

Sunset Lake Association

P.O. Box 61, 146 W. Center, Girard, IL 62640
217-627-3232

NOTICE OF ANNUAL MEETING

on
October 17, 1996

The Annual meeting of the membership of Sunset Lake Association will be held at the St. Patrick's Church Meeting Hall, West Center & Eighth Streets, Girard, IL on Thursday, October 17, 1996 at 7:30 PM to receive reports from officers and committee chairpersons, to elect three (3) Directors at large from the Class "A" Membership, to adopt an operating budget for the calendar year 1996 and to transact any other business that may be properly presented at this meeting.

Three (3) Directors will be elected for terms of three (3) years each. Nominations will be made from the floor. If any member is interested in serving as a Director or has any questions, feel free to contact the office .

The Treasurer has prepared and the Directors have approved a proposed operating budget for the calendar year of 1997.

If you cannot be present at the Annual meeting, a proxy form is enclosed in which you may execute a proxy in favor of a Class "A" member who will be present. Please mail the executed proxy to the Secretary, Sunset Lake Association, P.O. Box 61, Girard, IL 62640. Proxies may also be turned in at the Annual meeting. In accordance to the By-Laws, a member can vote only one (1) proxy in addition to the member's own vote.

Registration for the meeting will start at 6:30 PM and the meeting will start promptly at 7:30 PM. We hope to see you there.

Respectfully,

Board of Directors
Peggy L. Volz, Secretary

Encl: Sunset News.Net, Proxy Form, Proposed 1997 Budget, Cash Position, A/R List, & Maintenance Needed List, 1995 Annual Meeting Minutes, Discussion on Consent Form Memo

SUNSET LAKE ASSOCIATION
ANNUAL MEETING AGENDA

October 17, 1996, 7:30 PM

CALL TO ORDER

DETERMINATION OF QUORUM

APPROVAL OF THE MINUTES OF THE ANNUAL MEETING ON OCTOBER 19, 1995

PRESIDENT'S REMARKS - Consent form

COMMITTEE CHAIRPERSON'S REPORTS

AQUATIC CONTROL, RECREATION & WATER SAFETY	- PETE McCOY
BUILDING & CONSTRUCTION	- BOB HANAUER
FARM MANAGEMENT	- JOHN EARLEY
FINANCE & PUBLIC RELATIONS	- SHARON LINDSAY
LEGAL & INSURANCE	- AL TRETTER
ROADS & GROUNDS	- GEORGE MADIAR
SANITATION, SHORELINE & BOAT DOCKS	- KEN PHILLIPS
WATER QUALITY, SOIL CONSERVATION & RESTORATION	- RAY REARDON

QUESTIONS & ANSWERS

APPROVAL OF 1997 BUDGET

ELECTION OF DIRECTORS

OLD BUSINESS

NEW BUSINESS - Consent Form

ADJOURNMENT

1997 Proposed Budget

Proposed Income:

General Assessments - 312 X \$234.33	\$73110.00
Building Permits	500.00
Fines & Penalties	300.00
Interest	500.00
Transfer Fees	2500.00
Boat Permits	5000.00
RV Permits	10.00
Cablevision	1800.00
Earned by Maintenance Man	500.00
Other Receipts	<u>1000.00</u>
Total Revenue	\$85220.00

Proposed Expenditures:

Lake Superintendent	\$21220.00
Secretary Salary	\$ 7800.00
Legal & Accounting Fees	\$ 3000.00
Office Rent (\$250.00 X 12)	\$ 3000.00* (fixed)
Building Reserve (+\$1800.00 from 1996)	\$ 1800.00
Postage, Printing & Office Expense	\$ 3600.00*
Maintenance: Lake	\$ 500.00
Roads	\$ 5000.00
Grounds	\$ 500.00
Shoreline	\$ 1000.00
Equipment	\$ 4300.00
Conservation & Water Shed	\$ 4000.00
Gas & Oil	\$ 1800.00*
Maintenance Expense & Supplies	\$ 200.00
Fish Stocking (+\$100.00 donated)	\$ 1000.00*
Utilities	\$ 5400.00*
Insurance	\$ 12500.00*
Employment Taxes	\$ 2500.00*
Property Taxes	\$ 3000.00*
Misc, Interest Expense, Etc.	\$ 600.00
Equipment Reserve	<u>\$ 2500.00</u>
Total Expenditures	\$ 85220.00

1996 - Loan for Silt Project	\$43000.00
1996 - 1st Silt Loan Payment on Principle	-\$14224.43
1996 - 1st Silt Loan Interest Paid	<u>-\$ 1470.57</u>
Balance	\$28775.57 + interest
1997 - Silt Assessments Income	\$14280.00
1997 - 2nd Payment on Silt Loan	<u>\$12200.00</u>
Balance	\$ 2080.00 + \$1240.00 = \$3320.00 as of 3-30-97
1997 -Silt Loan Balance after 2nd payment	\$16,575.57 + Interest
Level Silt Pond for farming	\$25000.00

