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# 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.



## A haunting we will go...

*Boo-ies and ghouls haunt the Bathum Trail*

Did you make it to the Haunted Trail on Saturday, October 20? If you didn't, we are sorry; you missed out. Guests to the 2018 Haunted Trail were treated to many spooks and scares throughout the one-mile Bathum Nature Trail, just south of the dam. Dressed for a cool autumn evening, and some in costume, guests traipsed past witches and werewolves, classic monsters, and graveyard zombies, only to reach a footbridge in a haunted wood guarded by a troll and his ghoulish friends. Once authorized to pass after surrendering a gold coin, guests meandered through an arachnid-infested nest on their way to the end of the trail where they were greeted by a large number of scary clowns. Screams were heard echoing through the woods and corn fields. Did everyone get home that night? We can only guess...

See more info in Communique (page 26) and photos on pages 18-19.

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# President's Message

JODY WARE

## Tomato? Tomahto? Potato? Potahto? Committee? Commission?

On October 20, 2018 the Board of Directors and Chairpersons of 'Committees' met for training with the Association Attorney,

Doug Sury. What did we learn?

We learned that within the confines of Illinois law that there is significant distinguishing factor between committees and commissions. What? After almost 50 years as an Association?

Yes. According to what we learned, we only have ONE committee at ACL. One committee? Yes. According to what we learned at our training, the only committee operating according to Illinois General Not-for Profit Corporation law, which is the current status for ACL Property Owners' Association, we have one committee and all other groups are considered commissions.

This is how the groups are distinguished. A committee, Architecture and Environmental Control Committee, has the authority to act in place of the Board of Directors. Last year we redesigned the make-up of AECC by including a majority of Board members. The committee of AECC includes six board members and all others are general membership. Because of this change, the committees have the authority to

act in place of the Board of Directors. But, meetings are still open to ACL members, and notice of the meetings are posted with an agenda just like a Board of Directors' meeting. The chairperson of the committee determines when owner comments period will take place within the confines of the agenda and decides the duration of the comment period, including time allotted for each speaker.

On the other hand, Commissions are Advisory Only to the Board of Directors. The commissions work solely in an advisory capacity. There is no authority to the Commissions to act in place of the Board of Directors. The meetings are not required to be open to ACL members unless the practice that all meetings are posted with an agenda is the practice of the Association. This is the case for our Association. The differentiating factor is that the Commissions can not make decisions on behalf of the Board of Directors but rather make recommendations to the Board of Directors. Commissions work is on behalf of the Board with providing them with information.

These definitions were only a portion of our training. We reviewed meeting procedures, Robert's Rules of Order, meeting agendas, minutes and other meeting fundamentals.

Having the opportunity to continue to be trained by the Association attorney is a bonus for enhancing communication and keeping the many, many volunteers on the same page. Annual training is the key to continuing to get this done. As always, we want to be a "state-of-art" operation at our Association and always looking forward!



# General Manager

SHAUN NORDLIE  
shaun.nordlie@applecanyonlake.org

## This month I want to update you on a few items –

• The Illinois Commerce Commission (ICC) has ruled on the proposed water rate case from Utility Services of Illinois (USI), (aka Utilities, Inc.). We are currently in the appeal period, so nothing is final, but we have been told that no one is appealing the results. The ICC approved a 24 percent increase in water rates for USI. The proposed request was 43.4 percent. We do not have the final dollar rate per 1000 gallons yet; that will come after the appeal period. The meter rate will increase as well. We know that the 5/8" meter will be \$24.73. We were arguing for one rate for any size meter, stating that USI makes up the difference in the water usage for the larger meters; ICC liked this idea, but did not include it with this rate increase case. They did ask USI to add an analysis on this idea in their next rate case. We have not heard any rates for commercial use yet, which will affect the facilities of the Association. The availability charge in which vacant lots must pay a monthly fee was being considered to be dropped, but ultimately it was not changed. Once we have the final rates we will pass this on to you.

• Fiber work has started in on the west side of the lake. We still only have one section that is in pre-construction phase. Jo Carroll/Sand Prairie did apply for a grant that would allow them to add more areas of fiber to the Association, but they have not heard back on the awarding of the money yet. If they do get the grant, the whole west side will be completed. We still need all residents to express interest in fiber at <http://www.connectsp.com/iwantfiber>, there is no obligation. This fall you will see Jo Carroll/Sand Prairie crews starting to drill pipe under roads and crossings, so they do not have to wait for the ground to thaw in the spring. For owners in the section that will have fiber, next spring you will be enjoying new, fast internet.

• A few updates on staff – **Joe Wiener** is our new Building Official. Rick Paulsen retired in September; he held a dual role of Building Official and Building and Grounds Manager. I have split these two positions up now. Joe will be working on a part time basis. We are working on his schedule now, but he will most likely be working one to two days per week in the off-season and three days a week during the summer months. Questions for the Building Official can always be emailed or be left on a voicemail, Joe will respond when he is on duty.

• **Ed Ziarko** is our new Building and Grounds Manager. Ed comes from a Wyndham Property in Galena and has many years of experience in construction and customer service. I am excited to have Ed at ACL and working with our maintenance staff. Ed is learning the property and the operation now, but please stop by and say hello when you have time.

• **Ashlee Miller** is our new Financial Manager. Ashlee has worked with ACL for many years as our accountant with Honkamp Krueger. We are moving our accounting from outside party to in-house starting in 2019. Ashlee is working now on the transition from Honkamp Krueger to our accounting system so that we are ready for 2019.

I am excited for all three of these new employees and feel that we will continue to provide excellent service to our owners in these departments.

# WARM WELCOME TO NEW MEMBERS

Michael & Paula Simosky	John & Merry Hall	Richard Rodriguez
Matthew Simosky	Bretton Johnson	Kenneth & Brenda Lopez
Carson Lundgren	James & Jennifer Heidenreich	Joseph & Lorraine Bishop
Ann Semrau	Benjamin & Ashton Fisher	

# ACL CONTACT INFORMATION

## ACLPOA MAILING ADDRESS:

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

## EMERGENCY FIRE, SHERIFF, AMBULANCE – 911

- ACL General Manager – [generalmanager@applecanyonlake.org](mailto:generalmanager@applecanyonlake.org) ..... (815) 492-2238
- Association Business Office – [customerservice@applecanyonlake.org](mailto:customerservice@applecanyonlake.org) ..... (815) 492-2238  
[bookkeeper@applecanyonlake.org](mailto:bookkeeper@applecanyonlake.org); [officemanager@applecanyonlake.org](mailto:officemanager@applecanyonlake.org) . FAX (815) 492-2160
- Communications Director, Website Administrator ..... (815) 492-2769  
*Apple Core Editor* [applecore@applecanyonlake.org](mailto:applecore@applecanyonlake.org)
- Apple Core Display & Website Advertising – [ads@applecanyonlake.org](mailto:ads@applecanyonlake.org)..... (815) 275-0388
- Apple Core Classifieds – [applecore@applecanyonlake.org](mailto:applecore@applecanyonlake.org) ..... (815) 492-2238  
FAX (815) 492-2160
- Board of Directors Contact [board@applecanyonlake.org](mailto:board@applecanyonlake.org)
- Committee Contact [officemanager@applecanyonlake.org](mailto:officemanager@applecanyonlake.org)
- Work Orders – [maintenance@applecanyonlake.org](mailto:maintenance@applecanyonlake.org) ..... (815) 492-2167
- Maintenance & Building Dept – [maintenance@applecanyonlake.org](mailto:maintenance@applecanyonlake.org) ..... (815) 492-2167  
[buildinginspector@applecanyonlake.org](mailto:buildinginspector@applecanyonlake.org) ..... FAX (815) 492-1107
- Golf Course/Pro Shop – [golf@applecanyonlake.org](mailto:golf@applecanyonlake.org) ..... (815) 492-2477
- Marina & Concession – [marina@applecanyonlake.org](mailto:marina@applecanyonlake.org)..... (815) 492-2182
- The Cove Restaurant ..... (815) 492-2700
- Pool Office – [pool@applecanyonlake.org](mailto:pool@applecanyonlake.org)..... (815) 492-0090
- Safety & Security Department (SSD) – [security@applecanyonlake.org](mailto: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

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## THE APPLE CORE

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# LOCAL DELIVERY DATES

The Apple Core reaches local homes and is posted in its entirety at [www.applecanyonlake.org](http://www.applecanyonlake.org) on the following dates.

DEC. 6, 2018 • JAN. 17, 2019 • FEB. 7, 2019

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## AMENITY HOURS

See Amenity Hours at: [www.AppleCanyonLake.org/hours](http://www.AppleCanyonLake.org/hours)

**OFFICE HOURS**  
 Monday – Saturday: 8 am – 3 pm  
 Sunday: CLOSED  
 Closed Monday, Nov 12 in observance of Veterans Day  
 Closed Nov. 22 – 24 in observance of Thanksgiving

**PRO SHOP & GRILL NOVEMBER HOURS**  
 Monday- Wednesday: Closed  
 Thursday: 4 pm – 6 pm  
 Friday & Saturday: 11 am – 8 pm  
 Sunday: 11 am – 4 pm

**SOLID WASTE RECYCLING CENTER**  
**November Hours**  
 Monday: 8 – 10 am | Thursday: 4 – 6 pm  
 Saturday: 10 am – 2 pm | Sunday: 2 – 4 pm

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

## 2018 CALENDAR OF EVENTS

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

### REGULARLY SCHEDULED ACTIVITIES

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

### SPECIAL EVENTS: DATES SUBJECT TO CHANGE

Nov 7, 1 pm..... Woodcarving Class  
 Nov 10, 1 pm..... Informal Meeting for possible BOD Candidates  
 Nov 10, 6 pm..... Night at the Races  
 Nov 15, 1 – 3 pm..... Zentangle Hippy Handicrafts  
 Dec. 1, 5 pm..... Tree Lighting Ceremony  
 Dec. 9, 10 – 11:30 am..... Cocoa & Cookies w/ Santa  
 Dec. 11, 10 am..... Jingle Bell Brunch  
 Jan. 12, 2019 ..... Family Fun Weekend  
 Feb. 16, 2019, 12:30 pm..... Pinewood Derby

## To the Residents of Apple Canyon Lake

An equalization factor of 1.1530 has been applied to all the houses in Apple Canyon Lake based on the sales ratio study. I felt that I should give you a detailed explanation of why this is happening. Each year a sales ratio study is done by the Illinois Dept of Revenue on the sales that occurred in the prior year. A sales ratio study compares a sale price with the previous year's assessed value on each sale that occurred. Those percentages are totaled, and the median is determined. That median is added with the two previous years' median and an average is determined for the 3-year period. In this case the three years would be 2015, 2016 and 2017. If that 3-year average is above or below 33.33% then either the Township Assessor or the Chief County Assessment Office will need to apply a factor or do a complete revaluation.

- Here are a few examples of sales that occurred in 2017:**
- 1 story frame home on 1 lot sold for \$230,000. The assessed value for 2017 was \$38,623 which is a market value of \$115,869. The sales ratio is based on the 2016 assessed value which was \$28,367 with a ratio of 12.33%.
  - 1 story frame home on 1 lot sold for \$174,950. The assessed value for 2017 was \$38,813 which is a market value of \$116,439. The sales ratio is based on the 2016 assessed value which was \$28,437 with a ratio of 16.25%.
  - 1 story frame home on 1 lot sold for \$285,000. The assessed value for 2017 was \$51,780 which is a market value of \$155,340. The sales ratio is based on the 2016 assessed value which was \$46,574 with a ratio of 16.34%.
  - 1 ½ story frame home on 1 lot sold for \$187,500. The assessed value for 2017 was \$45,661 which is a market value of \$136,983. The sales ratio is based on the 2016 assessed value which was \$33,375 with a ratio of 17.80%.
  - 1 story frame home on 1 lot sold for \$178,500. The assessed value for 2017 was \$44,322 which is a market value of \$132,966. The sales ratio is based on the 2016 assessed value which was \$32,410 with a ratio of 18.16%.
  - 1 ½ story frame home on 1 lot sold for \$161,000. The assessed value for 2017 was

\$46,171 which is a market value of \$138,513. The sales ratio is based on the 2016 assessed value which was \$34,151 with a ratio of 21.21%.

As you can see in the examples above, the houses are selling higher than the assessed values. The vacant lots are still selling low but the houses are rebounding. The Department of Revenue used 156 sales in Apple Canyon Lake that occurred in 2015, 2016, and 2017 in the sales ratio study. Of those 156 sales, 103 sales were assessed below the statutory 33.33% and 72 of those sales were house sales that were assessed below the 33.33% of market value. In order to bring the sales ratio to 33.33%, a factor of 1.1530 has been applied to the house values in Apple Canyon Lake. A public notice of the equalization factor will be published in the October 17<sup>th</sup> edition of the Scoop, you will have 30 days to file a complaint with the Board of Review if you feel the value is incorrect. You will need to fill out a Board of Review complaint form and provide evidence to support your claim that you are over-assessed. My staff, the township assessor and the Board of Review will not discuss taxes or an individual tax bill. They will only discuss assessed values. If you have any questions, please call the Chief County Assessment Office at 815-777-1016. My staff will gladly answer your questions to help you understand your new assessed value.

Please keep in mind, whether you are speaking to my staff, myself or the township assessor, please be courteous. We are all trying to do our job to the best of our ability. Our goal is not to raise taxes but to make sure that the tax burden is distributed evenly amongst all property owners based on what they own. We do not set tax rates. Tax rates are determined by the individual tax bodies and the amount of money they levy for. If you feel the tax rates are too high, you need to address that issue with taxing bodies when they are working on their budgets.

Donna M. Berlage  
 Chief County Assessment Officer  
 Jo Daviess County

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## APPLE CANYON LAKE LOTS FOR SALE

As of NOVEMBER 5, 2018

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

**ACL FEES**

\$500 OBO includes all 2018 fees, PTAX & deed preparation, recording costs, and Real Estate Transfer Tax.

**JO DAVIESS COUNTY TAXES**

Outstanding taxes must be paid in full to Jo Daviess County.

<p>1. 03-152 <del>C</del><sup>PENDING</sup>kson Dr</p> <p>2. 05-074 Whispering Wind Dr</p> <p>3. 06-088 Appomattox Dr</p> <p>4. 07-156 Teepee Ct</p> <p>5. 07-205 Bison Ct</p> <p>6. 0 <del>P</del><sup>PENDING</sup> Ct</p> <p>7. &amp; 8. 08-029 and 08-030 E-Apple Canyon Rd (combined with Jo Daviess County)</p>	<p>9. 08-076 Constitution Dr</p> <p>10. 09-003 White Birch Ln</p> <p>11. 09-085 Evergreen Dr</p> <p>12. 11-242 Tee Ct</p> <p>13. 12-051 McKinley Ct</p> <p>14. 12-173 Wilson Ct</p> <p>15. 13-057 Pioneer Dr</p> <p>16. 13-098 W Apple Canyon Rd</p> <p>17. 13-173 W Apple Canyon Rd</p> <p>18. 13-174 W Apple Canyon Rd</p>
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Please contact Megan at [officemanager@applecanyonlake.org](mailto:officemanager@applecanyonlake.org) with questions or for more information!

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### 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.

# APPLE CANYON LAKE PROPERTY OWNERS' FOUNDATION

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

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

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

### HOW YOU CAN CONTRIBUTE

Whether you are a member of Apple Canyon Lake or just visit to enjoy the natural beauty, a donation to the Apple Canyon Lake Property Owners' Foundation is a rewarding way to make an impact on the preservation, conservation, and beautification of Apple Canyon Lake. Help preserve Apple Canyon Lake's natural resources. With your support, and others like you, future generations will be able to enjoy the natural environment. All contributions, immediate or planned, make a difference now and in the future.

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

### GENERAL CONTRIBUTIONS

No gift is too small, and all gifts will make a positive impact on the Foundation. Cash, stocks, bonds, and real estate are ways to contribute. Any gift will provide benefits to the Association's future.

### PLANNED GIVING

Planned gifts can be made through a will or trust as part of your estate planning. By naming the Apple Canyon Lake Property Owners' Foundation as beneficiary, you express your values to family and friends, and extend your legacy to future generations.

### TRIBUTE GIFT

A Tribute Gift is a special way to celebrate a birthday, accomplishment, or provide a unique thank-you to honor a family member, friend, or associate.

### MEMORIAL GIFT

A memorial gift to the Foundation offers a thoughtful way to honor or memorialize a loved one.

