

Inside this Issue...

President & General Manager Messages	Pg 2
Amenity Hours/Calendar of Events	Pg 3
Treasurer's Report	Pg 4
Budgets	Pgs 6-7
Board of Directors Minutes	Pg 8
Board Actions	Pg 9
Commission Rosters/Minutes	Pgs 9-16
Office Line	Pg 17
Buddy Bass Tournament	Pg 25
Conservation Conversations	Pgs 26-27
Letters to the Editor	Pg. 33
Classifieds	Pg 35

THE Apple Core

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

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

486 Survive the Haunted Trail!



PHOTO BY MICKENZIE BASS



- RESIDENTIAL
- AGRICULTURAL
- COMMERCIAL

GO SOLAR WITH US!

Educate yourself on the electrical and tax cut savings!



SMART ENERGY SOLUTIONS

Jeff Finn
815-858-5548
energyanswers.net
jeff@energyanswers.net



General Manager

SHAUN NORDLIE
shaun.nordlie@applecanyonlake.org

This month I want to discuss three topics – In the October Apple Core I wrote an article about fiber internet coming to Apple Canyon Lake in 2020.

Sand Prairie has now turned all sections of ACL on for sign up phase. What this means is that if you are interested in fiber internet go to the www.connectsp.com website and sign up for service. By doing this you are saying you want fiber internet service with Sand Prairie. No credit card or deposit is required for sign up and you will not be charged until you actually have service. Next spring, when weather permits, Sand Prairie will start laying fiber around Apple Canyon Road. When enough owners sign up for service in each section they will go into those sections and start connecting homes to fiber. If you visit the ACLPOA Facebook Group <https://www.facebook.com/groups/applecanyonlake/> you will see the testimonials from those owners that already have fiber and the ease of watching video, surfing the web and

working from their ACL homes. If you sign up for service in advance, you will not be charged an installation fee. We will give updates in the Apple Seed eblast on how many have signed up for service and how many more signups each section needs.

The Cove is closed for the season, but it has been a successful season and I feel that we can once again be proud that the Cove is a part of ACL.

My experiences at the Cove this year and the comments I have received from owners that visited the Cove were positive. The menu offered many options, the food was very good, and the service was excellent. I hope you have started to visit the Cove again you also had positive experiences this year. Jacky and her staff will be back next year and during the off-season we will be working on an extension of their contract.

The fall fish shocking was just completed the week of October 28th.

The water temperature was about 48 degrees, so the fish are starting to go deeper, but we still had a very successful survey. Joe Rush will deliver the survey results in the next few months, but overall the fishery looks healthy and abundant. The large mouth bass are now moving into the 15-16" class. About three years ago we saw a stunt at 13" for large mouth and many of the fish were thin. This was the reason for the change of the creel limits to five fish under 13". This change seems to be working well, those fish that were stunted at 13" are now growing larger and by taking out more of those 13" fish, there is more food for the bass, so they are healthy and fatter. We also had very healthy walleye this fall, the largest was 28" and over six pounds. We have stocked small mouth bass the past two years and we saw a few different classes. We did have a few of the large bluegill still within shocking depth, but we had many small blue gills meaning it was a good spawn the last couple of years, the same can be said about black crappie too. I hope you had a successful fishing season. I would love to hear more about your prize catches. In the next few months we will be setting up an album that will allow you to show off your fish and share your fish tales.

If you have questions or comments about any of these topics, please contact me through the office or email me at shaun.nordlie@applecanyonlake.org.



President's Message

JODY WARE

Rules...Rules...Rules...Being a former school administrator, a large amount of my time was invested in writing, reviewing and enforcing the rules in the school and district.

During the last Board of Directors meeting on October 19, 2019, the topic of rules came up during the commission meeting reports, rules recommendations from the Rules and Regulations Commission, approval of citations for broken rules, and approval of the 2020 budgets following the rules and Articles of the Covenants and Bylaws.

The 2020 Operating Budget, R&R Budget, Operating and Building Fee Schedules were all adopted by the Board of Directors after properly publishing the budgets in the September issue of *The Apple Core* as required by CICAA. The CICAA document guidelines were followed.

The recommended change from Rules and Regulations regarding section V Boating, C. Boat Size/Horsepower regarding effective date for measuring and how tri-toons are measured was approved by the Board of Directors at this meeting.

The Board of Directors held a first reading of the Rules and Regulations document recommended by staff and the Rules and Regulations Commission on housekeeping suggestions. The Rules and Regulations governing document will be on the Board of Directors' agenda for the November meeting seeking adoption of the changes.

Specific language changes were proposed by the Rules and Regulations Commission by adding specific language to: where amenity tags are required; seeking permission for pitching tents for less than seven days with permission from the ACL Safety and Security Manager; vehicle identification placement; improper disposal of trash; placement of the ACL decal on a motorized boat; placement of ACL ID numbers on boat trailers; long-term mooring of boats; inflatable rafts, toys, floating lily pads, or other floating devices usage and removal; liability for any damage or missing equipment or personal property stored at a boat dock or in a watercraft; fishing rules; registration of motorized recreational vehicles that are to be on ACL trails and display of ACL decal; unauthorized use of trails when closed or in unauthorized ACL areas; guest waivers for use of ATVs; snowmobile ACL decal location and ID numbers displayed; and hours of snowmobile operation at ACL.

It should be clear that there are several proposed changes to the existing language in the Rules and Regulations governing documents. If you wish to see specific language changes before the Board of Directors adopt the changes, please request a copy from the Association Office. Most important, please be aware and adhere to the ACL Rules and Regulations for the purpose of safety and well-being of all ACLPOA members, public safety and to protect and maintain the ecology of the property.



TO NEW ACL OWNERS

Caleb Kampmeier	Jerrett & Tara Cook
James & Danah Ouimette	Joseph & Joan Thompson
Nancy Mueller	Masulis Development, LLC

Help make Apple Canyon Lake a better place to live and work:

VOLUNTEER



2019/20 LOCAL DELIVERY DATES

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

DEC 12 • JAN 16 • FEB 6

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
	FAX 815-492-1107
Building Department – buildinginspector@applecanyonlake.org	815-492-0900
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



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

THE APPLE CORE

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

The Apple Core (USPS007577) is published monthly for \$20 per year subscription rate by

Apple Canyon Lake Property Owners Association:
14A157 Canyon Club Drive | Apple River, Illinois 61001-9576
Six weeks advance notice required for change of subscription address.

Send change of address to:
THE APPLE CORE
14A157 CANYON CLUB DRIVE | APPLE RIVER, ILLINOIS 61001-9576

AMENITY HOURS

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

OFFICE HOURS

Monday through Saturday: 8am to 3pm
Sunday: Closed

Closed November 11 in observance of Veterans Day
Closed November 28, 29, and 30
in observance of Thanksgiving

BUILDING INSPECTOR

Thursday & Friday 8 am – 4 pm

MARINA

Closed for the season

COVE RESTAURANT

Closed for the season

GOLF COURSE

Closed for the season

PRO SHOP BAR & GRILL

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

Closed November 28 in observance of Thanksgiving

SOLID WASTE RECYCLING CENTER

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

See Page 27 for more details on the ACLPOA Foundation Bench Program



Bench Program

The ACLPOA Foundation Bench Program provides an opportunity to honor, celebrate, pay tribute or memorialize.

A gift that makes a difference

Funds raised through the Apple Canyon Lake Bench Program go directly to the Apple Canyon Lake Property Owners Foundation to enhance and beautify Apple Canyon Lake properties for owners and their guests to enjoy. It's a meaningful way to make a lasting impression on the community by supporting the Foundation.

Adopt a Bench, \$1,500

- A new bench with a traditional plaque will be purchased and installed in your choice of available locations throughout the Apple Canyon Lake properties. This total includes the bench, installation, commemorative plaque, and 10 years of maintenance.
- Benches are installed at approved sites in the order requests are received.
- Installation depends on the time of year received and the number of preceding orders.
- Choose the specific location for your bench donation from the map of locations, however the bench's exact location will be determined by ACLPOA staff based on the needs of the Association.
- The Association will order and install the bench at the location of your choice.
- Once the bench is installed, the contact person will receive a letter notifying them that the bench has been placed, and a map showing the location of the bench. If the donor wishes, a card of acknowledgement will be sent to the recipient's family advising that their loved one has been honored or commemorated in this special way.
- A donation period will last 10 years. Within this time, ACLPOA will replace the bench, in the event of damage, at no cost to the donor.
- After 10 years, the bench will be available for renewal for the cost of a new donation, with the first right of refusal given to the original donor. If the original donor opts not to renew, the donated bench and plaque may be removed or rededicated at any time.
- Guidelines for donation, memorial, and sponsorship contributions are available from the ACL Office upon request.



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

SPECIAL EVENTS - SUBJECT TO CHANGE

- Dec 7, 5:00 – 6:30 pm..... Cocoa & Cookies with Santa
- Dec 7, 6:30 pm Tree Lighting Ceremoney
- Dec 10, 10 am..... Jingle Bell Brunch
- Jan 11, 1:00 pm– 3:00 pm Sledding Party
- Jan 11, 5:00 pm – 8:00 pm Potluck & Movie Night
- Feb 1, 1:00 pm – 7:00 pm..... Midwinter Gathering of the Campers
- Feb 15, 12:30 pm..... Pinewood Derby

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.

RIVER VALLEY HUNTING

Pheasant Hunt Jo Daviess County

Five Courses, Grass Prairie, Timber & Tower Shoot

Jason Diedrich, Owner/Hunt Guide

Call Now to Book a Hunt!

815-281-2917 | www.rivervalleyhunting.com



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

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

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

APARTMENTS AVAILABLE.

Call Jeannie for a personal tour.

(815) 233-5129



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

LINDEN

Lawn Care & Landscaping

Kevin Linden
608-778-6497



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



SEPTEMBER 2019 PRELIMINARY TREASURER'S REPORT

	OPERATING BUDGET						
	MONTH			YEAR TO DATE			ANNUAL
	ACTUAL	BUDGET	OVER/ (UNDER)	ACTUAL	BUDGET	OVER/ (UNDER)	BUDGET
REVENUES *	\$ 227,844	\$ 245,560	\$ (17,715)	\$ 2,574,471	\$ 2,587,877	\$ (13,406)	\$ 3,167,666
DIRECT/INDIRECT EXPENSES	\$ 211,666	\$ 248,016	\$ (36,350)	\$ 2,537,787	\$ 2,485,609	\$ 52,178	\$ 3,167,766
OPERATING INCOME (LOSS)	\$ 16,179	\$ (2,456)	\$ 18,635	\$ 36,684	\$ 102,268	\$ (65,584)	\$ (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
RESERVE ACCOUNTS	\$ 195,391	\$ 359,078	\$ 1,163,317	\$ 1,717,787
OTHER CASH	\$ 198,595	42		\$ 198,636
RECEIVABLES	\$ 61,123			\$ 61,123
OTHER PREPAIDS ETC.	\$ 43,037			\$ 43,037
TOTAL CURRENT	\$ 498,146	\$ 359,120	\$ 1,163,317	\$ 2,020,583
INVESTMENTS	\$ 264,696		\$ 176,573	\$ 441,268
Due from Capital Project Fund				\$ -
PROPERTY and EQUIP (NET)	\$ 7,037,064	\$ 63,194		\$ 7,100,258
TOTAL ASSETS	\$ 7,799,905	\$ 422,314	\$ 1,339,890	\$ 9,562,109
LIABILITIES AND FUND BALANCE				
CURRENT	\$ 122,195			\$ 122,195
Due to R&R Fund				\$ -
DEFERRED INC & ESCROW	\$ 741,206			\$ 741,206
FUND BALANCE	\$ 6,936,504	\$ 422,314	\$ 1,339,890	\$ 8,698,707
TOTAL LIAB & FUND BAL	\$ 7,799,905	\$ 422,314	\$ 1,339,890	\$ 9,562,109

CAPITAL PROJECTS		
	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 REPAYMENT	\$ -	\$ -
OTHER (Financing, Postage etc)	\$ -	\$ -
TOTAL CAP PROJ EXP	\$ -	\$ -
ENDING BALANCE (DEFICIT)	\$ -	\$ 422,314

PROPERTY AND EQUIPMENT	COST	DEPRECIATION	NET
LAND & LAKE	\$ 7,767,275	\$ 3,443,668	\$ 4,323,607
BUILDINGS	\$ 3,796,398	\$ 1,752,681	\$ 2,043,717
EQUIPMENT	\$ 1,864,171	\$ 1,570,246	\$ 293,925
FURN & OFFICE FIXTURES	\$ 776,305	\$ 744,056	\$ 32,249
VEHICLES	\$ 432,571	\$ 355,983	\$ 76,588
PROJECT DOWNPAYMENTS	\$ 266,979	\$ -	\$ 266,979
TOTALS	\$ 14,903,698	\$ 7,866,634	\$ 7,037,064

Submitted by: Gary Hannon, ACLPOA treasurer

REPLACEMENT & RENOVATION FUND (R&R)				
	MONTH	YEAR-TO-DATE	FISCAL YEAR BUDGET **	REMAINING BUDGET
BEGINNING FUND BALANCE	\$ 1,340,648	\$ 745,591		
Income Earned - Interest	\$ 1,077	\$ 7,916		
Annual Assessment Transfer	\$ -	\$ 800,000		
Add'l Transfer from Operating	\$ -	\$ -		
Transfer to Capital	\$ -	\$ -		
TOTAL AVAILABLE	\$ 1,341,725	\$ 1,553,507		
R&R EXPENSED	\$ 745	\$ 745	\$ 20,000	\$ 19,255
LAND & LAKE	\$ 1,091	\$ 85,821	\$ 326,100	\$ 240,279
BUILDING	\$ -	\$ -	\$ 95,900	\$ 95,900
MACHINERY & EQUIP	\$ -	\$ 125,415	\$ 139,400	\$ 13,985
VEHICLE	\$ -	\$ -	\$ -	\$ -
F&F	\$ -	\$ -	\$ -	\$ -
2018 Carryover	\$ -	\$ 1,636	\$ -	\$ (1,636)
TOTAL R&R EXPENDITURES	\$ 1,836	\$ 213,617	\$ 581,400	\$ 367,783
ENDING FUND BALANCE	\$ 1,339,890	\$ 1,339,890		

** 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 stabilizat

ACLPOA TREASURER'S NARRATIVE (REV)

Based on Preliminary September, 2019 Results

September Operating Revenues were \$227,844.

Year-to-Date (YTD) Revenues were \$2,574,471 and were **under** budget \$13,406. Revenue lines with deviations greater than \$5k from budget were: *Newcomers

Budget Line (Revenues)	YTD Actual	Over (Under) Budget
Golf Food & Beverage	\$178,431	\$19,944
Lease Rental	\$22,656	\$10,709
Proshop Merchandise	\$16,085	\$9,327
Social Recreation	\$18,329	\$(6,115)
Building Permits & Septic	\$6,385	\$(11,705)
Boat Rental	\$35,230	\$(15,236)
Golf Fees/Season Passes	\$114,935	\$(16,800)
Marina Concessions	\$229,443	\$(35,615)

September Operating Expenses were \$211,666.

Year-to-Date (YTD) Op Expenses were \$2,537,787 and were **over** budget \$52,178. Expense lines with deviations greater than \$5k from budget were: *Newcomers

Budget Line (Expenses)	YTD Actual	Over (Under) Budget
Employee Fringes	\$182,656	\$49,535
Food and Beverage	\$89,953	\$24,889
Department Wages	\$1,140,365	\$20,095
Software and Hardware Supplies	\$26,242	\$18,742
Insurance	\$155,938	\$15,752
Maintenance-Equipment	\$41,141	\$6,341
Gas and Oil *	\$37,738	\$5,988
Special Projects *	\$18,377	\$5,877
Maintenance-Vehicles *	\$6,824	\$(5,775)
Advertising	\$62,021	\$(5,859)
Resale Supplies *	\$172,334	\$(7,691)
Utilities	\$113,086	\$(12,916)
Contract Labor	\$4,540	\$(13,970)
Bad Debt	\$30,202	\$(19,798)
Maintenance-Grounds	\$64,044	\$(21,756)

The above activity resulted in YTD Operating Revenues **greater** than Operating Expenses for an operating **income** of \$36,684 which was **under** budget by \$65,584.

R&R expenditures for September were \$1,091. Line items greater than \$1k include:

- Entrance Signs (\$1,091).
- 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 both mowers at the January and April meetings.

R&R expenditures (YTD) were \$211,237 with a remaining budget of \$350,163.

Submitted by: Gary Hannon, ACLPOA treasurer

Created: 10/14/19, rev 10/16



Bob Wiene Construction

New Construction • Drywall & Plaster
Additions • Roofing & Siding • Remodeling

(815) 275-5325

5720 N. Council Hill Road
Galena, Illinois 61036

LAKEFRONT PROPERTY



**3A70 General Lee Ct
Apple Canyon Lake**

\$549,900

Now is the perfect time to buy at the lake! Grab one of the few lakefront homes available before the end of the year and be ready to go for fun and relaxation on the lake this upcoming spring. This 3 bedroom, 3 bath home is completely furnished. Two story ceilings in the huge living & dining area have a cozy fireplace as the focal point, with floor-to-ceiling windows that overlook the lake. Main level has large living room, dining, kitchen and a master bedroom, as well as a full bath. Upper level is lofted and overlooks the living room.

It has 2 more bedrooms with a shared bath. Lower level continues with large windows and doors that overlook the lake in the huge family room with a second fireplace. A fourth non-egress bedroom makes a great extra space for guests, as well as a third bath and laundry area.

Enjoy the many outdoor gathering spaces this home has to offer: huge deck, firepit area and stone patio area on the lakefront. Maintenance-free dock.

TRANSFERRABLE BOAT DOCK



**9A184
Cottonwood,
Apple Canyon
Lake**

\$259,000

This home was made for entertaining! This 3 bedroom, 3 bath home sits on a double lot and has a transferable dock at the Marina. Vaulted ceiling in the living room, kitchen and dining area with an open concept floor plan. Three bedrooms are all on the main level, with a large master suite with walk-in closet and master bath. The lower level is made for entertaining, with a huge family room and beautiful wet-bar area with seating for 10. There are two additional non-egress bedrooms and a shared bath on the lower level. Enjoy the deck that spans the length of the main level or the patio that runs the length of the lower level. All new kitchen appliances and new flooring through much of the home. The house is completed by a two car attached garage and a capped under-garage which makes perfect storage for your UTV and water toys.

Jump on the trail through the back yard. This is your perfect weekend vacation home or a wonderful full-time home for year-round living.



LORI DROESSLER
REAL ESTATE INC

608.778.9805 • LoriDroessler.com

HELP US REACH OUR GOALS

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



Are you UP for the challenge?

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

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

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

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

Why should you consider running for a seat on the ACL Board?

You will have an opportunity to help make the decisions that will preserve all that Apple Canyon Lake has come to be, and set the policies that will keep it moving in the right direction within the limits of financial soundness.

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

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

Surely many who have served on the Board over the past 50 years have been motivated by a genuine desire to do their share in helping govern a beautiful, well-run community. They contribute to decisions that affect both property values and the quality of life at ACLPOA.

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

The Board is composed of nine members. Each year three terms expire and three directors are elected to the Board for a term of three years. This system, specified in the Bylaws, encourages participation of new members while providing substantial continuity in the conduct of Association affairs. **On June 13, 2020, three Board candidates will be elected for regular three-year terms.**


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

CRITERIA. Applicants must be a member of the ACLPOA while serving on the Board. In addition, only one owner of a lot may serve on the Board at the same time. The most important element is a willingness to work with others to promote and protect the interests of the Association as a whole. **If you feel you could serve the Association in this capacity, fill out the brief form shown and mail it to the ACLPOA Office by January 20, 2020.**

Your brief bio and answers to written questions will be published online, in The Apple Core and mailed with the ballot material. Also, a "Meet the Candidates" forum is scheduled for April 18, 2020 following the BOD meeting. The minutes from the forum will be published as well. The election will be held June 13, 2020 at the ACLPOA Annual Meeting. The Ballots will be mailed to the membership at least 30 days earlier.

Questions may be directed to the ACLPOA Administrative Office at 815-492-2238 or email them to officemanager@applecanyonlake.org.

