

## **ELDA General Membership Meeting – July 12<sup>th</sup>, 2025, 10AM**

### **Officers:**

George Firmstone, President  
Dave Stanton, Vice President  
Pat Walker, Treasurer,  
Millie McCarthy, Corresponding Secretary  
Kathy Emanuelson, Recording Secretary

### **Board Members:**

|                      |                          |
|----------------------|--------------------------|
| Dennis Gregory ('25) | Jon Walko ('26)          |
| Chris Mann ('25)     | Mike Connolly ('27)      |
| Paul Szwayka ('25)   | Brian Devaney ('27)      |
| Mark Murray ('26)    | Mike Henshaw ('27)       |
| Joe Palonis ('26)    | Bob Keen, Past President |

- **Call to Order & Introductions**

President George Firmstone called the meeting to order and welcomed everyone at 10:04. The membership held a moment of silence for ELDA's long time committee and board member and good friend Michael Matzko who passed away last month. George proceeded with the meeting, asking everyone present to introduce themselves and sign in. Sign-in sheet attached (addendum 1)

- **Recording Secretary's Report – Michele Ryan for Kathy Emanuelson,**  
There are two sets of minutes.

The minutes of the August 10<sup>th</sup>, 2024, General Membership Meeting were shared electronically with ELDA general membership for their review prior to the meeting. A motion to approve the minutes was made by: John Parker, seconded by: Jack Mulka. Passed with no one opposed.

The minutes of the April 27<sup>th</sup>, 2025, board meeting were shared electronically with ELDA board members for their review prior to the meeting. A motion to approve them was requested, to be made by board members only. The motion made by: Millie McCarthy, seconded by: Chris Mann and passed with no corrections and no one opposed.

- **Corresponding Secretary's Report – Millie McCarthy** reposted that ELDA has 148 members, with 160 active lake rights. All members have paid their dues. There are 51 stickered boats in the up to 19HP category; 50 personal watercraft, 123 boats with 20-75HP and 527 stickered manual craft on our lake.  
Motion to approve the Corresponding Secretary's report was made by Jon Walko, seconded by Chris Mann and passed with no one opposed.

- **Treasurer's Report – Pat Walker** shared the Profit & Loss Summary for 8/1/24 through 7/12/25, the Balance Sheet dated 7/12/2025 and the checkbook transaction detail dated 8/1/24 through 7/12/225. All are attached (addendum 2). Pat noted ELDA's cash in checking is \$17,832.44, and accounts are in the black and good. He'll need to order some checks. Pat has received memorial donations in memory of Frank Larkin and Mike Matzko.  
Motion to approve the treasurer's report was made by Jon Walko, seconded by Paul Szwayka and passed with no one opposed.

- **Township Meeting Report –** On the topic, Pat asked about the construction on Elk Lake drive. The bridge at Little Keen Road is out until the end of September. Brian Devaney offered to contact PennDOT about the road.

- Patrol Report – Joe Farrell reported that there is nothing to report. He noted that there are still some people who haven't put their stickers on their watercraft.
- Boating and Safety – John Parker reported to the meeting. He noted that Joe Farrell is not a certified officer. He patrols, can tell people if they're going the wrong way, too close to the shore, etc. He is not a boat commission officer. John asked if anyone else would be interested in serving on the Boat and Safety Committee? No one volunteered at the meeting. Don Hagerty noted that someone passed by in a boat while his grandkids were swimming. Please remember to give swimmers space. John has seen illegal kayaks with legal stickers. He requests that members do NOT give out stickers to people not residing on the lake. It can bring invasive weeds from other lakes. Jack Mulka noted that the Matzko family have made memorial contributions to the Boat and Safety Committee for educational opportunities.
- Fish Committee – Jack Mulka reported that trout were stocked last spring and at this point should be 16-18". There has been great fishing this spring by many reports. He's caught more Walleye than previous years, 20" and larger. Reproduction in the lake is working, as demonstrated by the variance of fish sizes. Jack notes that all shorelines are represented on the Fish Committee, and the invitation stands to anyone who would like to join the committee. Pat asked about the catch and release rule. The PA fish law limits fishermen to 6 bass per day with a minimum size of 12". The ELDA policy is a maximum of 2 bass per day, minimum 15" and 2 Walleye, minimum 18". It was requested that this is noted in the ELDA Newsletter.
- Water Quality Report – Dave Stanton reported that Elk Lake's water quality is very good, with low phosphorus levels. July last year there was a 65 E. coli rating in one location. In August, numbers were extremely low everywhere, 1 or less. To preserve this, please take goose poop out on land, do not wash into the lake. And as always, a reminder to maintain septic systems and keep fertilizer out of the lake. Dave will have July's preliminary water quality report at the August meeting.
- Fracking Committee Report – Dave Stanton reports there is no report.
- Dam report – Fred Stanton reported that the dam passed inspection. He noted there are 2 cracks with seepage in the concrete weir, but as of right now we just need to monitor the situation. Paul Szwayka suggested we do something before it gets worse. The person who previously made repairs and improvements to our dam has retired, so ELDA needs to find someone new to get an estimate. An inquiry was made about boats getting closer to the dam and if that contributes to the problem. George stressed the importance of keeping docks on the shoreline near the dam securely tied to the shore.
- Committee Appointments
  - Financial Records Review Committee – Pat Walker reported that the annual review of financial records will be completed this month with Vince Gatti and Randy Berini. The report will be presented at the August meeting.

