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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.



*May the magic of the season
be with you all,
now and through the new year.*



*Happiest holiday wishes from
the Board of Directors,
Management, and staff!*



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President's Message

JODY WARE

HAPPY HOLIDAYS TO ALL!

I hope this letter finds you in good health and surrounded by love and the spirit of the holiday season.

The 2018 year has been busy for the Board of Directors. I hope that you have noticed that we now have a two-meeting procedure for approving a change in the governing documents. This procedure allows for the Board of Directors to openly discuss a proposed change at the 1st Reading and vote at the second meeting. When conducting a first reading, Roberts Rules of Order are suspended in order for the members to participate. During the year, we have made changes in the following: Trail Speed Limit; Personal & Commercial Signs; Greenway Stewardship Program; ACL Building and Environmental Code – Violations & Fines; ACL Building and Environmental Code – Exterior Maintenance; Boating Rules; Home-Based Occupations and Burning Rules. At the November meeting, a 1st reading was held on Campground Rules and a second item - Board Policy on Insurance. These two items will return to the December meeting for a vote by the Board of Directors. Along with approving the above list, the Legal Committee has completed revisions in the Covenants and Bylaws. The documents have been sent back to the Association attorney for input on the

changes. After receiving the attorney comments, the committee will convene and make final changes. The Rules and Regulations Committee will continue to update their document using the guidance from the attorney. As the committee makes changes, the changes will be sent to the Board of Directors for a 1st reading and approval.

The Board of Directors have been busy seeking new operators for The Cove. For your understanding on how the process works, a committee of four board members was created and approved by the full Board. The committee has written a Request for Proposal document, distributed the RFP to interested parties, held two Open Houses at The Cove, interviewed applicants, and invited members to participate in a Secret Diner program evaluating the applicants existing restaurant. Also, the committee has started working on a framework of a potential contract for negotiations once the Operator is selected. At this time, during the next few weeks, the committee has new applicants interested in operating The Cove. Candidates will continue to be interviewed with the goal to name an operator at the December 15, 2018 Board of Directors' meeting.

These are exciting times for Apple Canyon Lake. Please stay informed, ask questions when clarification is needed, and most importantly, be aware of the work of the Board. In closing, may your hearts be filled with friends and family during the holiday and with joy in 2019!



General Manager

SHAUN NORDLIE
shaun.nordlie@applecanyonlake.org

Season's greetings from the Apple Canyon Lake staff. I hope by now you are all able to enjoy the holidays. I am using this edition of *The Apple Core* to review 2018. I have tried to give you an idea of the accomplishments from 2018 for the Association.

It has been a great year for Apple Canyon Lake, I feel we made incredible strides in improving our services, amenities, and operations of the Association. I have picked out a few items to review from 2018 below.

- Fiber is coming to Apple Canyon Lake! Presidents' area has shown enough interest in fiber internet service so Sand Prairie will be starting to install fiber this spring. Hopefully more areas of the lake will also be included once enough residents show interest.
- A new convection oven was purchased for the Pro Shop this spring. This addition improved efficiency of the small kitchen and allowed the staff to offer more menu items. Over the Memorial Day weekend, the staff sold thirty pizzas in one night with the help of this new oven.
- We added a third pontoon boat for rentals in 2018. The additional boat allowed more owners that do not have regular access to the lake to enjoy or most cherished asset. In 2019 we will offer lower weekday rates for owners for rentals.
- The Farm to Table dinner was a successful new event in 2018. Over one hundred owners learned about local foods and charitable groups all while enjoying a delicious meal. The Haunted Trail was expanded to the Harold Bathum Trail below the dam and scared over 400 participants this year. Having owners adopt stages this year added to the frights and fun of this great event.
- A change is coming to the Cove restaurant in 2019. Although we all want to forget the experiences from the Cove in 2018, changes are coming with new operators with fresh ideas and menu items next season.
- The mini flood during the Labor Day holiday did not measure up to the 2017 flood, but lessons from 2017 helped us be more prepared in the case of a flood in 2018. The Safety and Emergency Planning Committee was formed in 2018 to revise our emergency management plans so staff and volunteers are better prepared for the next 100-year flood.
- The Apple Canyon Lake Property Owners Foundation was formed in 2018. This month the Board of Trustees will be meeting for the first time and start marketing the foundation to owners. 2019 will offer education to owners on the benefits of the foundation and opportunities to contribute to the Foundation.

This obviously is just a glimpse at some of the events that shaped 2018 for ACL. Hopefully you and our family have had the opportunity to enjoy your membership this year and create great memories.

Happy Holidays and Happy New Year

WARM WELCOME TO NEW MEMBERS

- | | |
|-----------------------------|---------------------|
| Kenneth & Shelley Lauritsen | Patricia Hansen |
| Cristina Elias | Glen & Sandra Baker |
| Scott & Shannon Vandlen | Amy Fratus |
| Michael & Donna Piacenza | Michael Mowery |
| Nicholas & Giovanna Losacco | |

ACL CONTACT INFORMATION

ACLPOA MAILING ADDRESS:

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

EMERGENCY FIRE, SHERIFF, AMBULANCE – 911

- ACL General Manager – generalmanager@applecanyonlake.org (815) 492-2238
- Association Business Office – customerservice@applecanyonlake.org (815) 492-2238
bookkeeper@applecanyonlake.org; officemanager@applecanyonlake.org . FAX (815) 492-2160
- Communications Director, Website Administrator (815) 492-2769
Apple Core Editor applecore@applecanyonlake.org
- Apple Core Display & Website Advertising – ads@applecanyonlake.org (815) 275-0388
- Apple Core Classifieds – applecore@applecanyonlake.org (815) 492-2238
FAX (815) 492-2160
- Board of Directors Contact board@applecanyonlake.org
- Committee Contact officemanager@applecanyonlake.org
- Work Orders – maintenance@applecanyonlake.org (815) 492-2167
- Maintenance & Building Dept – maintenance@applecanyonlake.org (815) 492-2167
buildinginspector@applecanyonlake.org FAX (815) 492-1107
- Golf Course/Pro Shop – golf@applecanyonlake.org (815) 492-2477
- Marina & Concession – marina@applecanyonlake.org (815) 492-2182
- The Cove Restaurant (815) 492-2700
- Pool Office – pool@applecanyonlake.org (815) 492-0090
- Safety & Security Department (SSD) – security@applecanyonlake.org (815) 492-2436
- K&S Service Center (Boats, Motors and Service) (815) 492-2504

www.applecanyonlake.org

Find us on Facebook at Apple Canyon Lake POA
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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

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

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

Send change of address to:

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

LOCAL DELIVERY DATES

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

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AMENITY HOURS

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

OFFICE HOURS

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

Special Holiday Hours:

Closed Christmas Eve & Christmas Day, Dec 24 & 25
Closed New Year's Eve &
New Year's Day, Dec 31 & Jan 1

PRO SHOP & GRILL NOVEMBER HOURS

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

SOLID WASTE RECYCLING CENTER

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

Special Holiday Hours

Closed Christmas, Dec 25 & New Year's Day, Jan 1

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

WWW.APPLECANYONLAKE.ORG

2018-19 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

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
Jan 12, Sledding Party & Family Fun Weekend
Jan 26, 7-10 pm Just Jake @ the Pro Shop
Feb 2, 1-7 pm Midwinter Gathering & Potluck
Feb 16, 12:30 pm Pinewood Derby
Mar 23, 10 am Campsite Swap & Assignment Day
Apr 6, 10 am Slip Swap
Apr 13, 10 am Slip Assignment Day & Sublicense Assignments
Apr 27, 10 am Meet the Candidates
May 7, 6 pm "Fishing to Catch Fish" Lifelong Learning Class
May 25, BBQ Cook-Off
May 26, 8 am - 12 pm Pancake Breakfast
Jun 1, 8 am - 4:30 am Boater Safety Class
Jun 1, 8 am - 2 pm ACL Garage Sales
Jun 8, 12:30 pm Annual Meeting of the Members
Jun 29, 10 am - 1 pm Farm Fun Day

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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.

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: \$ _____

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BOARD OF DIRECTORS REGULAR MEETING MINUTES

Following are UNAPPROVED MINUTES of the November 17, 2018 regular Board of Directors' Meeting. Minutes are in unapproved draft format for informational purposes only, pending approval at the December 15, 2018 Board of Directors' Meeting.

- 2.0 Call to Order - President Jody Ware called the regular meeting of the Apple Canyon Property Owners Association to order at 9:00 a.m. on Saturday, November 17, 2018.
- 3.0 Pledge of Allegiance – After the Pledge of Allegiance a quorum was present with the following directors in attendance: Jody Ware, Bob Ballenger, Barb Hendren, Gary Hannon, Mike Harris, Steve Tribbey, and Gordy Williams. Shaun Nordlie was also in attendance. John Diehl and Jon Sonntag were absent.
- 4.0 Approve/Adopt October 20, 2018 Minutes – Gary Hannon moved “to approve the minutes of October 20, 2018.” Seconded by Steve Tribbey. Motion carried with 5 yes, and 1 abstaining.
- 5.0 Treasurer's Report – Gary Hannon presented the October Treasurer's Report.
- 6.0 Committee Reports
- AECC – Joe Wiener reported that the property maintenance complaint on Eagle Court has been resolved. There is a vacant lot next door, and Maintenance Department reported a wooden structure on the lot. Joe is working with the property owner to take it down.
- Budget - Gary Hannon reported they are done for the season and will not plan to meet until the spring.
- Camp Finance & Marketing – No meeting.
- CAMP Architecture & Design – Joe Wiener reported that a schematic design package including specs has been received from the architect. The plan is to take this package and send it to six contractors to get an estimate of probable construction cost. Shaun is reviewing the paperwork and will be the point person. The A&D Committee plans to come before the board after receiving estimates to let the Board know the schematic phase is complete and ask if there is anything else they need to do.
- Campground – Campground Committee met on October 21 and started the planning stage of the pavilion. The numbers for trick or treaters was down but it was a nice event. Also discussed water and electrical lines for possible additional full hookup sites.
- Conservation – Gary Hannon reported that fish shocking results indicate success with our new creel limit program. Approved all Greenway Stewardship projects for the year. There will be a summary article in the December Apple Core.
- Deer Management – Shaun reported that 15 deer have been harvested; of those, two are bucks.
- Golf – No meeting.
- Lake Monitoring – Steve Tribbey reported they are planning to go out one more time this season.
- Legal - Jody Ware reported they met last Sunday and are ready to send the Covenants to our attorney. They also went through the Bylaws and are reviewing what should be in the Bylaws versus Covenants. They have been rewriting almost everything to make things more streamlined. You will see some of the results later in our meeting, such as Home-Based Occupations, Campsite License, and Boat Slip License.
- Nominating – Barb Hendren reported the informal get together at the Pro Shop had a good turnout. We now have six candidates running for the Board in 2019.
- Recreation – Mary Hannon thanked the organizers of the Haunted Trail: LeAnne Killeen, Carmel Cottrell & Cindy Carton. It was an awesome event and they did a lot of work. Upcoming events: December 1 is the 2nd annual Tree Lighting at 5:00 at the old firehouse; December 9 Cookies & Cocoa with Santa at the Pro Shop; December 11 is the annual Jingle Bell Brunch at the Clubhouse; January 12 is the Family Fun weekend with sledding on the 9th hole if we have snow.
- Rules and Regulations – Shaun reported that we have some items in our packet today that will be addressed. The committee is going through new sections every month.
- Safety and Emergency Planning – Jody Ware reported they continue to work on the Emergency Plan.
- Strategic & Long-Range Planning – Jody Ware reported there is a full page spread in the latest Apple Core about the Apple Canyon Lake Foundation, which is up and running, and they are accepting donations. They have also approved the plan for January, so have no meetings until March. The Foundation will be meeting in December.
- Trails – Gary Hannon reported he did not attend the last meeting but did receive word that Greg Stauder looked at the North Bay Crossing for a dry crossing. Work on a plan is ongoing. They are also looking at White Buffalo and Winchester trail access, and also looked at the Cottonwood Trail.
- 7.0 General Manager's Report – Shaun Nordlie reported that year-end projects are being wrapped up for R&R. The quarry is being cleaned out for archery. Aren is working on some dry dams; the one by Nixon Beach will be started in a few weeks. Some rip rap will be put down in Blackhawk area. We are purchasing rock this year for phase 3 of the North Bay project, which will take place next year. Our new Building & Grounds Manager is Ed Ziarko, and he is still getting himself acquainted with his staff. Our new Financial Manager, Ashlee Miller, is working on the financial transition from Honkamp to Abacus, which will take place after January.
- 8.0 President's Report – Jody Ware reported that there are 7 members who will be on the Foundation Board of Trustees. Also, concerning the Cove Operator Search Process, we formed an ad hoc committee consisting of four Board members for this task. We created an RFQ, and a rubric for evaluating the submissions. We had two applications to operate the Cove; one local vendor, and one out of state. We had “secret diners” from the Association fill out the rubric so that we could get input from members on the local vendor. We conducted interviews last Monday, with a 2nd round this Monday, and in the meantime are working on the contract with our attorney so we'll be ready to negotiate with a vendor. We hope to name a vendor by the end of next week. We have expedited the process in order to open next spring.
- 9.0 Property Owners Comments