Have some questions?
Attend our **Informational Gathering** to learn more!
Saturday, November 9 at 1 pm
at the ACL Pro Shop



Application for Candidacy
ACL BOARD OF DIRECTORS ANNUAL ELECTION

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

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

Mailing address: _____
Street _____
City _____ State _____ Zip _____

ACL address (if different) _____ email address _____

Home phone _____ Work phone _____ Cell _____

Are you bondable? Yes No

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

Thank You,
ACL Nominating Committee

Return Form to:
ACLPOA
Attn: Admin Assistant/Nominating Committee
14A157 Canyon Club Drive,
Apple River, IL 61001

FAX: 815-492-2160
Attn: Nominating Committee
Email: adminassistant@applecanyonlake.org

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

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



815-777-3400
Toll Free: 866-999-1980
www.servicemastercls.com
Fire & Water Damage Clean-Up • Carpet • Furniture

Mullen Tree Care
815-745-3861 • 815-541-2296 (cell)
All Types of Tree Work
Trimming • Removing • Stump Removal
Firewood For Sale: Split & Delivered
Over 35 Years Experience | Fully Insured | Mark Mullen

2020 OPERATING BUDGET ADOPTED 10-19-19

Table with 11 columns: 2020 Budget, 2019 Budget, 2020 to 2018 +/-, 2018 Audited, 2017 Audited, 2016 Audited, 2015 Audited, 2014 Audited, 2013 Audited, 2012 Audited. Rows include various revenue and expense categories such as Membership Assessment, Property Transfer Fee, and Total Revenue.

2020 BUDGETS ADOPTED 10-19-19

2020 OPERATING FEE SCHEDULE

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

2020 R & R BUDGET

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	
Outside Tables and Chairs at Pro Shop	
Pro Shop Flat Top Grill	
Pro Shop Carpet	
Carts Paths	
Annex Building AC/ Furnace Unit	
Trash Bulk Head	
Phase 2 of Security Cameras	
Engineering for Dam spillway	
Fiber	
Trail Crossing at North Bay	
Campground Conversion of Tent Sites	
Total Property Elements	\$ 350,000
Machinery and Equipment	
Rough Mower	
Grapple	
Pool Cleaning Robot	
Cove Cook Line Prep Table	
Total Machinery and Equipment	\$ 84,000
Vehicles	
Chevy Colorado Truck	
Total Vehicles	\$ 30,000
Total 2020 R & R Expenses	\$ 559,000

2020 CONSTRUCTION FEE SCHEDULE

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

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

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.

Tax Benefits to Charitable Contributions

BY ASHLEE MILLER

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

The tax laws significantly changed in 2018 with the Tax Reform. The simplicity of taxpayers who were able to donate more to deduct more changed in 2018 and is now limited. The Tax Cuts and Jobs Act nearly doubled the previous standard deduction to \$12,000 for singles and \$24,000 for married couples

filing jointly. For 2019 these are adjusted for inflation to \$12,200 and \$24,400, respectively. The 2018 Tax Reform also eliminated the personal exemptions and imposed limitations to certain itemized deductions. This could mean that many taxpayers who donated to charity and have itemized prior to 2018 no longer benefit by doing so. For example, if a married couple claims the maximum allowed amount of state income taxes of \$10,000, mortgage interest of \$5,000 and the only other itemized deduction they have is charitable contributions, they will have to donate more than \$9,400 to create any tax benefit.

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

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

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

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





northAmerican. • Dependable, trained professional personnel
U.S. DOT No. 070851 • Local, long distance & international moving

No detail too small, no move is more important.

- Safe and secure storage
- Experienced packing & unpacking services

O'Mara Moving & Storage

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

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

Thompson's Top Hat Chimney Cleaning, LLC

Fireplaces | Woodstoves

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

We keep the home fire burning - Not the Home!



BOARD OF DIRECTORS REGULAR MEETING MINUTES

Following are UNAPPROVED MINUTES of the October 19, 2019 regular Board of Directors' Meeting. Minutes are in unapproved draft format for informational purposes only, pending approval at the November 16, 2019 Board of Directors' Meeting.

- 2.0 Call to Order – President Jody Ware called the regular meeting of the Apple Canyon Lake Property Owners Association to order at 9:00 a.m. on Saturday, October 19, 2019.
- 3.0 Pledge of Allegiance – After the Pledge of Allegiance, a quorum was present with the following directors in attendance: Jody Ware, Barb Hendren, Bob Ballenger, Mike Harris, Gary Hannon, Steve Tribbey, Gordon Williams, John Diehl and Tom Ohms. Shaun Nordlie was also in attendance.
- 4.0 Approve/Adopt Minutes from the September 21, 2019 Meeting – Tom Ohms motioned “to approve the minutes of September 21, 2019.” Seconded by Barb Hendren, motioned carried with one addition to 12.1 – should say “Our docks would make it tough for a 25 ft. pontoon boat.”
- 5.0 Treasurer’s Report – Gary Hannon and Shaun Nordlie presented the September 2019 Treasurer’s Report. The full report will be in The Apple Core.
- 6.0 Commission Reports
- Lake Monitoring – Steve Tribbey reported they have not been on the lake but expect to go out one more time.
- Recreation – Mike Harris reported that the commission did not meet, next meeting will be 10/28.
- Rules & Regs – Mike Harris reported they met on 10/4, discussing fines and their amounts. Recommendation will be coming to the Board in November for approval. Also working on motorized recreational vehicles with a recommendation also coming to the Board in November.
- AECC – Steve Tribbey reported they met on October 5 and approved construction of two new detached garages, one new dwelling, and one demolition and replacement of a dwelling. Also imposed a fine for unauthorized tree cutting at the shoreline. There will be a small group formed to handle the BOD questions and concerns on proposed changes to the Building Code.
- Nominating – Barb Hendren reported the committee did not meet, but they are advertising in The Apple Core for candidates for the board. There will be an informational get-together on November 9 at 1:00 pm at the Pro Shop.
- Strategic/Long Range Planning – Jody Ware reported that there was no meeting.
- Golf – John Diehl reported that they met on October 8 with discussion on how the charge of the commission refers several times to our Master Plan. However, only 2-3 sentences refer to Golf in the Master Plan, so the commission will be working on creating a master plan more specific for golf. Officers will remain the same. Some members of the commission took a ride around the course making notes on the work to be done and work that has been done. Jody asked John to please share their master plan with the Strategic/Long Range Planning Commission when done with the plan.
- Campground – John Diehl reported they met on October 12. They are waiting for the County Board to approve the pavilion. Campground will close on Sunday, October 27.
- Trails – Tom Ohms reported that the commission met on September 28 addressing concerns from Rules & Regs. The educational trail ride was cancelled due to inclement weather, we hope to have one in the spring. We continue to look at access trails, next meeting will be in the spring.
- CAMP Architecture & Design – Steve Tribbey reported that the Construction Manager contract is being reviewed and they will meet again sometime during the last week in October.
- Conservation – Gary Hannon reported that they met on October 5 discussing streambank stabilization, the resident greenway program and looking at logistics of 2020 watershed education date.
- CAMP Financing & Marketing – Barb Hendren reported that they reviewed the activity from CAMP A & D as well as spreadsheets that Shaun, Ashlee and Gary have generated listing different scenarios for completion of Phase I (office building) and Phase II (Event Center) and different length loans. All numbers are still budgetary.
- Employee Handbook Ad Hoc – Shaun Nordlie reported that they met Tuesday and are reviewing the changes necessary due to rule changes in Illinois Statute and the Federal Statute.
- Deer Management – Gordon Williams reported they met on September 28. The Youth Archery outing had 40 participants. The qualification also took place. Improved shooting station this year and only had one person that did not qualify. Orientation also worked well – same time as qualification. Security knows where all stands are. Check in and check out process was also discussed. Bow season recently started and we will have deer harvest numbers in the months to come.
- ACLPO Foundation – Jody wanted to report that they are looking at new fundraisers, continuing to build our revenues for the beautification and new projects at ACL. Round It Up is available at the Pro Shop. We are also going to be promoting a new project – the Bench Plaque Project. If you want to donate a bench as a memorial, celebration, recognition, etc., we have over 40 sites to select from.
- 7.0 General Manager’s Report – Shaun Nordlie reminded everyone about the Haunted Trail event tonight, along with the Campground Trunk or Treating. This will be the last weekend for The Cove, and the Marina and Campground will close next Sunday. We will be putting ice buoys out on the lake this year – we can keep the weights in the lake the whole time, saves time for maintenance by not having to remove the weights.
- 8.0 President’s Report – Jody Ware reported that her report in The Apple Core will focus on rules. The Appeals Board has been busy meeting monthly, AECC rewriting the code book and 1st reading for Rules & Regs today. Members of the Legal Commission are working on the Covenants and Bylaws.
- 9.0 Property Owners Comments
- 10.0 Consent Agenda – Mike Harris motioned “to approve the Consent Agenda item 10.1 Commission changes (to appoint Therese Nelson and Ashlee Miller to the CAMP Architecture & Design Ad Hoc Commission; Steve Nelson to the Conservation, Budget, and CAMP Financing & Marketing Commissions; to appoint Jody Ware as Chair, Don Ford as Vice Chair, and Jody Ware as Secretary of the Strategic/Long Range Planning Commission; to appoint Michael Yorke as co-chair of the Conservation Commission and to accept the resignation of Rich Katzmann from the Strategic/Long Range Planning Commission, Bo Skoskiewicz from the Legal Commission, and Kerstin Stolpe-Friend from the Conservation Commission).” Seconded

by Gordon Williams, motion carried. Tom Ohms motioned “to approve the consent agenda item 10.2 Appeals Board Recommendation (to uphold the citation issued to Ronald McNett and to dismiss the citation issued to Joel & Joellen Holland).” Seconded by Steve Tribbey, motion carried.

- 11.0 Unfinished Business
- 11.1 Rules & Regulations – Boating – 2nd Reading – Gordon Williams motioned “to approve the changes to the Rules & Regulations Section V. Boating, C. Boat Size/Horsepower as included in the board packet.” Seconded by Gary Hannon, motion carried. Shaun reminded everyone that this change was clarifying some issues we will need for next year, and the commission is researching other board concerns for later.
- 12.0 New Business
- 12.1 Adoption of the 2020 Operating Budget – Steve Tribbey motioned “to adopt the 2020 Operating Budget as published in the September issue of The Apple Core.” Seconded by Gary Hannon, motion carried.
- 12.2 Adoption of the 2020 R&R Budget – Tom Ohms motioned “to adopt the 2020 R & R Budget as published in the September issue of The Apple Core.” Seconded by Gary Hannon, motion carried, with Mike Harris voting nay.
- 12.3 Adoption of the 2020 Operating and Building Fee Schedules – Gary Hannon motioned “to adopt the 2020 Operating and Building Fee Schedules as published in the September issue of The Apple Core.” Seconded by Mike Harris, motion carried.
- 12.4 2020 Calendar – Barb Hendren motioned “to review and accept the 2020 Calendar of Events as amended at the October 19, 2019 Board Meeting for publishing.” Seconded by Tom Ohms, motion carried. Amendments made at the meeting included the Campground closing date, Halloween Trick or Treat hours, and to add the Garden Club Plant Sale to the Pancake Breakfast date.
- 12.5 Rules & Regulations Housekeeping – 1st Reading – John Diehl motioned “to suspend open session and Roberts Rule of Order.” Seconded by Mike Harris, motion carried. The staff has gone over the Rules & Regs documents and recommendations are identified in red. No new rules – just housekeeping. Discussion – dumpsters at the campground, page 8 – should that be included? The only intent for this is improper disposal. However, monitoring is a problem. Page 10 - Decal discussion – needs to be able to be seen by security on the windshield (if applicable). Main thing is front and center. Question about boat trailer decals – misleading. Not an ACL sticker – just i.d. numbers. There is no current year decal for trailers. Needs clarifying. Decal vs. sticker language – they are not decals, they are stickers. Barb Hendren will write up Board questions for Rules & Regulations. Barb Hendren motioned “to reinstate open session and Roberts Rule of Order.” Seconded by Gary Hannon, motion carried.

Motion to adjourn by Mike Harris at 10:18 a.m.

Recording Secretary, Rhonda Perry
President, Jody Ware
Secretary, Barb Hendren

Thanks giving

PRINT SPECIAL

<p><i>magnetic signs</i></p> <p>\$35 each*</p>	<p><i>free business cards</i></p> <p>500* 4-color, 1-sided business cards for any order of \$100 or more</p>	<p><i>two part forms</i></p> <p>250 for \$70* 2-part carbonless forms</p>
---	---	--

Fall into savings!

multi-part forms (2-part, 3-part, or 4-part)
envelopes (window or regular), letterhead,
magnetic signs, banners and more!

call us today!

*Valid for new customers only. Limited time offer.

creative design | print management

GAP SOLUTIONS

630.520.0323 | gap-solutions.com

COMMISSION ROSTERS

<p>COMMISSION ROSTER CURRENT AS OF 10/22/19</p> <p>50th Anniversary Event Planning Ad Hoc (Meeting Dates TBD)</p> <p>Cottrell, Carmel.....Member Johnson, Lynn.....Member Killeen, LeAnne.....Member Malone, Steve.....Member</p> <p>Appeals (2nd Sat. of each month, if needed)</p> <p>Miranda, Rich.....Chair Petelle, Edie.....Vice Chair Helgason, Janet.....Secretary Beckel, Ron.....Member VanDerLeest, Roger.....Member</p> <p>Architectural & Environmental Control (1st Sat. of each month)</p> <p>Zophy, Cindy.....Chair Frank, Jim.....Vice Chair Hendren, Barb.....Secretary Ballenger, Robert.....Board Liaison Harris, Mike.....Board Liaison</p>	<p>Ohms, Tom.....Board Liaison Tribbey, Steve.....Board Liaison Ware, William.....Member Williams, Gordon.....Board Liaison Wiener, Joe.....Staff</p> <p>Board Policy Ad Hoc (Meeting dates TBD)</p> <p>Board of Directors</p> <p>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</p> <p>Budget/Finance (Meeting dates TBD)</p> <p>Hannon, Gary.....Chair/Board Liaison Brennan, Thomas.....Member Carpenter, Ron.....Member Finn, John.....Member Forman, Joe.....Member</p>	<p>Malone, Steve.....Member Nelson, Steve.....Member Tribbey, Fern.....Member Miller, Ashlee.....Staff</p> <p>Campground (Meeting dates TBD, generally weekends)</p> <p>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</p> <p>Clubhouse Area Master Plan Architecture & Design (Meeting dates TBD)</p> <p>Wiener, Joe.....Chair Tribbey, Steve.....Brd Liaison/V. Chair Hendren, Barb.....Secretary Carton, Cindy.....Member Frank, Jim.....Member Hansen, James.....Member Miller, Ashlee.....Member Nelson, Therese.....Member Paulson, Rick.....Member Stanger, Bob.....Member</p> <p>Clubhouse Area Master Plan Financing & Marketing (Meeting dates TBD)</p> <p>Brennan, Thomas.....Member Forman, Joe.....Member Hannon, Gary.....Member Harris, Mike.....Member Hendren, Barb.....Board Liaison Miller, Ashley.....Staff Nelson, Steve.....Member Reed, George.....Member Tribbey, Steve.....Member</p> <p>Conservation (1st Sat. of each month)</p> <p>Wiener, Paula.....Chair Yorke, Michael.....Vice Chair Burmeister, Darryle.....Member Cady, Phyllis.....Member Cammack, Mike.....Member Doden, Henry.....Member Hannon, Gary.....Board Liaison Ohms, Tom.....Member Nelson, Steve.....Member Parages, Melissa.....Member Drogosz, Karen.....Recorder Helgerson, Aren.....Staff</p> <p>Deer Management (Last Sat. of each month)</p> <p>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</p> <p>Editorial Review</p> <p>Nordlie, Shaun.....Member Finn, John.....Member Vandigo, Doug.....Member Ware, Jody.....Board Liaison</p> <p>Employee Handbook Ad Hoc</p> <p>Hannon, Gary.....Board Liaison/Chair Forman, Joe.....Vice Chair Ware, Jody.....Secretary Clark, Marge.....Member Harris, Mike.....Member</p> <p>Golf (1st Tues. of each month, 1:30pm, April-October)</p> <p>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</p>	<p>Hannon, Mary.....Member Killeen, John.....Member Mannix, Pat.....Member Schmidt, Richard.....Member Stanger, Bob.....Member Stanger, Marcy.....Member</p> <p>Lake Monitoring (Meeting dates TBD)</p> <p>Rees, Kim.....Member Tribbey, Fern.....Member Tribbey, Steve.....Board Liaison Ware, Bill.....Member Helgerson, Aren.....Staff</p> <p>Legal (Meeting dates TBD)</p> <p>Krasula, Rich.....Chair Malahy, Sandra.....Secretary Allgood, David.....Member Doran, Bill.....Member Jennings, Steve.....Member Ware, Jody.....Board Liaison</p> <p>Legislative Action - INACTIVE</p> <p>McIntyre, Steven.....Member</p> <p>Nominating (Meeting dates TBD)</p> <p>Nelson, Therese.....Chair Bourell, Bill.....Vice Chair Brandenburg, Rosanne.....Secretary Hendren, Barb.....Board Liaison Killeen, John.....Member Tyson, Mike.....Member Yorke, Mike.....Member</p> <p>Recreation (3rd Mon. of each month, 9am)</p> <p>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</p> <p>Rules & Regulations (2nd Saturday of each month, 9am)</p> <p>Sershon, Vickie.....Chair Tribbey, Fern.....Vice Chair Petelle, Jim.....Member Drogosz, George.....Member Fitzjerrells, Bob.....Member Harris, Mike.....Board Liaison Pfeiffer, Fred.....Member Stanger, Robert.....Member Drogosz, Karen.....Recorder</p> <p>Safety and Emergency Planning (Meeting dates TBD)</p> <p>Cammack, Mike.....Chair Beckel, Ron.....Vice Chair Ware, Jody.....Secretary Hannon, Gary.....Board Liaison Janssen, Julie.....Staff Ziarko, Ed.....Staff</p> <p>Strategic/Long Range Planning (Meeting dates TBD, usually weekdays)</p> <p>Ware, Jody.....Brd Liaison/Chair/Sec. Ford, Don.....Vice Chair Forman, Joseph.....Member Williams, Gordon.....Member</p> <p>Tellers (Meets for Annual Meeting)</p> <p>Reese, Patricia.....Chair Causero, Lee.....Member Detwiler, Marilyn.....Member Hendren, Rugene.....Member Makar, Kathy.....Member Strasser, Julianne.....Member</p> <p>Trails (Last Sat. of each month, 9am)</p> <p>Ohms, Tom.....Chair/Board Liaison Doden, Henry.....Vice Chair Diehl, Penny.....Secretary Drogosz, George.....Member Hannon, Gary.....Member Hendren, Allen.....Member Kintop, Todd.....Member Laethem, Deb.....Member Laethem, Robert.....Member Manderschied, Ron.....Member Paulson, Rick.....Member</p>
--	--	---	---

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
- SEPTEMBER 2019**
- 10.1 Commission changes – APRVD
 - 10.2 Appeals Board recommendations – APRVD
 - 11.1 ACL Building & Environmental Code – 1st READING
 - 12.1 Rules & Regulations: Boating – 1st READING
 - 12.2 Construction Manager Contract – REMOVED FROM AGENDA
- OCTOBER 2020**
- 10.1 Commission changes – APRVD
 - 10.2 Appeals Board recommendations – APRVD
 - 11.1 Rules & Regulations: Boating – APRVD
 - 12.1 Adopt the 2020 Operating Budget – APRVD
 - 12.2 Adopt the 2020 R & R Budget – APRVD
 - 12.3 Adopt the 2020 Operating and Building Fee Schedules – APRVD
 - 12.4 2020 Calendar – APRVD
 - 12.5 Rules & Regulations housekeeping – 1st READING NO MOTION REQUIRED