- Nominating Committee – John Parker reported that the committee met in April to review the board members.

The slate of officers the committee recommends to ELDA membership is:

President: Mike Connolly

Vice President: Jon Walko

Treasurer: Pat Walker

Corresponding Secretary: Millie McCarthy

Recording Secretary: Kathy Emanuelson

Board members whose terms are current: Mike Henshaw, Brian Devaney, Mark Murray and Joe Palonis.

Board members who are running for re-election: Dennis Gregory, Paul Szwayka and Chris Mann.

Because of two new officers, these are the committee's recommendations for those board vacancies: Steve Ryan and Tom Serafin. An additional nomination was made by Mike Henshaw at the meeting: Holly Stanton.

There will be a ballot vote at the August meeting, one vote per residence.

A motion to close nominations was made by Bob Dethlefsen, seconded by Mike Connolly and passed unanimously.

- Summer Activities

- General Membership Meeting – Saturday August 16<sup>th</sup>, 10AM
- George Stanton Annual Golf Tournament – Saturday July 19<sup>th</sup>, Memorial Links, tee off 8:30AM – Stanton family and Len Addison
- Annual Field Day – Saturday, July 26<sup>th</sup>, 1PM, Owen & Katie Dugan
- Covered Dish – Saturday July 26<sup>th</sup>, 6PM, Laura Beard and Joanne Connolly
- Fishing Tournament – Sunday August 3<sup>rd</sup>, Measurements at Howell cottage at 11AM, Rob Howell & Kristin Conover. Sign up at covered dish.

Pat reminded those running events to contact him for reimbursements.

- Old Business

- Invasive weed issue. George wants to keep this issue in the forefront of members awareness. There is hydrilla contaminating Fairview Lake (Pike County, Route 390, Tafton).
- Fire departments discharging water into lake. George reported that letters were sent to the Waymart, Prompton and Browndale Fire Departments in November of 2024 requesting that they do not discharge tanker trucks into Elk Lake.

- New Business

- Summer newsletter – Send stories to Laure Carlo at [laurecarlo@yahoo.com](mailto:laurecarlo@yahoo.com)
- Jon Walko recommended that the Boat and Safety committee mark shallow water by Sandy Point.

The motion to adjourn the meeting was made at 10:51am by Jerry Theobald and seconded by Jeff Firmstone.

ELDA General Membership Sign In July 12, 2025

George Firmstone  
 Millie McCarthy  
 Charlotte Dore  
 BEV & JOHN PARKER  
 Dave and Holly Storton  
 MARK MURRAY  
 Bob Keen  
 Sue Walker  
 Katherine & Jack Mueller  
 Bob Fidler  
 Barb Lutat  
 Chris Mann  
 Kate Dugan  
 RANDY BERLINI  
 Donald Hagerty  
 Doree Hunszberg  
 Joe Farrell  
 Caleb Datto + Cecelia McGovern  
 Maureen Brennan  
 Gary Portkowski  
 Mike NEPA  
 D'NAN NEPA  
 Janie Reif  
 Bob Dethlefsen  
 Theresa Dethlefsen  
 Vince Gatti (Jordan)  
 Mike Connolly  
 Janna Beard

JEFF FIRMSIGNE  
 Jim Card  
 Dennis Gregory  
 Phil S. Miller  
 Carl Spitzer  
 Jen Walker  
 B. Devaney  
 J. Smoots  
 JoAnne Connolly  
 Jerry Theobald  
 Patrick Walker  
 BILL & MARGARET NATALIE  
 Karen Firmstone  
 Michelle Ryan

