of” at the head of the list. Motion passed unanimously with 9 yes. Tom Ohms left the meeting at 9:03.
- 5.4 Other New Business – It was reported that there is another pole light installed within the 100 ft setback on 9-170 Hickory Lane. Joe will inspect.
- 6.0 Unfinished Business
- 6.1 ACL Building Code Revisions – BOD Workshop. Went through the BOD memo line by line and discussed each point. Some items cannot be resolved until the next meeting since further investigation or follow-up is needed. A roll call was taken on whether committee members believe a lower level livable walkout space would be used to count toward living space; vote was 4 yes, and 4 no. This will be discussed further. Discussion on adding propane tank testing language to building code: we believe this is part of the supplier’s service. Joe will contact several suppliers to check on this.
- 6.2 Amended and Restated Declaration of Covenants and Restrictions - Joe met with the Legal Commission to discuss this. They agreed to take some limitations out of the Covenants and allow the Building Code to address them (e.g. building height, size limitations on garages, and size & height of accessory buildings). This will make changes easier to handle as it is difficult to change the Covenants.
ACL Energy Policy – Further discussion is required on this. There are 4 items which Shaun will address with Doug: 1. Allowing rain barrels/ water features 2. Solar arrays – allowing ground arrays 3. Size limitations on solar arrays 4. Geothermal energy systems – include language.
- 8.0 Next Meeting Date – September 7, 2019 at 8:00 a.m. at the

Maintenance Building.
9.0 Adjournment – Motion to adjourn the meeting at 10:06 am by Mike Harris.
Respectfully submitted, Barb Hendren

CAMP ARCHITECTURE AND DESIGN AD HOC COMMISSION MINUTES

AUGUST 2, 2019

UNAPPROVED

- 1.0 Call to Order: Chairman Joe Wiener called the meeting to order at 11:10 am. Commission Members present: Joe Wiener, Jim Frank, John Killeen, Steve Tribbey, Barb Hendren, Bob Stanger; Jim Hansen. Absent: Geoff Stocks, Rick Paulson, Cindy Carton. Guests Mike Harris, Gary Hannon, Joe Forman & General Manager Shaun Nordlie.
- 2.0 Approve July 13, 2019 Minutes: Motion to approve made by Bob Stanger; seconded by John Killeen. Motion passed with 7 yes.
- 3.0 New Business
- 3.1 Farnsworth AIA Contract – Jim Hansen moved “To recommend to the BOD that they execute the AIA Document B132-2009 standard form of Agreement between Owner and Architect, Construction Manager as Advisor Edition with the Exhibits A & B.” Seconded by Barb Hendren. Discussion: Joe Wiener went through the contract. Gary Hannon passed out the CAMP F&M spreadsheet with cost estimates broken down by year. It includes CM salary and estimated expenses. This will be used to determine budget needs for CAMP. A Performance Bond may be required for the project. The cost for this is usually 1 – 1.5% of the project. Shaun will check with our insurance company and also ask the bank at his upcoming meeting to get more information. If required, the cost for this will have to be added to the spreadsheet Exhibit A dated June 28, revised from April 18 – Joe has kept track of requested changes, and they have given us almost everything we requested. There will be a lot of things to look at during D&D process – including fireplace, relocating the building further up the firehouse parking lot, security system/ telecommunications/IT needs. One thing they don’t have in the proposal is design of the large parking lot – this got left out, and Caius asked us to give him the wording we want included as this is included in their fee. They are not giving us the FFE specs on bid packages. During construction, requests for information (RFI’s) – who answers these? CM or Architect? It normally goes to the architect. What the Farnsworth contract says is they’ll give us a fee quote to answer RFI’s once we have a CM. We can ask the CM to review RFI’s. CM would have to be responsible for developing a traffic plan as we don’t want to obstruct pool traffic.
Motion passed unanimously with 7 yes votes.
- 3.2 RFQ and letter to potential Construction Manager Firms – Jim Hansen moved “To approve the finalization of the RFQ and send it to 4 qualified CM firms.” Seconded by Bob Stanger. Discussion: Joe

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MONTHLY COMMISSION REPORTS

deer program is scheduled for August 10th and the 17th from 9AM to 12 Noon at the stone quarry. Kim Rees presented a revised form for participants to fill out. The orientation meetings are scheduled for 1:00PM after the qualifications on the 10th and 17th. We reviewed the rules as printed in the ACL Rules and Regulations. These rules will be given to each participant and read at the orientation meeting, so they understand and know what is required. There will also be an information sheet given to each participant on the testing requirement for chronic wasting disease.

- 4.4 Zone Picking - Kim Rees presented a list of last year's participants and the number of days each person hunted. This will be used to determine selecting order for harvested ties.
 - 4.5 Other Unfinished Business
 - Electronic Sign In - Jon Sonntag is working out the details on the procedures for an electronic sign in by use of a computer or cell phone. Participants will still be required to sign out at the security office. This will ensure each hunter is safely out of the woods.
 - Two New Zones - General Manager Shaun Nordlie informed the Commission that he is contacting the farmer concerning the use of hunting on this land.
 - 5.0 New Business
 - 5.1 Deer Count - We discussed planning for next year's deer count. Also notify the program participants and ask for volunteers.
 - 5.2 Other New Business – None.
 - 6.0 Other – None.
 - 7.0 Next Meeting – Rather than meet on August 31, it was decided to meet on August 17 after the orientation and zone picking meeting at approximately 3:00PM.
 - 8.0 Adjournment - As there was no other business, Allen Hendren made a motion to adjourn, Ted Bluhm seconded. Motion approved.
- Respectfully submitted, Kim Rees, Secretary

EMPLOYEE HANDBOOK AD HOC COMMISSION MEETING MINUTES JULY 17, 2019 UNAPPROVED

- 1.0 Call to Order: The meeting was called to order at 10:00 am. Members present: Gary Hannon, Chairperson, Dave Martin, Joe Forman, Mike Harris and Jody Ware. Marge Clark was absent. Shaun Nordlie, General Manager, and Carrie Miller, Human Resources, were also present.
 - 2.0 Election of Officers: Nomination for Gary Hannon to serve as Chairperson was made by Jody Ware. Nomination was confirmed. Nomination for Joe Forman to serve as Vice Chairperson was made by Dave Martin. Nomination was confirmed. Nomination for Jody Ware to serve as Recording Secretary was made by Dave Martin. Nomination was confirmed.
 - 3.0 New Business
 - 3.1 Discussion/Review of the current employee handbook: A copy of the current Employee Handbook was distributed. A discussion was held on the need for ACLPOA to research and engage in a HR subscription or relationship to keep the Board up to date on current employee Illinois and Federal law. A discussion was held on a process for updating the handbook.
 - 3.2 Review policy changes to employee handbooks from 2017, 2018 and 2019: The SHRM articles were distributed for members to review.
 - 3.3 Begin updating 2019 Employee Handbook: There were no updates made to the 2019 Employee Handbook at this meeting.
 - 4.0 Next Meeting Date and Time: The next meeting will be August 9, 2019 at 9:00 a.m.
 - 5.0 Adjournment: A motion to adjourn was made by Dave Martin at 11:13 a.m.
- Respectfully Submitted, Jody Ware


GOLF COMMISSION MEETING MINUTES JULY 9, 2019 UNAPPROVED

- 1.0 Call to Order - Chairman Tim Reese called the meeting to order at 1:32 p.m. Members present: Tim Reese, Pat Reese, Fred Turek, Mary Hannon, Pauline Curtiss, Bob Buesing, John Diehl, and John Killeen. Members absent: Jean Burton, Pat Mannix, Marcy Stanger, Bob Stanger, and Rich Schmidt. Guests: Shaun Nordlie and Chris Arnold.
- 2.0 Approve Minutes - Mary Hannon motioned, John Diehl seconded, to approve the minutes of the June 11, 2019 meeting. Motion carried.
- 3.0 Unfinished Business
 - 3.1 Big Cup Tournament - Still looking for volunteers to help out that

- morning. Chris Arnold will be sending out an e-mail to the group looking for help. The sign-up sheet for tee times is in the Pro Shop.
 - 3.2 White Board for Pro Shop - Jean Burton has donated the board which is in the process of being put up.
 - 3.3 Expanding Tee Box on Hole #3 - Scheduled for the fall.
 - 3.4 Club Washer on Hole #1 - Maintenance has noted there hasn't been one for years. Chris Arnold will be looking for an attachment to the ball washer.
 - 3.5 Other Unfinished Business - It was noted that money is being requested next year for new cart paths. It was also noted that the cash register in the Pro Shop is way too slow, with people walking out. Shaun Nordlie reported that this issue is being looked into.
 - 4.0 New Business - The Red, White & Blue tournament went very well, with about 60 golfers.
 - 4.1 Other New Business - It was suggested that we need to utilize the beverage cart, particularly on hot days. Also, hole #2 needs to be leveled out.
 - 5.0 Next Meeting Date - August 13, 2019
 - 6.0 Adjournment - Mary Hannon motioned to adjourn at 2:00 p.m.
- Respectfully submitted, Pat Reese, Secretary

LEGAL COMMISSION MINUTES JULY 15, 2019 UNAPPROVED

- 1.0 Call to Order – Rich Krasula, Chair, called the meeting to order at 7:06 p.m. Members present in the ACL Boardroom: Jody Ware and Steve Jennings. Also present was General Manager Shaun Nordlie. Members present via ZOOM: Rich Krasula, Sandra Malahy, and Bo Skoskiewicz. Absent: Dave Allgood and Bill Doran.
- 2.0 Approve the minutes of the June 30, 2019 meeting – Correction to the minutes included changing the July 9, 2019 date to June 2, 2019 in section 2.0. Jody Ware made a motion to approve the minutes of June 30, 2019 with the edits, seconded by Sandra Malahy. Minutes were approved. Abstained: Steve Jennings.
- 3.0 Unfinished Business
 - 3.1 Changes to Declaration from June 30, 2019 meeting – There were no changes discussed.
 - 3.2 Initiate review of changes to Bylaws proposed by K&C – The Commission reviewed the following sections.
 - 3.2.1 Preamble and Recitals regarding the length of time to post the notice for approval to change the Bylaws.
 - 3.2.2 Article I Definitions, Section 2.d. and 2.e. reflected the term Members which may have to be changed to Owners and Voting Members. Rich will confer with K&C. Language in Section 2.h. and 2.i. reflected the term Committee which should be changed to




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MONTHLY COMMISSION REPORTS

- Commission.
- 3.2.3 Article II Membership language suggested by K&C with regard to Members, membership rights, adopting Rules and Regulations, and recreational use holders.
 - 3.2.4 Article III Voting Rights corrected the Section number. Rich will confer with K&C regarding the definition of One Voting Member.
 - 3.2.5 Article IV Association Purposes and Powers, Section 3 regarding mergers and consolidations with regard to a quorum for voting purposes; Section 4 regarding debt with regard to a quorum for voting purposes; and Section 5 regarding dissolution with regard to a quorum for voting purposes. Rich will confer with K&C. Section 5 term Member should be changed to Owner/Member.
 - 3.2.6 Article V Board of Directors - discussed the term Voting Member as written by K&C, and Board resignations after the application deadline.
 - 4.0 New Business
 - 4.1 Discuss how to educate Property Owners of proposed changes to both documents; Declaration first, Bylaws second, or both together? – This agenda item was not discussed.
 - 5.0 Other – There was no other business.
 - 6.0 Next Scheduled Meeting Date – The next Legal meeting will commence on Tuesday, September 10, 2019 at 7:00 p.m. at the ACL Boardroom or via ZOOM.
 - 7.0 Adjourn - A motion was made by Jody Ware to adjourn the meeting at 8:54 p.m.