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

Attorneys and Counselors at Law

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

11406 Hwy. 20 West, Galena, IL 61036
815-777-0533



MONTHLY COMMISSION REPORTS

ARCHITECTURAL AND ENVIRONMENTAL CONTROL COMMITTEE MINUTES

OCTOBER 5, 2019

UNAPPROVED

- 1.0 Call to Order – The October 5, 2019 meeting of the ACL Architectural & Environmental Control Committee was called to order by Chair Cindy Zophy at 8:40 a.m.
- Committee members present: Cindy Zophy, Jim Frank, Barb Hendren, Bob Ballenger, Building Inspector Joe Wiener, Mike Harris, also guest Shaun Nordlie. Absent: Tom Ohms, Steve Tribbey, Bill Ware, Gordy Williams.
- 2.0 Approve Minutes of the September 7, 2019 meeting – Bob Ballenger moved to accept the minutes of September 7, 2019 as written; seconded by Mike Harris. Motion passed with 4 yes, and Cindy Zophy abstaining.
- 3.0 Property Owner Comments
- 4.0 Building Inspector's Report – Joe Wiener gave an update on IPMC Property Maintenance Complaints.
- 4.1a & b 4A114 Henry Court – No action. Shaun and Joe will discuss.
- 4.1c 12A266 Hoover Court – Cleanup has been completed.
- 4.1d 6A89 Appomattox Court – Roof & fascia have been repaired. Derelict boat is still on property so Joe will send another letter.
- 4.1e 6A105 Appomattox Court – No repairs have been made; Joe will contact the owner.
- 4.1f 9A41 Evergreen – Joe is working with the owner on repair progress.
- 4.1.g 9A170 Hickory Lane – Joe will ask the owner to take the light off the timer and use it as needed when family members are swimming.
- 4.2 8A198 Hale Court – Owner has a permit to demolish the house and will have plans for a new dwelling in the spring.
- 4.3 Septic system P/I compliance – Down to 3 owners who haven't notified of pumping; Joe will be contacting them.
- 4.4 Review of form letters – Still awaiting completion from our attorney.
- 5.0 New Business
- 5.1 1A53 Raindance Court – Detached Garage Addition – Bob Ballenger moved "At 1A53 Raindance to permit the construction of a 924 GSF 2-story detached garage without provision for living quarters as per the attached plans dated 8/15/19. As per Article III Section 3, written AECC approval is granted for a 23' roof height. A silt fence shall be installed and maintained throughout the project as indicated on the site plan and all lot corner posts and structure setbacks must be located and flagged by a licensed surveyor in accordance with ACL B&E Code 102.3. Jo Daviess County Planning and Development permits must be obtained before the ACL permit will be issued." Seconded by Mike Harris. Discussion: This item was on last month's agenda, and there were concerns about roof pitch blocking neighbors' views. Joe sent a letter to neighboring houses to let them know of the project and give them a chance to protest. Nobody complained; 1 neighbor sent an email in favor. Bob pointed out that there should be a light fixture located outside the back door. Motion passed unanimously with 5 yes votes.
- 5.2 13A102 W. Apple Canyon Road – Construct New Dwelling - Barb Hendren moved "At 13A102 W. Apple Canyon Road to permit the construction of a new 1 story 1,682 sf dwelling with a basement and a 2-car attached garage without encroachment on the setbacks as per the attached plans A silt fence shall be installed and maintained throughout the project as indicated on the site plan and all lot corner posts and structure setbacks must be located and flagged by a licensed surveyor in accordance with ACL B&E Code 102.3. Jo Daviess County Planning and Development and Health Department permits as well as Scales Mound Fire District review must be obtained before the ACL permit will be issued." Seconded by Jim Frank. Discussion: There will not be a walkout basement. Joe has advised the owner they need to bury the propane tank. Motion passed unanimously with 5 yes votes.
- 5.3 2A18 Hidden Spring Lane – Demolish and Replace Existing Septic, Dwelling, Deck, and Remodel Garage - Mike Harris moved "At 2A18 Hidden Springs, to approve the demolition and replacement of the existing dwelling, attached decks and stairs, septic system as per the attached plans. Also, to remodel the façade and roof of the existing garage to match the new dwelling as per the attached plans. The new dwelling will be built on the existing foundations. The new attached deck overlooking the rear yard will not encroach on the lakefront setback. The stairs for this deck are allowed to encroach 42" on the side yard setback as allowed in ACL Code Section 112 Building Lines. Written AECC approval is given for a garage roof height of 18'-6". A silt fence shall be installed and maintained throughout the project as indicated on the site plan and all lot corner posts and structure setbacks must be located and flagged by a licensed surveyor in accordance with ACL B&E Code 102.3. Jo Daviess County Planning and Development and Health Department permits as well as Scales Mound Fire Protection District review must be obtained before the ACL permit will be issued." Seconded by Barb Hendren. Discussion on back deck stairway setback encroachment of 42" –the existing steps are along the side and encroach 42";

plans call for a similar setup for the new construction. Consideration for neighbors – the neighboring house has a garage on the side facing the stairs so that shouldn't be a problem. There is no encroachment with the lakefront setback. A straw poll was taken from the committee members on whether this design for the steps should be allowed, and the vote was 4 yes, 1 no. Discussion on garage roof height - no committee members had a problem with it. Motion passed unanimously with 5 yes votes.

- 5.4 9A156 Hawthorne – Construct New Attached Garage –Mike Harris moved "At 9A156 Hawthorne, to permit the construction of a 768 GSF 1-story detached 2-car garage subject to Building Inspector approval of finishes and lighting fixtures. Construction will comply with ACL Building Code Section 118 b. One Story detached Garages. A silt fence shall be installed and maintained throughout the project as indicated on the site plan and all lot corner posts and structure setbacks must be located and flagged by a licensed surveyor in accordance with ACL B&E Code 102.3. Jo Daviess County Planning and Development permits must be obtained before the ACL permit will be issued." Seconded by Bob Ballenger. Discussion: pins will have to be located as the proposed location is close to the lot line. Where is the septic field? (Not shown on the proposal drawing.) Joe located drawings in the file, and it is further down the hill so the new garage will not interfere. Motion passed unanimously with 5 yes votes.
- 5.5 12A230 Jefferson - Cut 9 Trees at Shoreline without Permit. Mike Harris moved "To fine the property owner of 12A230 Jefferson at a rate of \$1,000 per tree for the removal of nine trees within 50' of the water without first obtaining a permit and written approval from the AECC." Seconded by Bob Ballenger. Discussion: A large oak tree was cut and left to drift in the lake off shore of the pier of 12A230; it took 3 Maintenance staff and 2 boats to move the tree to another shore so it could be removed and a crane had to be used. The revised fine language allows for a fine of \$1,000 per tree within 50' of the shoreline. Motion carried with 4 yes and 1 no vote.
- 5.6 Other New Business – Jim Frank asked when the practice of posting building permits was dropped – Joe believes it was several years ago. The committee believes this would be a quick way to see if someone has gotten a permit for the work and will revisit this issue.
- 6.0 Unfinished Business
- 6.1 ACL Building Code Revisions – BOD Workshop – Shaun advised that a small group will be formed to handle the questions and comments from the BOD on the proposed changes to the Building Code (Joe, Shaun, Steve, Mike & Barb) with the idea that the issues can be resolved by the November BOD meeting.
- 6.3 ACL Energy Policy – We have not heard from our attorney – Shaun will check with him.
- 7.0 Next Meeting Date – November 2, 2019 at 8:00 a.m. at the Maintenance Building.
- 9.0 Adjournment – Motion to adjourn the meeting at 9:35 am by Mike Harris. Respectfully submitted, Barb Hendren

APPEALS BOARD MEETING MINUTES

OCTOBER 12, 2019

UNAPPROVED

- 1.0 Call to Order - Chairman Rich Miranda opened the meeting at 8:55 am. Members present: Rich Miranda, Ron Beckel, Roger VanDerLeest, Janet Helgason. Security: Jake Perry, Joe Haniacek, Julie Janssen, Dakota Mackall. General Manager: Shaun Nordlie.
- 2.0 Approve Minutes of September 14, 2019 meeting – The minutes of the previous meetings were voted on by a motion to accept by Ron and seconded by Jan. Motion passed.
- 3.0 Unfinished Business – No discussion.
- 4.0 New Business – No discussion.
- 5.0 Hearings
- 5.1 Hearing for Minogue - Chairman Miranda explained the procedure of the

Our mortgage lending team doesn't use an 800 number... you can call them direct.

Call us anytime.

That's local service you won't find anywhere else!



Doug Laity
(815) 777-6300
NMLS #1116301

Marcy Doyle
(815) 777-6300
NMLS #1438351

Valerie Stocks
(815) 745-2194
NMLS #627373

Ben Wooden
(815) 745-2194
NMLS #888993



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

Apple River State Bank locations:
Apple River • Scales Mound
Warren • Elizabeth • Hanover

Galena - First Community
Bank of Galena



AppleRiverStateBank.com



Member FDIC

MONTHLY COMMISSION REPORTS

hearing. Security; Julie Janssen described July 4, 2019 citations to Alex and Matt. Property owner Luann presented her appeal to the citations along with Matt and Steven. Then the meeting was open to questions from the Board members, Safety & Security officers, General Manager, and property owners. The Appeals Board went into executive session. The Board's decision was to uphold five citations and suspend one citation. It was explained that they had the right to appeal the upheld citations to the Board of Directors. Luann decided to appeal one citation to the BOD at their November meeting.

- 6.0 Next Meeting Date – November 9 (if needed)
 - 7.0 Adjournment – Motion to adjourn by Jan, seconded by Roger.
- Respectfully submitted, Janet Helgason, Secretary

.....

BUDGET COMMISSION MINUTES
AUGUST 2, 2019
APPROVED BY ELECTRONIC VOTE

- 1.0 Call to Order – The meeting was called to order at 1:00 p.m. by Chair Gary Hannon.
 Commission members present: John Finn, Tom Brennan, Joe Forman, Steve Malone, Ron Carpenter, Fern Tribbey, and Gary Hannon. Also present: Ashlee Miller, Financial Manager, and Shaun Nordlie, General Manager. Commission members absent: Rich Katzmann. Guests present: Mike Harris, Henry Doden, Steve Tribbey, and Barb Hendren.
- 2.0 Approve minutes from July 22, 2019 – Minutes were approved.
- 3.0 Unfinished Business
- 3.1 Answers to questions from last meeting – Nothing was discussed.
- 3.2 Health care options – Shaun presented calculation of health insurance to Commission of Association's cost vs. Employees' cost.
- 3.3 Wage increase – Commission reviewed COLI and discussed budgeted increase for ACL.
- 3.4 Deeper review of some RR projects – Commission reviewed R&R proposals in depth. Commission will be submitting R&R projects totaling \$559,000.
- 3.5 Update on RR & Capital being part of OPS financial report - Commission discussed and will leave financial reporting as is.
- 4.0 New Business
- 4.1 Update from AD meeting of Aug 2 – Shaun updated Commission on AD meeting.
- 4.2 CAMP finances by year – Commission reviewed the CAMP finances by year to determine what expenses are on the horizon, and loan scenarios.
- 4.3 Capital accumulation needs - Commission reviewed the above CAMP finances by year, along with ballpark loan payments that would be needed based on current CAMP figures.
- 4.4 Assessment increase options/recommendation – Commission reviewed the Dues calculator, Needs assessment, and complete budget.
- 5.0 Other

- 5.1 Motion cards for BOD
- 5.1.1 Operating budget – The Commission recommends to the BOD that the 2020 Operating budget with a total revenue of \$4,442,701 and total operating expenses of \$3,243,177 with a transfer to the R&R Fund of \$559,000 and a transfer to the Capital Fund of \$608,000. Ron Carpenter motioned; Joe Foreman seconded. Six in favor, one opposed.
- 5.1.2 RR budget - The Commission recommends to the BOD the 2020 R&R Budget and expenditures of \$559,000. Tom motioned; John seconded. 7 in favor, 0 opposed.
- 5.1.3 Capital budget – The Commission recommends to the BOD a Capital budget for CAMP related expenses of \$608,000. John motioned; Fern seconded. 7 in favor, 0 opposed.
- 5.1.4 Fee schedules - The Commission recommends to the BOD the 2020 Annual Assessment Fee of \$1073. Steve motioned; Tom seconded. 7 in favor, 0 opposed.
- 5.2 Transparency of assessment % to specific funds – Shaun will be breaking down percentages attributed to each fund and ensure it gets published.
- 5.3 Recommendations for FM commission, next meeting Aug 9 at 1pm. - Not discussed.
- 5.4 Thoughts on best methods to communicate CAMP to ownership (to share with FM) - Not discussed.
- 6.0 Next meeting date
- 6.1 For Budgeting of 2021, mid May 2020, TBD
- 6.2 For CAMP financing element, TBD
- 7.0 Adjournment - Fern motioned to adjourn. Meeting adjourned at 4:44 p.m.
 Respectfully submitted, Ashlee Miller

.....

CAMP ARCHITECTURE AND DESIGN AD HOC COMMISSION MINUTES
SEPTEMBER 27, 2019
UNAPPROVED

- 1.0 Call to Order - Chairman Joe Wiener called the meeting to order at 10:00 am. Commission Members present: Joe Wiener, Jim Frank, Steve Tribbey, Barb Hendren, Jim Hansen, Rick Paulson; guests Mike Harris, Gary Hannon Joe Forman, Therese Nelson, Ashlee Miller & General Manager Shaun Nordlie; Caius Jennison of Farnsworth, Stacie Ahlgren and Jake Dykstra of Cord Construction. Absent: Bob Stanger.
- 2.0 Approve September 7, 2019 Minutes - Motion to approve made by Jim Hansen; seconded by Steve Tribbey. Motion passed unanimously.
- 3.0 New Business – Joe welcomed Ashlee Miller & Therese Nelson, who have applied to be commission members, and all those present introduced themselves.
 - 3.1 Report on progress of the Cord Contract and approval from the Board of Directors – Joe explained that Cord was selected to be our Construction Manager as Constructor without a Guaranteed Maximum Price. This means they will be operating as an open book when it comes to use of the sub-trades. There will be 2 parts to Cord's participation: 1. Pre-construction phase, which will include help with the office building, event center, and parking lot. All drawings will be done at the same time and we will end up with a couple of bid packages at the end. 2. Construction phase for office building only. Today's meeting will allow Cord to get a better understanding of the current state of our D&D documents, which are more detailed now than in the interview process. They will then review the drawings, outline specifications, and give us a probable cost of construction by division (one for the office building, one for the event center, and one for the small parking lot). We would like a budget confirmation within a couple of weeks, well as suggestions on materials and constructability, then Farnsworth and Cord will coordinate a meeting together and give us a presentation meeting to give us direction. The contract with Cord has been preliminarily reviewed by Joe & Shaun, and by our attorney, and will be further reviewed after today's meeting to go over the attorney comments. Once it is finalized, Caius will be matching his contract to Cord's.
- 3.2 Discussion with Cord & Farnsworth on kickoff of Design Development and timeline for CAMP Progress - Discussion on location of office building: it was previously brought up to the commission that some property owners and a couple of commission members are concerned about losing the trees and mounds in the parking lot where the new office building is being located. It has been suggested the building be moved into the large parking lot or put in the old firehouse location. It would be helpful to have an analysis of what the mounds consist of in order to be prepared for construction. The only soil borings that have been done in the area are in the large parking lot for the septic system. We believe the

Josh Ries Construction...

Our goals are:

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

... Superior service, craftsmanship & quality

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

JOSH RIES CONSTRUCTION

815-291-8795

www.joshriesconstruction.com | josh@joshriesconstruction.com

FALL SERVICES:

- Leaf Removal
- Trimming and Pruning
- Flower Bed Clean-up
- Weekly Mowing (no contracts)

LAWN CARE

CALL BEN CLINE FOR A FREE ESTIMATE

815-988-7594

MONTHLY COMMISSION REPORTS

mounds were manmade and are not covering rock, so testing that area was discussed. A straw poll was taken of the committee to see who is in favor of moving the office building and saving the mounds. Jim Frank noted that he is not a fan of having people having to deal with cross traffic, and also, we would lose a lot of parking spaces if we move the office building. We can always plant more trees. Others agreed and noted this has been reviewed extensively before we came up with the spot for the new office building. Everyone else agreed with this except Barb, who would like to save some of the trees. We discussed having Maintenance test one of the mounds by digging into it. Jake felt that would be a good idea and suggested having a geotechnical engineer come out and observe that. Caius said he would check with his Civil Engineer on whether the whole area is being flattened and see if there is a way the building can be notched into the area. We believe it would be beneficial to have borings done here to see what we're in for. Shaun was tasked with getting a quote on this. Joe said we could consider which of the large trees in the area could be saved; Caius thinks he has a tree survey in his information. He will be able to show us exactly what the site will look like after he gets with his civil engineer, and which trees could remain. Jake mentioned that we want to make sure we don't get the building down too far toward the Cove to avoid the slope of the hill. Caius was previously tasked with contacting the Fire Marshal to discuss the need for a sprinkler system in the event center. He has been in contact with the Fire Marshal and has been working with him to see if he will accept the firewall that is in the current design so there is no need for a sprinkler system. The Fire Marshal says the design using a firewall and no sprinkler system is acceptable as long as we agree the use of the event center room will not change. He has confirmed this in writing and will require a letter from ACLPOA stating that the use of the event center room will not change, and that we will not exceed the current capacity of the event center room of 240 people. Caius was also tasked with redesigning the structure of the event center to take better advantage of the views, and came up with a cut octagon shape, a drawing of which was presented. There are currently 2 fireplaces shown in the plans; one in the event center, which could be decorative or an operational gas fireplace, and one in the entry lobby. Discussion: some feel we don't need these, but others feel they will provide an important decorative element. Caius will design with both fireplaces and we will look at the cost and make a decision based on that later. Discussion on the cut octagon shape: all members believe the shape will add interest and take advantage of the view. However, we don't feel there are enough windows in the current design and would like to see more as we feel they are critical. Caius will redesign with more window space. Are we still planning to be able to divide the big room? We previously decided not to divide as the wall needed would be extremely expensive in order to work, and sound would still carry. Shaun mentioned that we should look at the conference room at Eagle Ridge to get some ideas on this and also window use. Caius is meeting with staff today to get input and make sure the office building plan meets our needs so that he can complete design.

3.3 Establish future meeting dates and important dates for design development and construction document phase - Cord will review the revisions discussed today and Caius advised he plans 2 weeks to

complete his redesign work. Cord budgeted time in the front end of the project to get the design review finalized, so 10 working days or 2 weeks will work for them. They will then be ready 2 weeks or so after that to give their recommendations to us, so we should be ready for another meeting in 4-5 weeks. They will break down the estimate by spec division. Gary Hannon questioned the building schedule plan in regard to financial needs. If the office building is started in April/May of 2020, when would completion be? Joe said when the drawings are completed, we will be ready for construction of Phase I. Caius advised the best time to go out for bids would be this winter if we are planning construction next year. Construction of Phase I is not going to be complicated. Jake advised it makes sense to get started on building right away in the spring so that the building is mostly completed before next winter. Staci advised it is most efficient to price both buildings together, so that's how they will proceed. Jake advised that the impact on the operation of the pool will be minimal for Phase I based on where the logistics of the building are. Jake and Caius advised they will stay in touch in order to keep to the schedule.

4.0 Other – Rick asked about the Planning and Zoning application with the County. Joe has been in touch with them – we will need to have drawings and a site plan to show them before we can proceed. Joe will contact them to let them know where we are and ask about timing with drawings. Septic system has been designed but will need a redesign to get a tank added as well as a connection. Shaun will contact Tom Golden to get this done and will get the info to Caius. Then the plan will have to be submitted to the County. From a coordination standpoint, we think Cord should oversee the septic install – this will be an add-on. We have received 2 bids on the septic install. Storm water management is part of Caius' design – we do not think we will need a special permit from the State if we disturb less than an acre of land, but if the septic design changes, this may change. We are planning on getting a Performance Bond from Cord – subject to BOD approval. We will need to carry Builders Insurance. We will get the Building Permit – cost is carried by us, and in our name, but Cord will help us get it. Gary noticed a \$6,000 discrepancy in Cord's contract from what was proposed. Jake will check on this and advise.

5.0 Next Meeting Date – TBD (around October 28)
6.0 Adjournment - motion by Jim Hansen at 11:13 am.
Respectfully submitted, Barb Hendren

CAMP FINANCING AND MARKETING MEETING MINUTES OCTOBER 7, 2019 UNAPPROVED

- 1.0 Call to Order - The meeting was called to order at 10:00 am. Commission Members present: Gary Hannon, Steve Tribbey, Joe Forman, George Reed, Tom Brennan (via telecom), Barb Hendren, General Manager Shaun Nordlie. Absent: Mike Harris. Guests present: Jody Ware, Ashlee Miller.
- 2.0 Approve minutes of 8/12/19 meeting – Minutes were approved as written; motion made by Steve, seconded by Gary, approved unanimously.