- 10.0 Consent Agenda
- 10.1 Committee Changes – Bob Ballenger moved “To approve the consent agenda items: committee changes (to appoint Tom Ohms as Chair, Henry Doden as Vice Chair, and Penny Diehl as Secretary of the Trails Committee; and to accept the resignation of Norman Homb from the Trails Committee), and Appeals Board recommendation (to uphold the citation issued to Randy Lange).” Seconded by Gordy Williams. Motion passed unanimously.
- 11.0 Unfinished Business
- 11.1 Home Based Occupations – Mike Harris moved “To approve Article 3, Section 8 on Home Based Occupations as recommended by the Legal Committee.” Seconded by Gary Hannon. Motion passed unanimously.
- 11.2 Rules & Regulations: Burning – Barb Hendren moved “To approve the amendments to the Rules & Regulations Sections XX Burning, and IV Miscellaneous as recommended with edits by the Rules & Regulations Committee.” Seconded by Steve Tribbey. Discussion about extinguishing burn after it's done. Also, discussed prescribed burns and supervision by a certified professional; this will be covered by using Aren to oversee the burn. Motion carried unanimously.
- 12.0 New Business
- 12.1 Request to Restrict Lot – Mike Harris moved “To approve the request to restrict lot 11-016.” Seconded by Gordy Williams. Discussion about financial strain on the Association with restricting lots. Roll Call Vote: Gordy Williams N, Bob Ballenger N, Barb Hendren N, Gary Hannon N, Mike Harris N, Steve Tribbey N. Motion failed.
- 12.2 Designated Signers for ACLPOA Accounts – Bob Ballenger moved “To designate Shaun Nordlie, General Manager; Ashlee Miller, Financial Manager; and Carrie Miller, Accounts Payable/Human Resources; and Board of Directors members Jody Ware, President; Bob Ballenger, Vice President; Gary Hannon, Treasurer; Barb Hendren, Corporate Secretary; John Diehl; Mike Harris; Jon Sonntag; Steve Tribbey; and Gordon Williams as designated signers for ACLPOA accounts at Apple River State Bank and Citizens State Bank.” Seconded by Gary Hannon. Motion passed unanimously.
- 12.3 Board Policy: Home Based Occupations - 1st Reading – Barb Hendren moved to suspend Robert's Rules of Order in order to discuss; seconded by Gary Hannon. Motion passed unanimously. A discussion was held on the proposed Board Policy Home Based Occupations.
- 12.4 Rules & Regulations: Campground – 1st Reading – A discussion was held on the proposed changes to the language.
- 12.5 Rules & Regulations and Board Policy: Insurance – 1st Reading – A discussion was held on the proposed changes to the language. Barb Hendren moved to re-instate Robert's Rules of Order. Seconded by Steve Tribbey. Motion passed unanimously.
- 12.6 Boat Slip License – Bob Ballenger moved “To adopt the Boat Slip License as amended and recommended by ACL staff.” Seconded by Steve Tribbey. Discussion on non-motorized versus motorized boats. Motion passed unanimously.
- 12.7 Camp Site License – Gary Hannon moved “To approve the campsite license as presented.” Seconded by Mike Harris. Discussion use of the word “bailment” in #4, and termination language in #9. Motion passed unanimously.
- Motion to adjourn by Mike Harris at 10:53 am.
- Recording Secretary, Barb Hendren
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

NOVEMBER 2018

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



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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.



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

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

SEPTEMBER 2018 TREASURER'S REPORT

	OPERATING BUDGET						
	MONTH			YEAR TO DATE			ANNUAL
	ACTUAL	BUDGET	OVER/ (UNDER)	ACTUAL	BUDGET	OVER/ (UNDER)	BUDGET
REVENUES *	\$ 227,332	\$ 244,852	\$ (17,519)	\$ 2,448,675	\$ 2,448,405	\$ 270	\$ 2,996,199
DIRECT/INDIRECT EXPENSES	220,978	221,554	(576)	2,310,249	2,322,169	(11,920)	2,995,368
OPERATING INCOME (LOSS)	\$ 6,354	\$ 23,298	\$ (16,944)	\$ 138,426	\$ 126,237	\$ 12,189	\$ 831

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

STATEMENT OF FINANCIAL POSITION				
ASSETS	Operations	Cap Projects	R&R	COMBINED
CASH MGMT FUND	\$ 153,947		\$ 1,969,984	\$ 2,123,930
OTHER CASH	312,297	42		312,338
RECEIVABLES	59,230			59,230
OTHER PREPAIDS ETC.	45,044			45,044
TOTAL CURRENT	\$ 570,517	\$ 42	\$ 1,969,984	\$ 2,540,542
INVESTMENTS	\$ 259,181		\$ 172,648	\$ 431,829
Due from Capital Project Fund				
PROPERTY and EQUIP (NET)	6,226,442	11,440		6,237,842
TOTAL ASSETS	\$ 7,056,141	\$ 11,442	\$ 2,142,631	\$ 9,210,214
LIABILITIES AND FUND BALANCE				
CURRENT	\$ 117,766			\$ 117,766
Due to R&R Fund				\$ -
DEFERRED INC & ESCROW	655,730			\$ 655,730
FUND BALANCE	6,282,645	11,442	2,142,631	\$ 8,436,718
TOTAL LIAB & FUND BAL	\$ 7,056,141	\$ 11,442	\$ 2,142,631	\$ 9,210,214

	REPLACEMENT & RENOVATION FUND (R&R)		FISCAL YEAR BUDGET **	REMAINING BUDGET
	MONTH	YEAR-TO-DATE		
BEGINNING FUND BALANCE	\$ 2,146,342	\$ 1,996,767		
INCOME EARNED-Interest	\$ 1,543	\$ 12,975		
Annual Assessment Transfer	\$ -	\$ 565,000		
Additional Transfer from Operati	\$ -	\$ -		
TOTAL AVAILABLE	2,147,885.00	2,574,742		
R&R EXPENSED	\$ -	\$ -	\$ 20,000	\$ 20,000
LAND & LAKE	\$ 5,254	\$ 130,067	\$ 292,500	\$ 162,433
BUILDING	\$ -	\$ 8,466	\$ 15,000	\$ 6,534
MACHINERY & EQUIP	\$ -	\$ 293,577	\$ 301,290	\$ 7,713
VEHICLE	\$ -	\$ -	\$ 20,000	\$ 20,000
F&F	\$ -	\$ -	\$ -	\$ -
319 GRANT-Shoreline/Invasives	\$ -	\$ -	\$ -	\$ -
TOTAL R&R EXPENDITURES	\$ 5,254	\$ 432,110	\$ 648,790	\$ 216,680
ENDING FUND BALANCE	\$ 2,142,631	\$ 2,142,631		

** Fiscal year budget, includes 2017 budgeted carryover of \$70k within the following categories: R&R expensed, \$10k BZ demo & \$10k NB engineer study ; Land & Lake, \$50k for streambank stabilization

PROPERTY AND EQUIPMENT	COST	DEPRECIATION	NET
LAND & LAKE	\$ 6,543,036	\$ 3,137,075	\$ 3,405,961
BUILDINGS	3,796,398	1,644,657	2,151,741
EQUIPMENT	1,864,171	1,477,572	386,598
FURN & OFFICE FIXTURES	776,305	686,157	90,148
VEHICLES	432,571	335,008	97,563
OTHER INCOMPLETE PROJECTS	94,430	0	94,430
TOTALS	\$ 13,506,911	\$ 7,280,469	\$ 6,226,442

	CAPITAL PROJECTS	
	MONTH	YEAR-TO-DATE
BEGINNING BALANCE	\$ -	\$ (209,901)
Annual Assessment Transfer	\$ -	\$ 209,901
Operating Fund Transfer	\$ -	\$ -
Add'l yearly transfers	\$ -	\$ 200,000
TOTAL AVAILABLE	\$ -	\$ 200,000
ARCHITECT	\$ -	\$ 36,284
ENGINEERING	\$ -	\$ 11,400
CONTRACTOR PAYMENTS	\$ -	\$ -
EQUIPMENT	\$ -	\$ -
LAND IMPROVEMENT	\$ -	\$ -
BUILDING	\$ -	\$ -
INTEREST	\$ -	\$ -
LOAN PREPAYMENT IND.	\$ -	\$ -
OTHER (Financing, Postage etc)	\$ -	\$ -
TOTAL CAP PROJ EXP	\$ -	\$ 47,684
ENDING BALANCE (DEFICIT)	\$ -	\$ 152,316

HK posted: 10/26/18
Created: 11/9/18

Submitted by: Gary Hannon, Treasurer

Gary Hannon

ACLPOA TREASURER'S NARRATIVE

Based on Preliminary September, 2018 Results

To: ACLPOA Board of Directors

September Operating Revenues were \$227,332.

Year-to-Date (YTD) Revenues were \$2,448,675 and were over budget \$270.

Revenue lines with deviations greater than \$5k from budget were:

Budget Line (Revenues)	YTD Actual	Over (Under) Budget
Pro Shop Food and Beverage	\$174,608	\$35,146
Delinquent Dues Fees	\$20,420	\$5,545
Advertising Income	\$99,015	\$5,135
Lease Rental Revenue	\$7,122	\$(8,950)
Golf Fees	\$110,184	\$(12,980)
Building Permits and Septic	\$5,457	\$(12,993)
Boat Rentals	\$36,825	\$(13,745)
Marina Concessions	\$240,199	\$(16,801)

September Operating Expenses were \$220,978.

Year-to-Date (YTD) Op Expenses were \$2,310,249 and were under budget \$11,920.

Expense lines with deviations greater than \$5k from budget were:

Budget Line (Expenses)	YTD Actual	Over (Under) Budget
Food and Beverage	\$78,941	\$27,323
Legal Fees	\$51,777	\$19,777
Gas and Oil	\$50,082	\$17,482
Advertising	\$66,768	\$9,223

Budget Line (Expenses)	YTD Actual	Over (Under) Budget
Employee Fringes	\$134,586	\$8,491
Utilities	\$97,686	\$(7,947)
Postage	\$606	\$(9,394)
Special Projects	\$2,600	\$(10,400)
Maintenance Equipment	\$23,855	\$(10,645)
Property Taxes	\$29,999	\$(11,701)
Maintenance Grounds	\$61,547	\$(12,203)
Land and Lake	\$4,052	\$(16,348)
Insurance	\$124,065	\$(16,705)
Resale Supplies	\$160,602	\$(17,598)
Payroll Taxes	\$93,135	\$(18,915)
Contract Labor	\$9,591	\$(33,129)
Department Wages	\$978,239	\$(36,891)

The above activity resulted in YTD Operating Revenues greater than Operating Expenses by \$138,426 which was over budget by \$12,189.

R&R expenditures for September were \$5,254. Line items greater than \$500 include:

- Trails (\$7,155) and Watershed erosion control (\$674).
- All expenditures are within budget Year-to-Date (YTD), except for pool concrete repair \$9,500, which was a safety issue and not budgeted, and rental boat \$1,460.
- R&R expenditures (YTD) were \$432,110 with a remaining budget of \$216,680.

Submitted by: Gary Hannon, Treasurer

Created: 11/9/18



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OCTOBER 2018 TREASURER'S REPORT

	OPERATING BUDGET						
	MONTH			YEAR TO DATE			ANNUAL
	ACTUAL	BUDGET	OVER/ (UNDER)	ACTUAL	BUDGET	OVER/ (UNDER)	BUDGET
REVENUES *	\$ 194,291	\$ 197,228	\$ (2,937)	\$ 2,642,966	\$ 2,645,633	\$ (2,667)	\$ 2,996,199
DIRECT/INDIRECT EXPENSES	\$ 231,591	\$ 209,576	\$ 22,015	\$ 2,541,841	\$ 2,531,745	\$ 10,096	\$ 2,995,368
OPERATING INCOME (LOSS)	\$ (37,301)	\$ (12,348)	\$ (24,952)	\$ 101,125	\$ 113,888	\$ (12,763)	\$ 831

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

STATEMENT OF FINANCIAL POSITION				
ASSETS	Operations	Cap Projects	R&R	COMBINED
CASH MGMT FUND	\$ 75,980		\$ 887,169	\$ 963,149
OTHER CASH	216,396	42		216,437
RECEIVABLES	54,980			54,980
OTHER PREPAIDS ETC.	38,978			38,978
TOTAL CURRENT	\$ 386,334	\$ 42	\$ 887,169	\$ 1,273,544
INVESTMENTS	\$ 259,485		\$ 172,967	\$ 432,452
Due from Capital Project Fund				
PROPERTY and EQUIP (NET)	7,261,202	11,400		7,272,602
TOTAL ASSETS	\$ 7,907,021	\$ 11,442	\$ 1,060,136	\$ 8,978,598
LIABILITIES AND FUND BALANCE				
CURRENT	\$ 125,188			\$ 125,188
Due to R&R Fund				
DEFERRED INC & ESCROW	437,153			437,153
FUND BALANCE	7,344,679	11,442	1,060,136	8,416,256
TOTAL LIAB & FUND BAL	\$ 7,907,021	\$ 11,442	\$ 1,060,136	\$ 8,978,598

REPLACEMENT & RENOVATION FUND (R&R)				
	MONTH	YEAR-TO-DATE	FISCAL YEAR BUDGET **	REMAINING BUDGET
	BEGINNING FUND BALANCE	\$ 2,142,631	\$ 1,996,767	
INCOME EARNED-Interest	\$ 1,115	\$ 14,090		
Annual Assessment Transfer	\$ -	\$ 565,000		
Additional Transfer from Operati	\$ -	\$ -		
TOTAL AVAILABLE	2,143,745.93	2,575,857		
R&R EXPENSED	\$ -	\$ -	\$ 20,000	\$ 20,000
LAND & LAKE	\$ 1,083,610	\$ 1,213,677	\$ 292,500	\$ (921,177)
BUILDING	\$ -	\$ 8,466	\$ 15,000	\$ 6,534
MACHINERY & EQUIP	\$ -	\$ 293,577	\$ 301,290	\$ 7,713
VEHICLE	\$ -	\$ -	\$ 20,000	\$ 20,000
F&F	\$ -	\$ -	\$ -	\$ -
319 GRANT-Shoreline/Invasives	\$ -	\$ -	\$ -	\$ -
TOTAL R&R EXPENDITURES	\$ 1,083,610	\$ 1,515,721	\$ 648,790	\$ (866,931)
ENDING FUND BALANCE	\$ 1,060,136	\$ 1,060,136		

** Fiscal year budget, includes 2017 budgeted carryover of \$70k within the following categories: R&R expensed, \$10k BZ demo & \$10k NB engineer study ; Land & Lake, \$50k for streambank stabilization

PROPERTY AND EQUIPMENT	COST	DEPRECIATION	NET
LAND & LAKE	\$ 7,614,767	\$ 3,161,610	\$ 4,453,157
BUILDINGS	3,796,398	1,654,080	2,142,317
EQUIPMENT	1,864,171	1,485,353	378,818
FURN & OFFICE FIXTURES	776,305	691,318	84,988
VEHICLES	432,571	336,959	95,612
OTHER INCOMPLETE PROJECTS	106,310	0	106,310
TOTALS	\$ 14,590,522	\$ 7,329,320	\$ 7,261,202

CAPITAL PROJECTS		
	MONTH	YEAR-TO-DATE
BEGINNING BALANCE	\$ -	\$ (209,901)
Annual Assessment Transfer	\$ -	\$ 209,901
Operating Fund Transfer	\$ -	\$ -
Add'l yearly transfers	\$ -	\$ -
TOTAL AVAILABLE	\$ -	\$ -
ARCHITECT	\$ -	\$ -
ENGINEERING	\$ -	\$ 11,400
CONTRACTOR PAYMENTS	\$ -	\$ -
EQUIPMENT	\$ -	\$ -
LAND IMPROVEMENT	\$ -	\$ -
BUILDING	\$ -	\$ -
INTEREST	\$ -	\$ -
LOAN PREPAYMENT IND.	\$ -	\$ -
OTHER (Financing, Postage etc)	\$ -	\$ -
TOTAL CAP PROJ EXP	\$ -	\$ 11,400
ENDING BALANCE (DEFICIT)	\$ -	\$ (11,400)

HK posted: 11/13/18
Created: 11/14/18

Submitted by: Gary Hannon, Treasurer

Gary Hannon

To: ACLPOA Board of Directors
October Operating Revenues were \$194,291.

