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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.

Summer fun winds down as school begins...

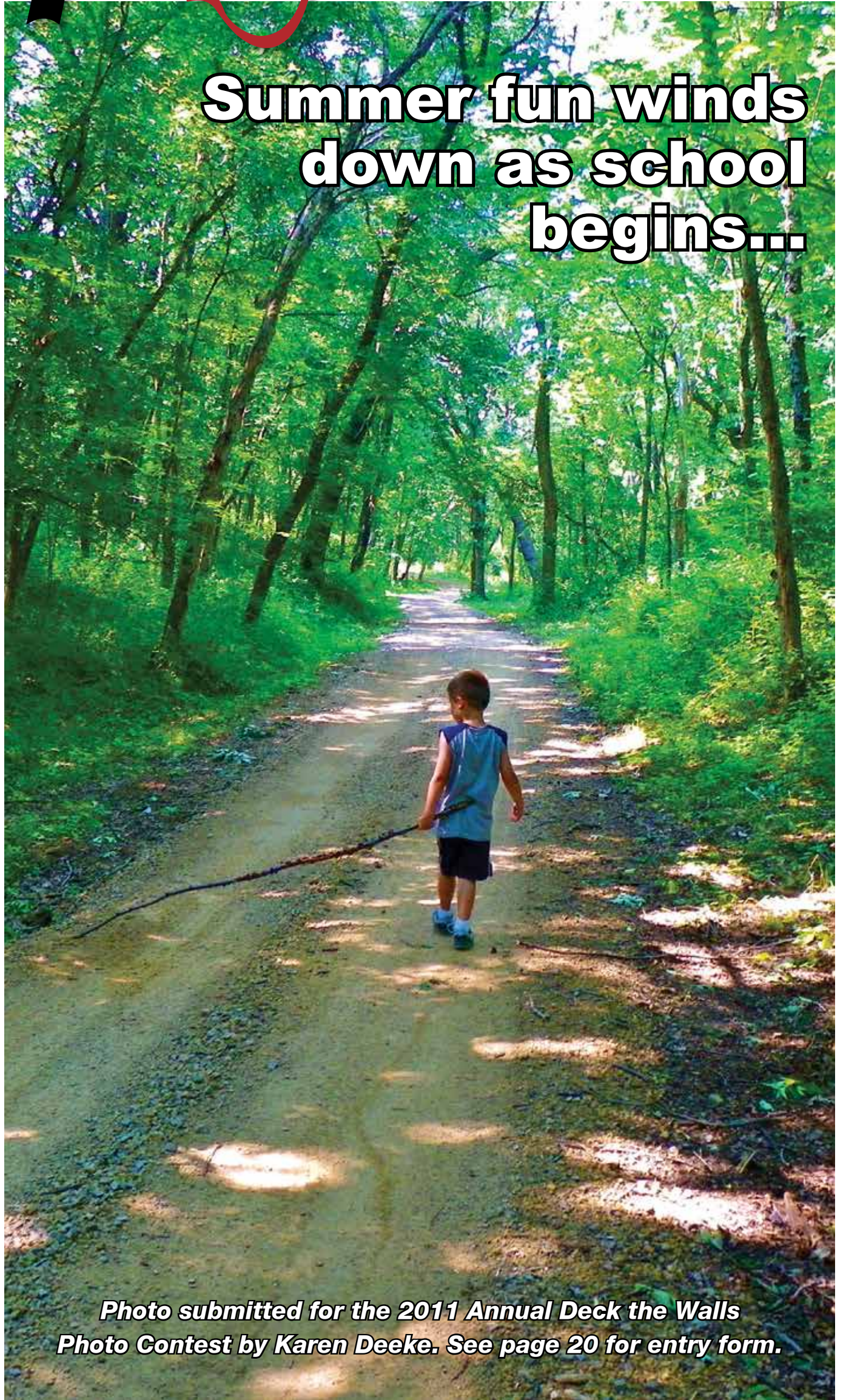


Photo submitted for the 2011 Annual Deck the Walls Photo Contest by Karen Deeke. See page 20 for entry form.

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President's Message



JODY WARE

On July 22, 2017, Apple Canyon Lake experienced serious flooding due to over 6 inches of rain in a short amount of time. Apple Canyon Lake was within its dam walls, Apple Canyon Lake had lots of rain and a suddenly a huge waterfall!

All of the General Manager's workers, and all of his volunteers, Spent weeks working together to put Apple Canyon Lake back together again!

My little ditty is much like the Humpty Dumpty nursery rhyme that we enjoyed as

General Manager



SHAUN NORDLIE
shaun.nordlie@applecanyonlake.org

Included in this month's Apple Core is the proposed 2018 Operating and R&R budgets. The process for developing these budgets began for the Department Managers back in May. It seems strange to be working almost one year in advance on a budget, but in order to have the Operating Budget ready for review in July we need to start thinking about our budgets this

early. This was the second year of our "new" system for developing budgets so the process was much smoother for the department managers and the budget committee. For the proposed Operating Budget in 2018, we are seeing some savings in the insurance in our Workers Comp policy. We have been fortunate in the past two years to keep claims at a minimum so we are reaping the benefits of lower rates. Unfortunately, vehicle coverage is rising though, as is the trend nationwide. With the change to a PRI phone system this fall, the Association will realize a \$6000 discount in phone charges for 2018. Our employee health insurance plan is only increasing 8 percent for our new contract. At the Marina and Pro Shop, our new computer system will allow us to have better inventory control, which should allow us to have better Cost of Goods Sold numbers.

The 2018 R&R budget will continue to include our Watershed projects, with budgeted money again for rip rap, erosion control, and streambank stabilization. We will also conclude our work on the replacement of the docks at the Marina and Nixon Beach; reconstruct the final phase of the trails, and start on plans for a crossing at the North Bay Creek. At the Pro Shop, we will be adding a four-section oven that will allow us to cook different items at different temperatures. This will make the Pro Shop kitchen more efficient and give them more menu options. The big project for the year will be the Cove HVAC. This project will include reworking the HVAC at the Cove, making the system more efficient and addressing some safety concerns that we have with the current system. This project will be completed this winter so that when the Cove reopens in the spring everything will be ready.

For Capital projects, we will be paying back our last payment on the pool loan. This is a loan that we made to ourselves to pay the pool loan off early. In 2018, we make the final payment of \$209,901. We also have money allocated for architectural plans for a new Clubhouse Area. This is part of our Clubhouse Area Master Planning (CAMP) committee that you have heard so much about in the Apple Core.

I would like to thank all the Department Managers for their hard work in preparing their budgets and looking at them from a different viewpoint in order to balance the budget. I also want to thank Gary Hannon and the Budget Committee for their work in finalizing this budget, especially this year when the flood canceled one meeting.

Please look over the budget; it is, after all, how we will be operating Apple Canyon Lake in 2018. If you have questions or need clarification, please contact me; I will be happy to discuss the budget or any other concerns with you.

I have one other note – I want to thank John Asta for his time on the Board of Directors and many other committees. John resigned from the Board and his current committees in July, but his dedication and time volunteered to ACL has been wonderful. John has been a huge asset to me in working on options for improving internet options at the Association. He also helped the Association when we switched banking facilities in late 2015. Thank you, John, for all your help, I will miss your involvement, but I know I can always contact you when necessary. I also want to congratulate Rich Krasula for his appointment at the August Board of Directors meeting to fill John's seat. Rich enjoyed a two-month vacation from the Board, but I am excited to have him back on the board and look forward to working with him again on our many matters.

See 2018 Budgets on page __.

young children. Living at ACL the last month has reminded me, on a daily basis about the power of water but more importantly about the power of human spirit that exists within our Association.

Here are some facts about the devastation from the July 21-22 flooding and the spirit of staff and volunteers putting the Association back together again in three short weeks.

- The lake moved outside of its banks at 11 pm on Friday, July 21, 2017.
- At 1 a.m. Scales Mound Fire Department was contacted to turn off gas and power to the Marina.
- The lake was at 805.5 feet above sea level at 2 a.m. Saturday, July 22, 2017. Typically the lake is at 800 feet above sea level.
- The Association's Code Red Emergency Notification system sent out messages about flooding in the area at 4 a.m.
- The Jo Daviess Emergency Management Unit was contacted regarding possible evacuation.
- Nixon Beach house was flooded
- Hell's Branch Creek overflowed the Bathum Prairie and Walking Trails.
- The Golf Course, Lake, Nixon Beach and Trail system were all closed.
- Over two feet of water was in the Marina building. The Fish House was also flooded.
- Appliances were knocked over in the Marina, and any inventory under the two-foot mark was destroyed by water damage.
- By 11:30 am on Saturday, July 22, the water receded to 802.5 feet above sea level.
- At its peak, the lake was 5.5 feet above the normal pool (sea level).
- Koester Pond on the west side of the lake washed out the road.
- North Bay Prairie and trails were under water.
- Five boats sunk during the storm.
- Many boats were dry-docked from being pushed off the dock onto the banks and the water level receding.
- Seventy of the 91 Association docks were damaged, and required maintenance and volunteers to repair.
- 100 loads of gravel was purchased for repairing the trails.
- The lake filled with debris of floating logs, branches, water and beach toys, litter, requiring removal during the following weeks.
- Over 833 individuals used the ACL swimming pool on Saturday, July 22, and 721 individuals checked into the pool on Sunday, July 23. Typically, there are 300-400 checking in the pool on a non-holiday weekend.
- Throughout the days and weeks following the flood, ACL volunteers worked rigorously with ACL staff to repair boat docks, clear the lake of debris, clear the water and shoreline of vegetation at Nixon Beach, clean parking lots, vegetation along the shoreline of The Cove, and spruce up the Gazebo at the Cove.
- K&S Marine joined in on the effort of putting boats back into the water, repairing shore stations, and removing damaged boats.
- The Marina, Recreation Committee and Communications/Recreation Department continued to plan and host activities for the members at the lake. The weekend following the flood we hosted the Trail Trekker 5K Color Run, Pancake Breakfast, Pecatonica Beer Tasting and Denny Diamond concert. Their efforts for planning activities for the membership continues - the power of human spirit!

Cindy Carton, Communications and Recreation Director, and assistant Tim Brokl, have created a powerful video titled "The Power of Water and Human Spirit." The video has been placed on YouTube at <http://bit.ly/2w5aOfu>. This video brings back the reality of the situation we were in at Apple Canyon Lake.

In closing, please take time to thank every staff member at the Association. Even though they may have not been on the lake or trails, every single one of them was impacted by having more business than typical (i.e. Pool, Pro Shop, Marina, Office, Communications Department, etc.). The managers and Maintenance Department worked tirelessly putting Apple Canyon Lake POA back together again! Thank you to managers, staff, and the volunteers who invested hours and weeks of your time helping our Association.

LOCAL DELIVERY DATES
 THE APPLE CORE reaches local homes and is posted in its entirety at www.applecanyonlake.org on the following dates.
 Oct. 12, 2017 • Nov. 9, 2017 • Dec. 7, 2017

THE Apple Core

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

THE APPLE CORE

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Committee Contact email: 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 (815) 492-2182

The Cove Restaurant (815) 492-2700

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



AMENITY HOURS
See Amenity Hours at: www.AppleCanyonLake.org/wp/hours

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MARINA
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Friday: 11 am – 6 pm | Saturday: 8 am – 6 pm
Sunday: 8 am – 5 pm

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Saturday: 10 am – 2 pm | Sunday: 10 am – 7 pm

NOTICE: Glass recyclables no longer accepted. All glass must be discarded in our regular garbage compactor at the Solid Waste site.

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

Board approves publishing proposed 2018 budgets, related fees, and assessments

Notice is hereby given to all owners, that the ACLPOA Board of Directors, on August 19, 2017 voted to maintain the Annual Assessment (Dues) at \$850 per lot, plus an Owner Amenity Registration Fee (OARF) of \$100 per owner; consider the adoption of the Association's 2018 Annual Operating Budget; the 2018 Renovation and Replacement (R&R) Budget; and to establish all fees to be charged during the 2018 year. The Proposed Budget is expected to be presented for approval at the Board's regular monthly meeting on October 21 at 9 a.m. in the Association's Clubhouse.

The specifics of the Proposed 2018 Annual Operating Budget, R&R, and Fee Schedules are included in this issue of *The Apple Core* on pages 12 and 13.

Three Meeting Rule in Effect
The Board of Directors, at their August 19, 2017 regular monthly meeting, reviewed proposed changes to the *ACLPOA Amended and Restated Bylaws* and voted to call into action The Three Meeting Rule.

The proposed changes to the *Amended and Restated Bylaws* were reviewed at Meeting #1 on August 19. Meeting #2 will take place on September 16, where discussion from the membership is welcomed. The vote to approve the changes will take place at Meeting #3 on October 21.

See proposed language on page 5.

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2017 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..... Mon. 5:30 pm, Tues. 8:00 am & Thurs. 8:30 am
- Morning Workout..... Mon. & Wed. 9:00 am
- Nimble Thimbles Quilters 2nd Wed. of each month..... 9:00 am
- Ladies Golf..... Tues. (May thru August) 9:00 am
- Clubhouse Games..... Mon. & Fri. (Fridays tentative)..... 1:00 pm
- Potluck 3rd Tues. of every month 5:30 pm
- Tai Chi..... Tues. 9:30 am
- Bocce..... Wed. (May thru September) 6:00 pm
- PickleBall..... Thurs. 5:00 pm

SPECIAL EVENTS: DATES SUBJECT TO CHANGE

- Sep 14, 21 & 28, 10 am....Cooking & Lifestyle Choices for Greater Wellness
- Sep 14, 5:30 pm Eat, Prep & Eat Fresh Fish
- Sep 19, 5:30 pmPotluck
- Sep 23, 5 pm Relay for Life Fall Dinner
- Sep 27, 10 am Wellness Wednesday Coffee/Topic TBA
- Sep 30, 6 pm Volunteer Appreciation Dinner
- Oct 5, 7 pm CAMP Town Hall Mtg
- Oct 7, 2 pm Nature Stroll
- Oct 7, 6 - 8 pm..... Fall Bonfire
- Oct 8, 1 pm CAMP Town Hall Mtg
- Oct 17, 5:30 pmPotluck
- Oct 21, 6 - 8 pm..... Trunk or Treat at Campground
- Oct 21, 7:30 - 9:30 pm..... Haunted Trail
- Nov 18, Following BOD Candidate Mtg..... BOD Candidate Coffee Hour
- Nov 19, 7 pm Johnny Mathis Tribute Concert
- Dec 10, 10 am Cocoa & Cookies w/Santa
- Dec 12, 10 am Christmas Musicale (snow date 12/13)

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Log onto www.applecanyonlake.org for committee minutes, meeting dates, and agendas. Agendas are posted on the website and in the Association office at least one week prior to any committee or board meeting if we have received them from the chair.



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APPLE CANYON LAKE PROPERTY OWNERS ASSOCIATION PROPOSED CHANGES TO AMENDED AND RESTATED BYLAWS

ARTICLE VI BOARD OF DIRECTORS

Section 1. The affairs of the Association shall be managed by a Board of Directors (hereinafter referred to as the Board) each of whom must ~~at all times while serving~~ be at all times while serving a Member of the Association, bondable, never been convicted of a felony, and have attained the age of twenty-one (21). If there are multiple owners of a single unit, only one of the multiple owners shall be eligible to serve as a member of the board at any one time, unless the unit owner owns another unit independently. ~~Only one Owner of a Lot or Dwelling may serve on the Board at the same time.~~

ARTICLE VIII POWERS AND DUTIES OF THE BOARD OF DIRECTORS

Section 1. The Board of Directors shall exercise for the Association all powers, duties and authority vested in the Association by law, including but not limited to the provisions of CICAA, as amended and in effect from time to time, or by the Restated Covenants, or by the Bylaws, as amended and in effect from time to time, except for such powers, duties and authority reserved by law or by the Restated Covenants to the Members.

The duties of the Board shall include, but not be limited to the following:

- i. To adopt separate assessments for additions and alterations to the Common Properties and Facilities or the Reserved Properties which are not included in the adopted annual budget, which shall be separately assessed and are subject to the approval of ~~two-thirds~~ a majority of the Voting Members voting at a special meeting called for that purpose. Any common expense not set forth in the annual budget or any increase in assessments over the amount adopted in the budget shall be separately assessed against the members.

ARTICLE IX BOARD MEETINGS

Section 8. *Meetings Open to Members.* All regular and special meetings of the Board shall be open to all Members. All Association business is to be conducted at open meetings, except when the Board determines in its discretion to meet in executive session, either associated with a noticed meeting or separately from a noticed meeting, for the following purposes:

- a. to discuss litigation when an action against or on behalf of the Association is being contemplated or has been filed or ~~threatened~~ is probable or imminent;
- b. to ~~consider information~~ discuss third-party contracts or information regarding appointment, employment, engagement or dismissal of an employee, independent contractor, agent, or other provider of goods and services;
- c. to interview a potential employee, independent contractor, agent or other provider of goods and services;
- d. to discuss violations of the Association's rules and regulations;
- e. to discuss or consider a Member's failure to pay any annual or special assessment, ~~fees or other charges~~ or common expenses due the Association;
- f. to consult with the Association's legal counsel.

All executive session meetings shall be held in the Association clubhouse or in the Board Room, unless they are unavailable. Any vote on these matters shall be taken at a meeting or portion thereof open to the Members.

ARTICLE X REMOVAL OF DIRECTORS

Section 1. One or more members of the Board of Directors may be removed by the action affirmative vote of two-thirds of the ~~votes of the~~ Voting Members at a duly called special meeting of the Voting Members ~~duly called~~ pursuant to this Article X.

ARTICLE XIII COMMITTEES

Section 3. The Nominating Committee shall consist of seven (7) Members appointed by the President with the approval of the majority of the Board at the Board meeting preceding the regular annual meeting. Said Nominating Committee shall serve for the year following the next annual meeting. The President shall make an earnest attempt to appoint to the Nominating Committee Members who are representative of all of the subdivisions of the Association, with at least one of them being a current Board member. [Left as original version]

Section 6. The Architectural and Environmental Control Committee (AECC) shall be comprised of not less than three (3) representatives. The Board shall appoint at least one (1) architect, licensed engineer or building contractor to the AECC, if one is available, and at least two (2) Board Members to the committee. The majority of the members of the AECC shall be Board Members of the Association. Any vacancies existing from time to time shall be filled by appointments made by the Board. The AECC, subject to the Board's approval, may engage such inspectors or agents to assist it in the performance of its duties and responsibilities. No member of the AECC shall participate in the review of any application in which the member has any interest either as an owner or as the provider of any services for which the member is compensated.

