

Lake Forest Estates
Board of Directors Meeting
February 14th, 2019

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March 14th, 2019 **Next Board Meeting**

Call to order 7:00 pm

Jim Donze, Harry Davis, Bob Palmer, Mark Wiegert, Greg Stephenson, Dave Evsizer and Mark Basler were in attendance.

Announcements:

Boat stickers and ATV stickers are being issued now. 1 January starts a new year for stickers. Please bring in your **boat title** and **proof of insurance** when getting your stickers.

Boat stickers and ATV stickers will be available prior to the Annual Meeting on 28 April 2019 between 12-2 pm. Please remember to bring your boat title and proof of insurance.

The office is maintaining list of boat sheds for sale. Let the office know if you have one for sale. Additionally, if you sell your house or your lot, you are not allowed to maintain ownership of, or access to, a boat shed in Lake Forest.

Open Forum:

Marvin Gray recognized Tom Duro and John Piccou for their hard work keeping the roads in good shape with all of the snow. Please be patient when we are experiencing bad weather. There are a lot of factors that are considered when plowing or salting Lake Forest.

Also, if anyone is not on our group texting please send a text to 81010 with the message @skilfe and you will start receiving our group messages. We try to give notice on O Hwy road conditions and other pertinent information that the Lake Forest community needs to know. Text Greg Stephenson 618-593-5353 if you need help.

A resident had an issue with a permit and getting his deposit back for a seawall construction project. The purpose of the deposit on a construction project is to ensure all of the work is completed to include any affected area like backfilling against concrete, landscaping, grass, etc. This requirement is consistently applied across the board for all projects where a deposit is required.

A resident asked about trash cans being exposed and if that can be amended. The rules and regulations of Lake Forest can be amended. The normal flow is through the Board for a recommendation which is

then presented to the community for a vote. This usually takes place at the Annual Meeting and requires a 2/3 vote by the community for approval. Keep in mind that the rules and regulations of Lake Forest were given careful consideration years ago by the Trustees for the vision of Lake Forest. Rules like trash cans, trailers in the yard, boats in the driveway, etc. take away from the general appearance of Lake Forest.

Business session

Approval of Minutes-

- Motion to approve the January minutes made by Dave Evelsizer. Second by Greg Stephenson. Motion passed with all in favor.

Treasurers Report- Bob Palmer

January 31st represents the end of our fiscal year. As of January 31, we had \$91,518 in checking accounts and \$338,305 in certificates of deposit. Our loan balance was \$283,180.

Total income for the year was \$426,066 with \$398,000 coming from assessments and the remainder coming from various fees. Total expenses for the year were \$312,037, which resulted in net income of \$114,029. This does not take into account our principal payments on the loan for the year, which totaled \$106,363. Taking that into account, we had positive cash flow for the year of approximately \$8,000.

With the discussions on the sewer upgrades becoming a top priority in the coming months, I want to point out a couple of numbers from the financial statements. In order to obtain financing for the project, we are going to have to form a Public Sewer District and transfer the water and sewer assets over to the new district. This means that the expenses related to water and sewer will be paid in the form of a monthly bill rather through the assessments. Also, all of the financing for the project will be through the district. Many people have asked what effect this will have on the assessments.

Last year, our expenses related to water were \$23,674. Our sewer expenses were \$23,205 for a total of water and sewer of \$46,879. This represents only 11% of our total income for the year. Looking at a \$1,250 annual assessment, this means that the water and sewer only make up about \$137.50 of your total assessment. Of much greater significance is our loan payment. We made a total of \$118,922 in payments for the year. That represents 28% of our total income for the year, or about \$350 of a \$1,250 annual assessment. Our loan will be paid in full in May of 2021. In total, water, sewer and loan payments make up about 39% of our total income for the year. This would translate to roughly \$487 of the \$1,250 assessment.

I don't think it would be feasible to cut the assessment by \$487 as that would leave zero dollars for rising costs or major repairs on the roads, etc. In the past three or four years, we have been just breaking even or at a negative cash flow. This year was a very small positive. We obviously have to change that and have a surplus. Practically speaking, I think a cut of \$325 to \$375 for homeowners may be feasible.

This obviously will not offset the cost of the sewer bill but there is no way anyone can expect to upgrade the sewer plant, replace sewer lines and dredge the lake without additional out of pocket costs. Any change in the assessments would be in conjunction with all of the other pieces of the puzzle.

Obviously, we are in the early stages but I hope this helps to give a good idea of how the water, sewer and loan relate to the annual assessment.

Motion to approve the Treasures report by Greg Stephenson. Second by Mark Wiegert. Motion passed with all in favor.

Community Managers Report: Tom Duro

Water Usage – Well #1 pumped 559,000 gallons and Well #2 pumped 789,900 gallons for a total of 1,348,900 gallons. Wells and chlorinators are working properly.

Lagoons – Both pumps working properly. The newly installed diffuser sleeves take a lot of pressure off the pumps.

Maintenance – I poured the footing and slab to stabilize the wing wall at the bridge. A 20' x 2' wall needs to be poured to keep the water from washing dirt along side of the bridge when the lake rises. Bauman's dressed up the beach area while the water was down. Several snow and ice events had to be dealt with this month. It would be nice if we only had bad weather between 7 am and 4 pm Monday through Friday, but it doesn't. I try to deal with these issues in the best possible way for what is dealt so be patient. We also had our allotment of salt (25 tons) delivered on February 13. A couple of shut off valves had to be located in the snow and frozen ground. Homeowners should make a mental note where yours may be and try to mark it or find them in case of plumbing break emergencies. John and I also checked during last big rain and found several I and I issues that need to be repaired around Tall Pine and Lakewood.