12:02 PM

## Elk Lake Development Association, Inc

07/10/25

**Profit & Loss**

Cash Basis

August 1, 2024 through July 12, 2025

|                             | Aug 1, '24 - Jul 12, 25 |
|-----------------------------|-------------------------|
| Ordinary Income/Expense     |                         |
| Income                      |                         |
| Membership Fee Income       | 33,111.00               |
| Total Income                | 33,111.00               |
| Expense                     |                         |
| Admin Fees (Treasurer/Secy) | 720.00                  |
| Contributions               | 200.00                  |
| Fish Replenishment          | 4,777.40                |
| Insurance                   | 8,272.00                |
| Lake Patrol Services        | 1,183.89                |
| Lake/Dam Maintenance        | 4,538.00                |
| Lawn Care                   | 745.20                  |
| Newsletter                  | 671.19                  |
| Office/Postage              | 485.71                  |
| Permits                     | 1,500.00                |
| Picnic/Events               | 2,126.89                |
| Professional Fees           | 552.00                  |
| Realty Taxes                | 5,590.11                |
| Registration fees           | 26.00                   |
| Repairs & Maintenance       | 169.60                  |
| Total Expense               | 31,557.99               |
| Net Ordinary Income         | 1,553.01                |
| Other Income/Expense        |                         |
| Other Income                |                         |
| Memorial donation received  | 800.00                  |
| Interest Income             | 7,726.80                |
| Total Other Income          | 8,526.80                |
| Other Expense               |                         |
| Inc Tax (IRC Sec 528)       | 1,135.00                |
| Total Other Expense         | 1,135.00                |
| Net Other Income            | 7,391.80                |
| Net Income                  | 8,944.81                |

12:00 PM

## Elk Lake Development Association, Inc

07/10/25

**Balance Sheet**

Cash Basis

As of July 12, 2025

|                                       | Jul 12, 25        | Jul 12, 24        | \$ Change       |
|---------------------------------------|-------------------|-------------------|-----------------|
| <b>ASSETS</b>                         |                   |                   |                 |
| Current Assets                        |                   |                   |                 |
| Checking/Savings                      |                   |                   |                 |
| *Checking 5435                        | 17,832.44         | 11,402.59         | 6,429.85        |
| *Money Market 3701                    | 45,003.46         | 50,876.77         | -5,873.31       |
| CD - 80018654 (0.7 %) 11/23/25        | 33,241.41         | 33,008.90         | 232.51          |
| CD - 80037590 (3.5%) 2/3/26           | 59,095.42         | 57,057.48         | 2,037.94        |
| CD - 80037593 (4.02%) 4/3/26          | 101,451.14        | 96,108.92         | 5,342.22        |
| Total Checking/Savings                | 256,623.87        | 248,454.66        | 8,169.21        |
| Total Current Assets                  | 256,623.87        | 248,454.66        | 8,169.21        |
| Other Assets                          |                   |                   |                 |
| Lake Right Property                   | 406,864.50        | 406,864.50        | 0.00            |
| Total Other Assets                    | 406,864.50        | 406,864.50        | 0.00            |
| <b>TOTAL ASSETS</b>                   | <b>663,488.37</b> | <b>655,319.16</b> | <b>8,169.21</b> |
| <b>LIABILITIES &amp; EQUITY</b>       |                   |                   |                 |
| Equity                                |                   |                   |                 |
| Members' Equity                       | 654,543.56        | 648,704.46        | 5,839.10        |
| Net Income                            | 8,944.81          | 6,614.70          | 2,330.11        |
| Total Equity                          | 663,488.37        | 655,319.16        | 8,169.21        |
| <b>TOTAL LIABILITIES &amp; EQUITY</b> | <b>663,488.37</b> | <b>655,319.16</b> | <b>8,169.21</b> |