The AECC shall have the duties and functions described in Article VII of the Restated Covenants, and shall perform such other functions as the Board, in its discretion, determines. It shall watch for any proposals, programs or activities which may adversely affect the residential value of The Properties or the Common Properties and Facilities and shall advise the Board regarding action the Association should take on such matters. ~~At least one member of the Board shall serve as a member of this committee.~~

Section 12. The Editorial Review Committee shall consist of ~~at least two (2)~~ a members of the Board, who shall be the chair, the General Manager, who shall be the vice-chair, the Managing 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.

ARTICLE XIV MEETINGS OF MEMBERS

Section 3. *Notice of Meeting.* Notice of any Special meeting of the Members called pursuant to Section 2 or Section 2a of this Article, or any other provision of the Bylaws shall be given not less than fourteen (14) days nor more than thirty (30) days prior to the meeting, unless otherwise provided in the Bylaws. Notice to Voting Members shall be sent (i) by United States Mail, postage prepaid, sent to recipient's address on file with the Association, or (ii) by hand delivery, or (iii) by any commonly used electronic media, including but not limited to, email or facsimile, pursuant to electronic communication policies adopted from time to time by the Board, provided that the recipient has provided the Association with his or her fax number or email address or other address for receipt of such electronic communication, and the Member has given his/her written authorization to conduct business via this method. Notice to all other Members shall be provided by publication in *The Apple Core* and on the Association's website and by posting notice at the clubhouse, or as otherwise authorized under applicable law. Notice shall set forth the nature of the business to be transacted provided, however, that if the business of any meeting shall involve any matter to which another provision of these Bylaws, the Articles of Incorporation, or the Restated Covenants shall otherwise govern notice to the Members, then notice of such meeting shall be given or sent as therein provided.

ARTICLE XVI BOOKS AND RECORDS

Section 1. The Board shall keep and maintain the following records, or true and complete copies of these records, at the Association's principal office:

- d. all contracts, leases, and other agreements ~~then in effect~~ to which the Association is a party or under which the Association or the unit owners have obligations or liabilities;
- g. the books and records of account for the Association's current and ten (10) immediately preceding fiscal years, including but not limited to, itemized and detailed records of all receipts and expenditures, and such other records of the Board as are available for inspection by members of a not-for-profit corporation pursuant to Section 107.75 of the General Not-For-Profit Corporation Act of 1986.

Section 3. Except as otherwise provided in Section 5 of this Article, any Member of the Association shall have the right to inspect, examine, and make copies of the records described in subdivisions (d), (e), (f), and (g), of Section 1 of this Article XVI, in person or by agent, at any reasonable time or times ~~but only for a proper purpose~~ at the Association's principal office. In order to exercise this right, a member must submit a written request to the Board or its authorized agent, stating with particularity the records sought to be examined and a proper purpose for the request.

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Board of Directors' Regular Meeting Minutes

Following are UNAPPROVED MINUTES of the August 19, 2017 regular Board of Directors' Meeting.

Minutes are in unapproved draft format for informational purposes only, pending approval at the September 16, 2017 Board of Directors' Meeting.

UNAPPROVED

2.0 Call to Order – President Jody Ware called the regular meeting of the Apple Canyon Lake Property Owners Association to order at 9:00 a.m. on Saturday, August 19, 2017.

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

4.0 Approve/Adopt July 15, 2017 Minutes – Mike Harris noted that item 10.1 Board Liaison for Maintenance Committee lists Barb Hendren; it should be corrected to Mike Harris. Gary Hannon moved “to approve the July 15, 2017 minutes.” Seconded by Gordy Williams. Barb Hendren abstained. Motion carried.

5.0 Treasurer's Report – Gary Hannon reported that the July Treasurer's Report is not ready yet, but will be printed in The Apple Core.

6.0 Committee Reports –

AECC – Joe Wiener reported that they have approved changes in the fine structure which will be forwarded to the board for consideration. He would like to come to the September board meeting and address questions. Jody thanked him and noted that any changes would require a two-meeting rule to allow opportunity for discussion.

Trails – George Drogosz reported last month's meeting was cancelled. They will have a regular meeting this Saturday. He commended the Maintenance Dept. on the excellent job in getting the trails back up and running after the flood.

Recreation – Mary Hannon reminded everyone about the upcoming Ice Cream Social on Sunday, September 3. They need additional volunteers for the 2nd shift 12:15 – 2:30. If you want to help, contact Mary or Deb VanDerLeest. They also have the first annual Haunted Trail taking place and are looking for donations of Halloween decorations. Cindy Carton added that there is an Art & Photography exhibit in the Clubhouse this afternoon.

Conservation Committee – Rich Krasula reported that Shaun continues to work with a property owner at the North end of the lake to find a better way to reduce sediment coming into the lake. They are working on a “plantings document” with suggested plantings to be used near the lake. There will be a conservation walk in October probably taking place below the dam, and Cindy is looking for a speaker to help identify flora and fauna. There have been 2 new greenway stewardship applications.

Clubhouse Area Master Planning (C.A.M.P.) – Barb Hendren reported there were two meetings in the last two weeks; first was a Webex with Farnsworth, the architects, to go over the conceptual drawing. The needs and wants list is being refined by committee members. This week there was a site walk with Farnsworth on the property. The next step is that Farnsworth will present drawings. We are planning two town hall meetings so that people can see what is being planned and give input – those meetings are tentatively planned around Columbus Day weekend and are Thursday, Oct. 5 at 7:00 pm and Sunday, Oct. 8 at 1:00 pm.

Strategic/Long Range Planning – Jody Ware reported that they met yesterday. They met with Doug Sury, our Association attorney, and are in the process of framing up a foundation for ACLPOA. The focus of the Foundation is preservation, beautification, and conservation of the lake.

Deer Management – Jon Sonntag reported that they had a great turnout at Youth Archery last weekend. Normally, they borrow equipment from the Boy Scouts, but due to the flood, most of their equipment was damaged so we had to make use of our own. The two new bows that were purchased and new arrows that John Serhson worked on this winter worked great and the kids had a great time.

Lake Monitoring – Gary Hannon reported that they went out August 2, two weeks after the rain event. The transparency was down to only 4'3". The test 2 weeks prior to the rain event was 7'6". Dissolved oxygen was down to 12' (from 14' last year). Temperature on the surface was 74.3 degrees (below last year's 79 degrees).

7.0 General Manager's Report – Shaun Nordlie reported that he's still working with the insurance company on whether we will be able to submit a claim for wind damage, water backup and possible loss of revenue with the Marina being closed. We do not have flood insurance. We also submitted everything to IEMA (Illinois Emergency Management Agency), who has submitted everything to Springfield. IEMA is going to let Springfield decide how we get treated. Updates are forthcoming. We went live with the new software system, Abacus, on August 1 and have had a few issues, mainly with credit cards, but for the most part, things are going well with it.

8.0 President's Report – Jody Ware shared a video documenting the damage and cleanup from the catastrophic rains we had in July, and noted special thanks are due to Cindy Carton and Tim Brokl for putting the video together. Jody asked everyone to note the efforts of our staff in getting us back to normal. While this was taking place, staff was also implementing new software. Also during the same time, the Marina, Aquatics, and Recreation Departments continued to provide opportunities for the membership. The weekend following the flood, we had the Trail Trekker 5K, a Pancake Breakfast, Pecatonica beer tasting, and a Denny Diamond concert all in one weekend. The power of water didn't break the spirit of Apple Canyon Lake. Every staff member put many hours into cleanup, and there were many volunteers, some who were not captured in the video, and some who spent day after day for 3 weeks straight on the water trying to clear it up so that it would be safe. Just clearing the debris was very challenging. Everyone pulled together and worked very hard. Jody thanked Julie Janssen and the Security Department, as well as Cindy Carton and Communications, Mary Hannon and Recreation, Rick Paulson and Maintenance, Shaun and the office staff, the pool (we had over 800 people use the pool the weekend after the flood) and all our volunteers. Jody noted that you all are absolutely incredible. We're putting ourselves back together again, and that's the spirit of Apple Canyon Lake.

9.0 Property Owner Comments

Rick Paulson – 2-49 – Commented on the need for a speed limit on the trails.

George Drogosz – 8-48 – The Trail Committee is going to address the trail speed limit again this Saturday.

Norm Vandigo – 12-277 – Commented on pier repairs he did at his son's private dock; dam inspection for movement; trail speed limit and reaction time; Budget Committee and upcoming expenses.

Henry Doden – 13-129 – Commented on red flags on the lake and Maintenance cleanup efforts, also dock construction.

Ron Carpenter – 11-247 – Commented that we do have yearly dam inspections to watch for dam movement.

Shaun Nordlie noted the dam was inspected 2 weeks before the flood. It was rechecked after the flood, and there has been no movement.

10.0 Board Member Comments

Gordy Williams thanked ACL staff for a job well done in flood cleanup. It was a huge job to get everything put back together and he congratulated the staff on their fine efforts.

John Diehl thanked all who volunteered to clean up the beach and Marina parking lot, with a very special thank you to those who helped clean up on the lake. Their help allowed our Maintenance Dept. to get to work on the trails.

Gary Hannon seconded these comments and asked that the video Cindy and Tim put together be available on our website. He also noted that management and staff will be learning from the cleanup efforts on how to better update our emergency management plan.

11.0 Consent Agenda –

11.1 Committee Changes - Jon Sonntag motioned: “to approve the consent agenda items: Committee Changes (to appoint Norman Homb to the Trails Committee, Fern Tribbey to the Lake Monitoring Committee, and Steve Tribbey to the Lake Monitoring Committee; and to accept the resignation of Ron Moore from the Golf Committee, Greg Smith from the Golf Committee, Phil Janikowski from the Deer Management Committee, and Ed Ryan from the AECC); and to appoint Barb Hendren, Gordy Williams, and John Diehl and one other board member to be named to the Architectural and Environmental Control Committee.” Seconded by Gary Hannon, motion carried unanimously.

11.2 Additional Appointments to AECC- President Jody Ware explained that under the guidance of our Association attorney, we have learned that AECC is different from other committees in that it can make decisions on behalf of the organization. In that case, the majority of the members on that committee must be board members. The alternative to that would be that every variance would have to come to the full board for approval. We met with AECC and they thought it would be in our best interest to have a majority of the membership be made up of board members, so we will have 6 board members as part of that committee. They meet the first Saturday of every month at 8:00 am. Bob Ballenger and Mike Harris are already members of the committee, and we will be adding Barb Hendren, Gordy Williams, John Diehl, and another

board member to be named. Mike Harris moved “to appoint Barb Hendren, Gordon Williams, John Diehl and another board member to be named to the Architectural and Environmental Control Committee.” Seconded by Gordy Williams. Motion carried unanimously.

13.0 New Business

13.1 Appointment of Board Member – Gary Hannon moved “to approve Rich Krasula to fill the vacancy on the Board of Directors created by John Asta's resignation until the next annual meeting”. Seconded by Barb Hendren. Discussion – Jody Ware explained that the role of the Board is a very important one. Rich Krasula just finished his term on the Board in June, and during the time he served, showed his expertise and commitment as very beneficial to the Association, and it will be a pleasure to work with him again. Motion carried unanimously.

Jody Ware welcomed Rich and informed him that he will be the 6th Board member added to the AECC and that will be formalized at the next meeting.

13.2 Property Owner Citation Appeal – StricklerPoe – Gary Hannon moved “to dismiss the citation issued to Greg and Jo StricklerPoe for the reasons of inconsistent language in our current Boating Rules & Regulations”. Seconded by Jon Sonntag. Discussion: Shaun Nordlie commented we know that we have inconsistencies in our rules and therefore recommend dismissal of the citation so that staff, the Rules & Regulations committee, and board can clean them up. Motion carried unanimously.

13.3 Property Owner Citation Appeal – Acker - Gary Hannon moved “to dismiss the citation issued for Kevin Acker for the reasons of inconsistent language in our current Boating Rules & Regulations”. Seconded by Jon Sonntag. Motion carried unanimously.

13.4 Property Owner Citation Appeal – Kusnierz - Gary Hannon moved “to dismiss the citation issued for Louis & Linda Kusnierz for the reasons of inconsistent language in our current Boating Rules & Regulations”. Seconded by Mike Harris. Motion carried unanimously.

13.5 Designated Signers for ACLPOA Accounts – Rich Krasula moved “to designate Shaun Nordlie, General Manager, and Carrie Miller, Financial Manager; and Board of Directors members Jody Ware, President; Bob Ballenger, Vice President; Gary Hannon, Treasurer; Barb Hendren, Corporate Secretary; John Diehl; Mike Harris; Rich Krasula; Jon Sonntag; and Gordon Williams as designated signers for ACLPOA accounts at Apple River State Bank. Rich Krasula, Jim Craig, John Asta, were no longer signers because of the board election.” Seconded by Gary Hannon. Motion carried unanimously.

13.6 Lot Combination – Mike Harris moved “to approve the lot combination agreement requested by Mr. and Mrs. Homb for Lots 7 and 8 in the Apache (7) subdivision. Once recorded, the lot combination agreement may not be revoked or rescinded.” Seconded by John Diehl. Motion carried unanimously.

13.7 Publication of 2018 Operating Budget – Gary Hannon moved “to authorize staff to publish the 2018 operating budget, with a total revenue of \$3,771,100 and total operating expenses of \$2,995,368, and a transfer to the R&R Fund of \$565,000 and a transfer to the Capital Fund of \$209,901, in the September issue of The Apple Core.” Seconded by Rich Krasula. Discussion: Gary Hannon thanked the Budget Committee, and particularly Rich Krasula, in helping him get going as the new Treasurer. Gary encouraged all members to really understand where our money is going and be informed on how it is being spent. Ron Carpenter commented on the budget process and how it works. Motion carried unanimously.

13.8 Publication of 2018 R & R Budget – Gary Hannon moved “to authorize staff to publish the 2018 R & R budget, in the amount of \$588,790, in the September issue of The Apple Core.” Seconded by Rich Krasula. Discussion: Gary Hannon commented that it's important for members to read in The Apple Core what 2018 projects will be funded by the R & R. Motion carried unanimously.

13.9 Publication of 2018 Capital Budget – Gordy Williams moved “to authorize staff to publish the 2018 Capital Budget in the September issue of The Apple Core.” Seconded by Mike Harris. Discussion: Gary Hannon clarified what the Capital Budget funds are allocated for (pool payoff and C.A.M.P.). Motion carried unanimously.

13.10 Publication of 2018 Operating and Building Fee Schedules – Mike Harris moved “to authorize staff to publish the 2018 Operating Fee Schedule and the 2018 Building Fee Schedule in the September issue of The Apple Core.” Seconded by Gordy Williams. Discussion: Gary Hannon commented the Budget Committee is keeping fees the same for the most part (except for some changes to inside/outside golf cart storage fees). Motion carried unanimously.

13.11 Fund Transfer – Jon Sonntag moved “To authorize the transfer of \$200,000 from the Operating Fund to the R & R Fund.” Seconded by Rich Krasula. Motion carried unanimously.

13.12 13.9 Publication of 2018 Capital Budget – Gordy Williams moved “to authorize staff to publish the 2018 Capital Budget in the September issue of The Apple Core.” Seconded by Mike Harris. Discussion: Gary Hannon clarified what the Capital Budget funds are allocated for (pool payoff and C.A.M.P.). Motion carried unanimously.

13.13 Deer Management Committee Designated Fund Usage – Boy Scouts Donation – Gordy Williams moved “to approve the donation of \$100 to the Boy Scouts, to be paid from the Deer Management Committee's Designated Fund.” Seconded by Jon Sonntag. Discussion: Jon Sonntag mentioned several members of the Deer Management group are matching the donation. Motion carried unanimously.

13.14 Attendance at Appeals Board Hearings – 1st Reading - Mike Harris moved “To suspend Robert's Rules of Order for the purpose of discussion of 13.14 Attendance at Appeals Board Hearings – 1st Reading.” Seconded by John Diehl.

Discussion:

* Appeals Committee meets the 2nd Saturday of the month.

*All committee members would prefer having people attend their hearing in person as it makes for a much easier, smoother meeting.

*Typically, there is a lot of documentation involved, which is difficult to identify when there are parties involved in teleconferencing. Also, would ensure that the Appeals Board is actually talking to the person who is appealing. Problem with teleconferencing with our equipment. You can't hear clearly what people are saying depending on where they are sitting. You don't get the benefit of body language.

*You can clarify and make sure you understand what they're saying, you're looking at the right form, and understand the rules. If someone is out on vacation when the hearing is taking place, they can appoint a representative to attend in their place.

Jody Ware reminded everyone that this is first reading. September is the 2nd reading. This matter is only about the petitioner or representative being present. The general Not for Profit Corporation Act has memorialized that board members and committee members can call in for meetings, so that can remain the same.

Rich Krasula moved “to go back into our regular meeting and re-instate Robert's Rules of Order”. Second by John Diehl.

Motion to adjourn by Mike Harris at 10:31 am.