Respectfully submitted, Sandra Malahy

• •

RULES & REGULATIONS COMMISSION MINUTES

AUGUST 2, 2019

UNAPPROVED

- The following Commission members were present: Chair Jim Petelle, Vickie Sershon, Fern Tribbey, Bob Stanger, Bob Fitzjerrells, George Drogosz, Mike Harris and Fred Pfeiffer. Guest: General Manager Shaun Nordlie.
- 1.0 Call to Order – Chair Jim Petelle called the Rules & Regulations Commission meeting to order on August 2, 2019 at 10:00am.
 - 2.0 Approve June 7, 2019 Minutes – The June minutes were approved with a motion from Bob Stanger and seconded by George Drogosz. Motion passed.
 - 3.0 Unfinished Business
 - 3.1 Discussion on Fines (Amounts, etc.) – Mr. Petelle stated there are two versions regarding listing fines in the Rules & Regulations. He asked if a discussion could begin on which version should be used. Mike Harris began with why the fines can't be listed in both versions. A discussion continued and it was agreed that Mr. Nordlie will make some small changes and rewrite the Preamble referring to the section location for Fines. It was suggested to ask Julie Janssen from Security, to attend

- the September meeting to discuss fine amounts.
 - 3.2 Sticker Placement – Mr. Nordlie reported it has been established that the placement of the sticker should be somewhere on the front of the vehicle: the driver's side, middle or on the passenger side; it is not to be placed on the white number plate.
 - 3.3 Other Unfinished Business – None.
 - 4.0 New Business
 - 4.1 IX Motorized Vehicles-Recreational from Trails Commission – Mr. Nordlie passed out copies of the Trails Commission motion referring to Section IX Motorized Vehicles-Recreational. An issue was brought up concerning the driving age going below 16 to 13 years of age. Shaun will check with attorney and the insurance company. Other points were brought up and it was agreed to continue the discussion at the September meeting to get the Commission members feedback.
 - 4.2 V Boating – Measuring Clarification – Mr. Nordlie gave out a copy of minor changes made on boat size, etc. for the commission to review. This will be discussed at the September meeting.
 - 4.3 Election of Officers
 - 4.3.1 Chair – Bob Stanger made the motion and George Drogosz seconded to elect Vickie Sershon Chair. Motion carried unanimously.
 - 4.3.2 Vice-Chair – Mike Harris made the motion and Vickie Sershon seconded to elect Fern Tribbey Co-Chair. Motion carried unanimously.
 - 4.4 Other New Business - None
 - 5.0 Next Meeting Date – Next meeting Friday, September 6, 2019 at 10:00am.
 - 6.0 Adjournment --The meeting was adjourned by general consent at 11:01am.
- Respectfully Submitted, Karen Drogosz

• •

TRAILS COMMISSION MEETING MINUTES

JULY 27, 2019

UNAPPROVED

- 1.0 Call to Order – Meeting was called to order at 1:00pm by Chairman Tom Ohms. Members present: Tom Ohms, Ron Manderschied, George Drogosz, Henry Doden, Allen Hendren, Gary Hannon, Deb and Bob Laethem, and Penny Diehl. Absent members: Rick Paulson. Guests: Shaun Nordlie and Julie Janssen.
 - 2.0 Approve June 29, 2019 meeting minutes – Motion to approve made by George Drogosz and seconded by Allen Hendren.
 - 3.0 Unfinished Business
 - 3.1 Update on North Bay Crossing - The Budget and Rules and Regulations Commissions have questions that Shaun will address.
 - 3.2 Update on Rules and Regulations changes - The proposal has been to Rules & Regs and is on the agenda for next month.
 - 3.3 Underage driver quiz - see #3.2
 - 3.4 Review 5Year Plan - Nothing new at this time, Tom will update our current working plan and distribute to commission members.
 - 3.5 Winchester Trail access - Concern of homeowners that may be affected has been voiced.
 - 3.6 Trail Quiz Discussion - The quiz proposed to replace the indemnity paperwork was reviewed by all commission members, updated and some extra questions added. The amended version will be sent to commission members for further review.
 - 3.7 Educational Trail Ride with Conservation Committee - Temporary date set for October 12, 2019.
 - 3.8 Lake Carroll Trail Ride - All commission members are welcome, let Shaun know if attending. If you have a helmet please bring with, scheduled date is August 4, 2019 at 2:00pm, attendees to meet at the ACL Firehouse parking lot at 12:30pm.
 - 3.9 Other Unfinished Business
 - 4.0 New Business
 - 4.1 Trail Ride Evaluation - valuable ride with lots of good information gathered, will continue in future.
 - 4.2 Other New Business
 - 5.0 ACL Department Reports
 - 5.1 General Manager - Shaun Nordlie
 - 5.2 Maintenance- not present.
 - 5.3 Security - Julie Janssen-reports were given about four trail related accidents, and approximately 16+ citations/warnings were given additionally for multiple trail related infractions. She will keep commission updated on areas of concern.
 - 6.0 Next Meeting – August 31, 2019 at 8:00am.
 - 7.0 Adjournment – Meeting adjourned at 1:55pm by unanimous consent.
- Respectfully submitted, Penny Diehl, Trails Commission Secretary

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NORMAL OFFICE HOURS RESUME AFTER LABOR DAY

Effective Tuesday, September 3, our office hours will revert to our off-season schedule, Monday through Saturday from 8 am to 3pm and closed Sunday.

PONTOON RENTALS AVAILABLE THROUGH THE END OF OCTOBER

Pontoon boat rentals are available to property owners and their guests through October 27. Take advantage of the Monday through Thursday Property Owner rate and have the lake to yourself!

CAMPER STORAGE & HEAT LIGHT PROGRAM FEES DUE

Statements have been sent to those who were previously signed up for Camper Storage or the Heat Light Program. If you would like to sign up for Camper Storage, please call the Association Office. For more information on the Heat Light Program, or to sign up, call the Safety and Security Department at (815) 492-2436.

2020 PAYMENT PLAN FORMS AVAILABLE NEXT MONTH

We will start accepting submissions for the 2020 Payment Plan after the budget has been adopted by the Board at their October 19 meeting; watch for more information in the Apple Core and on the website.

PLAN AHEAD FOR SUMMER 2020

It is easy to forget about updating insurance & registration once your ACL stickers are on your boat, UTV, etc. for the year. If your insurance or registration has renewed, please take the time to submit this paperwork to the

office now. This is especially important if you have an Association-licensed Boat Slip or Campsite. Documents can be emailed to customerservice@applecanyonlake.org or faxed to (815) 492-2160.

1/3 OF ILLINOIS STATE WATERCRAFT REGISTRATIONS EXPIRED JUNE 30

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. The IDNR renewal website is: <https://www.il.wildlifelicenses.com/vehicle.php?action=vehiclelookup>. You will notice when you renew that the new expiration date is September 30, not June 30.

Pontoon Rentals Available

Monday through Thursday	Rental Times	PO Rate	Guest Rate
Half Day	(8 am – Noon or 1 – 5 pm)	\$100	\$175
Full Day	(8 am – 5 pm)	\$175	\$250
Weekends and Holidays	Rental Times	PO & Guest Rate	
Half Day	(8 am – Noon or 1 – 5 pm)	\$230	
Full Day	(8 am – 5 pm)	\$325	
Security Deposit \$300			

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

Effective January 1, 2016, the Illinois Boat Registration & Safety Act has been amended and now requires that any person operating a rental boat submit a valid Boating Safety Certificate or complete an abbreviated safety course prior to operating the watercraft. A copy of a valid Boating Safety Certificate must be provided to the Association Office by the rental boat operator at least 24 hours in advance of the rental, or completion of the abbreviated safety course at the Marina will be required. Rental boat operators taking the safety course must arrive at the Marina at least 30 minutes prior to the rental. Rentals will not be extended if the rental boat operator fails to complete the course prior to rental start time. Anyone taking the abbreviated safety instruction course must provide the Association with a copy of their driver's license and complete course paperwork, per the IDNR Watercraft Rental Safety Policy. Upon completion of the abbreviated course, a completion receipt valid for one year will be issued.

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

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

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.



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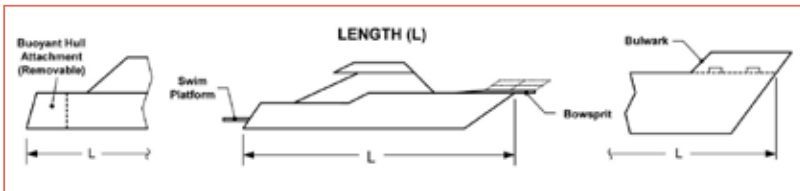
Measuring Watercraft, ATVs And UTVs

Association staff must measure any newly registered watercraft with a length of 19' or greater stated on the Watercraft Registration, and any newly registered ATV/UTV to ensure the vehicle is less than 66" in width. Both size restrictions are in accordance with ACL Rules and Regulations, which were amended at the July 15, 2017 Board meeting to clarify how watercraft are measured. If you are considering a new boat or trail vehicle, please pay close attention to the measurements! We had several boats and vehicles registered this summer that were just a hair under the maximum allowed!