The following bills were voted on to be paid:

Bauman Construction - \$2557.50 Motion to Approve by Dave Evelsizer. Second by Mark Wiegert. Motion passed with all in favor.

MFA Oil - \$551.48 Motion to approve by Harry Davis. Second by Dave Evelsizer. Motion passed with all in favor.

Committees:

Public Works: Don Kuehn

There was a discussion with the Attorney handling the creation Sewer District for Lake Forest to outline some expectations going forward. The Sewer project is gaining a lot of momentum and residents should be on the lookout for a tab on the Lake Forest website for information. There will a significant presentation regarding the sewer project that will cover all facets of the project to the community at the Annual Meeting on 28 April.

Planning and Finance: Bob Palmer

No report

ACC: Todd Donze

Seawalls are under water now and there is one project finishing up which Tom is monitoring.

Lakes: Duane Harley

New locks installed on both boat ramps. Access combinations are issued along with annual boat stickers by Beth.

We understand all marina boat slips have been rented for 2019. Additional slip needs will be evaluated when the sewer line and dredging project takes place. Last year periodic inspections revealed 4-5 slips unused throughout the year. The Lakes Committee will work with The Board to identify additional slip options and put together a preliminary estimate for expansion in the future.

The "Freewill Donation" Pancake breakfast is scheduled for March 9th from 8:00 till 11:00am at the Community Center Hall. We plan to serve pancakes/waffles/sausage, coffee milk and juice. A sincere thank you to The Board for allowing us to hold this community fundraising event. We encourage folks to come and enjoy the morning with fellow neighbors. The Lakes Committee and a few additional volunteers will be flipping pancakes and serving refreshments to our guests. **This is ALL ABOUT OUR KIDS SO PLEASE COME OUT AND SUPPORT THIS EFFORT.**

We are scheduled for the third Annual Youth Fishing Day on June 1st down at the Marina Pavilion. More details to come in the next month or so.

Anyone wishing to donate their time or funds to help out with the pancake breakfast can contact any member of the Lakes Committee.

We plan to place a fish order for the two smaller lakes this year as promised in the month of March. As you may recall the MDNR recommended we stock with larger fish to minimize the mortality rate caused by the high bass populations in the lakes. Lake Anne will not be stocked this year until we know more about the sewer line and dredging project timeline.

A courtesy reminder that any resident wanting to add fish habitat to the lake, the methodology must be approved by the Lakes Committee. Duane Harley can be reached at 636.984.9109.

Thanks goes out to Beth Meier for her continued work and updating our activities out on our website. It is sincerely appreciated.

A resident asked about steps going down to the boat slips on the Pavilion side. Jim Donze mentioned that the Board will look into that.

Bob Palmer asked about the fishing rules and regulations signs and if we placed those or DNR placed them. Duane will be taking that action.

Curb Appeal: Linda Summer

No report

Security: Dave Evelsizer

No report

Hall – Tom Duro

Tom mentioned that everyone who has been renting the hall has been doing a great job cleaning up everything. Thank you everyone for doing a great job!

Entertainment: Sue Alexander

Sue Alexander will be the new Entertainment Committee Chair. The Board welcomed Sue to the community and thanked her for heading up the Entertainment Committee. If you are interested in helping out please let Sue know! The many volunteers that we have in the community are what makes this a special place to live!

Boatsheds: Bruce Giesler

Please see the Announcement section regarding boat sheds.

Pool: Vacant

Life Guard applications are being taken. We are still in need of a person to run the pool this year. If you are looking for a rewarding opportunity let Tom Duro know.

ATV – John Summer

Due to the cold weather I haven't had a chance to clean up Tall Pine Trail yet. The ATV area will be cleared of short stumps and two unnecessary trees. The entrance and exit areas will also be improved with rock.

That's about it for my report this month. Due to the very heavy rains it is not recommended that anyone use the trails. They need to dry out some.

Don't forget to get a sticker for your personal vehicle. Make sure you have a flag installed to 7 feet high on your vehicle so that automobile drivers can see you! Let's make sure 2019 is a **SAFE** year.

ATV'S are not permitted on the ball field at any time!

Any violations of Lake Forest Rules and safety concerns will be handled in a progressive discipline manner, as with any other Lake Forest benefit. Let someone know if you see dangerous behavior. Or better yet, call the Sheriff.

Webmaster – Beth Meier

Please forward your website updates to Beth.

Please don't take the minutes from the post office if you have email. Those minutes are for the few people who do not receive email.

There will be a tab on the Lake Forest website for Sewer Project information.

Old Business:

There will be 3 Board Seats up for reelection this year. Send your resume into the office if you are considering running for election. Cut-off date for resumes is March 1. Marvin Gray is the Chair for the Election Committee. Ballots with the Candidates will be coming out soon.

There will be a sign installed for the speed bump on Cedar Circle.

A resident asked about the stop signs needed at Cedar Circle and Lakewood. There is only one stop sign where Cedar Circle meets Lakewood drive for vehicles traveling on Cedar Circle toward Lakewood Drive.

Parking lot and roadway Line striping equipment was brought up by John Summer. John will get more information for the Board. A company in Fenton was mentioned because of accessibility etc.

Wayne Basler asked a question regarding separation of the sewer and water bills and if we could just have a sewer bill. There is so much that the Board and the Sewer Committee does not know regarding this at this point. It may be that DNR requires us to have both water and sewer bills but at this point we don't have that answer.

A question was asked about dredging the lake. A lot of that depends on the outcome of the sewer project and if lines are required to be moved. As the sewer project moves forward this question should be able to be addressed.

New Business:

None

Motion to Adjourn

Mark Bob Palmer motioned to adjourn at 8:11. Seconded by Harry Davis. Motion passed with all in favor.