Acting Recording Secretary, Barb Hendren

President, Jody Ware

Secretary, Barb Hendren

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2017 Board Actions

- JANUARY**
 12.1 Jo Daviess County SWCD Professional Services Agreement – APRVD
 12.2 2017 Short and Long Term Goals for GM – APRVD
 12.3 Recreation Committee Designated Funds Purchase – APRVD
- FEBRUARY**
 10.1 Committee changes – APRVD
 12.1 ACL Legal Counsel – APRVD
 12.2 Request to Restrict Lot - FAILED
 12.3 Compactor replacement – AMENDED/ APRVD
 12.4 Rules and Regulations Revision – Personal and Commercial Signs – REFERRED BACK TO RULES & REGS COMM
 12.5 Deer Management Committee purchase – arrow repair materials – APRVD
 12.6 Pro Shop Food & Beverage Study Ad Hoc Committee Charge – AMENDED/APRVD
- MARCH**
 10.1 Committee changes – APRVD
 12.1 Tellers Committee Guidelines – TABLED, BACK REFERRED TO TELLERS COMMITTEE
 12.2 Swim for a Cause beneficiary - APRVD
 12.3 Creel Limits – APRVD
 12.4 Additional R & R Funds for minnow tank - APRVD
- APRIL**
 Consent Agenda: Committee changes – APRVD
 11.1 Tellers Committee Guidelines - APRVD
 12.1 Property Owner boat length variation request – NO MOTION
 12.2 Lot Combination - APRVD
- MAY**
 10.1 Committee changes – APRVD
 10.2 Appointment of the Nominating Committee - APRVD
 12.1 Request to Restrict Lot - FAILED
 12.2 Lot Combination – APRVD
 12.3 Deer Management Committee Designated Funds purchase - APRVD
 12.4 Dissolve Employee Job Description Ad Hoc
- Committee – APRVD
 12.5 Purchase Frontier phone system - APRVD
- JUNE**
 11.1 Committee changes – APRVD
 13.1 Unauthorized use of Amenity Tags – MEMBERSHIP RIGHTS SUSPENDED FOR 30 DAYS
 13.2 Archery Range Rules and Regulations – First Reading – NO MOTION REQUIRED
 13.3 Boat Length Rules and Regulations – First Reading – NO MOTION REQUIRED
 13.4 Update to the Amended Declaration to comply with CICAA – APRVD
- AUGUST**
 11.1 Committee changes – APRVD
 11.2 Additional appointments to AECC – APRVD
 13.1 Appointment of Board Member - APRVD
 13.2 Property Owner citation appeal – Strickler-Poe – CITATION DISMISSED
 13.3 Property Owner citation appeal – Acker – CITATION DISMISSED
 13.4 Property Owner citation appeal – Kusnierz – CITATION DISMISSED
 13.5 Designated signers for ACLPOA accounts - AMENDED & APRVD
 13.6 Lot Combination – APRVD
 13.7 Publication of the 2018 Operating Budget – APRVD
 13.8 Publication of the 2018 R & R Budget - APRVD
 13.9 Publication of the 2018 Capital Budget – AMENDED & APRVD
 13.10 Publication of the 2018 Operating and Building Fee Schedules – APRVD
 13.11 Fund transfer – APRVD
 13.12 Update to Amended and Restated Bylaws to comply with CICAA – THREE MEETING RULE APPLIED
 13.13 Designated Funds Usage – Boy Scouts donation – APRVD
 13.14 Attendance at Appeals Board meetings – First Reading – NO MOTION REQUIRED

Committee Rosters as of 8-19-17

- Ad Hoc Amenity Tag (Meeting Dates TBD)**
 1 Drogosz, George Chair
 2 Petelle, Edie Vice Chair
 3 Miranda, Rich Secretary
 4 Bartell, Gary Member
 5 Beckel, Ron Member
 6 Richards, Kathy Member
 7 Nordlie, Shaun Member
 8 Shamp, Megan Staff
- Appeals (2nd Saturday of each month, if needed)**
 1 Miranda, Rich Chair
 2 Petelle, Edie Vice Chair
 3 Helgason, Janet Secretary
 4 Beckel, Ron Member
 5 VanDerLeest, Roger Member
 Architectural & Environmental Control
 (1st Saturday of each month)
 1 Wiener, Joe Chair
 2 Zophy, Cindy Secretary
 3 Ballenger, Robert Board Liaison
 4 Diehl, John Member
 5 Frank, Jim Member
 6 Harris, Mike Member
 7 Hendren, Barb Member
 8 Krasula, Rich Member
 9 Tribbey, Steve Member
 10 Ware, William Member
 11 Williams, Gordon Member
- Board of Directors**
 1 Ware, Jody President
 2 Ballenger, Robert Vice President
 3 Hannon, Gary Treasurer
 4 Hendren, Barb Corporate Secretary
 5 Diehl, John Member
 6 Harris, Mike Member
 7 Krasula, Rich Member
 8 Sonntag, Jon Member
 9 Williams, Gordon Member
- Budget/Finance (meeting dates TBD)**
 1 Hannon, Gary Chair/Board Liaison
 2 Brennan, Thomas Member
 3 Carpenter, Ron Member
 4 Clark, Marge Member
 5 Finn, John Member
 6 Forman, Joe Member
 7 Krasula, Rich Member
 8 Miller, Ashlee Member
 9 Smith, Karen Member
 10 Spivey, Jan Member
 11 Suits, Duane Member
 12 Tribbey, Fern Member
- Campground (meeting dates TBD, gen. weekends)**
 1 Richards, Kathy Chair
 2 Carpenter, Ron Vice Chair
 3 Maculitis, Jerry Secretary
 4 Larsen, Charles Member
 5 Reifsteck, Joseph Member
 6 Barker, Jim Member
 7 Krzeminski, Robert Member
 8 Ruffolo, Ric Member
 9 Williams, Gordon Board Liaison
- Clubhouse Area Master Planning Ad Hoc Committee (meeting dates TBD)**
 1 Ware, Bill Chair
 2 Cammack, Mike Vice Chair
 3 Tribbey, Steve Secretary
 4 Forman, Joe Member
 5 Hannon, Gary Member
 6 Hannon, Mary Member
 7 Harris, Mike Member
 8 Hendren, Barb Board Liaison
 9 Paulson, Rick Member
 10 Reich, Ed Member
 11 Stanger, Robert Member
 12 Stocks, Geoff Member
 13 VanDerLeest, Deb Member
 14 Ware, Jody Member
 15 Carton, Cindy Staff
- Conservation (1st Saturday of each month)**
 1 Wiener, Paula Chair
 2 Krasula, Rich Member
 3 Burmeister, Darryle Member
 4 Cady, Phyllis Member
 5 Cammack, Mike Member
 6 Doden, Henry Member
 7 Hannon, Gary Board Liaison
 8 Ohms, Tom Member
 9 Drogosz, Karen Recorder
 10 Malon, Mike
- Deer Management (last Saturday of each month)**
 1 Finley, Jack Chair
 2 Petelle, Jim Vice Chair
 3 Sershon, John Secretary
 4 Bluhm, Ted Member
 5 Lutz, Al Member
 6 Ostrander, Gordon Member
 7 Rees, Kim Member
 8 Sonntag, Jon Board Liaison
- Editorial Review**
 1 Carton, Cynthia Member
 2 Nordlie, Shaun Member
 3 Finn, John Member
 4 Vandigo, Doug Member
 5 Ware, Jody Board Liaison
- Golf (1st Tuesday of each month, 1:30pm, Apr-Oct)**
 1 Reese, Tim Chair
 2 Turek, Fred Vice Chair
 3 Reese, Pat Secretary
 4 Burton, Jean Member
- 5 Curtiss, Pauline Member
 6 Diehl, John Board Liaison
 7 Finley, Jack Member
 8 Hannon, Mary Member
 9 Killeen, John Member
 10 Knuckey, Marsha Member
 11 Mannix, Pat Member
 12 Schmidt, Richard Member
 13 Stanger, Marcy Member
- Lake Monitoring (meeting dates TBD)**
 1 Hannon, Gary Board Liaison
 2 Rees, Kim Member
 3 Tribbey, Fern Member
 4 Tribbey, Steve Member
 5 Ware, Bill Member
 6 Malon, Mike
- Legal (meeting dates TBD)**
 1 Clark, Marge Chair
 2 Krasula, Rich Vice Chair
 3 Doran, William Secretary
 4 Jennings, Steve Member
 5 Skoskiewicz, Bogdan Member
 6 Ware, Jody Board Liaison
- Legislative Action**
 1 McIntyre, Steven Member
- Maintenance (1st Tuesday of each month, 9am)**
 1 Forman, Joseph Acting Chair
 2 Harris, Mike Board Liaison
 3 Miranda, Rich Member
 4 Volpert, Sr., John Member
- Nominating (meeting dates TBD)**
 1 Cammack, Mike Chair
 2 Brandenburg, Rosanne Member
 3 Hendren, Barb Board Liaison
 4 Miranda, Rich Member
 5 Petelle, Edie Member
 6 Sershon, Vickie Member
 7 Tyson, Mike Member
- Public Safety-Inactive**
 1 Bender, Hans Member
 2 Petelle, Edie Member
 3 Winkelman, Wayne Member
- Publicity-Inactive**
- Pro Shop Food & Beverage Study Ad Hoc**
 1 Hannon, Mary Member
 2 Killeen, John Member
 3 Krasula, Rich Member
 4 Mannix, Pat Member
 5 Turek, Fred Member
 6 VanDerLeest, Roger Member
- Recreation (3rd Monday of each month, 9am)**
 1 Hannon, Mary Chair
 2 Osika, Betsy Vice Chair
 3 Reese, Pat Secretary
 4 Brandenburg, Rosanne Member
 5 Causero, Lee Member
 6 Cottrell, Carmel Member
 7 Diehl, John Member
 8 Killeen, LeAnne Member
 9 Sonntag, Jon Board Liaison
 10 Stanger, Marcy Member
 11 Tribbey, Fern Member
 12 VanDerLeest, Deb Member
 13 Wiener, Paula Member
 14 Zophy, Cindy Member
 15 Carton, Cindy Staff
- Rules & Regulations (2nd Sat. of month, 9am)**
 1 Petelle, Jim Chair
 2 Sershon, Vickie Vice Chair
 3 Clark, Marge Member
 4 Freidag, Amanda Member
 5 Harris, Mike Board Liaison
 6 Pfeiffer, Fred Member
 7 Stanger, Robert Member
 Drogosz, Karen Recorder
- Strategic/Long Range Planning (meeting dates TBD, usually weekdays)**
 1 Ware, Jody Board Liaison/Secretary
 2 Ford, Don Vice Chair
 3 Clark, Marge Member
 4 Forman, Joseph Member
 5 Harris, Mike Member
 6 Miranda, Rich Member
 7 Williams, Gordon Member
- Tellers (meets for Annual Meeting)**
 1 Reese, Patricia Chair
 2 Cammack, Jan Member
 3 Detwiler, Marilyn Member
 4 Hendren, Rugene Member
 5 Makar, Kathy Member
 6 Strasser, Julienne Member
 7 Sunke, Carol Member
- Trails (last Saturday of each month, 9am)**
 1 Drogosz, George Chair
 2 Kaiser, Tim Vice Chair
 3 Hannon, Gary Secretary/Board Liaison
 4 Doden, Henry Member
 5 Harris, Mike Member
 6 Homb, Norman Member
 7 Laethem, Deb Member
 8 Laethem, Robert Member

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Monthly Committee Reports

ARCHITECTURAL AND ENVIRONMENTAL CONTROL COMMITTEE MINUTES AUGUST 5, 2017 UNAPPROVED

- 1.0 Call to Order – The August 5, 2017 meeting of the ACL Architectural & Environmental Control Committee was called to order by Chair Joe Wiener at 8:00 a.m. Committee members present: Joe Wiener, Cindy Zophy, Mike Harris, Jim Frank and Bill Ware, Bob Ballenger and Steve Tribbey. Also in attendance: Rick Paulson, Shaun Nordlie, Terry Schmidt, Jody Ware, Kevin Linden, Tom Mooney, Dennis Amore, and Darryle Burmeister.
- 2.0 Approve Minutes of the July 1, 2017 meeting – Bob Ballenger moved and Mike Harris seconded to approve the minutes of the July 1, 2017 meeting as corrected. Motion carried.
- 3.0 Inspectors Report-
 - 3.1 The new house on Johnson is complete and awaiting final occupancy.
 - 3.2 The garage on Johnson is complete except for the final grading.
 - 3.3 The new house on Liberty Bell is complete except for final grading and final occupancy.
 - 3.4 The addition on Mustang Lane is complete except for final grading.
 - 3.5 The house on Fair Oaks-the house and garage are up.
 - 3.6 The house on Hawthorne is progressing.
 - 3.7 Eleven or twelve septic system inspections are not in compliance. Homeowners have until August 15 to comply before fines are assessed.
- 4.0 Old Business
 - 4.1 Fines and Violations - The AECC will send revised language concerning fines and a fine structure to the Board. Chairman Joe Wiener will attend the August Board meeting to present and explain the changes so that the Board can review the changes prior to voting at the September meeting.
- 5.0 New Business
 - 5.1 Campsite #40 - Improvements to Campsite - Mike Harris presented the motion and the motion was seconded by Bob Ballenger. Motion: To approve the expansion of the parking area at campsite #40 by adding a gravel pad 9' x 24' for parking. Discussion: Expanding the gravel pad for parking purposes increases the maintenance costs. Additional time will be spent spraying for weeds in the gravel pad. The rule states: No alterations or improvements shall be made to any campsite by a property owner, including, flower beds, planting of trees and shrubs, retaining walls, or placement of gravel, brick, block boulders, timbers, mulch, etcetera. Alterations or improvements will only be considered if a life safety issue or accessibility issue exists. A request must be submitted in writing, and a permit for the improvement must be granted by AECC. This is not a safety, hardship case or accessibility issue. There are other parking options for the property owner to park their vehicle. Motion denied.
 - 5.2 9A157 Hawthorne – Variation within the 100-foot lake front setback - Bob Ballenger presented the motion and the motion was seconded by Cindy Zophy. Motion: To approve a variation for the construction of a 185-foot shoreline retaining wall within the 100-foot lake front setback at 9A157 Hawthorne Lane. Discussion: No discussion. Motion carried unanimously.
 - 5.3 11A98 Putter Lane – New Garage - Cindy Zophy presented the motion and the motion was seconded by Bill Ware. Motion: To grant a variation for a second garage per the submitted plans at 11A98 Putter Lane. Approval is subject to a Jo Daviess County building permit. A silt fence shall be installed and maintained throughout the project as indicated on the site plan. Discussion: The garage falls within the allowable setbacks and meets the AECC building code (page 7). Motion carried unanimously.
 - 5.4 Discussion of Adding Board Members to the AECC Committee - Mike Harris presented the motion and the motion was seconded by Bob Ballenger. Motion: In regards to AECC's authority to act on behalf of the corporation and the NFP act (805 ILCS 105/108.40) requirement that the majority of the committee must be Board members, the AECC recommends that the Board assigns Board members to the committee to comply with the act. Motion carried unanimously.
 - 5.5 7A7 and 7A8 Broken Lance –Lot Combination - Bob Ballenger presented the motion and the motion was seconded by Mike Harris. Motion: To approve the lot combination agreement to combine lots 7A7 and 7A8 Broken Lance. No discussion. Motion carried unanimously.
- 6.0 Next Meeting Date – September 2, 2017 at 8:00 a.m. in the Maintenance Building
- 7.0 Adjournment – Motion to adjourn the meeting at 8:43 a.m. Motion carried unanimously.

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CLUBHOUSE AREA MASTER PLANNING COMMITTEE MEETING MINUTES AUGUST 11, 2017 APPROVED

- 1.0 Call to Order - Chairman Bill Ware called the meeting to order at 10:58am.
Members present: Cindy Carton, Mary Hannon, Mike Harris, Shaun Nordlie, Rick Paulson, Ed Reich, Bob Stanger, Steven Tribbey, Deb VanDerLeest, Bill Ware, and Jody Ware. Members absent: Mike Cammack, Joe Forman, Gary Hannon, Karen Smith, Geoff Stocks, and Board liaison Barb Hendren.
- 2.0 Approval of Minutes - Jody Ware moved to approve the minutes from the 6/28/17 meeting. Steve Tribbey seconded. The motion carried unanimously with Barb Hendren abstaining.
- 3.0 Old Business – None.
- 4.0 New Business
 - 4.1 Webex Meeting with Farnsworth Group, Caius Jennison & Jeff Martin - Blueprints of the existing Clubhouse building were located by Rick Paulson. Will review on 8/16/17. Joe Forman & Cindy Carton can show pictures of developments since initial construction. This CAMP project began about 1 year ago, we need to work with current needs if anything has changed. Anticipated budget parameters (phasing). Understand that the sketchbook they presented is not a master plan, we can add/delete stuff. The Committee does like the "town center" concept. A discussion was held about the transition of the existing building into the new building. Very important to "style" the building, create something that will invite you in. How do we intend to use the area? For example: programming, general store, trails, water management/storm water, bike share program, etc. We will need to create a supplementary wish list. Look at this with a 30 year "future entity". Consider our demographics. How do we get plans out to the ACL community? Communication. Website. Help us "tell our story". Emphasize on the plan and not the cost. Mixed use-village commons. People can connect to this. Survey the available adjacent property. Take the recent heavy rains/flood into consideration. Utility locations?
Discussion was held regarding:
 - A) Planning for the town hall meetings.
 - B) Comments about dues.
 - C) Strategies used when selling the pool.
 - D) Planning for the future.
 - E) Amenities.
 - F) Use & expansion of the CAMP area.