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

To provide for the preservation, conservation, and beautification of the properties owned by the Apple Canyon Lake Property Owners' Association.

Your generous gift will go towards:

- Environmental improvements
- Lake restoration
- Educational programs
- Conservation projects intended to preserve and enhance the natural beauty, safety, and function of the properties for current and future generations.

If you have questions regarding the Foundation, please contact the General Manager at 815-492-2292, or [shaun.nordlie@applecanyonlake.org](mailto:shaun.nordlie@applecanyonlake.org).

## Planning your charitable donations

BY ASHLEE MILLER

Financial Manager  
ACLPOA

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

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

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

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

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

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

### APPLE CANYON LAKE PROPERTY OWNERS' FOUNDATION DONATION FORM

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

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

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

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

This gift is made in \_\_\_ Honor of: \_\_\_ Memory of: \_\_\_\_\_

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

Name of Individual(s): \_\_\_\_\_

Name and address for notification card (if desired): \_\_\_\_\_

Total Amount Enclosed: \$ \_\_\_\_\_

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

# BOARD OF DIRECTORS REGULAR MEETING MINUTES

Following are UNAPPROVED MINUTES of the October 20, 2018 regular Board of Directors' Meeting. Minutes are in unapproved draft format for informational purposes only, pending approval at the November 17, 2018 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 20, 2018.

**3.0 Pledge of Allegiance** – After the Pledge of Allegiance a quorum was present with the following directors in attendance: Jody Ware, Steve Tribbey, John Diehl, Barb Hendren, Gary Hannon, Mike Harris, Jon Sonntag, and Gordon Williams. Bob Ballenger was absent. Shaun Nordlie was also in attendance.

**4.0 Approve/Adopt September 15, 2018 Minutes** – Barb Hendren motioned to “approve the September 15, 2018 minutes.” Seconded by Gordon Williams. Motion carried with edits.

**5.0 Treasurer's Report** – Treasurer's Report will be in *The Apple Core*.

## 6.0 Committee Reports

**AECC** – Joe Wiener reported the committee elected new officers and they are working on a couple fines.

**Budget** – Gary Hannon reported that the budget is finished and is on the agenda today for approval.

**CAMP Financing and Marketing** – Barb Hendren reported there was a meeting on September 25 – we are basically treading water right now. Will be ready to move once we get more information from A&D.

**CAMP Architecture and Design** – Joe Wiener reported that they met last week, and the architect needs more time to prepare his presentation.

**Campground** – Gordon Williams reported that they met on September 22. Discussion on the campground pavilion; circulation of campground list for communication purposes; general maintenance upkeep for campers (appearance of campers, etc.).

**Conservation** – Paula Wiener reported they have been working to evaluate the Greenway Stewardship Program.

**Deer Management** – No meeting.

**Golf** – John Diehl reported they met on October 9 reviewing the season's events and starting a preliminary plan for next year.

**Lake Monitoring** – Steve Tribbey reported they went out on the lake on October 16 and will plan to go out one more time this fall.

**Legal** – Jody Ware reported they will have a meeting to gather input on changes and preparing to send the Covenants to the attorney for review.

**Nominating** – Barb Hendren reported they have three candidates that will submit paperwork.

**Recreation** – Mary Hannon reported the Haunted Trail is tonight, nothing coming up for November, December will have the tree lighting and Christmas musicale.

**Rules and Regs** – Mike Harris reported they did not meet this month, but we will have the first reading of Burning changes on the agenda today. New committee members are needed.

**Safety and Emergency Planning** – Jody Ware reported the committee met to continue work on the Emergency Plan; focused on reviewing the flooding over Labor Day weekend.

**Strategic/Long Range Planning** – Jody Ware reported they had a meeting last week and they are working on the marketing plan for the 501c3; a full size add is being worked on for *The Apple Core* on ways to contribute – a form for donations will also be published.

**Trails** – Tom Ohms reported they are working with Julie Janssen on clarifying the Rules & Regulations, such as working on closure of trails after an ACL event. They are also working on the North Bay crossing.

**7.0 General Manager's Report** – Shaun Nordlie reported that a replacement for Rick has been hired and he will be starting on October 30. RFQs for The Cove went out; four seem most interested, they are due the end of next week. Fish shocking – seems our changes have helped the fish stock. ICC did come out – we did get the water increase down to 24%; don't know all of the numbers yet. They were asking for a 44% increase.

**8.0 President's Report** – Jody Ware reported they are working on The Cove's RFQs evaluation plan for the interview process. Board and committee chair training today; the Plan on a Page will help us focus and move us forward.

## 9.0 Property Owner Comments

## 10.0 Consent Agenda

**10.1 Committee Changes** - Gordon Williams motioned “to appoint Cindy Zophy as Chair, Jim Frank as Vice Chair, and Barb Hendren as Secretary of the AECC; to accept the leave of absence from the Golf Committee submitted by Jack Finley; and to accept the resignation of Joe Wiener from the AECC and Barb Hunt from the 50<sup>th</sup> Anniversary Event Planning Ad Hoc Committee.” Seconded by Jon Sonntag, motion carried unanimously.

## 11.0 Unfinished Business

**11.1 Rules and Regulations: Boating** - Steve Tribbey motioned “to approve the changes to Section V Boating as recommended by the Rules & Regulations Committee.” Seconded by Barb Hendren. Questions about non-motorized (A-1) does this include canoes? Question about continuous insurance being accepted. F (2) boat slips – removed boat lifts – what is the intent? Is this about winter storage? #8 – non-motorized or motorized boat discussion. Shaun will add these discussion points for the workshop along with the one-time transferable dock issue. Motion carried unanimously.

## 12.0 New Business

**12.1 Adopt the 2019 Operating Budget** – Gary Hannon motioned “to adopt the 2019 Operating Budget as published in the September issue of *The Apple Core*.” Seconded by Steve Tribbey, motion carried unanimously.

**12.2 Adopt the 2019 R&R Budget** – Mike Harris motioned “to adopt the 2019 R&R Budget as published in the September issue of *The Apple Core*.” Seconded by Jon Sonntag, motion carried unanimously.

**12.3 Adopt the 2019 Operating Fee Schedule and the Building Fee**

**Schedule** – Gordon Williams motioned to “adopt the 2019 Operating Fee Schedule and Building Fee Schedule as published in the September issue of *The Apple Core*.” Seconded by Barb Hendren, motion carried unanimously.

**12.4 Farm Lease Renewal** – Steve Tribbey motioned “to approve the three-year farm land lease (March 1, 2019 to February 28, 2022) with Rodney Wurm as presented in Executive Session.” Seconded by John Diehl, motion carried unanimously.

**12.5 Approve Foreclosure Liens** – Gary Hannon motioned “to approve foreclosure of liens on the following lots: 01-027, 02-043, 03-101, 03-172, 04-154, 06-023, 07-005, 07-146, 09-017, 09-134, 09-219, 11-203, 12-105, 12-349, 13-050, 13-060, and 14-038.” Seconded by Steve Tribbey, motion carried unanimously.

**12.6 2019 Calendar Dates** - Barb Hendren motioned “to approve the 2019 calendar of events for publishing.” Seconded by Gary Hannon, motion carried unanimously.

**12.7 – Home Based Occupations – 1<sup>st</sup> Reading** – Mike Harris motioned “to suspend Robert's Rules of Order.” Seconded by Barb Hendren. Discussion – we have been reviewing the Covenants over the past two years and Article 3; Section 8 needs clarification. Jo Daviess County's adopted County Zoning Ordinance regulating Home Occupations was also discussed. Concerns about chemical storage and policing that.

**12.8 – Rules and Regulations: Burning – 1<sup>st</sup> Reading** – Discussion – we tried to tie in Greenway Stewardship. Questions about burning being done by a certified professional and being supervised. Concerns about burning wet materials causing smoldering; need to start a good hot fire and burn dry materials. Steve Tribbey motioned “to reinstate Robert's Rules of Order.” Seconded by Gordon Williams, motion carried.

Motion to adjourn by Mike Harris at 10:40 a.m.

Recording Secretary, Rhonda Perry

President Jody Ware

Secretary, Barb Hendren

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# 2018 BOARD ACTIONS

## JANUARY 2018

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

## FEBRUARY 2018

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

## MARCH 2018

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

## APRIL 2018

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

## MAY 2018

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

## JUNE 2018

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

- 13.4 Deer Management Committee Designated Funds purchase – REMOVED FROM AGENDA

## JULY 2018

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

## AUGUST 2018

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

## SEPTEMBER 2018

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

## OCTOBER 2018

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

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# 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?
- Is ACL important to you?
- Are you a good listener?
- Are you interested in the long-term health of the ACLPOA?

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

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

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

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

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

*for-profit status.*

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

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

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

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

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

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

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

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

**MEET THE CANDIDATES.** Also, a "Meet the Candidates" forum is scheduled for **April 27, 2019 following the BOD meeting.** The minutes from the forum will be published as well. The election will be held June 8, 2019 at the ACLPOA Annual Meeting. The Ballots will be mailed to the membership at least 30 days earlier.

Questions may be directed to the Nominating Committee chair at 815-492-0108 or email them to [officemanager@applecanyonlake.org](mailto:officemanager@applecanyonlake.org).

Considering a run, but have some questions?

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### Application for Candidacy

#### ACL BOARD OF DIRECTORS ANNUAL ELECTION

(PLEASE PRINT)

I, \_\_\_\_\_, hereby submit my name to be considered as a candidate for the ACLPOA Board of Directors.

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

\*\*\*\*\*

**MAILING ADDRESS:**

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

ACL Address (if different) \_\_\_\_\_

Email Address \_\_\_\_\_

Home phone \_\_\_\_\_

Work phone \_\_\_\_\_

Cell \_\_\_\_\_

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

Thank You,  
**ACL Nominating Committee**

**RETURN FORM TO:**

ACLPOA  
Attn: Nominating Committee  
14A157 Canyon Club Drive  
Apple River, IL 61001

FAX: 815-492-2160  
Attn: Nominating Committee  
Email: [adminassistant@applecanyonlake.org](mailto:adminassistant@applecanyonlake.org)

\*\*\*\*\*

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# ACLPOA APPROVED 2019 BUDGETS

## 2019 Approved Operating Fee Schedule

ANNUAL FEE		DAILY RATE	
Annual Assessment (Due March 1)	\$ 977.50	<b>Golf</b>	<b>Mon-Fri</b>
Annual Trash Fee* (Due March 1)	\$ 75	Property Owner	<b>Wknd/Hol</b>
*required for all ACL homes, fee includes one pass (paper or decal)		Holes (9)	9
		Holes (18)	12
<b>Seasonal Amenity Licenses (Due March 1)</b>		<b>Non Property Owner</b>	
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	<b>Cart Rental</b>	
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	<b>Campground</b>	
<b>Registration Fees</b>		<b>Mon - Thurs</b>	<b>Wknd/Hol</b>
Owner Amenity Registration Fee (per owner)	\$ 100	RV Site (power and water)	
Golf Cart Registration	\$ 5	Property Owner	\$ 14
Motorized 1st Boat	\$ 5	Guest	\$ 28
Motorized 2nd Boat	\$ 5	<b>Tent Site (primitive)</b>	
Non-Motorized Boat	\$ 5	Property Owner	\$ 9
Snowmobile	\$ 5	Guest	\$ 19
ATV/UTV	\$ 5	<b>Extended Camping Fees Primitive/Full Hook Up per week</b>	
<b>Annual Golf Season Passes</b>		PO	60
Property Owner (Individual)	\$ 200	Guest	125
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	<b>Marina Boat Slip Rentals</b>	
<b>Classes</b>		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	
<b>Miscellaneous</b>		<b>Boat Rentals</b>	
Auto Decals (5 free per OARF paid)	Each \$ 5	<b>Mon-Thurs</b>	<b>Mon-Thurs</b>
Amenity Tag (10 free per OARF paid)	\$ -	Property Owner	Guest
One Additional One (1) Day Amenity Tag	\$ 3	Pontoon 1/2 Day	100
One Additional Three (3) Day Amenity Tag	\$ 5	Pontoon Per Day	175
One Additional Annual Amenity Tag	\$ 15	<b>Wknd/Hol</b>	
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	\$ 25	Call ACL Office for reservations (815) 492-2238	
Large Item Disposal	\$ 15	<b>Clubhouse Rental</b>	
Map	\$ 5	<b>Business Meetings</b>	<b>Number</b>
Delinquent Dues Fee*** (Assessed March 2)	\$ 125	Mon - Thurs	1-100
Payment Plan Processing Fee	\$ 35		101-250
Payment Plan Late Sign Up Fee	\$ 25	<b>Parties/Open Houses</b>	
Lot Mowing	\$ 80	Sun-Thurs	1-75
Pool Party	Sunday - Thursday \$ 125		76-150
	Friday / Saturday \$ 150		151-250
<b>Programs</b>		Fri-Sat	27395
Heat Light Program Call SSD Office (815) 492-2436			76-150
Sub-License Boat Slip Program Call ACL Office (815) 492-2238			151-250
		<b>Weddings/Receptions</b>	
		Fri-Sat	1-250
		ACL Club Fee: Non-ACL events, etc.	
		ACL Employee (restrictions apply)	
		Deposit of equal amount required. For guests, add \$100 to above rate.	
		For reservations call (815) 492-2769	

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.

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# ACLPOA APPROVED 2019 BUDGETS