Year-to-Date (YTD) Revenues were \$2,642,966 and were under budget \$2,667.
Revenue lines with deviations greater than \$5k from budget were:

Budget Line (Revenues)	YTD Actual	Over (Under) Budget
Pro Shop Food and Beverage	\$190,681	\$39,788
Advertising Income	\$110,017	\$7,957
Delinquent Dues Fees	\$20,420	\$5,545
Lease Rental Revenue	\$7,122	\$(11,450)
Building Permits and Septic	\$5,920	\$(12,530)
Golf Fees	\$112,078	\$(12,899)
Boat Rentals	\$37,055	\$(13,745)
Marina Concessions	\$243,356	\$(27,644)

October Operating Expenses were \$231,591.
Year-to-Date (YTD) Op Expenses were \$2,541,841 and were over budget \$10,096.
Expense lines with deviations greater than \$5k from budget were:

Budget Line (Expenses)	YTD Actual	Over (Under) Budget
Food and Beverage	\$86,009	\$31,765
Legal Fees	\$59,771	\$26,771
Gas and Oil	\$54,607	\$20,057

Employee Fringes	\$154,579	\$13,974
Advertising	\$73,647	\$10,442
Maintenance-Building	\$30,634	\$6,284
Property Tax	\$33,332	\$(8,368)
Postage	\$724	\$(9,276)
Special Projects	\$12,599	\$(10,401)
Insurance	\$127,914	\$(12,856)
Maintenance-Equipment	\$26,081	\$(12,919)
Resale Supplies	\$163,795	\$(17,455)
Land and Lake	\$4,179	\$(17,521)
Payroll Taxes	\$100,313	\$(22,495)
Maintenance-Grounds	\$68,862	\$(23,538)
Department Wages	\$1,081,649	\$(34,308)
Contract Labor	\$9,825	\$(37,349)

The above activity resulted in YTD Operating Revenues greater than Operating Expenses or Net Income of \$101,125 which was under budget by \$12,763.

R&R expenditures for October were \$1,083,610. Line items greater than \$500 include:

- Land purchase (\$1,061,731) note, \$10k was paid in September as down payment.
- Trails (\$15,803) and Dry Dam Repairs (\$5,583).
- All expenditures are within budget Year-to-Date (YTD), except for pool concrete repair \$9,500 (safety issue not budgeted), land purchase \$1,071,731 (not budgeted) and rental boat \$1,460.
- R&R expenditures (YTD) were \$1,515,721 with a remaining budget of \$(866,931).

Submitted by: Gary Hannon, Treasurer
Created: 11/14/18



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2019 APPROVED CONSTRUCTION FEE SCHEDULE

New Dwelling: Permit Fee/Inspection (Good for one (1) year)	\$1,000
Environmental Impact Fee (Non-Refundable): New dwelling only	\$1,000
Environmental/Debris Bond (Refundable)	\$500
Additions to Existing Dwelling: Permit fee	\$0.20/square foot
All Accessory Structures	\$0.20/square foot
General Permits: Per item	\$10
Driveways	
Shoreline Construction	
Demolitions	
Landscaping: Any earthwork or lot grading whether performed as a single project or as a series projects on an existing developed lot	
Roofing	
Boat Docks	
Small Misc Permits/Projects	
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50th Anniversary Event Planning Ad Hoc (Meeting Dates TBD)
 Malone, Steve Member
 Johnson, Lynn Member
 Killeen, LeAnne Member

Appeals (2nd Sat of emonth, if needed)

Miranda, Rich Chair
 Petelle, Edie Vice Chair
 Helgason, Janet Secretary
 Beckel, Ron Member
 VanDerLeest, Roger Member

Architectural & Environmental Control (1st Saturday of each month)

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

Board of Directors

Ware, Jody President
 Ballenger, Robert Vice President
 Hannon, Gary Treasurer
 Hendren, Barb Corp. Secretary
 Diehl, John Member
 Harris, Mike Member
 Tribbey, Steve Member
 Williams, Gordon Member

Budget/Finance (meeting dates TBD)

Hannon, Gary Chr/Bd Liaison
 Brennan, Thomas Member
 Carpenter, Ron Member
 Finn, John Member
 Forman, Joe Member
 Malone, Steve Member
 Miller, Ashlee Staff

Smith, Karen Member
 Spivey, Jan Member
 Tribbey, Fern Member

Campground (meeting dates TBD, generally weekends)

Richards, Kathy Chair
 Carpenter, Ron Vice Chair/Sec.
 Maculitis, Jerry Vice Chair/Sec.
 Barker, Nancy Member
 Bluhm, Mary Member
 Reifsteck, Joseph Member
 Ruffolo, Ric Member
 Williams, Gordon Board Liaison

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

Wiener, Joe Chair
 Tribbey, Steve V.C./Bd Liaison
 Hendren, Barb Secretary
 Carton, Cindy Member
 Frank, Jim Member
 Hansen, James Member
 Killeen, John Member
 Paulson, Rick Member
 Stanger, Bob Member
 Stocks, Geoff Member
 Ware, Bill Member

Clubhouse Area Master Plan Financing & Marketing (meeting dates TBD)

Brennan, Thomas Member
 Forman, Joe Member
 Hannon, Gary Member
 Harris, Mike Member
 Hendren, Barb Board Liaison
 Reed, George Member
 Tribbey, Steve Member
 Carton, Cindy Staff

Conservation (1st Saturday of each month)

Wiener, Paula Chair
 Burmeister, Darryle Member

Cady, Phyllis Member
 Cammack, Mike Member
 Doden, Henry Member
 Hannon, Gary Board Liaison
 McDonald, Susan Member
 Ohms, Tom Member
 Parages, Melissa Member
 Stolpe-Friend, Kerstin Member
 Drogosz, Karen Recorder
 Helgerson, Aren Staff

Deer Management (last Saturday of each month)

Finley, Jack Chair
 Sonntag, Jon
 Rees, Kim Secretary
 Bluhm, Ted Member
 Lutz, Al Member
 Ostrander, Gordon Member
 Petelle, Jim Member
 Sershon, John Member

Editorial Review

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

Golf (1st Tuesday of each month, 1:30pm, April-October)

Reese, Tim Chair
 Turek, Fred Vice Chair
 Reese, Pat Secretary
 Buesing, Bob Member
 Burton, Jean Member
 Curtiss, Pauline Member
 Diehl, John Board Liaison
 Finley, Jack Member
 Hannon, Mary Member
 Killeen, John Member
 Mannix, Pat Member
 Schmidt, Richard Member
 Stanger, Bob Member
 Stanger, Marcy Member

Governing Documents Alignment Ad Hoc (meeting dates TBD)

Harris, Mike Board Liaison
 Petelle, Jim Member
 Ware, Jody Member

Lake Monitoring (meeting dates TBD)

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

Legal (meeting dates TBD)

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

Nominating (meeting dates TBD)

Cammack, Mike Chair
 Bass, Michelle Member
 Brandenburg, Rosanne Member
 Hendren, Barb Board Liaison
 Killeen, John Member
 Sershon, Vickie Member
 Tyson, Mike Member

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

Hannon, Mary Chair
 Cottrell, Carmel Vice Chair
 Reese, Pat Secretary
 Brandenburg, Rosanne Member
 Causero, Lee Member
 Gee, Sheila Member
 Killeen, LeAnne Member
 Sonntag, Jon Board Liaison
 Stanger, Marcy Member
 Tribbey, Fern Member
 Carton, Cindy Member

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

Petelle, Jim Chair
 Sershon, Vickie Vice Chair
 Harris, Mike Board Liaison
 Pfeiffer, Fred Member
 Stanger, Robert Member
 Drogosz, Karen Recorder

Safety and Emergency Planning (meeting dates TBD)

Cammack, Mike Chair
 Beckel, Ron Vice Chair
 Ware, Jody Bd Liaison/Sec.
 Hannon, Gary Member
 Janssen, Julie Staff
 Ziarko, Ed Staff

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

Ware, Jody Bd Liaison/Sec.
 Ford, Don Vice Chair
 Forman, Joseph Member
 Williams, Gordon Member

Tellers (meets for Annual Meeting)

Reese, Patricia Chair
 Causero, Lee Member
 Detwiler, Marilyn Member
 Hendren, Rugene Member
 Makar, Kathy Member
 Strasser, Julianne Member
 Sunke, Carol Member

Trails (last Saturday of each month, 9am)

Ohms, Tom Chair
 Doden, Henry Vice Chair
 Hannon, Gary Bd Liaison
 Diehl, Penny Secretary
 Drogosz, George Member
 Laethem, Deb Member
 Laethem, Robert Member
 Manderschied, Ron Member

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MONTHLY COMMITTEE REPORTS

ARCHITECTURAL & ENVIRONMENTAL CONTROL COMMITTEE MINUTES

NOVEMBER 3, 2018

UNAPPROVED

- 1.0 Call to Order – The November 3, 2018 meeting of the ACL Architectural & Environmental Control Committee was called to order by Chairperson Cindy Zophy at 8:00 a.m.
- Committee members present: Cindy Zophy, Barb Hendren, Steve Tribbey, Bill Ware, Jim Frank, Mike Harris, John Diehl, Gordy Williams, and Bob Ballenger. Also in attendance: Building Inspector Joe Wiener, General Manager Shaun Nordlie, Ed & Patti Vondra, Ed Ziarko, Aren Helgerson, and Jody Ware.
- 2.0 Approve Minutes of the October 5, 2018 meeting – Bill Ware moved, and Steve Tribbey seconded to approve the minutes of the October 5, 2018 meeting. Motion carried with 7 yeas, and 2 abstaining.
- 3.1 Inspectors Report - Joe commented that recent revisions into the Building Code will take some time and are subject to approval by the BOD. This includes increasing the maximum allowed size for detached garages.
- 3.1 13A141 Powder Horne approved new French drain installation
- 3.2 9A124 Hawthorne received final occupancy from county
- 3.3 12A304 Nixon received final occupancy from county
- Also cleared 12 projects from the permit list that have been completed.
- 4.0 New Business
- 4.1 5A86 Manitou Ct – Query Regarding Dredging Shoreline - We have an opportunity to correct a major silt inflow into North Bay. This is a vacant lot which abuts greenway space with a large ravine and has 6 ft shoreline access to the lake. The ravine has carried silt into the lake and the property owners would like to have the shoreline properly dredged back to the pin points of 24 ft. This might allow for a dock in the future if a home is built on the property. This project was considered several years ago and abandoned by the previous owners as the silt just keeps washing into the area. However, now that we have Aren, our Natural Resources Manager, we can use his expertise and could build a dry dam there. Aren produced photos showing the amount of sediment that has gone into the lake in the area and explained his measuring techniques in how he arrived at a loss of 57 ft of shoreline. He then compared photos taken in 2018 and 1998 picking a line and determined that a loss of 51 ft of shoreline has occurred in 20 years. He then went into the water and did sediment testing and showed photos of the siltation. He showed photos of the massive erosion problems caused by the two ravines along the property and commented that since we have property owners who want to correct the situation, we can piggyback on their efforts and build a dry dam and stop the problem from continuing. It would be a win-win situation for both parties and would be less cost to the Association. The dry dam would be built in the greenspace in the ravine, and would be a basin that pools the water, filters it before it enters the lake, and contains the sediment. The property owners at Joe Wiener's request contacted several government agencies to find out if any government permitting would be needed, including the IL EPA, NRCS, the IL DNR, a Fisheries Biologist. None of them indicated that a permit would be needed from them to do the work. Shaun to confirm this with Joe Rush. The two ravines that come together in the area are different sizes; the small one comes off of lot 86, and the large ravine comes off greenspace. A survey would probably have to be done. The owners don't have a plan yet, this discussion is a query to see if the project is viable. There is more investigation (survey, costs, possible government permits required) before moving forward. Once we get more information, and a firm plan is presented by the owners, the request will come back to the committee for approval. The dry dam placement and construction would take place under Aren's direction. The property owners would have to apply for permits from AECC. The committee was surveyed to see if there is support for moving ahead: Gordy Y, John Y, Mike Y, Bob N, Jim Y, Bill Y, Steve Y, Barb Y, Cindy Y. We will continue to investigate further so that a plan can be formed.
- 4.2 12A231 Jefferson Court House Demolition- Mike Harris moved "To approve the demolition of the house at 12A 231 Jefferson Court, including the removal of the foundation, the pumping and crushing of the septic tank, the removal of the driveway, the removal of debris, the leveling, grading and reseeding of the affected property in accordance with ACL B&E Code Section 102.10." Seconded by Steve Tribbey. Discussion: why aren't we making them remove the septic system as long as they are removing the foundation? Jo Daviess County code was discussed. Cindy read ACL B&E Code Section 102.10 which specifies that the concrete in the foundation must be removed – there is no mention of the septic system. Also, there was discussion on concerns about erosion into the lake since the work is going to take place before the winter and may not be complete in one day. Mike Harris moved to modify the motion as follows: "To approve the demolition of the house at 12A231 Jefferson Court, including the removal of the foundation, the pumping and crushing of the septic tank, the removal of the driveway, the removal of debris, the leveling, grading and reseeding of the affected property in accordance with ACL B&E Code Section 102.10 and the Jo Daviess Health Department requirements. A silt fence and debris bond are required." Steve Tribbey seconded. Motion passed unanimously.
- 4.3 7A104 Warrior Court – New Garage Permit 18-067 Revision – Bill Ware

moved "To revise the existing permit to give a variance to construct a garage not to exceed a gross foot print of 1,088 square feet at 7A104 Warrior Court". Seconded by Gordy Williams. Discussion: the permit was originally approved at 30' wide by 32' deep. The property owner mentioned to a committee member that the foundation was enlarged. The Building Inspector measured it and the actual dimension is 32' wide by 34' deep. This exceeds the permit by 200 sq. ft. A Stop Work order was issued by the Building Inspector which was complied with. The garage does not encroach on any setbacks. The use of variances was discussed in relation to the rewrite of our Covenants. Variances should still be in use, although the committee hasn't been using them for the past months due to some internal miscommunications. Also discussed measuring future garages – all new garages are to be measured using outside dimensions. Motion carried unanimously.