C. Boat Size/Horsepower

1. Powered boats, with the exception of pontoon boats, shall be no more than 21 ft. in length from bow to stern in length overall (LOA), as measured by the ACL staff. If watercraft registration shows boat length of 19 ft. or greater, boat must be measured prior to registration with ACL.

- **LENGTH OVERALL DEFINED:** USCG Enclosure (4) to MTN 01-99 CH5, Tonnage Technical Policy, Simplified Measurement 69.203 Definitions, Page 4:
- **OVERALL LENGTH** means the horizontal distance between the outboard side of the foremost part of the bow and the outboard side of the aftermost part of the stern, excluding rudders, outboard motor brackets, and other similar fittings and attachments. Also excluded from length are non-buoyant attachments such as bulwarks, bowsprits, overhanging decks, swim platforms and stern-wheel supports. Buoyant hull structures both fixed and removable are included in the overall length.



2. Pontoon boats shall not exceed 25 ft. as measured from the forward most point of the pontoon(s) to the aft most point of the pontoon(s).
3. Electric powered boats, sailboats or other than power boats shall not exceed 25 ft. in length as measured bow to stern in Length Overall (LOA), as defined above. Motor not included.

FOR ATVS AND UTVS, SECTION XI MOTORIZED VEHICLES-RECREATIONAL, F. OPERATION LIMITATIONS ON OPERATION OF ALL TERRAIN VEHICLES (ATV) AND GOLF CART, STATES: "13. All motorized recreational vehicles shall be 66" or less in overall width."

All measurements will be taken by ACL staff at the Association Office before a decal will be issued. If a property owner is unable to reach the office prior to closing, the office staff will make reasonable arrangements for that property owner to meet with the Safety and Security Department to have the watercraft/vehicle measured and the decal given, provided all paperwork is on file, and the registration fee has been paid in advance. The Safety and Security Department will not accept any paperwork or payments. Please allow extra time for staff to complete these measurements. If the office staff is occupied with other owners, the Safety and Security Department will be called to assist.



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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.

The What, When and Why of Permitting in Jo Daviess County

SUBMITTED BY JO DAVIESS COUNTY PLANNING & DEVELOPMENT DEPT.

As the spring building season ramps up, the Jo Daviess County Planning & Development Department would like to take this opportunity to provide continuing education to the public regarding the building permit process.

What Requires Permits

If you live in the unincorporated area of Jo Daviess County, you will need to get your building permit from the County Planning & Development office. If you reside within a municipality, you should always check with your local officials regarding their rules of construction. Some of the things that would trigger a permit in the unincorporated areas of the County are:

Any new structure (over 120 Sq. Ft.)

- House
- Accessory Building
- Dec
- Ag Structure

Remodeling or Additions

- Any structural change or reinforcing
- Any work that involves electrical wiring and/or plumbing

Finishing the basement

"Although these are good indicators, you should always call the Planning & Development office for direct information", said Jo Daviess County Code Enforcement Officer, Andrew Mensendike. The office number for the Department is 815-591-3810. Information can also be found on the County web site at www.jodaviess.org.

When you apply for a permit

The permitting process can take seven (7) to ten (10) business days to complete a review of your application and our office will need to have a completed application, with owner, parcel and contractor information. In addition, two copies of a site plan showing where the new structure is going on the property and how far it is to lot lines, other buildings, power lines and waterways, along with two sets of building plans, showing size, support structures, electrical information, entrance and window information should be submitted. Additional information may be requested during the review process.

Why permits are required

We understand the investment made when you begin a construction project. The County review and permitting process can help protect that investment through site review, plan review and construction oversight. Code adoption helps to reduce potential hazards of unsafe construction and ensure public health, safety and welfare.



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News from the Nine

CHRIS ARNOLD
Golf Course Manager
chris.arnold@applecanyonlake.org

What a fun month! We had a great time at the Jack & Jill Outing, Night Golf, and College Football Kickoff & Scramble.

Make sure you sign up for the Property Owner's Tournament on September 7th and the Fall Iron Man on October 5th.

There are a lot of course improvement projects going on this month. We are excited to see the results that will provide you with a better experience at the course. I hope to see you golfing the canyon soon!



Ladies Golf Enjoys Christmas in July

SUBMITTED BY CHRIS GRANRATH
PHOTOS BY JAN LAING

The Ladies Golf League sponsored a Christmas in July outing July 30th at the Apple Canyon Lake Golf Course.

Much fun was had with carts decorated, white elephant gifts passed, Christmas music "I saw Mama kissing Santa Claus," closest to the candy cane and Christmas tree flags, and lunch at the Pro Shop by Anita.

But the highlight of the event was a Christmas scavenger hunt designed by Gary and Mary Hannon. What a riot finding secret items with clues and hints Gary gave the ladies. A big shout out to all who came and participated in the game.





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9 holes & Cart: Monday - Friday... \$16 Weekends... \$21
18 holes & Cart: Monday - Friday... \$25 Weekends... \$34

Eligible players: Members only from applicable reciprocal partner courses.
How often: No limit.
Tee times: All tee times to be called in by the employee of a partner course, no more than 7 days in advance, on a space availability basis.
Identification: Player(s) must show ID and have valid driver's license to drive golf cart.
Restrictions: Not valid for group outings. All tee times are based on availability.

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 1a19 Painted Post 3 Bedroom 3 Bath Lakeview - Dock \$389,000	 9A233 Cherry Lane 3 Bedroom 2 Bath \$170,000	 14A86 Anchor Ct. 3 Bedroom 2 Bath Lakeview Home Located Above Marina	 3048 W. Stagecoach Trail 2 bedroom 2 bath \$149,900	 3A91 General Sherman 4 bedroom 3 bath Lakeview / Transferable Dock \$499,000	 13A127 Powder Horn 2 Bedroom 2 Bath Lakeview / Dock \$140,000
 1A15 Silverhorn 3 Bedroom 2 Bath Lakeview \$249,000	 14A86 Anchor Ct. 3 Bedroom 2 Bath Transferable Dock \$239,000	 Apache Lot 46 Transferable Nixon Dock \$23,000	 8A142 Liberty Bell Ct. 3 Bedroom 2.5 Bath Transferable Dock \$199,000	 10A129 Eagle 2 bedroom 2 bath \$128,000	LIST YOUR HOME HERE!

1 BLACKHAWK	**5** BIG SPIRIT	**8** INDEPENDENCE	41	\$5,400	177	\$7,000	144	\$2,500
	30 \$1,450	34^^ \$35,000	64	\$15,000	225	\$4,500	210	\$2,500
2 HIDDEN SPRINGS	69 \$2,000	98 \$2,500	66	\$4,490	304	\$1,000	258	\$14,500
13 \$2,000		186 \$9,900	70	\$4,000	309	\$800	259	\$14,900
	6 BLUE GRAY	225 \$1,750	107 & 108	\$4,995	310	\$4,250		
3 GENERAL GRANT	13 \$2,000	**9** HAWTHORNE	138	\$999	**12** PRESIDENT		**13** PIONEER	
65 \$15,000	32 \$3,000	14 & 15 \$4,500	143	\$3,900	12	\$900	37	\$7,900
171 \$12,000	33 \$3,000	127## \$2,500	**11** FAIRWAY		35	\$1,100	59	\$6,500
184 \$1,000	32 & 33 \$5,500	134 \$3,000	21	\$5,000	36	\$1,100	144	\$1,500
4 WINCHESTER	96 \$949	196 \$25,000	28	\$1,000	**14** CANYON CLUB		26	\$7,000
111 \$1,500	**7** APACHE		61	\$850	35 & 36	\$2,000	35	\$1,500
112 \$2,000	13 \$12,000	**10** EAGLE	63	\$10,000	67	\$4,500	79	\$9,900
	46^^ \$23,000	3	84	\$17,000	68	\$2,500		
	73 \$15,000	12 \$1,000	89	\$7,000	69	\$2,500		
	235 \$1,000		120	\$5,000	68 & 69	\$4,000		
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^^ Transferable Boat Slip Available
 ** Owner holds a Real Estate License
 ## Dues Reduction Non-Buildable Lot

PHOTOS BY KIM REES AND TIM BROKL

Deer Management Commission shares love of archery with next generation



The Deer Management Commission hosted their annual Youth Archery Day on Saturday, August 3 at the quarry Archery Range at the north end of the lake. This is the sixth year the Commission has hosted the event.

Members of the Commission were on hand to teach youngsters and their parents/grandparents how to use a bow and shoot an arrow.

The Association extends their deepest thanks to Deer Management Commission members and volunteers for hosting the event. Volunteers include Kim Rees, Gordy Ostrander, Al Lutz, Ted Bluhm, Jon Sonntag, John Sershon, and Jim Petelle.





Apple Canyon Lake 2019 “Deck the Walls” Photo Contest

No cost to enter! We are doing it differently this year!

1. Submit up to 4 photos, 1 for each season. Photos of all four seasons are needed!
2. Post your high resolution color photo of any Apple Canyon Lake natural setting without identifiable human subjects (no selfies, posed, or group photos) to the Apple Canyon Lake Property Owners Assoc Facebook Group at facebook.com/groups/applecanyonlake.
3. Please include full name for photo credit. You **MUST** add **#decktheACLwalls** to your post for the photo to be accepted.
4. If you do not have Facebook, you may submit your photos to tim.brokl@applecanyonlake.org by the deadline.
5. Deadline to post photos is midnight, October 21, 2019.
6. ACL will create an album of these photos on our Facebook Page (facebook.com/AppleCanyonLake/) on October 23.
7. Vote for your favorite photos by “Liking” them on this page by midnight on October 27.
8. Votes/Likes will be tallied and winners announced on October 28.
9. Photos become the property of ACLPOA and may be used for marketing purposes.

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Trail Trekker



July 27
It was another great year for the Trail Trekker 5K Color Run and Pancake Breakfast of Champions. We had 176 runners and 100 cakes at the Pancake Breakfast of Champions. ACL gives a huge shout out to the TT5K successful for yet another year!