## 2019 Approved Operating Budget

	2019 Budget	2018 Budget	2019 to 2017 +/-	2017 Audited	2016 Audited	2015 Audited	2014 Audited
Asset Preservation Funds		\$ -		\$ -	\$ -	\$ -	\$ -
Membership Assessment - Operating	\$ 1,603,486	\$ 1,507,369	\$ 57,116	\$ 1,546,370	\$ 1,655,998	\$ 1,647,967	\$ 1,526,249
Membership Assessment - Capital Projects	\$ 222,272	\$ 209,901	\$ 272	\$ 222,000	\$ 222,122	\$ 220,493	\$ 375,944
Membership Assessment - R & R	\$ 800,000	\$ 565,000	\$ 288,500	\$ 511,500	\$ 402,221	\$ 407,270	\$ 375,897
Property Transfer Fee	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Delinquent Dues Fee	\$ 21,125	\$ 16,750	\$ (1,250)	\$ 22,375	\$ 19,500	\$ 25,075	\$ 22,150
Interest - Delinquent Dues	\$ 1,000	\$ 1,000	\$ -	\$ 1,000	\$ 712	\$ 1,956	\$ 1,456
Foreclosure Fee Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Income	\$ 25,000	\$ 13,000	\$ 15,000	\$ 10,000	\$ 19,943	\$ 2,109	\$ 4,763
Lease Rental Revenue	\$ 26,939	\$ 26,939	\$ (2,100)	\$ 29,039	\$ 23,596	\$ 27,134	\$ 20,480
ACL Seasonal Boat Slips/Campsites	\$ 205,770	\$ 207,270	\$ 265	\$ 205,505	\$ 208,035	\$ 201,395	\$ 200,305
Owner Amenity Registration Fee (OARF)	\$ 285,000	\$ 285,000	\$ -	\$ 285,000	\$ 287,300	\$ 285,400	\$ 288,400
Registration Fees	\$ 20,350	\$ 15,075	\$ 7,005	\$ 13,345	\$ 15,259	\$ 13,433	\$ 12,821
Counter Sales/Vending Income	\$ 2,000	\$ 2,025	\$ (1,050)	\$ 3,050	\$ 2,518	\$ 2,049	\$ 4,662
Contribution Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 600
Payment Plan Program Fees	\$ 6,000	\$ 6,000	\$ 350	\$ 5,650	\$ 6,200	\$ 4,795	\$ 5,400
Gain/Loss Equipment Disposal	\$ -	\$ -	\$ -	\$ -	\$ (9,341)	\$ 250	\$ -
Bad Debt Recovery	\$ -	\$ -	\$ -	\$ -	\$ 20,411	\$ 650	\$ 78
Over Payments - Property Owners	\$ -	\$ -	\$ -	\$ -	\$ 31	\$ 485	\$ 1,356
Credit Card Convenience Fee	\$ 3,100	\$ 3,000	\$ 100	\$ 3,000	\$ 2,565	\$ 3,213	\$ 2,632
Program Fees	\$ 10,700	\$ 9,800	\$ 1,500	\$ 9,200	\$ 10,423	\$ 7,214	\$ 1,600
Advertising Income	\$ 122,680	\$ 114,180	\$ 6,100	\$ 116,580	\$ 110,196	\$ 94,968	\$ 96,819
Social Recreation Income	\$ 26,200	\$ 26,450	\$ 2,641	\$ 23,559	\$ 26,303	\$ 18,583	\$ 14,320
Clubhouse Rental	\$ 7,725	\$ 4,800	\$ 3,600	\$ 4,125	\$ 4,500	\$ 3,075	\$ 3,225
Building Permits & Septic Programs	\$ 18,450	\$ 18,450	\$ 1,100	\$ 17,350	\$ 15,866	\$ 5,158	\$ 2,768
Trash & Recycling	\$ 74,300	\$ 74,300	\$ 1,260	\$ 73,040	\$ 73,065	\$ 72,490	\$ 70,874
Pool Parties & Swimming Lessons	\$ 7,981	\$ 6,805	\$ 2,406	\$ 5,575	\$ 3,566	\$ 2,098	\$ 2,108
Camping Fees	\$ 15,385	\$ 15,665	\$ 237	\$ 15,148	\$ 15,618	\$ 15,101	\$ 14,713
Boat Rentals	\$ 50,925	\$ 50,800	\$ 18,225	\$ 32,700	\$ 40,355	\$ 34,025	\$ 47,756
Boat Slip Rentals	\$ 5,135	\$ 5,135	\$ 1,530	\$ 3,605	\$ 4,135	\$ -	\$ 3,260
Fines Collected, NSF Check Fee	\$ -	\$ -	\$ (175)	\$ 175	\$ 2,425	\$ 2,802	\$ 905
Golf Fees/Golf Season Passes	\$ 133,607	\$ 125,061	\$ 10,467	\$ 123,140	\$ 118,195	\$ 121,903	\$ 129,732
Golf Advertising Income	\$ 1,600	\$ 1,600	\$ 100	\$ 1,500	\$ 1,920	\$ -	\$ -
Golf Misc Sales Income	\$ 7,000	\$ 6,000	\$ 1,500	\$ 5,500	\$ 5,564	\$ 155,329	\$ 134,547
Golf Food & Beverage Income	\$ 184,100	\$ 161,600	\$ 28,283	\$ 155,817	\$ 147,556	\$ -	\$ -
Marina Concessions Income	\$ 279,058	\$ 271,000	\$ 20,558	\$ 258,500	\$ 251,030	\$ 238,900	\$ 259,728
Land & Lake Income	\$ -	\$ -	\$ -	\$ -	\$ 80	\$ -	\$ -
Special Projects (319 Grant Revenue)	\$ 2,000	\$ 2,000	\$ 2,000	\$ -	\$ 9,174	\$ 22,716	\$ 13,201
Fundraisers (will be moved to des.funds)	\$ 21,050	\$ 19,125	\$ (300)	\$ 21,350	\$ -	\$ 13,296	\$ 18,434
Employee Dishonesty Insurance Payout	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 22,401
<b>Total Revenue</b>	<b>\$ 4,189,938</b>	<b>\$ 3,771,100</b>	<b>\$ 465,240</b>	<b>\$ 3,724,698</b>	<b>\$ 3,717,041</b>	<b>\$ 3,651,329</b>	<b>\$ 3,679,583</b>
Department Salaries	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 31,547	\$ 248,972
Department Payroll	\$ 1,434,843	\$ 1,295,527	\$ 191,997	\$ 1,242,846	\$ 1,212,161	\$ 1,039,831	\$ 852,321
Overtime Wages	\$ 10,000	\$ 10,000	\$ -	\$ 10,000	\$ -	\$ -	\$ -
Payroll Tax	\$ 132,298	\$ 143,196	\$ (7,775)	\$ 140,073	\$ 134,382	\$ 129,090	\$ 124,094
Total Payroll Expenses	\$ 1,577,141	\$ 1,448,723	\$ 184,222	\$ 1,392,919	\$ 1,346,543	\$ 1,200,469	\$ 1,225,387
Contract Labor	\$ 26,535	\$ 49,085	\$ (35,350)	\$ 61,885	\$ 35,023	\$ 21,736	\$ 41,731
Recruitment Expenses	\$ 1,000	\$ 950	\$ (675)	\$ 1,675	\$ 8,316	\$ 25,548	\$ 14,904
Employee Fringes	\$ 179,995	\$ 184,424	\$ 17,738	\$ 162,257	\$ 145,675	\$ 156,003	\$ 137,512
Uniforms/Name Tags	\$ 8,000	\$ 8,000	\$ 50	\$ 7,950	\$ 7,477	\$ 7,613	\$ 5,910
Conference/Training	\$ 12,000	\$ 10,600	\$ (25,305)	\$ 37,305	\$ 5,581	\$ 11,733	\$ 3,229
Credit Card Expenses	\$ 16,000	\$ 16,000	\$ (500)	\$ 16,500	\$ 15,822	\$ 15,141	\$ 16,800
DDS (Dues, Donations, Subscriptions)	\$ 4,825	\$ 4,310	\$ 775	\$ 4,050	\$ 5,946	\$ 4,216	\$ 3,418
F/F/E (Furniture/Fixture/Equipment)	\$ 17,600	\$ 18,750	\$ 2,000	\$ 15,600	\$ 21,512	\$ 16,090	\$ 17,081
Program Refunds-Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Registration Expenses	\$ 13,500	\$ 11,500	\$ 4,250	\$ 9,250	\$ 9,524	\$ 10,781	\$ 10,769
Counter/Vending Supplies	\$ 650	\$ 250	\$ (50)	\$ 700	\$ 2,782	\$ 375	\$ 2,647
Office Supplies	\$ 8,000	\$ 9,200	\$ (1,500)	\$ 9,500	\$ 8,443	\$ 10,041	\$ 11,663
General Supplies	\$ 28,900	\$ 23,850	\$ 9,650	\$ 19,250	\$ 28,339	\$ 19,419	\$ 10,533
Sales Tax	\$ -	\$ -	\$ (3,000)	\$ 3,000	\$ 1,593	\$ -	\$ -
Golf Food & Beverage	\$ 71,359	\$ 59,350	\$ 15,009	\$ 56,350	\$ 59,209	\$ 65,622	\$ 55,894
Supplies for Resale	\$ 182,325	\$ 181,250	\$ 3,325	\$ 179,000	\$ 180,571	\$ 217,533	\$ 211,776
Boat Rental Expenses	\$ 4,000	\$ 4,000	\$ (1,600)	\$ 5,600	\$ 2,074	\$ 2,428	\$ 248
Boat Rental Commissions	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 22,565
Golf Cart Rentals	\$ 15,000	\$ 15,000	\$ -	\$ 15,000	\$ 9,053	\$ 13,370	\$ 13,909
Advertising	\$ 80,650	\$ 72,400	\$ 11,745	\$ 68,905	\$ 62,595	\$ 55,892	\$ 51,115
Gift Certificates - Donated	\$ -	\$ 2,000	\$ -	\$ -	\$ 3,708	\$ 3,342	\$ 12,595
Postage	\$ 20,000	\$ 20,000	\$ -	\$ 20,000	\$ 9,795	\$ 9,644	\$ 10,000
Rental Equipment	\$ 7,600	\$ 6,600	\$ 2,000	\$ 5,600	\$ 8,130	\$ 5,548	\$ 10,482
Social/Recreation Expenses	\$ 22,875	\$ 22,325	\$ 5,735	\$ 17,140	\$ 24,056	\$ 11,725	\$ 10,552
Clubhouse Rental Expenses	\$ 3,850	\$ 2,175	\$ 2,400	\$ 1,450	\$ 985	\$ 1,750	\$ 1,775
Maintenance - Equipment	\$ 41,500	\$ 41,500	\$ 750	\$ 40,750	\$ 26,260	\$ 39,443	\$ 18,905
Maintenance - Grounds	\$ 98,000	\$ 92,500	\$ 8,250	\$ 89,750	\$ 84,401	\$ 66,660	\$ 65,986
Maintenance - Buildings	\$ 26,250	\$ 24,750	\$ (4,250)	\$ 30,500	\$ 43,547	\$ 41,782	\$ 39,964
Maintenance - Vehicles	\$ 15,600	\$ 15,000	\$ 3,100	\$ 12,500	\$ 13,573	\$ 11,820	\$ 12,622
Gas & Oil	\$ 37,750	\$ 38,250	\$ 1,150	\$ 36,600	\$ 36,052	\$ 34,425	\$ 53,059
Scavenger Services	\$ 42,000	\$ 33,900	\$ 10,100	\$ 31,900	\$ 26,336	\$ 29,982	\$ 25,774
Licenses/Permits	\$ 5,765	\$ 4,915	\$ (265)	\$ 6,030	\$ 4,375	\$ 5,341	\$ 5,331
Membership/Employee Recognition	\$ 6,000	\$ 6,000	\$ 1,100	\$ 4,900	\$ 5,504	\$ 4,448	\$ 2,755
Hardware/Software Support	\$ 30,000	\$ 20,000	\$ (7,116)	\$ 37,116	\$ 60,958	\$ 19,421	\$ 26,734
Audit Consulting Costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 299	\$ 1,177
Legal Services	\$ 41,250	\$ 36,000	\$ 4,250	\$ 37,000	\$ 23,849	\$ 16,828	\$ 38,011
Accounting Services	\$ 3,500	\$ 45,000	\$ (28,500)	\$ 32,000	\$ 49,310	\$ 44,218	\$ 43,495
Vehicle Licenses	\$ 2,700	\$ 2,406	\$ 494	\$ 2,206	\$ 1,993	\$ 1,194	\$ 1,944
Bad Debts-Current Year	\$ 90,000	\$ 72,000	\$ 30,000	\$ 60,000	\$ 134,641	\$ 168,290	\$ 75,901
Utilities	\$ 152,636	\$ 133,036	\$ 14,436	\$ 138,200	\$ 120,139	\$ 130,952	\$ 142,741
Insurance	\$ 143,985	\$ 135,237	\$ 14,550	\$ 129,435	\$ 165,463	\$ 142,097	\$ 136,119
Property Taxes	\$ 39,725	\$ 41,700	\$ (5,075)	\$ 44,800	\$ 42,538	\$ 41,492	\$ 42,588
Lake Sediment Pond Expenses	\$ 5,000	\$ 5,000	\$ -	\$ 5,000	\$ 5,668	\$ -	\$ -
Lake Dredge Expenses	\$ 17,200	\$ 18,200	\$ (21,900)	\$ 39,100	\$ 7,966	\$ 80,910	\$ 49,720
Special Projects	\$ 22,500	\$ 23,000	\$ (44,500)	\$ 67,000	\$ 31,988	\$ 35,989	\$ 17,104
Fundraisers	\$ 8,200	\$ 7,500	\$ 1,200	\$ 7,000	\$ 4,718	\$ 5,122	\$ 9,320
Contingency Fund	\$ 25,000	\$ 25,000	\$ -	\$ 25,000	\$ -	\$ 8,906	\$ 10,724
Contingency for potential rev. shortfalls	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Auto Inclusion	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Pavilion Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Fees	\$ 1,300	\$ 200	\$ 300	\$ 1,000	\$ 1,717	\$ 3,575	\$ 3,056
Misc Expense	\$ 10,000	\$ -	\$ 10,000	\$ -	\$ -	\$ -	\$ -
Interest Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,014	\$ -
Penalties & Fines	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,872	\$ -
<b>Subtotal Expenses</b>	<b>\$ 3,167,666</b>	<b>\$ 2,995,368</b>	<b>\$ 178,993</b>	<b>\$ 2,988,673</b>	<b>\$ 2,893,749</b>	<b>\$ 2,824,097</b>	<b>\$ 2,725,521</b>
Designated Funds Transfers	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,162	\$ 700
R & R Fund Contribution	\$ 800,000	\$ 565,000	\$ 288,500	\$ 511,500	\$ 402,000	\$ 407,270	\$ 375,897
Capital Projects	\$ 222,272	\$ 209,901	\$ 272	\$ 222,000	\$ 222,000	\$ 220,493	\$ 375,944
<b>Total Operating Fund Exp. &amp; Transfers</b>	<b>\$ 4,189,938</b>	<b>\$ 3,770,269</b>	<b>\$ 467,765</b>	<b>\$ 3,722,173</b>	<b>\$ 3,517,749</b>	<b>\$ 3,455,022</b>	<b>\$ 3,478,062</b>
Total Revenue	\$ 4,189,938	\$ 3,771,100	\$ 465,240	\$ 3,724,698	\$ 3,717,041	\$ 3,651,329	\$ 3,679,583
Total Direct & Indirect Expenses	\$ 4,189,938	\$ 3,770,269	\$ 467,765	\$ 3,722,173	\$ 3,517,749	\$ 3,455,022	\$ 3,478,062
Excess Revenues	\$ (0)	\$ 831	\$ (2,525)	\$ 2,525	\$ 199,292	\$ 196,308	\$ 201,521
Depreciation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (480,891)	\$ (472,442)
Net Income	\$ (0)	\$ 831	\$ (2,525)	\$ 2,525	\$ 199,292	\$ (284,584)	\$ (270,921)
Less Asset Preservation Funds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
State/Federal Income Tax Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (15,107)
<b>Revenue/Expenses</b>	<b>\$ (0)</b>	<b>\$ 831</b>	<b>\$ (2,525)</b>	<b>\$ 2,525</b>	<b>\$ 199,292</b>	<b>\$ (284,584)</b>	<b>\$ (286,028)</b>

# ACLPOA APPROVED 2019 BUDGETS

## 2019 APPROVED R. R. BUDGET

	Total \$	516,400
<b>Clubhouse and Association Offices</b>		
Total Clubhouse and Association Offices \$ -		
<b>Land and Lake Elements</b>		
Rip Rap		
Streambank Stabilization		
Dredge Pond Maintenance		
Dredging in Small bays - 1 dewatering bag		
Ice Buoys		
Dry Dams		
Well for Pool		
Engineering for Dam spillway options		
Total Land & Lake Elements \$		181,400
<b>Property Elements</b>		
Pool Toy (replace apple)		
Pro Shop exhaust / HVAC		
Pro Shop Grease trap		
Engineering for Campground expansion		
Entrance signs		
Campground Pavilion		
Tennis Court Replacement		
Cove Roof		
Security Cameras		
Pool concrete repair		
Total Property Elements \$		240,600
<b>Machinery and Equipment</b>		
Fairway Mower		
Vehicle lift		
Forestry Mower		
Reach in Refrigerator / Freezer for Pro Shop		
Total Machinery and Equipment \$		94,400
<b>Vehicles</b>		
Total Vehicles \$		-
Total 2019 R & R Expenses \$		516,400

## 2019 APPROVED CONSTRUCTION FEE SCHEDULE

New Dwelling: Permit Fee/Inspection (Good for one (1) year)	\$1,000
Environmental Impact Fee (Non-Refundable): New dwelling only	\$1,000
Environmental/Debris Bond (Refundable)	\$500
Additions to Existing Dwelling: Permit fee	\$.20/square foot
All Accessory Structures	\$.20/square foot
General Permits: Per item	\$10
Driveways	
Shoreline Construction	
Demolitions	
Landscaping: Any earthwork or lot grading whether performed as a single project or as a series projects on an existing developed lot	
Roofing	
Boat Docks	
Small Misc Permits/Projects	
GIS: Full Site	\$325

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



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# COMMITTEE ROSTERS

## as of 11/1/18

<b>50th Anniversary Event Planning Ad Hoc (Meeting Dates TBD)</b>	
Malone, Steve	Member
Johnson, Lynn	Member
Killeen, LeAnne	Member
<b>Appeals (2nd Sat of emonth, if needed)</b>	
Miranda, Rich	Chair
Petelle, Edie	Vice Chair
Helgason, Janet	Secretary
Beckel, Ron	Member
VanDerLeest, Roger	Member
<b>Architectural &amp; Environmental Control (1st Saturday of each month)</b>	
Zophy, Cindy	Chair
Frank, Jim	Vice Chair
Hendren, Barb	Secretary
Ballenger, Robert	Board Liaison
Diehl, John	Board Liaison
Williams, Gordon	Board Liaison
Harris, Mike	Board Liaison
Ware, William	Board Liaison
Tribbey, Steve	Board Liaison
Wiener, Joe	Staff
<b>Board of Directors</b>	
Ware, Jody	President
Ballenger, Robert	Vice President
Hannon, Gary	Treasurer
Hendren, Barb	Corp. Secretary
Diehl, John	Member
Harris, Mike	Member
Tribbey, Steve	Member
Williams, Gordon	Member
<b>Budget/Finance (meeting dates TBD)</b>	
Hannon, Gary	Chr/Bd Liaison
Brennan, Thomas	Member
Carpenter, Ron	Member
Finn, John	Member
Forman, Joe	Member
Malone, Steve	Member
Miller, Ashlee	Member
Smith, Karen	Member