- G) Walking paths.
 - H) Staffing requirements to operate.
 - I) What do we need to do and plan for the 8/16/17 meeting?
 - J) Everyone must go through the "Needs/Wants" list to add/del.
 - K) Large banquet hall? -size 175-250? Cindy turns down approximately 30 requests/yr.
 - L) Event center/multipurpose room, (don't focus on "weddings").
- 5.0 Future meeting dates
 - 8/16/17 at 10:00am - Walking tour/design workshop with Farnsworth
 - 9/6/17 at 10:00am - Webex with ACL to review plans
 - 10/5/17 at 7:00pm - Town Hall meeting
 - 10/8/17 at 1:00pm - Town Hall meeting
 - 6.0 Adjournment - Mike Harris moved to adjourn at 12:18pm.
Respectfully submitted, Steven Tribbey

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CAMPGROUND COMMITTEE MINUTES JUNE 24, 2017 UNAPPROVED

- 1.0 Call to Order – The meeting was called to order at 9:00 A.M. by Kathy Richards.
Members present: Kathy Richards, Joe Reifsteck, Jerry Maculitis, Ron Carpenter. Members absent: Chuck Larsen, Ron Carpenter, Jim Barker, Ric Ruffolo, Rob Krzeminski, and Gordon Williams. Guests: Shaun Nordlie – GM, Mary Bluhm, Pat Powers, Jean Burton, and Chris Szczypka.
- 2.0 Approve Minutes of May 27, 2017 – The Minutes were reviewed and accepted as written.
- 3.0 Old Business
 - 3.1 Update for Pancake Breakfast – Kathy Richards reported that our profit from the Pancake Breakfast was a little over \$1,000. The Committee will be looking into ways to improve for next year.
 - 3.2 Review information provided related to pavilion - Kathy shared information/pictures of several sample pavilions comparing size and structure. After the meeting, committee members will look at locations near the bathhouse, measure areas, and then Kathy will gather more information on cost estimates before next meeting.
 - 3.3 Camper maximum size – addressed in item 4.1 below.
 - 3.4 Review job description for Campground Host - Host and Hostess to be discussed next meeting.
 - 3.5 Horseshoe pit removal – The horse shoe pits were removed as requested except for one. The committee requested that a cone be placed over the pole when not in use.
 - 3.6 Other Old Business - Water Quality – Water quality to be checked by GM for next meeting.
- 4.0 New Business
 - 4.1 Chairman's report from Rules and Regs Committee - Kathy Richards, along with Jerry Maculitis, attended the Rules & Regs Committee meeting. Item discussed referencing the campground was lot transfer lease to be further discussed. Further the campsite is not transferable. The lease agreement is to be looked into by the attorneys. Reference the waiting list, what does the campground wish to do, if you turn down a site, go to the bottom of the list or stay the same? Camper site size and camper size should be discussed and ideas made. The Rules and Regulations Committee was advised that the campground wanted a 40-foot max length. They also want a width and height measurement.
 - 4.2 Budget/Five Year Plan – Next meeting suggestions for five-year projects.
 - 4.3 Other New Business - GM Report – The GM Shaun Nordlie reports that the septic field can handle more camp sites, including water and electric. The area of the campground will be checked for additional sites. GM Nordlie will be requesting \$15,000 in the budget for the construction of a Pavilion for the campground. Further he asked for the campground to put money into it above the budgeted amount. Kathy Richard had photos of pavilions and will do further research on it. She stated that Rocco Martino has a concrete business and stated that he would supply free labor to do the concrete work.
Christmas in July – Jean Burton brought up Christmas in July for the 22nd of July with a potluck dinner.
Dump Station – GM was requested to look into the dump station.
Campground Roads – GM was requested to have the campground roads updated/resurfaced. GM stated that he would look into it.
Work Permits vs. AECC – GM to look into whether a work permit could be used for minor work and/or why the AECC has to review and have a permit issued.
Thank You – The campground would like to thank Lois Rees and the Garden Club for the plants from the plant sale.
- 5.0 Discussion – None.
- 6.0 Next Meeting Date & Time – Next meeting will be on July 23, 2017 at 9:00 am. Location to be announced.
- 7.0 Adjournment – The meeting was adjourned at 2:10 pm.
Respectfully Submitted, Jerry Maculitis, Secretary

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CONSERVATION COMMITTEE MINUTES AUGUST 5, 2017 UNAPPROVED

- The following Committee members were present: Chair Paula Wiener, Mike Cammack, Gary Hannon, Tom Ohms, Rich Krasula, Darryle Burmeister; Phyllis Cady and Henry Doden (late arrivals). Guest: General Manager Shaun Nordlie.
- 1.0 Call to Order – Chair Paula Wiener called the Conservation Committee meeting to order on August 5, 2017 at 8:03am.
- 2.0 Approve Minutes of July 1, 2017 – Ms. Wiener read from Roberts Rules of Order regarding the approval of minutes. It stated the minutes are read or reviewed by the committee members and any corrections are noted. Then the Chair will ask if all are in favor; there's no need for a motion or a second. To document, the July 1, 2017 minutes were approved with the addition of the following language: in 3.2 Other Reports, Lake Monitoring, Gary Hannon wanted to include a sentence to note that the chemical testing is done once a month. Also, under 4.12 Conservation Committee Budget 2018 it is to be noted that Shaun Nordlie will check on the last entry on the Greenway Stewardship: \$25,000 to see if this amount is the right number to maintain the work. He will get back to Ms. Wiener.
- 3.0 Election of Committee Officers – For Chair, Tom Ohms and Rich Krasula nominated Paula Wiener to continue as Chair; committee was all in favor; Ms. Wiener accepted to continue as Chair. Darryle Burmeister nominated Gary Hannon for Co-Chair. Paula Wiener nominated



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Monthly Committee Reports

Rich Krasula to continue as Vice Chair. Mr. Hannon stepped back and Mr. Krasula accepted to continue as co-Chair; the committee was all in favor. Committee was in favor of keeping the current recorder.

4.0 Reports

4.1 Lake Monitoring – Gary Hannon reported that a reading was done on July 10. The second reading was cancelled for July 24 due to the bad rains. The group is planning on going out on Monday, August 7 for the first reading in August; a complete testing will be done including a chemical test. Mr. Hannon seems to think the Turbidity, Secchi disk readings will be less.

4.2 Other Reports – No Report.

5.0 Old Business

5.1 Greenway Invasives – No Report.

5.2 Watershed Update

5.2.1 Stream Bank – Mr. Nordlie said that Mike Malon is ready to get going on the North Bay Project. Shaun will be working on some form of agreement to be drawn up by our attorney with the land owner up in that area. The Tri-permit was submitted in order to work in North Bay includes the Army Corp, DNR and one other agency. Shaun signed it a few weeks ago and Mike Malon will take care of it.

5.2.2 RiverWatch Program and Training Status Report – Ms. Wiener reported the collections officially ended on June 30 if it's to be included in the RiverWatch data report. The collections received after the 30th can be used for our own data purposes. If anyone is interested to see what was collected, our intern, Brandon, will be at the clubhouse on Saturday, August 12 from 9:00am to Noon.

5.2.3 Buffer Zone Demonstration Project – Mr. Nordlie reported the CAMP Committee's selection of the design firm was approved by the Board. Mr. Nordlie reported there will be a walkaround done on August 16 with members of the design firm. The firm's timeline with their recommended designs should be received by the end of October or the first part of November for the buffer zone.

5.3 Conservation Conversations Monthly Apple Core Articles – Gary Hannon will have an article on Phosphorous 2.0 ready for the October issue of the Apple Core. Paula will have an article on Bats and on Phosphorous 1.0 for the August issue. Cindy Carton asked Ms. Wiener about putting an article together on the dying pine trees. It's some kind of disease that seems to be affecting a specific type of pine tree. She has received different ideas from various people, with no one having a permanent fix for the problem. Paula contacted the Master Gardeners and sent pictures to them of the pine trees. She is waiting for a response from the Master Gardeners and in the meantime, she will do more research. With the information she gathers, she will put together an article on what is happening to these trees for September if possible.

5.4 Resident Greenway

5.4.1 Johnson 3-179 - Review and Vote on Application – The committee reviewed this application which states the property owner wants to clean the cart greenway path and the path down to the dock. A tree survey needs to be done and trees tagged by Rick Paulson before this project begins. Near this area is lot 3-178 which may be affected. The committee approved the Johnson project by general consent, providing a letter by Shaun Nordlie be sent to the 3-178 property owner informing him of the project.

5.4.2 Status Report on All Current Greenway Stewardship Sites – To be discussed at the September meeting. Ms. Wiener did ask the committee members who have current greenway projects to visit them and give a status report at the next meeting.

5.4.3 Review of Program and Administrative Details – To be discussed at the September meeting.

5.4.4 Suggested Plantings Document – Phyllis Cady passed out copies of the wild flower guide giving a more detailed description of the wild flowers by color, height, type of sunlight, etc. Darryle Burmeister gave Ms. Wiener a detailed copy of what types of grasses to plant, type of soil, shade or sun, etc.

5.5 Actionable Items from the Watershed Plan

5.5.1 Publish Educational Articles in Print and On-Line Sources – No current information available.

5.5.2 Host Educational Events – Cindy Carton contacted Paula and mentioned there is interest in possibly conducting a nature walk with a speaker at the Harold Bathum Walking Trail. Cindy said if Conservation sponsored the walk, she could get a speaker. During their conversation, it was mentioned to have such a walk once a month during the week. The committee discussed this, and felt it would attract more people on the weekends, rather than during the week. After further discussion, it was agreed before committing to a monthly walk, we would have a walk in the Spring to enjoy the new foliage, flowers and the identity of the trees coming into bloom and a walk in the Fall to admire the leaves turning into the beautiful hues of oranges, reds and golds. Ms. Wiener will speak to Cindy further and will report back at the next meeting.

5.6 Management of Recyclables – Metals – Mr. Nordlie asked to hold this item for the September meeting.

5.7 Management of Weeds in the Lake – Mr. Nordlie reported the harvester was out on the lake Thursday, August 3.

5.8 Infected Ash Trees within the Community – Darryle Burmeister reported he had seen the other day that some ash trees have been taken out, at least near his house.

5.9 Fish Structure – No report.

5.10 Revised Creel Limits for Muskie and Northern – Will be discussed at the October meeting. Mr. Nordlie will ask Joe Rush to attend this meeting.

5.11 Potential Duties for a Resource Conservationist Consultant/Employee – Mr. Nordlie asked the committee to submit a job description of duties a Resource Conservationist would have if employed full-time. It was discussed briefly with a few ideas brought up such as: analyze the watershed data, fish structures, infected ash trees, prairies, spring burns, check the rip rap project, to name some. Mr. Burmeister stated he has a job description list he created a while back and will bring it to the next meeting. This topic will continue to be discussed at future meetings to further develop a comprehensive resume of job duties for a Resource Conservationist Consultant.

6.0 New Business

6.1 Masterson 1A42-43 Pioneer Greenway Stewardship Application – Mike Cammack reported that the property owner is currently cutting the greenway between lot 1A42 and 43. The area behind lot 43 is overgrown with honeysuckle, box elders and a few walnut trees. Rick Paulson said there is no problem removing these trees, but the property lines need to be identified and only the honeysuckle, box elder and dead or dying cherry trees are to be removed. A discussion followed. The committee will agree to approve the Masterson Greenway project by general consent, with Rich Krasula abstaining, only when the survey of lot 43 is completed in order for this project to proceed.

7.0 Next Meeting – September 2, 2017 at 9:00am in the Clubhouse.

8.0 Adjournment – Meeting adjourned by general consent at 9:50am.

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

Respectfully submitted, Karen Drogosz, Recorder

LEGAL COMMITTEE MEETING MINUTES

JULY 9, 2017

UNAPPROVED

1.0 Call to Order: Marge Clark, Chair, called the meeting to order at 9:05 a.m. Members present: Bill Doran, Marge Clark, Jody Ware, Rich Krasula, Bo Skoskiewicz and Steve Jennings in person. Also present were Shaun Nordlie and Jim Petelle.

2.0 Approval of Minutes of May 21, 2017: Review and discussion. One change noted to the description of agreed changes in Article VI, Section 7 of the Covenants. Steve Jennings moved to approve the minutes, seconded by Bo Skoskiewicz. No additions or corrections were noted. Minutes, as revised, were approved unanimously.

3.0 Report on Covenant Recording: Mr. Nordlie reported that the revised Covenants as approved by the Board with changes to conform to CICA (defined below) should be recorded in Jo Daviess County by the end of July.

3.0 New Business: The focus of this meeting will be to begin review of Bylaw recommendations in the memorandum presented to the Board by the Association's outside legal counsel, Keay & Costello, P.C. ("KC"). In its memorandum, KC compares the Association's Covenants and Bylaws to the latest version of the Illinois Common Interest Community Association Act, effective January 1, 2017 ("CICAA"), and recommends various changes to conform Covenants and Bylaws to CICAA. Under Section 1-60(a) of CICAA, these conforming changes may be approved by the Board alone on a 2/3 vote. After the Board adopts the CICAA conforming changes, the Committee will then take up the task of developing other changes based on the input of the members, the Board and various committees.

3.1 Review and discussion of KC recommendations for CICAA conforming changes to the Bylaws:

Article VI, Section 1: (1) Suggestion of change to Board personal membership qualifications. Definition of "Owner" to conform to Section 1-5 of CICAA. Discussion. Decision to retain existing Bylaw language on this point. (2) Conform to CICAA allowing multiple lot owners that own more than one lot together to each be eligible for Board Membership. Discussion. Adopt KC recommendations.

Article VIII, Section 1(i): Conform Quorum for membership vote to approve special assessments from two thirds to simple majority as per CICAA. Discussion. Confirm adoption of KC recommendations.

Article IX, Section 2: Quorum to call special meeting. Discussion. Do not adopt KC recommendations.

Article IX, Section 8: Add additional exceptions to open meeting rule to conform to CICAA. Discussion. Adopt KC recommendations with edited language that more closely conforms to CICAA.

Article X, Section 1: Recommendation to change director removal vote to two-thirds of members to conform to CICAA. Discussion. Adopt KC recommendations using term "Voting Members."

Article XIII, Sections 5-9 and 11: Discussion of KC recommendations regarding changes to committee membership. Matter concerns committees that can independently act/bind Association, such as AECC in certain instances, as compared to advisory committees, such as Legal Committee. KC's reference is not to CICAA but rather interpretations of the Illinois Not for Profit Corporation Act. Discussion. No action and bring KC advice to Board for further review.

Article XIV, Section 3: Recommendation to review the existing 125-member quorum requirement for compliance with CICAA's "not more than 20%". Discussion. No need to make any change.

Article XIV, Section 6: Recommendation to modify to permit electronic communication with a member if it is authorized by the member. Discussion. Adopt KC recommendations.

Article XVI, Sections 1 and 3: Recommendation to change language concerning member books and records inspection rights to conform to CICAA. Discussion. Adopt KC recommendations.

3.2 Presentation of updated Bylaws: With the CICAA conforming complete, the updated Bylaws will be presented first to KC for its review and then when complete to the Board for recommendation to adopt.

4.0 Next Meeting Dates: Committee agreed to schedule next meetings for August 13, October 1 and November 5, each to be held in the Association clubhouse beginning at 9 am central time.

5.0 Adjournment: After motion duly made and seconded, the meeting adjourned at 11:32 a.m.

Respectfully submitted, Bill Doran

NOMINATING COMMITTEE MINUTES

APRIL 5, 2017

UNAPPROVED

1.0 Call to order: Meeting was called to order by Mike Cammack at 1:05 P.M. Those in attendance were Mike Cammack, Mike Tyson, Shaun Nordlie, Barb Hendren, Vickie Sershon, Edie Petelle and Rosanne Brandenburg. Rich Miranda was absent.

2.0 Approve minutes from January 31, 2017 meeting: Minutes were approved with a motion by Edie Petelle and second by Mike Tyson.

3.0 Go over procedure, seating and put final touches on the questions to be asked at Meet the Candidates on April 8, 2017: Questions for the candidates were reviewed, time frame for each question was decided and the format was finalized.

4.0 Suggestions from committee members: A rumor of the resignation of a board member after the election was noted. It was clarified by a committee member.

5.0 Next meeting date: TBD if necessary.

6.0 Adjournment: The meeting was adjourned by Mike Tyson.

Respectfully submitted, Rosanne Brandenburg



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Monthly Committee Reports

RECREATION COMMITTEE MEETING MINUTES

AUGUST 21, 2017

UNAPPROVED

- 1.0 Call to Order - Chairman Mary Hannon called the meeting to order at 9:36 a.m.
Members present: Mary Hannon, Pat Reese, LeAnne Killeen, Jon Sonntag, Lee Causero, Marcy Stanger, Fern Tribbey, Deb VanDerLeest, John Diehl, Cindy Carton, Carmel Cottrell, and Betsy Osika (call-in). Guest: Shaun Nordlie. Member absent: Rosanne Brandenburg.
 - 2.0 Approve Minutes - Carmel Cottrell motioned, Fern Tribbey seconded, to approve the minutes of the July 17, 2017 meeting.
 - 3.0 Reports – None.
 - 4.0 Unfinished Business
 - 4.1 Dylan Doyle Band - There was a very nice turnout for this event.
 - 4.2 Trail Trekker 5K - About 234 participants. Final figures will be available next month.
 - 4.3 TT5K Pancake Breakfast - Many suggestions were made to improve this event next year. Final figures will be available next month.
 - 4.4 Bluegill Tournament - There were 21 registrants for this event.
 - 4.5 Other Unfinished Business - 205 tickets were sold for the Denny Diamond Summer Sizzle Concert. Cindy Carton urged all to RSVP for the Volunteer Appreciation Dinner on September 30.
 - 5.0 New Business
 - 5.1 Haunted Trail Update - John Diehl reported that the committee will be meeting regularly after the Ice Cream Social.
 - 5.2 Ice Cream Social - Spreadsheets were passed out to the Shift Captains with the worker assignments.
 - 5.3 BBQ Cook-Off - Jon Sonntag has been gathering information about this event for suggestions. This could possibly be held in May.
 - 5.4 Dive Certification - Jon Sonntag has been in touch with Chicagoland Scuba.
 - 5.5 Calendar Dates for Annual Events - This has been postponed until next month.
 - 6.0 Next Meeting Date - September 18, 2017, 9:30 a.m.
 - 7.0 Adjournment - Carmel Cottrell motioned to adjourn at 11:00 a.m.
- Respectfully submitted, Pat Reese

- 2.0 Approve Minutes – Bob Stanger made the motion and Marge Clark seconded to approve the July 8, 2017 minutes. Minutes approved as presented.
 - 3.0 Old Business
 - 3.1 Review Licensing Document from Mr. Sury – Shaun Nordlie reported our attorney, Doug Sury, needs more time to work on this document. It should be ready for the September meeting.
 - 3.2 Review suggested wording from Mr. Nordlie and Mr. Sury on Seasonal Campsite Transfers – Mr. Nordlie reported that Doug Sury, our attorney, needs more time to review the information. It should be ready for the September meeting.
 - 3.3 Board recommendation re: Realty Signs – Mr. Nordlie passed out copies of a memorandum to the Rules & Regulations Committee from the Board of Directors regarding personal and commercial realty signs. A discussion followed regarding distance in placing signs on the lake side/golf side, how many for sale signs should be allowed and directional signs. The committee agreed that no more than two for sale signs are to be placed per lot. If a directional sign is to be posted, it is counted as one of the two for sale signs. Mr. Petelle and Ms. Clark will meet to create new language regarding this topic. A question was brought up on posting for sale signs on the docks. The committee agreed to carry the discussion on this topic over to the September meeting.
 - 3.4 Campground Committee report on Trailer Size, Site Size, Parking – Mr. Nordlie reported that Ms. Richards said a Campground Committee meeting was not held yet.
 - 3.5 Other Old Business – Rich Miranda, Chair of the Appeals Board, referred to the addition of the language under committee practices, "The petitioner or his representative must appear in person before the Appeals Board." As far as the Appeals Board is concerned, they would like to exclude the use of conference calling. A discussion followed concerning whether conference call-ins are considered being present in person. It was agreed that Shaun will check with Mr. Sury, our attorney, and get a definitive answer to clarify if a conference call-in is acceptable as being present in person.
 - 4.0 New Business
 - 4.1 Annual Election of Committee Officers – Marge Clark made a motion and Bob Stanger seconded to elect Jim Petelle as Chair of the Rules and Regs Committee. The committee approved unanimously. Ms. Clark and Mr. Stanger also motioned to elect Vickie Sershon as Vice Chair of Rules & Regs. The committee approved unanimously.
 - 4.2 Review Committee Charge – The committee's charge reads: "The Rules and Regulations Committee shall include a member of the Board of Directors and shall be responsible for monitoring, modifying and formulating rules and regulations. Mr. Stanger stated we should add the words "for Board approval". This will be discussed further at the September meeting. Ms. Clark questioned the use of the word "shall" in the first sentence. It should read "may" include a member of the Board of Directors. Mr. Nordlie will discuss with the Board the use of "may" or "shall" in all the committees' charges so they will be consistent.
 - 4.3 Other New Business – None.
 - 5.0 Next Meeting Date – September 9, 2017 at 9:00am
 - 6.0 Adjournment - The meeting was adjourned by general consent at 9:52am.
- Respectfully Submitted, Karen Drogosz

RULES & REGULATIONS COMMITTEE MINUTES

AUGUST 12, 2017

UNAPPROVED

The following Committee members were present: Vice Chair Vickie Sershon, Marge Clark, Fred Pfeiffer, and Bob Stanger. Members absent: Chair Jim Petelle, Amanda Freidag and Jim Craig. Guests: Appeals Board members Rich Miranda and Edie Petelle, and General Manager Shaun Nordlie.