Sunset Lake Association

CASH POSITION

Oct 1, 1996

Cash on Hand (Petty Cash)		\$ 100.00
First National Bank		
Checking	\$ 402.00	
Money Market Fund - General	\$ 30,077.15	
Money Marker Fund - Equip Reserve	<u>\$ 2632.66</u>	
		\$ 33,211.81
F & M State Bank		
Silt Fund		\$ 1,624.79
	Total Revenue	<u>\$ 34,836.60</u>
First National Bank - Escrow Held	<u>\$ 5,600.00</u>	
Estimated Expenses for Oct., Nov., Dec. 1996		\$ 31,200.00

OVERDUE ACCOUNTS RECEIVABLE - No Voting Rights, or Lake Privileges

John Cheek	Lot #(s) 109	\$ 384.81
Sam Drake	Lot #(s) 111	\$ 225.61
Michael & Gayle Higginson	Lot #(s) 143	\$ 649.34
Bradley & Shery Jenkins	Lot #(s) 118	\$ 178.77
Michael & Martha Kaydus	Lot #(s) 234,235 (consolidated)	\$ 384.81
Denis & Judith Kehrer	Lot #(s) 9	\$ 384.81
Keith Main	Lot #(s) 49	\$ 348.82
James Williams, Jr.	Lot #(s) 95	\$ 384.81
Charles & Mary Wooten	Lot #(s) 231	\$1,169.08

Maintenance Needed to be Done Since 1995 or Before

Lucille Coultas	Lot #(s) 78	Needs Rip Rap/Boat House Torn Down
Jack Daugherty	Lot #(s) 170	Needs Rip Rap
Charles Dodge	Lot #(s) 70A, 70B	Needs Rip Rap
Sam Drake	Lot #(s) 111	Needs Rip Rap
Peggy Daugherty Giles	Lot #(s) 169	Needs Rip Rap
Laurie Harmon	Lot #(s) 77	Needs Rip Rap
Joyce Hawley/Russell Howington	Lot #(s) 271	Needs some Rip Rap
Joseph Ludek	Lot #(s) 129	Needs Rip Rap
Vincent Moreth	Lot #(s) 263	Needs Rip Rap
Ronald & Pamela Morrow	Lot #(s) 2	Needs Rip Rap
Lucille Napier	Lot #(s) 5	Needs Rip Rap
Henry Smith	Lot #(s) 130	Needs Rip Rap
Bill & Carolyn Williams (consolidated)	Lot #(s) 74,75,76,76A	Needs Rip Rap
James Williams, Jr.	Lot #9s) 95	Needs Rip Rap

Sunset Lake Association

Discussion on Consent Forms

The following is the TRANSFER OF LEASE - Consent Form Rule. Please read it for discussion at the Annual Meeting, Oct. 17, 1996 at 7:30PM at the St. Patrick's Meeting Hall. It has been pointed out by numerous sources to the Board that this is unconstitutional and the Association could possibly be sued, which means that each member would be assessed for any liability incurred. In the age of Lawsuits, it is very important that we guard ourselves from any possible litigation. The Consent forms can also be used to prevent transferring your property at a discounted price to anyone (for example, to your children) if a neighbor refuses to sign, and insists on buying at the cheaper price. Many lakes have had this requirement in the past and have dropped it, out of fear of a lawsuit. Springfield Lake is one example. Please come to the Annual meeting prepared to discuss this issue and vote to rescind or not.

9. **TRANSFER OF LEASE:** Before assigning this lease the custodian—lessee shall give written notice to the custodians of each adjacent tract stating the intent of the custodian—lessee to apply for transfer of his said lease and stating the name or names of the proposed transferee(s), his or their addresses, and the description of the tract which said custodian—lessee proposes to assign. Said notice shall be given by certified mail, return receipt requested. If said custodians of adjacent tracts give their written consents to the proposed assignment within 10 days, such assignment may be consummated, subject to hereinafter set forth limitations. If the custodians of adjacent tracts do not, within 10 days after receipt of written notice by certified mail, give their consent to the proposed transfer, the custodian—lessee shall forthwith, in writing served by certified mail, return receipt requested, indicate to said adjacent custodians the price at which said custodian—lessee proposes to sell the leasehold in question, the name of the purchaser, and shall enclose a copy of a contract of sale signed by said proposed purchaser, which contract must be legally binding between custodian—lessee and the purchaser; within 10 days after the receipt of this notice and binding between custodian—lessee and the purchaser; within 10 days after the receipt of this notice and information, the custodians of adjacent tracts shall have the right, at their option, to substitute their nominee as purchaser at the price specified in the above-mentioned contract, providing said nominee has signed a good and valid contract of purchase binding himself to purchase the subject real estate from the custodian—lessee at the price indicated in the second notice by the custodian—lessee. This notice of substitution by adjacent custodians must be served upon the custodian—lessee and the Secretary of the Association within the 10-day limit and shall be served by certified mail, return receipt requested. In the event custodians of the adjoining tracts fail to present a nominee qualified as hereintofore provided within 10 days after the second notice above provided, or if said substituted nominee fails to pay the proposed price set forth in the above mentioned second notice within 10 days after the tender of an acceptable abstract and evidence of insurable title furnished by the Chicago Title and Trust Company, the, subject to the terms and conditions of the original lease, the custodian—lessee may make the transfer of lease to the person or persons of his original choice; provided, however, no such transfer may be made to any person who is not a Class A member of Sunset Lake Association; and provided further that copies of all notices, consents, and offers of substitution shall be given to the Secretary of the Association, as well as to the parties in interest.