Spivey, Jan	Member
Tribbey, Fern	Member
<b>Campground (meeting dates TBD, generally weekends)</b>	
Richards, Kathy	Chair
Carpenter, Ron	Vice Chair/Sec.
Maculitis, Jerry	Vice Chair/Sec.
Barker, Nancy	Member
Bluhm, Mary	Member
Reifsteck, Joseph	Member
Ruffolo, Ric	Member
Williams, Gordon	Board Liaison
<b>Clubhouse Area Master Plan Architecture &amp; Design (meeting dates TBD)</b>	
Wiener, Joe	Chair
Tribbey, Steve	V.C./Bd Liaison
Hendren, Barb	Secretary
Carton, Cindy	Member
Frank, Jim	Member
Hansen, James	Member
Killeen, John	Member
Paulson, Rick	Member
Stanger, Bob	Member
Stocks, Geoff	Member
Ware, Bill	Member
<b>Clubhouse Area Master Plan Financing &amp; Marketing (meeting dates TBD)</b>	
Brennan, Thomas	Member
Forman, Joe	Member
Hannon, Gary	Member
Harris, Mike	Member
Hendren, Barb	Board Liaison
Reed, George	Member
Tribbey, Steve	Member
Carton, Cindy	Staff
<b>Conservation (1st Saturday of each month)</b>	
Wiener, Paula	Chair
Burmeister, Darryle	Member
Cady, Phyllis	Member
Cammack, Mike	Member
Doden, Henry	Member

Hannon, Gary	Board Liaison
McDonald, Susan	Member
Ohms, Tom	Member
Parages, Melissa	Member
Stolpe-Friend, Kerstin	Member
Drogosz, Karen	Recorder
Helgerson, Aren	Staff
<b>Deer Management (last Saturday of each month)</b>	
Finley, Jack	Chair
Sonntag, Jon	
Rees, Kim	Secretary
Bluhm, Ted	Member
Lutz, Al	Member
Ostrander, Gordon	Member
Petelle, Jim	Member
Sershon, John	Member
<b>Editorial Review</b>	
Carton, Cynthia	Member
Nordlie, Shaun	Member
Finn, John	Member
Vandigo, Doug	Member
Ware, Jody	Board Liaison
<b>Golf (1st Tuesday of each month, 1:30pm, April-October)</b>	
Reese, Tim	Chair
Turek, Fred	Vice Chair
Reese, Pat	Secretary
Buesing, Bob	Member
Burton, Jean	Member
Curtiss, Pauline	Member
Diehl, John	Board Liaison
Finley, Jack	Member
Hannon, Mary	Member
Killeen, John	Member
Mannix, Pat	Member
Schmidt, Richard	Member
Stanger, Bob	Member
Stanger, Marcy	Member
<b>Governing Documents Alignment Ad Hoc (meeting dates TBD)</b>	
Harris, Mike	Board Liaison

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

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# MONTHLY COMMITTEE REPORTS

## ARCHITECTURAL AND ENVIRONMENTAL CONTROL COMMITTEE MINUTES

OCTOBER 6, 2018

UNAPPROVED

- 1.0 Call to Order** – The October 6, 2018 meeting of the ACL Architectural & Environmental Control Committee was called to order by Chairman Joe Wiener at 8:00 a.m.  
Committee members present: Mike Harris, Jim Frank, John Diehl, Barbara Hendren, Cindy Zophy, Bob Ballenger, Bill Ware, and Steve Tribbey via teleconference. Gordon Williams and Shaun Nordlie were absent.
- 2.0 Approve Minutes of the September 8, 2018 meeting** – Barb Hendren moved, and Bill Ware seconded to approve the minutes of the September 8, 2018 meeting. The motion carried.
- 3.0 Election of Officers** – Since Joe Wiener was hired as the ACL Building Inspector and can no longer serve as Chairperson, nominations were taken for new officers. Mike Harris nominated Cindy Zophy, seconded by Barb Hendren; vote was 7 yeas, 1 abstaining. Motion carried with Cindy Zophy elected as new Chairperson. Cindy nominated Jim Frank as Vice Chair; Mike seconded; vote was 8 yeas. Motion carried with Jim Frank elected as Vice Chair. Mike Harris nominated Barb Hendren as Secretary; Bob Ballenger seconded. Motion carried with Barb Hendren elected as Secretary.
- 4.0 Inspectors Report**
  - 4.1** The detached garage at Warrior Court has had the footings poured.
  - 4.2** The new house on Red Sail was granted temporary occupancy.
  - 4.3** The house at 304 Nixon is complete, landscaping has been done, and it is occupied. Bill Ware to check with Jo Daviess County on whether final occupancy has been granted (we have not been notified by the county).
  - 4.4** The house on Buckhorn Court has mechanicals done and interior work is taking place.
  - 4.5** The house on Fair Oaks is in the interior working stage.
  - 4.6** The house on Hawthorne is complete and waiting final occupancy from the county.
  - 4.7** The garage on Mustang is under roof and has Tyvek wrap on the exterior.
  - 4.8** The addition on Colony is under roof and is in the interior stage.
  - 4.9** The solar system on Lookout Drive is installed and is waiting inspection by Jo Carroll.
- 5.0 New Business**
  - 5.1 13A132 Powder Horne - Addition** – Barb Hendren moved to “Approve the construction of an 18’ x 42’ addition to the existing home at 13A132 Powder Horne per the submitted 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.” Seconded by Bill Ware. Discussion – approval has been already been granted by the County. Color section was discussed – plans state “neutral” color will be used on new roof and siding. Joe to call the owner and clarify the color. Motion carried unanimously.
  - 5.2 8A210 Independence Drive – 35’ Shoreline Retaining Wall** - Mike Harris moved to “Approve the construction of 35’ of shoreline retaining wall within the 100’ lakefront setback per the submitted plan at 8A210 Independence.” Seconded by Jim Frank. Discussion – in November of 2017, the AECC committee approved work at this residence to prevent rain washing dirt into the yard and lake; this work was unsuccessful so that is why they want to construct the retaining wall. Motion carried unanimously.
  - 5.3 1A53 Raindance Ct.** – Bill Ware moved to “Approve the construction of replacement steps leading to the lake within the 100’ lakefront setback per the submitted plan at 1A53 Raindance Court.” Seconded by Bob Ballenger. Discussion – Joe explained that the existing stone steps are uneven and will be replaced with limestone steps in the same location. Motion carried unanimously.
  - 5.4 9A146 Hawthorne – Shoreline Retaining Wall, Wood Retaining Wall, and Patio Extension** – John Diehl moved to “Approve the construction of shoreline retaining wall, patio extension and wooden retaining wall all within the 100’ lakefront setback per the submitted plan at 9A146 Hawthorne Lane.” Seconded by Bill Ware. Discussion: Korte plan specifies construction of 85’ of shoreline wall, extending the present patio to 600 sq. ft. and paving it in brick, as well as constructing a new wood retaining wall. Motion carried unanimously.
- 5.5 Other New Business** – None.
- 6.0 Unfinished Business**
  - 6.1 Property Maintenance Complaint 10A129 Inoperable/Unlicensed Vehicles** – Joe Wiener passed out photos of the property; there are 5 unlicensed vehicles parked on the property. Also, one inoperable vehicle is full of trash and is parked on adjacent property. Joe has sent a letter to the owner notifying of the complaint and has asked for a response by October 25.
  - 6.2 Incorporate Suggested Governing Document Revisions into Building and Environmental Code** – Joe advised that changes to the governing documents will take time. All the changes are things the

committee can use. He would like authorization from the committee to prepare a draft of the revised Building Code incorporating the proposed changes, which will then be sent to the Board of Directors for approval. The proposed changes have already by reviewed by Shaun Nordlie, Jody Ware, and the Legal Committee. All committee members were in favor, so Joe will go ahead.

**7.0 Next Meeting Date** – November 3, 2018 at 8:00 a.m. at the Maintenance Building.

**8.0 Adjournment** – Motion to adjourn the meeting at 8:40 a.m. Motion carried unanimously.

Respectfully submitted, Barb Hendren

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## APPEALS BOARD MEETING MINUTES

OCTOBER 13, 2018

UNAPPROVED

- 1.0 Call to Order** - Chairman Rich Miranda opened the meeting at 9:00 am.  
Members present: Rich Miranda, Roger VanDerLeest, Ron Beckel, Edie Petelle, and Janet Helgason. Guest present: Tina Miranda. Security: Pat Quinn.
- 2.0 Approve Minutes** – The minutes of the previous meetings, 8/11/18 & 9/8/18 were voted on by a motion to accept by Edie and seconded by Roger. Motion passed.
- 3.0 Old Business** – None.
- 4.0 New Business** – None.
- 5.0 Hearings**
  - 5.1 Hearing for Randy Lange** – Chairman Miranda explained the procedure of the hearing. Pat Quinn of ACL Security described the situation which took place with the issuance of a citation to Randy Lange. Property owner Randy Lange presented his appeal to the citation. Appeals Board members asked questions of Pat Quinn and Randy Lange and then went into executive session. The decision to uphold the \$50.00 fine was presented. It was explained that he had the right to appeal to the Board of Directors. He decided to pay the fine.
- 6.0 Other** – None.
- 7.0 Adjournment** – Motion to adjourn by Roger VanDerLeest, seconded by Ron Beckel.

Respectfully submitted, Janet Helgason, Secretary

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## CAMP FINANCING AND MARKETING MEETING MINUTES

SEPTEMBER 25, 2018

UNAPPROVED

- 1.0 Call to Order** - The meeting was called to order at 2:00 pm.  
Committee Members present: General Manager Shaun Nordlie, Gary Hannon, Mike Harris, Cindy Carton, Steve Tribbey, Barb Hendren; also present via teleconference: Tom Brennan. Guest Henry Doden was



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# MONTHLY COMMITTEE REPORTS

- also present. Absent: George Reed, Joe Forman.
- 2.0 Approve FM minutes of 8/30/18 meeting** – Minutes were approved as written; motion made by Steve, seconded by Tom, and approved unanimously.
  - 3.0 CAMP information for referencing**  
Items 3.1-3.4 will be updated in due time after the A&D Committee gets the plans firmed up.
  - 4.0 CAMP Financing**  
Shaun went over the 2 building concept that Architecture & Design Committee is working on. There was a discussion on floor plans, fire suppression, and septic system. The next step for A&D is to get some plans that could be given to some local General Contractors to get preliminary numbers. This is in process. There is not much we can do until this exercise has been completed. Shaun will go over the upcoming projects in R&R and inform the committee.
  - 5.0 CAMP Marketing**  
Jody will be doing an article – “test your knowledge of Camp” for a future *Apple Core*. We discussed using a couple of questions in each *Apple Core* issue for a few months. Committee members to come up with questions.  
Cindy showed us some of the testimonials she has gotten for the Camp web page. Will archive original concept drawings. She will be using the new vertical banners our printer is capable of printing when we have plans and a concept to show the membership (this will be in the future). Discussion was held on having drawings out for people to look at in various locations when the time comes.  
Shaun will be contacting Steve McIntyre to get some real estate sales numbers and will share them with the committee.  
Future articles were discussed – what updated and maintained amenities mean to HOA’s.
  - 6.0 Other**  
Future BOD workshop schedule was discussed.  
Continuity of message between A&D and F&M will be followed by copying both committees and the BOD on all meeting notes.
  - 7.0 – Next Meeting** – TBD
  - 8.0 Adjournment** - Meeting was adjourned at 3:30 pm
- Respectfully submitted, Barb Hendren, Secretary

.....  
**CONSERVATION COMMITTEE MINUTES**  
**OCTOBER 6, 2018**  
**UNAPPROVED**

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

- 1.0 Call to Order** – Chair Paula Wiener called the Conservation Committee meeting to order on October 6, 2018 at 9:00am.
- 2.0 Approve Minutes of September 1, 2018** – Minutes were approved by general consent, with the deletion of the last sentence in 5.3 Lake Clean Up with Kayaks beginning with “But it’s. . .”
- 3.0 Reports**
  - 3.1 Lake Monitoring** – No report.
  - 3.2 Natural Resources Manager** – Aren Helgerson reported that work will be done on cleaning out the Presidents Bay dredge pond; bids are out on this project. Work will be done fixing culverts that are washing out in that area.
  - 3.3 Other Reports** – None.
- 4.0 Unfinished Business**
  - 4.1 Greenway Invasives** – Darryle had a question about a machine to take care of the growth up at Nixon Beach. Aren said ACL has a boom mower that fits on the skid loader. ACL is getting another mower that is a forestry mower. The boom mower is underpowered for that area. The forestry mower is a more powerful machine to handle that area.
  - 4.2 Watershed Update**
    - 4.2.1 Streambank Stabilization** -- Aren reported in North Bay the grass is growing, it keeps flooding up there and the sediment is dropping out; this is a good thing.
    - 4.2.2 RiverWatch Program** – Aren Helgerson received his copy of the RiverWatch 2016 data.
    - 4.2.3 Buffer Zone Demonstration Project Update** – Aren reported the buffer zone demo area is staked out. There are bids out to four different landscapers; then a decision will be made if it should be done in-house or not. Two separate bids were put out: one for the landscape and the second for a retaining wall.
  - 4.3 Conservation Conversations Monthly Apple Core Articles** – Ms. Wiener reported the October issue of the Apple Core will have the article on Becoming a Master Naturalist. The November issue will be on the different animals here that we have in symbols and in folklore. December’s article will be a wrap up of the year’s accomplishments by the committee. Paula said she asked Cindy to please get permission from Joe Rush to run his article on snakes. He did a really good article for Lake Carroll.
  - 4.4 Resident Greenway Program** – Ms. Wiener asked if everyone got their copy of the current greenway projects. She announced that all active projects will be reviewed at the November meeting.
  - 4.5 Actionable Items from the Watershed Plan**
    - 4.5.1 Publish Educational Articles in Print and On-Line Sources** – Melissa Parages will contact Ms. Carton with items for the ACLPOA Facebook page.
    - 4.5.2 Host Educational Events** – May 2019 Watershed Education Day – Chair Wiener reported she had some doubts about putting on a Watershed Education Day for fear there would be a very low turnout. There were nature walks this summer and it was poorly attended. She fears we would put in a lot of energy and time in getting speakers and it would be poorly attended. The question was asked if it would be open only to ACL, but it was agreed to open it up to the public, with Board approval. Phyllis Cady gave a viable suggestion that the committee work on a really good interactive program for both children and adults and do more research for 2020 and not for 2019. A discussion followed, and the committee agreed to this project and hold off for 2020. It was decided to devote the February 2019 Conservation meeting to start brainstorming ideas for the Watershed Education Day.
  - 4.6 Infected Ash Trees Within the Community** – No report.
  - 4.7 Fish Structure and Fish Gate** – Joe Willis reported they had no access to the barges to use to put fish cribs in the lake during the summer. The barges have the sprayers attached and a post driver is being used on the dock posts. Joe presented a piece of equipment made from PVC pipe called a spider. It’s snagless and supposed to be environmentally safe. Mr. Willis explained how this structure is put together. He thought it would be good for fish structure here in the lake. The small fish go in the openings and the larger fish swim around it trying to get at the smaller ones. Mr. Nordlie’s report stated since the fish gate has been out for some time now, the staff has not noticed any considerable drop in the lake due to the gate being removed. At this time Maintenance plans on leaving the gate out unless the Conservation Committee prefers that it be put back in place. The committee wants the gate to stay out.
  - 4.8 Creel Tracking Slips for Fishermen** – Aren Helgerson has the boxes for the tracking slips that will be placed at the Marina, Nixon Beach and the fish house. Cindy Carton is printing out the identifying stickers to be placed on the boxes.
  - 4.9 McCloud Dredging Substance** – No report.
  - 4.10 Prairie Care** – Aren Helgerson reported that Maintenance Department does most of their burning in the spring. Aren recommends following Mike Malon’s burn schedule and tailor it as we move along. He says it’s important that either burning or mowing be continued. It is important that we be more diligent in managing our prairies if we want to bring them into top condition.
  - 4.11 Lake Action Plan** – Ms. Wiener read Mr. Nordlie’s report that he has started working on putting together dredge information. He has




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# MONTHLY COMMITTEE REPORTS

contacted ILM, the company that did the bathymetric study to get more detail on the silt in the coves. The thought is that ACL will look at areas that have more than 1-foot of silt and are in a depth not more than 7-foot. From here we'll go to engineering for our current silt ponds to determine if our silt ponds need to be expanded to accommodate the silt we need to pump to each pond. This will probably be a request for the 2020 budget. Once this is done, we will have to budget for expanding/repairing of silt ponds and then we will be ready to contract our dredge program. When Lake Carroll sent out their dredge RFP, they received bids ranging from \$650,000 to \$2 million. Dredging all depends on mobilization and taking advantage of a company when they are in close proximity to ACL. Mr. Nordlie's plan is to have this ready to present to the Board of Directors by April/May 2019 to gauge if this is something we want to pursue. Shaun wants the committee to understand as it was stated in August, this is going to be a long process and most likely will not result in contracting dredging until 2021 at the earliest.