5k Color Run



7th at the Lake and The Pancake Breakfast of Champions. This year we were blessed to join us to trek the trails; while Chris Cakes served 249 people please shout out to all the volunteers and sponsors that helped make the

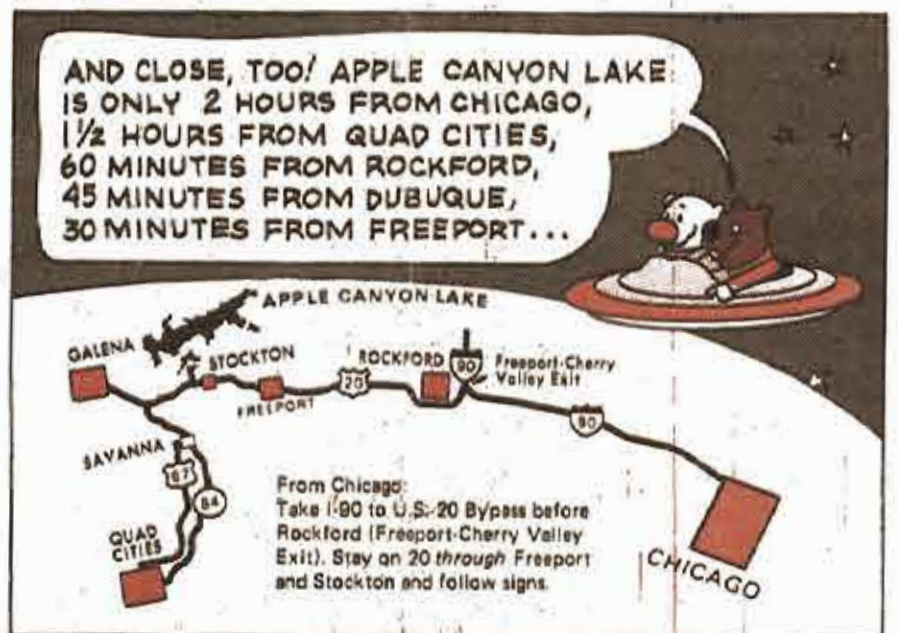
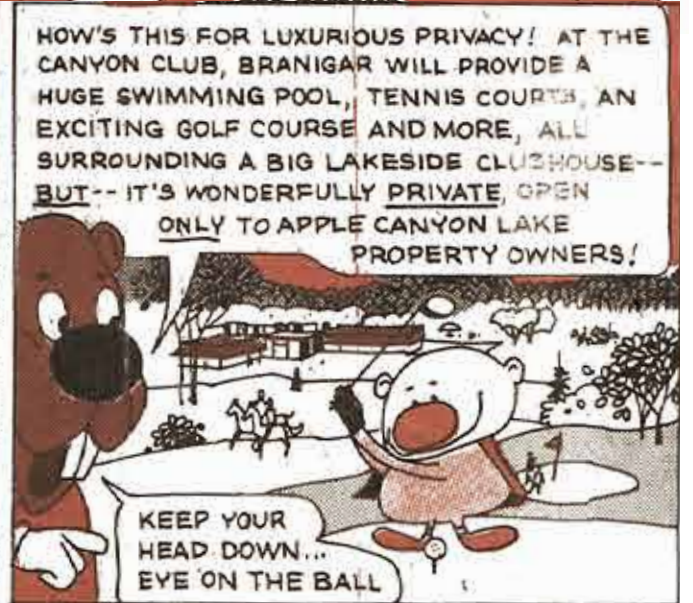
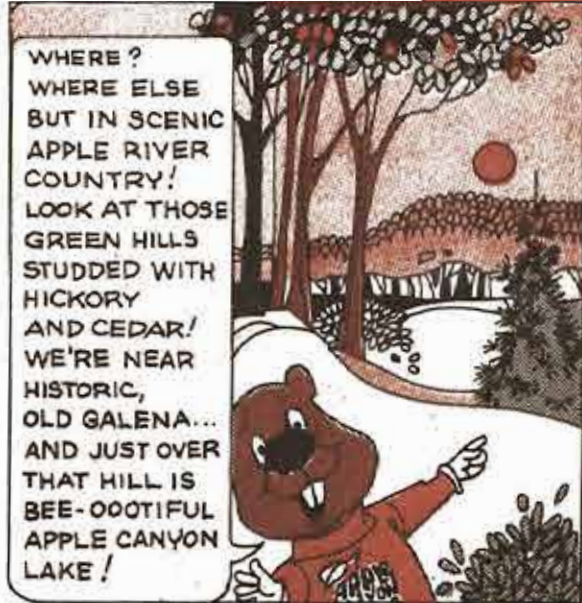
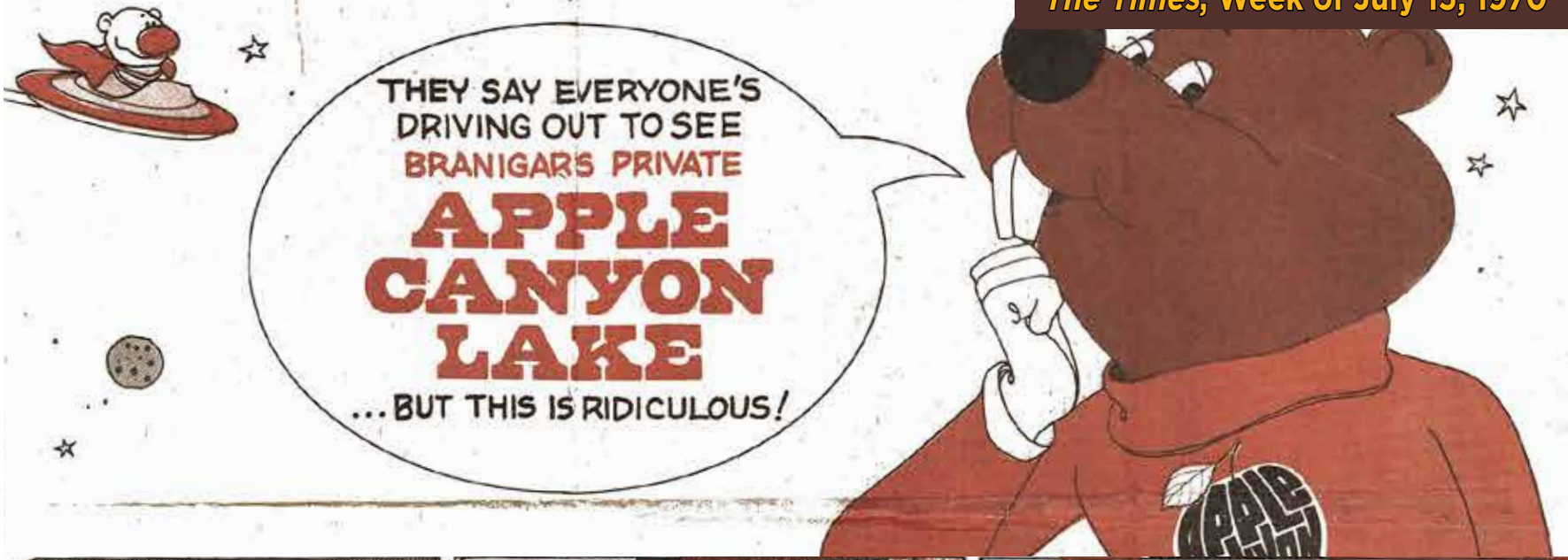


ABOVE: 2019's fastest runners, (pictured from left to right) 1st - Noah Forrey, 2nd - Connor Hayes, and 3rd - Gage Hancock.



ANOTHER DAY IN THE LIFE OF BARNEY THE BEAVER

Reprinted from The Times, Week of July 15, 1970



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*Apple Canyon Lake families, neighbors, sections,
 committees, & departments:*

Adopt-a-Stage at ACL's

Haunted Trail

Saturday, October 19, 2019

The Haunted Trail is at the Harold Bathum Nature Trail, an area that lends itself well to a haunted environment! Teams will be responsible for their own theme, characters, sound, lighting, and volunteers.

Adopt-a-Stage along ACL's Haunted Trail
There is no cost to adopt a stage, and no deadline to sign up!

Team Leader's name _____ Lot # _____
 Cell phone _____ Email _____
 Team Name _____
 Themes (list ideas and possible characters for your area.
 Theme Option #1 _____
 Theme Option #2 _____
 Briefly describe what might be involved with your set up. _____

 Briefly describe what your stage might look like (characters, sets, etc.) _____

For more info, call 815-492-2769 or email carmel.cottrell@gmail.com.
 Mail form to: ACLPOA, 14A157 Canyon Club Dr., Apple River, IL 61001
 or submit online at www.applecanyonlake.org/hauntedtrail

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saturday 10.19.19

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<p>4A107 Winchester Dr 3 Bed 3 Bath \$237,900</p>	<p>12A298 Nixon 5 Bed 5+ Bath \$849,000 LAKEFRONT</p>	<p>8A169 Liberty Bell 4 Bed 2 Bath \$187,500 LAKE VIEW</p>	<p>12A132 Johnson 3 Bed 2 Bath \$259,900 NEW CONSTRUCTION</p>	<p>11A55 Fairway 2 Bed 2 Bath \$189,900</p>	<p>7A251 Tomahawk 6 Bed 4 Bath \$399,000 LAKEFRONT</p>
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BUDDY BASS TOURNAMENT RESULTS

Buddy Bass Classic Standings



Front Row: Brian Alt, Jacob Harris, Kyler Calow, Jason Heller
Back Row: Bill Ballenger, Nick Pillard, Brian Pillard, Tim Appell