OLD NORTHWEST LAND CO.
FARMS • HOMES • COMMERCIAL • RECREATION

Licensed in Illinois, Wisconsin & Iowa



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

www.oldnorthwestlandco.com

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

815-777-1776

4359 Industrial Park, Ste. 101 Galena IL 61036
Designated Managing Broker/Owner, LaVonne Deininger



 <p>NEW LISTING</p> <p>GTA, .82± Ac, 4BR 4BA, Wood Floors Finished LL, 2C Garage w/ 2Rooms & BA \$360,000 #20191408</p>	 <p>HSA WARRANTY</p> <p>Transferable Boat Slip Nearby 3BR, Finished Walk-out, 2C Garage \$193,000 #20180934</p>	 <p>HSA WARRANTY</p> <p>Galena Territory, 1.77± Ac, 4BR 4.5BA FR & Wet Bar in LL, Furnace & AC 2017 \$429,000 #20191105</p>	 <p>HSA WARRANTY</p> <p>Golf View, 3BR 2BA, Open Kit/Dine 4-Season Room, Walk-out LL, Patio \$165,000 #20190711</p>	 <p>NEW PRICE</p> <p>Galena, Remodeled, 3BR 1.5BA Wood Floors, Bonus Rm, 2C Garage \$262,500 #20190900</p>
 <p>ACCEPTED OFFER</p> <p>Lake Views & Boat Slip, 3BR 3BA Wood Floors, FP, 2 Sunrooms \$389,500 #20180098</p>	 <p>HSA WARRANTY</p> <p>LAKEFRONT, 3BR 2BA, 2FP, 1C Garage FR in LL, Lakeside Deck, Pontoon Boat \$359,000 #20191326</p>	 <p>HSA WARRANTY</p> <p>Long Views, 1± Ac, 3BR 2.5BA Furnace & A/C in 2018, 2C Garage \$219,900 #20190908</p>	 <p>HSA WARRANTY</p> <p>On 1.77± Ac, 4,000+ sf, 3BR 3BA Wood Floors, 2 FP's, 2 Car Garage \$185,000 #20190096</p>	 <p>HSA WARRANTY</p> <p>.86± Ac, 4BR 4.5BA, 4,600+ Sq.Ft. Transitional Living Finished Walk-out \$269,900 #20190635</p>
 <p>NEW LISTING</p> <p>New Shingles & Windows, 2BR 1BA Tankless WH, Wood FP, Storage Shed \$89,900 #20191550</p>	 <p>HSA WARRANTY</p> <p>26.37± Ac, Views, Woods, Gardens 2BR 2BA, FR in LL, 2C & 1C Garages \$274,900 #20190590</p>	 <p>HSA WARRANTY</p> <p>GTA, .83± Ac, Open Plan, 5BR 3.5BA Granite, Newer Roof, AC, & Furnace \$369,000 #20190690</p>	 <p>HSA WARRANTY</p> <p>Near Galena, 2± Ac, 2BR 2BA, Gas FP Heated 2C Garage & 40x40 Pole Barn \$175,000 #20191376</p>	 <p>NEW LISTING</p> <p>Brick, 3BR 2.5BA, Many Updates On 3± Ac, 2C Garage, Extra Sheds \$195,000 #20191450</p>

Vacant, Building and Amenity Access Lots

ACL, near water, .43± acre, wooded, NW side, water & electric to lot \$500 #20162271 * Near GTA, 6.26± acre home site, woods, hills, views \$35,000 #20172086
Galena, .52± acre home site, gas, water, phone, electric nearby \$36,500 #20190620 * Near Galena, 6.5± acres, shared pond, long views, electric to lot \$42,900 #20160863



LaVonne Deininger



Garrett Hillary



Carol Schwerdtfeger



Skip Schwerdtfeger



Wendie Horton



Steve McIntyre



Linda Ganster



Dick Deininger



Randy Miles

LIST WITH US...WE'LL GET YOUR PROPERTY SOLD! Put our team of experienced, full-time Realtors® to work for you!

11/2019

MONTHLY COMMISSION REPORTS

- 3.0 CAMP Updates - Shaun gave a recap of the CAMP A&D meeting of 9/27/2019. He has contacted Tom Golden as tasked during that meeting to get a revised plan for the septic system to handle the new Administrative and Event Center buildings.
- 4.0 CAMP Financing
- 4.1 Updated project costs, spreadsheet - Went over Shaun's revised spreadsheet, which captures expenses associated with Phase 1 (Administrative Building) and Phase 2 (Event Center). It should be noted that costs presented are estimates only. We should have a better idea of actual costs after Farnsworth completes Design & Development Phase and Cord can get bids.
- 4.2 Repayment schedule options – Ashlee gave five options and handed out spreadsheets listing loan repayment at 5% interest as well as projected bank balances. Option 1 is optimal in terms of cost – phase 1 flows right into construction of phase 2, however, it is not feasible as our cash reserves will not cover expenses and it exceeds our borrowing capacity. Option 2 spreadsheet pushes out construction of phase 2 one year after construction of phase 1 is complete. We have the same problem as with Option 1 – cash reserves run out and we will exceed your borrowing limit. Option 3 has 2 years between phase 1 and 2. Phase 1 is paid off in 3 years, and phase 2 in 7 years. At the end of phase 2, we would run out of cash. It may be feasible if we are able to reduce costs. Option 4 has a 2 year lapse between phase 1 and 2; there is a 10-year loan on phase 2. We would pay more interest, but could make the payments without depleting cash reserves, and could handle other capital projects. Construction for this phase assumes a start date of March 2020 for phase 1 and August 2022 for phase 2. A big detriment for this option is the amount of interest, however it would allow us to pay for both projects as well as other capital projects. Option 5 is the same as Option 4 except there is a 3 year lapse between phase 1 and 2; there is a 3-year loan for phase 1, and a 7-year loan for phase 2. The interest requirement is less than Option 4, and our bank balance wouldn't go too low. We would also be able to handle upcoming capital requirements. The downside is that many on the commission agreed 3 years between phases is too long. The commission members would like to get more information from Cord on construction start date of July/August with a 2-year gap between phases so that we can determine costs based on additional assessments. We also will be interested in value engineering provided by Cord and the impact on our cost projections.
- 4.3 Package creation for bank loan - Based on the above, we are not ready to go to the bank. That will come after D&D and Cord's cost estimates.
- 5.0 CAMP Information - Shaun presented the approach Galena Territories used for their Marina redesign project. Re-design of our CAMP project based on current information was discussed. We have the capability to update our website in-house. Timing of town hall meetings was discussed – it was suggested we record the town hall meeting and create a podcast, or public broadcasting. We also will need to use the Apple Seed and website to communicate the new design to the membership. Workshops were also discussed. Unintended consequences: Gary asked Shaun whether we can reprint the HOA article on the danger of low assessments. Shaun will check and advise.


- 6.0 Other (place holder for future discussion)
 - 6.1 Surveys to solicit additional amenities/offerings – for future.
 - 6.2 Business Plan for event center revenue increase – This will need to be worked on.
 - 6.3 Workup of additional expenses of buildings (insurance, manpower, maintenance, reserves) - We have done some on this, but more will be required.
 - 6.4 Continue to cc AD commission and BOD on FM meeting notes – will continue this.
 - 6.5 Desire of budget commission to be consulted on FM finance decisions – if our projected numbers change, may need to reconvene the budget commission to consult with them.
 - 7.0 Next Meeting Date – TBD (possibly early November)
 - 8.0 Adjournment - Meeting was adjourned at 11:45 am by Joe Forman.
- Respectfully submitted, Barb Hendren, Secretary

CAMPGROUND COMMISSION MINUTES
OCTOBER 12, 2019
UNAPPROVED

- 1.0 Call to Order - The meeting was called to order by Kathy Richards at 7:35. Members present: Kathy Richards, Joe Reifsteck, Chris Szczypta, Ron Carpenter, Mary Bluhm, and John Diehl. Members absent: Nancy Barker, Ric Ruffolo, and Jerry Maculitis. Guest: Shaun Nordlie.
 - 2.0 Review minutes of September 14, 2019 meeting - Minutes of the September 14 meeting were approved.
 - 3.0 Unfinished Business
 - 3.1 Pavilion update - Pavilion progress was discussed. Shaun reported we did not get on the County Board agenda for October but should be on for their November meeting.
 - 3.2 Trick or Treat at Campground - The Campground Trick or Treat is scheduled for October 19 from 6:00 to 7:30 PM. It was discussed to try to do it earlier in the evening next year.
 - 3.3 Camper and site upkeep - Potential rules for campsite upkeep and enforcement possibilities were discussed, no action was taken.
 - 4.0 New Business
 - 4.1 Season closing last weekend October - The campground is scheduled for closing on October 27.
 - 4.2 Midwinter campers meeting February - The annual mid-winter gathering was scheduled for February 1; the time will be the same as last year.
 - 4.3 Other New Business - No other business was discussed.
 - 6.0 Next meeting date - Next meeting will be April 11 at 8:00 at the Maintenance Building.
 - 7.0 Adjournment - Meeting was adjourned at 8:15.
- Respectfully submitted, Ron Carpenter, Secretary

CONSERVATION COMMISSION MINUTES
OCTOBER 5, 2019
UNAPPROVED

- The following Commission members were present: Chair Paula Wiener, Henry Doden, Mike Yorke, Darryle Burmeister and Mike Cammack. Members absent: Phyllis Cady, Tom Ohms, Gary Hannon and Melissa Parages. Guests: General Manager Shaun Nordlie and Steve Nelson.
- 1.0 Call to Order – Chair Paula Wiener called the Conservation Commission Meeting to order on October 5, 2019 at 9:00am.
 - 2.0 Approve Minutes of September 7, 2019 – Minutes approved as presented.
 - 3.0 Resignation of Co-Chair, Election of New Co-Chair and Introduction of Prospective New Member – Chair Paula Wiener reported that Co-Chair Kerstin Stolpe-Friend resigned from the Commission and from her position. Paula announced that Michael Yorke was nominated and agreed to serve as Co-Chair; the Commission accepted the appointment of Mr. Yorke as Co-Chair. Ms. Wiener introduced Steve Nelson as a prospective new member of Conservation. Ms. Wiener said Mr. Nelson's application will be brought to the Board at the October meeting for their approval.
 - 4.0 Reports
 - 4.1 Lake Monitoring – No report.
 - 4.2 Natural Resources Manager – Ms. Wiener read from Aren Helgerson's email regarding the dredge pond/dry dam evaluation he conducted.
 - 4.3 Other Reports – None.
 - 5.0 Unfinished Business
 - 5.1 Greenway Invasives – No report.
 - 5.2 Watershed Update
 - 5.2.1 Stream Bank Stabilization – Mr. Nordlie reported the project is going




11003 Rt. 20 West
(Rts. 73 & 20)
Lena, IL
815-369-2153


www.full-throttle-powersports.com

Side By Side Utility Vehicle Market Share.


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



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



Polaris RZR Turbo EPS



RANGER CREW® 900-6 EPS

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





*New Construction • Remodeling
Additions • Garages*

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



815-492-2800 815-297-2349

MONTHLY COMMISSION REPORTS

- well and so far, it is doing the job that was intended.
- 5.2.2 RiverWatch Program – The data has not been received at this time.
 - 5.2.3 Buffer Zone Demonstration Project Update – On hold.
 - 5.3 Conservation Conversations Monthly Apple Core Articles – Reviewed upcoming articles for October and November.
 - 5.4 Resident Greenway Program – Final annual and quarterly reports on all projects were given.
 - 5.5 Actionable Items from the Watershed Plan
 - 5.5.1 Publish Educational Articles in Print and On-line Sources – Aren Helgerson has an article on the North Bay Project. Paula will speak to Tim about posting some brief points about watersheds in general to keep the Facebook page active.
 - 4.5.2 Host Educational Events – 2020 Watershed Education Day Progress Reports – Decision was made to invite only the people living in the ACL watershed to this first even rather than the public in general. Discussion was held on the motion memo to accompany the motion to the Board in November.
 - 5.6 Infected Ash Trees within the Community – On hold until Fall/Winter.
 - 5.7 Creel Tracking Slips for Fishermen – 13 tracking sheets were given to Mike Cammack. This program needs more promotion next year if it is to yield any significant data.
 - 5.8 Lake Action Plan – Mr. Nordlie reported that rip rap will start in the Fall. Shaun and Aren did a rip rap inspection in August. Letters have been sent out after Labor Day to property owners who might be interested in doing rip rap. Aren received a few responses back.
 - 5.8.1 Fishery – Mr. Nordlie reported that fish stocking took place and 140 northern were deposited in the lake which is the third year for the northern. Also stocked was walleye, small mouth bass and catfish. Joe Rush, our lake consultant, will be at the November meeting.
 - 5.8.2 Fish Habitat/Clam Hanger Device – Darryle Burmeister, Aren Helgerson and Mike Cammack will put in a few pine trees in the lake for habitat. Henry Doden spoke to the manufacturer of the clam hanger in Florida. He was told the fish crib that they make might be a better option and offered to send one without any shipping charges.
 - 5.9 Hazard Spill Speaker Update – We will try to get Jeff Williams to do a presentation at a Farmer's Dinner in February and invite the ACL community as well.
 - 5.10 Educational Trail Ride with Trails Commission – This Trail Ride will take place on Saturday, October 12. Some members of this commission have also volunteered to drive if needed.

6.0 New Business

- 6.1 Construction and Sale of Bird, Owl, and Bat Houses – This item will be discussed further at the November meeting.
- 6.3 Earth Day Back-up Person – Ms. Wiener announced that Phyllis Cady needs a back-up person to help her on Spring Cleanup/Earth Day to be held on the 4th Saturday of April project since Kerstin Stolpe-Friend has resigned. Discussion will continue at the November meeting.
- 6.4 Dry Dam Pictures – Henry Doden had pictures he took over at the Galena territories. Discussion of how knowledge of their efforts might be utilized at ACL.

7.0 Next Meeting – November 2, 2019 at 9:00am in the Clubhouse.

8.0 Adjournment – 10:55am by general consent.

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

Respectfully submitted, Karen Drogosz

EMPLOYEE HANDBOOK AD HOC COMMISSION MINUTES
SEPTEMBER 17, 2019
UNAPPROVED

- 1.0 Call to Order – The meeting was called to order at 9AM. Mike Harris, Gary Hannon, Marge Clark, Joe Forman, Shaun Nordlie, and Carrie Miller were present at the meeting. Jody Ware was absent.
- 2.0 Approve minutes of 8/9/19 meeting – Motion to approve by Mike Harris, second by Gary Hannon.
- 3.0 Unfinished Business
- 3.1 Update on subscription for HR related issues, Zenith Insurance - Shaun and Carrie showed the commission the Zenith website and all the resources it has to offer. They felt this was sufficient, also going to use SHRM.

- 3.2 Other Unfinished Business
 - 4.0 New Business
 - 4.1 Handbook review to incorporate new State laws as suggested by Shaun and Carrie
 - 4.2 Handbook review for housekeeping issues and clarification
 - 4.2.1 Timecard punching, sect 3.7 - Discussion was had about punching in and out for lunch including exempt employees.
 - 4.2.2 PTO proration, sect 6.2 - Shaun and Carrie will come up with language on changing this.
 - 4.2.3 Security PTO, 12hr shift and 8hr pay verbiage, sect 6.2 - Will pay SSD dept 12 hours for holiday pay, will come up with correct verbiage.
 - 4.2.4 Industry experience for benefits, sect 6.2 - Discussion was had.
 - 4.2.5 Incorporate language referencing new disaster plan, sect 4.10 - No discussion.
 - 5.0 Other (place holder for future discussion)
 - 5.1 Legal review by K&C on updates - Was determined Keay and Costello will review updated handbook when complete.
 - 5.2 Future yearly review month, when does Zenith create the summary - Determined Shaun and Carrie will update annually with updates on new HR laws and recommendations from management.
 - 5.3 Review by insurance company - No discussion.
 - 6.0 Next meeting date: October 16, 2019 at 10am.
 - 7.0 Adjournment – Motion to adjourn by Mike Harris.
- Respectfully submitted, Carrie Miller

LEGAL COMMISSION MINUTES
OCTOBER 1, 2019
UNAPPROVED

- 1.0 Call to Order – Rich Krasula, Chair, called the meeting to order at 6:03 p.m.
 - Members present in the ACL Boardroom: Rich Krasula, Jody Ware, and General Manager Shaun Nordlie. Members present via ZOOM: Bill Doran, Sandra Malahy, and Dave Allgood. Absent: Bo Skoskiewicz and Steve Jennings. Bo Skoskiewicz has submitted his resignation from the commission.
- 2.0 Approve the minutes of the September 10, 2019 meeting – Jody Ware made a motion to approve the minutes of the September 10, 2019 meeting, seconded by Sandra Malahy. Minutes were approved.
- 3.0 Unfinished Business
 - 3.1 Continue review of changes to Bylaws proposed by K&C.
 - 3.1.1 - Article II, Section 1, Paragraph 1 involved the definition of a Legal Entity with regard to Lots and Owner(s) for the purpose of Governing Documents.
 - 3.1.2 - Article II, Section 1, Paragraph 2 involved changes in identity of Lot(s) Owner(s).
 - 3.1.3 - Article II, Section 4, Paragraph 1 involved clarifying language for Owners designated as Recreational Use Holders on one or more Lots.
 - 3.1.4 – Article VIII, Section 2 involved discussion regarding notification postings for Special Meetings of the Board and deleting language that is also stated in Section 3.
 - 3.1.5 – Article VIII, Section 4, Paragraph 1 involved reviewing Methods of Notice for Special Meetings of the Board or of any regular meeting of the Board at which Budget Matters will be acted upon. Rich will continue to review this section for discussion at the next Legal Meeting.
 - 3.1.6 – Article VIII, Section 4, Paragraph 2 involved removing this paragraph to Article V, Section 3.
 - 3.1.7 – Article VIII, Section 8, involved adding the term Voting Members to the title and deleting the term Member's in section e.
 - 3.1.8 – Article VIII, Section 11, involved discussion on unanimous board written consent keeping in mind the Open Meetings Act. No changes in the language were deemed necessary. Will refer back to K&C (Doesn't CICAA take priority over GNFP? Does this need ratification at next Board



Stickton Service Center

Firestone | Bridgestone | NAPA AutoCare Center

Erwin Zueger & Tony Schubert

YOUR ONE STOP AUTOSHOP Since 1985

325 1/2 E. North Ave. Stockton, IL 61085

Stockton Service Center is your destination for Complete Auto ~ Truck Repair & Service Towing Service Available!

www.stocktonservicecenter.net | Phone: 815-947-3477
 stocktonservicecenter@gmail.com | Fax: 815-947-2792



Godfrey - New for 2020 Monaco

GREAT USED SELECTION:

New Features

BOATS
 2008 Hurricane FD202 Merc V6
 1999 Rinker 20ft Merc V6

PONTOONS
 2012 Bennington 22ft Tritoon Merc 150 4st
 2007 Sweetwater 20ft Yamaha 60 4st
 2004 Sweetwater 22ft Merc 60 4st

2019 SWEETWATER TRI-TOONS FOR 2018 PRICING

IF YOU TRIED THE REST... TRY THE BEST

NEEDED BROKER BOATS TO SELL WE ARE OUT!

www.perduemarine.com

Perdue Marine

815-493-2655 • boats@perduemarine.com

24765 Zier Rd., Lanark, IL 61046 - Corner 72 & 73 Zier Rd. (Green Roof)
 Call for an appointment Hours: M-F 9-4, Sat 9-12

MONTHLY COMMISSION REPORTS

- Meeting?)
- 3.1.9 – Article IX, Sections 1 and 2, involved discussion for due process if a Board member is under consideration of removal from the Board and removal by affirmative vote.
 - 3.1.10 – Article X, involved discussion to remove the Article but not the General Manager. The language is currently covered in Article VII, Section o.
 - 3.1.11 – Article XI, Section 4.b, involved removing Section 4.d per recommendation of K&C.
 - 3.1.12 – Article XI, Section 4.c and f, involved adding the word [commission].
 - 3.1.13 – Article XI, Section 7.b, involved language regarding the Treasurer’s duties. It was decided to remove the comma after “payroll”.
 - 3.1.14 – Article XII, change the title to Committees/Commissions. Terminology was checked throughout this Article with regard to Committees/Commissions; Members; and Voting Members. Some standing committees in Section 8 will now be changed to commission.
 - 3.1.15 – Article XII, Section 10, involved discussion regarding Written Ballots with references to other Articles. Rich will look into this further.
 - 3.1.16 – Article XII, Section 13, reviewed language regarding additional Board members.
 - 3.1.17 – Article XII, Section 18, involved clarification of the duties of the Editorial Review Commission.
 - 4.0 New Business
 - 4.1 Discuss timetable to inform Board and Property Owners of proposed changes to both documents – This agenda item was not discussed.
 - 4.2 Discuss whether to have both documents approved at the same time – This agenda item was not discussed.
 - 5.0 Other – This agenda item was not discussed.
 - 6.0 Future Meetings
 - 6.1 Should we set consistent meeting dates? – This agenda item was not discussed.
 - 6.2 Next Scheduled Meeting Date – The next Legal meeting will commence on Tuesday, October 15, 2019 at 6:00 p.m. at the ACL Boardroom or via ZOOM.
 - 7.0 Adjourn – Jody Ware made a motion to adjourn the meeting at 8:08 p.m. Respectfully submitted, Sandra Malahy

.....