- 4.4 7A104 Warrior Court – Violation for not building new garage to approved plans – Joe Wiener asked for committee guidance as to whether to issue a fine to the property owner for not building according to plans approved by the AECC. Bob Ballenger moved "To authorize the Building Inspector to issue a flat fee fine of \$1,000 per Section 106 Building and Environmental Code Violation at 7A104 Warrior Court." Seconded by Mike Harris. Discussion: Cindy read Section 106 of the Building Code. Daily fines and flat fee fines were discussed. The violation would not be subject to the daily fine since the re-permit was applied for immediately. However, the violation would be subject to the flat fee fine since the garage was built beyond the scope of the plans. Motion carried with 8 yeas and 1 nay.
- 4.5 8A206 Independence – Replace Retaining Wall – Barbara Hendren moved to "Approve a variation for the demolition of an old Versalok wall and its replacement with a new limestone retaining wall within the 100' lakefront setback per the submitted plan at 8A206 Independence." Seconded by Steve Tribbey. Discussion: there are three levels of deck which are contiguous and are not being changed (2 wood and 1 limestone). Motion carried unanimously.
- 5.0 Unfinished Business
- 5.1 Property Maintenance Complaint 10A129 Inoperable/Unlicensed Vehicles – Joe Wiener gave an update. He sent a letter to the property owner after last month's meeting, and also talked to them by phone on November 1. The property owners are concerned. Some vehicles have been removed, but there is still an unlicensed tow truck parked on the property, as well as a van with expired tags. The property is a rental property. Committee members who visited the site also commented on the oil drums stored in back under the deck. The committee agreed that the owners could be given one more week to get the items cleaned out of the property by the tenants. Joe will proceed on this basis and will give them until November 8 for compliance.
- A separate issue is a wooden structure built next to the trail on the lot next door, presumably by the tenants. Joe told the property owner that this must be dismantled and removed. If they want to erect it on their own lot, they must get a permit and follow setback rules.
- 6.0 Next Meeting Date – December 1, 2018 at 8:00 a.m. at the Maintenance Building.



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MONTHLY COMMITTEE REPORTS

7.0 Adjournment – Motion to adjourn the meeting at 9:35 a.m. Motion carried unanimously.

Respectfully submitted, Barb Hendren

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CAMP ARCHITECTURE AND DESIGN AD HOC COMMITTEE MINUTES NOVEMBER 9, 2018 UNAPPROVED

- 1.0 Call to Order: Chairman Joe Wiener called the meeting to order at 10:00 am and announced the meeting would be mainly an informal discussion. Committee Members present: General Manager Shaun Nordlie, Joe Wiener (Chair), Steve Tribbey (Vice Chair), Cindy Carton, Jim Frank, Bob Stanger, John Killeen, Jim Hansen, Geoff Stocks, Bill Ware, Barb Hendren, and Ed Ziarko. Also present were guests Caius Jennison (Farnsworth – via teleconference), Gary Hannon, and Mike Harris. Absent: Jim Frank.
 - 2.0 Approve September 21, 2018 Minutes: Motion to approve made by Bob Stanger; seconded by Steve Tribbey. Correction: page 2, 5th paragraph, replace the word “cement” with “concrete”.
Motion passed unanimously.
 - 3.0 New Business – Chairman Wiener handed out packets to everyone with the latest schematic plans from Caius for opinions. Caius went through the packet, and the following points were discussed:
Site plan
Great room fireplace
Window placement in great room
Ceiling height in both buildings
Civil site work
Outline narrative
Fire code/sprinklers
Divider wall
Parking lot
Septic system
Caius will be incorporating our questions and discussion in the next set of drawings.
Possible general contractors that should not have a problem getting us a quote: Jim Frank has Conlon, TriCon Construction, Portzen all out of Dubuque, and Epic (Wisconsin). Jim Hansen suggested Ringlen (815-332-8411) and Cord out of Rockford.
 - 5.0 Unfinished Business – CM – There was no discussion but Jim Hansen handed out a draft scope for a CM for review and comment.
 - 6.0 Next meeting: TBD
 - 7.0 Adjournment motion by Steve Tribbey.
- Respectfully submitted, Barb Hendren

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CONSERVATION COMMITTEE MINUTES NOVEMBER 3, 2018 UNAPPROVED


- The following committee members were present: Chair Paula Wiener, Phyllis Cady, Mike Cammack, Susan McDonald, Henry Doden, Darryle Burmeister, Kerstin Stolpe-Friend, Melissa Parages, and Phyllis Cady and Gary Hannon via teleconference. Member absent: Tom Ohms. Guests: General Manager Shaun Nordlie, Natural Resources Manager Aren Helgerson, and Joe Rush, JadEco.
- 1.0 Call to Order – Chair Paula Wiener called the Conservation Committee meeting to order on November 3, 2018 at 9:04am.
 - 2.0 Approve Minutes of October 6, 2018 – Minutes approved by general consent as presented.
 - 3.0 Explain Suggested Format for Meetings and Minutes per ACL Attorney – Chair Wiener reviewed how future meetings and minutes will be handled according to the ACL attorney.
 - 4.0 Reports
 - 4.1 Lake Monitoring – Gary Hannon gave his report. Testing was done on October 16; this testing was the last for the year. The Secchi transparency was down at 4.4 inches compared to last year at 13.9 inches. Temperature at the surface was 56 degrees compared to last year’s 59 degrees. The lake has not turned over yet.
 - 4.2 Natural Resources Manager – Aren Helgerson reported on his activities for the month.
 - 4.3 Fall Fish Shocking (Joe Rush) – Joe Rush announced that they found another aquatic invasive on the lake called brittle naiad. Mr. Rush also reported the results of the fall fish shocking. The change in creel limits for bass seem to be working. This year there was a much greater representation of the 15 in. to 16 in. large-mouth bass. Mr. Rush also told the committee about a new campaign designed to reduce transport of invasive species called “Be A Hero Transport Zero”. The committee will be incorporating this campaign into their work in 2019.
 - 4.4 Other Reports – None.
 - 5.0 Unfinished Business
 - 5.1 Greenway Invasives – Included in Natural Resources Manager’s report given earlier.
 - 5.2 Watershed Update
 - 5.2.1 Streambank Stabilization - Aren reported they will do rip rap before the year’s end.
 - 5.2.2 RiverWatch Program – No report.
 - 5.2.3 Buffer Zone Demonstration Project Update – Aren reported he is working with several landscapers on bids.
 - 5.3 Conservation Conversations Monthly Apple Core Articles – Topics for articles to appear in the coming months were discussed.
 - 5.4 Resident Greenway Program – quarterly reviews were completed for all ongoing projects and annual reviews were done on completed projects.
 - 5.5 Actionable Items from the Watershed Plan
 - 5.5.1 Publish Educational Articles in Print and On-Line Sources – several ideas were discussed to keep the Facebook page active.
 - 5.5.2 Host Educational Events – 2020 Watershed Education Day – Chair




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MONTHLY COMMITTEE REPORTS

Wiener reported the entire February committee meeting will be dedicated to discussing and planning the Watershed Education Day.

- 5.6 Infected Ash Trees Within the Community – Mr. Nordlie reported cutting will resume this winter.
 - 5.7 Fish Structure and Fish Gate – the fish gate is still up and there are no plans to put it back. Committee members will work with the Natural Resources Manager to identify potential trees to be dropped over winter for fish structure.
 - 5.8 Creel Tracking Slips for Fishermen – this project will begin in spring.
 - 5.9 McCloud Dredging Substance – Mr. Nordlie reported the company has not been out to take a sample yet. The de-watering bag is in the budget for 2019 and will be tried out in the spring.
 - 5.10 Prairie Care – new plans for the ACL prairies will be developed since the old plans end this year.
 - 5.11 Lake Action Plan – Mr. Nordlie reported there is nothing new at this time.
 - 5.12 Earth Day (April 27, 2019) – Kerstin Stolpe-Friend reported she is working with Phyllis Cady as Co-Chairs for 2019. The clean-up will start at 1:00 pm that day. First announcement will be in the February Apple Core.
 - 6.0 New Business
 - 6.1 Hazard Spill Speaker for Spring – Darryle Burmeister reported he was contacted by Jeff Williams, a Northern Railroad and is a tank car specialist. The committee is looking at holding an instructional program for the entire watershed community, possibly in May.
 - 7.0 Next Meeting – February 2, 2019 at 9:00am in the Clubhouse (Watershed Day activity planning)
 - 8.0 Adjournment – Meeting adjourned by general consent at 10:32am
Please notify Paula of items to put on the Agenda at least two weeks before the meeting
- Respectfully submitted, Karen Drogosz, Recorder

LEGAL COMMITTEE MINUTES NOVEMBER 11, 2018 UNAPPROVED

- 1.0 Call to Order: Rich Krasula, Chair, called the meeting to order at 9:02 a.m. Members present: Bo Skoskiewicz, Steve Jennings (via teleconference), Jody Ware, Rich Krasula, Sandy Malahy and David Allgood. Also present was General Manager, Shaun Nordlie. Absent: Bill Doran.
 - 2.0 Approve the minutes of the October 28, 2018 meeting: Bo Skoskiewicz moved to approve the minutes. Seconded by Jody Ware. The minutes were approved with Sandy Malahy abstaining.
 - 3.0 Unfinished Business
 - 3.1 Continue annotating Bylaws for submission to K&C: The following articles were discussed during the meeting with notes/questions written for the Attorney's review: Article III, Article IV, Article V, Article VI, Article VII, Article VIII, Article IX, Article XIII, Article XIV, Article XV, and Article XVII.
 - 3.2 Any other issues to discuss
 - 4.0 New Business
 - 4.1 Other New Business
 - 5.0 Other
 - 6.0 Next Scheduled Meeting Date: January 13, 2019
 - 7.0 Adjourn - Sandra Malahy made a motion to adjourn at 11:53 a.m.
- Respectfully submitted, Jody Ware

NOMINATING MEETING MINUTES OCTOBER 17, 2018 UNAPPROVED

- 1.0 Call to Order: The meeting was called to order at 1:05 P.M. by Mike Cammack. Those in attendance were: Mike Cammack, Vickie Serhson, Barb Hendren, John Killeen, and

- Rosanne Brandenburg. General Manager Shaun Nordlie was also in attendance. Absent was Michelle Bass. Henry Doden attended as a guest.
 - 2.0 Approve Minutes from September 17, 2018 meeting: Minutes were read and approved with a motion passed by Vickie Serhson, seconded by Barb Hendren.
 - 3.0 Discuss list of people to run for the ACL board in 2019: Two applications for the board have been submitted. Others have consented to submitting their application. Once entered we may have 5 members officially meeting the requirements designated to hold an election.
 - 4.0 Prepare for the meeting at the Pro Shop: An informal gathering for those interested in serving on the Board will be held on November 10, 2018 at 1:00 PM. at the Pro Shop. Appetizers will be available. Board members are invited to attend.
 - 5.0 Suggestions from the Committee Members: None submitted.
 - 6.0 Set date for next meeting: November 13, 2018 at 10 A.M.
 - 7.0 Adjournment: Meeting adjourned with a motion by Vickie Serhson.
- Respectfully submitted, Rosanne Brandenburg, Secretary

RULES & REGULATIONS COMMITTEE MINUTES NOVEMBER 2, 2018 UNAPPROVED

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

- 1.0 Call to Order – Chair Jim Petelle called the Rules & Regulations Committee meeting to order on Friday, November 2, 2018 at 10:00am.
- 2.0 Approve September 7, 2018 Minutes – The September minutes were approved with a motion from Bob Stanger and seconded by Vickie Serhson; approved by general consent.
- 3.0 Unfinished Business
- 3.1 Update Tracking Number – Mr. Nordlie reported that Section V Boating revisions were taken care of at the October Board Meeting. The Property Maintenance Code was approved at the September Board Meeting and sent directly to AECC. At the October meeting, the Board had their first reading on Section XX Burning. There were a few minor questions on greenways which Mr. Nordlie will check. He expects this will be approved at the November meeting.
- 3.2 R-18-4 Campground (to be divided) – The Rules & Regs Committee did a final review of Section IX Campground. Mr. Nordlie reported the topic of building a house and have a campsite and the issue of camper size will be discussed with staff during the winter season. After a discussion on a few items, Bob Stanger made a motion and Vickie Serhson seconded that "Rules & Regs is forwarding the attached document with changes to the Board for approval of Section IX Campground R-18-4." Motion passed unanimously.
- 3.3 Lighting and House Ownership (separated) – Shaun Nordlie reported Rick Paulson and Joe Wiener, the new Building Inspector, have been rewriting the building codes. Shaun will get together with Joe to discuss and get his thoughts.
- 3.4 Other Unfinished Business – None.
- 4.0 New Business
- 4.1 R-18-5 Insurance –The Rules & Regs Committee reviewed the sections involved in the insurance program with Mr. Nordlie. Shaun indicated the Association changed insurance agents about 2-1/2 years ago and have been working with them for a better insurance program. The following changes will be applied to V Boating, IX Campground, X Golf Course, XI Motorized Vehicles-Recreational, Snowmobiles and XIX Hunting: No continuous policies will be accepted. Listing the Association as an Additional Insured or Additional Interest is no longer required, but by doing so, the insurance company should automatically send renewal documents. The policyholder must be a property owner and the proof of liability insurance must reflect the amount of insurance coverage, description of insured item and policy term expiration date.

After discussion, Vickie Serhson made a motion and Fred Pfeiffer seconded that "Rules & Regs is forwarding the attached document with changes to the Board for approval of R-18-5 Insurance." Motion passed unanimously.