1996 SUNSET LAKE MEMBERSHIP ALPHABETICAL LISTINGS

		#	A's	Present	Proxy
Adamski Fred & Mary Ann	#247		1	.....	.....
Anderson Robert & Delores	#188,189		2	.....	.....
Appelbaum Stewart & Karen	#59A		1	.....	.....
Archer Era Marie	#35		1	.....	.....
Babicky Stephen & Marian	#200		1	.....	.....
Babicky Thomas & Mariam	#201		1	.....	.....
Baker E. Wayne & Janice	#62		1	.....	.....
Barnes Darren & Michele	#215A		1	.....	.....
Barnes David & Karla	#282		1	.....	.....
Barnes Gary & Becky	#175		1	.....	.....
Beck David & Ruth	#36,36A		2	.....	.....
Bell Marshall & Bonnie	#87,87A		1	.....	.....
Berk Robert & Laura	#85,86,88		3	.....	.....
Berry Thomas & Patsy	#245		1	.....	.....
Bettis Hilda	#141		1	.....	.....
Blankenship Lester & Suzann	#203		1	.....	.....
Bloome Loren & Maxine	#213,213A		2	.....	.....
Bormida, Sr. Ronnie Ray	#82,83		2	.....	.....
Boyd Kenneth & Janis	#269,270		2	.....	.....
Boyle/ Robert Anthony Zummo	#198		1	.....	.....
Brant Dr. Jerry	#45		1	.....	.....
Brawner John & Mary	#281		1	.....	.....
Bristow Melvin & Mary	#178		1	.....	.....
Brockmeyer Don, Yvonne, Patty	#179		1	.....	.....
Brooks Lester & Phyllis	#228		1	.....	.....
Bryant Virgil & Janet	#38		1	.....	.....
Burg Edward & Bernadine	#101,101A		2	.....	.....
Burgess Don & Millie	#229,230		1	.....	.....
Busby David & Nancy	#172		1	.....	.....
Camp Dennis & Trula	#287		1	.....	.....
Carpenter Gregory & Linda	#49C		1	.....	.....
Carroll Michael & Laura	#71,72,73		3	.....	.....
Charles Clement & Terri	#7		1	.....	.....
Chase Ben & Ruby	#9A		1	.....	.....
Cheek John	#109		1	.....	.....
Clark Charles & Jeanette	#117		1	.....	.....
Clark Charles & Jeanette	#100,100A		1	.....	.....
Codron Adolphe & Margaret	#2A		1	.....	.....
Coleman Ruth	#63		1	.....	.....
Coultas James	#78		1	.....	.....
Cowden Mike	#166B		1	.....	.....
Cox Brad	#103		1	.....	.....
Crawford Mary	#148		1	.....	.....
Crocks John & Shelly	#104		1	.....	.....
Cross Joel & Kathleen	#22A		1	.....	.....
Croteau/ Robert Nancy Ford	#180		1	.....	.....
Daugherty Jack	#170		1	.....	.....
Daugherty Giles Peggy	#169		1	.....	.....
Davis Bruce	#157		1	.....	.....
Davis Anna	#183		1	.....	.....
Day Keith	#21,22		2	.....	.....
Denton Roy & Cheryl	#264		1	.....	.....
Dickerson David & Schella	#115,116		1	.....	.....
Divjak Gerald & Mary	#239		1	.....	.....
Dodge Charles & Donna	#70A,70B		1	.....	.....
Dopp Mary	#108		1	.....	.....
Dorworth Edward & Phyllis	#99,99A		2	.....	.....