### 5.0 New Business

**5.1 Earth Day Date (April 27, 2019) for Calendar** – Earth Day for 2019 is on Monday, April 22. With Easter falling on April 21, the committee agreed to have the Annual Clean Up the following week on April 27, 2019. Since there will be a Board Meeting and Meet the Candidates that morning, the Annual Spring Cleanup will be scheduled for that afternoon from 1:00pm to 3:00pm, meeting at Nixon Beach as in the past. Rain date will be Sunday, April 28, 2019.

**5.2 Fish Stocking Order/Fall Shocking** – Ms. Wiener read from Shaun Nordlie's report that the fish order went in for the year; ordered were 140 northern and the remaining money purchased 2,346 walleye and small mouth bass – catfish were skipped for a year. The fall fish shocking will take place sometime in October. Shaun is waiting for Joe Rush to give dates and then the volunteers will be notified.

**5.3 Other New Business** – The committee agreed there would be no meetings held in December or January.

**6.0 Next Meeting** – November 3, 2018 at 9:00am in the Clubhouse.

**7.0 Adjournment** – Meeting adjourned by general consent at 10:42am. Please notify Paula of items to put on the Agenda at least two weeks before the meeting.

Respectfully submitted, Karen Drogosz, Recorder

### NOMINATING COMMITTEE MINUTES SEPTEMBER 20, 2018 UNAPPROVED

**1.0 Call to Order** – The meeting was called to order by Mike Cammack at 1:00 P.M. Those in attendance were Mike Cammack, Barb Hendren, Vickie Serphon, John Killeen, and Mike Tyson. General Manager Shaun Nordlie was also in attendance. Those absent were Rosanne Brandenburg and Michelle Bass.

**2.0 Approve minutes from August 30, 2018 meeting** – Minutes were approved with motion from Barb Hendren and second by Vickie Serphon.

**3.0 Discuss and make a list of people to run for the ACL Board in 2019** – A few names were brought up at discussion with the members volunteering to contact them prior to the next meeting.

**4.0 Prepare for meeting at Pro Shop** – The informal get together for those who have questions about serving on the board will be held on

November 10, 2018, 1:00 pm at the Pro Shop this year. We will have hors d'oeuvres and gets board members to attend.

**5.0 Suggestions from Committee Members** - Concerning Meet the Candidates in April, the board has decided the board meeting will be held on April 27 in order to avoid the Easter holiday weekend on April 20. Meet the Candidates will be held immediately following the April 27 board meeting.

**6.0 Set date for next meeting** – October 17, 2018 at 1:00 P.M.

**7.0 Adjournment** – Meeting adjourned with motion by Vickie Serphon. Respectfully submitted, Barb Hendren

### RECREATION COMMITTEE MINUTES MONDAY, OCTOBER 15, 2018 UNAPPROVED

**1. Call to Order** - Chairman Mary Hannon called the meeting to order at 9:00 a.m.

Members present: Mary Hannon, Pat Reese, Carmel Cottrell, Jon Sonntag, Fern Tribbey, Rosanne Brandenburg, Cindy Carton, and Marcy Stanger. Members absent: Lee Causero, Sheila Gee, and Leanne Killeen. Guests: Michelle Bass and Shaun Nordlie.

**2.0 Approve Aug. 20 and Sept. 18, 2018 Minutes** - Fern Tribbey motioned, Rosanne Brandenburg seconded to approve the Aug. 20 meeting minutes. Motion carried. Carmel Cottrell motioned, Rosanne Brandenburg seconded, to approve the minutes of the Sept. 18 meeting minutes. Motion carried.

### 3.0 Reports

**3.1 Smoke on the Water** - We made a profit of \$107.81. It was noted that we should start planning for next year's Smoke on the Water in January. We also will add sides.

**3.2 TT5K** - This was discussed at last month's meeting.

**3.3 Pancake Breakfast** - We had 242 pancake sales.

**3.4 Ice Cream Social** - We made a profit of \$4,673.62. There was much discussion on improvements for next year.

**3.5 Bonfire & Weenie Roast 10/6/18** - This event got rained out.

**3.6 Volunteer Appreciation Dinner 10/13/18** - It was a small but intimate event, with 48 people in attendance.

### 4.0 Unfinished Business

**4.1 Haunted Trail 10/20/18** - Everything is pretty much set. The event will be from 7:00-10:00 pm. The last bus will leave at 9:15 pm. There will be a meeting Friday at 7:00, followed by a thank you breakfast Sunday at 10:00.

**4.2 Other Unfinished Business** - Tree Lighting Dec. 1, Cocoa and Cookies with Santa Dec. 9, and Jingle Bell Brunch Dec. 11, Hostesses are Rosanne Brandenburg, Marcy Stanger, and Fern Tribbey.

### 5.0 New Business

**5.1 2019 Calendar** - All set.

**5.2 Other New Business** - None

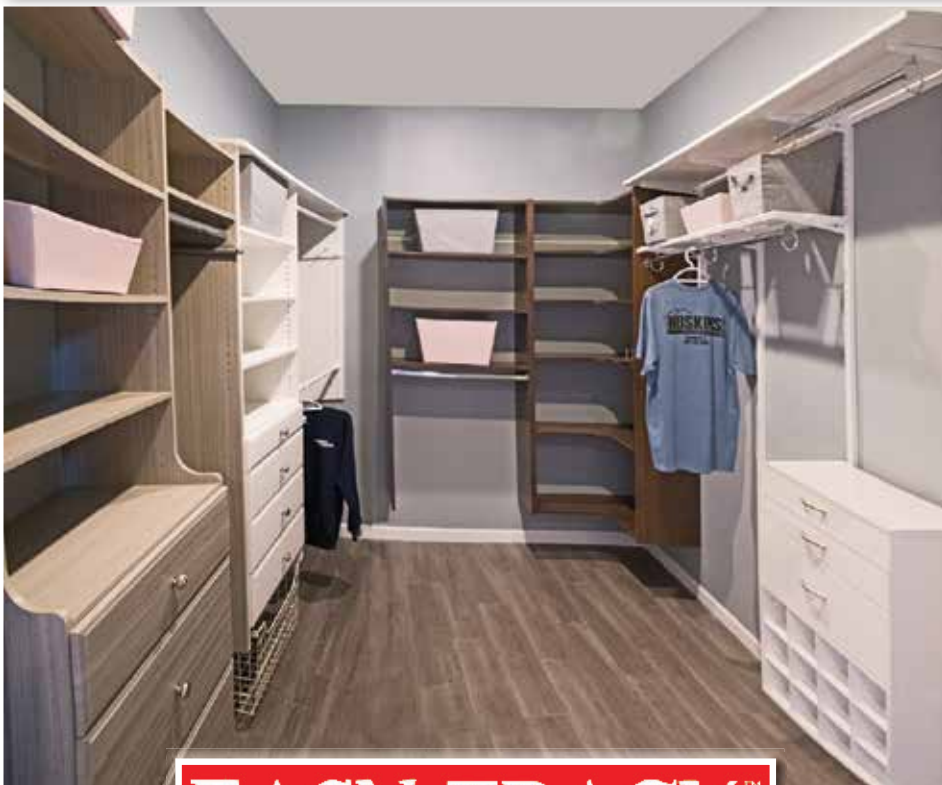
**6.0 Next Meeting Date** - November 19, 2018, 9:00 a.m. ACL Boardroom

**7.0 Adjournment** - Rosanne Brandenburg motioned to adjourn at 10:56 am.

Respectfully submitted, Pat Reese

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# MONTHLY COMMITTEE REPORTS

## RULES & REGULATIONS COMMITTEE MINUTES

SEPTEMBER 7, 2018

UNAPPROVED

The following Committee members were present: Chair Jim Petelle, Vickie Sershon and Mike Harris. Members absent: Fred Pfeiffer and Bob Stanger. Guest: General Manager Shaun Nordlie.

- 1.0 Call to Order** – Chair Jim Petelle called the Rules & Regulations Committee meeting to order on September 7, 2018 at 9:02am.
- 2.0 Approve August 11, 2018 Minutes** – The August minutes were approved by general consent, with correction to add Mike Harris as a member of this committee as Board Liaison
- 3.0 Unfinished Business**
  - 3.1 Finalize Burning Rules** – The Rules & Regs Committee reviewed the final copy on Burning under section XX Burning (R-18-3) as discussed at the last meeting. Shaun Nordlie checked with Keith Jones to review after our revisions and he did not have any further revisions. Chair Petelle called for a motion. Vickie Sershon made a motion and Mike Harris seconded, "To recommend to the ACL Board to accept the document on XX Burning per the attached copy." Motion approved.
  - 3.2 Other Unfinished Business** – Mr. Nordlie reviewed the new ACLPOA Governing Documents Revisions Changes for Rules and Regulations and Procedures spreadsheet. The information listed on the spreadsheet is the Tracking Number, Title of Document, Request Submitted by, Date Sent to Committee, Sent to Committee, Date of Resolution and Comments. Mr. Nordlie reported he added (R-18-4) IX Campground on spreadsheet to start discussion today. The Boating revisions (R-18-2) will go to the ACL Board of Directors for discussion at the September meeting. Regarding the Legal Committee, Mr. Nordlie said they should be finished with reviewing the Covenants by next week, and then they will start on the Bylaws.
- 4.0 New Business**
  - 4.1 Move Meetings to the First Friday of the Month** – Chair Petelle reported that Bob Stanger requested to put this topic of moving the Rules & Regs meeting to the first Friday of the month on the agenda for discussion. Mr. Petelle pointed out that it will make things a little faster because it gives us enough time to get items on the current month's Board agenda. But on the other hand, it makes it more difficult to get other members to join this committee because they are not here during the week. A discussion followed. Mike Harris asked if the meeting time could be changed to 10:00am. Vickie Sershon made a motion and Mike Harris seconded, "Rules & Regs Committee recommends to the ACL Board to approve the Rules & Regs Committee change of meeting date to the first Friday of the month at the time of 10:00am." Motion approved.
  - 4.2 New Rule Structure** – Mr. Nordlie passed out a copy of an email from Aimee Mercer Choi of the American Legal Publishing Corporation explaining how their company is working on codifying the association's governing documents. They have outlined the materials and asked that this outline be reviewed which details the organization of titles, chapters, subchapters and sections. American Legal Publishing Corporation has combined all of ACL's governing documents and are looking for conflicts or duplicates that, in the end result, it will be a document with all of our governing documents together. Shaun received it in mid-August and sent a copy to the Governing Documents Alignment Ad Hoc Committee of which Jim Petelle and Mike Harris are members. The committee agreed with this outline and procedure. The rest of the Rules & Regs Committee agreed it was a big improvement and very helpful.
  - 4.3 Campground Request for Changes** – Mr. Nordlie assigned R-18-4 as the Tracking Number for IX Campground. Mr. Petelle asked what

the color coding represented. He explained the red type is a change in verbiage and the yellow highlights are for discussion Shaun wants to have with the committee at this meeting. Shaun reported the changes shown were made by staff, Keith Jones and Rich Krasula, who reviewed the Rules & Regs last fall. The committee and Mr. Nordlie reviewed each section of the document. Under General Rules a deletion was made concerning site tags on stored vehicles and there was a question on campground parking lot storage. Mr. Nordlie will follow up on this further. Under Seasonal Campsites it was agreed to mirror the language of "on all properties owned" in the Boating section as well as in Seasonal Campsites. Mr. Nordlie is checking into the right insurance coverage for Apple Canyon Lake Association. There is a question regarding the removal of prior alterations or improvements upon a trade or forfeiture of a Seasonal Campsite, Number 8. A discussion followed, and Shaun said he will work on the verbiage and bring it back to committee next month. Under Winter Rules, Number 2, closing the campground is usually the last Sunday of October. There will be the addition of "or at the discretion of the General Manager". There was a question regarding giving up campsite after building a home but can keep campsite for the rest of the season or a year being written as a rule and not being referred to as "an unwritten rule". Mr. Nordlie will check on this. The camper size was given to the Campground Committee to discuss, but nothing has been done. Shaun said he, Megan and Julie have been meeting on this and have decided that this Fall/Winter they'll do some research on it, look at the size of our sites and then make a recommendation to the Campground Committee for size.

- 4.4 Other New Business** – Chair Petelle said that Bob Stanger had a question in referencing lighting in and around the campground. Mr. Stanger could not locate any language regarding this and Mr. Petelle said he could not find any reference either. Mr. Nordlie will check with Rick Paulson.
- 5.0 Next Meeting Date** – Next meeting Friday, October 5, 2018 at 10:00am.
- 6.0 Adjournment** -- The meeting was adjourned by general consent at 10:20am.

Respectfully Submitted, Karen Drogosz

## SAFETY AND EMERGENCY PLANNING AD HOC COMMITTEE MINUTES

OCTOBER 16, 2018

UNAPPROVED

- 1.0 Call to Order** - The meeting was called to order at 1:03 p.m. Mike Cammack, Chairperson, Ron Beckel, Gary Hannon and Jody Ware were present. Julie Janssen, Manager of Safety and Security; and Shaun Nordlie, General Manager were also present.
  - 2.0 Approve September 12, 2018 minutes** - Ron Beckel made a motion to approve the minutes. Gary Hannon seconded the motion. The minutes to the September 12, 2018 minutes were approved with edits.
  - 3.0 Internal Staff Specific Roles for Dam Emergency Action Plan (Julie Janssen)** - Shaun Nordlie, Julie Janssen and Rick Paulson met to identify a checklist of action to be taken for High Water Incidences. The format of the distributed list will be changed. Julie Janssen will work with her staff on the checklist. Julie will also work on building the communication message and also put it into Code Red.
  - 4.0 Review Current Emergency Plan – Section VII to End** - The committee reviewed the current Emergency Plan to section XIII.
  - 5.0 Consider Other Emergency Situations to Add to Handbook**
    - Airplane Crash
    - Blizzard
    - Drought
    - Active Shooter
    - Fire
    - Severe Weather
    - Bomb Threat
    - Electrical Power Outage
    - Heat and Humidity
  - 6.0 Set Next Meeting Date** - The next meeting was set for Tuesday, November 6, 2018 at 10:00 a.m.
  - 7.0 Adjournment** - Gary Hannon made a motion to adjourn at 2:37 p.m.
- Respectfully submitted, Jody Ware

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\$485,000

14A85 Anchor  
TRANSFERABLE DOCK  
INCREDIBLE VIEWS



4 Bed 2 Bath  
\$299,900

**#1 Apple Canyon Lake Area Agent in 2017\***

**2017 Coldwell Banker International Diamond Society**  
(Top 11% of all Coldwell Banker Sales Associates and Representatives worldwide)

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







# The Haunted Trail, Fun for all the Boo-ies and Ghos

Much thanks to all!  
A huge "thank you" to everyone involved with the Haunted Trail for volunteering, donating or lending, haunting, setting up, taking down, and engaging in making our Haunted Trail a great Apple Canyon Lake event. Your contributions are much appreciated. People are what make our ACL community special. Thank you for everything you added to all those people experiencing Apple Canyon Lake.

*"Volunteers do not need money they just have passion"*



Keep on volunteering; we hope you will be back with your family and friends for next year's Haunted Trail.

We are grateful for you!  
Carmel Cottrell, LeAnne Killeen, Cindy Carton





for  
als

nted Trail...  
earing  
CL community event! No job was too small, but  
ity fun, thank you for your time and efforts. Each of  
ake at its best.

ccessarily have the time;  
ve the heart."