4.2 Other New Business – Mr. Nordlie announced the new Building and Grounds Manager is Ed Ziarko.

Shaun reported that at the Trails Committee meeting it was discussed and a motion was made for a rule change on the evenings when there are ACL sanctioned events such as 4th of July Fireworks and Haunted Trail, that the trails remain open one (1) hour later after the conclusion of the event (from the usual 10:00pm curfew). Shaun suggested to the committee to review the entire Trails section to see if there were other changes. Appeals is reviewing to rewrite the Rules & Regs and Committee Procedures. Its back at Appeals for their review, then it will go to the attorney, and then Shaun will bring it Rules & Regs.

5.0 Next Meeting Date – Next meeting Friday, December 7, 2018 at 10:00am.

6.0 Adjournment --The meeting was adjourned by general consent at 10:43am.



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MONTHLY COMMITTEE REPORTS

Respectfully Submitted, Karen Drogosz

STRATEGIC/LONG RANGE PLANNING COMMITTEE MINUTES OCTOBER 10, 2018

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

APPROVED

- 1.0 Call to Order - The meeting was called to order at 10:03 a.m. Chairperson Jody Ware, Don Ford, and Joe Forman were present. Shaun Nordlie, General Manager, was also present. Gordon Williams was absent.
- 2.0 Approval of September 14, 2018 Minutes - A motion to approve the September 14, 2018 minutes was made by Don Ford. The motion was seconded by Joe Forman. The minutes were approved unanimously.
- 3.0 Unfinished Business
- 3.1 Review of Articles in October, 2018 Apple Core - The committee reviewed the article in the Apple Core written by Dr. Don Ford about the new ACL Foundation. An article will be written for the November, 2018 Apple Core by Joe Forman, and Ashlee Miller about what the new tax law means to charitable giving.
- 3.2 Marketing/Promotion Plan - Jody Ware brought in an example of a local foundation's marketing/promotional brochure. The committee created a promotional brochure and website contents. Jody Ware will contact Cindy Carton about designing the brochure, a website link off the Apple Canyon Lake website, and a full-page promotion in the November and December Apple Core. The committee would like to invite Cindy Carton to the next meeting to listen to her expertise on marketing and promotion of organizations.
- 3.3 Establishment of Creating Foundation Board Process - Dr. Don Ford discussed the establishing of the Foundation Board process. Three names were suggested for inviting to join the Foundation board. Don Ford will contact the individuals.
- 3.4 Review of Strategic/Long Range Planning – Capital Projects - The development of the Capital Projects document was shared. There is still more work to be completed on the document. Jody Ware will continue to work on the document.
- 4.0 New Business
- 4.1 Strategic/Long Range Planning – Dashboard Review October - Shaun Nordlie shared the Strategic/Long Range Planning Dashboard update for the committee.
- 5.0 Any Other Discussion
- 6.0 Set Next Meeting Date and Time - The next meeting was set for November 2, 2018 at 1:00 p.m.
- 7.0 Adjournment - A motion to adjourn at 12:00 p.m. was made by Joe Forman.

Respectfully submitted, Jody Ware

STRATEGIC/LONG RANGE PLANNING COMMITTEE MINUTES NOVEMBER 2, 2018

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

UNAPPROVED

- 1.0 Call to Order - The meeting was called to order at 1:00 p.m. Chairperson Jody Ware, Don Ford, Joe Forman, and Gordon Williams were present. Shaun Nordlie, General Manager, Cindy Carton, Communications Director, and Ashlee Miller, Financial Manager were also present.
- 2.0 Approval of October 10, 2018 Minutes - A motion was made by Joe Forman to approve the October 10, 2018 minutes. The motion was seconded by Don Ford. The minutes were unanimously approved.
- 3.0 Unfinished Business
- 3.1 Review of Articles in November 2018 Apple Core - Joe Forman and Ashlee Miller wrote an article for the November Apple Core on the benefits of contributing to the Foundation. Her article "Planning Your Charitable

Donations" covers planning charitable donations. The committee will keep publishing articles as the Foundation starts fundraising campaigns. Ashlee Miller will be the contact person for any financial questions regarding the foundation.

- 3.2 Marketing/Promotion Plan - Cindy Carton was present to share her work on creating a brochure for the Foundation, the website, and a full-page promotion for the Apple Core. Cindy Carton shared her expertise on marketing and promotion the Foundation. On the webpage, Cindy Carton will also post the ACL Foundation By-laws, Trustees, and 501(c)3 certification.
- 3.3 Establishment of Creating Foundation Board Process - Don Ford, Chairperson of the Foundation, shared names of potential members of the Foundation board and acceptances to join. If the three individuals accept, the Foundation Board of Trustees will be complete. Gordon Williams, Joe Forman and Jody Ware agreed to serve as a Foundation Board of Trustees with the leadership of Don Ford. Don Ford will set a meeting date
- 3.4 Review of Strategic/Long Range Planning – Capital Projects - Jody Ware continues to work on completing the future Capital Projects document. Information about the Lake needs to be added.
- 3.5 Other Unfinished Business
- 4.0 New Business
- 4.1 Dashboard report – Shaun Nordlie - As the year comes to an end, Shaun Nordlie reported on the progress/completion of Action Items in the 2018 Plan-on-a-Page. The following Action Steps that have been completed are: Study and conduct cost analysis on financial operations; Provide on-going training of Board of Directors and staff on governing documents for consistency in decision-making; Provide training on roles and responsibilities of new Board of Directors; Build and replace boat docks on "replacement list" around the lake; Develop, improve, and maintain trail system; and Establish an ACL charitable foundation.
- 4.2 Other New Business - Ashlee Miller discussed what the Board of Trustees needs to do to set up an account at Apple River State Bank. Cindy Carton will work with Ashlee to set up an automatic credit card/PayPal on the webpage.
- 5.0 Any Other Discussion
- 6.0 Set Next Meeting Date and Time - The next meeting will be Friday, March 15, 2019 at 1:00 p.m.
- 7.0 Adjournment - A motion to adjourn at 2:26 p.m. was made by Joe Forman.

Respectfully submitted, Jody Ware

TRAILS COMMITTEE MEETING MINUTES OCTOBER 27, 2018 UNAPPROVED

- 1.0 Call to Order – Meeting was called to order at 9:05 by Chairman Tom Ohms. Members present: Tom Ohms, Ron Manderschied, George Drogosz, Henry Doden, Penny Diehl, Deb Laethem, Bob Laethem, and Gary Hannon. No member was absent. Guests: Shaun Nordlie, GM and Ron Beckel.
- 2.0 Approve August 25, 2018 meeting minutes – Approved unanimously by general consent.
- 3.0 Unfinished Business
- 3.1 Update on North Bay crossing - Shaun has met with Greg Stauder and they have determined the best crossing area; Greg will be doing survey on Thursday. A truck bed could be an option, however a Missouri crossing would not, due to the volume of water. Further discussion based on survey results at next meeting.
- 3.2 Time and date of White Buffalo and Winchester access meetings – Possible to complete White Buffalo this Fall, Winchester more complicated. Suggested the committee could ride to all three areas above after the next meeting to gain further knowledge.
- 3.3 Report on trail ride with Lake Carroll – Have not been able to coordinate with Lake Carroll. Will revisit in Spring
- 3.4 Update on county-wide trail system – HB 5466 will hopefully be reintroduced after elections. Still strong interest in pursuing legal access from ACL to Wisconsin.

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MONTHLY COMMITTEE REPORTS

- 3.5 Review of 5-year plan – Will be updating during winter season. All members are asked to send Tom any additions or deletions.
- 3.6 Review of additional stops – Members should continue looking for areas where a table or bench could be installed along the trail. Put on the 5-year plan.
- 3.7 Underage drivers – Increased fines were suggested and will be on a future meeting agenda for discussion. Perhaps look into a 'ATV class course' that would be suitable for 14-16 year olds so they can be authorized to use a golf cart on trails.
- 3.8 9A192 Cottonwood trail – Lot line/property near this unofficial swimming area is of owner concern. Need to look into solution for this greenway area. Can it be enlarged?
- 3.9 Trail closure time – Discussion and motion made to allow trail authorized vehicles to utilize the trail system up to one hour after an ACL sanctioned event which may last beyond the 10pm trail closure time.
- 3.10 Trail concerns – Additional trail closed signs to be added between General Grant and Big Spirit and trail head at Blue-Gray. Grading with a crown needs to be routinely done in areas known to wash out after rain. Separation from trail at the Missouri crossing in Winchester Bay needs repair. Presidents Bay speed limit signs need moving to selected area designated by committee. Blacktop around Marina and 9th tee intersection needs repair.
- 3.11 Other Unfinished Business - Adopt a stop was suggested. Trail ride events sponsored by the committee, e.g. poker run, night ride, and non-UTV owner ride-alongs. It was mentioned that Lake Carroll has activities like these. Shaun will bring forward a few thoughts in Spring.
- 4.0 New Business
- 4.1 Widening turn at #9 tee and marina – Yes, can and should be done to allow easier turning at this 4-way intersection. Shaun will pursue.
- 4.2 Signage at fish house parking – Will look at area and recommend changes if necessary.
- 4.3 Seating in trail approved vehicles – Security would like clarification, what is permitted and not permitted. Recommend the committee review the entire trail Rules and Regulations. Will be done at a future meeting.
- 4.4 Committee Elections - Nominations for Chairperson, Vice Chair and Secretary were taken. Unanimous results: Tom Ohms, Chair; Henry

- Doden, Vice Chair, and Penny Diehl, Secretary. Thank you, Tom, Henry, and Penny.
 - 4.5 Trail access to 9-67 and 9-68- Gravel near boat dock and pathway needs repair.
 - 4.6 Other New Business – Looking for trail map with the pathway to boat docks indicated. Shaun to look into this.
 - 5.0 ACL Department Reports
 - 5.1 General Manager – Was interactive throughout meeting, nothing more.
 - 5.2 Maintenance – Marina trail widening completed, looks great. Thanks!
 - 5.3 Security – Security issues discussed, committee will review all trail Rules and Regs.
 - 6.0 Next Meeting – 11/10/18 at 9am for a trail ride after a quick meeting. Note: the 11/24/18 meeting has been canceled. Next meeting will be in Spring 2019.
 - 7.0 Adjournment – Motion made, unanimous consent at 10:17am.
- Respectfully submitted, Gary Hannon










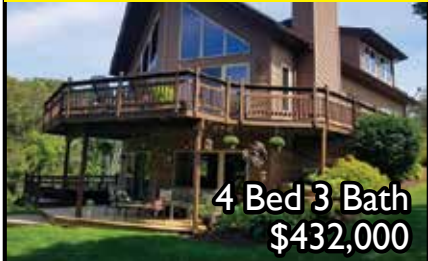
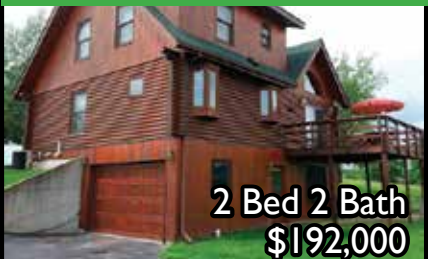


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<p>11A55 Fairway GOLF VIEW</p>  <p style="text-align: right;">2 Bed 2 Bath \$192,000</p>	<p>8A198 Hale Court LAKE FRONT PRICE REDUCED</p>  <p style="text-align: right;">4 Bed 4 Bath \$379,900</p>	<p>7A251 Tomahawk LAKE FRONT</p>  <p style="text-align: right;">6 Bed 4 Bath \$415,000</p>	<p>Vacant Lots Available</p> <ul style="list-style-type: none"> 7A231 Mesa \$13,000 9A142 Hawthorne \$17,500 7A148 Teepee \$19,900 A105 Warrior \$19,900 11A90&91 Putter \$27,000 Transferable Dock 10A26 Raven \$29,000 8A264 & 265 Hancock \$67,500

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Campground Trick or Treat is Fun For All Ages!

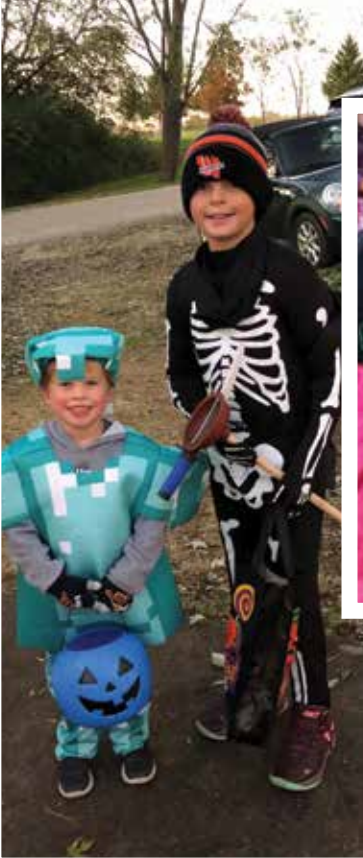
BY KATHY RICHARDS
Campground Committee Chair

The October 20 Trick or Treating at the Campground was another success this year! The weather was cold and snowy throughout the day, but it did not stop all the excited, scary little (and some big) tricksters!

Trick-or-Treating at the Campground is open to all members and their guests, and all members are encouraged to participate by bringing treats to the parking lot for a Trunk-or-Treat.

The Campers would like to thank everyone who came to visit us and hope to see lots of Trick (or trunk) or Treaters next year.

The Committee and ACL would also like to recognize and thank Mary Bluhm and her team for organizing this every year.



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By Mackenzie Baird



2018 Volunteers in Action!

Apple Canyon Lake POA is grateful for all you do!



Thank you! See more volunteer photos on page 34



Relay for Life Dinner a success

“What’s Trump” Relay for Life

BY MARY BEHAN, TEAM CAPTAIN
PHOTOS BY ROSANNE BRANDENBURG

On behalf of the entire “What’s Trump?” Relay for Life Team I want to thank everyone who made our October 27 pork loin dinner a huge success. If you joined us that night at the clubhouse for dinner, purchased raffle tickets, donated services or an item used on our raffle or door prize table you were instrumental in us raising over \$3000 that night for the American Cancer Society! Comments tell us that the pork loin was moist and delicious, sauerkraut tasty and the apple casserole was a big hit so we have our menu for next year (with maybe one twist). We had door prizes galore, fun with the Heads or Tails games and raffle-everyone had a wonderful time.

We are very excited that in 2019 our team will celebrate our 20th anniversary. This will make our Fall Feast very special for us so please watch the Apple Core for the date and plan on joining us.