1996 SUNSET LAKE MEMBERSHIP ALPHABETICAL LISTINGS

		#	A's	Present	Proxy
Downs John	#167B	1		.....	.....
ake Sam	#111	1		.....	.....
duBois James & Emma	#163	1		.....	.....
Duke Larry & Janet	#112	1		.....	.....
Dunham Robert & Shirley	#39,40	2		.....	.....
Earley John & Jeanette	#8	1		.....	.....
Erley Paul & Shirley	#89	1		.....	.....
Ess Mae	#128	1		.....	.....
Farnam Edna	#150,150A	1		.....	.....
Farrington Lorrie	#285	1		.....	.....
Fickas Raymond & Eva	#167,167A	2		.....	.....
Finney Philip & Karen	#162	1		.....	.....
Fish Robert & Lois	#110	1		.....	.....
Fitzgerald John & Mary	#37	1		.....	.....
Ford Glenn & Sarah	#156	1		.....	.....
Foster Robert & Carole	#194	1		.....	.....
Galvan Gabriel & Marilyn	#122,123	2		.....	.....
Garbin Charles & Grace	#274	1		.....	.....
Gates Fred & Charlene	#158	1		.....	.....
Gibbons Francis & Shirley	#113	1		.....	.....
Glatz Frank & Dorothy	#260	1		.....	.....
Gray Warren & Dorothy	#209	1		.....	.....
Gray William & Suzanne	#226	1		.....	.....
Green C. B. & Norma	#238	1		.....	.....
Grider Darrel & Collette	#41,41A	1		.....	.....
Groesch/ Robert Shelly Stevens	#126	1		.....	.....
Grothaus Robert & Cynthia	#249	1		.....	.....
agen Fred & Shirley	#65,65A	1		.....	.....
Hall Joseph & Ethel	#159	1		.....	.....
Hallberg Ronald & Rhonda	#275	1		.....	.....
Hamilton Dave & Velma	#	0		.....	.....
Hammond Gary & Janet	#46	1		.....	.....
Hanauer Robert & Annamae	#50	1		.....	.....
Hansen Ingrid	#29	1		.....	.....
Harmison A. Bernice	#30	1		.....	.....
Harmon Laurie	#77	1		.....	.....
Harris William & Emma	#105,106	1		.....	.....
Hart June	#133,134	2		.....	.....
Hartley James & JoAnn	#192	1		.....	.....
Harvey LaVern	#242	1		.....	.....
Hawley/ Joyce Russell Howingto	#271	1		.....	.....
Haynes Earl	#28	1		.....	.....
Hayward Mark	#142	1		.....	.....
Hedrick Dr. Walter & Helen	#30A	1		.....	.....
Heinz Margaret	#174	1		.....	.....
Helton William & Lou	#227	1		.....	.....
Hendricks Elinor	#251	1		.....	.....
Higginson James & Dorothy	#67	1		.....	.....
Higginson Michael & Gayle	#143	1		.....	.....
Hill Robert & Patricia	#161	1		.....	.....
Hines Olyn & Lorraine	#68	1		.....	.....
Hohimer William & Maxine	#155	1		.....	.....
Hughes Thomas	#48	1		.....	.....
umphrey Gregg & Melanie	#121,121A	2		.....	.....
Hyatt James & Von	#124	1		.....	.....
Jacobser Walter	#79,80,81	3		.....	.....
Jacoby Russell & Eva	#184,185,186,187	4		.....	.....

1996 SUNSET LAKE MEMBERSHIP ALPHABETICAL LISTINGS

	#	A's	Present	Proxy
James Lloyd & Donna	#19	1	.....	.....
Benkins Bradley & Shery	#118	1	.....	.....
Jennings Florence	#207	1	.....	.....
Jennings Roger & Judith	#205,206	2	.....	.....
Jones Charles	#102,102A,102B	2	.....	.....
Jones Randy & Mary	#132	1	.....	.....
Jones Wendell & JoAnn	#210	1	.....	.....
Jones William	#272	1	.....	.....
Kaydus Michael & Martha	#234,235	1	.....	.....
Kehrer Denis & Judith	#9	1	.....	.....
Killian Joseph & Lillian	#166	1	.....	.....
Kimmell Scott & Patricia	#90	1	.....	.....
King Michael & Deborah	#165	1	.....	.....
Klaves Hazel	#14,15	2	.....	.....
Knudson Gerald & Judith	#20,20A	1	.....	.....
Kriisa Veera	#11	1	.....	.....
Lane George & Myra	#261	1	.....	.....
Lawson Daniel	#96,96A	2	.....	.....
Lazzaro Kenneth & Marijane	#12	1	.....	.....
Leonard John & Pamela	#248	1	.....	.....
Lindsay Michael & Sharon	#284	1	.....	.....
Lomelino Stanley	#98	1	.....	.....
Long Louis & Sue	#223	1	.....	.....
Lorscheider Jerome & Alice	#221	1	.....	.....
Luddeke Edith	#60	1	.....	.....
Ludek Joseph & Betty	#129	1	.....	.....
Luparell John & Joanne	#166A	1	.....	.....
Ladiar George & Alice	#66	1	.....	.....
Maguire Richard & Betty	#137	1	.....	.....
Mahan Wm. Scott & Linda	#27	1	.....	.....
Main Keith	#49	1	.....	.....
Maquet Wilbert	#193	1	.....	.....
Mattsson John	#208	1	.....	.....
Mayes Carle & Verna	#24	1	.....	.....
Mayes John & Susan	#258,259	1	.....	.....
McAnarney Howard & MariAna	#52,52A	1	.....	.....
McCoy Pete & Paula	#131	1	.....	.....
McHugh Geoffrey & Michele	#49A	1	.....	.....
McKinney Clarence & Shelby	#136	1	.....	.....
McLean Gary	#267,268	2	.....	.....
McMurl Harry & Marilyn	#119	1	.....	.....
Meeker Robert & Judy	#215	1	.....	.....
Meeker Thomas & Dona	#199	1	.....	.....
Michelich John & Helen	#254,254A	2	.....	.....
Mihelcic Donald & Dorothy	#127	1	.....	.....
Millen Kevin	#270A	1	.....	.....
Miller Vanetta & Charles	#58	1	.....	.....
Molen Sam & Mary	#120	1	.....	.....
Moore Melissa	#273	1	.....	.....
Moore Kissindra	#144	1	.....	.....
Moreth Vincent	#263	1	.....	.....
Morrow Ronald & Pamela	#2	1	.....	.....
Mortimer Russell & Betty Jo	#10A	1	.....	.....
Mottershaw Gerald & Thomas	#182	1	.....	.....
Mullen Robert & Helen	#114	1	.....	.....
Murduck Rodney & Peggy	#3,4	2	.....	.....
Murphy Lucile	#250,250A,250B	3	.....	.....