**LEGAL COMMISSION MINUTES
OCTOBER 15, 2019
UNAPPROVED**

- 1.0 Call to Order – Rich Krasula, Chair, called the meeting to order at 6:03 p.m.
Members present in the ACL Boardroom: Rich Krasula, and General Manager Shaun Nordlie. Members present via ZOOM: Sandra Malahy, Jody Ware, and Dave Allgood. Absent: Bill Doran, and Steve Jennings.
- 2.0 Approve the minutes of the October 1, 2019 meeting – Jody Ware made a motion to approve the minutes of the October 1, 2019 meeting, seconded by Sandra Malahy. Minutes were approved.
- 3.0 Unfinished Business
- 3.1 Continue review of changes to Bylaws proposed by K&C.
The commission reviewed and discussed:
Lots owned by a Legal Entity. Rich will consult with K&C.
Recognizing Legal Entity with same rights as Natural Person. Rich will consult with K&C.
Definition of Voting Rights and Voting Member.
Legal Entity and Voting Member.
Rescheduling and posting regular meetings of the Board of Directors.
Special meetings and posting requirements.
Meetings concerning budget matters or special assessments and posting requirements/notification.
Moving new board member language to a different Article.
Changing Members to Owners/Voting Members in Article VIII.
Unanimous vote of action item(s) without a meeting.
Committee members and spouse designations.
Meeting of Members change to Meeting of Voting Members.
Deleting repetitive language: “of the Voting Members”.

- Written ballots and digital voting.
- Defining Casting a Written Ballot.
- Required number of votes to amend Bylaws.
- Committee or Commission represent “it”. Rich will consult with K&C.
- Declarations to reflect additional language to the definition of “Owner”. Rich will consult with K&C.
- Declarations to reflect additional language to the definition of “Voting Member”.
- “Membership and Voting Rights in the Association” changing to “Membership, Voting Rights and Recreational Use Holders in the Association”. Rich will consult with K&C.
- Adding “Owner” language to Voting Right – One Voting Member.
- Change in identity (Legal Entity or Natural Persons) with regard to Lots.
- Size of Dwelling and the definition of Living Areas. Rich and Shaun will submit language as written but will also meet with AECC in November.
- Rich suggested a clean copy be submitted to the Board after the first of the year to go through a first reading. Dave suggested town hall meetings should be planned early spring and summer.
- 4.0 New Business
- 4.1 Discuss timetable to inform Board and Property Owners of proposed changes to both documents – This agenda item was not discussed.
- 4.2 Discuss whether to have both documents approved at the same time – This agenda item was not discussed.
- 5.0 Other – This agenda item was not discussed.
- 6.0 Future Meetings
- 6.1 Should we set consistent meeting dates? – This agenda item was not discussed.
- 6.2 Next Scheduled Meeting Date – Rich will send out a date for the next meeting after the Legal Commission has sufficient time to review this evening’s notes.
- 7.0 Adjourn – Rich Krasula made a motion, Jody Ware seconded, to adjourn the meeting at 7:34 p.m.
Respectfully submitted, Sandra Malahy

.....

**NOMINATING COMMITTEE MINUTES
SEPTEMBER 17, 2019
UNAPPROVED**

- 1.0 Call to Order – Chair Therese Nelson called the meeting to order at 1:10 p.m. Those in attendance were Bill Bourell, Rosanne Brandenburg, Barb Hendren, John Killeen, Therese Nelson, Shaun Nordlie, Tim Brokl, Mike Tyson, and Mike Yorke.
- 2.0 Review of Minutes from August 20, 2019 meeting - Bill Bourell made a motion to approve the minutes, John Killeen seconds the motion. Minutes were approved.
- 3.0 Review of committee purpose, mission and related documents - Committee is responsible for recruiting candidates to fill Board vacancies of which there are three at this time. The outgoing Board members are John Diehl, Gary Hannon and Mike Harris. Each committee member shall personally contact potential candidates, invite them to run for the Board of Directors and inform them of the responsibilities, time commitment, encourage them to familiarize themselves with ACL projects and attend Board meetings. Each candidate must be a property owner at ACL. A minimum of five candidates for the upcoming election is needed to fill the 9-member Board of Directors. Candidates’ names shall be brought forward to the committee for review. Once candidates agree to run for the Board of Directors, they must complete an Application for Candidacy indicating their interest in running for the Board of Directors. They will then be asked to submit a photograph of themselves, a biography and will be presented with questions to answer. Their biography and answers will be published in the Apple Core for property owner review.
- 4.0 Discussion of potential candidates - There were numerous names suggested for the upcoming Board candidacy. There will not be a candidate orientation this year. Please continue to contact potential candidates to run for the BOD.
- 5.0 Update Calendar of Events

September	22	Submit info for BOD vacancies
October	3	Publish info in Apple Core
November		Publish info in Apple Core
	9	Gathering at Pro Shop
December		Publish info in Apple Core
January		Publish info in Apple Core
	21	Deadline for BOD candidate to file intent to run
	22	Letter sent to candidates to complete process
February		Publish info in Apple Core
	20	Deadline for candidates to return
March		Publish candidates’ bio’s and answers in Apple Core
April		Publish candidates’ bio’s and answers in Apple Core
	17	Deadline to submit questions for Meet the Candidates
	18	Meet the Candidates
May		Office sends out ballots for BOD
June	13	Annual Meeting BOD; Tellers Commission/Attorney counts votes; announce new Board members
- 6.0 Election Voting Software – Will be discussed at a future meeting.
- 7.0 Other items of interest – None.
- 8.0 Next Meeting Date - Next meeting is scheduled for October 29, 2019 at 1:00 p.m.
- 9.0 Adjournment - Adjournment motioned by Mike Tyson.
Respectfully submitted, Therese Nelson

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

MONTHLY COMMISSION REPORTS

RULES & REGULATIONS COMMISSION MINUTES

OCTOBER 4, 2019

UNAPPROVED

The following Commission members were present: Chair Vickie Sershon, Fern Tribbey, Bob Fitzjerrells, Jim Petelle, George Drogosz, Mike Harris, Fred Pfeiffer and Bob Stanger (late arrival). Guests: General Manager Shaun Nordlie, Safety and Security Manager Julie Janssen and Office Manager Megan Shamp.

- 1.0 Call to Order – Chair Vickie Sershon called the Rules & Regulations Commission meeting to order on October 4, 2019 at 10:00am.
- 2.0 Approve September 6, 2019 Minutes – The August minutes were approved with a motion from Fern Tribbey and seconded by George Drogosz. Motion passed, with two abstentions by Mike Harris and Fred Pfeiffer.
- 3.0 Unfinished Business
- 3.1 Discussion on Fines (Amounts, etc.) – Shaun Nordlie asked the commission to review once more the new fine amounts so that this section could be finalized. Mr. Nordlie will work on the Preamble to explain where the fines are located, tab the sections and renumber all the sections. This will be brought back to commission in November for final review.
- 3.2 Motorized Vehicles-Recreational from Trails Commission – Mr. Nordlie reported this section went back to Trails and they are going to drop the age of 13 to drive motorized recreational vehicles. Shaun reported the owner definition is listed in the Trails section, but Shaun wants to make sure it mirrors the definition of owner in the Covenants. He also stated that in the Covenants, there is a definition for recreational vehicle that is different from what is listed in Rules & Regs.
- 3.3 Other Unfinished Business – Mr. Nordlie said the section on Boating went to the Board for first reading. A discussion was had concerning the size of the tri-toons on the newer pontoons as to the size of the middle toon of the tri-toon. Research is being done on the sizes. The Board is concerned with the fact that are the boats beginning to get too big for our docks.
- 4.0 New Business
- 4.1 2020 Calendar Dates – Chair Sershon referred to the dates of the meetings for 2020. The commission agreed to continue meeting on the first Friday of the month at 10:00am.
- 4.2 Housekeeping Submitted by Staff – Each commission member received a current copy of the Rules & Regulations. Office Manager Megan Shamp reviewed the document, page by page, giving an explanation for the change/additions or deletions of any verbiage. After a discussion, George Drogosz made the motion and Fern Tribbey seconded to recommend to the ACL Board to approve the housekeeping changes as per the attached document. Motion approved.
- 4.3 Other New Business – Mr. Nordlie passed out a copy of a spreadsheet with updates. He said by December he hopes to have the Fines, Motorized Vehicle-Recreation and the Housekeeping changes completed. Shaun reported for 2020, the future subjects to discuss will be Deer Management, the Pool, and a few items in Campground.
- 5.0 Next Meeting Date – Next meeting Friday, November 1, 2019 at 10:00am.
- 6.0 Adjournment – The meeting was adjourned by general consent at 10:52am.

Respectfully Submitted, Karen Drogosz

STRATEGIC/LONG RANGE PLANNING COMMISSION MINUTES

SEPTEMBER 20, 2019

UNAPPROVED

The Strategic/Long Range Planning Committee shall formulate, monitor, and make recommendations to the Board of Directors for additions and deletions in the existing Strategic/Long Range Plan.

- 1.0 Call to Order: The meeting was called to order at 1:00 p.m. Present were: Chairperson Jody Ware; Joe Forman; Gordon Williams; and Don Ford. Shaun Nordlie, General Manager, was present.
- 2.0 Approval of May 3, 2019 Minutes: Gordon Williams motioned to approve the minutes of May 3, 2019. The motion was seconded by Joe Forman. Motion carried.
- 3.0 Unfinished Business
- 4.0 New Business
- 4.1 2019 - Commission Elections: Annually the commission has to nominate officers. The Officers will be: Jody Ware, Chairperson; Don Ford, Vice Chair; and Jody Ware, Secretary.
- 4.2 2020 Calendar – Strategic/Long Range Planning Commission Meeting Dates: The dates of February 7, March 13, May 8 and September 11, 2020 were set. If needed, additional meetings are needed they will be scheduled.
- 4.3 Update on 2019 POAP Dashboard: Shaun Nordlie gave a report on the Dashboard as published in the September, 2019 Apple Core.
- 4.4 Capital Projects Funding: The Budget commission met in the summer months. Of the capital project funding requests, we made to the commission the following were funded for 2020:
 - Study and conduct cost analysis on financial operations
 - Design and construct the Clubhouse Area Master Plan
 - Increase capacity of Jo Carroll Energy Internet access to patrons
 - Retain and continue utilizing consultant services for lake and watershed management
 - Improve and maintain existing trail system
 - Study, create, and implement action plan for flood control options
 - Develop additional seasonal sites at Campground
- 4.5 Review of Planning Process: The commission set their planning and meeting schedule for 2020. February – Planning 2021 POAP; March Complete 2021 POAP and Budget; May will be for completion of Budget Planning and September is review and monitor the Plan on the Page.
- 4.6 Other New Business: There was no new business at this time.
- 5.0 Any Other Discussion
- 6.0 Set Next Meeting Date and Time: The next meeting will be February 7,

2020 at 3:00 p.m.

- 7.0 Adjournment: Gordy Williams made a motion to adjourn at 1:39 p.m. Respectfully submitted, Jody Ware

TRAILS COMMISSION MEETING MINUTES

SEPTEMBER 28, 2019

UNAPPROVED

- 1.0 Call to Order – Meeting was called to order at 8:03am by Chairman Tom Ohms. Members present: Tom Ohms, Ron Manderschied, George Drogosz, Henry Doden, Allen Hendren, Deb and Bob Laethem, Rick Paulson, and Penny Diehl. Absent members: Gary Hannon. Guests: Shaun Nordlie, Joe Haniacek, and Todd Kintop.
- 2.0 Approve August 31, 2019 meeting minutes – Motion to approve made by Allen Hendren and seconded by George Drogosz.
- 3.0 Unfinished Business
- 3.1 Rules and Regulations discussion - motion card previously sent to R&R in regard to Section 9, Motorized Vehicles and Recreational changes were accepted with the exception of I1B. A new motion card was submitted to amend section I1B to include: attainment of 16 years of age (or age as mandated by Association Insurance carrier). The motion to approve was made by Rick Paulson, seconded by George Drogosz with commission votes of 9 all in favor, no nay votes and no abstentions.
- 3.2 Underage driver quiz - no longer a consideration.
- 3.3 Educational trail ride - Will be October 12, 2019 at 10:00am starting at the old Firehouse. Scripting for Trails Commission drivers is being written by Conservation Commission. Reminder will go out in e-blast.
- 3.4 Trail Quiz - Question about underaged driving will be amended and then will go to attorney, R&R, and Board of Directors, the process will not be ready for roll out next year, but hopefully available for 2021.
- 4.0 New Business
- 4.1 Other New Business - Trail concerns: Noted that there areas of low hanging branches, blind spots, people on the trail after hours, a section of Blue Gray needs extra stones, the ninth hole is still a problem for washing out, areas of President's Bay are washed out, culverts are clogged up, and North Bay continues to need replacement stone after storms and rock is going into Lake. Discussion was made for possible solutions to the continuing problem: concrete, berms, flexi-mats, dry dams.
- 5.0 ACL Department Reports
- 5.1 General Manager - Shaun contributed during meeting.
- 5.2 Maintenance – not present, Shaun to pass along pertinent information.
- 5.3 Security - Joe reported that there were no trail accidents in the past month.
- 6.0 Next Meeting – October 26, 2019 at 9:00 am in the Clubhouse with a trail ride to follow.
- 7.0 Adjournment – Meeting adjourned at 8:50am by unanimous consent. Respectfully submitted, Penny Diehl, Trails Commission Secretary

Check Out Our New Displays!



See what we can do for you!

Replace a drab, outdated kitchen with one that's inviting to family and guests.

From Cabinets to Countertops, & everything in between, we have what you need to create the kitchen of your dreams.

Visit our Cabinetry showroom.



106 E. Myrtle St.
Elizabeth, IL 61028
1-800-798-9663

Visit us at: hoskinsbuildingcenter.com hoskins@mchsi.com



OFFICE LINE

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

ACH signups accepted through January 25

ACH signups for 2020 can be accepted any time prior to January 25. The ACH withdrawal takes place on February 1 of each year, and the full ACL balance is withdrawn from your checking or savings account. The ACH authorization

continues until the agreement is terminated in writing by either ACL or the property owner. There is no charge for this option. Contact the Association Office for an ACH form.

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.

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

Stockton Hardware
116 N. Main St, Stockton • 815-947-3711

MINWAX valspar
CLARK+KENSINGTON
ROYAL PAINT
Cabot
We're here for all your projects...
ACE Hardware
STIHL

ACLPOA Payment Plan

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

WITHDRAWN ON MARCH 2ND (due to March 1 falling on Sunday)

- \$359..... 1/3 of the Annual Assessment [Dues]
- \$34..... 1/3 of the Owner Amenity Registration Fee(s), (if two owners \$68, if three owners \$102)
- \$35..... Payment Plan Processing Fee
- \$75..... Trash Fee (if applicable)
- \$205..... Seasonal Boat Slip/Boat Registration (if applicable)
- \$750..... Seasonal Campsite/Camper Registration (if applicable)
- \$25..... Outdoor Golf Storage (if applicable)
- \$125..... Inside Golf Storage (if applicable)

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

WITHDRAWN ON MAY 15TH

- \$357..... 1/3 of the Annual Dues
- \$33..... 1/3 of the Owner Amenity Registration Fee(s), (if two owners \$66, if three owners \$99)

WITHDRAWN ON JULY 15TH

- \$357..... 1/3 of the Annual Dues
- \$33..... 1/3 of the Owner Amenity Registration Fee(s), (if two owners \$66, if three owners \$99)

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

PRIOR TO JANUARY 31, 2020, SEND A VOIDED CHECK AND THE PAYMENT PLAN ACH FORM TO THE ACLPOA OFFICE. Any incomplete forms or forms returned without a voided check will not be included in the payment plan for 2020. Payment Plans set up after January 31, 2020 will also be subject to a Late Signup Fee of \$25 per lot. Payment Plan submissions cannot be accepted after February 25, 2020. Please submit one Payment Plan ACH Form for each lot.

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

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

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

Payment Plan ACH Debit Authorization Form **MUST BE RETURNED BY JANUARY 31, 2020**

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

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

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

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

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

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

(Phone #) (Email Address)

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

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

For Office Use Only:

Total Amount Owed: \$ _____

\$ _____

\$ _____ **March 2**

\$ _____ **May 15**

\$ _____ **July 15** Lot(s) _____

486 Survive the Haunted Trail!

BY TIM BROKL

PHOTOS BY MICKENZINE BASS

On Saturday, October 19, ACL hosted its 3rd Annual Haunted Trail at the Harold Bathum Nature Trail. 486 brave souls dared to brave the Bathum. Luckily, everyone made it out in one piece.

Each year the Haunted Trail grows a little more. This year we added an escape room to the event. Mobile Room Escape out of Chicago brought us an awesome superhero-themed escape trailer for ACL members to enjoy. Of the 72 spots available, 66 people were lucky enough to enter the escape "The Battle for Justopolous" to try and defeat the dastardly villains waiting inside. Of the 6 groups that entered, only 1 was unable to stop the evil villains of Justopolous. We received tons of great feedback on the escape room, so keep an eye out for next year.

What's better than hot cider? Hot cider with a fresh apple cider donut of course! We upped our concessions game by adding fresh apple cider donuts from The Galena Canning Company. We served hot chocolate and hot cider along with apple cider donuts and fresh popped popcorn to warm everyone up as they returned from the trail.

The Haunted Trail has grown since its launch in 2017 to become one of, if not the largest, event ACL has put on in recent years. The Haunted Trail planning team lead by LeAnne Killeen and Carmel Cottrell spent months meeting, recruiting volunteers, planning scenes and preparing for the big night! Our stagers spend countless hours planning, building and manning their scenes and their hard work surely shows.

A lot of time and planning goes into this event and the ACL Recreation Department could not do this alone. The ACL Safety & Security Department worked with local fire and EMS organizations to provide first responders, fire prevention, security and traffic control personnel at the trail and parking lot. The ACL Maintenance Department deserves a special round of applause for their hard work preparing the trail. With all the rain we received in the weeks leading up to the Haunted Trail, it was no easy task to get the Bathum Trail ready for such a huge event, but they pulled it off. It takes a team to successfully execute an event of this caliber. To everyone from staff to volunteers and stagers to the planning team, the 2019 Haunted Trail was a huge success because of you!





Deck the Walls Photo Contest Winners Announced!

We had 160 photos entered in this year's Deck the Walls Photo Contest! While we received many amazing photos, unfortunately only 14 can be featured in the ACL 2020 calendar.

Congratulations Sophia Guo, Bridget Kedzierski, Brittany Sosa, Dave Markward, Jennifer Joseph, Katie Kaster Pries, Herb Stith, Robin Paulson, Therese Nelson and Vicki Bastian Shadle! Your photos will be featured in the 2020 ACL calendar. These photos collected the most "likes" during the voting period.

We would also like to give a shout out and honorable mention to Sophia Guo and Brittany Sosa for their waterfall photos, as well as, Jayne Schmitt, Linda Martin and Rosey Fuchs for their submissions. Of the 160 photos entered, three waterfall photos placed in the top 14. The editors have decided that the waterfall photo with the most likes will be featured in the ACL calendar. The other two photos will be featured in a smaller format. The photos submitted by Jayne, Linda, and Rosey also placed in the top 14, however due to low resolution, they could not be

enlarged for the calendar and were rejected by our calendar printer.

When taking photos for next year's contest, remember that photos must be high resolution, and preferably in landscape orientation. Even if your photo will not be featured in the calendar, there is a good chance it will pop up somewhere else in ACL publications! Keep an eye on the Apple Core! Congratulations to the winners and thank you to everyone who submitted photos for the 2019 Deck the Walls Photo Contest!