- 1.0 Call to Order – Vice Chair Vickie Sershon called the Rules & Regulations Committee meeting to order on August 12, 2017 at 9:04am.



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Preliminary Treasurer's Report: July 2017

	OPERATING BUDGET						
	MONTH		YEAR TO DATE			ANNUAL	
	ACTUAL	BUDGET**	OVER/ (UNDER)	ACTUAL	BUDGET	OVER/ (UNDER)	
REVENUES *	\$ 314,438	\$ 345,041	\$ (30,603)	\$ 1,887,354	\$ 1,926,748	\$ (39,394)	\$ 2,991,198
DIRECT/INDIRECT EXPENSES	\$ 362,625	\$ 323,862	\$ 38,763	\$ 1,712,096	\$ 1,884,349	\$ (172,254)	\$ 2,988,672
OPERATING INCOME (LOSS)	\$ (48,187)	\$ 21,179	\$ (69,366)	\$ 175,258	\$ 42,398	\$ 132,860	\$ 2,526

PROPERTY AND EQUIPMENT	COST	DEPRECIATION	NET
LAND & LAKE	\$ 6,308,633	\$ 2,802,707	\$ 3,505,926
BUILDINGS	3,558,344	1,533,288	2,025,056
EQUIPMENT	1,783,495	1,371,605	411,890
FURN & OFFICE FIXTURES	760,809	612,588	148,221
VEHICLES	432,571	296,888	135,683
OTHER INCOMPLETE PROJECTS	103,067	0	103,067
TOTALS	\$ 12,946,919	\$ 6,617,076	\$ 6,329,843

STATEMENT OF FINANCIAL POSITION				
ASSETS	Operations	Cap Projects	R&R	COMBINED
CASH MGMT FUND	\$ 385,171		\$ 1,507,967	\$ 1,893,138
OTHER CASH	749,332	42		749,374
RECEIVABLES	86,659			86,659
OTHER PREPAIDS ETC.	33,731			33,731
TOTAL CURRENT	\$ 1,254,893	\$ 42	\$ 1,507,967	\$ 2,762,902
INVESTMENTS	\$ 255,702		\$ 168,496	\$ 424,199
Due from Capital Project Fund			\$ 209,901	\$ 209,901
PROPERTY and EQUIP (NET)	6,329,843			6,329,843
TOTAL ASSETS	\$ 7,840,438	\$ 42	\$ 1,886,364	\$ 9,726,844
LIABILITIES AND FUND BALANCE				
CURRENT	\$ 165,039			\$ 165,039
Due to R&R Fund		\$ 209,901		\$ 209,901
DEFERRED INC & ESCROW	1,101,207			1,101,207
FUND BALANCE	6,574,192	(209,859)	\$ 1,886,364	\$ 8,250,697
TOTAL LIAB & FUND BAL	\$ 7,840,438	\$ 42	\$ 1,886,364	\$ 9,726,844

REPLACEMENT & RENOVATION FUND				
	MONTH	YEAR-TO-DATE	FISCAL YEAR BUDGET	REMAINING BUDGET
BEGINNING FUND BALANCE	\$ 1,928,162	\$ 1,707,296		
INCOME EARNED-Interest	\$ 960	\$ 6,603		
Annual Assessment Transfer		\$ 511,500		
Additional Transfer from Operating		\$ -		
TOTAL AVAILABLE	1,929,122	2,225,399		
R&R EXPENSED	\$ 21,410	\$ 40,418	\$ 57,800	\$ 17,382
LAND & LAKE	\$ 16,360	\$ 86,381	\$ 220,000	\$ 133,619
BUILDING	\$ -	\$ -	\$ -	\$ -
MACHINERY & EQUIP	\$ 4,987	\$ 141,765	\$ 161,700	\$ 19,935
VEHICLE	\$ -	\$ 70,470	\$ 72,000	\$ 1,530
F&F	\$ -	\$ -	\$ -	\$ -
319 GRANT-Shoreline/Invasive Spe	\$ -	\$ -	\$ -	\$ -
TOTAL R&R EXPENDITURES	\$ 42,758	\$ 339,035	\$ 511,500	\$ 172,465
ENDING FUND BALANCE	\$ 1,886,364	\$ 1,886,364		

CAPITAL PROJECTS		
	MONTH	YEAR-TO-DATE
BEGINNING BALANCE	\$ (209,859)	\$ (431,859)
Annual Assessment Transfer		222,000
Operating Fund Transfer		-
TOTAL AVAILABLE	\$ (209,859.00)	\$ (209,859)
ARCHITECT	\$ -	\$ -
ENGINEERING	0	0
CONTRACTOR PAYMENTS	0	0
EQUIPMENT (Pool)	0	0
INTEREST	0	0
LOAN PREPAYMENT IND.	0	0
OTHER (Financing, Postage etc.)	0	0
TOTAL CAP PROJ EXP	0	0
ENDING BALANCE (DEFICIT)	\$ (209,859)	\$ (209,859)

* Month and YTD Revenue Actuals and Budget amounts exclude budgeted transfers to Capital Projects and R&R Funds.

Submitted by: Gary Hannon, Treasurer
Updated: 8/30/17

Gary Hannon

ACLPOA TREASURER'S NARRATIVE

Based on Preliminary July, 2017 Results

To: ACLPOA Board of Directors
Dated: August 29, 2017 (revised)
July Revenues were \$314,438. Year-to-Date (YTD) Revenues were \$1,887,354 and were under budget \$39,394. Revenue lines showing significant deviations from budget were:

Budget Line (Revenues)	YTD Actual	Over (Under) Budget
Marina concessions	\$137,215	\$(33,085)
Advertising income	\$66,867	\$(10,963)
Golf fees	\$94,370	\$(10,640)
Lease rental	\$6,872	\$(9,800)
Building permits and septic	\$8,463	\$(5,782)
Pro Shop food and beverage	\$106,174	\$6,131

July Operating Expenses were \$362,625. Year-to-Date (YTD) Operating Expenses were \$1,712,096 and were under budget \$172,254.

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Expense lines showing significant deviations from budget were:

Budget Line (Expenses)	YTD Actual	Over (Under) Budget
Employee Fringes	\$107,264	\$14,329
Accounting Services	\$28,631	\$9,964
Food and Beverage	\$44,017	\$7,783
Fundraisers	\$12,355	\$7,355
Gas and Oil	\$29,809	\$6,459
Gift Certificates Donated	\$6,226	\$5,106
Insurance	\$87,556	\$(41,879)
Land and Lake	\$10,472	\$(25,028)
Utilities	\$64,893	\$(20,444)
Contract Labor	\$19,235	\$(18,075)
Property Taxes	\$22,807	\$(16,158)
Special Projects	\$1,394	\$(13,606)
Total Wages (includes taxes)	\$815,091	\$(10,583)
Maintenance-Grounds	\$57,501	\$(10,250)
Postage	\$518	\$(10,007)
Conference/Training	\$11,214	\$(9,316)
Software & Hardware Supplies	\$17,605	\$(6,835)

The above activity resulted in YTD Operating Revenues greater than Operating Expenses by \$175,258 which was over budget by \$132,860.

R&R expenditures for July were \$42,758 predominately for Trails (\$16,360), Bathymetric Silt survey (\$21,410), and Grader attachment (\$4,957). Year-to-Date (YTD) R&R expenditures were \$339,035.

Submitted by:
Gary Hannon, Treasurer



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ACLPOA 2018 Operating Budget- Board Approved for Publication 8-19-17

Financial table with columns: 2018 Budget, 2017 Budget, 2018 to 2016 +/-, 2016 Actual, 2015 Audited, 2014 Audited, 2013 Audited, 2012 Audited. Rows include various budget items like Membership Assessment, Property Transfer Fee, etc., and summary rows like Total Revenue and Subtotal Expenses.



**ACLPOA 2018
Construction Fee Schedule -
Board Approved for Publication**

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/sq.ft.

All Accessory Structures\$0.20/sq.ft.

General Permits: Per item..... \$10

Driveways
Shoreline Construction
Demolitions
Landscaping: Any earthwork or lot
grading whether performed as a single
project or as a series projects on an
existing developed lot
Roofing
Boat Docks

Small Misc Permits/Projects
GIS: Full Site..... \$325

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

**2018 Operating Fee Schedule
Board Approved for Publication**

ANNUAL FEE		DAILY RATE	
Annual Assessment (Due March 1)	\$ 850	Golf	Mon-Fri
Annual Trash Fee* (Due March 1)	\$ 75	Property Owner	Wknd/Hol
*required for all ACL homes, fee includes one pass (paper or decal)		Holes (9)	9
		Holes (18)	12
Seasonal Amenity Licenses (Due March 1)		Non Property Owner	
Marina Boat Slip (\$200) & Boat Registration (\$5)	\$ 205	Holes (9)	12
Nixon Boat Slip (\$200) & Boat Registration (\$5)	\$ 205	Holes (18)	17
Zone Boat Slip (\$200) & Boat Registration (\$5)	\$ 205	Cart Rental	
Seasonal Campsite (\$670)/Trash (\$75)/Camper (\$5)	\$ 750	Holes (9)	7
Camper Winter Storage (Onsite)	\$ 135	Holes (18)	13
Golf Cart Storage Inside	\$ 125	Call ACL Pro Shop for tee times (815) 492-2477	
Golf Cart Storage Outside	\$ 25	Campground	
Registration Fees		Mon - Thurs	Wknd/Hol
Owner Amenity Registration Fee (per owner)	\$ 100	RV Site (power and water)	
Golf Cart Registration	\$ 5	Property Owner	\$ 14
Motorized 1st Boat	\$ 5	Guest	\$ 28
Motorized 2nd Boat	\$ 5	Tent Site (primitive)	
Non-Motorized Boat	\$ 5	Property Owner	\$ 9
Snowmobile	\$ 5	Guest	\$ 19
ATV/UTV	\$ 5	Extended Camping Fees Primitive/Full Hook Up per week	
Annual Golf Season Passes		PO	\$ 85
Property Owner (Individual)	\$ 200	Guest	\$ 170
Junior (Age 10-16)	\$ 25	Washer/Dryer	\$ 1.25 (per load)
Non Property Owner (Individual)	\$ 350	Call ACL Office for reservations (815) 492-2238	
Corporate	\$ 2,000	Marina Boat Slip Rentals	
Classes		Daily	\$25
Swimming Lessons (per person, two sessions)	\$ 35	Weekly	\$105
Swimming Lessons (per person, one session)	\$ 18	Monthly	\$200
Private Swimming Lesson (per person, per lesson)	\$ 25	Call ACL Office for reservations (815) 492-2238	
Miscellaneous		Boat Rentals	
Auto Decals (5 free per OARF paid)	\$ 5	Pontoon 1/2 Day	\$175
Amenity Tag (10 free per OARF paid)	\$ -	Pontoon Per Day	\$250
One Day Additional Amenity Tag	\$ 3		
One Additional Three (3) Day Amenity Tag	\$ 5	Wknd/Hol	
One Additional Annual Amenity Tag	\$ 15	Pontoon 1/2 Day	\$230
Additional Trash Pass (limit 1 additional per trash fee)	\$ 10	Pontoon Per Day	\$325
Replacement Trash Pass	\$ 30	Call ACL Office for reservations (815) 492-2238	
Directory	\$ 5	Clubhouse Rental	
Flag	\$ 5	Business Meetings	
Large Item/Electronic Item Disposal	\$ 15	Mon - Thurs	Number PO Fee
Map	\$ 5	1-100	\$ 100
Delinquent Dues Fee*** (Assessed March 2)	\$ 125	101-250	\$ 200
Boat Slip Late Fee *** (Assessed March 2)	\$ 100	Parties/Open Houses	
Payment Plan Processing Fee	\$ 35	Sun-Thurs	1-75 \$ 100
Payment Plan Late Sign Up Fee	\$ 25	76-150 \$ 200	
Lot Mowing	\$ 80	151-250 \$ 400	
Pool Party	\$ 125	Fri-Sat	1-75 \$ 125
Programs		76-150 \$ 275	
Heat Light Program	\$ 100	151-250 \$ 450	
		Weddings/Receptions	
		Fri-Sat	1-250 \$ 450
		ACL Club Fee: Non-ACL events, etc.	\$ 25
		ACL Employee (restrictions apply)	\$ 25
ALL MANDATORY FEES MUST BE PAID ON ALL LOTS		Deposit of equal amount required. For guests, add \$100 to above rate. For reservations call (815) 492-2769	



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2018 R R Budget
Board approved for publication 8/19/17

Clubhouse and Association Offices
..... Total Clubhouse and Association Offices \$

Land and Lake Elements

- Rip Rap
- Docks Marina, marina parking & Nixon
- Trails reconstruction
- Watershed Erosion Control
- Streambank Stabilization
- Boat dock ramp - Marina

..... Total Land & Lake Elements \$ 215,500

Property Elements

- New Doors Marina
- Pool Controller
- Improved electrical service to Pro Shop
- Dry Dam Repairs / Installation
- Restoration of the Archery Range
- North Bay Crossing on Trail - engineering only

..... Total Property Elements \$ 58,790

Machinery and Equipment

- Cove HVAC
- Additional Rental Boat & Repairs
- 4 stroke motor for security boat
- Marina Beer Cooler
- Four Section Oven at Pro Shop

..... Total Machinery and Equipment \$ 294,500

Vehicles

- Security Vehicle

..... Total Vehicles \$ 20,000

..... Total 2018 R & R Expenses \$ 588,790

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Call for updates on weather related closings:
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Office Line

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

Effective Tuesday, September 5, our office hours will revert to our off-season schedule, Monday through Saturday from 8 am to 3 pm and closed Sunday. If you can't make it to the office before we close, please call us and we will prepare your

tags, decals, camping pass, etc. and leave your items in the drop box for you. The drop box is located in the lobby and can be accessed after hours until 10 pm, and is available by 6 am each morning. The Safety and Security Department cannot accept any paperwork or issue decals, all business must be done at the office.

Please note that the payment deadline for Camper Storage and Heat Light Program fees is approaching. Statements for both services will be sent in early October. If you would like to sign up for Camper Storage, please call the Association Office. For more information on the Heat Light Program, or to sign up, please call the Safety and Security Department at (815) 492-2436.

Many insurance policies expire in the summer months, as do watercraft registrations. Please take a few minutes now to submit updated documents to the office. If you have a Seasonal Boat Slip, this is especially important, as current insurance and registration must be on file by March 1 of each year to maintain the boat slip license. You do not want to tear through shrink wrap on an icy February day or make an unexpected trip to retrieve the registration card from your lake home to get a copy of the State Watercraft Registration to the office by the March 1 deadline! These documents can be emailed to customerservice@applecanyonlake.org or faxed to (815) 492-2160.