Rank	TEAM	28-Apr-19	19-May-19	23-Jun-19	21-Jul-19	25-Aug-19	Total
1	Runge/Siara	13.33	21.53	12.45	14.61	10.90	72.82
2	Heller/Calow	11.41	10.75	16.59	14.20	12.64	65.59
3	Appell/Alt	15.28	13.58	12.13	12.26	12.18	65.43
4	Evans/Hernandez	16.16	12.32	11.32	12.09	12.08	63.97
5	Ballenger/Harris	11.58	12.05	14.04	11.66	12.62	61.95
6	Olivotti/Olivotti	11.05	13.38	13.21	12.05	11.50	61.19
7	Marek/Wiskerchen	13.49	14.44	11.81	10.92	10.50	61.16
8	Pillard/Pillard	12.43	11.29	11.47	11.40	14.12	60.71
9	Miller/House	11.57	10.86	14.55	12.05	11.40	60.43
10	Randall/Skorupski	14.25	12.37	11.52	11.92	10.09	60.15
11	F. Staver/Hastert	11.28	11.01	12.76	12.06	11.20	58.31
12	Sargent/Eveland	11.37	11.29	10.82	11.80	11.65	56.93
13	Stanley/Johnson	11.81	13.00	10.01	10.64	11.30	56.76
14	Lawrence/Brown	11.99	13.10	12.56	10.18	6.34	54.17
15	Winslow/Steger	12.13	10.80	16.89	10.88	2.60	53.30
16	McWard/Muehfelt	9.14	8.15	12.11	12.10	11.60	53.10
17	Reifsteck/Hoover	10.65	11.82	11.09	10.69	8.12	52.37
18	Judas/House	15.78	0.00	13.38	10.96	11.12	51.24
19	Hastert/S. Staver	12.00	6.28	12.14	11.89	8.29	50.60
20	Sneath/Buckman	4.98	11.97	11.31	9.38	10.66	48.30
21	Popp/Webster	8.24	9.80	12.29	10.34	6.65	47.32
22	Baker/Evans	5.04	11.19	11.76	12.38	6.03	46.40
23	Ohms/Smith	8.91	8.62	11.23	4.93	10.66	44.35
24	Maness/Ballenger	0.00	9.40	11.50	11.98	5.60	38.48
25	Krzeminski/Folmer	9.03	5.97	12.24	10.17	0.00	37.41
26	Dittmar/Dittmar	12.61	0.00	11.71	12.67	0.00	36.99
27	Woolcock/Close	13.08	2.88	7.05	8.74	0.00	31.75
28	Krippendorfx2	0.00	0.00	4.68	10.51	10.93	26.12
29	Anderson/Anderson	7.15	10.32	0.00	0.00	6.97	24.44
30	Tidei/Amodio	3.15	5.45	5.30	10.44	0.00	24.34
31	Reevertsx2	0.00	0.00	0.00	10.98	0.00	10.98
32	Colbeck/Pfund	10.60	0.00	0.00	0.00	0.00	10.60
33	Loete/Jacks	0.00	0.00	7.28	0.00	0.00	7.28
34	Fuerst/Fuerst	0.00	0.00	6.47	0.00	0.00	6.47
35	Cigland/Cigland	5.11	0.00	0.00	0.00	0.00	5.11
36	Pitts/Nemmers					0.00	0.00
36	Ernest/McAloon					0.00	0.00

August 25, 2019 TOURNAMENT WINNERS

First Place:	Nick Pillard – Brian Pillard	14.12 lbs
Second Place:	Kyler Calow – Jason Heller	12.64 lbs
Third Place:	Bill Ballenger – Jacob Harris	12.62 lbs
Fourth Place:	Tim Appell – Brian Alt	12.18 lbs
Big Bass:	Jason Heller – Kyler Calow	5.29 lbs

Number of Boats:	30
Number of Limits:	18
Number of Fish Weighed:	113
Total Weight:	257.75 lbs
Average Weight:	2.28 lbs

BIG FISH - FISH TALES



2019 Buddy Bass Tournament Schedule

September 15
7 am – 3 pm

October 5 – 6
(Buddy Classic)
7:30 am – 3:30 pm



Bill Wortel submitted this pic of a gorgeous 21" largemouth bass caught on August 9. Nice fish, Bill, great catch!



Mary Hannon's nephew Jose, age 5, with his first fish ever caught! Congratulations Jose!

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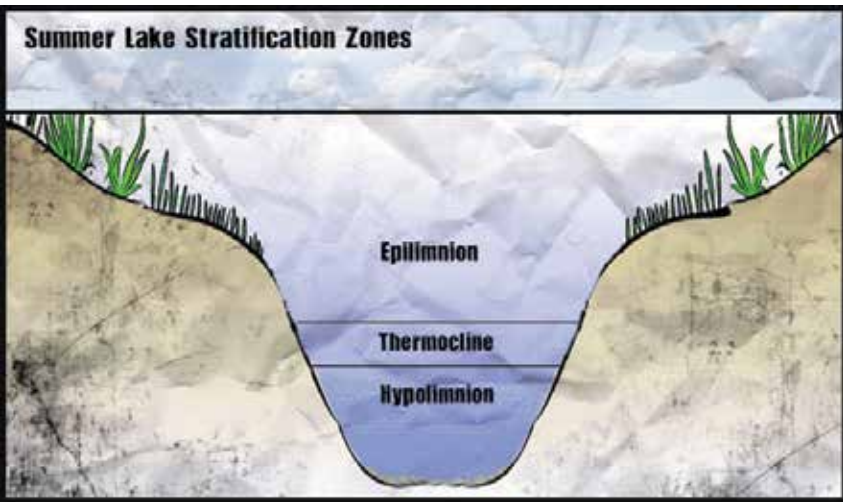
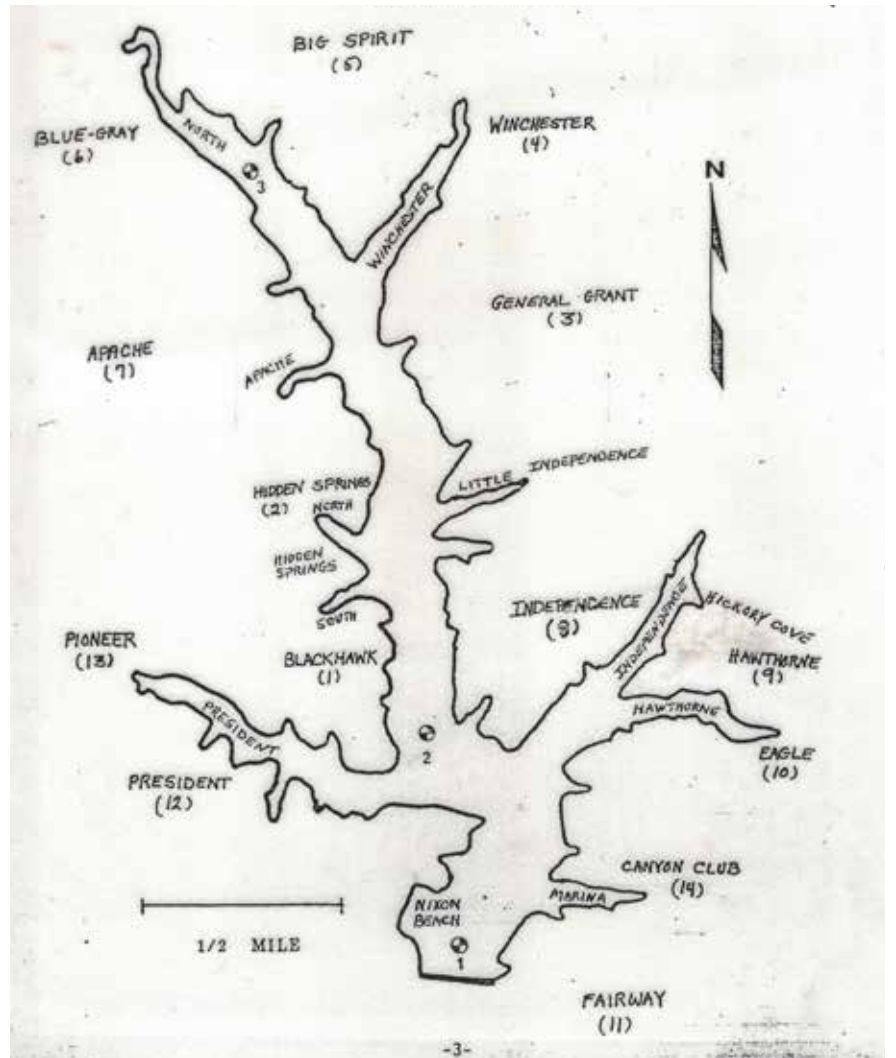
CONSERVATION CONVERSATIONS

Apple Canyon Lake is stratified. What does that mean?

BY KIM REES

Lake Monitoring Commission

Apple Canyon Lake is similar to many lakes in the Midwest. As air temperatures rise in the spring, heat from the sun begins to warm the lake. As the amount of solar radiation absorbs into the water, the lake heats from the surface down. The warm water is less dense than the colder water below resulting in a layer of warm water that flows over the cold water. The layer of warm water at the surface of the lake is called the epilimnion. The cold layer below is called the hypolimnion. These two layers are separated by a layer of water which rapidly changes temperature with depth. This is called the thermocline (or metalimnion). The three distinct layers of water, each with a different temperature or range of temperatures, is an excellent example of thermal stratification within the lake. During the summer the upper epilimnion will reach a maximum depth and stratification will be maintained for the remainder of the summer. The warm water, abundant sunlight, and nutrients provide an ideal environment for algae growth within the upper epilimnion. Algae blooms tend to give the epilimnion a greenish hue. Stratification during the summer acts as a deterrent to lake mixing. Wind circulates the surface water, but the warm water of the upper epilimnion is unable to drive through the cold, dense water of the lower hypolimnion. As a result, the water is only mixed in the upper epilimnion.



Without mixing to provide dissolved oxygen and lacking enough sunlight for photosynthesis to occur, the lower hypolimnion tends to have a very limited supply of oxygen during the summer. Also dead algae sink to the lower levels of the lake and are decomposed by bacteria. This accelerates the depletion of the dissolved oxygen in the lower hypolimnion as aerobic bacteria use oxygen to decompose the organic material. During summer stratification the lower hypolimnion will become anoxic (without oxygen) and anaerobic bacteria begin to decompose the organic material. Low oxygen levels may restrict where fish can go in a lake and limit them to the upper epilimnion. Warm water fish (such as bass and bluegills) need at least 5 mg/l dissolved oxygen to survive. Just a helpful hint for you fisherman.

This lake stratification has been observed for many years at Apple Canyon Lake. During spring, summer and fall, Apple Canyon Lake is tested for temperature and dissolved oxygen at three sites in the lake.