Photo by Jayne Schmitt



Photo by Sophia Guo



Photo by Vicki Bastian Shadle



Photo by Vicki Bastian Shadle



Photo by Dave Markward



Photo by Vicki Bastian Shadle

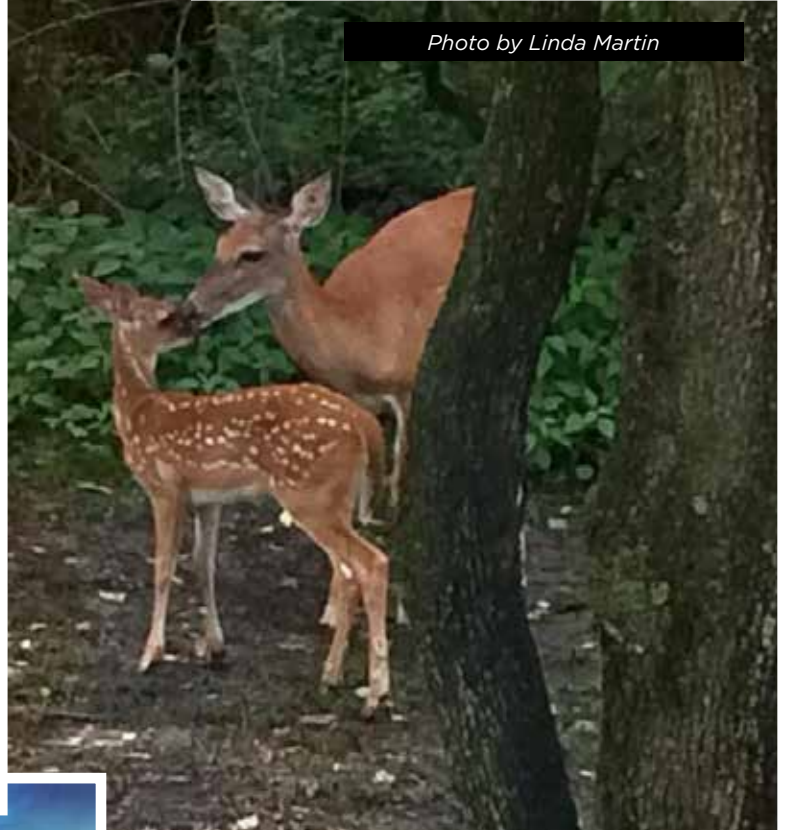


Photo by Linda Martin



Photo by Sophia Guo



Photo by Herb Stith



Photo by Brittany Sosa



Photo by Brittany Sosa



Photo by Jennifer Joseph



Photo by Rosie Fuchs



Photo by Dave Markward

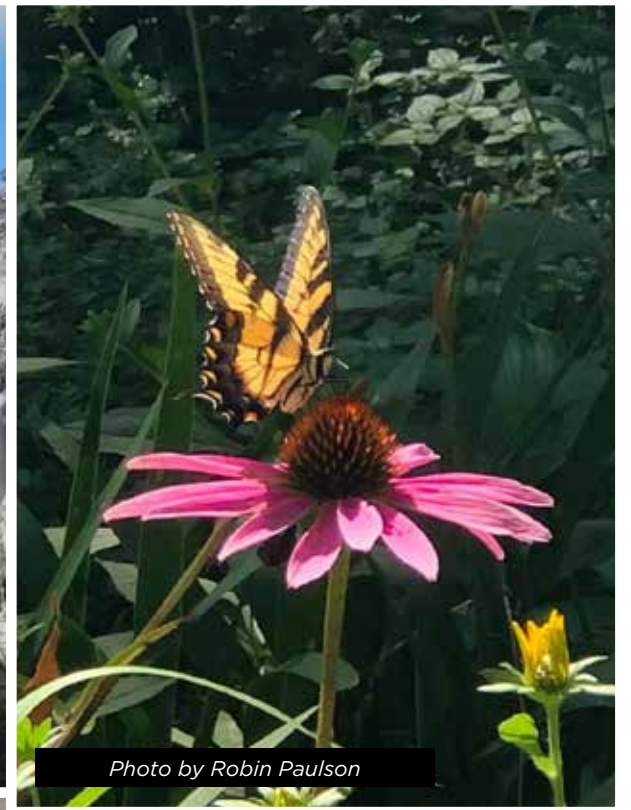


Photo by Robin Paulson



Photo by Bridget Kedsierski



Photo by Katie Kaster Pries



Photo by Herb Stith



Photo by Therese Nelson



Heat Light Program

Name _____ Date _____
 Mailing Address _____
 City _____ State _____ Zip _____
 Home Phone _____ Cell _____ Work _____
 Email Address _____
 ACL Address _____ ACL Phone Number _____

IN CASE OF A FURNACE FAILURE OR PROPANE SHORTAGE, THE SAFETY AND SECURITY DEPARTMENT WILL NOTIFY YOUR DESIGNATED FURNACE REPAIR COMPANY/PROPANE SUPPLIER AS PROVIDED BELOW. PLEASE NOTIFY YOUR PROVIDERS THAT YOU HAVE PROVIDED THE ACL SAFETY AND SECURITY DEPARTMENT WITH INFORMATION TO CONTACT THEM ON YOUR BEHALF.

Repair Company _____
 Phone _____ After Hours Phone _____
 Heating System (circle type) Electric _____ Propane _____
 If propane, your supplier's name _____
 Phone _____ After Hours Phone _____

Apple Canyon Lake POA cannot guarantee that the Safety and Security staff will get to your home if your heat light alarm is activated. Apple Canyon Lake POA cannot guarantee the equipment will function, even when set up properly. The Safety and Security Department performs many functions which may inhibit follow-up on a Heat Light call. In addition, heavy snows or ice storms may prohibit the department from getting to your home. As a result, Apple Canyon Lake must notify you that it will not be held liable for damage to homes in the heat light program because the Safety and Security staff is unable to respond when the heat light is activated or the equipment fails to activate. Of course, they have and will continue to make every possible effort to do so but, cannot guarantee it. Apple Canyon Lake Security staff will not perform any type of furnace repairs or adjustments due to liability concerns.

I _____ have read all statements pertaining to the program and in consideration for Apple Canyon Lake POA providing the services contemplated herein, I, my heirs and personal representatives, do hereby discharge, indemnify, hold harmless and forever discharge Apple Canyon Lake POA and on behalf of myself, my heirs, and personal representatives, I agree not to sue Apple Canyon Lake POA, its employees and associated personnel, officers, directors and agents. I, my heirs and personal representatives covenant and agree to indemnify, hold harmless, and forever discharge Apple Canyon Lake POA, its employees and associated personnel, officers, directors and agents from any and all future claims, demands, debts, contracts, expenses, contract or tort, that I may have arising from or in any way related to my voluntary participation on the Heat Light Program, including claims resulting from or for negligence, both present and future.

Dated this _____ day of _____

Property Owner Signature

Apple Canyon Lake Heat Light Program

The Heat Light Program was created to take some of the worry off the shoulders of our members while they are away from their lake homes. By having a Heat Light installed in your home, it is not necessary to worry what the temperature is at ACL or whether or not you should make an unexpected trip to Apple Canyon Lake to check the level of your propane tank or the inside temperature of your home in an effort to prevent frozen and ruptured pipes. To participate in the Heat Light Program, simply purchase a Wireless Thermostat, thermostat outlet, Strobe Light, and lockbox from the Association for a cost of \$150. There is also a participation fee of \$100 per year for this program. You must supply the Safety and Security Department with a key to your home to participate.

A member of the ACL Safety and Security Department will then install the lockbox next to the front door, and place the key inside. If requested, the Security officer will assist you with the initial equipment setup. When setting up the heat light equipment during subsequent years, be sure to plug the thermostat outlet into a wall outlet, plug the Strobe Light into the thermostat outlet, and place the Strobe Light in a window facing the road. An extension cord may be used between the two units if the strobe cord will not reach the thermostat outlet. Adjust the setting on the Wireless Thermostat to no less than 40 degrees Fahrenheit and your heat thermostat no lower than 45 degrees Fahrenheit and you are ready to go. If the Strobe Light should begin flashing, a Safety and Security Officer would enter the home to determine if it is necessary to call your furnace repair service or propane provider. Whenever a furnace failure or propane shortage is found, Safety and Security personnel will contact the appropriate services provided by the property owner. The property owner will be contacted at a more convenient hour. The Heat Light Program is a low cost, simple system that works very well if you follow the procedures and set your unit properly. The Strobe Light can be seen over 500 yards away during the day and up to a mile at night.

To sign up for the Heat Light Program, the attached form must be completed and returned to Apple Canyon Lake POA with your payment of \$250 (\$150 equipment fee and first year's program fee of \$100) made payable to ACLPOA. Should the Safety and Security Department's program inventory run low, please allow two weeks for your Wireless Thermostat, Strobe Light, and lock box to arrive and be installed. You may set up the Heat Light Program equipment on your own following the enclosed guidelines, or contact the Safety and Security Department to set up an appointment for them to assist you. The Safety and Security Department will install the lockbox once your completed paperwork has been submitted with payment and a key to your home. Only Safety and Security personnel have access to the lockboxes.

Should you have any questions about the program, please contact the Association Office at (815) 492-2238 or the Safety and Security Department at (815) 492-2436. You can also contact us via email at julie.janssen@applecanyonlake.org.

Heat Light System Operational Instructions

To install the Heat Light system for proper effectiveness, you must:

- Ensure that your furnace thermostat is set to at least 45 degrees Fahrenheit.
- Plug the Wireless Thermostat into an electrical outlet on an inside wall only. Do not plug the Wireless Thermostat into an outside wall outlet, as these outlets deliver lower temperature readings.
- Plug the Strobe Light into the Wireless Thermostat and place the Strobe Light in a window facing the most traveled roadway nearest your home. Note that an extension cord may be necessary for you to reach the Wireless Thermostat plugged into the inside wall outlet.
- Set the dial on the Wireless Thermostat at no less than 40 degrees Fahrenheit. This will allow a 5-degree variance within the house should the furnace fail.
- You can test the overall system by turning the thermostat up.
- Make sure at the start of the season you change the batteries in the Wireless Thermostat.

For this system to work properly you must comply with the operation standards set by the Safety and Security Department. Failure to follow ACLPOA's installation and operational instructions may result in removal from the Heat Light Program.

To participate in the Heat Light Program, the Safety and Security Department must be provided with a key to your home, which will be placed in the lock box near the front door of your home. This key is for the sole use of the Safety and Security Department to access your home if required by the Heat Light Program, and is not to be misconstrued as a carte blanche tool to allow access to your home by others.

Also, please understand that the Strobe Light and Wireless Thermostat are purchased from an outside vendor and are not under warranty from Apple Canyon Lake POA.



Join the ACL Heat Light Program
Safeguard your home against frozen pipes this winter!

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

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

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



Whitetail Ridge
Landscaping, Inc.

Brock Wackerlin, Owner
brockwackerlin@yahoo.com

815-291-6360

PO Box 127
STOCKTON, IL 61085

Services provided:

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

Strictly Shingles Roofing LLC

815-492-7663 (ROOF)

Over 350 roofs completed in ACL
including the Cove restaurant



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

By Mickenzie

Brandon Bussan
Landscaping

A Service for Every Season

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

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



Your **FAST** internet is about to get **FASTER!**

SPEED INCREASE
for the **SAME PRICE!**

FIBER-LINK NEW SPEED: 250 Mbps x 25 Mbps Previous: 100 Mbps x 10 Mbps \$74.99/month	GIGA-LINK NEW SPEED: 1,000 Mbps x 100 Mbps Previous: 250 Mbps x 25 Mbps \$99.99/month
--	--

NEW Introducing our new **2GB Package!!**

HYPER-LINK
2,000 Mbps x 200 Mbps
\$299.99/month

Speed increases and Hyper-Link package available 11/1/19.

Fiber service available NOW in the CYN6 fiber neighborhood!

Visit connectSP.com to check availability in other areas.

Sand Prairie
Connecting our members to the world.
A service of Jo-Carroll Energy

793 US Rt 20 West, Elizabeth, IL | 800-858-5522 | connectSP.com/iwantfiber

KLIPPERT PAINTING & STAINING

ANDREW KLIPPERT

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

(815) 541-3765
andrew_klippert@yahoo.com
538 Territory Dr, Galena, IL 61036

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

STIHL Simplicity

RICK'S SALES & SERVICE

Apple River, IL
815-492-2102

WWW.APPLECANYONLAKE.ORG

LAKESIDE REALTY

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

member of Jo Daviess county MLS East



14A112 Deer Run
5 Bedroom 3 Bath
Transferable Marina Dock
\$399,000



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



1A84 Mustang Lane
3 Bedroom 2 Bath
\$149,000



3A66 General Lee
3 Bedroom 3 Bath
Transferable Dock
\$210,000



Independence Lot 34
Transferable Dock
\$35,000



12A102 Johnson Lane
3 Bedroom 3 Bath
Short walk to lake
\$179,000



1A19 Painted Post
3 Bedroom 3 Bath
Lakeview - Dock
\$389,000



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



RENTAL
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



ACCEPTED OFFER
13A127 Powder Horn
2 Bedroom 2 Bath
Lakeview / Dock
\$140,000



1A15 Silverhorn
3 Bedroom 2 Bath
Lakeview
\$244,000



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



SOLD
Apache Lot 46
Transferable Nixon Dock
\$23,000



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



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



10A125 ACL RD
3 Bedroom 2 Bath
\$154,000

1 BLACKHAWK	**5** BIG SPIRIT	**8** INDEPENDENCE	41 \$5,400	309 \$800	**13** PIONEER
	30 \$1,450	34^^ \$35,000	64 \$15,000	310 \$4,250	37 \$7,900
2 HIDDEN SPRINGS	69 \$2,000	98 \$2,500	107 & 108 \$4,995		59 \$6,500
50 \$2,000	**6** BLUE GRAY	186 \$9,900	138 \$999	**12** PRESIDENT	**14** CANYON CLUB
3 GENERAL GRANT	13 \$2,000	225 \$1,750	143 \$3,900	12 \$900	3 \$950
65 \$15,000	32 \$3,000	**9** HAWTHORNE	**11** FAIRWAY	35 \$1,100	26 \$7,000
171 \$12,000	33 \$3,000	14 & 15 \$4,500	21 \$5,000	36 \$1,100	47 \$3,500
4 WINCHESTER	32 & 33 \$5,500	127## \$2,500	28 \$1,000	35 & 36 \$2,000	
111 \$900	96 \$949	134 \$3,000	61 \$850	67 \$4,500	
112 \$2,000	**7** APACHE	196 \$25,000	63 \$10,000	68 \$2,500	
155^^## \$19,900	13 \$12,000	**10** EAGLE	84 \$17,000	69 \$2,500	
	73 \$12,000	3 \$2,800	89 \$7,000	68 & 69 \$4,000	
	235 \$1,000	12 \$1,000	177 \$7,000	144 \$2,500	
			225 \$4,500	210 \$2,500	
			304 \$1,000	258 \$14,500	
				259 \$14,900	

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

SCHAPVILLE ZION PRESBYTERIAN CHURCH



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

APPLE CANYON LAKE'S
FIREHOUSE
 FITNESS

14A159 CANYON CLUB DRIVE
OPEN daily, from 5 am to 10 pm
 FREE MEMBERSHIP TO ALL ACL OWNERS!

TALON



HONDA

LIFE IS BETTER SXS



FREEPORT HONDA
 3086 Route 26 N, Freeport, IL 61032
 815-235-7549
 fhkoffice@comcast.net

powersports.honda.com Honda SxSs are for drivers 16 years of age and older. Passengers must be able to grasp the grab bar with the seat belt on and both feet on the floor. For your safety, drive responsibly, read your owner's manual, wear a helmet and eye protection, always wear your seat belt, keep the side nets and doors closed and never drive after consuming drugs or alcohol. Talon™ is a trademark of Honda Motor Co., Ltd. ©2019 American Honda Motor Co., Inc. (02/19)

Call Wes Today! (815) 541-5656

Office (815) 777-6500 • (877) 722-6537
 Fax (815) 777-6900 • Email wes.cocagne@coldwellbanker.com
 401 S. Main Street, Galena, IL 61036

COLDWELL BANKER
 NETWORK REALTY

www.WesCocagne.com



Wes Cocagne
 Broker

<p>14A85 Anchor ACCEPTED OFFER 3 Bed 2 Bath PRICE REDUCED TRANSFERABLE DOCK INCREDIBLE VIEWS</p>	<p>7A138 Turquoise ACCEPTED OFFER 3 Bed 4 Bath PRICE REDUCED LAKEFRONT</p>	<p>11A24 Bunker ACCEPTED OFFER 4 Bed 3 Bath PRICE REDUCED LAKEFRONT</p>	<p>12A275 Lincoln Ct. 3 Bed 2 Bath \$285,000 TRANSFERABLE DOCK</p>	<p>12A249 Jackson 2 Bed 3.5 Bath \$329,000 TRANSFERABLE DOCK</p>	<p>8A73 Constitution 2 Bed 2 Bath \$149,500</p>
<p>4A107 Winchester Dr 3 Bed 3 Bath \$237,900</p>	<p>11A55 Fairway ACCEPTED OFFER 2 Bed 2 Bath \$174,900 LAKEFRONT</p>	<p>8A169 Liberty Bell ACCEPTED OFFER 4 Bed 2 Bath \$187,500 LAKE VIEW</p>	<p>12A132 Johnson 3 Bed 2 Bath \$259,900 NEW CONSTRUCTION</p>	<p>8A140 Concord 3 Bed 2 Bath \$224,000 PRICE REDUCED TRANSFERABLE DOCK</p>	<p>7A251 Tomahawk 6 Bed 4 Bath \$375,000 PRICE REDUCED LAKEFRONT</p>
<p>11A11 Bunker Lane ACCEPTED OFFER 3 Bed 2.5 Bath \$159,000 TRANSFERABLE DOCK</p>	<p>9A124 Hawthorne 3 Bed 2.5 Bath \$234,900 NEW CONSTRUCTION</p>	<p>8A116 Independence 3 Bed 1.5 Bath \$132,000 PRICE REDUCED</p>	<p>8A13 Franklin 4 Bed 3 Bath \$285,000 TRANSFERABLE DOCK</p>	<p>13A172 W Apple Canyon 3 Bed 3 Bath \$279,000 TRANSFERABLE DOCK</p>	<p>9A5 White Birch 3 Bed 3 Bath \$247,500 PRICE REDUCED TRANSFERABLE DOCK</p>
<p>14A113 Deer Run 3 Bed 3 Bath \$239,000 TRANSFERABLE DOCK</p>	<p>4A3 Remington 2 Bed 2 Bath \$114,900 PRICE REDUCED</p>	<p>14A6 Marina View 4 Bed 3 Bath \$192,000 GOLF VIEW</p>	<p>3A142 Gen. Jackson 3 Bed 2 Bath \$157,400</p>	<p>8A277 Jefferson 3 Bed 2 Bath \$149,900</p>	<p>5A91 Manitou 3 Bed 2.5 Bath \$479,900 PRICE REDUCED LAKEFRONT</p>
<p>10A162 Falcon 3 Bed 2 Bath \$160,000</p>	<p>11A172 Palmer 4 Bed 2 Bath \$194,900 TRANSFERABLE DOCK</p>	<p>12A300 Nixon 4 Bed 3 Bath \$549,000 LAKEFRONT</p>	<p>12A84 Roosevelt ACCEPTED OFFER 3 Bed 2 Bath \$349,000 LAKEFRONT</p>	<p>12A298 Nixon 5 Bed 5+ Bath \$849,000 LAKEFRONT</p>	<p>12A110 Truman 3 Bed 2 Bath \$309,995 TRANSFERABLE DOCK</p>

VACANT LOTS AVAILABLE

- 9A79 Evergreen \$1,500 • 4A118 Winchester \$1,500 • 14A37 Falling Sun \$4,500 • 9A59 Ash \$5,000 • 12A238 Jefferson \$5,000
 9A142 Hawthorne \$7,500 • 11A314 Nelson \$16,000 Transferable Dock • 11A248 Tee \$18,500 Transferable Dock
 7A148 Teepee \$19,000 • 7A105 Warrior \$19,900 • 11A90 & 91 Putter \$25,000 Transferable Dock
 8A264 & 265 Hancock \$67,500 • 4A8 Remington \$179,900 Lakefront • 3A74 General Lee \$265,000 Lakefront

#1 Apple Canyon Lake Area Agent in 2018*

2018 Coldwell Banker International President's Circle
 (Top 10% of all Coldwell Banker Sales Associates and Representatives worldwide)

*Based on information received from The Realtor Association of Northwestern Illinois Multiple Listing Service, Inc. for the period 01/01/18 to 12/31/18. ©2019 Coldwell Banker Real Estate LLC. All Rights Reserved. Coldwell Banker Real Estate LLC fully supports the principles of the Fair Housing Act and the Equal Opportunity Act. Each Office is Independently Owned And Operated. Coldwell Banker®, and the Coldwell Banker Logo is a registered service mark owned by Coldwell Banker Real Estate LLC.