Seasonal Campsite Waiting List

as of 8/24/17

#	Name	#	Name
1	Zweep, James & Cheryl	51	Lange, Randy & Karla
2	Denney, Charles & Margaret	52	Miller, Adam & Ashlee
3	Holm, Charles	53	Dittmar, Jonathan
4	Evans, Kenton	54	Adrian, Aaron
5	Roderweiss, Ronald & Irene	55	Knauer, Kyle
6	Huber, Eric	56	Bertsch, Charles
7	Davis, Alan	57	Mihajlovic, Branko
8	Flesch, Steve & Kim	58	Miller, Larry & Mary Jo
9	McMahon, Steve & Sally	59	Breed, Nick & Brandi
10	Sibenaller, Greg & Catherine	60	Clark, Rick & Judith
11	Owens, Kevin & Kathleen	61	Lutz, Al & Kay
12	Kruse, Brad & Rebecca	62	Baldrige, Ernest & Martha
13	Vick, Jon & Kristine	63	Carey, Ryan
14	Byerly, Jerald & Rosemary	64	Carroll, Michael & Amie
15	Bruno, Frank & Paula	65	Rubin, Jerry
16	Penticoff, Jason	66	Saunders, Brian & Karlene
17	Zuleger, Edward	67	Hood, Tim & Valerie
18	Marron, Sue	68	Medley, Gary & Stacie
19	Griffin, Mark	69	Johnston, David
20	Haas, Lloyd & Lisa	70	Ruffolo, Ric
21	Lockwood, Roger & Linda	71	Ruffolo, Ric
22	Krupinski, Patrick & Patricia	72	Ethridge, Jamie
23	Dittmar, Jeremy	73	Cudworth, Tim
24	Rhinerson, Trent & Renee	74	Neff, Thomas
25	Studier, Gary & Joan	75	Lawson, Brent
26	Johnson, Gerald & Kathy	76	Streit, Dillon & Michelle
27	Chumbler, Byron & Rose	77	Harden, Russ
28	Schulget, John & Lori	78	Jursich, Michael & Amy
29	Mullins, Ronald & Jill	79	Cox, Joe
30	Fischer, Robert & Kathleen	80	Finn, Shannon
31	Miller, Joy	81	Toepfer, Vicki
32	Fill, Mark	82	Toot, Brenda
33	Lagioia, Rocco & Aurora	83	Wellman, Darren & Donna
34	Lagioia, Rocco & Aurora	84	Pries, Donna
35	Stienstra, Diane	85	Frieri, Mike & Rose
36	Jeffrey, David & Susan	86	Maniglia, Jeff
37	Ubert, William & Peggy	87	Diorio, James & Joanne
38	Pape, David	88	Flynn, P. Michael
39	Stewart, Scott & Kathy	89	Hyde, William
40	Kutrombis, Frank & Carmen	90	Heaver, Robert
41	Szymanski, James & Marilyn	91	Mosley, Richard
42	Murphy, Mike & Linda	92	Glick, Jeremy
43	Ditsworth, Casey & Tami	93	Stauffacher, Terry
44	Smith, George	94	Wiegel, Aaron
45	Lamz, Daniel & Sherry	95	Raab, Colton
46	Blackwood, Rich	96	Wasmund, Thom
47	Book, Ericka & Kyle	97	Stiith, Herbert
48	Wolff, Ben	98	Allen, Michael
49	Randall, David & Lynn	99	Carlson, David
50	Johnson, Ron & Laura	100	Bjelland, Mark & Lisa
		101	Burbach, Kim
		102	Murray, Glen

Campsite to Trade Waiting List

as of 8/24/17

1	Hermanson, Larry & Jeanne	4	Coconato, Phillip
2	Coyle, Brian & Ann Marie	5	Switzer, Terry
3	Ostrander, Gordy	6	Mensching, Ron



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- Snow Removal

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Private Docks must display ACL Lot Number

In accordance with the ACL Building Code, all private boat docks at Apple Canyon Lake must display the owner's lot number. The lot numbers must be placed facing the water, and be at least 4 inches in height and of contrasting color to the dock. It is necessary that Safety & Security, and area emergency personnel can identify your property address from the water. In addition, if damage is done to your dock or it floats away, it is easily identifiable. By complying with this request, you are ultimately improving the life safety of the lake for everyone.



No Boat Slip Waiting List

as of 8/24/17

- 1 Klaersch, William
- 2 Frank, James & Jill
- 3 Ugalde, Ruben
- 4 Armagno, Joseph & Dana
- 5 Rudny, Tony & Judith
- 6 Rudny, Tony & Judith
- 7 Martin, Kenneth "Pat"
- 8 Hall, Patricia
- 9 Maculitis, Jerry
- 10 Miller, Larry & Mary Jo
- 11 Murphy, Gerald
- 12 Radisavljevic, Srbo
- 13 Newman, John & Eileen
- 14 Hermanson, Larry & Jeanne
- 15 Noga, Casimir
- 16 Coffey, Jim & Martha Swarts
- 17 Ferguson, Frank & Jessica
- 18 Gall, Daniel & Lorie
- 19 Beck, Mark & Joann
- 20 Werner, Brad & Keri
- 21 Furio, Dawn & James
- 22 Steichen, Bradley
- 23 Howard, Bryon
- 24 Hurst, Lydia
- 25 Rowe, Stafford
- 26 Pries/Spratt, Donna/Ryan
- 27 Dunning, Michael & Deborah
- 28 Sullivan, Anita & Bob
- 29 Forbrook, Michael & Linda
- 30 Koehler, Vance
- 31 Gnad, Terry & Frances
- 32 Marxen, Adam & Christine
- 33 Strazzante, Dale
- 34 Sparr, Dennis
- 35 Flatley, John & Danuta
- 36 Switzer, Terry
- 37 Schultz, Ronald & Janice
- 38 Pultz, Jim
- 39 Drezek, Kamil

- 40 Fiorini, Donna
- 41 Motzer, William & Wanda
- 42 Nolan, William & Linda
- 43 Winter, Josh & Kerin
- 44 Lockwood, Linda & Roger
- 45 Liszewski, Thomas
- 46 Przybylski, Bill
- 47 Sproule, Allison & Christopher
- 48 Deneen, Michael
- 49 Bohnsack, Norman
- 50 Parkinson, James
- 51 Fransen, John
- 52 Anderson, George
- 53 Buehler, Ron
- 54 Bourquin, William
- 55 Seivert, Charles
- 56 Rosalez, Louie
- 57 Engelke, Jacob
- 58 Kavanaugh, Michael
- 59 Misischia, David
- 60 Heffernan, Gene
- 61 Yereb, Kay
- 62 Nieman, Randy & Beth
- 63 Zuleger, Edward
- 64 Just, Mike
- 65 Connolly, Mike & Heather
- 66 Manders, John
- 67 Kielczewski, Jan
- 68 Raisbeck, Tim
- 69 Griffin, Mark
- 70 Fransen, Deborah
- 71 Libby, David
- 72 Schuster, Gwen
- 73 Atilano, Daniel
- 74 Alexander, Chad
- 75 Mathys, Jim
- 76 Buckley, John
- 77 Breitbach, Steve
- 78 Skoskiewicz, Bogdan
- 79 Marcotte, Kurt

- 80 Giudice, Gerry
- 81 McMahon, Stephan
- 82 Zophy, Cynthia
- 83 Havens, Terry & Brandon
- 84 Frank, David
- 85 Berget, Scott
- 86 Osika, Anne
- 87 Huenefeld, Robert & Lori
- 88 Klippert, Andrew & Alaina
- 89 Berens, Mike
- 90 Quinn, Timothy & Sameena
- 91 Pierce, Ryan & Brandi
- 92 Moellendorf, James
- 93 Clancy, Timothy
- 94 Sigafus, Heidi & Scott
- 95 Ohms, Michael & Diane
- 96 Barker, Andrew
- 97 Randecker, Rodney & Candy
- 98 Batease, Brian & Kathleen
- 99 Frick, Jeff & Jacquie
- 100 Tang, Zhao
- 101 Purifoy, Tommie & Mildred
- 102 Karolek, Charles & Rosalinda
- 103 Majors, David & Tiffany
- 104 Flynn, P. Michael & Anastacia
- 105 Serpliss, Ron & Cynthia
- 106 Seas, Robert
- 107 Krone, Sharon & Francis
- 108 Michelini, William
- 109 Carey, Ryan & Nichole
- 110 Ubert, Bill & Peggy
- 111 Rowe, Jason & April
- 112 Reynolds, Eric & Erika
- 113 Bertsch, Charles
- 114 Beresford, Dean
- 115 Carter, Heather
- 116 Lopez, Jose
- 117 Williams, Gordon & Shelli
- 118 Penticoff, Rick
- 119 Driscoll, Mark & Shannon
- 120 Ditsworth, Casey & Tami
- 121 Bonnet, Matt
- 122 Marquith, Judy & Tod
- 123 Soprych, Brian & Maxine
- 124 Kleiser, Robert & Kimberly
- 125 Pople, DuWayne & Martha
- 126 Yerk, George
- 127 Pratt, Gregory & Laura
- 128 Lacey, Michael & Cynthia
- 129 Maas, Brittany
- 130 Bluhm, Tim
- 131 Virtue, Dave
- 132 Huber, Eric
- 133 Wolff, Ben
- 134 Nolan, Tim
- 135 Roberts, Angie & Alan
- 136 Lange, Randy & Karla
- 137 Slovin, Don
- 138 Miller, Adam & Ashlee
- 139 Misischia, David M. & Cynthia
- 140 Said, Amrou
- 141 Mlynski, Matthew & Aneta
- 142 Fawver, Jeff & Lisa
- 143 Hamilton, Ronald & Karen
- 144 Maniglia, Jeff & Laurie
- 145 Fischer, Roger & Christy
- 146 Adrian, Aaron
- 147 Gushulak, Michael & Virginia
- 148 Hass, Jeffrey & Peggy
- 149 Louw, Shaun & Amanda
- 150 Jursich, Michael & Amy
- 151 Amore, Dennis & Karen
- 152 Crandall, Travis & Lana
- 153 McDermott, Phil
- 154 Preston, Bryon
- 155 Bronke, Ron
- 156 Olson, Kelly
- 157 Zink, Randy
- 158 Breed, Nicholas & Brandi
- 159 Malone, Steve
- 160 Schriever, Chris & Allison

- 161 Carter, Thomas & Heather
- 162 Flatley, Michael & Margaret
- 163 Lueck, Duane
- 164 Lyvers, Robert
- 165 Paradise LLC
- 166 Goodnight, Ben & Luci
- 167 Cox, David
- 168 Saunders, Shawn
- 169 Folgate, Dale
- 170 Diehl, John
- 171 Louder, Ron
- 172 Hood, Tim
- 173 Thomasino, James
- 174 Flesch, Steven & Kim
- 175 Bloyer, Mary
- 176 Pick, Joshua & Hannah
- 177 Ruffolo, Ric
- 178 Ruffolo, Ric
- 179 Ethridge, Jamie
- 180 Stoffel, Shawn
- 181 Kratochvil, Jim & Jennifer
- 182 Neff, Thomas
- 183 Streit, Dillon & Michelle
- 184 Hanson, John
- 185 Harden, Russ
- 186 Nelson, Barbara
- 187 Beggin, Lucas
- 188 Krizka, Martin
- 189 Kruger, Donald & Krista
- 190 Kluesner, Dale
- 191 Raab, Colton
- 192 Bailey, Jeffrey
- 193 Toepfer, Vicki
- 194 Sauer, Kurt
- 195 Cavanaugh, Brian
- 196 Magee, John & Charmaine
- 197 Rowland, Aaron & Rachel
- 198 Speicher, Steve & Cynthia
- 199 Frieri, Mike & Rose
- 200 Lukowski, Robert
- 201 Evans, David
- 202 Johnson, Tom
- 203 Johnson, Tom
- 204 Kunkel, Joe
- 205 Krippendorf, Pattie
- 206 Schmidt, Herb & Barb
- 207 Koehn, Christopher
- 208 Steffes, Ben
- 209 Tribbey, Steve & Fern
- 210 Whitehead, Jeff
- 211 Bialek, Sandra
- 212 Stauffacher, Terry
- 213 McKee, Gabe
- 214 Lingel, Randy & Wendy
- 215 Gouskos, Karen & Nick
- 216 Linden, Kevin & Andrea
- 217 Kunnert, James
- 218 Altfillisch, Joshua
- 219 Pratt, Gregory & Laura
- 220 Basinski, Bart
- 221 O'Brien, Dan
- 222 Dehlin, Dan
- 223 Wasmund, Thom
- 224 Hedges, Rich
- 225 Sims, Arthur
- 226 Curtiss, Adam
- 227 Groom, Timothy & Jennifer
- 228 Elliot, Aleta
- 229 Cleary, Colin
- 230 Lieber, Brandon
- 231 Bjelland, Mark & Lisa
- 232 Spencer, Michael
- 233 Campbell, Martin
- 234 Reynolds, Tim
- 235 Dixon, Mike
- 236 Hunt, Laurie & Walsh, Jim
- 237 Fry, Brett
- 238 Burbach, Kim
- 239 Hulbert, Nick & Tracey
- 240 Streit Living Trust

Boat Slip to Trade Waiting List

as of 8/24/17

- 1 Arp-Laing, Janice
- 2 Israel, Raymond & Gail
- 3 Schroeder, Roland & Gisela
- 4 Wagner, Don & Theresa
- 5 Skoskiewicz, Bogdan & Deborah
- 6 Carey, Ronald & Patricia
- 7 Matheson, John & Candy
- 8 Agostino, Domenico
- 9 Curtin, Denis
- 10 Richardson, Randall
- 11 Crnich, Walter
- 12 Kaleta, Terry & Paulette
- 13 Scott, Thomas
- 14 Richards, Kathy
- 15 Cammack, Michael
- 16 Tessendorf, Tim
- 17 Hanson, Harry
- 18 Zimmer, Cheryl
- 19 Ryan, Greg & Debi
- 20 Beck, Mark
- 21 Travis, Brad
- 22 Mosley, Richard
- 23 McCabe, Doug
- 24 Durso, Diana
- 25 Strohecker, Dan
- 26 GWE Realty, LLC
- 27 Huoy, Jolene
- 28 Carlson, Mark
- 29 Meyer, Linda
- 30 Jenkins, Joseph
- 31 Weegens, Jeff
- 32 Okazaki, Robert & Judy
- 33 Reuter, Michael James
- 34 Keleher, Dennis
- 35 Kuebler, Mike
- 36 Jones, Robert
- 37 Reichling, Thomas & Kristine

- 38 O'Brien, Michael
- 39 Winslow, Stephen
- 40 Wiesemes, John
- 41 Slaght, Daryl
- 42 Stupka, Michael & Jeanne
- 43 Patzke, Frank & Carsello, Susan
- 44 Kaufmann, Bonnie
- 45 Meinert, William
- 46 Mensching, Ron & Michaeline
- 47 Morawa, John
- 48 Stienstra, Diane
- 49 Quittschreiber, Bradley
- 50 Gaul, Robert
- 51 Laethem, Robert
- 52 Mathson, Scott & Michelle
- 53 Dimke, Jr., Robert
- 54 Davis, Alan
- 55 Busch, Darrell
- 56 Rutkowski, John & Margaret
- 57 Keating, Laura
- 58 Kohl, Sue
- 59 Hiveley, George
- 60 Louw, Shaun
- 61 Knauer, Kyle & Bauer, David
- 62 Purdy, Clint
- 63 Rosenberg, Michael
- 64 Owens, Kevin & Kathleen
- 65 Oberman, Jim & Stacy
- 66 Cox, Joseph F.
- 67 Manderschied, Ron
- 68 Diehl, Eric
- 69 Morrison, Aaron
- 70 Shain, Jamie & Monica
- 71 Simmons, Charles
- 72 Toot, Brenda
- 73 Yorke, Michael & Ann
- 74 Herzog, James
- 75 Franz, Robert C.

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CITATIONS 2017

P. O. NAME	VIOLATOR NAME	ISSUED	OFFENSE	FINE	STATUS
Robert & Anna Wolski	Robert & Anna Wolski	5/29/2017	No current year decal on camper.	\$50.00	unpaid
Greg StricklerPoe	Greg StricklerPoe	6/8/2017	No current year decal on boat prior to launch.	\$100.00	dismissed
Kevin Acker	Kevin Acker	6/24/2017	No current year decal on boat prior to launch.	\$100.00	dismissed
Louis Kusnierz	Louis Kusnierz	6/24/2017	No current year decal on boat prior to launch.	\$100.00	dismissed
Ken Fritz	Dan Fritz	6/25/2017	No helmet on ATV	\$50.00	unpaid
Earle Moote	Kevin Moote	7/28/2017	Disobeying a control device.	\$50.00	unpaid
Earle Moote	Kevin Moote	7/28/2017	Failure to identify self.	\$250.00	unpaid

Newly registered boats, ATV/UTVs to be measured

Beginning January 1, 2017, the Association will resume measuring any newly registered watercraft with a length of 19' or greater stated on the Watercraft Registration, and any newly registered ATV/UTV to ensure the vehicle is less than 66" in width. Both size restrictions are in accordance with ACL Rules and Regulations. Regarding watercraft, section V Boating, C.



Boat Size/Horsepower, states:

1. Powered boats, with the exception of pontoon boats, shall be no more than 21 ft. in length from bow to stern, excluding attachments... If watercraft registration shows boat length of 19 ft. or greater, boat must be measured prior to registration with ACL.
2. Pontoon boats shall not exceed 25 ft. as measured from the forward most point of the pontoon(s) to the aft most point of the pontoon(s)." Regarding ATVs and UTVs, section XI Motorized Vehicles-Recreational, F.

Operation Limitations on operation of All Terrain Vehicles (ATV) and Golf Cart, states:

13. All motorized recreational vehicles shall be 66" or less in overall width." Any boat newly registered with Apple Canyon Lake, which has a length of 19' or greater listed on the Watercraft Registration, must be measured at the Association Office before a watercraft decal will be issued.

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

Any questions about the new procedure should be directed to the Association Office at (815) 492-2238, or via email to customerservice@applecanyonlake.org.

Yes, you do need a fishing license at Apple Canyon Lake!



There is some confusion about fishing license regulations at Apple Canyon Lake since our lake is private for our property owners' use only. Per the Illinois Department of Natural Resources, exemption from fishing licenses does not apply to club and organizational lakes or lake developments (ILCS 515). Everyone must have a fishing license to fish in Illinois, unless they meet one of the following requirements: being under 16 years of age, an Illinois resident who is disabled or blind, or an Illinois resident on leave from active duty in the Armed Forces. Please keep in mind that if you take your children or grandchildren fishing, you must have a fishing license if you help cast, set hooks, reel in fish, etc. Fishing licenses can be purchased online or at an IDNR terminal such as our own Marina. An annual Resident Fishing License is only \$15. There are several options for non-residents, including daily and weekend licenses. Resident seniors aged 65 and older receive a reduced rate on fishing licenses. Licenses expire on March 31 of each year, new licenses can be purchased starting around the third week of January. For more information, please visit <http://www.ifishillinois.org/FAQS/>

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ACL 2 Flag Rule



Display ORANGE Flag

at all times when pulling a skier/tuber



Wave RED Flag

in addition to orange flag

when skier/tuber is in the water



Much appreciation

The Deer Management Committee would like to thank Fred Turek and Barney Reynolds for donating several bows and arrows to the youth archery program. It is appreciated very much.

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What is so great about Winter Squash?