1996 SUNSET LAKE MEMBERSHIP ALPHABETICAL LISTINGS

	#	A's	Present	Proxy
Napier Lucille	#5	1	.....	.....
Sumann Ernest & Rachel	#149	1	.....	.....
Obcamp Jeanne	#49B	1	.....	.....
Owens Richard & Shirley	#283	1	.....	.....
Paisley Carol	#153	1	.....	.....
Payne Charles & Joyce	#145,146	2	.....	.....
Perce Jarrod	#116A	1	.....	.....
Perry James & Marcia	#26	1	.....	.....
Pharris Mrs Kenneth	#168	1	.....	.....
Phillips Kenneth & Sandra	#190	1	.....	.....
Pickett James	#59	1	.....	.....
Pietsek Carl & Arlene	#93	1	.....	.....
Pintar John	#44	1	.....	.....
Pitchford Roscoe & Geraldine	#160	1	.....	.....
Power James & Patricia	#256	1	.....	.....
Prentice Robert & Helen	#252	1	.....	.....
Ragan Walter & Charlotte	#196	1	.....	.....
Ramsey Charles & Mildred	#164	1	.....	.....
Reardon Raymond & Lori	#256A,257	2	.....	.....
Reilly Joseph	#211	1	.....	.....
Rice James & Robert	#219	1	.....	.....
Rice Ronald & M. Jean	#237,237A	1	.....	.....
Roberts Mark	#224	1	.....	.....
Roberts Scott & Tamra	#216	1	.....	.....
Robson George & Patty	#154,154A	2	.....	.....
Rogers Jay & Diane	#135,135A	1	.....	.....
Roseberry Gene	#33	1	.....	.....
Rule Lee & Juanita	#222	1	.....	.....
Runkel, Jr. Leo & Diane	#13	1	.....	.....
Ruzic Robert & Zelma	#171	1	.....	.....
Sandidge Lawrence & Lorraine	#147	1	.....	.....
Scharfenberg Dan & Annette	#240	1	.....	.....
Schwandner John & Carol	#125	1	.....	.....
Scott Clyde & Gladys	#84	1	.....	.....
Scott Edith	#112A	1	.....	.....
Secrist William & Sharon	#212	1	.....	.....
Sehring Frances	#23	1	.....	.....
Seman Lester & Jodie	#16	1	.....	.....
Shackleford Henry & Janet	#151,151A,151B	2	.....	.....
Shaffer Robert	#61	1	.....	.....
Shewmaker Clara	#246A	1	.....	.....
Skiles James & Norma	#255	1	.....	.....
Slagle Robert & Doris	#55,57	2	.....	.....
Smith Andrew	#202	1	.....	.....
Smith Charles & Norine	#32	1	.....	.....
Smith David	#42,43	2	.....	.....
Smith Edward & Donna	#54	1	.....	.....
Smith Henry & Peggy	#130	1	.....	.....
Smith Vernon & Linda	#211A	1	.....	.....
Snell Edward & Delores	#286	1	.....	.....
Sons, Jr. Robert & Teresa	#277	1	.....	.....
Spence James Carol	#176,177,177A	2	.....	.....
Spence Lester & Helen	#262,262A	1	.....	.....
Standen Nancy	#53	1	.....	.....
Stankoven Steve & Mary	#173A	1	.....	.....
Stansberry Ray & Karen	#265	1	.....	.....
Starkweather Donald & Alice	#91	1	.....	.....