BUDDY BASS TOURNAMENT RESULTS



Front Row: Jason Heller, Jimmy Johnson, Garrett Olivotti, Danny Olivotti, Jacob Harris; **Back Row:** Kyler Calow, Tony Stanley, Brian Alt, Bill Ballenger, Tim Appell

OCT. 5-6, 2019 TOURNAMENT WINNERS

First Place:	Garrett Olivotti – Danny Olivotti	26.76 lbs
Second Place:	Kyler Calow – Jason Heller	26.56 lbs
Third Place:	Brian Alt – Tim Appell	26.47 lbs
Fourth Place:	Bill Ballenger – Jacob Harris	25.10 lbs
Big Bass:	Tony Stanley – Jimmy Johnson	5.77 lbs

Number of Boats:	12
Number of Limits:	21 (2 days)
Number of Fish Weighed:	112
Total Weight:	281.44 lbs
Average Weight:	2.51 lbs

Buddy Bass Classic Standings: Oct. 5-6, 2019

Rank	Team	First Day	Second Day	Total
1	Olivotti/Olivotti	14.73	12.03	26.76
2	Heller/Calow	12.92	13.64	26.56
3	Appell/Alt	12.58	13.89	26.47
4	Ballenger/Harris	12.66	12.44	25.1
5	Evans/Krzeminski	12.83	12.19	25.02
6	Randall/Skorupski	13.02	11.79	24.81
7	Runge/Siara	12.44	12.35	24.79
8	Miller/House	11.54	12.43	23.97
9	F.Staver/Hastert	12.31	10.21	22.52
10	Sargent/Eveland	11.37	10.1	21.47
11	Pillard/Pillard	12.17	4.96	17.13
12	Stanley/Johnson	3.01	13.83	16.84

Davis Lumber Company



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

Quality Products & Reliable Service

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

HOUSE CALL FOR YOUR PETS BY APPOINTMENT!

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

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

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

WE ALSO DO ACUPUNCTURE!

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

135 S. Main Street, Stockton

Pick up for your pets can be arranged if necessary.

PLEASE CALL THE CLINIC AT 815-947-2224



SUPERIOR HEATING & AIR CONDITIONING
We Recommend Heil Heating & Cooling
Furnace Remodeling | New Homes
Fireplaces | Humidifiers

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



Visit our Enhanced Complete Flooring Showroom!

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

Over 200 Hardwood Options	Ceramic, Porcelain & Stone Tile
Carpeting of All Types	Waterproof Laminate Flooring
Custom & Barnwood Furniture	Premium Window Fashions
Kitchen/Vanity Backsplashes	Custom Baths/Showers
Mattress Gallery	Vinyl Tile & Plank
Professional Interior Design Services	

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

VANDERHEYDEN Furniture & Flooring

Professional Design & Installation

9105 US Hwy. 20W • Lena, Illinois

815-369-2224



www.vhomeinteriors.com

NEW NAME...NEW LOCATION...

Same Great

COLLISION REPAIR & RESTORATION SERVICE!

CALL TROY
815-492-0114



CHECKERED FLAG
Collisions & Customs

MONDAY THRU FRIDAY 8 - 4
SATURDAY BY APPT. ONLY

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

We Can Fix It!

BANNER CONST. CO. INC.
REMODELING CONTRACTOR
SINCE 1974

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

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

CALL 815-232-1204 NOW!!!

www.bannerconstruction.net





CONSERVATION CONVERSATIONS

Jo Daviess County Bits and Pieces

BY PAULA WIENER
Conservation Commission Chair

In my class work and readings to become a Master Naturalist, I've discovered a number of interesting things about our county. None of them warrant a full article, so I will combine them in this wide-ranging review. I'll stick mainly to Jo Daviess County (JDC) but will add a few general Illinois facts as well.

So where did the county get its name? JDC was established in 1822. It was named after Major Joseph Hamilton Daviess, the first western lawyer to appear in the Supreme Court. He joined the Army in 1811 and was fatally shot at the Battle of Tippecanoe. He never stepped foot in the county that bears his name. The county originally included 5,529,600 acres and extended from an area north of the Illinois River to the Wisconsin river, west to the Mississippi and east to what is now central Stevenson County. This area was eventually divided into eight separate counties. Fur trading, lead mining, and farming were its original attractions.

Although Illinois is known as the Prairie State, our county had very little prairie area. In a map showing the distribution of forest and prairie about 1821, prairie is only found in the eastern section of the county and in a few small pockets. JDC at that time was mainly forest. A list of historic prairies in our state contains no listing for this county nor any of the southernmost counties. The state's nickname came mainly from the Grand Prairie in the east and central counties between the Mississippi and the Wabash Rivers. Of the 102 counties in Illinois, only eight did not contain large prairies in the past.

The underlayment of much of the county is dolomitic limestone. Quarries in JDC provide sand and gravel for building material, crushed rock for roads, and a source of agricultural lime. There were 90 different soil types found in the

soil survey done in 1996. The county's steep slopes and thin soils cause water to move off the land quickly. There are no natural lakes, a low percentage of wetland areas, and flash floods and soil erosion are common. Any rainfall that doesn't evaporate or end up in a river or stream percolates through faults in the bedrock to the aquifers below.

Illinois is divided into 14 natural regions based on bedrock, geology, glaciation, soils, climate, and plant and animal distribution. Our division is called the Wisconsin Driftless. The Illinois Department of Natural Resources has identified almost 30 natural communities in our division that represent 42% of native flora, 42% of the reptiles, 78% of the mammals, and 90% of the birds found in the state. Though rich in both flora and fauna, some species merit special consideration.

The Iowa Pleistocene snail is found only in our county. Its status is endangered at both the state and federal level. The slippershell mussel that inhabits small to medium sized streams is an Illinois threatened species as is the timber rattlesnake. Both suffer from habitat destruction. The rattlesnake is also a victim of indiscriminate killing. The four-toed salamander is only found in approximately 11 isolated relict populations in the state with JDC being one of them. It is found in boggy woodland ponds, sphagnum areas adjacent to woodlands, and spring fed headwaters of small woodland streams. The larvae are aquatic, while the adults are terrestrial. Altogether JDC has or had specimens of 26 endangered or threatened species based on records from 1996.

Finally, did you know that Illinois has a state fossil? And did you know that fossil is found nowhere else in the world? *Tullimonstrum gregarium*, or Tully Monster for short, was a soft-bodied invertebrate marine animal. It was found in the late 1950's by Francis Tully while he was hunting fossils in the strip mines near Braidwood. It got its official scientific name in 1966 from the then Curator of Fossil Invertebrates at the Field Museum. It does not appear to be related to any other known animal either living or extinct.

A county named after a man who never visited it, without a historical prairie in the Prairie State, and home to the only known Illinois population of the Iowa Pleistocene snail, Jo Daviess County is a rich and wonderful spot to spend some time.



"Tullimonstrum, colloquially known as the Tully Monster"

WINTER PLUMBING INC.
(815) 845-2212
 winterplumbinginc@gmail.com

PLUMBING
 -NEW CONSTRUCTION
 -REMODELING
 -REPAIRS

WELL & SEPTIC
 RADIANT HEATING
 -INFLOOR HEAT
 -HOT WATER SYSTEMS

Midwest Animal and Pest Control
 Guaranteed to beat any reasonable pricing!

Pest Control
 Licensed in IA & IL

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

Edward Dunkel
 563-581-0038

www.midwestanimalcontrol.com

Holiday Favorites

The Flavor You'll Remember in a Ham You Can't Forget!

Bone-In Ham..... \$3.59 lb.
 Boneless Ham..... \$4.19 lb.
 Spiral Sliced Ham..... \$4.09 lb.
 Smoked Turkeys \$3.59/lb.
 Fresh Turkeys \$1.89/lb.
 Prime Rib • Tenderloin

READY TO EAT: BBQ Pork
 Smoked Pulled Pork
 Shredded Beef • BBQ Beef
 Italian Beef ... and more!

ANY SPECIAL CUT OF MEAT!!!
 Cheese & Sausage Trays starting at \$20

HOLIDAY OPEN HOUSE
November 23

725 N Jackson St, Cuba City
608-744-2159
 Monday-Tuesday & Thursday 7 am-5:30 pm
 Wednesday & Friday 7 am-7 pm • Saturday 7 am-4 pm

Communion Available to ACL Homebound

Holy Cross Catholic Church in Stockton is offering to bring Holy Communion to those unable to attend Mass due to being homebound or disabled. If you or someone you know would like to receive Communion at their home, please see the contacts below. We are happy to help.



- Rosanne Brandenburg 708-533-1800
- Marcy Stanger 815-238-0555
- Holy Cross Office 815-291-2102 Julie or Fr. Mike

KPS KLUCK PAINTING SERVICE

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

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

Todd Kluck

Timp Landscaping, Inc.
 Works. Beautifully.
 design / build / maintain

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

instagram houzz.com

timplandscaping.com

CONSERVATION CONVERSATIONS



WHAT'S BEHIND THE COLORS OF FALL

BY AREN HELGERSON

Fall is upon us and our green landscape is changing. We are noticing the change in temperature, precipitation, and most of all, our trees. The grass is slowing down and the trees show off. This is the time of year they begin to show it's time for winter dormancy. All summer long, all of nature has prepared for this survival tactic that keeps them alive through the upcoming winter

months.

In the early months, trees wake up from their dormancy showing their buds as the first sign of spring. This is when temperatures are rising and the days are getting longer, which allows the trees to begin photosynthesizing. This is a process that takes carbon dioxide and sunlight then transforms it into glucose (sugar) and oxygen. This amazing process provides the trees with much needed food and provides humans with necessary oxygen. Throughout the summer months the trees are working vigorously so they can do three important things. They need to store enough food so they can grow, reproduce, and survive throughout the remainder of the year.

The landscape observations we all notice, and some of us are curious about, is the fascinating display of color. When the days are getting shorter and the temperature falls, trees cue in that it's time to prepare for winter. The shorter days and lower temperatures slow the production of chlorophyll in the leaves and the photosynthesis process comes to a halt. Chlorophyll, which is a product of photosynthesis, travels through the (petiole) leaf stem into the circulatory system (xylem and phloem) of the tree. In the fall, a chemical called auxin, present in the cells of the petiole is triggered and restricts the flow of chlorophyll. When the swelling starts, it traps the chlorophyll and other waste products in the leaf. Just prior to this occurrence, the color display begins. The green color dissipates and the hidden variances of green, red, purple, brown, orange and yellow emerge. The autumn colors have always been there; they have just been overpowered by chlorophyll.

What makes all these colors? The colors we see are the colors the objects are reflecting. In other words, whatever color is not being absorbed, is the one being reflected; therefore, we see it. As we all know chlorophyll reflects green. Other color producing chemicals in the leaves are anthocyanins, xanthophyll, carotenes and tannins produce yellow, orange and brown. These colors are not solely dependent on these substances; they can also be produced by chemical reactions when the chlorophyll is trapped. Some scientists believe that chemicals other than chlorophyll in the leaves are there to serve as a protectant for chlorophyll and lower the freezing point allowing the tree to extract excess nutrients from the leaves before they are dropped.

With just a brief knowledge of the science behind this time of year, we can still be awed without understanding; but a few facts, for me at least, makes it a little more interesting. As beautiful as autumn is, spring is just as spectacular as the rush of green is generated, bringing life and growth forward once again, making life possible on this planet.

JDCF Accepting Nominations for Conservation Leadership Award

STEVE BARG, (815) 858-9100

The Jo Daviess Conservation Foundation (JDCF) is accepting nominations for the Nancy Hamill Winter Conservation Leadership Award, which will be presented at the Foundation's annual meeting in early 2020. An individual, organization, governmental entity, educational institution, or business that has demonstrated creativity and/or leadership in the preservation, restoration, or stewardship of natural areas and/or Native American cultural resources, or has a strong history of promoting an understanding of the natural world in Northwest Illinois, particularly Jo Daviess County, is eligible. Nominees may have also shown financial leadership that supports land conservation. Priority will be given to nominees with distinguished lifetime accomplishments and impact made in the service area of the Foundation. JDCF's Executive Committee seeks nominations annually beginning in November each year and uses the above criteria to make its selection. Nominations are due by December 31st, 2019. Current staff and board members of JDCF are not eligible. A nomination form can be found at www.jdcf.org.

The Nancy Hamill Winter Conservation Leadership Award is named after JDCF's long-time board member and past Board President and Vice President, Nancy Hamill Winter. Formerly a Stockton resident Nancy dedicated much of her adult life to the preservation and care of natural habitats and the Native American cultural heritage of Northern Illinois. The Jo Daviess Conservation Foundation is a local non-profit whose mission is to preserve land for the lasting well-being of people and wildlife. JDCF owns several beautiful and unique preserves that are open to the public for hiking, wildlife viewing, and picnicking. For more information about JDCF, please visit their office at 126 N Main Street, Elizabeth IL, or contact them at www.jdcf.org, or info@jdcf.org.

Bench Program is the New Fundraising Program at Apple Canyon Lake

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

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

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

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

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

More information about the Bench Program is included in this edition of *The Apple Core*.

Get on the Apple Seed e-blast mailing list!

Just send your email address by text message:

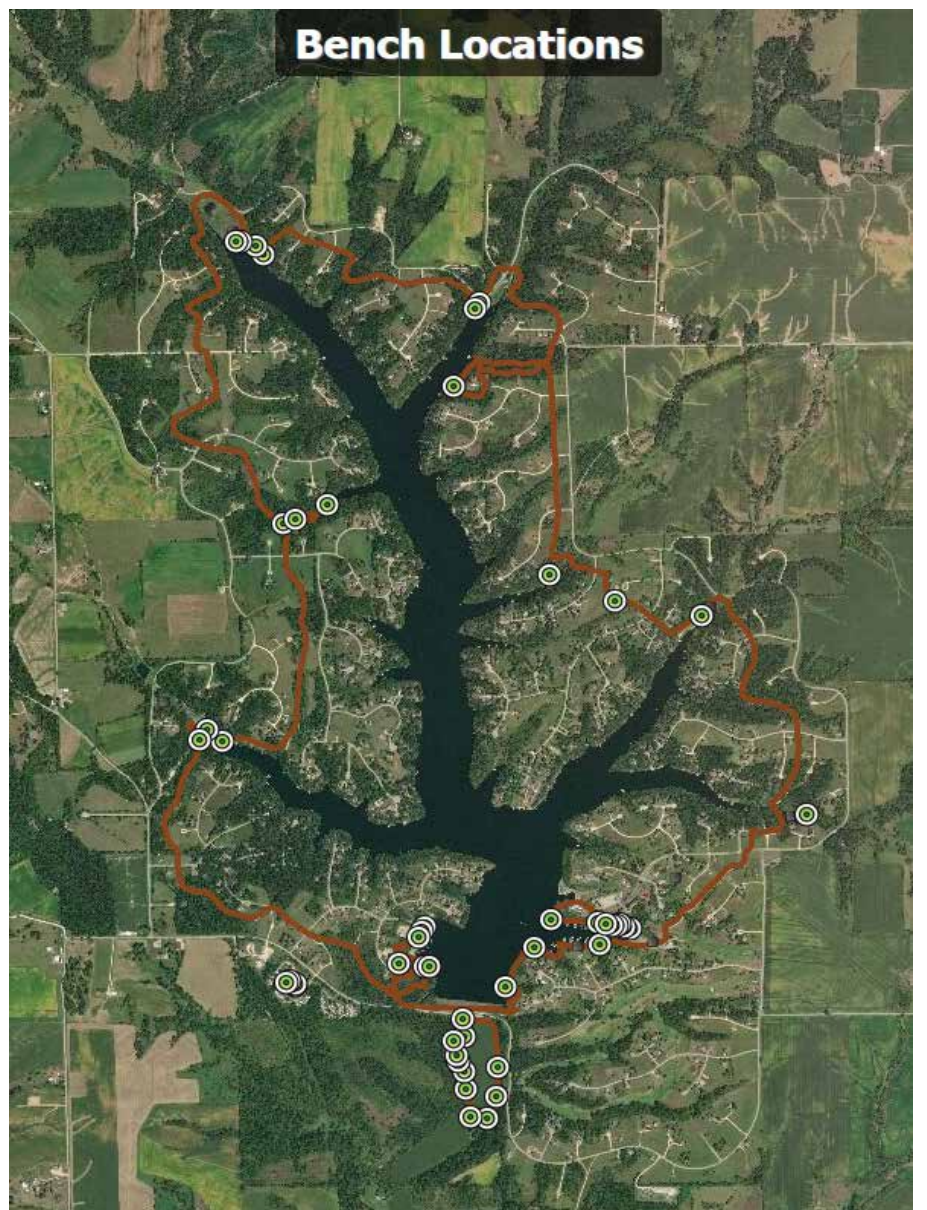
Text

MYAPPLESEED
to **22828** to get started.



Message and data rates may apply.

Bench Locations





EVERGREEN LANDSCAPING & ASPHALT PAVING
Est. 1983

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

815-492-2659 | www.evergreenlandscapingandpaving.com
Call Rick Huizenga for a FREE Estimate



Muehleip's
HOME FURNISHINGS

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

815-777-2707

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



NOT GETTING THE APPLE SEED E-BLASTS?
Call the office at 815-492-2238 or email us to make sure we have your correct email address on file.



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

40 years
HARRIS GOLF CARS
1979-2019

YAMAHA

CUSTOM GOLF CARS ANY LOOK YOU WANT!



DRIVE2 PTV:

- Fuel Injected & Best Fuel Economy (45 MPG)
- Independent Suspension for a Smooth Ride



UMAX

- Power, Performance, Versatility & Comfort
- Larger Utility Bed & Effortless Dump Bed Lock



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

For more information visit:
www.harrisgolfcars.com



IOWA LOCATION: 155 N. Crescent Ridge Dubuque, IA 52003 (563) 582-7390	ILLINOIS LOCATION: 549 Heartland Drive, Suite A Sugar Grove, IL 60554 (630) 466-5239	WISCONSIN LOCATION: 13900 Leetsbir Road Sturtevant, WI 53177 (262) 886-2816	NEBRASKA LOCATION: 1020 S. Highway 30 Blair, NE 68008 (402) 426-8110
--	---	--	---

Tony Edwards Electric Inc

Residential • Farm • Commercial
24-Hour Emergency Service ~ Fully Insured

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

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

Marcotte's Family MOTEL



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


12 Month interest free financing available!

THOMPSON Builders

COMPLETE BUILDING SERVICE
Custom Homes • Remodeling
Additions • Farm Buildings

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

TOP NOTCH ★ PLUMBING ★ HEATING & ELECTRICAL



Financing
now available at
Top Notch

Serving Area Since 1988

We are Well Known, Reliable & Fully Insured
Rely on Word-of-Mouth Advertising – Excellent Referrals

- Family Owned • Interior & Exterior Painting
- Deck Care • Power Washing • Window Washing

Winter Creations



Tony & Karen Winter

815-745-3329

(815) 777-8595
WWW.TOPNOTCH-GALENA.COM/FINANCING

ACL Farm to Table Donates to Local Food Pantries

BY TIM BROKL

ACL hosted its 2nd Annual Farm to Table Dinner at the ACL Clubhouse on September 14th. After the dinner guests had the opportunity to take home farm fresh produce from the bounty table in exchange for monetary donations for local area food pantries. The bounty table was made up of farm fresh produce that was left over from the meal. The Farm to Table Dinner raised \$113 from just the bounty table donations alone. But wait, there's more! On top of the bounty table donations, \$5 from every ticket sold was also donated to the local area food pantries. In total the Farm to Table Dinner raised \$618 for the local area food pantries.

In 2018 the ACL Farm to Table Dinner was able to make two \$193 donations to two Jo Daviess County food pantries, The Elizabeth Food Basket in Elizabeth, IL and The Bread of Life in Apple River, IL. This year the Farm to Table team was not only able to donate to The Elizabeth Food Basket and The Bread of Life but were also able to donate to a third, The Stockton Food Pantry. This year each of the pantries received a \$206 donation. Great job Farm to Table Team and thank you to everyone who helped make the event such a huge success!



(From left to right) Pat Westaby, Bonny Bardell, and Sharon Madden accept \$206 donation on behalf of the Stockton Food Pantry.



Norma Schwirtz (right) accepts \$206 donation From Tim Brokl (left) on behalf of the Elizabeth Food Basket.

Bread of Life Food Pantry

SUBMITTED BY MARY BEHAN

The Bread of Life Food Pantry, located in Apple River, serves families in many of the nearby communities. Recently, I received a thank you note from Sally Toepfer regarding items left for the pantry at the clubhouse. Along with the food items, they were especially happy to see the school items, including pencils, paper, rulers, etc. everything a child needs during the school year.

She mentioned that many families are using the pantry on a regular basis and that they have just recently registered several new families. With the additional clients the pantry continues to need food items like boxed cereals, dressing and potatoes, hamburger helper and canned goods including soups, fruits and vegetables. Paper products, personal items, and soaps are also needed. Cash and check donations are always welcomed too since they can purchase those items when there is a need.

You may donate by dropping off an envelope with cash/check at the clubhouse-please be sure and include your name on the outside. All food products can be dropped off in the box marked "food pantry" which is kept in the library. All items must be within the expiration date stamped on the product. Any item that is opened or out of date is discarded. With the upcoming holiday season there will be many families in need to be able to enjoy a holiday meal. All items will be taken to pantry on a regular basis. Thank you for helping the Bread of Life Food Pantry.