At **Site One** and **Site Two** the dissolved oxygen is very good in the upper epilimnion level. The oxygen is 9 to 12 mg/l which is great for fish and aquatic life. The oxygen levels will start to decrease about 12 to 14 feet deep (thermocline) and the oxygen is less than 1 mg/l at about 15 to 18 feet and deeper (lower hypolimnion). **Site One** is about 56 feet deep and **Site Two** is about 47 feet deep. **Site Three** is in North Bay and the deep is about 11 feet deep so there is little stratification and the oxygen concentrations are good (above 5 mg/l) to the bottom.

The Lake Monitoring Commission includes Fern Tribbey, Steve Tribbey, Bill Ware, Gary Hannon, and Kim Rees. We will continue to monitor the three sites at Apple Canyon Lake to watch the quality. The lake is the most important amenity of the ACL community.



Do You Know of a Big Tree? Enter JDCF's 'Biggest Tree Contest'

Entries are coming in for the Jo Daviess Conservation Foundation's 'Biggest Tree Contest'. Gather the family for a hike in your back 40, set aside, or tree stands to discover and record the largest native trees within each of the designated species that grow in Carroll, Jo Daviess, and Stephenson counties.

For those living in town, take a look in your own front yards, head to public parks and preserves, or take a drive along less-traveled roads in search of big trees. We hope that in your pursuit of these giants, you will become more aware of the beauty and importance of Illinois' native trees. Rules, species list, instructions, and a nomination form can be found at www.jdcf.org/events. The contest will run from April – October, 2019. Enter your tree today!

Did you know the Jo Daviess Conservation Foundation is a local, member supported non-profit whose mission is to preserve land for the lasting well-being of people and wildlife? JDCF owns several beautiful and unique preserves that are open to the public for hiking, wildlife viewing, and picnicking such as community favorites Casper Bluff and Horseshoe Mound. No tax dollars are used for the acquisition, restoration, or maintenance of JDCF properties. For more information, visit www.jdcf.org.



CONSERVATION CONVERSATIONS

Invasive Bush Honeysuckle a Big Threat to Native Ecosystem



BY MELISSA PARAGES
Conservation Commission

Bush Honeysuckles are a group of several shrub-like honeysuckles native to Europe and Asia. These plants were originally brought here to be planted as ornamentals, as cover and food for wildlife, and for erosion control. Over time landowners and researchers have discovered these non-native bush honeysuckles are not a good source of food and actually make erosion worse! This is extremely important in our area because of our steep hills and the fact that erosion is already a problem here at

ACL. Today, bush honeysuckle is considered one of the biggest threats to our native Illinois ecosystems.

Bush Honeysuckles flower during May and June. Bush Honeysuckles can be identified due to their opposite leaf arrangement and hollow stems. In spring it produces flowers along the stem that can range from white to pink or purple and has pairs of red fruit in the fall. Bush Honeysuckles grow to heights of 6-20 feet and often forms a dense thicket. Bush Honeysuckle can survive in full sun or the shade and can grow easily in the wooded areas here at ACL. The density these plants form do not allow enough light to penetrate to the native woodland plants and they eventually get choked out, greatly contributing to loose soil and land erosion.

In my opinion, the best way to control Bush Honeysuckle is mechanical removal and herbicide. This is called the cut-stump technique and is best done with a partner. Have one person cut the honeysuckle 6 inches from the ground and a second "paints" the stump with a 20 percent concentration of glyphosate herbicide. We use Tordon RTU Herbicide which is available online (Amazon.com has it) and through the local Farm Bureau. The bottle comes with a squeeze

tip and is tinted blue for accurate application. The stumps can be large and we often use a chainsaw to cut the thick stumps. Bush honeysuckles are the last to drop its leaves in the fall. This makes it very easy to spot the bright green foliage at a distance, giving you the opportunity to remove it all the way up until the snow starts falling! Always be sure to wear gloves and read all herbicide labels thoroughly.

It has been brought to my attention that some here at ACL are reluctant to remove the Invasive Bush Honeysuckle because they enjoy the sweet-smelling blooms in early summer. I highly encourage you to remove these invasive plants and replace them with the one that is native to Illinois, keeping in mind that native Trumpet Honeysuckle (*Lonicera sempervirens*) is a vine, not a bush. Another alternative to this would be replacing it with Lilac bushes as these also have a pleasant scent.





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Marcy Stanger	815-238-0555
Holy Cross Office	815-291-2102 Julie or Fr. Mike

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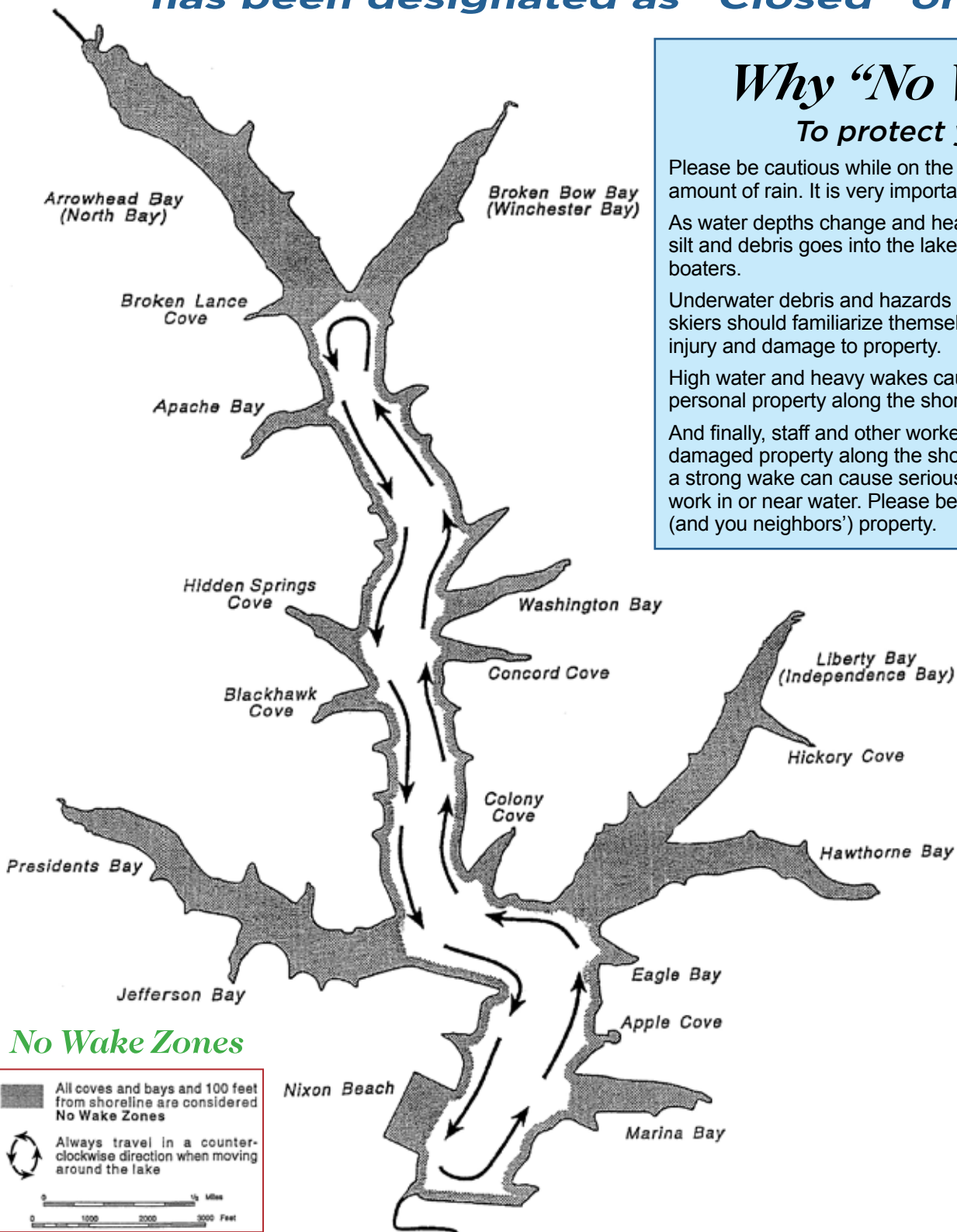
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Are you familiar with ACL's Flag Notification System?



A Flag system is in place to notify boaters when the lake has been designated as "Closed" or "No Wake."



Why "No Wake" Status?

To protect you AND the Lake

Please be cautious while on the Lake after any storm with a significant amount of rain. It is very important to slow down for a number of reasons. As water depths change and heavy wake batter the shoreline, excess silt and debris goes into the lake. It is bad for the lake and dangerous for boaters.

Underwater debris and hazards may exist. Boaters, tubers and water skiers should familiarize themselves with new water depths to prevent injury and damage to property.

High water and heavy wakes cause damage to docks, boats, and other personal property along the shoreline.

And finally, staff and other workers are often attempting repairs to damaged property along the shoreline after any amount of flooding and a strong wake can cause serious injury to someone who is attempting to work in or near water. Please be courteous. Help protect our lake and your (and you neighbors') property.

When the need should arise, RED or YELLOW flags will be posted on the lake where possible, at entrances to Independence Bay, North Bay, Presidents Bay, Nixon Beach, Marina Bay, and at all entrances to Association property.

PLEASE NOTE:
Flags may be affixed to "Trails" signage, however this does not signify that the trails are open or closed.

If you have questions, call Security at 815-492-2436.

RED FLAG

means the lake is CLOSED for all watercraft

YELLOW FLAG

means the entire lake is at NO WAKE speed

UPCOMING FALL APPLE CANYON LAKE EVENTS

Pickleball is a hybrid of tennis, ping pong, and badminton.



Pickleball Open Play Schedule Announced!

Join your friends and neighbors for Pickleball Open Play at the Multi-Sport Complex near Firehouse Fitness.

MONDAY: 5:00 PM • FRIDAY: 9:00 AM

Bring your own pickleball equipment and join in on the fun!

Questions? Call Phyllis Cady, at 630-209-4104.



Take a Trail Tour with us in October

Free, Educational Fall Trail Tours Offered

SUBMITTED BY TOM OHMS
Chair, Trails Commission

The second most used amenity here at ACL after the lake is the trail system. But many of you don't have machines to ride the trails or are no longer comfortable doing so. That's why the Trails and Conservation Commissions have banded together to offer a free educational fall trail tour.