1996 SUNSET LAKE MEMBERSHIP ALPHABETICAL LISTINGS

	#	A's	Present	Proxy
Stead Mary	#107	1	.....	.....
Bennett Mrs. Alexis	#	0	.....	.....
Stewart L. Jane	#64	1	.....	.....
Strutz George & Marie	#140	1	.....	.....
Strutz Victor	#225	1	.....	.....
Sutton Henry & Karen	#195	1	.....	.....
Sweatman Thomas & Renee	#246	1	.....	.....
Sykes Rachel	#69	1	.....	.....
Szymski Donald & Margaret	#16A	1	.....	.....
Talla Geraldine	#244	1	.....	.....
Tavernor William	#276	1	.....	.....
Thomas Francis & Rita	#181	1	.....	.....
Thomas Paul & Lucille	#17	1	.....	.....
Thompson Robert & Jean	#220	1	.....	.....
Tomazic Sharon	#173	1	.....	.....
Tozier c/o C Jones Anthony	#	0	.....	.....
Traficante Cosimo	#6	1	.....	.....
Trapp Robert	#97	1	.....	.....
Tretter Albert & Geraldine	#34	1	.....	.....
Turnbull Thomas & Betty	#138,139	2	.....	.....
Turner Ardell & Ruth	#25	1	.....	.....
Van Dyke Verlyn & Viola	#191	1	.....	.....
VanIten Arden & Betty	#94	1	.....	.....
Volz Kenneth & Peggy	#9B	1	.....	.....
Volz, Jr. Floyd & Wanda	#232,233	1	.....	.....
VonBurg Craig & Linda	#31	1	.....	.....
Walker, Jr. Ward & Louleen	#152	1	.....	.....
Laughop Allen & Sue	#236	1	.....	.....
Weller Elvin & Darlene	#223A	1	.....	.....
Weller Ronald & Evelyn	#241	1	.....	.....
Werry David	#217	1	.....	.....
Westendorf Mark	#56	1	.....	.....
Whitlow/ Regina Marven Wingo	#51	1	.....	.....
Wilkin Patrick & Debra	#10	1	.....	.....
Williams Bill & Carolyn	#74,75,76,76A	2	.....	.....
Williams, Jr. James	#95	1	.....	.....
Williamson Daryle & Nancy	#18	1	.....	.....
Witt Dallas & Darlene	#243	1	.....	.....
Wonaroski Marcella	#218	1	.....	.....
Woodrum Billy	#47	1	.....	.....
Woods Lewis	#204	1	.....	.....
Wooten Charles & Mary	#231	1	.....	.....
Wyatt James	#1	1	.....	.....
Yaris Gary & Patty	#214	1	.....	.....
Young Bertha	#266	1	.....	.....
Zerante Vincent & Nell Jean	#253	1	.....	.....
Zummo, Jr. Anthony	#197	1	.....	.....

SUNSET LAKE ASSOCIATION
ANNUAL MEETING
OCTOBER 17, 1996

The Annual Membership meeting was held on Thursday, October 17, 1996 at St. Patrick's Meeting Hall, Girard and started at 7:30 P.M. with all Board Directors present, except Kenneth Phillips.

President Lou Long stated that a quorum had been reached with 63 members present, plus 23 members represented by proxy, making a total of 86 Class "A" members eligible to vote.

The minutes of last year's annual meeting were approved with the exception on page one that Lorne Bloome (not Davis) donated \$100.00 to the Fish Stocking Fund in 1995 and 1996 as Lou Long pointed out. The motion to accept the Minutes of the 1995 Annual meeting was made by James Rice, #219, seconded by Bob Slagle, #55,57. The motion carried.

Under President's remarks, Lou Long thanked the members who came to the meeting and gave a special thanks to Paul and Shirley Erley, #89, for volunteering so much of their time to plant flower beds at the junction of North Lake and Circle Dr. and at the North Lake entrance, and Judy Jennings, #205,206 who planted flowers at the old main entrance. He also thanked the members that mow areas adjacent to their property. A special thanks went to Paul Erley, #89, for all the time and effort he has donated to the lake over the years. He also thanked Bob Hanauer, #50, for his work on the new map, and for revising and condensing the Rules & Regulations. Lou Long reported that no new legal fees were incurred, no lawsuits are pending, so the only Attorney fees paid were a carry over from 1995.

Pres. Lou Long said that the issue concerning the "Consent Forms" will be discussed later in the meeting under New Business.

Under the Aquatic Control, Recreation & Water Safety Committee, Chairperson Pete McCoy reported stocking the lake with 3000 Crappies, 2000 Red Ear Hybrids and regulars, 1220 Cat Fish, and 50 pounds of Minnows. He also reported that at first the Board tried to contract a trapper with no success, but 7 beavers and muskrats were trapped last winter by himself and Ken Phillips. He warned people with dogs to keep them in next month (November), because the beaver traps will be put back out.

Pete McCoy continued by saying that this past summer he caught an 11" Walleye and since the lake hasn't been stocked with Walleye in 5 years, they must have reproduced even though they aren't supposed to. Shad & mussels died off this summer, but the biologist with the State said it was normal. The water was checked twice a month and was fine. He also reported that there were 2 accidents on the lake this past summer: "tubers" hit the bank on one and the rip rap on the other. One boat sunk. The biologist from the State will be here next spring to shock the lake and give us a report on the condition of the lake water. Pete McCoy thanked those who cooperated with him this summer while he patrolled the lake.

Under the Building & Construction Committee, Chairperson Bob Hanauer reported that this had been a very good year for building on the lake: seven (7) new homes, seven (7) garages, two (2) boat houses, five (5) house additions, one (1) shed, six (6) docks, nine (9) decks, three (3) deck additions and one (1) carport were built. The total fees collected for Building Permits was \$1290.00, which is way over normal. In June alone we issued more permits than in a normal year. It will probably reduce in coming years. Hilda Bettis, #141, asked if a permit is needed to replace a dock, and Bob Hanauer answered if it is exactly the same size, no bigger, then there is no fee.