12:08 PM

07/10/25

**Elk Lake Development Association, Inc**  
**Transaction Detail By Account**

Cash Basis

August 1, 2024 through July 12, 2025

| Type                                     | Date       | Num  | Name                              | Memo   | Debit    | Credit | Balance  |
|--|------------|------|-----------------------------------|--|----------|--------|----------|
| <b>Admin Fees (Treasurer/Secy)</b>       |            |      |                                   |  |          |        |          |
| Check                                    | 07/12/2025 | 1481 | Millie McCarthy                   | 160 active lake rights at \$3 per right        | 480.00   |        | 480.00   |
| Check                                    | 07/12/2025 | 1482 | Patrick Walker, Tres.             | 160 active lake rights at \$1.50 per right     | 240.00   |        | 720.00   |
| <b>Total Admin Fees (Treasurer/Secy)</b> |            |      |                                   |  | 720.00   | 0.00   | 720.00   |
| <b>Contributions</b>                     |            |      |                                   |  |          |        |          |
| Check                                    | 06/02/2025 | 1456 | Brownsdale Fire Company           | Donation                                       | 100.00   |        | 100.00   |
| Check                                    | 06/02/2025 | 1457 | Waymart Fire Company              | Donation                                       | 100.00   |        | 200.00   |
| <b>Total Contributions</b>               |            |      |                                   |  | 200.00   | 0.00   | 200.00   |
| <b>Fish Replenishment</b>                |            |      |                                   |  |          |        |          |
| Check                                    | 11/03/2024 | 1444 | Schultz's Fish Hatchery           |  | 5,000.00 |        | 5,000.00 |
| Deposit                                  | 11/21/2024 |      | Schultz's Fish Hatchery           | refund on 42 Walleye fish that did not sur...  |          | 222.80 | 4,777.40 |
| <b>Total Fish Replenishment</b>          |            |      |                                   |  | 5,000.00 | 222.80 | 4,777.40 |
| <b>Insurance</b>                         |            |      |                                   |  |          |        |          |
| Check                                    | 10/03/2024 | eft  | US Liability Insurance Co         | Liability Insurance (D&O)                      | 284.00   |        | 284.00   |
| Check                                    | 04/15/2025 | eft  | US Liability Insurance Co         | Liability Insurance (D&O)                      | 279.00   |        | 563.00   |
| Check                                    | 06/09/2025 | eft  | Tuscarora Wayne                   | Commercial Gen'l Liab & Umbrella (7/1/25...    | 7,709.00 |        | 8,272.00 |
| <b>Total Insurance</b>                   |            |      |                                   |  | 8,272.00 | 0.00   | 8,272.00 |
| <b>Lake Patrol Services</b>              |            |      |                                   |  |          |        |          |
| Check                                    | 05/23/2025 | 1455 | Spencer Printing                  | 2025 boat stickers                             | 1,183.89 |        | 1,183.89 |
| <b>Total Lake Patrol Services</b>        |            |      |                                   |  | 1,183.89 | 0.00   | 1,183.89 |
| <b>Lake/Dam Maintenance</b>              |            |      |                                   |  |          |        |          |
| Check                                    | 01/07/2025 | 1447 | Aquatic Environment Consultants   | Lake Study Samples/testing final payment       | 918.00   |        | 918.00   |
| Check                                    | 02/28/2025 | 1449 | Stephen Knash                     | Dam Inspection                                 | 350.00   |        | 1,268.00 |
| Check                                    | 04/29/2025 | 1450 | Aquatic Environment Consultants   | Lake Study Samples/testing final payment       | 946.00   |        | 2,214.00 |
| Check                                    | 06/02/2025 | 1458 | Aquatic Environment Consultants   | Lake Study Samples/testing second paym...      | 2,324.00 |        | 4,538.00 |
| <b>Total Lake/Dam Maintenance</b>        |            |      |                                   |  | 4,538.00 | 0.00   | 4,538.00 |
| <b>Lawn Care</b>                         |            |      |                                   |  |          |        |          |
| Check                                    | 08/07/2024 | 1435 | Grass Roots and Garden            | 2024 lawn cutting by dam                       | 254.40   |        | 254.40   |
| Check                                    | 11/20/2024 | 1445 | Grass Roots and Garden            | 2024 lawn cutting by dam                       | 300.00   |        | 554.40   |
| Check                                    | 06/22/2025 | 1480 | Grass Roots and Garden            | 2024 lawn cutting by dam                       | 190.80   |        | 745.20   |
| <b>Total Lawn Care</b>                   |            |      |                                   |  | 745.20   | 0.00   | 745.20   |
| <b>Newsletter</b>                        |            |      |                                   |  |          |        |          |