2018 “What’s Trump” Relay for Life Donors

ACL DONORS

Gwen Ozga
Bob Laethem
Edith Cascalang
Marge Clark
Jan Ryan – Jan’s Jewelry
Peg Bainbridge – Embroidery by Peg
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Shell

ADDITIONAL DONORS

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Riverboat Twilight
Crystal Image
AJ’s Lena Maid Meats
Crafts by Connie
Megan Shamp – Mary Kay
Cosmetics
Mike Shamp

Last but not least, the ACL
“What’s Trump?” Relay for Life
Team!

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CHANGES TO ACL'S INSURANCE REQUIREMENTS

The Board is expected to approve amendments to the Rules & Regulations relating to insurance requirements at their December 15 meeting. Please see the article on page xx detailing the pending changes. Take a minute now to submit your insurance and registration documents for the upcoming year!

2019 PAYMENT PLAN FORMS AVAILABLE NOW

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

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. Please contact the Office for more information or for an authorization form.

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.

Trash Facts

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

If a member has paid the \$75 Trash Assessment, they are also eligible to purchase Large Item and Electronic Item Disposal Permits. These permits allow the property owner to dispose of televisions, computers, furniture, large appliances, etc. Permits must be purchased in advance at the ACL Office. Large Item Disposal Permits are \$15 each and Electronic Item Disposal Permits are \$25 each (beginning January 1). This is a very handy service as fewer and fewer locations allow the disposal of items such as televisions and old computer monitors.

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

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

Save the Date

Sat, March 23 -
Campsite Swap &
Assignment Day – 10 a.m.

Sat, April 6 -
Slip Swap – 10 a.m.

Sat, April 13 -
Slip Assignment Day &
Sublicense Assignments –
10 a.m.

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.

- | | |
|--|------------------------------|
| 1. 03-152 Campson Dr PENDING | 9. 08-076 Constitution Dr |
| 2. 05-074 Whispering Wind Dr | 10. 09-003 White Birch Ln |
| 3. 06-088 Appomattox Dr | 11. 09-085 Evergreen Dr |
| 4. 07-156 Teepee Ct | 12. 11-242 Tee Ct |
| 5. 07-205 Bison Ct | 13. 12-051 McKinley Ct |
| 6. 0 08-029 PENDING Ct | 14. 12-173 Wilson Ct |
| 7. & 8. 08-029 and 08-030 E-
Apple Canyon Rd
(combined with Jo Daviess County) | 15. 13-057 Pioneer Dr |
| | 16. 13-098 W Apple Canyon Rd |
| | 17. 13-173 W Apple Canyon Rd |
| | 18. 13-174 W Apple Canyon Rd |

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

Changes pending to ACL insurance requirements

The Board is expected to approve amendments to the insurance requirements Rules & Regulations at their December 15 meeting. All revisions will take effect immediately following approval at the Board meeting.

What is not changing?

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

What is changing?

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

What do I need to provide the Association?

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

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

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.

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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)

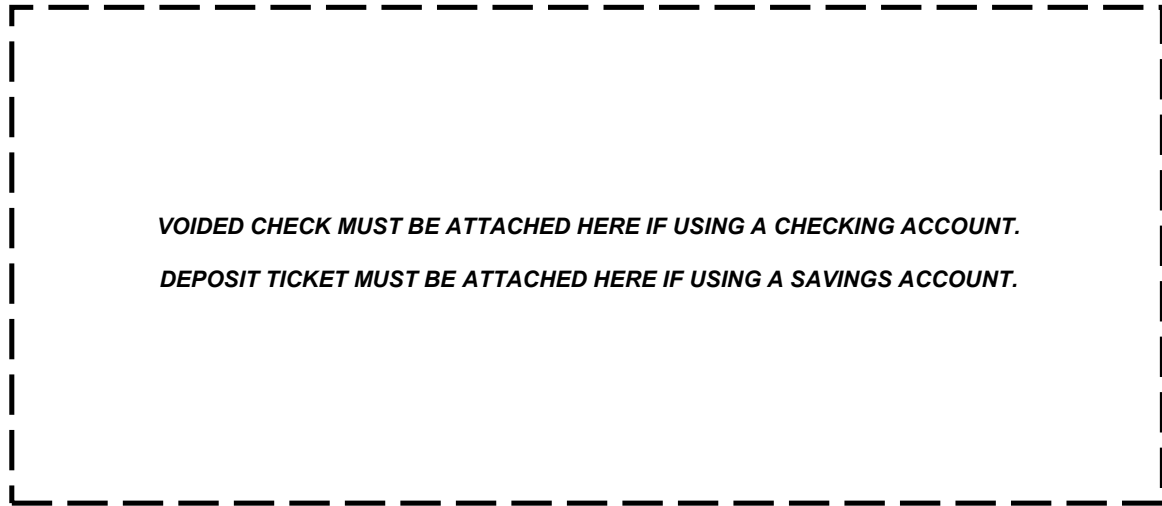
(Routing Number) (Account Number) (Name (s) on Account)

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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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 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.



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Heat Light Program

Name _____ Date _____

Mailing Address _____

City _____ State ____ Zip _____

Home Phone _____

Cell _____

Work _____

Email Address _____

ACL Address _____

ACL Phone Number _____

In case of a furnace failure or propane shortage, the safety and security department will notify your designated furnace repair company/propane supplier as provided below. Please notify your providers that you have provided the acl safety and security department with information to contact them on your behalf.

Repair Company _____

Phone _____

After Hours Phone _____

Heating System (circle type) Electric Propane

If propane, your supplier's name _____

Phone _____

After Hours Phone _____

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

I _____ have read all statements pertaining to the program and 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.



Communique

CYNTHIA CARTON
Communications & Recreation Director

815-492-2769
cindy.carton@applecanyonlake.org

FAREWELL 2018

As we make our way through this final month of 2018, we must recognize all who helped with, and participated in, ACL's events, activities, and committee or board work. You made our work so much fun! ACLPOA appreciates the work of our volunteers and is grateful for the participation of our members and guests. These interactions are what make our little property owners association a great community.

I would also like to recognize:

- My assistant **Tim Brokl** (who has chosen to stay with us here at ACL) for his help in making our little department as productive as it is. What a great team-mate you are! You rock, Tim.
- **Morgan Cocagne**, our summer staff, and **Mickenzie Bass**, our part-time Rec assistants for their enthusiasm and help. We loved your ideas and appreciate what you brought/bring to the team.
- The **Recreation Committee** who assists with so many of our programs and events. Thank you: Rec Chair **Mary Hannon**, Co-Chair **Carmel Cottrell**, Secretary **Pat Reese**, **Rosanne Brandenburg**, **Lee Causero**, **Sheila Gee**, **Jon Sonntag**, **LeAnne Killeen**, **Marcy Stanger**, and **Fern Tribbey**. You are so much fun to work with!

We are fortunate to have a great group of people who are willing to work hard to bring fun programming to our members. Thank you for all your good works and for being great team-mates. Please see the center spread to view some of the fun our volunteers had this year.

GETTING HIPPIE HANDI-CRAFTS OFF THE GROUND

We rolled out our Hippy Handi-Craft series with a Sea-Glass Mobile project and Zentangle class this fall. I still am looking for people who would like to share their skills with other creatives who feel like getting together and crafting, specifically, people who can help lead or assist with the sessions listed below. Other ideas not listed here, are also welcomed, particularly classes with repurposed items. Let's reduce, reuse, recycle!

- | | |
|---------------------------|-------------------------------|
| Sand candles | Sit-upons |
| Butterfly gardens | Cement stepping stones |
| Carved walking sticks | God's eye weavings |
| Woven bracelets, lanyards | Beaded jewelry, plant hangers |
| Tie-dye | Mod Podge coasters |
| Painted glass | Dream catchers |

- Cork succulent magnets
- Sharpie rocks
- Slime clinics
- T-shirt totes

- Papier Mache masks
- Glass magnets
- 10-minute lip balm
- Pressed flowers/leaves

Please call 815-492-2769 or email cindy.carton@applecanyonlake.org to exchange ideas or offer your assistance. And remember, 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.

CELEBRATING 50 YEARS

Apple Canyon Lake will celebrate its 50th 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 have many old photos already, but anyone with photographs and an accompanying story from the earliest days of ACL is encouraged to submit material. Please keep stories/memories to no more than 250 words if possible, and email to cindy.carton@applecanyonlake.org. Please scan your original photos, do not send originals. I can help with scanning, should anyone need assistance.

Tim and I extend our best wishes to you all for a wonderful holiday season, safe travels, good health and happiness as we move into 2019.

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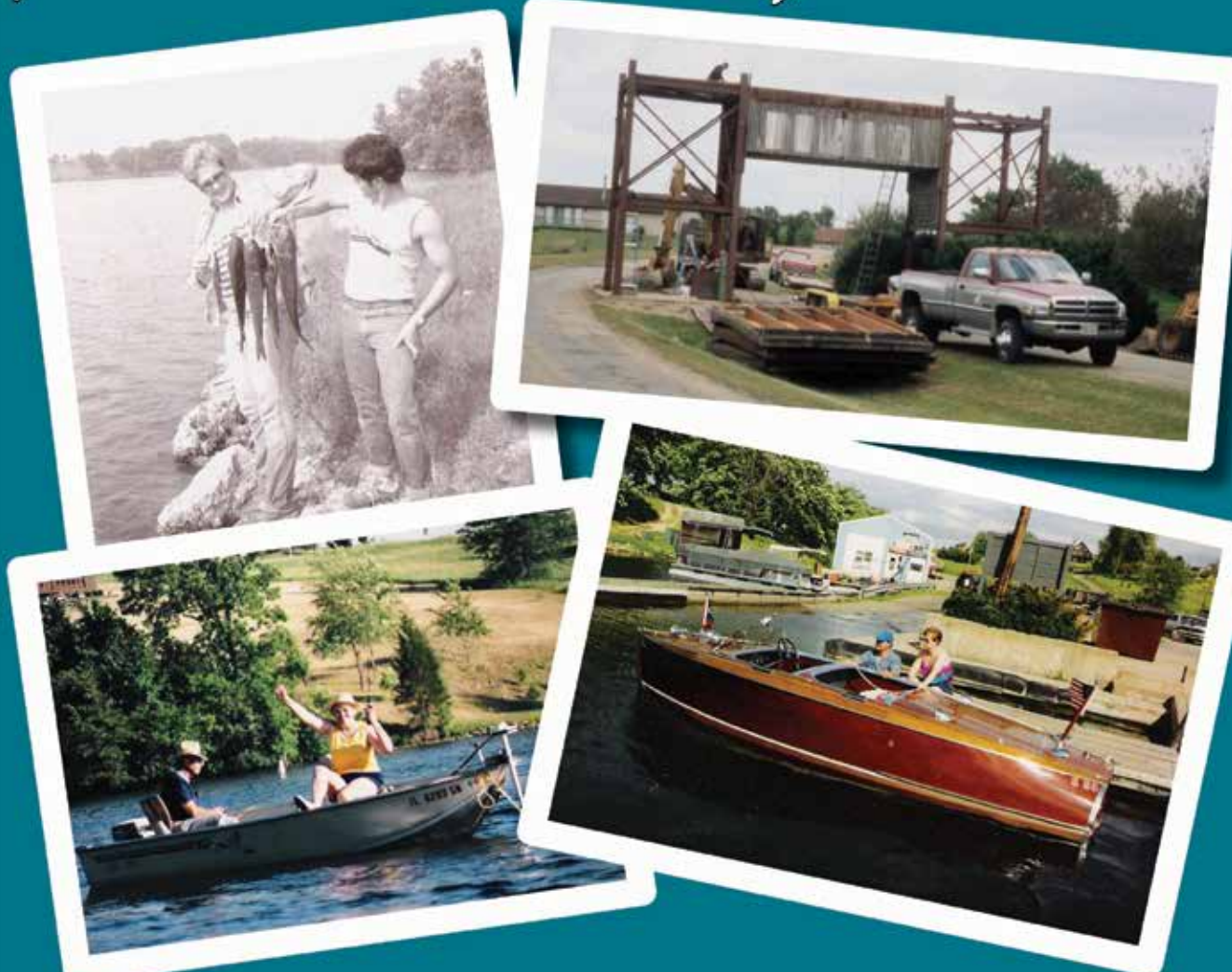
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ACL families... we are looking for your old ACL photos, and stories to go with them.



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

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

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Donating safe and healthy food to food drives

As we move towards the holidays, food pantries are looking to fill their shelves. Giving to a food drive is an easy way to give back to your community. There are a few key tips to consider when donating to a food drive.

“The number one rule of donating food,” according to Carol Erickson, SNAP Ed Educator for University of Illinois Extension, “only donate the food you would serve your family. It is tempting to clean out the pantry and donate food that has been in there for a while. No matter what your income is, everyone wants safe and healthy food.”

Erickson recommends taking a closer look at the food that you give away. Shelf stable foods like cereal, mixes, peanut butter, and canned fruits and vegetables have dates that warn the consumer when they are best “used by.” These foods are still safe after the date but the quality and flavor decreases. Only donate food that is within a close proximity of the “used by” dates. The exception to this rule is baby formula. It is not safe to donate baby formula that has exceeded this used by date.

Expiration dates are put on baking ingredients like yeast, baking powder, and cake mixes. Again, this is not a safety issue but a quality issue. Do not donate foods that are past their expiration date. Another food safety term that is often used is “sell by” or pull dates. They are used on perishable items like milk and cheese – foods not appropriate for a food drive.

Even if your food is within safe dates, take a close look at the packaging. If a box is damaged or open, please throw it away. Do the same with dented or rusty cans. After major food drives, food pantries spend time and money to dispose of damaged and contaminated food. Remember the rule – if you won’t eat it, don’t give it away!

Individuals and families who seek assistance for food want healthy options. More food pantries are trying to offer foods with reduced sugar and salt for individuals with special dietary needs. If you have family members who have special dietary needs, consider purchasing additional food items that you can donate.

As you consider what food to donate, think about the different food groups represented in MyPlate: fruit, vegetables, grains, protein, and dairy. Here are some healthy options for each food group:

Fruit: unsweetened applesauce, canned fruit in water/light syrup/100% juice, dried fruit, fruit pouches, and 100% fruit juice.

Vegetables: 100% vegetable juice, low-sodium canned soups, no-added/low/reduced sodium canned vegetables and spaghetti sauce, dried or dehydrated vegetables.