Wursters Sales and Service, LLC

(815) 947-3470 Stockton, IL

We Service All Brands!

Korte Landscaping & Lawn Mowing

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

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

- Lawn installation: grading, seeding, strawing
- Weed spraying for walkways & driveways
- Drainage installation • Lawn aerating
- Gravel & tree cleanup
- Native limestone and Versa-Lok retaining walls
- Native limestone or brick walkways & patios.

Spring & Fall Property Cleanups
Brush Clearing
Snow Plowing

FREE ESTIMATES

jjkorte@mchsi.com Specializing in Lake Walls

NOT GETTING THE APPLE SEED E-BLASTS?
Call the office at 815-492-2238 or email us to make sure we have your correct email address on file.

RESTORX

FIRE • WATER • SMOKE • ODOR • MOLD Since 1979

Freeport 815.235.9606 Rockford 815.962.7200
24/7 emergency

BDS Blacktop Driveway Service

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

815 777-9082

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

CHOOSE CHOICE

for all your Real Estate Needs!

Patrick Busker
815-990-3798
Apple Canyon Lake property owner

CHOICE REALTY

2 locations to serve you!

324 Spring Street, Galena, IL 779-214-0461
718 W. Stephenson Street, Freeport, IL 815-235-2111

choicerealtyfreeport.com
Like us on Facebook

Saunders INSULATION & WATERPROOFING

Your Tri-State INSULATION SPECIALIST

42 Years of Family Owned Business

Shawn Saunders
Owner

888-745-3134 (TF)
815-238-0500 (Cell)
saundersinsulation.com
shawn@saundersinsulation.com
BPI Certified #5046134

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

Premier Chiropractic, P.C.
Dr. Michael A. Wampfler, D.C. 1615 Summit Dr.
Dr. DeeDee M. Wampfler, D.C. Stockton

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

John's On-Site Golf Cart Service

CALL TODAY FOR GREAT SEASONAL SPECIALS!

HELP IS JUST A PHONE CALL AWAY!
Reasonable Pricing • 17 Years Experience
~ Electric or Gas ~

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

CALL 563-599-5580 FOR AN APPOINTMENT
John Udell, Owner



Thank You!

Submitted by Mary Behan, What's Trump Team Captain

I hope that you were able to join us on October 12 for our Fall Feast and that you enjoyed the delicious pork loin dinner. We served around 95 people. With dinner ticket and raffle ticket sales we were able to raise \$2,890 for Relay for Life! A fun time was had by all from the meal to the Heads & Tails game, and door and raffle prize drawings. We had gift baskets, gift cards and certificates, a Mississippi boat cruise and a 43' smart TV so, of course, we had lots of happy winners. We would like to thank everyone who joined us on the 12th and to the following individuals and businesses who made the evening so successful.

I would like to extend a special thank you to **Crystal Image**-Freeport and **Keith & Joanne Hesselbacker** of Galena for their generous donations and continued support.

STOCKTON: Stockton Travel Center, McDonald's, Wurster's, Napa and Stockton Service Center, Corner Tap, Sullivan's, Family Dollar, JJ and Freddie's, Special Touch, Stella's, Bottle Shed, Brewster Cheese

APPLE RIVER: Apple Canyon Lake Property Owners Association, Lion's Club, Melissa's Photography, Embroidery by Peg, Tom Ernst, Gwen Ozga, Geri Hendren, Mike and Jan Cammack and Carolyn and Ron Beckel

SCALES MOUND: Pat's Country Store, Riverboat Twilight, Sinclair, Southside Hornet's Nest, Pat's Country Store Floral

GALENA: Paradise Bar and Grill, Walmart, Log Cabin, Chestnut Mountain, Culvers, Wild Birds Unlimited, Rustic River, Mean Bean Roasters, Galena Cellars, Galena Garlic,

WARREN: Sunrise Cafe

LENA AND BROWNTOWN: Wishful Acres Brewery, Lena Brewery and Hawks Mill Winery



ROOFING & CONSTRUCTION
LICENSED, BONDED, & INSURED



ASPHALT SHINGLES REMODELING
STANDING SEAM NEW CONSTRUCTION
CEDAR SHAKES COMPOSITE SIDING
COMPLETE TEAR OFF VINYL & STEEL SIDING
mapes-construction-inc.com
815-988-1625 815-908-1652

Knautz Flooring

Old Time Quality in a Modern Day World.



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

Call us today for a free estimate!

815-777-3130

Monday - Friday:
9am - 5pm

Saturday: 9am - 1pm





FHN Family Healthcare Center – Warren staff present a check to Warren Athletic Director Joel Wild.

FHN Sports Physicals Return \$740 to Warren Schools

CONTACT: MARILYN SMIT
815-232-2121, ext. 240 – marilyn.smit@m45.com

FREEPORT, Ill., Oct. 21, 2019 — FHN’s series of sports physical clinics, held throughout the spring and summer, helped save time and hassle for many area parents, and raised more than \$16,000 for area schools. All proceeds from the \$20 physicals are donated back to the schools by FHN.

A total of 21 sports physical clinics were held at FHN offices across northwest Illinois this summer, providing 825 physicals and raising \$16,500 to donate back to 14 area schools.

A total of 37 students got their sports physicals at recent clinics held at the FHN Family Healthcare Center – Warren, raising \$740 for the Warren School District.

For information about sports medicine and other services available at FHN, visit www.fhn.org.

FHN, a not-for-profit organization with nearly 1,400 employees, is an award-winning regional healthcare system committed to the health and well-being of the people of northwest Illinois and southern Wisconsin. FHN Memorial Hospital has been recognized as one of the state’s top hospitals for safety by the Leapfrog group and Healthgrades as well as by the world’s largest, completely independent, non-profit product- and service-testing organization. FHN caregivers serve an average of 1,500 people each day across FHN’s 19 locations in 5 counties spanning northwest Illinois. Organized in 1995 as an integrated healthcare delivery system, FHN is comprised of FHN Memorial Hospital, the Leonard C. Ferguson Cancer Center at FHN Memorial Hospital, 13 family healthcare centers offering primary and specialty medical care, hospice, and outpatient mental health services. For more information about FHN, please visit www.fhn.org.



bounce back rehab, recover, return home

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

Program Includes:

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

Program Goals:

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



Together we can get you on the road to recovery.

Let us show you how to Bounce Back!

2170 W. Navajo Drive, Freeport

NOT FOR PROFIT 815-297-9902

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

www.LibertyVillageofFreeport.com

**Statement of Ownership, Management, and Circulation
(All Periodicals Publications Except Requester Publications)**

PS Form 3526

1. Publication Title APPLE CANYON LAKE PROPERTY OWNERS ASSOCIATION/APPLE CORE (THE)	2. Publication Number 7577	ISSN	3. Filing Date 09/24/2019
4. Issue Frequency MONTHLY	5. Number of Issues Published Annually 12	6. Annual Subscription Price \$ 20.00	
7. Complete Mailing Address of Known Office of Publication 14A157 CANYON CLUB DR APPLE RIVER, JO DAVIESS, IL 61001-9576			Contact Person TIMOTHY BROKL Telephone (815) 492-2769
8. Complete Mailing Address of Headquarters or General Business Office of Publisher 14A157 CANYON CLUB DR APPLE RIVER, IL 61001			
9. Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor			
Publisher (Name and complete mailing address) Apple Canyon Lake POA 14A157 CANYON CLUB DR APPLE RIVER, IL 61001			
Editor (Name and complete mailing address) Timothy Brokl 14A157 CANYON CLUB DR APPLE RIVER, IL 61001			
Managing Editor (Name and complete mailing address) Timothy Brokl 14A157 CANYON CLUB DR APPLE RIVER, IL 61001			
10. Owner (Do not leave blank. If the publication is owned by a corporation, give the name and address of the corporation immediately followed by the names and addresses of all stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, give names and addresses of the individual owners. If owned by a partnership or other unincorporated firm, give its name and address as well as those of each individual owner. If the publication is published by a nonprofit organization, give its name and address.)			
Full Name	Complete Mailing Address		
Apple Canyon Lake POA	14A157 CANYON CLUB DR, APPLE RIVER, IL 61001		
11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages, or Other Securities. If none, check box <input checked="" type="checkbox"/> None			
Full Name	Complete Mailing Address		

PS Form 3526, September 2007 (Page 1) **PRIVACY NOTICE:** See our privacy policy on www.usps.com

13. Publication Title APPLE CANYON LAKE PROPERTY OWNERS ASSOCIATION/ APPLE CORE (THE)	14. Issue Date for Circulation Data Below 09/10/2019	
15. Extend and Nature of Circulation	Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Total Numbers of Copies (Net press run)	3616	3300
b. Paid Circulation (By Mail and Outside the Mail)		
(1) Mailed Outside County Paid Subscriptions Stated on PS Form 3541 (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	2251	2045
(2) Mailed In-County Paid Subscriptions Stated on PS Form 3541 (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	654	668
(3) Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Outside USPS	0	0
(4) Paid Distribution by Other Classes of Mail Through the USPS (e.g. First-Class Mail)	0	0
c. Total Paid Distribution (Sum of 15b (1), (2), (3), (4))	2905	2713
d. Free or Nominal Rate Distribution (By Mail and Outside the Mail)		
(1) Free or Nominal Rate Outside County Copies Included on PS Form 3541	0	0
(2) Free or Nominal Rate In-County Copies included on PS Form 3541	0	0
(3) Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g. First-Class Mail)	0	0
(4) Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)	670	587
e. Total Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3), (4))	670	587
f. Total Distribution (Sum of 15c and 15e)	3575	3300
g. Copies not Distributed	10	0
h. Total (Sum of 15f and 15g)	3585	3300
i. Percent Paid ((15c / 15f) times 100)	81.25 %	82.21 %
16. If total circulation includes electronic copies, report that circulation on lines below.		
a. Paid Electronic Copies	0	0
b. Total Paid Print Copies (Line 15c) + Paid Electronic Copies	0	0
c. Total Print Distribution (Line 15f) + Paid Electronic Copies	0	0
d. Percent Paid (Both Print and Electronic Copies)	0.00 %	0.00 %

I certify that 50% of all my distributed copies (Electronic and Print) are paid above a nominal price.

17. Publication of Statement of Ownership

If the publication is a general publication, publication of this statement is required. Will be printed in the 10/08/2019 issue of this publication. Publication not required.

18. Signature and Title of Editor, Publisher, Business Manager, or Owner	Title	Date
Shaun Nordlie	General Manager	09/25/2019

I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).

**PLS
DNT
TXT
+
DRIVE**

A Public Service Announcement brought to you by your school + other drivers.



**Voted
— BEST —
CONTRACTOR
of the Region**

2016 BEST of the REGION

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

Apple Canyon Lake
**Amenity
Hotline
815-492-2257**
Call for updates on weather related closings:
Trails, Lake, Golf Course
and More!

KW ELECTRIC

For ALL your electrical needs...
Commercial - Agricultural
Residential - Industrial
815-908-0775
Stockton, IL

High Point Storage
Various sized units available - competitively priced
Conveniently located on Stagecoach Trail, near Scales Mound
815-541-8902 or 815-238-1407

**MID AMERICA
ROOFING CO.**

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

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

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

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

SERVICE YOU CAN COUNT ON!!!

**24 HOUR SALES
& SERVICE**

BUDGET PAY PROGRAMS

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

KEEP FULL SERVICE

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

JC DAVIES & STEPHENSON

Stephenson Service Company

Contact Rodney Randecker today!

1487 US Hwy 20 W, Elizabeth IL 61028 • 815-858-9300 • 877-375-7427 TF • 815-541-7264 cell • stephensonfs.com

LETTER TO THE EDITOR

Fuchs

It has always amazed me how one bad apple can spoil the whole basket...no pun intended. What I do mean is when one person gets mad at another they make sure the whole group gets involved. That sounds like what a bunch of bullying highschool kids would do. How sad that we have this going on at ACL with what's supposed to be mature adults!!

Rosetta Fuchs
8/184

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



CodeRED™
Keeping citizens informed.

This site is optimized for current and supported common browsers (i.e. IE, Chrome, Firefox). For the best user experience, please ensure your browser is up-to-date.

COMMUNITY NOTIFICATION ENROLLMENT

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.

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.

WWW.APPLECANYONLAKE.ORG

Hermann Funeral Home & Monument Co.
Stockton, IL



Family Owned & Operated
Since 1900

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



"Our Family Serving Yours"

20% off all granite
815-947-3355



www.hermannfuneralhome.com



TRI STATE
GUTTER SYSTEMS, LLC

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



PRAIRIE RIDGE
OF GALENA
Memory Care

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

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

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

Our residents will enjoy:

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

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



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



JDCF Announces Panel Discussion on the Local Impacts of Extreme Weather

CONTACT: KAY WEIBEL (815) 777-1010

In late January, temperatures below 30 degrees Fahrenheit made it unsafe for us even to be outdoors. Then week after week of drenching spring rains prevented Illinois farmers from planting more than one million acres of corn, more than 10% of the state's normal crop. And these weather events capped off a decade which has set records for extreme weather. In 2010 and 2011 we were besieged locally with back-to-back 500-year floods which together caused millions and millions of dollars in damages to homes, property, and infrastructure, and in 2011, loss of life. Major floods followed in 2015 and 2017.

On Saturday, November 9, the Jo Daviess Conservation Foundation (JDCF) invites you to a presentation and discussion on **EXTREME WEATHER: THE LOCAL COSTS AND WHAT WE CAN DO ABOUT THEM**. This program will take place from 1 to 4 pm at Woodbine Bend Golf Club, off of Route 20, just south of the village of Woodbine. The program is free to attend and RSVP's are not required.

We will kick off with presentations by the following speakers:

Justin Gehrts, meteorologist with KCRG-TV in Cedar Rapids and a Galena native, will talk about the science behind our increasing extreme weather events and give us a forecast of what may lie ahead. Steve Keeffer, Jo Daviess County Engineer, will talk about the county's infrastructure – the costs now and in the future to keep our roads and bridges safe. Carrie McKillip, Illinois Extension Educator and chair elect of the Extension Disaster Education Network (EDEN), a national organization with 77 members including most of the country's land grant colleges, will speak on the ways that EDEN members are helping families, farms, and businesses reduce their vulnerability to disasters. And Joleen Jansen, an organizer of energy districts in Iowa and the program director of the Clayton County Energy District, will tell us how communities like ours are saving money while creating jobs by working together to transition to efficient, planet-saving, clean energy for all.

After the presentations, and a break for refreshments, JDCF executive director Steve Barg will moderate a panel discussion with our speakers, in which you are invited to participate with your questions and comments.

We wish to thank Apple River State Bank/First Community Bank of Galena for sponsoring JDCF's 2019 speaker series, and the Galena Gazette for providing photos and videos for this event.

At 12:30, right before the program, the winners of JDCF's biggest tree contest will be announced, featuring pictures of the winning trees. We hope you will plan to attend that as well!

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.



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.



K&S MARINE INC.

QUALITY SERVICE

New & Used Boats in Stock




WE SELL:

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

WE SPECIALIZE IN:

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

SUZETTE DRANE - SALES
KEVIN DRANE - SERVICE

11A267 NICKLAUS COURT
APPLE CANYON LAKE, APPLE RIVER
KSMARINE39@GMAIL.COM

815-492-2504



Spa Membership \$45-\$60.mo
New Service - Slim, Tone, and Brighten
Face and Body Sculpting with Cryotherapy
Beautiful. Confident. Vibrant



The Kindred Spirit
Integrative Health & Well Spa

9816 Hwy 20 West, Galena, IL | 815-281-0178 | TheKindredSpirit.org



GRINNELL MUTUAL

Trust in Tomorrow.®

STEVE STADEL
INSURANCE AGENCY, INC

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



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.

classifieds

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

Al Busch Construction Inc. Call Al Busch 815-297-3666, no job too small!

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

CARRIAGE HOUSE RENTAL: 12A80 Roosevelt, ACL 'Call for Winter Rates'. Own a lot in ACL and have nowhere to stay? Call: (815) 492-2531 to enjoy log home living. Great for couples, small families, deer hunters, and ice fishermen! Everything provided for a comfortable stay. Search: canyonlogenterprises

For sale Lot #116 Hawthorne. Size 90' x 120'. Great lot to build on. Backs up to greenway. Free, you pay closing! Call 630-945-8819.

For sale by owner Lot #13-87, best offer! Call 708-476-9061.

Free lot! 7-3 Blue Gray Drive. Extremely well maintained, call for details and we will make the deal happen! (Also have a Jon Boat for sale, Call for details and pictures.) 847-529-3674

For sale, pontoon boat, good condition, 60HP motor, 20ft, Godfrey Conveyer with cover and depth finder. Stored annually at K&S Marine. Call 815-492-2613.

For sale by owner, lot 12A12 in President. \$200 and buyer pays all closing costs. Call 815-735-3111.

FOR UP-TO-DATE INFORMATION: WWW.APPLECANYONLAKE.ORG

Read THE Apple Core

...so you'll never have to say "I didn't know about that" again.

The Apple Core is the official source of information of the ACLPOA, and the legal vessel for notifying our property owners of official notices.

Members, PLEASE read your Apple Core; we're trying to tell you about updates and changes!

It is the way we communicate important news, and announcements to you about your investment at ACL. Let us help you stay on top of the latest news. We are putting it all in ONE place... just for you! But it's a two-way street; please take the time to inform yourself!

And when you do, you can:

Learn about meetings and events so you can participate! Then, share your thoughts with your Association before changes to fees, rules, policy, etc. are made!

You already know this? Then share the news with your neighbor when they tell you they didn't know about something! Tell them in was in The Apple Core.

Don't have The Apple Core with you and need information or an important date? Read The Apple Core online (www.applecanyonlake.org/applecore).

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.

Have you considered running for the
ACL BOARD OF DIRECTORS?
Do you have questions or are curious about Board responsibilities?
To learn more, join Board & Nominating Committee members for light refreshments during an

INFORMATIONAL GATHERING

Saturday, November 9
1 pm at the Pro Shop

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

If you answered yes to any of these questions, then please join us on November 9.

KARAOKE W/ JUST 1 MORE

Sat, Nov, 23 | 7-10 pm
ACL PRO SHOP

JUST 1 MORE

Cocoa & Cookies with Santa



Saturday, December 7, 2019
5 - 6:30 pm
ACL Clubhouse

Complimentary cookies & cocoa.
 The public is welcomed!

Tree Lighting Ceremony

Saturday, Dec 7
6:30 pm

Park at the old firehouse, we will "carol" our way to the trees.



Apple Canyon Lake
 ASSOCIATION OFFICE & RECREATION CENTER

Complimentary cookies & hot cocoa provided by one of Santa's elves.

Hosted by the ACL Garden Club & Recreation Committee.

Apple Canyon Lake's Jingle Bell Brunch

December 10, 10 am
ACL Clubhouse

Rain/snow date is Dec 11
 (if Stockton Schools cancel due to snow, we cancel!)

An annual holiday program featuring music and other delightful surprises.

Bring a **BREAKFAST ENTREE TO SHARE** and a non-perishable donation for the Bread of Life Food Pantry!

FAMILY FUN WEEKEND

Saturday, January 11, 2020
Sledding Party: 1 - 3 pm

Find us at Hole 9 along Marina View Drive
(in case of bad weather/no snow we will meet for crafts and activities in the Clubhouse)

Warm up at the Pro Shop before, during and after with complimentary cookies and hot chocolate for all sledders.



Delicious lunch and drink specials will be available at the Pro Shop

After Sledding warm up and meet us at the Clubhouse for our **Potluck & Movie Night from 5:00 - 8:00 pm**

Bring a dish to pass and your favorite game. Wii games and activities for all!

Movie starts at 6:30 pm
 Bring pillows, blankets and comfy chairs

Midwinter Gathering of the happy campers

Saturday, February 1
1 - 7 pm
ACL Clubhouse



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

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

APPLE CANYON LAKE

ALL-AGE PINEWOOD DERBY

Co-Sponsored by Strictly Shingles

SATURDAY, FEB. 15, 2020

Call **815-492-2769** for more info!

Need help with your car? Call Brian 563-599-9496 to schedule a time for assistance.

Check-in starts at 12:30 pm
 Racing begins at 1:00 pm

Lunch/Concessions will be available to purchase

Registration: \$15 until Feb. 8, 2020 (\$20 after Feb. 8th)
 Deadline: Feb 15, 2020
 Fee includes car kit & awards
 One Class: All Ages
 Trophies for 1st - 7th Place
 Best of Show & Most Original
 Medals for all the kids who do not get trophies!

OPEN TO THE PUBLIC