- Elizabeth Andrew

ck with us for 2019. What ideas do you have for your  
stages? Let's go BIG!

the Recreation Committee



# 2018 Deck the Walls photo contest winners announced

Congratulations to the winners of the 2018 Deck the Walls Photo Contest. The winning photos best reflect what Apple Canyon Lake means to many of us... family time, beautiful sunrises and sunsets, nature, and fun on the lake. The photographs will deck the walls of the clubhouse throughout the year, and will be featured in the 2019 wall calendar, Apple Canyon Chronicle, website, and more. Thank you for submitting your photos; we will enjoy them for years to come!

**And the winners are:**

- 1st Place – Don Wagner (\$100 prize)..... Kids Fishing
- 2nd Place – Therese Nelson (\$75 prize) .....Plane Over the Lake
- 3rd Place – Cindy Zophy (\$50 prize).....Foggy Beach Sunrise

**Honorable Mentions**

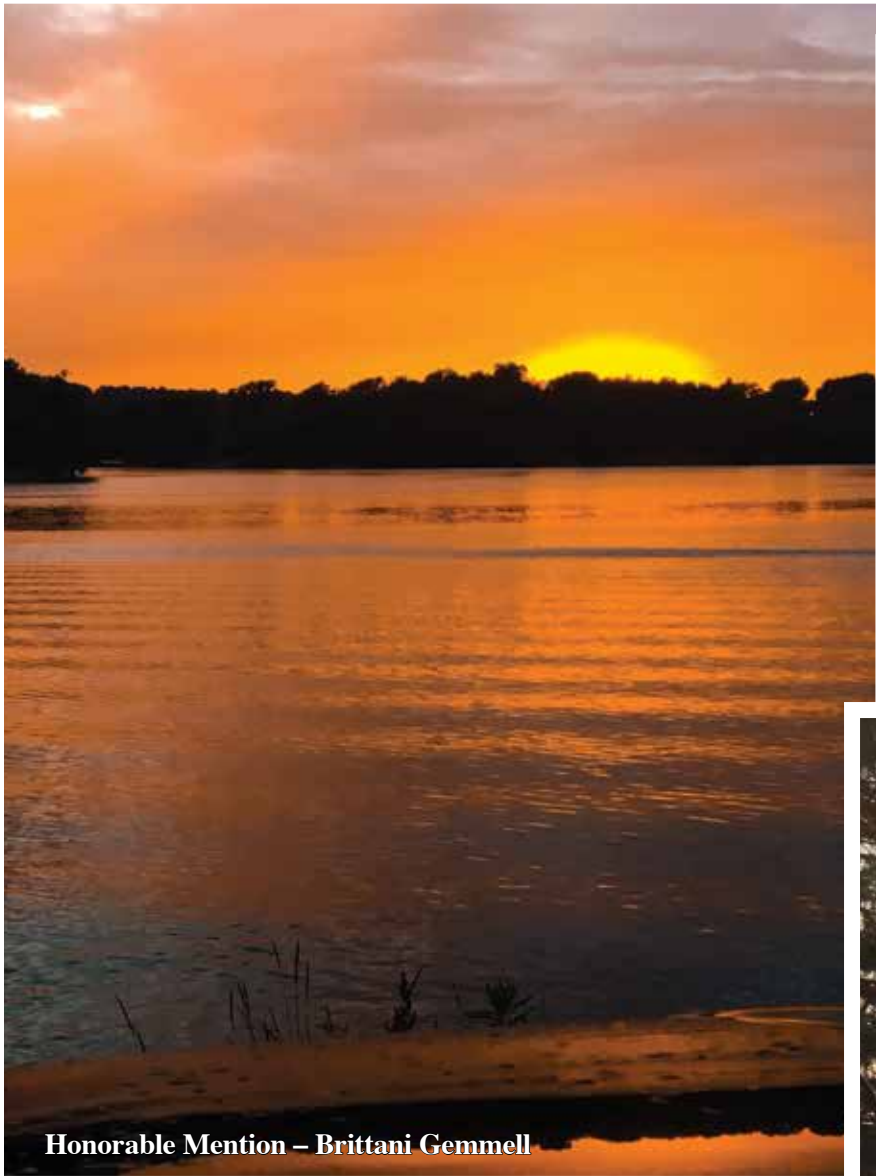
- Brittani Gemmell ..... Orange Sunset
- Cindy Zophy ..... Kids on the Bathum
- Cindy Zophy ..... Skipping Rocks
- Dane Larsen ..... Dancing Bird
- Erica Larsen ..... Lazy Day Golf
- Greg Johnson ..... Vintage Lake Life
- Lynda Powers..... Frozen Waterfall
- Lynda Powers..... Rabbit's Portrait



3rd Place – Cindy Zophy



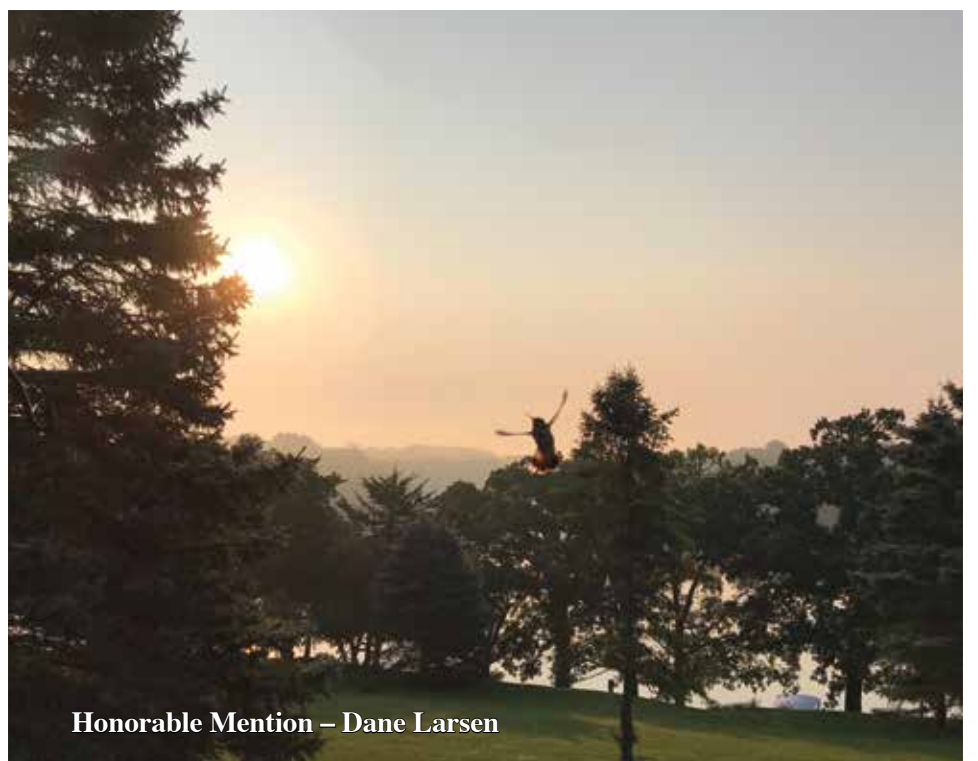
Honorable Mention – Cindy Zophy



Honorable Mention – Brittani Gemmell



Honorable Mention – Lynda Powers



Honorable Mention – Dane Larsen



Honorable Mention – Greg Johnson

**RETIRE HER WITH DIGNITY!**

Do **NOT** throw Old Glory in the trash!

If you take her to the Recycling Center, please hand her to the attendant!



Honorable Mention – Cindy Zophy



Honorable Mention – Erica Larsen



Honorable Mention – Lynda Powers



1st Place – Don Wagner



2nd Place – Therese Nelson

Celebrating



50 YEARS

of Family Fun at

Apple Canyon Lake

The 2019 edition of *The Apple Canyon Lake Chronicle*, a commemorative issue celebrating the 50th anniversary of ACL, will reach your home in December.



The Smith Family

Your Family Photo  
3.6" x 3.6" (shown actual size)

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**ADD YOUR FAVORITE FAMILY PHOTO  
FOR ONLY \$67.00**  
in our 2nd annual glossy magazine!

***It's As Easy As 1-2-3...***

1. Email your photo as an attachment to:  
jc9113@yahoo.com

– OR –

Mail photo to: Jennie Cowan  
176 W. Prairie Ave, Stockton IL 61085

2. Send check for \$67 to above address (payable to ACLPOA)

3. Include correct family last name for caption

# ACL honors dedicated volunteers

ACL volunteers were invited to the Annual Volunteer Appreciation Dinner on Saturday, October, 13. Guests were treated to a dinner catered by JJ & Freddy's and awards were passed out to each volunteer in attendance. A presentation featuring ACL volunteers in action was shown during the program.

Board President Jody Ware and General Manager Shaun Nordlie assisted Communications/Recreation Director Cindy Carton in thanking the volunteers for their dedication to ACL.

Board and Committee members, emergency clean-up crews, and event and activity helpers are a glowing example of the steady stream of kindness generated by thousands of volunteer hours here at Apple Canyon Lake. We are aware that this kindness and generosity is enriching our lives, the lives of our families and friends, the lives of our neighbors and the lives all in our community.

Apple Canyon Lake is grateful to each and every volunteer. Thank you for all you do!





# OFFICE LINE

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

**2019 Payment Plan forms available now**  
Please see page 25 of this issue for more information and a form. The Payment Plan allows payment of the dues and fees to be broken into three installments, paid March 1, May 15, and July 15 via automatic withdrawal from a checking or savings account. A \$35 Payment Plan

Processing Fee is charged for each lot entered in the ACL Payment Plan prior to January 31. Submissions returned between February 1 and February 25 are subject to an additional \$25 per lot Late Signup Fee. Payment Plan signups cannot be accepted after February 25 and do not automatically carry over from year to year. Property Owners must submit new authorization forms and banking information every year. The installment amounts will be calculated by staff and emailed to the owner at the address provided on the form.

**ACH signups accepted through January 25**

ACH signups for 2019 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.

**Update your insurance and registration info now**

Many insurance policies expire during the summer months, as do Illinois state watercraft registrations. If your state watercraft registration has expired, please renew online as soon as possible. Be sure to print the transaction both for your records and for the office. We can accept this confirmation page as evidence of renewal until the new sticker and registration card is received. Please do NOT renew by phone; we have no way of looking up the confirmation provided by IDNR for phone renewals and cannot accept it as proof of renewal. If you do not have internet or a printer, please bring your credit card to the office and we will assist you with the renewal. The IDNR renewal website is: <https://www.il.wildlifelicense.com/vehicle.php?action=vehiclelookup>. You will notice when you renew that the new expiration date is September 30, not June 30.

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 15A312 Deer Run 2 Bedroom 3 Bath Lakeview Condo \$225,000	 9A233 Cherry Lane 3 Bedroom 2 Bath \$170,000	 <b>SOLD</b> Apache Lot 179 Marina Dock \$30,000	 11A187 Tournament Ln. 3 Bedroom 2 Bath \$179,000	 <b>REDUCED!</b> 11A272 Nicklaus 5 Bedroom 3 Bath \$180,000
 3A142 Gen Jackson Dr. 3 Bedroom 2 Bath \$219,000	 <b>REDUCED!</b> 1A20 Painted Post 4 Bedroom 3 Bath Lakeview with dock \$369,000	 14A70 Falling Sun Dr. 3 Bedroom 3 Bath Lakeview with dock \$295,000	 Fairway Lot 294 <b>Transferable Dock</b> \$32,000	 3A91 General Sherman 4 bedroom 3 bath Lakeview/Transferable Dock \$499,000
 Blackhawk Lot 84 \$25,000	 <b>ACCEPTED OFFER</b> Fairway Lot 26 Marina dock \$27,500	 <b>RENTAL</b> 14A86 Anchor Ct. 3 Bedroom 2 Bath Lakeview Home Located Above Marina	 15A311 Deer Run 3 Bedroom 3 Bath Lakeview/Transferable Dock \$242,000	 11A11 Bunker Lane 3 bedroom 1.5 Bath Transferable dock \$174,900
 4A36 Stevens 4 Bedroom 2 Bath Transferable dock \$94,900	 3A39 General Grant Dr. 4 Bedroom 3 Bath \$179,900	 4A6 Remington 2 Bedroom +Loft 1 Bath Transferable Dock \$144,900	 8A142 Liberty Bell Ct. 3 Bedroom 2.5 Bath Transferable Dock \$209,000	 12A298 Nixon Lane 5 Bedroom 8 Bath Lakefront \$875,000

<b>**1** BLACKHAWK</b>	<b>**5** BIG SPIRIT</b>	<b>**8** INDEPENDENCE</b>	64 \$15,000	177 \$7,000	105 \$5,000
84^^ \$25,000	30 \$1,700	98 \$2,500	66 \$5,400	225 \$4,500	210 \$4,000
	69 \$2,000	186 \$12,500	70 \$5,000	294^^ \$32,000	258 \$14,500
<b>**2** HIDDEN SPRINGS</b>	121 \$2,000	225 \$2,000	107 & 108 \$4,995	304 \$3,200	259 \$14,900
			138 \$4,000	310 \$4,250	
<b>**3** GENERAL GRANT</b>	<b>**6** BLUE GRAY</b>	<b>**9** HAWTHORNE</b>			<b>**13** PIONEER</b>
46 & 47 \$500	13 \$5,000	14 & 15 \$4,500	<b>**11** FAIRWAY</b>	<b>**12** PRESIDENT</b>	59 \$7,000
65 \$15,000	32 \$3,000	127## \$3,000	26^^ \$16,000	12 \$1,000	144 \$1,500
138 \$2,000	33 \$3,000	134 \$4,000	61 \$4,500	35 \$2,000	170 \$1,500
171 \$12,000	32 & 33 \$5,500	196 \$25,000	63 \$10,000	36 \$2,000	
181 \$1,000	96 \$1,000	216 \$4,500	84 \$17,000	35 & 36 \$3,500	<b>**14** CANYON CLUB</b>
184 \$1,000			89 \$7,000	67 \$4,500	26 \$7,000
	<b>**7** APACHE</b>	<b>**10** EAGLE</b>	115 \$1,000	68 \$6,500	35 \$1,500
<b>**4** WINCHESTER</b>	13 \$12,000	12 \$3,000	120 \$5,000	69 \$6,500	38 \$1,195
111 \$1,500	235 \$1,500	41 \$5,400	148 \$950	77 \$950	

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

# ACL 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](mailto:julie.janssen@applecanyonlake.org).



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 agree not to hold Apple Canyon Lake Property Owners' Association liable for any damage that may occur due to the Safety and Security department not being unable to get to my home or due to the equipment's failure to activate.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_  
 \_\_\_\_\_  
 Property Owner Signature

## 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 thermostat.

For this system to work properly you must comply with the operation standards set by the Safety and Security Department.

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 vender and are not under warranty from Apple Canyon Lake POA.

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 andrew\_klippert@yahoo.com  
 538 Territory Dr, Galena, IL 61036



# ACLPOA Payment Plan

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

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

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

\$35 ..... Payment Plan Processing Fee

\$75 ..... Trash Fee (if applicable)

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

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

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

**Withdrawn on May 15th**

\$325.50 .... 1/3 of the Annual Dues

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

**Withdrawn on July 15th**

\$325.50 .... 1/3 of the Annual Dues

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

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

**PRIOR TO JANUARY 31, 2019, SEND A VOIDED CHECK AND THE PAYMENT PLAN ACH FORM TO THE ACLPOA OFFICE.** Any incomplete forms or forms returned without a voided check will not be included in the payment plan for 2019.

Payment Plans set up after January 31, 2019 will also be subject to a Late Signup Fee of \$25 per lot. Payment Plan submissions cannot be accepted after February 25, 2019. Please submit one Payment Plan ACH Form for each lot.