Grains: cereal and oatmeal with 3 grams of fiber, whole grain bread, pasta, and tortillas, barley, cornmeal, brown and instant rice, whole grain crackers, whole grain flour, corn tortillas.

Protein: low-sodium canned beans, dried beans/peas/lentils, unsalted or lightly nuts, canned tuna/salmon/chicken in water, nut butters like peanut, almond, or cashew with less than 230 mg sodium and 4 grams of sugar/serving.

Dairy: shelf-stable milk, soy/almond/rice milk, powdered milk, baby formula.

With increasing expenses during the holidays, individuals and families who seek food assistance are appreciative of the food they receive at local food pantries. Your healthy and safe food donations can make a difference for some of your neighbors this season. As you select food to donate, remember only give food that you would put on the table for your family.

Carol Erickson is a University of Illinois Extension, SNAP Ed Educator 815-858-2273



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Fairway Lot 294
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3A91 General Sherman
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Blackhawk Lot 84
Transferable Dock
\$25,000



9A233 Cherry Lane
3 Bedroom 2 Bath
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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
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4A36 Stevens
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3A39 General Grant Dr.
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4A6 Remington
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8A142 Liberty Bell Ct.
3 Bedroom 2.5 Bath
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12A298 Nixon Lane
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1 BLACKHAWK	**5** BIG SPIRIT	**8** INDEPENDENCE	64	\$15,000	225	\$4,500	210	\$4,000		
84^^	\$25,000	30	\$1,700	98	\$2,500	66	\$5,400	258	\$14,500	
		69	\$2,000	186	\$12,500	70	\$5,000	259	\$14,900	
2 HIDDEN SPRINGS	121	\$2,000	225	\$2,000	107 & 108	\$4,995	310	\$4,250	**13** PIONEER	
					138	\$4,000			59	\$7,000
3 GENERAL GRANT	**6** BLUE GRAY	**9** HAWTHORNE	**11** FAIRWAY	**12** PRESIDENT	12	\$1,000	144	\$1,500	**14** CANYON CLUB	
46 & 47	\$500	13	\$5,000	14 & 15	\$4,500	35	\$2,000	170	\$1,500	
65	\$15,000	32	\$3,000	127##	\$3,000	36	\$2,000			
138	\$2,000	33	\$3,000	134	\$4,000	35 & 36	\$3,500	26	\$7,000	
171	\$12,000	32 & 33	\$5,500	196	\$25,000	67	\$4,500	35	\$1,500	
181	\$1,000	96	\$1,000	216	\$4,500	68	\$6,500	38	\$1,195	
184	\$1,000	**7** APACHE	**10** EAGLE	120	\$5,000	69	\$6,500			
		13	\$12,000	148	\$950	77	\$950			
4 WINCHESTER	111	\$1,500	235	\$1,500	177	\$7,000	105	\$5,000		

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

Pro Shop and Rec Dept host Night at the Races

BY TIM BROKL



Kerstin Stolpe-Friend strikes a pose for the camera as she makes her way back to the betting window. (Photo by Tim Brokl)



Recreation staff McKenzie Bass takes Kerstin Stolpe-Friend's first bet of the evening. (Photo by Tim Brokl)



Ron Beckel cheers his dog on. Did he win? We hope so! (Photo by Tim Brokl)



Vickie Shershon watches the dogs run and cheers with excitement. (Photo by Tim Brokl)



Race announcer Mary Behan starts the evening off by going over the rules and races for the evening.



The evening turned out great, and the "race track" was packed! (Photo by Joshua Perkins)

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The crowd rushes to the betting window as it opens. (Photo by Tim Brokl)

ACL Members Learn to Carve

BY TIM BROKL



Kerstin Stolpe-Friend (left) and Melissa Parages (right) work intensely on their dragonfly carvings. (Photo by Tim Brokl)



Laurie Gothard-Zueger takes a moment to admire her work. (Photo by Tim Brokl)



Class instructor Mary McDonough of Marie's Wood Carvings, Stockton, demonstrates how to create detail by using the sander. (Photo by Tim Brokl)



Laurie Gothard-Zueger (left) and Joe Wiener (right) pull out the sanders to smooth their dragonflies. (Photo by Tim Brokl)

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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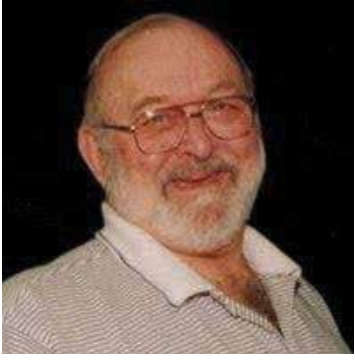


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ACL OBITUARIES



EUGENE KOHL

Eugene F. Kohl, 81, of Freeport, formerly from Pearl City, passed away suddenly on Saturday, November 17, 2018 at FHN. Gene was born in Savanna, IL on July 4, 1937 to Albert and Hazel Joyce (Wood) Kohl. He married Sandra Lee Dole on July 14, 1958, and together they enjoyed 60 years of marriage. They have three children: Kathleen Kohl (Mark) Reuber, Michael (Sue Endress) Kohl, and Kevin (Carla Hake) Kohl; grandsons: Brett Michael, Jeffrey (Stephanie) Kohl, Jeremy Kohl, and Bradley

(Karin) Kohl; great-grandsons: Braeden, Carter, Jordan and Owen; one sister, Darlene Mueller, and niece Cindy Mueller.

Gene lived in Savanna, IL until the death of his father. The family moved to Lena with his grandparents and then to Freeport. As a young man Gene worked on his aunt and uncle Eldora and Alfred Blair's farm in Stockton. He also worked at Cosford's Grocery in Freeport. In 1954 Gene joined the Army 457th, 11th Airborne Field Artillery Battalion and traveled to Germany and Austria. When he returned from the service, he worked for Freeport Construction Company, Beloit Pipeline, and Winter Construction. He was a long-time member of the International Union of Operating Engineers Local #150. He then was elected to be Loran Township Road Commissioner in Pearl City, serving for 20 years, and was a director of the T.O.I. He was a member of the Moose Lodge, Eagles Club, Owls Club, and Masonic Lodge also a past member of Methodist Church Board, and Pearl City Fire Department.

Gene spent his summers at Apple Canyon Lake where he enjoyed fishing, camping and boating, and was a member of the Men's Golf League for many years. He was a Scout leader and coached Little League Baseball. He enjoyed working on stock cars, go-carts, playing horseshoes, softball, golf and bowling. He enjoyed watching the Chicago Cubs and Detroit Lions.

Gene was preceded in death by his parents, brother-in-law, nephew, and infant son at birth. A memorial has been established in his memory. Funeral services were held November 24 at the Pearl City United Methodist Church, Pearl City, IL, with burial at Ladies Union Cemetery, Stockton. Online condolences may be shared at www.schwarzfh.com.

John Volpert



JOHN EDWARD VOLPERT

John Edward Volpert, 91, passed away Friday, October 26, 2018 at Northwestern Centegra Hospital in Huntley, Illinois. As a child, John lived in Galena, Illinois. Always loving the northwestern Illinois area and the people, he made it a point to return to the area upon retirement, living in two different homes at Apple Canyon Lake over 27 years.

John had a giving spirit and volunteered on many ACL committees, assisted with many activities and events, and gave his time to other charity events, most notably the "What's

Trump?" Relay for Life Team, helping his wife, Pat with their dinners and other fundraisers.

John enjoyed the simple things in life... a competitive game of horse shoes, a competitive game of cards, or just reading on his back deck.

John had retired from Farmers Insurance. Prior to the Insurance job he also had his own businesses and served his country in the U.S. Navy as a Machine Accountant Second Class at the close of World War II.

John is survived by his wife of 37 years, Patricia, and a combined family of 11 children, 30 grandchildren, 30 great-grandchildren, and two great-great-grandchildren.

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 HSA WARRANTY Brick, 3BR 2BA, FP, Newer Roof 20± Ac, Marketable Timber, Pond \$329,000 #20180717	 HSA WARRANTY Seasonal Lake View, 2BR 2BA, FP Open Layout, Finished Walk-out \$135,000 #20180178	 HSA WARRANTY Galena Territory, 1± Ac, 4BR 3BA Guest Quarters Over 2C Garage \$235,000 #20180819	 HSA WARRANTY On GTA South Course, 4BR 2.5BA Finished Walk-out, Several Updates \$159,000 #20170001
 NEW LISTING Brick, 3BR 1.5BA, FP, New Shingles 2 Car Garage, Concrete Drive \$74,900 #20181682	 Lakefront, 1.27± Ac, ACL Homesite Woods, Sloped, Elec & Water to Lot \$135,000 #20181332	 HSA WARRANTY On 12± Ac, 4BR 2BA, Large Windows FP, Newer Roof, 60x30 Garage \$215,000 #20181201	 Seasonal Lakeview, Open Plan 4BR 3BA, Finished LL, 1.2± Acre \$269,999 #20162158
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12/2018



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ACL Book Club Wraps Up the Year

BY EDIE PETELLE

At their November meeting, the ACL Book Club had a lively discussion regarding the book *Hotel Sacher* by Doenhart Radica. Everyone liked the book and one of the ladies even ordered the Sacher Torte from Vienna.

The December meeting was held at Stella's Cafe in Stockton, with discussion centered around the November selection, *Sisters* by Lisa Wingate.

The Book Club will not meet again until April 3, 2019, as the group is small, and some will not be available for the winter. The Club has decided to each read a book that we think the club would like and bring it to the April 2019 meeting.

New members are always encouraged to join in on the first Wednesday of the month at 1 pm in the Clubhouse, from April through December.

GALENA 2019 ROUNDTABLE FOCUSES ON WORKFORCE

The Galena Rotary Club has announced the annual Roundtable Conference in 2019 is scheduled for Wednesday, January 9, 8 a.m. - 4 p.m. at Eagle Ridge Resort Spa. The subject of the Conference is "Talent Pipeline Management (TPM)" and its impact on economic development in the region.

Sponsors this year are The Galena Gazette, League of Women Voters of Jo Daviess County, and NW Illinois Economic Development.

Local reports indicate there are nearly 400 jobs at all skill levels that can't be filled due to a lack of skills in the local workforce. The TPM program, developed by the U.S. Chamber of Commerce Foundation, is a system to link businesses with talent providers which includes measurements of progress. The goal is to create employer-led collaboratives that communicate local, specific hiring requirements to talent providers; they can then train in the skills businesses require. Having a skilled workforce allows businesses to expand and locate in the region.

The Conference is built around the advantages of TPM; the businesses that are leading the program; the role of public and private education in supporting this system; and, a segment dealing with preparedness of young people for their first job.

Jason Tyszko, co-creator of TPM, will open the conference describing how the system works, its benefits and successes. A business panel composed of businesses volunteering in the employer-led collaboratives will discuss their experience and successes. A second panel composed of local educators will discuss what steps education is taking to support TPM.

A third panel will discuss work attitudes on the part of first-time employees vs. those of employers. A light lunch will be offered midday. In the afternoon breakout sessions will be held to answer questions and gather input from attendees.

The cost is \$45. Registration before January 9th is \$40. For more information contact John Cooke, The Galena Rotary Club, at 815-777-3895.

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CONSERVATION CONVERSATIONS

Conservation - A Year in Review

BY PAULA WIENER
Conservation Chair

It's been a busy year for the Conservation Committee, so let's get right to our rundown starting with our signature event, the Annual Spring Clean-up/Earth Day.

ANNUAL SPRING CLEAN-UP/EARTH DAY

This event continues to grow each year. More families and individuals are participating – a total of 56 participants this year. The outer roadways, some inner roads, trails and pathways were covered. One county road (Pea Ridge) was covered by a group of ATV residents who staged another cleanup this year after the first frost. The road seems to have a high concentration of trash leading into ACL. The waterways were not covered due to a lack of volunteer boaters. The event has sparked a greater interest in keeping the lake free of trash which has slightly lessened. A first this year was the sorting and recycling of 75 pounds of aluminum cans resulting in \$26 which went for the purchase of Rumble & Roll Ball tickets. The committee was prepared to turn any winnings back to the fireworks fund, but luck wasn't with us. Special thanks to Phyllis Cady for again chairing this event and Kerstin Stolpe-Friend as her assistant.

Committee member Darryle Burmeister led the acquisition of a gondola to recycle our large metals at no cost to the Association. So far, we have filled nine gondolas, a rate of better than one per month since recycling started. Even though glass can no longer be recycled here, this project does help to offset that disappointment somewhat.

Last year the committee recognized the need for a full-time natural resources manager to advise and care for our treasured flora and fauna. A job description was developed and this year Aren Helgerson came on board. Working with Maintenance staff, he helped to clean up the area cleared three years ago near Nixon Beach and across from the campground. He is also working to restore our prairies which have suffered from a lack of continued management and will act as lead on the Conservation Committee's buffer zone demonstration project next year.

Early in the year the committee made significant changes to the Greenway Stewardship application, administrative procedures, and suggested planting documents. We only had two new Greenway Stewardship projects this year. Projects that were ongoing were reviewed quarterly by our volunteers. Since 2015 six projects were approved and completed but would benefit from maintenance. Because maintenance of a Stewardship project is not mandatory, we were eager to find out whether these six were being kept up. Happily, our annual check-up showed all six still in good shape.

Using the data collected from fish shockings done in 2017 and on the advice of our lake consultant, Joe Rush, the committee adjusted the creel limits for musky, northern pike, bass, and blue gill. Fish shocking results this year showed the changes to the bass limits seemed to help push more fish into the 15-16-inch category. Northerns were again ordered and stocked in the fall. Additional structure was added as well.

Mike Cammack led the team of goose egg oilers again this year. The team oiled 52 eggs. Judging by the number of geese seen around the lake, their work seems to be paying off.

WATER MONITORING

The water monitoring team of Gary Hannon, Steve and Fern Tribbey, Kim Reese, and Bill Ware did monthly checks from May through October. Their data shows the water quality continues to be good. In September, Kim Reese did a presentation for the committee explaining just how the monitoring is done and showed us that of the 127 lakes monitored in Illinois, Apple Canyon Lake is number 99. That puts us to the good side of the middle. The lake at the Territories is number 71 (a higher number is better).