Under Farm Management, Chairperson John Earley thanked everyone for coming out on a rainy night and said this has been the most ambitious Board in ten years. He reported that the Retention Pond was slowly drained so no sediment went back into the lake. The south end would not drain, so it was siphoned. A track hoe came in and breached the south end, and it continued to dry out. Weeds, willows, cotton seed, etc. grew inside the Retention pond, which was disked up so oats could be seeded. John explained that the oats will come up and die off to cover the ground and prevent more weeds. Bud Dodge #70A, 70B asked when it would be leveled off? John Earley answered that in July 1997 the dry straw will be burned off to prepare for leveling excavation to be done in August 1997. Then in Sept. 1997, it will be seeded in wheat and harvested in the summer of 1998. Next, it will be seeded in grass and clover. Leave it in hay to rehabilitate the ground. It was asked how deep the silt is. The answer was 4-5 feet deep. Ron Rice, #219, asked if the sand and silt will be excavated. John answered we will try to use the sand and level it out for proper drainage for production the next year.

Under Finance and Public Relations, Chairperson Sharon Lindsay reported on the Silt Project first. We took out a loan for \$43,000 and have paid that down to \$28,000, then in 1997 we will pay it down to \$16,000, which means we are right on course with the project. Next summer, we will borrow \$25,000 to level off the Retention Pond next summer. She added that her daughter was in labor having a baby and she left the house without the Cash Position, but for the present Cash Position come to our monthly meetings the first Tuesday of the month at 7:00PM. We are doing very well and are on course with the budget.

Under Public Relations, Sharon Lindsay reported that the Annual Garage Sale held on the Saturday before Memorial Day weekend, May 18th, went well, and we are anticipating doing the same next year.

Under Legal & Litigation, Al Tretter reported that SLA has been dismissed from 2 lawsuits. On insurance, we transferred agents from Holloway to Wrightsman-Musso with American States Insurance Co. They came out and inspected the lake and complimented our lake, but then raised our rates. We got bids from 2 companies, but they came late and we stayed with Marc Musso. Many companies won't even quote a bid on lake insurance. We reduced our coverage a little, and combined 2 policies into one, Comprehensive General Liability to help reduce our premiums. We also had 2 audits for \$2600 and for \$1242 due to increases in salary. Marc Musso reduced his commission by 2%. We got a credit of \$940 for the year. The Worker's Compensation policy should go down in December, but we do have an open Work-comp claim. We should realize a savings in 1997.

Under Roads & Grounds Maintenance, Chairperson George Madiar reported that Bill Hohimer made new street signs last winter that are reflective, but still look natural. They are a real improvement over the old signs. Bill Hohimer also pushed a lot of snow this past winter to keep our roads open for all of us.

George Madiar continued his report with Mae Ess, #128, who has a problem with water running into her garage, which we are working on to resolve. We also need to build another Silt Pond off West Lake Dr. to prevent water from running over the road. George Madiar also said that he has been asked who's responsibility it is to cut down dead trees and he answered that it is the member's responsibility, if the tree is on your lot. Bill can cut down small trees for \$35.00 per hour. He also rakes and mows for the same fee. So far Bill has earned the Association approximately \$1300.00 this year. George went on to report that Bill Hohimer, Lou Long and Pete McCoy filled pot holes and the edges of the roads this past summer. The roads are cracking and are in disrepair. They haven't been oiled for 5 years. We need approximately \$9000 a year to do 1/3 of the roads, in other words we need another assessment. Lou Long said we have

only asked for \$5000 in this Budget, so we will be short money again for roads.

Under Sanitation, Shoreline & Boat Docks, Chairman Ken Phillips was absent, so Bob Hanauer reported for him. There were 38 new septic systems installed and inspected, 19 dock inspections, 34 rip rap inspections, 26 transfer inspections and 15 complaints received and acted on. Bob read Ken Phillips statement that this meeting concludes his 3 year term and he would not run for re-election. He thanked all the Board members he served with, and he thanked the Association for the opportunity to serve and learn about our lake, and to strive to make Sunset Lake a better place to live in and enjoy.

Under Water Quality, Soil Conservation & Restoration, Ray Reardon reported that water quality samples were done. The nitrates and phosphorous levels were a little high, but not bad compared with other lakes. Both chemicals are the highest in the spring due to farm & lawn fertilizers, and leaf decomposition. We should all be using low or no phosphate detergents to keep the level down in the lake. Reducing the levels of nitrates and phosphorous in the lake will help keep the algae populations well balanced. The chlorophyll levels for Blue-green algae were a little high, for Green algae and Gold-brown algae it was good which is beneficial to the fish. The major component of the suspended solids was silt, not too much algae. Ray Reardon stated that he had heard some comments about an apparent increase in the Mussel and Asiatic clam population. According to the IEPA, the dredging probably improved the shallow water conditions for the mussels and clams, so people have encountered more of them this year. A few White & Yellow Bass have been caught this year, but they will probably never be much of a problem due to the fact that they are competing against established populations of predator fish. We still need to do more Silt Control in several areas of the lake.