**DO NOT SEND A CHECK FOR PAYMENT IF USING THE PAYMENT PLAN.** Make sure all of the owners on the lot are aware the lot is on the payment plan. Duplicate payments

## Payment Plan ACH Debit Authorization Form

**MUST BE RETURNED BY JANUARY 31, 2019**

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

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

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

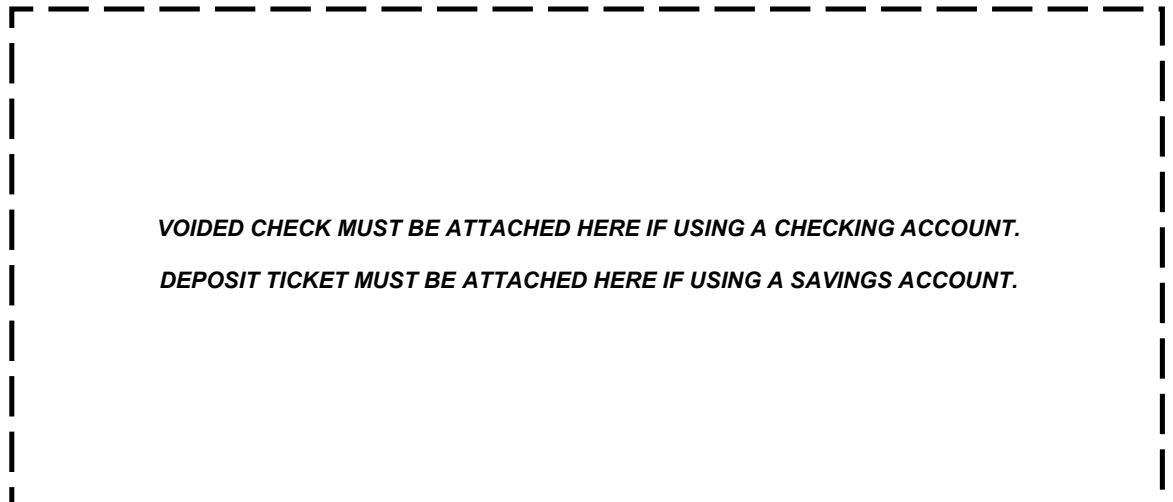
(Routing Number) (Account Number) (Name (s) on Account)

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

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

(Phone #) (Email Address)

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



### For Office Use Only:

Total Amount Owed:

\$ \_\_\_\_\_

\$ \_\_\_\_\_ March 1  
\$ \_\_\_\_\_ May 15  
\$ \_\_\_\_\_ July 15

Lot(s) \_\_\_\_\_

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.



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## Communique

CYNTHIA CARTON  
Communications & Recreation Director

815-492-2769  
[cindy.carton@applecanyonlake.org](mailto:cindy.carton@applecanyonlake.org)

### Thanks to all who helped with, or visited, the Haunted Trail!

Boy, oh, boy, did we have fun on October 20 when the Bathum Trail was decked out with creeps and ghoul-friends as the Haunted Trail unfolded for our members and their families and friends. The Recreation Committee's goal was to create a family event that would make our community proud and I believe we accomplished that. Three cheers to our Haunted Trail planning team, led by LeAnne Killeen and Carmel Cottrell. These two amazing ladies, and their husbands, were integral in bringing our vision of the Haunted Trail on the Bathum to life. It was no easy task to haunt a one-mile trail, but their leadership and willingness to roll up their sleeves and get grungy outweighed any challenges we endured. Mother Nature got involved and wreaked havoc on the stages that Saturday morning when wind gusts between 40 and 50 mph shredded three of our stages. When life gives you lemons, you make lemonade, so Carmel and LeAnne went to work salvaging the damage and came up with creative solutions using the mangled tents and canopies.

### Thank you, also, to:

- Everyone who helped set up and tear down
- The 60+ volunteers who helped haunt and host the event
- The families and ACL departments who adopted stages
- Those who donated or lent us Halloween decorations
- Staff who helped and/or participated in any way
- Our Committee and Board members who supported the event
- Everyone who visited the Haunted Trail

We are grateful to each and every one of you! YOU made it a success.

### Hippie Handi-crafts

We rolled out our Hippie Handi-Craft series with a Sea-Glass Mobile project and have a Zentangle class coming up on November 15. I am looking for people who would like to share their skills with other creatives who feel like getting together and crafting, specifically, people who can help lead or assist with the sessions listed below. Other ideas not listed here, are also welcomed, particularly classes with repurposed items. Let's reduce, reuse, recycle! Please call 815-492-2769 or email [cindy.carton@applecanyonlake.org](mailto:cindy.carton@applecanyonlake.org) to exchange ideas.

- |                             |                            |
|-----------------------------|----------------------------|
| • Sand candles at the beach | Sit-upons                  |
| • Butterfly gardens         | Cement stepping stones     |
| • Carved walking sticks     | God's eye weavings         |
| • Woven bracelets           | Beaded jewelry             |
| • Tie-dye                   | Mod Podge coasters         |
| • Painted glass             | Dream catchers             |
| • Cork succulent magnets    | Paper Mache masks          |
| • Sharpie rocks             | Glass magnets              |
| • Slime clinics             | 10-minute lip balm         |
| • T-shirt totes             | Pressed flowers and leaves |

### Celebrating 50 years

Apple Canyon Lake will celebrate its 50<sup>th</sup> Anniversary in 2019. Branigar incorporated the ACLPOA on May 6, 1969. Many things have changed over the years, and times have certainly changed, however, we look forward to celebrating this historic milestone with you.

As we make our way through 2019, we will publish historic ACL material in the *Apple Core* and will create a History page on the website. I am looking for members to submit their ACL family stories and historic photos. We do have many old photos already, but anyone with photographs and an accompanying story from the earliest days of ACL is encouraged to submit material. Please keep stories/memories to no more than 250 words if possible, and email to [cindy.carton@applecanyonlake.org](mailto:cindy.carton@applecanyonlake.org). Please scan your original photos, do not send originals. I can help with scanning, should anyone need assistance.

### We're preparing to unveil the ACL tagline contest

With some of our biggest events out of the way, we can now move on to the planning season. This is the time we work on the photo contest and annual wall calendar, the *Apple Canyon Chronicle* - ACL's 50<sup>th</sup> Anniversary Commemorative Edition, RFPs, Branding, 50<sup>th</sup> Anniversary planning, and so much more. The Communications and Recreation Department doesn't really get much of an off-season.

As I've mentioned in the recent past, the Branding Team is in the process of updating our entire visual identity. We want ACL colors, logos, tagline, etc. to reveal a more updated and accurate image about Apple Canyon Lake. When we are done, anyone looking at ACL's brand will know that we are a vibrant lake community of nature loving, recreation-seeking adventurers in the scenic hills and canyons of Jo Daviess County.

As we prepare to unleash the tagline contest, we want you to think about Apple Canyon Lake and what it means to you and your family. You can help us determine our new "look." How do you explain this little piece of heaven to your family and friends who have never been here? What drew you to ACL? What is best about Apple Canyon Lake as a place to live, work, and visit? Think about this as you consider entering the contest. You don't need an art degree to participate. A line drawing and your tagline can get your point across. Get your children and grandchildren involved!

We are anxious for your suggestions and ideas. Anyone with branding experience is still encouraged to get involved with this process. Watch for information on the upcoming tagline contest, as well as fact-finding Facebook polls and a contest for an Apple Canyon Lake "commercial." Let's have some fun with this. Get your kids and grandkids involved!

### Not getting your Apple Seed e-blasts?

If you are not receiving your weekly *Apple Seed* e-blast, please check your junk mail, then open those e-blasts. When the e-blast goes unopened for any length of time, the address becomes "suspended" and gets kicked out. We typically send the *Apple Seed* on Wednesdays. I hope you are finding the *Apple Seed* helpful in keeping you up-to-date.

### More to come...

Stay tuned to the *Apple Core*, our Facebook page at Apple Canyon Lake POA or [www.applecanyonlake.org/programs/events](http://www.applecanyonlake.org/programs/events) for all the facts on these events and many others as well!

### Can you help?

We are ALWAYS looking for volunteers to help host events. If you're interested in helping with any of the events you see listed on page 3, please call me at 815-492-2769 or email me at [cindy.carton@applecanyonlake.org](mailto:cindy.carton@applecanyonlake.org).

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## 2018 Marathon Bridge end of season awards event

Our last get together for our Apple Canyon Lake Marathon Bridge group was on September 6, at our ACL clubhouse. After enjoying delicious appetizers and desserts, awards were handed out for the season, and pictures of our happy group and winners were taken.

### Drum roll please:

- 1st Place:** Ed Paschke/Wayne Winkleman, 16,730 points
- 2nd Place:** Kathy/Tony Abruzzo, 12,230 points
- 3rd Place:** Carlene/Sid Kemmis, 11,040 points

The 2019 Marathon Bridge opening event will be posted in the March Apple Core, so, until Then...

Kathy & Tony Abruzzo



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## Shepherd of the Hills donates to area food pantries

Shepherd of the Hills Lutheran Church in Schapville has awarded \$2,800 dollars to seven food pantries in Jo Daviess County. The money was raised at the church's Steak Fry Supper held September 8 in the church fellowship area. Thrivent, a Lutheran Insurance and Investment Company, also contributed funds toward supplies and advertising for the event.

On Wednesday, October 24, representatives from seven food pantries gathered at Shepherd of the Hills to receive their checks of \$400 each, and to enjoy lunch at the church's Wednesday lunch known as Shepherd's Table. Involved in the receiving of checks were the following people: Jim Webster from United Churches of Galena Food Pantry; Roger and Joyce Kent and Shirley Miller from Warren Caring Neighbors Food Pantry; Bill and Lorraine Stuzman and Eloise Bonar from Hanover Food Pantry; Sharon Madden from the Stockton Food Pantry; Sally Toepfer from the Apple River Food Pantry; Andrea Young from the Elizabeth Food Basket, and Ben Anderson from the East Dubuque Food Pantry. Awarding the checks was Jim Cox, far left, of Shepherd of the Hills Steak Fry Committee.



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# OBITUARY



## EDMOND "ED" RYAN

Edmond M. Ryan, Jr., 83, of Apple Canyon Lake, Apple River, IL, formerly of Oak Park and River Forest, passed away October 24, 2018.

Ed was the beloved husband of Nancy, nee Campbell; loving father of Edmond M. III (late Geraldine), Matthew (Cathy), Patrick (Christina), Tim (Karen Raino), Catherine (Eric) Petersen, Delia (Brad) Jacks and Joseph; proud grandpa and great-grandpa of many; dear brother of Judy (Ralph) Kamradt, John (Sue) Ryan and the late Marianne (William) Hall.

Ed was the former financial secretary and proud member of Local 134 IBEW for 64 years, and past president of the Harmony Club of Chicago.

Ed loved living at Apple Canyon Lake and entertained friends and family there for many years. He and his wife Nancy are considered ACL pioneers, purchasing their lot in 1969 from the Branigar Organization. They watched the lake fill with water and recall the many changes throughout the years. Their children and grandchildren were "lake kids" and several members of Ed's and Nancy's family are now property owners themselves.

Ed was very involved in lake affairs, committing time and talent to the ACL Board of Directors, Cove Building Committee, Architectural Control Committee (ACC), Rules and Regulations Committee, Pro Shop Building Committee, Golf Committee, and Employee Benefits Committee. He was a member of the ACL Horseshoe club for many years and loved the game. Ed was known as a fair man who was always willing to listen.

Funeral Mass was held Tuesday, October 30, 2018 at St. Luke Church, River Forest, IL. Interment was private. In lieu of flowers, donations to American Cancer Society ([www.cancer.org](http://www.cancer.org)) are appreciated. Arrangements entrusted to Conboy-Westchester Funeral Home. For further info 708-F-U-N-E-R-A-L.

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## CONSERVATION CONVERSATIONS

### Animals in Myth and Symbol

BY PAULA WIENER  
Conservation Committee Chair

Throughout the world animals appear in cultural myths and as symbols of certain human traits. They can symbolize wealth, courage, and long life as well as good fortune or misfortune to come. Sometimes the same animal will have completely opposite symbolic meaning in different cultures. The coyote is a good example of that.

In Native American cultures, especially in tribes of the Southwest and Plains, he is a trickster. He can appear as himself or in human form. He is a rebel who uses deception and humor against cultural norms. These myths may have grown out of the coyote's true qualities of intelligence and ability to adapt to changing conditions. When Europeans arrive in the Americas, coyote's reputation quickly diminishes. Now he was viewed as an untrustworthy and cowardly creature. While the grey wolf shared this reputation for some time, his has been greatly rehabilitated while old coyote remains a reprobate.

The fox is another animal with a varied reputation. Foxes are found on every continent except Antarctica, so they appear in myths and as symbols in a wide variety of cultural contexts. In Western and Persian folklore, the fox is symbolic of cunning and trickery – allowing him to be everything from a misunderstood hero to a devious villain.

In Asian culture the fox is a familiar spirit possessing magic powers. He is mischievous and can disguise himself as an attractive female. He can be a good or bad omen, bringing spiritual wonder or ruin.

We regularly stock catfish in Apple Canyon Lake, but in Japanese mythology a certain catfish isn't as benign as ours. Namazu is a giant catfish that lives in the mud under the islands that make up Japan. The god Kashima presses a stone on top of Namazu because when he relaxes his guard the giant cat thrashes about causing earthquakes. Could there also be a cousin of Namazu under San Francisco?

The myth that groundhogs could predict the length of winter did not come from Native American legends but from a German belief. The Pennsylvania Dutch brought the legend of the weather-predicting badger from the old country and transferred it to the groundhog.

Hummingbirds bring to mind a sense of gentleness and fragility until you watch one of them defending what he or she considers their own feeder. I watch the little guys sit in a tree overlooking my feeder. The bird isn't necessarily interested in eating right then, but she sure isn't going to let any other bird eat either, dive-bombing them and chasing them mercilessly until they give up and go away.

The Aztecs picked up on the true nature of this little bird. Both artistic representations as well as fetishes made from actual hummingbird parts have been found. The birds represented vigor, energy and hard work. The Aztec god of war is often depicted as a hummingbird and fallen warriors were thought to return to earth as hummingbirds. A hummingbird talisman drew sexual potency, energy, vigor and skill at arms and warfare to the wearer.

Shiny black feathers, an unnerving call, and a propensity for eating dead things lend itself nicely to the crow and raven's status as an omen of doom and death. In the Druid tradition that death symbol can mean a change, dying from one phase of life only to be reborn in a new one. The stock market sometimes uses the symbol of three crows to describe a market where prices decline for three consecutive days. Investors often see three crows as a symbol of a period of strong selling pressure to come.

We'll end our examination of Apple Canyon Lake animals in myth and symbol with a humorous example that shows nothing much ever changes in politics. Each state of the union has a state animal. The white-tailed deer holds that title in Arkansas, Illinois, Michigan, Mississippi, Nebraska, New Hampshire, Ohio, Pennsylvania, and South Carolina. For our neighbors to the north, the white-tail is Wisconsin's official state wildlife animal, but this was not always the case.

In 1957 a State Representative introduced a bill to make Bucky Badger the state's official animal. Buckingham U "Bucky" Badger became the University of Wisconsin at Madison's mascot in 1940. Heated debate arose in the legislature (there must not have been much going on in 1957 Wisconsin). Northern county representatives thought that the deer would be a better symbol for the state serving conservation, hunting, and tourism interests. They also pointed out there was no such thing as a "Bucky Badger". Four months of shouting and failed votes (remind you of anything) and a compromise was reached naming the badger (no cutesy name attached) the state animal and the white-tailed deer the state wildlife animal.



Namatsu, the Japanese mythical catfish, is beaten by pleasure women after causing the latest earthquake. Our ACL catfish are more benign.

### Explore Apple Canyon Lake with kids, grandkids and their smartphones

Apple Canyon Lake and its surrounds are filled with natural wonders, just outside your doorstep, and just waiting to be explored. And you're always looking for ways to share it with your kids or grandkids and just enjoy the great outdoors together. But wait, they always have their faces in their smartphones, and it's almost impossible to tear them away.

Well, you don't have to. In the past few years, there has been an explosion of phone apps, most with versions for both iPhone and Android, which can inspire you and your entire family – old and young alike, to get out and explore the real world around you – TOGETHER.

The Jo Daviess Conservation Foundation (JDCF) has an upcoming event intended to get you started.

On November 13, PhD biologist Charlie Blake will be speaking on "Citizen Science, Modern Technology and the Conservation of Nature." Charlie runs a statewide program called RiverWatch which monitors stream health. She will be giving an overview of popular phone apps and web sites – like eBird, iNaturalist, Leaf, and Project Noah – which are revolutionizing the way scientists and citizen scientists are observing and reporting on the natural world. And because they are fun and easy to learn, exploring with these phone apps can make for magical outdoor outings with the kids in your life.

You can even start with your own backyard. Use these popular phone apps to identify and find out more about what's living around you every day – birds, butterflies, aquatic and other wildlife, plants and trees. Or explore the wildlife and habitat on any greenway, along the lake shore or on the lake.

Or visit one of the JDCF properties open to the public with trails for wildlife viewing. A list of these is at [www.jdcf.org](http://www.jdcf.org). By using these phone apps to share what you and your kids are seeing, you become part of the "citizen science" community – enhancing the knowledge that scientists and all of us have of the natural world.