The committee lost a long-time member and its co-chair Rich Krasula. We thank Rich for all his dedication and hard work over the years. Kerstin Stolpe-Friend is now the co-chair, and we added a new member Melissa Parages. Members who I have not yet mentioned but who are integral parts of our success

include Henry Doden, Susan McDonald, and Tom Ohms. My deepest thanks to everyone for another busy and fruitful year.

Lastly, the Board and Committee Chairs attended a training in October given by our attorney. At that training I learned we aren't a committee. We are a commission. So, on behalf of the Conservation Commission, we wish you all a happy holiday season and another wonderful year at the lake in 2019.

Progress report for North Bay flood zone

AREN HELGERSON
Natural Resource Manager, ACLPOA

As everyone has probably noticed as you drive through North Bay, our project is well under way. The 3.5-acre flood zone has been excavated and graded. This marks the completion of the first two of three phases, leaving the third phase scheduled for completion in 2019. Sproule excavating has removed 22,000 cubic yards of material which sets the base for the intended flood zone. The final stage will be to re-meander the creek bed, in turn leaving the old channel in place to act as an oxbow. This phase will set several gradual bends in the creek, allowing the water to flow farther and slower as it enters the lake. The newly designed creek bed will be lined with rip-rap, including toe holds and keys built into every bend for stability as well as your standard run, ripple and pool areas. This has been designed to carry a large volume of water, which is intended to spill over the banks during flood events into highly stable grasses slowing down the water and allowing sediment to drop out before it enters the lake.

We have all seen the volume of water that can flow through our Hell's Branch tributary. This summer alone we have had two consecutive 50-year rainfalls showing approximately six inches of rain in a short period of time. These events have broken through the banks, channelized the creek and has moved a volume of rock into part of the excavated area. This is not ideal, but with this amount of water it is to be expected, particularly in the middle of an incomplete project. On the other hand, the flood zone did flood and the grasses that are present did hold back sediment. I would consider that to be a success, even if it is a small one. With that being said, there is much work to be done before the project is complete and functioning as it is intended. I'm sure at some point we will all see this area in action, and with this article we can all have a better understanding of the designed area, with the intent of a cleaner lake.

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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

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Renew your Firehouse Fitness Membership for 2019

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

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

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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/2J1ZFIi>. 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.

- 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.
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LETTER TO THE EDITOR

DODEN

Letter to the editor,

When we first visited Apple one thing that we liked was the rural-ness of the area, it was not the city, nor the suburbs, it was the country side. When Bill Springston was able to get the billboards removed from lake road #3 it was a major improvement.

Now we have a billboard at every major entrance. This takes away from the rural-ness of the area. We also have signs for all the amenities. Are these for the renters? I have no problem with people renting out their home, but I do not think they have the right to rent out our amenities. If a person was to lease a home for a year than I would think they would have a right to the amenities. If they rent out their home and use the properties this possibly doubles the number of people using the amenities. I do not think this is right. If there were twenty-five hundred homes out here would Apple feel the same. I think not. The convents give a solution for this by combining lots. But board of the directors has chosen not to approve any lot combinations. They do not approve them because the loss of revenue. In the last ten years the income has more than tripled but there is never enough money. Do we really need to spend every cent we can get our hands on?

Henry Doden, 13A129

EDITORIAL CORRECTION: No lot combinations have been denied by the Board of Directors to date.

ACLPOA Board Approved Policy

THE APPLE CORE: ACCEPTANCE OF MATERIAL

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

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

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

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

LETTERS TO THE EDITOR:

Letters from Property Owners are welcome.

Letters to the Editor must be:

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

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

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

With respect to Board Elections:

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

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

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ACL Members learn the Art of Zentangle

Roseanne Brandenburg (left) and Kerstin Stolpe-Friend (right) spent the afternoon of November 15 learning the art of Zentangle from Mary Stayner of Stockton, IL. Watch for more Hippie Handicrafts classes in 2019.

(PHOTO BY TIM BROKL)

CMS AND NCQA RATE MEDICAL ASSOCIATES MEDICARE PLANS AMONG NATION'S BEST

Dubuque, Iowa – Medical Associates Health Plans received the highest marks in both the Centers for Medicare & Medicaid Services' (CMS) annual star quality ratings and the National Committee for Quality Assurance (NCQA) Health Plan Ratings, and is again one of the nation's elite when it comes to providing care and service to its Medicare members.

CMS

According to the [Centers for Medicare & Medicaid Services' 2019 Star Quality Ratings](#), Medical Associates Medicare plans in Iowa and Illinois received 5 out of five (5) stars for overall quality and service, CMS' highest rating. Medical Associates Wisconsin Medicare plan earned 4.5 out of five (5) stars, CMS' second-highest rating.

For eight consecutive years (2012-19), Medical Associates Medicare health plans have been rated 4.5 stars or higher. For 2019, CMS rated nearly 400 health plans (with Part C), and Medical Associates is the only 5-star plan in Iowa and Illinois. Only five other medical plans **in the nation** received 5 stars!

Star ratings make choices easier

CMS developed the *Medicare Star Quality Ratings* to help beneficiaries compare plans and identify those who consistently deliver high quality care and service. The overall star rating combines scores for the types of services each plan offers. For plans covering health services, the overall score for quality of those services covers many different topics that fall into five categories: staying healthy, managing chronic (long term) conditions, member experience with the health plan, member complaints and changes in the health plan's performance, and health plan customer



service. A 5-star Medicare plan is identified by CMS as providing high quality and value for Medicare beneficiaries. Every year, Medicare evaluates plans based on a 5-star rating system.

The 5-star Medicare rating is a reflection of Medical Associates Health Plans' long time commitment to its members and to the community. Members have convenient access to local customer service, quality improvement, disease management, claims processing, and a 24-hour nurse phone line.

"Earning consistently high scores in the CMS star ratings is a tremendous achievement and demonstrates our success in keeping our senior

members healthy and active," stated John Tallent, Chief Executive Officer of Medical Associates Clinic & Health Plans. "We work diligently to provide high-quality, patient-centered care that is consistent with the highest nationally accepted standards."

NCQA

In addition to Medical Associates' high ratings by CMS, the National Committee for Quality Assurance (NCQA), rated Medical Associates Iowa/Illinois plan 5 out of 5, the highest rating, and our Wisconsin plan 4.5 out of 5. According to the [NCQA Health Insurance Plan Ratings 2018-2019](#) report, out of 418 Medicare plans studied, there are only eight plans in the country that received the highest rating.

NCQA's Health Insurance Plan Ratings 2018–2019 compare the quality and services health plans in the United States and provide consumers with a practical and meaningful guide to understanding their health care options and choosing the best health plans for themselves and their families.

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Sunday 9:30 am Sunday School, 10:30 am Worship

ELIZABETH

St. Mary Catholic Church
112 E. Washington St | (815) 858-3422
StMary-Elizabeth@RockfordDiocese.org
Sunday, 8:30 am; Wed, 8:30 am; Sat 6 pm

First United Methodist Church
309 S Main St | (815) 858-2224
firstumceliz@yahoo.com
Sunday Worship Jul-Aug: 8:30 am

St. Paul Evangelical Lutheran LCMS
411 W Catlin St | (815) 858-3334
Sunday School 8:45 am, Worship, 10 am; Wed Worship 7pm

Trinity Lutheran Church of Derinda
8393 S Derinda Rd | 815-598-3276
trinity.derinda@yahoo.com,
pastorlisaburbank@gmail.com
pastorbruceb@outlook.com
Sunday Worship 9 am, Sunday School 10 am

Faith Evangelical Lutheran Church (WELS)
812 US Hwy 20 W | (815) 858-2280
faithlutheranelizabeth@gmail.com
Sun Worship 10 am; WCCI (100.3 FM) radio broadcast at Sun 7 am

St. John Lutheran, Massbach
8315 S Massbach Rd | 815-598-3367
pastorlisaburbank@gmail.com
pastorbruceb@outlook.com
Sun 9 am; Sunday School 10 am

GALENA

Galena Bible Church
11108 US-20 | 815-777-1456
Sunday Worship 8:15 & 10:45 am. Sunday School 9:30am.

GALENA, CONTINUED

Crossroads Community Church
900 Galena Square Dr | 815-541-3977
galena@crossroadscn.com
Worship/Kids Programs, Sun 10:30 am.
Galena Convention Center. Nursery available. Non Denominational.

LENA

St. John's Lutheran Missouri Synod
625 Country Ln | (815) 369-4035
office@stjohnslena.org
Sat 5:30 pm, Sun 8 & 10:30 am; Sunday School 9:15 am

St. Joseph Catholic Church
410 W Lena St | (815) 369-2810
Saturday 8 am & 4 pm; Sunday 10 am

SCALES MOUND

Holy Trinity Catholic Church
302 Franklin St | 815-777-2053 or 816-275-3907
Sunday 11 am

Scales Mound United Methodist Church
319 Mason Ave | (815) 845-2264
Rutherford.libby@gmail.com
Sunday School 8:00 am and 9:00 am; Worship 9:00 am

SCHAPVILLE

Shepherd of the Hills Lutheran Church
536 E Schapville Rd | parsonage (815) 845-2559, (815) 845-2061
Sun Worship 8 & 10 am; Sunday School (Sep-May) 8:45am.
Holy Communion - 1st/3rd Sun
www.shepherdofhill.com

Schapville-Zion Presbyterian Church
635 E Schapville Rd | 815-845-2272
Sunday: Worship Service 10 am
Nursery available as needed.

STOCKTON

Wesley United Methodist Church
127 E Benton Ave | 815-947-2541
wesleyumc@gmail.com
Sunday School, 9 am, Sunday Worship 10:45 am

Holy Cross Catholic Church
223 E Front Ave | 815-947-2545
holycross.weconnect.com
Saturday 4:30 pm, Sunday 8 & 10 am & 5 pm

STOCKTON, CONTINUED

Calvary United Methodist Church
315 W Maple Ave | 815-947-2414
Sunday School 8:45 am; Worship 10 am

Christ Lutheran Church
600 N. Main St | (815) 947-2033
clc600@verizon.net
Sat 5:30 pm; Sun 10 am; Sunday School 9 am (none in August)

Unitarian-Universalist Church of Stockton
219 N. Pearl St | (815) 947-3812
Children's choir Sun 10 am; Sunday School 10:30 am.
Adult Forum w/child care, 9:30 am. Sun Service 10:30 am,

WARREN

St. Ann Catholic Church
608 E Railroad St | 815-745-2312
parishes@catholic.org
Wednesday, Friday, & Sunday 8 am; No Sat Mass.

First Baptist Church
101 W Jefferson St | 815-745-2287
Sunday School 9:45 am; Worship 10:45 am; Evening
Worship 6:30 pm; Wed Prayer service 7 pm

Warren United Methodist Church
101 W Jefferson St | 815-745-3647
warrenunitdmethodistchurch@yahoo.com
Sunday 9:30 am

St. Paul's Lutheran Church
209 Clinton St | 815-745-3444
Sunday School 9 am; Worship 10 am

Faith Assembly of God
310 Tisdell Ave | 815-745-3800
Sunday School 9:30 am; Morning Worship 10:30 am;
Evening Service 6 pm; Bible Study/Prayer, Kid's Klub Wed 7 pm.

WOODBINE

Grace Bible Church of Woodbine
1904 S Vel Terra Rd | 815-858-3843
pastormichaelburdett@gmail.com
Sunday School 9:30 am; Sunday Worship 10:30 am & 7 pm;
Prayer meeting Wednesday 7 pm.
Sunday services broadcasted at 11:30 am on Radio WCCI 100.3 FM

Note to churches on this list: To update your information, please call 815-492-2769.

More 2018 Volunteers in Action!



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.

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.

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

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

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

Lot for sale 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.

Cheapest lot in Apple Canyon Lake! 04-091 Springfield Drive in Winchester subdivision. Vacant buildable lot. \$100. Call 708-447-9551.



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.

BDS

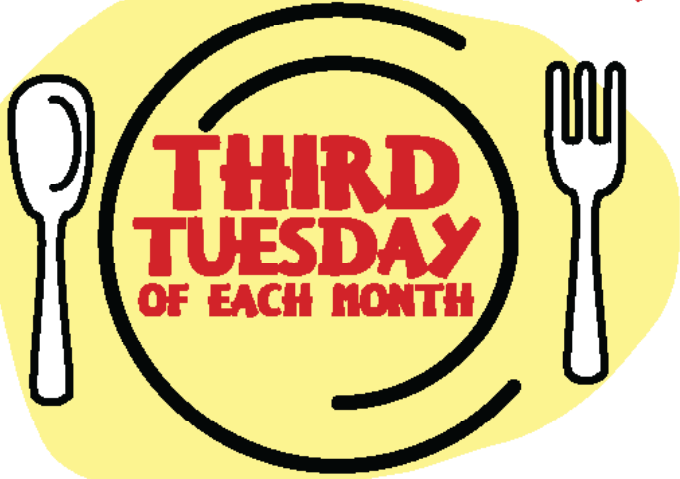
Blacktop Driveway Service

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

815 777-9082

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

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.

UPCOMING EVENTS

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



UPCOMING EVENTS

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.*

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!

Just Jake

Returns to the Pro Shop

**Saturday,
January 26
7 - 10 pm**



No rsvp required

Midwinter Gathering of the happy campers

**Saturday, February 2
1 - 7 pm
ACL Clubhouse**

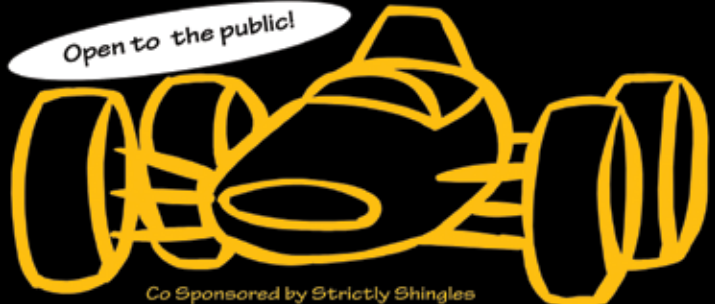


*All members welcome;
you don't have to be a camper!*

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

Apple Canyon Lake All-Age Pinewood Derby

Open to the public!



Co Sponsored by Strictly Shingles

Saturday, February 16, 2019

Check-in starts at 12:30 pm, Race at 1 pm

Lunch/Concessions available

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

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

Call 815-492-2769 for more info!

Want help with your car?
Call Brian at 563-599-5496!