Plan to join us on Saturday, October 13 when our volunteer drivers will escort you around the lake using their machines. In addition to a beautiful ride, they will point out and explain some of the ongoing projects that allow us to maintain our lake's high water quality. If you're lucky, some of our furry and feathered residents will show up as well.

The tour will take off from the old fire house at 10 a.m. Depending upon the amount of interest, we may have several starting times. Tours will last approximately one hour. To reserve your spot on the trail tour, please sign up at the office by Saturday, October 7. We will contact you if there is enough interest to stage more than one start time.

Our commission volunteers look forward to sharing both their knowledge and our beautiful trail system with you. Anyone seeking more information, may call Tom Ohms at 815-297-5112.

'What's Trump' Relay for Life Fall Feast to be held on October 12

BY MARY BEHAN, TEAM CAPTAIN

The days are starting to get shorter, the nights a little bit cooler, the pool will be closed and the kids will be back in school. So that means it must be time for the Relay For Life Fall Feast!!

Our team will be hosting our fall dinner on October 12 in the Apple Canyon Lake Clubhouse and you are welcomed to attend. We will be serving our delicious roasted pork, the popular apple casserole and much more!

There will be door prizes galore and raffle items. Dinner and raffle tickets can be purchased in advance from any relay team member. Dinner tickets can be purchased at the door for a small additional fee. Please check our ad in the Apple Core for complete details. If you have any questions, please contact me at 815-492-1320.



APPLE CANYON LAKE BOOK CLUB

Meets @ 1 pm in the Clubhouse first Wednesday of the month. This is very casual, the group will choose the book each month, which will then be posted on the ACL website and in *The Apple Core*.

For more information, contact Edie at 815-492-0018



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 John Udell, Owner




GARLIC FOR BEGINNERS



Join Illinois Extension as they invite Drew Groezinger of Clara Joyce Flowers in Stockton, IL to talk about growing garlic. The program will be held from 1 - 3 p.m. on Wednesday, September 25 at the Jo Daviess County Extension Office, 204 Vine St., Elizabeth, IL. There will be a \$5 fee to attend the program and pre-registration is requested by Monday, September 23. For more information or to register for the program please call the Jo Daviess County Extension Office at 815-858-2273.

This class will be focused on beginner garlic growers. Drew will cover the basics of growing garlic in our region and how to be successful at it. Then, he will talk about variety selection, plant care and feeding, as well as harvesting and storage tips. Drew will also be able to share some tips and tricks he has learned throughout his years of growing garlic that have helped him become successful.



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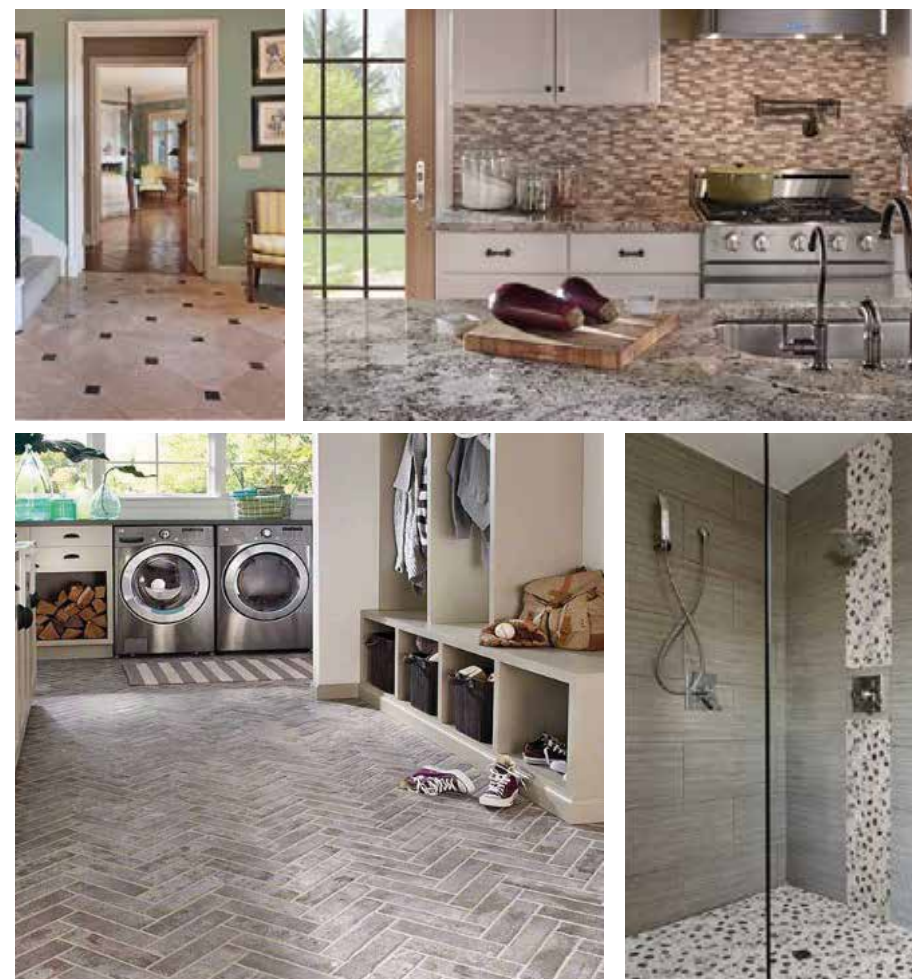
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Want Fiber Optic at the Lake?

Jo Carroll/Sand Prairie survey will assess area's interest in fiber optic
 Jo Carroll Energy and Sand Prairie are asking Jo Daviess County residents if there is a need for fiber optic service in their area, and have established a website where residents can express interest in bringing fiber optic to their community. With fiber optic, internet service would be greatly improved in Apple Canyon Lake.
 Please go to the <https://connectsp.com/check-availability> and submit your Apple Canyon Lake address to show Jo Carroll that you are interested and want to be considered for fiber optic at Apple Canyon Lake.

Sand Prairie
 HOME SERVICES FIBER COMMUNITIES SUPPORT BLOG NEWS YOUR CO-OP E-MAIL

Address Lookup
 Check if fiber is available in your area.

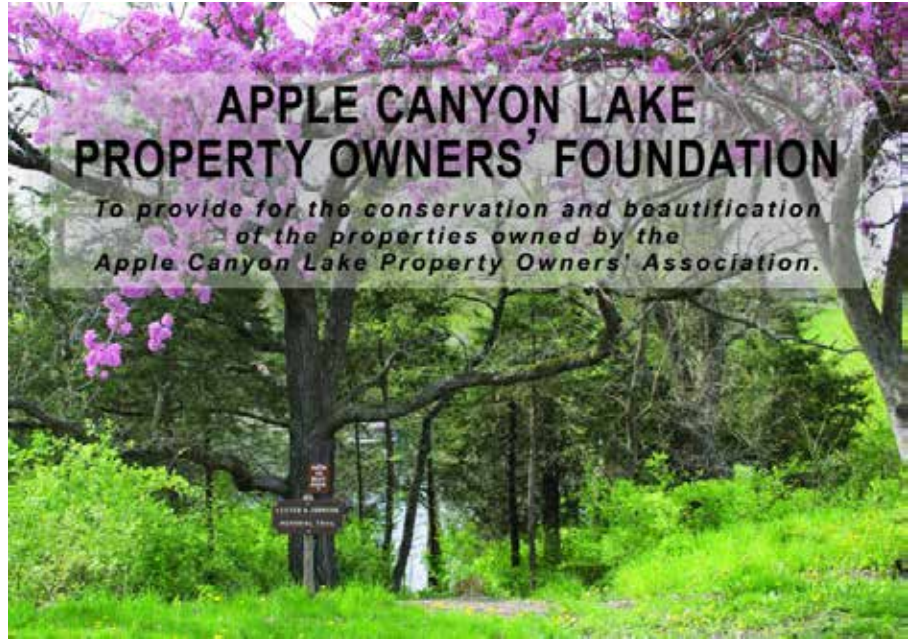
For the address 321 Main St, Elizabeth IL 61028: enter 321 in the house number.
 For residents of Apple Canyon Lake: enter 2A321 in the house number.

1: Please enter your address information

House Number Street City Zip Code

Lookup

If you experience any problems please email us at info@sandprairie.net, or call our office at 800-858-5522. Thanks!



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.

CodeRED
 Keeping citizens informed.

COMMUNITY NOTIFICATION ENROLLMENT

Jo Daviess County, IL

Please take a moment to fill in the appropriate information below to be notified by your local emergency response team in the event of emergency situations or critical community alerts. Examples include: evacuation notices, bio-terrorism alerts, boil water notices, and missing child reports.

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.

Have you signed up for CodeRed?

Jo Daviess County has implemented the CodeRED Emergency Communications Network, a reverse 911 system for anyone who signs up for alerts such as storm warnings, evacuation notices, missing person alerts, etc. Messages can come over your home or cell phone with a call or text message, or delivered as an email. ACL will also use this system to send alerts to our owners who sign up. We will send notices for amenity closings due to bad weather, when the lake is closed or at no-wake, etc. We can also communicate to specific sections of the lake; for instance, if the water company needs to shut down the water on the north end of the Association-we can send notices only to those affected.
 Remember: USE YOUR ACL ADDRESS – EVEN IF YOU ONLY HAVE A LOT. It is important that you provide your ACL address so we can contact you with ACL-specific messages and alerts.
 If you have questions about CodeRed messages sent by Apple Canyon Lake, please call (815) 492-0090. Please DO NOT call the Jo Daviess County Sheriff's Department.

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"What's Trump" Relay for Life
FALL FEAST
 Saturday, October 12, 2019
 Doors open at 5:00 • Dinner served at 5:30 pm
 Apple Canyon Lake Clubhouse
PORK ROAST DINNER
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"I Jumped Off The Rock @ Apple Canyon Lake" t-shirts are in! If you participated in the contest, look for an email with pick up details. Thank you to everyone who participated!