| Check                                    | 02/19/2025 | 1448 | Laure Carlo                       | reimb M8385 w/ GoDaddy                         | 86.32    |        | 86.32    |
| Check                                    | 05/12/2025 | 1451 | Laure Carlo                       | website renewal                                | 584.87   |        | 671.19   |
| <b>Total Newsletter</b>                  |            |      |                                   |  | 671.19   | 0.00   | 671.19   |
| <b>Office/Postage</b>                    |            |      |                                   |  |          |        |          |
| Check                                    | 05/23/2025 | 1454 | Millie McCarthy                   | file cabinet/stamps/envelopes/HP printer       | 485.71   |        | 485.71   |
| <b>Total Office/Postage</b>              |            |      |                                   |  | 485.71   | 0.00   | 485.71   |
| <b>Permits</b>                           |            |      |                                   |  |          |        |          |
| Check                                    | 06/02/2025 | 1459 | PA Clean Water Fund               | Dam Program (FY 7/1/24 thru 6/30/25)           | 1,500.00 |        | 1,500.00 |
| <b>Total Permits</b>                     |            |      |                                   |  | 1,500.00 | 0.00   | 1,500.00 |
| <b>Picnic/Events</b>                     |            |      |                                   |  |          |        |          |
| Check                                    | 06/05/2024 | 1433 | Adrian Sierra                     | Field Day                                      | 709.34   |        | 709.34   |
| Check                                    | 06/05/2024 | 1434 | Len Addison                       | reimb. Field Day egg toss                      | 23.89    |        | 733.03   |
| Check                                    | 06/14/2024 | 1436 | Reeves Rent-A-John                | Covered Dish Picnic - 7/25/24 weekend re...    | 145.75   |        | 878.78   |
| Check                                    | 06/14/2024 | 1437 | Boulevard Rental                  | Chairs/Tables/Tent for family picnic day 7/... | 779.10   |        | 1,657.88 |
| Check                                    | 06/21/2024 | 1438 | Rob Howell Jr.                    | Fish competition reimbursement                 | 552.89   |        | 2,210.77 |
| Deposit                                  | 06/21/2024 |      | Rob Howell Jr.                    | cash receipts for Fishing Contest              |          | 104.00 | 2,106.77 |
| Check                                    | 10/31/2024 | 1443 | Fred Stanton                      | reimburse for Golf outing expenses             | 20.12    |        | 2,126.89 |
| <b>Total Picnic/Events</b>               |            |      |                                   |  | 2,230.89 | 104.00 | 2,126.89 |
| <b>Professional Fees</b>                 |            |      |                                   |  |          |        |          |
| <b>Acctg/Tax Prep</b>                    |            |      |                                   |  |          |        |          |
| Check                                    | 11/20/2024 | 1446 | Vernie B. Williams, CPA, P.C.     | Tax Preparation (FYE 7/31/24)                  | 552.00   |        | 552.00   |
| <b>Total Acctg/Tax Prep</b>              |            |      |                                   |  | 552.00   | 0.00   | 552.00   |
| <b>Total Professional Fees</b>           |            |      |                                   |  | 552.00   | 0.00   | 552.00   |
| <b>Realty Taxes</b>                      |            |      |                                   |  |          |        |          |
| Check                                    | 09/18/2024 | 1439 | Marienne L. Thorpe, Tax Collector | School tax on lake                             | 4,236.49 |        | 4,236.49 |
| Check                                    | 09/18/2024 | 1440 | Marienne L. Thorpe, Tax Collector | School tax on dam lot                          | 8.43     |        | 4,244.92 |
| Check                                    | 05/21/2025 | 1452 | Marienne L. Thorpe, Tax Collector | County/Township tax on Lake body               | 1,342.52 |        | 5,587.44 |
| Check                                    | 05/21/2025 | 1453 | Marienne L. Thorpe, Tax Collector | County/Township tax on Dam property            | 2.67     |        | 5,590.11 |
| <b>Total Realty Taxes</b>                |            |      |                                   |  | 5,590.11 | 0.00   | 5,590.11 |
| <b>Registration fees</b>                 |            |      |                                   |  |          |        |          |
| Check                                    | 10/24/2024 | 1441 | PA Fish & Boat Commission         | Registration Fee (PA 6782 AP)                  | 26.00    |        | 26.00    |
| <b>Total Registration fees</b>           |            |      |                                   |  | 26.00    | 0.00   | 26.00    |
| <b>Repairs &amp; Maintenance</b>         |            |      |                                   |  |          |        |          |
| Check                                    | 10/24/2024 | 1442 | Seamen's Marine                   | winterization of ELDA Patrol boat motor        | 169.60   |        | 169.60   |

Page 1