Winter squash are a culinary favorite because of their versatility. The great thing about squash, besides their versatility, is that they can also be stored and used all winter long!

Join us in this fun fall program, as Diane Reinhold, Extension Nutrition & Wellness Educator, discusses how to select and store winter squash. As well as discussing a variety of common and not so common varieties of winter squash.

If you are looking for great ideas and recipes to make your everyday squash go from ordinary to extra-ordinary, then check out this fall programming favorite.

Want to learn more? Sign-up today! This program will be held at the Jo Daviess County Extension Office (204 Vine St., Elizabeth, IL) on Tuesday, September 26, 2017 from 2 – 3:30 p.m. The cost for this program is \$5 and pre-registration is required at <http://web.extension.illinois.edu/jsw/> or by calling the office at 815-858-2273.

Diane Reinhold is a University of Illinois Extension, Nutrition and Wellness Educator and registered dietitian. For more about upcoming programming on nutrition and wellness, visit <http://web.extension.illinois.edu/jsw/> or call 815-235-4125.

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



One fun summer.

Thanks for the memories!







2017 'Deck the Walls' Photo Contest

Cash prizes: First - \$75, Second - \$50, Third - \$25

1. Submit an 8-inch by 10-inch high resolution color photo of any Apple Canyon Lake natural setting without identifiable human subjects. Also submit a high-resolution photo of the same image by email (tim.brokl@applecanyonlake.org) or on a disc. Landscape or horizontal orientation only, as they print best in the calendar. **No frames please. Photos of all four seasons are needed.**
2. Submit a \$10 entry fee per photo; enter as many photos as you wish.
3. **Deadline to submit a photo is October 16, 2017.** Photos must be mailed (ACLPOA, 14A157 Canyon Club Dr, Apple River, IL 61001) or dropped at the Office by this date.

2017 ACL 'Deck the Walls' Photo Contest Entry Form

Name _____ Lot # _____

Full Mailing Address (include zip code) _____

Email address _____

Phone _____

Number of photos you are submitting _____ Total paid _____

How is your high-resolution file submitted? (Please circle one)
 Email disc/memory stick

Photos will not be returned.

All photos become the property of ACLPOA. Photos will be included in the 2018 Apple Canyon Lake Calendar and could be used on the website and in other promotional purposes.



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 2 FP, Swimming Pool, 3C Garage
 \$348,000 #20171376



Seasonal Lake View, Furnished
 4BR 3BA, FR in LL, FP, 2C Garage
 \$224,900 #20161971



HSA WARRANTY

On GTA South Course, 4BR 2.5BA
 Vaulted, FP, Finished Walk-out
 \$159,000 #20170001



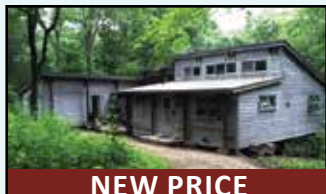
Near ACL, 4.63± Ac, Woods, Views
 Spacious Living, Garage w/ Bonus
 \$159,900 #20161951



Lake View, Transferable Boat Slip
 5BR, Guest Quarters, 3C Garage
 \$485,000 #20171173



Transferable Marina Boat Slip
 3BR 3BA, FP, Fenced Yard, 2C Garage
 \$179,900 #20171011



NEW PRICE

Canopy forest, 52.8± Ac, 2BR 2BA
 Updated Kitchen, Deck, Bunkhouse
 \$285,000 #20161433



Seasonal Lakeview, Open Plan
 4BR 3BA, Finished LL, 1.2± Acre
 \$285,000 #20162158



HSA WARRANTY

Newly Painted, 4BR, GT Resort, FP
 Finished LL, 1300+sf Att Garage
 \$375,000 #20161263



Brick, 4BR 2BA, 13.26± Ac, Near ACL
 Newer Roof, , Tillable Income, Views
 \$278,250 #20171201



NEW PRICE

13± Ac, Mississippi River Views, Pond
 10 Cabins, Each w/ Full Bath & Deck
 \$299,000 #20142388



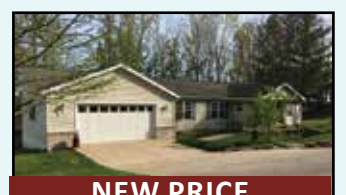
Remodeled 3BR 1BA, 2C Garage
 Newer Siding & Metal Roof, 2 Decks
 \$149,900 #20171147



LAKEFRONT, Cedar, Wood FP, Deck
 LL Family Room, 2+ Car Garage
 \$299,900 #20160719



Lakeview, 3BR 1.5BA, Double Lot
 Transferable Boat Slip Nearby
 \$184,900 #20130700 BkrOwnd



NEW PRICE

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 5BR 3BA, Gas FP, HSA Warranty
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 Wooded, near lake, .43± acre. Price includes 19.6 ft, 2001 Hurricane & trailer, 150hp, live well, trolling motor, and fish finder. \$12,000 #20162271



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Letter to the Editor

KILLEEN

We would like to say THANK YOU to Management, Maintenance and all the Volunteers that participated in the clean-up after the "The 100-year Flood"! It took endless hours of work to make our lake and trails safe for all of us to enjoy.

Shame on those of you that complained that the lake and trails weren't open sooner. We didn't see you taking time out of your busy lives to pitch in and help. We heard several times "we come up here on weekends and there is nothing to do because the lake and trails are closed." We were without trails and the lake for a full three weeks! We do feel sorry for you. You would be the first ones to complain that someone was hurt. We are grateful that no one was hurt!

Thank You,
John and LeAnne Killeen

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
Amended: April 21, 2001

Reviewed: November 15, 2008
Amended: November 19, 2011

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

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3A161 Gen Jackson Cr.
3 Bedroom 3 Bath
Lakefront
\$425,000



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



10A125 E ACL RD
3 Bedroom 2 Bath
\$133,000



11A187 Tournament Ln.
3 Bedroom 2 Bath
\$179,000



8A73 Constitution Dr.
3 Bedroom 2 Bath
\$159,000



9A140 Hawthorne Dr.
3 Bedroom 2 Bath
Lakeview
\$150,000



15A58 Pilot Point
3 Bedroom 2 Bath
Transferable dock
\$297,500



14A110 Deer Run
5 Bedroom 3 Bath
\$229,900



Big Spirit
lot 84 slip 6-66-12
\$17,500



1A20 Painted Post
4 Bedroom 3 Bath
Lakeview-transferable dock
\$385,000



15A316 Deer Run Ln.
3 Bedroom 3 Bath
Lakeview Condo Unit
\$199,000



8A238 Washington Lane
6 Bedroom 4 Bath
\$469,000



Apache
lot 46 slip n-3-11
\$21,000



14A85 Anchor Ct.
4 Bedroom 2 Bath
Lakeview
Transferable Dock
\$299,000



3A91 Gen Sherman
4 Bedroom 3 Bath
Lakeview
Transferable Dock
\$599,000



1A85 Mustang Lane
3 Bedroom 1.5 Bath
Transferable Dock
\$139,900



7A49 Moccasin Lane
2 Bedroom 2 Bath
\$185,000



14A86 Anchor Ct.
3 Bedroom 2 Bath
Lakeview Home Located
Above Marina



Eagle
lot 69 slip 10-71-1
\$24,900



15A312 Deer Run
2 Bedroom 3 Bath
Lakeview Condo
\$225,000



15A311 Deer Run
3 Bedroom 3 Bath
Lakeview
Transferable Dock
\$242,000

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12A198 Harding Ct.
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12A82 Roosevelt
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Transferable Dock
\$319,000



30 Burr Oaks
One Bedroom A Frame
\$27,500



Fairway
lots 26 & 27 slip m-7-12
\$15,500



Fairway
lot 148 slip m-10-2
\$16,000



11A24 Bunker Lane
4 Bedroom 3 Bath
\$229,000

1 BLACKHAWK	63 \$2,500	**8** INDEPENDENCE	114 \$3,500	310 \$8,500	**13** PIONEER
32 \$2,000	69 \$2,500	98 \$2,500	127 \$8,500		24 \$18,000
79 \$5,000	74 \$2,500	225 \$2,000	128 \$4,900	**12** PRESIDENT	44 \$950
	90 \$199,900	236 \$10,500	138 \$5,500	12 \$1,500	59 \$7,500
2 HIDDEN SPRINGS		271 \$11,500		67 \$5,900	83 \$1,500
38 \$3,500	**6** BLUE GRAY		**11** FAIRWAY	68 \$9,500	119 \$6,500
50 \$8,900	13 \$6,000	**9** HAWTHORNE	21 \$8,000	69 \$9,500	137 \$3,000
	32 \$3,000	14 & 15 \$7,500	26^^ & 27 \$15,500	90 \$1,800	156 \$5,000
3 GENERAL GRANT	33 \$3,000	134 \$5,000	56 & 57 \$33,000	92 \$1,800	
65 \$16,000	32 & 33 \$5,500	216 \$5,000	61 \$5,900	96 \$995	**14** CANYON CLUB
171 \$12,000	96 \$1,500	**10** EAGLE	63 \$10,000	105 \$8,000	20 \$2,500
181 \$5,000	109 \$2,200	12 \$5,600	76 \$4,900	132 \$7,000	35 \$2,000
4 WINCHESTER	**7** APACHE	49 \$12,900	84 \$17,000	175 \$1,200	38 \$999
92 \$1,200	13 \$12,000	64 \$15,000	89 \$9,000	195 \$3,500	51 \$6,500
144 \$1,000	28 \$15,000	69^^ \$24,900	115 \$12,900	209 \$10,700	79 \$19,000
5 BIG SPIRIT	46^^ \$21,000	70 \$12,000	120 \$6,400	210 \$5,000	
29 \$3,400	110 \$1,200	87 \$12,500	165 \$1,000	259 \$29,500	
30 \$3,400	123 \$7,900	89 \$7,200	177 \$14,000	346 \$2,100	
29 & 30 \$6,500		107 & 108 \$5,900	225 \$9,000		
			257 \$2,400		
			274 \$2,500		

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



Heartfelt thanks

A heartfelt thank-you to all my ACL friends (family) for your expressions of kindness during the recent flood. These will never be forgotten.

Sincerely, Judy Wallace

APPLE CANYON LAKE BOOK CLUB

Meets @ 1 pm in the Clubhouse first Wednesday of the month from June through October.

This is very casual, the group will choose the book each month, which will then be posted on the ACL website and in *The Apple Core*.

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

“What’s Trump” Relay for Life SEPTEMBER ROAST PORK DINNER

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LEARNING TO LIVE WITH LOSS

A Grief Seminar at Lena United Methodist Church

The loss we have to live with is love that has been taken away by death or other unchangeable circumstances. It doesn't matter who or what we have lost, a spouse, a child, a parent or dear friend are terrible losses. Depending on our individual feelings loss of a job, or moving, a pet or any other person, place or thing, can cause painful grief. If the pain of grief makes life hard to live, if the things we used to enjoy don't make us happy any more, we need help. Nothing can replace your lost love, but with knowledge of how grief works and proven practices life can be worth living.

If you are experiencing grief right now please consider this your invitation to join the Learning to Live with Loss Seminar at Lena Church. It will meet in the Adult Classroom on the lower level. The Seminar will begin Wednesday, September 13 at 7:00 P.M. Each session ends at 8:30 p.m. The six sessions will be September 13, 20 and 27; October 11, 18 and 25. Please note there will not be a session on October 4.

The Seminar is free of charge, a gift to you from Lena UM Church.

If you need transportation, or would like to have further information, call Pastor Jeff Baer at (815) 541-6558.

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Obituary



JOHN MARION KUROPATWA

APPLE RIVER, ILL.-John Marion Kuropatwa, age 87, of Apple River, Ill., and longtime resident of Apple Canyon Lake, passed away on Friday, August 4, 2017, at UW Hospital in Madison, Wisconsin. He was born on July 2, 1930, in Chicago, the son of Jan and Virginia Kuropatwa. John graduated from Wells High School in Chicago. He was a chemist for Campbell Soup Company for 33 years. John enjoyed painting, gardening, traveling, astronomy, Chess, Mickey Mouse, photography, VW Beetles and classic cars. He loved spending time with his family, especially his most recent trip to Washington D.C. to visit the Smithsonian, and spending his winters in Harlingen, Texas.

John is survived by his daughters, Gail Pusateri, Lynn Hailstone and Beth (Brian) Binder; grandchildren, Nicole (Phil) Deram, Ryan "Buddy", Lisa and Natalie Pusateri, Rachel, Brooke and Luke Hailstone and Sam and Ben Binder; and great-grandchildren, Dylan and Mia Deram. He was preceded in death by his parents, Jan Kuropatwa and Virginia Klockowski; stepfather, Walter Klockowski; and his beloved beagle, Gracie. Private services will be held. Online condolences may be made at www.gundersonfh.com

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Nimble Thimble Quilt Group 2017 Schedule

New members are always welcome to join us! Meetings the 2nd Tuesday of each month unless otherwise noted. For more information call Geri at 815-492-2586

SEP 13, 2017: Bring your own project. We will also be attending the Quilt Expo in Madison, Wisconsin

OCT 11, 2017: Service project; pillowcases for kids;

NOV 8, 2017: Christmas party

DEC 13, 2017: Meeting canceled

The Nimble Thimbles Sewing Club is planning their 2017 Service Project and could use your help

The Nimble Thimbles sewing group seeks good, usable hand bags/purses to fill with items for the homeless or disadvantaged.

These items can be collected from motel stays, or purchased at various stores. They can all be travel size bottles or containers. The club wants this to be a community wide effort and hopefully all items will stay in Jo Daviess County.

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Apple Tree Genealogy: Research, Stories and Questions

GRANDFATHER WAS PART OF THE TWO HISTORIC DISASTERS

Research, Stories, Questions by Roger Higgs, Apple Canyon Lake Resident

This column is meant to be helpful in a small way to Apple Canyon Lake residents who have an interest in genealogical research and who may have problems or stories to share

.....

The grandfather of Janice Ryan of Apple Canyon Lake was a part of two historic and disastrous events in the early 1900's. Alexander Urbanowicz (1896-1931) was Janice's grandfather. His father, Jan Urbanowicz, immigrated from Poland (Russia) in 1889 on the ship: *State of Pennsylvania*. He married his wife, Agnes (Krazobski?) (Krozowski?) (Koslowski?) in New York. Their first two children, Alexander (1896) and Sigmund (1897) were born in New York state. Alexander's WWI draft card said he was born in the Catskill Mountains of New York. They moved to Chicago in circa 1900.

Janice Ryan's mother was Lorraine Urbanowicz (1926-2002) and her father was Harry Golembeski (1922-2008). Lorraine was born in Chicago and Harry was born in Wakefield, Wisconsin, the son of an iron miner.

The 1910 and 1920 census lists the family of Jan Urbanowicz, which included five children, the last three of which were born at 2229 Oakley Avenue, Chicago. Jan was employed by Western Electric Company in 1910 and 1920.

The first disastrous event which befell Alexander Urbanowicz was the capsizing of the steamship: *S. S. Eastland* at 7:28 am, Sunday, July 24, 1915 with the loss of 844 passengers and 4 crew members.

On board the *Eastland* were Alexander, Sigmund (brother) and Jan (father) Urbanowicz; who were all employed at Western Electric. Sigmund lost his life in the tragedy, but Alexander and Jan were rescued. On board the ship were 2,572 passengers. On that day employees of Western Electric, among others, were taking an outing across Lake Michigan to Michigan City, Indiana for a picnic. The *Eastland* ship had a history of unstableness because it was "top-heavy". Adding lifeboats on the upper deck made it more unstable. During passenger loading on that fateful Sunday the ship was listing to the aft side, so passengers rushed to the port side and the ship flipped on its port side. This was in the Chicago River between Clark and State Streets.

More passengers were killed in this disaster than on the sinking of the famous *Titanic*. Western

Electric provided \$100,000.00 of relief and recovery. Sigmund's family received \$190.00 from the benefit.

The second disastrous event which Alexander experienced was during World War I. He was a private in Company 7, Dev. Battalion No. 2 and served from June 25, 1918 to December 1918. While in battle in France, his unit was gassed with mustard gas. The mustard gas attacks in World War I led to a treaty among nations which disallowed future use of poisonous gases in warfare. (Some rogue nations still use poison gas on occasion.)

Alexander Urbanowicz married Jeanette Filipkowski after the war and they had two daughters – Virginia and Lorraine.

Eventually, the effects of the mustard gas affected Alexander to the point that by 1930 he was hospitalized in the Elgin State Hospital and he died there in 1931 (possibly 1943). Lorraine Urbanowicz

was born to Alexander and his wife in 1926.

Family Genealogy

The genealogy information about his Urbanowicz line (or "Urban" line) is somewhat limited. The family traces to Poland; which has been under Russian control in various time periods.

Jan Urbanowicz was born in Poland (Russia) in 1866. One census said he immigrated in 1890 and another census said it was 1888. The New York Passenger Arrived List includes a Jan Urban who immigrated in 1889 on the ship: *State of Pennsylvania* at the age of 22.

There is good possibility that three brothers or cousins of Jan immigrated to New York on June 10, 1890 from Hamburg on the ship: *Scandia*. Brothers Josef (27), Zacharius (Zachary) (18) and Wladslaw (20) were the immigrants. The latter two immigrated to Chicago and their death notices in Cook County, Illinois indicated that they were sons of Ignatius and Domicella (Paszkiwicz) Urbanowicz of Poland (Russia). Domicella lived for many years with her family in Chicago.

The wife of Jan Urbanowicz was Agnes Koslowski (Krozowski?) (Krazobska?). She immigrated in either 1893 or 1896. She married Jan in New York State and their first two children were born in New York (possibly in the Catskill Mountain area); namely Alexander (1896) and Sigmund (1897). The family immigrated to Chicago in circa 1900. The rest of their family was born in Ward 28 Chicago; namely, William (1900), Chester (1902) and Adelaide (1905).

As stated earlier, Alexander was the father of Lorraine Urbanowicz (1926-2002) Golembeski and Lorraine is the mother of Janice Ryan of Apple Canyon Lake.

In summary, the great, great grandparents of Janice Ryan may be Ignatius and Domicella Urbanowicz and they may have lived in Krakow, Poland; but the information is circumstantial. The immigration record does support that the Urbanowicz family successfully immigrated to the U.S. and Chicago for opportunity and employment.