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New Rule at ACL
2 FLAGS WHILE TOWING
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LETTERS 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



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DODEN

Apple Canyon Lake Property Owners Association was formed fifty years ago. It was formed as a homeowner's association with a lake and other recreational activities. I remember when people were happy about having the billboards removed from Lake Road #3.

Now we have billboards at every entrance announcing what is going on. Most people moved out here because it was so different than being in the city. The current group in charge seems to want to make this into the city. I do not believe this is what most property owners want. They have formed a non-profit arm, but to do this they need to have events with the general public. They are planning to build a shelter below the dam to hold these events in.

Did I buy property in a homeowners association so it could be opened up to the public while I have to pay for everything? We rent our clubhouse out for weddings and parties. If you have a grandson or granddaughter that wants to be married out here, but you are out of luck if a non-property owner has put a deposit down for the date you want.

I have worked at the Hancock and Water Tower Place, both have beautiful homeowners' lounges that only the owners can rent. Why do we have to compete with the public to use facilities that we have paid for?

Henry Doden, 13A129

HARRISON

A letter to the Editor:

We have enjoyed our home at ACL for over 15 years. In recent years, we have become concerned about those dog owners who believe it is OK for them to have their dogs off leash; some even letting their dogs out of their homes without any monitoring at all.

It is THE LAW that dogs must be under the control of their owners. This means on a leash, or tethered. It is the law for many good reasons, primarily for the safety of the public and YOUR DOG!

Unleashed dogs can be hit by cars, harass wildlife, knock down children & adults, respond to other dogs/pets with aggression, get into a fight resulting in expensive vet bills, eat something that may kill them, have some animal hurt/kill them, and even possibly be shot for trespassing. An unleashed dog running about may also be stolen, picked up by animal control, or make a mess on other people's property.

And yet, with all these reasons, there are still some who believe others are doing it, so they can too. That is simply rude behavior and infringes on the rights of others.

We ask our fellow lake residents to refrain from having their dogs running wild and unleashed. Please be good and law-abiding neighbors.

Respectfully, Karin Harrison, 14-073

NOT GETTING THE APPLE SEED E-BLASTS?
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For sale, lot #210 President section, by owner, \$2,500 or best offer. Buyer pays all closing costs. Call 715-635-9673.

1989 Leisure Island 24ft Pontoon, 2003 Mercury, 75HP, 4-stroke, hard-top, soft-top, new Mooring cover, \$5,500. Call 563-513-9100. Located at M14 slip 5.

For Sale: 37ft Prowler Trailer in very good condition, with attached deck, shed and private view. \$6,000 O.B.O. Located at 3262 Schapville Road, Elizabeth, IL. Call 815-455-3544 for more information or to view.

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

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 30ft camper with slide out, on permanent campsite on Schapville Rd., 12' by 25' deck, covered 6' by 10' storage shed. Call 815-541-4372.

For sale, 1981 Pontoon Boat. 24 foot, 85 horsepower with trailer, \$2,200. Call 630-981-1459.

Lot 11-111 for sale by owner, \$800. Hayed by local farmer, no maintenance.

3 bedrooms, 2 bathrooms with attached garage with wrapped around deck. Available August 1st, One-year lease. Tenant pays all utilities. \$975, call 414-315-2211

For sale Lot #116 Hawthorne. Size 90' x 120'. Great lot to build on. Backs up to greenway. \$200 or Best offer! Call 630-945-8819.

Winter is coming! Reserve your spot now! Need to store your boat, car or RV? Contractors welcome. Wizard's Storage, corner of Lake Road #2 and East Apple Canyon Road. Reasonable monthly or yearly rates. Golf cart storage inside for season \$75. 815-757-8263

Free lot! 7-3 Blue Gray Drive. Extremely well maintained, call for details and we will make the deal happen! Call 847-529-3674

Bluebird Houses For Sale

Apple River, IL--The Eagle Nature Foundation (ENF) has been donated many new bluebird houses. They do no good to the bluebirds by sitting inside our office, so ENF is making them available to the general public at a special price of \$5 each.

Please stop in the ENF office at 300 East Hickory Street, Apple River and purchase as many of them as you want.

- They each have a bottom that can be easily removed to clean the houses out and then replaced.
- Put them up on fence posts or trees that are somewhat in the open.

These houses may even be used by tree swallows, which have yet to come north for the year. At this price you can put up five or six houses to create your own bluebird trail. First come-first served.

For more information contact, Terrence Ingram, Exec. Director, Eagle Nature Foundation, 300 East Hickory Street, Apple River, IL 61001



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.

Elizabeth Ambulance Seeks volunteers



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

Our volunteers have an important role in helping family, friends, neighbors and the community when emergencies occur. As a Volunteer you will give back to the community, make a difference, and develop new skills!

For additional information please contact Dan at 815-238-1999 or Richard at 815-289-2940.



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



Trust in Tomorrow.®

STEVE STADEL INSURANCE AGENCY, INC

310 Jackson St, Scales Mound IL • 815-845-2325
stadelinsurance@mediacombb.net

K&S MARINE INC.

QUALITY SERVICE

New & Used Boats in Stock



WE SELL:

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11A267 NICKLAUS COURT
APPLE CANYON LAKE, APPLE RIVER

KSMARINE39@GMAIL.COM



815-492-2504

Join us for Bocce



On the Bocce courts!

Bocce courts located between Campground & Maintenance

Wednesdays
Beginning May 15
Check in 5:30pm Game play 6pm

New players welcome; no experience necessary!
\$2 per player to help pay for prizes

Save these dates!
Bocce Tournament
Sept. 4, 5:30 pm. Sign-up at 5 pm
Bocce Banquet
Sept. 11, 6 pm. Watch for details!

For information, call Kim Rees at (815)821-2041



Join us for a
Morning Workout
Mondays & Wednesdays
9-10 am at the Clubhouse


A fun (free) group workout using a variety of different videos. The group decides which direction we go. No instructor - just a fun way to get moving.

Wear comfy clothes & bring your neighbors.
Call 815-492-2769 for more info.

Tai Chi

for Adults

A gentle exercise for better health



Classes start May 14

Tuesdays at 9:30 am
 ACL Clubhouse
 \$10 per session

Improves balance, strength, circulation, & lowers stress levels!

Beginners are welcome at any class!
 Questions? Call Instructor Greg 815-492-2479



Celebrate Apple Canyon Lake's 50 years of family fun with **25% off**

ALL logo merchandise from the Marina or Pro Shop!
 Plus... All Marina t-shirts are just \$9.99!

Choose from fleece jackets, sweatshirts, beer & wine glasses, coffee mugs, stainless tumblers, fleece blankets, stuffed fox, golf balls, golf towels, insulated bags, waterbags, & more!

Hurry! Supplies are limited.



Jo Daviess County FARM BUREAU & Apple Canyon Lake

present the 2nd Annual
Farm to Table Dinner
Saturday, Sept 14

Apple Canyon Lake Clubhouse Terrace
 14A157 Canyon Club Dr., Apple River, IL

\$35 per person
 6 pm - Cocktails & Hors d'oeuvres
 7 pm - Dinner

Tickets available at the ACL Office or the Farm Bureau Office (212 N. Main St., Elizabeth)

Limited seating! Purchase tickets by Sept 11
 Call 815-492.2769 for more info.



ACL Volunteer Appreciation Dinner

Saturday, Sep 28, 6 pm
ACL Clubhouse

Board & Committee members, event helpers, apple shiners - you know who you are!
 Join us for food, friendship, & a salute to YOU!



Call 815.492.2769 by 9/23 to RSVP



WHERE
Apple Canyon
Lake Property
Owner's Club

TO REGISTER:
Register by September 18th
At Highland.edu/lifelong
\$20 Course #3738
-Or in person at
HCC Admissions, 2nd floor
Student/Conference Bldg.

QUESTIONS?
Call Lifelong Learning
815-599-3403
2998 Pearl City Rd
Freeport, IL 61032

**CLEANING, PREPARING AND
EATING FISH**
SEPTEMBER 25, 2019
6:00PM - 8:00PM
INSTRUCTOR: TIM HOOD

How to clean and prepare fish will be demonstrated. Learn cooking methods you can master at home. Attendees will be treated to tasting fried fish!



Garden Club Fall Luncheon

Wednesday,
October 2, 2019

11:00 a.m. until
2:00 p.m. at the
club house

Bring a dish to
share

Coffee, tea, and a
meat dish will be
provided

GARDEN CLUB FALL LUNCHEON

GUESTS AND NEW
MEMBERS ARE
ALWAYS WELCOME.

FALL BONFIRE & WEENIE ROAST

Sat. Oct 5, 6-8 pm



Clubhouse terrace by the
Observation Tower

Bring lawn chairs, roasting sticks & favorite beverages. We'll supply hot dogs, marshmallows, and hot cocoa. Open to property owners and their guests. Canceled in the event of rain. Watch Facebook for updates.

"What's Trump" Relay for Life FALL FEAST

Saturday, October 12, 2019
Apple Canyon Lake Clubhouse
Doors open at 5, Dinner served at 5:30 pm

Dinner Menu
Roasted Pork Loin, Sauerkraut, Potato,
Vegetable, Apple Bake, Roll, Dessert
Coffee & Lemonade
- Bring your own beverage of choice -

Great Raffle Prizes & Door Prizes

Advance Tickets:
Adults \$12.50
Children 12 and under - \$5
4 and under - free
At the Door: \$14

We dare you to Brave the Bathum & walk the

HAUNTED TRAIL

A half-mile walk amongst the spooks!



SATURDAY, OCTOBER 19
6:30 - 9:30 pm

Park & get tickets at Firehouse Fitness

Adults \$10 | Kids 12 & under \$5
Under 3 free, but not advised; it's a HAUNTED trail!
Sorry, absolutley no dogs/pets allowed.

ESCAPE ROOM (limited tix) & Concessions Available

VOLUNTEERS NEEDED!

Email carmel.cottrell@gmail.com
to help haunt or Adopt a Stage!

ESCAPE ROOM

THE BATTLE FOR
JUSTOPOLOUS



SATURDAY, OCTOBER 19
6:30 - 9:30 PM
DURING THE HAUNTED TRAIL!

Tickets \$25
(Only 72 available!)

Escape lasts 15 minutes | 6 time slots available
Tickets must be purchased in advance.

Book your time slot online at
www.applecanyonlake.org/hauntedtrail