This speaker event will take place at River Ridge School District, 4141 Illinois Route 84, just south of the intersection with Route 20. The potluck will begin at 5:30 with the presentation at 7 pm. If attending the potluck, please bring a dish to pass and your own table service. All beverages must be non-alcoholic. An entrée will be provided. If attending just the talk, please arrive shortly before 7.

JDCF wishes to thank River Ridge for hosting this event and the Apple River State Bank/First Community Bank of Galena for sponsoring our 2018 speaker series.

### Clearing the air about Radon

Join University of Illinois Extension Energy and Environmental Stewardship Educator Jay Solomon to learn more about radon. The program is being held on Thursday, December 6 at the Jo Daviess County Extension Office, 204 Vine St. Elizabeth, IL 61028, from 1 to 2:30 p.m. and again from 6:30 to 8 p.m. Pre-registration is requested by calling the University of Illinois Extension at 815-858-2273 or visiting us online at [web.extension.illinois.edu/jsw](http://web.extension.illinois.edu/jsw). Registration cost is \$10 per household. Each household will receive a free radon test kit.

With the cool fall weather upon us our thoughts turn to closing up the house tight for the winter. Most of us do a fall cleaning to collect up the last of that summer pollen and dust, check the batteries in the smoke alarms & carbon monoxide detectors, and make sure windows and doors are sealed tight. With all these tasks complete now we can breathe easy for the winter. Or can we?

"A deadly gas could be building up in your home: Radon!" according to Jay Solomon, Energy and Environmental Stewardship Educator with University of Illinois Extension. Radon is the leading cause of lung cancer among non-smokers and the second leading cause of lung cancer in the United States. This colorless, odorless gas is found in many homes throughout Illinois. "The only way to know the radon level in your home is to conduct a test of the home," Solomon continued.

Program participants will learn what radon is and how it enters a home, the danger radon poses, and how a home can be tested for radon. Discussion will also include information about reducing the radon levels in a home including contact information for licensed radon professionals in the area that can help homeowners through the process of testing and mitigation.

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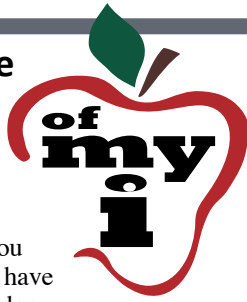
### Sunke's Thomas is the Apple of their Eye

The apple of our eye is our 27-year-old grandson Thomas Keppner. Thomas and his friend Nate started up a business a year ago April called Exhilarating Escapes located at 401 Pine St., Normal, IL.

They have 3 escape rooms, each with a different theme. You are "locked" in the room, told the theme for the room and then have 1 hour to find all the clues and the key that lets you unlock the door.

Businesses rent these escape rooms to have their employees learn to work together to solve problems. It is also a great way for a family to spend time together, have a lot of fun and learn to work together.

If you are ever in the Bloomington/Normal area and want to have some fun give them a call!



### Medicare Basics Class Planned

If you need to know anything about Medicare, a Medicare Basics class may be the most informative 1 1/2 hours that you can spend ... and it's free.

Held in Galena, Medicare Basics is ideal for those who are within three years of going on Medicare, who are already on Medicare and need a refresher or for children or caregivers of people who are planning to go on Medicare or are already on Medicare.

The class is held bi-monthly at the West Galena Township Office with the next class at 10 a.m. or 2 p.m., Wednesday, Nov. 21. All classes are taught by Ralph Norman, who has more than 40 years of experience in insurance and financial services. Call 815-235-9777, ext. 221, to make a reservation.

Expect to learn basic Medicare information such as the parts of Medicare, about Medicare supplements, and Advantage plans plus senior tax exemptions with time for a Q&A. Norman encourages people to bring their burning Medicare questions.

For more information or other questions about the Senior Resource Center, call 815-235-9777 or go to the center's website, www.seniorresourcecenter.net.

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#### FIREHOUSE FITNESS RULES

Open daily, 5 a.m. – 10 p.m.

Membership is free. However, Property Owners must join Firehouse Fitness annually by completing Membership and Waiver form at the Association Office. A key code will be assigned and will be good through January 1 of the following year. Members must join each year and will be given the new key code upon completion of waiver. Pick up membership forms at the Association office lobby, or at <https://bit.ly/2J1ZFli>. The Fitness Center is not staffed, although staff will be walking through routinely throughout the day. Please be respectful of other users; the buddy system is encouraged.

For more information call Cindy at 815-492-2769 or email [cindy.carton@applecanyonlake.org](mailto:cindy.carton@applecanyonlake.org).

- Firehouse Fitness members must sign in and have Amenity Tags.
- Property Owners' Guests are welcome but must "join" by completing Membership and Waiver form prior to use.
- This facility is not supervised. Use of the equipment is the responsibility of the member.
- Member is responsible for knowing his/her own limitations.
- No one under 16 allowed without parent or guardian.
- Minors must have parent/guardian signature on waiver.
- Unsupervised use of this facility by children is prohibited.
- Please, no wet bathing suits or bare feet.
- Please keep breakables out of Fitness Center.
- No alcoholic beverages, or food.
- Use at your own risk.

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# Christmas crafts with the Master Gardeners

If you are getting in the Christmas spirit and like to be crafty this is certainly a program you won't want to miss. Come join the Jo Daviess County Master Gardeners on Monday, November 19, 2018 as they teach you about how to make a cute Christmas decoration for your home. Enjoy treats, tea, and hot cocoa as Jo Daviess County Master Gardeners teach you how to make a Christmas ball wreath that you will then get to take home with you. The program is being held from 2 to 4 p.m. at the Jo Daviess County Extension Office, 204 Vine St. Elizabeth, IL 61028. There is a \$10 registration fee for this program and pre-registration is required by Thursday, November 15 to ensure we have enough supplies. For more information or to register for this program call us at 815-858-2273 or visit us online at [web.extension.illinois.edu/jsw](http://web.extension.illinois.edu/jsw).

During this program you will first grab your tea, hot cocoa, and treats and then you will have the opportunity to use your creativity to make a Christmas ball (ornament) wreath. The Master Gardeners will demonstrate to you how to do this and then everyone will be encouraged to get creative and make a wreath of their own to take home with them. The wreath would also make a great Christmas present for that hard to buy for person on your list! We will supply all of the basic necessities to make the wreaths, but if you have any special Christmas decorations of your own that you would like to incorporate into your wreath please bring them along!

This program is following a very successful Tea and Crafts with the Gardeners program that the Jo Daviess County Master Gardeners held on Thursday, October 18 at the Jo Daviess County Extension Office. First participants were able to enjoy and learn about tea including what herbs to grow to make your own tea and then they were able to put their creativity to work making festive fall themed grapevine wreaths to take home and decorate with. Much fun was had by both the Master Gardener volunteers who put on the program as well as the participants. Each wreath that was made was very creative and unique in its own special way.



Jo Daviess County Master Gardener Linda Helgeson instructs participants on how to wrap the grapevines into a wreath.



Program participants Vince and Dee Meyer show off their finished grapevine wreaths

## Christmas

# GIFT CARD

## Special

**Buy \$100 in Gift Cards & Receive a Free \$20 Gift Card and a Free Pizza Gift Card.**

Must present coupon. Valid until December 24, 2018.

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## A Healthy Holiday Season

Join University of Illinois Extension Nutrition and Wellness Educator, Diane Reinhold, for this special program "A Healthy Holiday Season: Healthy Appetizers and Beverages". The program is being held on Tuesday, November 20, 2018 from 1:00 to 3:00 p.m. at the Jo Daviess County Extension Office, 204 Vine St. Elizabeth, IL 61028. There is a \$10 charge to attend the program which will include handouts and tasty food samples. Seating is limited and pre-registration is required by Friday, November 16. To register or for more information on this program please call us at 815-858-2273 or visit us online at [web.extension.illinois.edu/jsw](http://web.extension.illinois.edu/jsw).

The holiday season is upon us and with that comes holiday parties, yummy treats and for some, holiday stress. For people who struggle with their weight, the holiday season can be a particularly challenging time when it comes to managing their wellness goals.

This workshop will offer tips on how to navigate those obstacles that seemingly sabotage our best laid intentions for healthy lifestyle choices during the holidays. Learn simple tips to reduce calories while baking or cooking. There will be yummy samples, and fun recipes to take home.

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**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

**LETTER TO THE EDITOR**

**ACLPOA Board Approved Policy  
THE APPLE CORE: ACCEPTANCE OF MATERIAL**

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

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

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

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

**LETTERS TO THE EDITOR:**

Letters from Property Owners are welcome.

Letters to the Editor must be:

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

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

- Whenever possible, letters expressing views on both sides of an issue will be published at the same time.
- Constructive criticism will be accepted. Positive suggestions for improvement are encouraged.
- Letters must be in good taste. Those containing offensive or derogatory language, libelous statements or expressing personal grievances or conflicts will not be published.
- Nothing in these guidelines should be construed to prohibit references to people so long as an issue of importance is the focus of the letter.
- Editorial comments will be limited to factual clarification or update on the matter at issue. No point of view will be expressed.

With respect to Board Elections:

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

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

**A GENTLE REMINDER AS YOU LEAVE**

As our weekenders and seasonal residents return to their primary homes at the end of the season we would like to remind our property owners to lock their doors and windows when leaving. We also encourage everyone to become familiar with the people in your neighborhoods and share contact information. A "Neighborhood Watch" mentality is always a good one to have in communities like ours where there may not be many houses on any given street. Do not hesitate to call 911 to report any suspicious activity in your neighborhood.

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# 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.

Lot for sale: Eagle Heron lot# 10-114, walking distance to marina, walking distance to The Cove, close to trail. \$3000, call 630-337-6123. Winter is coming! Reserve your spot now! Need to store your boat, car or RV? Contractors welcome. Wizard's Storage, corner of Lake Road #2 and East Apple Canyon Road. Reasonable monthly or yearly rates. Golf cart storage inside for season \$75. 815-757-8263

Need a cleaning person? Call The Cleaning Lady. I am here for you! Please call at 815-275-3997.

Peg's Custom Embroidery. Can embroider almost anything! Blankets, towels, golf towels, beach towels, soft side luggage & more. They make great wedding, birthday, college & Christmas gifts. Call Peg at 563-556-9299 or 563-580-9692 for more information.

Nice Buildable Lot: General Grant 3-60, 2018 dues and taxes paid. Enjoy ACL for \$300, moving out of state. 847-293-6370.

2001 Voyager sport/fishing/cruising, 18ft pontoon w/trailer. 60hp E-Tec Evinrude. \$5,500 O.B.O. View at K&S Marine, Apple Canyon Lake, 815-492-2504, Kevin.

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

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

For rent: inside, dry storage for boat or RV in Apple River. October to May. Call 630-659-8698

Lot 3-181, excellent building site on gentle slope. Backs up to greenway and woods. 200 feet from lake and dock. All dues paid to end of year. \$1000, call 847-669-6824.

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

For sale: lot and pontoon. Wooded lot and 18ft Sundancer Pontoon w/trailer. 50hp Mercury four stroke Bigfoot Motor, runs great! \$5,500 obo. Call 815-266-0698

Lot for sale: 8A176 Concord Lane, Apple Canyon Lake. \$250, ownership includes access to the lake trails and pool. Call Ray 815-768-5055.

Lot for Sale: 1448 Falling Sun. \$1, great location near lake, trail, Marina and Golf Course, call 630-606-4133

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

## 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.

Jo Daviess County & Apple Canyon Lake

**SIGN UP FOR CodeRED CRITICAL COMMUNITY ALERTS**



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**Sunday 10AM Service**  
On Schapville Road –  
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## 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.



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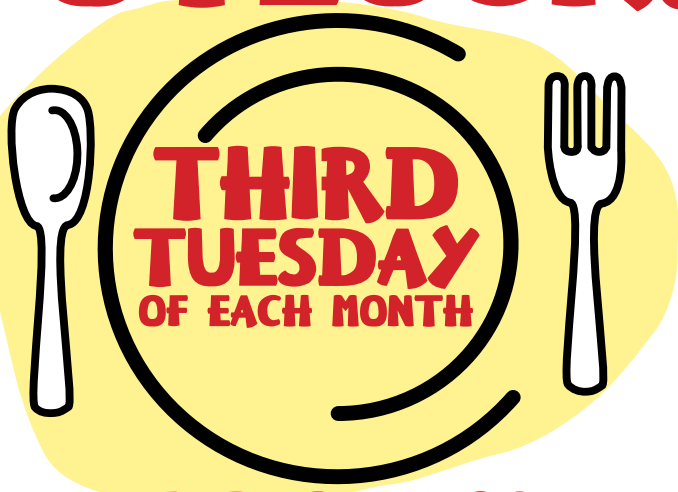
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UPCOMING EVENTS

# POTLUCK!



## 5:30 PM ACL CLUBHOUSE

**Bring a dish to pass**  
Plates will be provided  
BYOB - Bring your own beverage

For more information please call Cindy 815-492-2769  
Sponsored by the ACL Recreation Committee



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.

## Martini Night

**Thursdays**  
**5:30 pm**

ACL Proshop



Enjoy other  
delicious drink  
specials

Everyone  
Welcome!

**Wellness & Fitness classes at the  
Apple Canyon Lake Clubhouse**

# Yoga w/Dr. Liz

~~Monday, 5:30 pm: Restorative Health Yoga~~  
**Tuesday, 8 am: Strong Flow Yoga**  
**Thursday, 8:30 am: Slow Flow Yoga**



## Apple Canyon Lake WOODCARVING CLASS

**Wednesday, November 7**

**1 pm, ACL Clubhouse**

(Class lasts approximately 3.5-4 hours)  
Class is limited to 8 adults.



Led by  
Marie McDonough of  
Marie's Wood Carvings,  
Stockton, IL

**\$30 includes all  
supplies needed to  
carve & customize  
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Get registration forms at the Office or REGISTER ONLINE at  
[www.applecanyonlake.org/programs/events](http://www.applecanyonlake.org/programs/events).  
Call 815-492-2769 for more information.

Apple Canyon Lake

# Night at the Races

**Saturday, November 10**  
at the Pro Shop



Dinner at 6 pm: Races start at 7!

**\$15 ticket includes:**

Fun PRIZES, a hilarious racing program, totally  
**FAKE** betting money, a **REAL** delicious meal  
w/beverage, & 1 door prize ticket.

Due to limited space,  
only 60 tickets are  
available!  
RSVP to 815-492-2769  
by 10/5 to avoid being  
"shut out."

These races  
are great fun!

Come see what  
everyone is  
talking about!



UPCOMING EVENTS

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 10  
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 10.

**Hippie Handicraft Workshop**

**Let's Zentangle!**

**Thursday, November 15, 1-3 pm  
ACL Clubhouse**

**\$20** Includes your Zentangle Drawing Kit, 4 tiles, and two hours of instruction!



**Zentangle will help you:**

- Relax
- Focus
- Expand your imagination
- Trust your creativity
- Increase your awareness
- Respond confidently to the unexpected
- Discover the fun and healing in creative expression
- Enter a vibrant and supportive world-wide community
- Feel gratitude & appreciation for this beautiful world and all that you can do!
- Most importantly . . . Have fun!

Questions? Call 815-492-2769 for more info!  
Register online or download reg form at [www.applecanyonlake.org/hippiehandicrafts](http://www.applecanyonlake.org/hippiehandicrafts)

**Cocoa & Cookies with Santa**



**Sunday, December 9, 2018  
10 - 11:30 am  
ACL Pro Shop**

Complimentary cookies & cocoa.  
Lunch specials available. The public is welcomed!

Apple Canyon Lake's  
**Jingle Bell Brunch**

**December 11, 10 am  
ACL Clubhouse**

Rain/snow date is Dec 12  
(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!

Coffee and desserts provided by the  
Recreation Committee.

**Tree Lighting Ceremony**

**Saturday, Dec 1  
5 pm**

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



Complimentary cookies & hot cocoa.

**FAMILY FUN WEEKEND**  
**Saturday, January 12**

**SLEDDING PARTY ON HOLE 9**  
**1 - 3 pm**

(Bad weather or no snow, crafts & activities in the clubhouse.)

Find us at Hole 9 along Marina View Drive.

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

Delicious lunch & drink specials will be available!

Warm up, then meet at the clubhouse for

**POT LUCK & MOVIE NIGHT**  
**5 - 8 pm**

Bring a dish to share & your  
favorite game.

Wii games and activities for all.  
Movie starts at 6:30 pm.

Bring pillows, blankets & comfy chairs!