.....

If you have questions or stories for the column, direct your postal requests to the Apple Core or email requests to <applecore@applecanyonlake.org>



Jan Urbanowicz shown in a military uniform of his homeland in circa 1885.

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Jamie's Twins

Marina staff Becky Arnold grabbed this shot of Jamie Shain's twin cats on a Wednesday afternoon in July. Shain caught them while fishing near the Marina bay. The catfish were both 26 inches in length.



Greg Smith

Greg Smith, age 11, used a rubber worm for bait to catch this beautiful bass. Greg was fishing with his grandma, Connie Burbach, and his favorite Great Aunt Kim Burbach when he caught it! Congrats on the great catch.



Log onto www.applecanyonlake.org for committee minutes, meeting dates, and agendas. Agendas are posted on the website and in the Association office at least one week prior to any committee or board meeting if we have received them from the chair.

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Apple Canyon Lake™
2017 Fishing Regulations
 As revised and approved by the ACLPOA Board of Directors, March 18, 2017

PROTECT OUR LAKE AND KEEP IT FREE OF INVASIVE SPECIES!
 YOU CAN HELP PREVENT THE SPREAD OF VHS FISH VIRUS, ZEBRA MUSSELS AND OTHER EXOTIC SPECIES!

Before launching, before leaving, ALWAYS DO THE FOLLOWING:

- Remove aquatic animals and plants
- Drain lake or river water on land
- Dispose of unused live bait properly
- Rinse boat and equipment with high pressure hot water OR Let everything dry for at least 5 days

If you boat in other waters, please take extra care when following these simple procedures!

Support CATCH AND RELEASE to protect our lake!

SPECIES	SIZE LIMIT	DAILY LIMIT
LARGE MOUTH BASS	UNDER 13"	5
LARGE MOUTH BASS	OVER 24"	1
LARGE MOUTH BASS	13" TO 24"	0 - CATCH & RELEASE
SMALL MOUTH BASS		0 - CATCH & RELEASE
WALLEYE	MINIMUM 18"	2
NORTHERN PIKE	MINIMUM 24"	3
MUSKIE	MINIMUM 40"	1
CATFISH	NONE	3
BLUEGILL	Keep all; do not return to lake	NONE - NO LIMIT
CRAPPIE - Jan 1 to ice out	MINIMUM 10"	5
- ice out thru June 14		0 - CATCH & RELEASE
- June 15 thru Jan 1	MINIMUM 10"	10

FINE SCHEDULE:
 VIOLATION OF SIZE LIMIT \$50 PER FISH
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Aiden's Big Fish

12-year-old Aiden Ruckoldt caught this beautiful 21" 6-pound, 1 ounce largemouth bass on the morning of August 12 in front of the Cove. Aiden is the son of Matt and Joy Ruckoldt, guests of property owner Ed Anderson. Aiden was fishing with Anderson and his two children, Emilie and Robert (shown to the right), Eric Goff and his son Logan (fishing from the bow.)



Jim's Big Fish

Jeannette Vaupel wanted to share a shot of her husband Jim's big fish. He wasn't willing to share how he caught it, as he doesn't want to worry about the competition. Keep up the good work, Jim!

PROUD OF YOUR CATCH?
Submit your picture to *The Apple Core*
email photos to: applecore@applecanyonlake.org



Brian Bardell caught this catfish on August 25 at north end of lake using chicken liver. The fish weighed 12 pounds and was 29 inches long. Brian did not have a net with him, so he used pliers to grab the catfish and pull it from the water.



Fishing buddies

Don and Terry Wagner, 10-144 Eagle, submitted this adorable photo they have titled "Grandson and 'Grumpier Young Men'" after enjoying a day of fishing together. Great memories are made at Apple Canyon Lake.



Pauline Rice, Walnut and Hawthorne, submitted this picture of a huge fish she caught near the spillway recently. It was so big her husband helped land him. He was almost 20 pounds!



Herbie's big fish!

Herb Schmidt, 7A70, shows the beautiful walleye he caught on June 18 at the north end of the lake.

Please remember to recycle and keep the shine on the Apple.

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Apple Canyon Bass Club



27 AUGUST 2017 BUDDY BASS TOURNAMENT WINNERS

Kneeling: Mike D'Agostin, Steve Reeverts, Matt Runge, Jake Siara. **Standing:** Russell Miller, Jeff House, Mike Eveland, Scott Sargent, Fritz Staver, Don Hastert

BUDDY BASS TOURNAMENT DATES

Sponsored by: Apple Canyon Bass Club

Monday	Day	Tournament	Time
September	30	Buddy Classic	7:30 AM - 3:30 PM
October	1	Buddy Classic	7:30 AM - 3:30 PM

TOURNAMENT STATS

First Place.....	Don Hastert – Fritz Staver — 12.58#
Second Place	Jake Siara – Matt Runge — 11.96#
Third Place	Scott Sargent – Mike Eveland — 10.84#
Fourth Place	Russell Miller – Jeff House — 10.72#
Big Bass	Steve Reeverts - Mike D'Agostin — 7.25#
Number of Boats	26
Number of Limits	4
Number of Fish Weighed	55
Total Weight	138.81#
Average Weight	2.524#

BUDDY CLASSIC STANDINGS

	TEAM	23-Apr-17	21-May-17	25-Jun-17	23-Jul-17	27-Aug-17	TOTAL
1	Hastert/Staver	5.48	11.53	13.48	0.00	12.58	43.07
2	Sargent/Eveland	3.26	10.88	7.29	0.00	10.84	32.27
3	Miller/House	3.15	7.50	9.75	0.00	10.72	31.12
4	Runge/Siara	2.75	15.37	0.00	0.00	11.96	30.08
5	Krzeminski/Folmer	2.88	13.19	7.29	0.00	6.27	29.63
6	Bohnsack/Burmeister	2.82	7.32	13.96	0.00	4.99	29.09
7	Stecklein/Mc Tague	5.92	12.33	4.58	0.00	5.43	28.26
8	Baker/Evans	0.00	7.14	11.75	0.00	7.27	26.16
9	Randall/Skorupski	5.55	11.26	9.25	0.00	0.00	26.06
10	Popp/Webster	0.00	4.67	10.79	0.00	9.91	25.37
11	Evans/Rubino	7.33	8.40	4.71	0.00	2.91	23.35
12	Stanley/Johnson	3.31	2.70	8.65	0.00	7.03	21.69
13	Marek/Wiskerchen	6.47	4.44	6.90	0.00	2.81	20.62
14	McWard/Muehfelt	4.77	3.17	4.92	0.00	6.74	19.60
15	Ernst/Ernst	0.00	5.13	9.40	0.00	4.97	19.50
16	Loete/Loete	2.76	6.25	4.29	0.00	4.97	18.27
17	Winslow/Steger	3.29	4.98	6.53	0.00	2.95	17.75
18	B Ballenger/Myklos	2.77	7.79	2.86	0.00	2.85	16.27
19	Lawrence/Brown	0.00	8.99	0.00	0.00	6.86	15.85
20	Anderson/Anderson	4.57	10.82	0.00	0.00	0.00	15.39
21	Reeverts/D'Agostin	0.00	0.00	6.30	0.00	7.25	13.55
22	C Ballenger/Maness	0.00	5.08	2.80	0.00	4.59	12.47
23	Colbeck/Pfund	2.58	5.65	2.60	0.00	0.00	10.83
24	Krippendorf X 2	3.29	0.00	0.00	0.00	4.91	8.20
25	Reifsteck/Colbeck	0.00	0.00	6.03	0.00	0	6.03
26	Driscoll/Driscoll	3.03	0.00	0.00	0.00	0.00	3.03
27	Olivotti/Olivotti	2.76	0.00	0.00	0.00	0.00	2.76
28	T Hastert/Jean	2.53	0.00	0.00	0.00	0.00	2.53
29	Close/Woolcock	0.00	0.00	0.00	0.00	0.00	0.00



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Carriage House Rental: 12A80 Roosevelt, ACL. Own a lot in ACL and have nowhere to stay? Call 815-492-2531 to enjoy log home living. Great for couples, small families. Everything provided for a comfortable stay. \$99 plus tax per night. Extended rates: 1 week stay (7days) \$500. Search: canyonlogenterprises

C & L Cleaning- In need of weekly or bi-weekly cleaning? Please give us a call. We dust, scrub, & vacuum. Call Carol 815-291-4111 or Lori 815-291-4115.

2006 Manitou Pontoon boat w/ 24' trailer, 200HP Merc, in good condition. Call 815-874-6372

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

For sale, lot 02-042 Hidden Spring. Perfect for walk-out lower level. \$1,000 or best offer. Call 847-606-1352.



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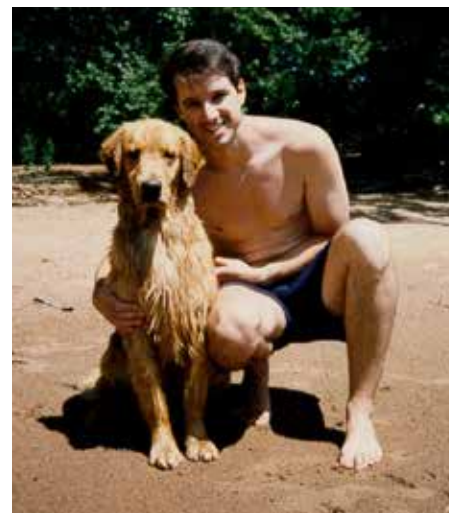
FREE Debit Card!

EACH MONTHLY QUALIFICATION CYCLE:

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



*2.53% Annual Percentage Yield (APY) paid on balances between one penny and \$20,000, and .10% APY paid on all amounts above \$20,000 each cycle the minimum requirements are met. If you do not meet the requirements per cycle, your account will still function as a free checking account earning 0.05% APY. Rates as of August 16, 2017. We may change the interest rate and APY at any time after the account is opened. No minimum balance is required. Available to personal accounts only and limited to one account per customer.



Remember?

Does anyone recognize the photo of this handsome young man and beautiful golden retriever taken in the summer of July 1996?

As a volunteer librarian of the ACL Lending Library, I was recently cataloguing some books when I came across this photo in a book entitled Ishmael.

Since the photo is 21 years old, I thought someone might be happy to have it back.

Please call Cindy at 815-492-2769 to claim it.

Happy reading,
Kathy Makar

Apple River 103 N. Main (815) 594-2351
Scales Mound 510 N. Main (815) 845-2900
Warren 135 E. Main (815) 745-2194
Elizabeth 112 N. Main St. (815) 858-2225
Hanover 215 Jefferson St. (815) 591-2201
Galena – First Community Bank 101 Exchange St. (815) 777-6300





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.

RECIPROCAL GOLF COURSE AGREEMENTS

Season pass holders in good standing are invited to golf the following golf courses under the ACL Reciprocal Agreement. Confirmed reciprocal agreements for the upcoming golf season are listed below. All tee times must be made through the home course pro shop.

Darlington Country Club — Darlington, Wisconsin

Lake Carroll Golf Course — Lanark, Illinois

Lancaster Country Club — Hazel Green, Wisconsin

Timber Pointe Golf Course — Belvidere, Illinois

Yellowstone Golf Course — Argyle, Wisconsin

Stagecoach Golf Course/Coaches — Lena, Illinois

Woodbine Bend (Sun-Thur) — Stockton, Illinois

Blackhawk Run Golf Course — Stockton, Illinois

Emerald Hill — Sterling, Illinois

Park Hills — Freeport, Illinois

RECIPROCAL GOLF PROGRAM RULES:

- All tee times must be made through the home course pro shop.
- Must be a season pass holder in good standing with your respective club.
- Fees are in the amount of \$15 per person for 9 holes or \$20 per person for 18 holes, and a valid season pass-holder's card must be presented.



Apple Canyon Lake

Wellness Wednesdays

Last Wednesday of the month 10-11am
From March to October!

Join us at the Clubhouse to learn the many ways you can improve your own Health & Wellness!

New speaker & wellness topic each month.

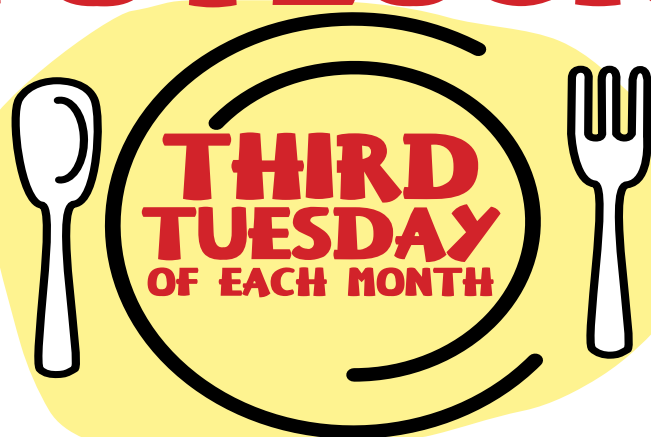
FREE TO ATTEND!
Lite refreshments



Monthly Topics

- May: Tea Gardens, Eat Local/Fresh
- Jun: Benefits of Yoga & BioEnergy
- Jul: Meal Planning w/ Diabetes
- Aug: Food Myths & Misconceptions
- Sept: Understanding Stress
- Oct: TBD

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

Amenity Hotline **815-492-2257**

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Wellness & Fitness classes at the Apple Canyon Lake Clubhouse

Tai Chi

A gentle exercise for better health
Tuesdays, 9:30 am

Tai Chi & Yoga classes are \$7 each, or buy a 10-class punch card for \$63 and use at both classes!

Yoga w/Dr. Liz

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

HIGHLAND COMMUNITY COLLEGE
Lifelong Learning

Clean, Prep & Eat Fresh Fish

Instructor: Tim Hood
Date: Sept 14, 2017
Time: 5:30 - 7:30 pm
Location: ACL Clubhouse
highland.edu/lifelong
HCC: 815.599.3403

How to clean and prepare fish will be demonstrated. Attendees will be treated to tasting fried fish!

Tim Hood, president of Highland Community College, and an avid fisherman has received numerous accolades on his various fish preparing techniques.

**Course Registration No, 3833
Course Fee \$15**

Register:

- online at highland.edu/lifelong. Click REGISTER NOW for credit card information.
- Print out and complete the registration form online. Enclose personal check for payment, and mail to: Highland Community College, c/o Admission, 2998 W. Pearl City Rd, Freeport, IL 61032.
- Fax the registration form to 815.235.6130. Staff will call you to process credit card payment over the phone.
- Register by visiting the Admissions Office on the 2nd floor of the Student/Conference Center (Bldg H) and make a payment in person.

"What's Trump" Relay for Life
SEPTEMBER FEAST

Saturday, September 23, 2017
5 - 6:30 p.m.
Apple Canyon Lake Clubhouse

Pork Roast Dinner
Sauerkraut, Roasted Potato, Vegetable Roll and Dessert
Coffee & Lemonade
- Bring beverage of choice -

Great Raffle Prizes & Door Prizes

Adults \$12.50 per person
Children 12 and under - \$5
Age 4 and under - free

Volunteer Appreciation Dinner & Campfire

Saturday, Sept 30, 6 pm
Clubhouse & Terrace

Board & Committee members, event helpers, apple shiners - you know who you are! Join us for food, friendship, & a fall campfire.

Bring: your own roasting sticks & campchairs. Dinner inside, and marshmallows provided.

Call 815.492.2769 to RSVP by 9/25

Clubhouse Area Master Planning (C.A.M.P.)

TOWN HALL

TO PRESENT PLANS TO PROPERTY OWNERS
Farnsworth Group will present plans for the proposed clubhouse area to the membership at two meetings in October.

Thursday, October 5, 7 pm
&
Sunday, October 8, 1 pm
both at the ACL Clubhouse

Nature Stroll

at the Bathum

Saturday, Oct 7, 2 pm
Topic: Tree identification

Meet at the Harold Bathum Trailhead, just south of the dam & wear comfortable shoes.

FALL BONFIRE & WEENIE ROAST

Sat, Oct 7, 6-8 PM
BY THE CLUBHOUSE TOWER



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



Wed, Oct 18
11 am - 2 pm

ACL
Clubhouse

Bring a dish to share. Coffee and tea will be provided

ACL GARDEN CLUB FALL LUNCHEON

GUESTS AND NEW MEMBERS ARE ALWAYS WELCOME.

HAPPY HALLOWEEN

LET'S DECORATE & HAVE SOME FUN!



TRICK OR TREATING for the little ones at the Campground!

OCTOBER 21
6:00-8:00 P.M.

Bring your children, grandchildren, nieces, nephews & friends!



CAMPERS:

IF YOU ARE INTERESTED IN OFFERING TREATS FOR TRICK-OR-TREATERS, PLEASE LEAVE YOUR LIGHT ON SO THE LITTLE ONES WILL KNOW IT IS OK TO COME TO THE DOOR.

PROPERTY OWNERS:

YOU NEED NOT HAVE A CAMPSITE TO ENJOY THE COSTUMES! CONSIDER DOING "TRUNK-OR-TREAT." DECORATE YOUR ATV AND JOIN US IN THE CAMPGROUND PARKING LOT.

Take a spooky ride on the Haunted Trail



Gather at ye olde firehouse... if you dare

Saturday, October 21
7:30 - 9:30 pm, rain or shine

Drive your trail vehicle (must have headlights & ACL sticker); guided rides available for those without vehicles (must have amenity tags).

\$5 per person ransom
\$3 - ages 12 and under
under 2 free, but should you, really?

Come in costume!

Light concessions available: popcorn, hot cocoa, & apple cider
Sorry, no pets - they could end up as a tasty morsel for our monsters

Have you considered running for the **ACL BOARD OF DIRECTORS?**
Do you have questions, or are curious about Board responsibilities?

To learn more, join Board & Nominating Committee members for light refreshments during an

INFORMATIONAL COFFEE HOUR

Saturday, November 18
Following the 9 am Board Meeting
ACL Clubhouse



Can you say 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?
- Do you care about the long-term health of the ACLPOA?

If you answered yes to any of these questions, then please join us on Nov 18.

Cocoa & Cookies with Santa



Sunday, December 10
10 - 11:30 am
at the Pro Shop