Bruce Davis, #157, asked if the lake was ever tested for Atrazine. Ray replied that the State recommended that it not be done as it is very expensive, but to do the other tests mentioned. Bruce Davis said there wasn't any spawning this year and the lake is in poor condition for fishing. He further stated that the fishing was much better 20 years ago, and we shouldn't drop the lake 3 feet, and to sample the water in different places, and we shouldn't have to restock the lake with fish. He insisted that the fishing is much worse. Ray Reardon tried to tell Mr. Davis that the tests prove differently. John Earley, who is on the Otter Lake Eco-Planning Committee, came to the podium to explain what was happening at Otter Lake. They are trying to develop a plan to reduce pesticide runoff into the lake. Otter Lake is over the allowable level of Atrazine, and the State gave them 2 options, resolve the problem yourselves or the State will do it for you. The farmers and residents in the area worked together to implement a plan. The same plan has been implemented on Sunset Lake and has reduced the pesticide levels by 2/3's in the last 3 years. No Atrazine can be put on the ground within 200 feet of the lake or near any tributary. Nutrients are more of a problem than Atrazine. Phosphates are very detrimental and are being reduced. Precision farming puts what the soil needs, exactly where it is needed, instead of doing all the ground, which has reduced the runoff of chemicals. Atrazine has been in use for 50 years, but it has been dramatically reduced, due to the fact that we can now measure very low levels which we could not do before. The toxicity of Atrazine is lower than common aspirin. Less algae growth is due to lower phosphorous levels.

Bruce Davis, #157, said that dropping the level of the lake 3 feet killed off the moss. John Earley said that the die-off was probably due to not enough nutrients in the water.

Under Questions & Answers there were none.

Under Approval of the 1997 Budget, Sharon Lindsay answered 2 questions from Greg Carpenter, #49C, as to what was being done to collect \$4155.00 from members who haven't paid their dues, and also to correct 14 rip rap deficiencies that have no

been done yet. She answered that we can only send out Overdue Statements with interest every month or hire a lawyer to try to collect the money owed to the Association. We contacted these people and tried to set up a payment plan. If the members want us to go through an attorney, then we would need more money for legal fees. We will get the money owed eventually if the lease changes hands, and we are charging 18% interest. If the Silt money is short, we have to take it out of the General Fund. The insurance caused the most trouble with last year's Budget, as well as this year's. She also added that the roads really need major work, but we can't afford it. Bob Hanauer added that all the people on the A/R list have been contacted, and some have legitimate problems and others are just delinquent. Dave Beck, #36,36A, asked if we could turn the A/R accounts over to a collection agency. Sharon Lindsay answered no, not as an Association. Fred Gates, #158, said to raise the Assessment to \$250.00 to pay for maintaining the roads, which comes out to \$15.00 per lot more than the Board is asking for. We used to spend \$12,000.00 per year on the roads. Sharon Lindsay agreed. Fred Gates, #158, made the motion to raise the fund for roads (only) to \$9500.00, which would raise the Assessments to \$250.00 to pay for 1/3 of the road work in 1997. James Rice, #219, seconded the motion. The motion carried overwhelmingly by voice vote. Ruth Turner, #25, made the motion to accept the Budget with the increase, Bud Dodge, #70A,70B, seconded it. It passed overwhelmingly by voice vote.

The election of three Directors of the Board followed. The nominations were: David Beck, #36,36A, nominated by Bob Hanauer, #50, and seconded by Ken Volz, #9B. John Earley, #8, nominated by Ed Burg, #s101,101A and seconded by Bob Slagel, #55,57. George Madiar, #66, nominated by Paul Erley, #89 and seconded by Sharon Lindsay, #284. William Harris, #s105,106 made the motion to close the nominations and was seconded by Ken Volz, #9B. The motion carried. The nominees stood and introduced themselves to the membership. Bob Hanauer, #50 called for a voice vote and was seconded by Don Burgess, #229,230. The nominees were elected by unanimous voice vote.

Under Old Business, Dan Scharfenberg, #240, asked why the office is now closed on Saturdays. President Lou Long explained that there wasn't enough business in the office to stay open on Saturdays, only 1.87 people came in on average, whereas, Thursdays were busy. The Secretary said she could come in on Saturday by appointment.

Under New Business, Pres. Lou Long addressed the membership concerning the "Consent Forms" on transferral of property on the lake. He said that the original intent may have been to give present owners of lots a chance to enlarge their lots, but that in today's world we are open to a discrimination lawsuit, which everyone on the lake would have to pay for. He said he would not want to be here if that happened. He also pointed out that it could prevent someone from passing a lot on to their children at a reduced price, because a neighbor could insist on buying it at the quoted price. Rodney Murduck, #3,4, made the motion to rescind the Consent Form rule entirely, and Hilda Bettis, #141, seconded it. It passed by an overwhelming voice vote with one nay.

Ruth Turner, #25, made the motion to adjourn the meeting, seconded by Bob Hanauer, #55. Motion was passed to adjourn at 8:50 PM.

Peggy Volz,
Secretary