

SUNSET LAKE ASSOCIATION

AGENDA

Jan. 7, 1997, 7:00 PM

CALL TO ORDER

ROLL CALL

VISITOR'S

LAKE SUPERINTENDANT'S REPORT

SECRETARY'S REPORT

APPROVAL OF THE MINUTES OF Dec. 3, 1996

APPROVAL OF BILLS

COMMITTEE REPORTS:

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

OLD BUSINESS - Ban of Lateral Septic Systems in the Rules & Regulations
- Add to Building Permits - \$25.00 rental on Silt Fence for erosion control

NEW BUSINESS - Review 1997 Budget
- Cost of Boat License
- Transfer Problem - # 85 Terrell & Raymonde Sutsser to Ronnie R. Bomida, Sr.
- 911 changes to map

SUNSET LAKE ASSOCIATION

MINUTES OF THE MONTHLY MEETING

Jan. 7, 1997

The Sunset Lake Board of Director's meeting was held on Tuesday, Jan. 7, 1997 at the Lake office (146 West Center). President Lou Long called the meeting to order at 7:00 P.M.

- **Roll Call:** Present were Lou Long, Bob Hanauer, Pete McCoy, Sharon Lindsay, Al Tretter, George Madiar, Dave Beck and Ray Reardon.
- **Visitor's Remarks:** Ron Bormida, #85, and Ed Snell were present. Lou Long explained that at the Sutsser/Bormida closing on lot #85 at the Palmyra Bank, the Pres. of the Bank acting as the loan officer) did not collect the \$5000 escrow for the septic as he should have. Ron Bormida said that the cabin is not in livable condition and the septic will never be used. The water has not been turned on and he will not use the septic. Ron Bormida said he didn't know if the cabin was salvageable or should just be torn down. He also pointed out that the escrow was waived to Berk's and to the Sutsser's, so why should he pay. Lou Long pointed out that Berk wasn't using the cabin and the Sutsser's bought all 3 lots, #85,86,88, but only wanted the 2 point lots, not #85 with the old cabin on it. Ron Bormida said he already talked to Terry Clark about putting in a new septic system, but he will have to sell one of his other 2 lots before he will have the money to build or remodel. The Secretary told the Board that she had Ron Bormida sign a form stating that he will not use the septic and will contract with Terry Clark to put a new system in, when possible. Bob Hanauer made the motion to accept the signed document, and Ray Reardon seconded it. The motion carried.

Secondly, Ron Bormida brought up the matter that when he bought lots #82,83, Mark Musso of Wrightsman-Musso Realty misrepresented it as one parcel. Lou Long said Ron had asked to change the boundary line between the 2 lots, so he had to know that they were 2 lots. Ron Bormida said that Bill Hohimer has 2 lots, but only pays 1 assessment. Lou Long corrected him by saying that Bill Hohimer only has 1 lot, which he can subdivide into 2 lots, but whoever buys it will have to pay for a Class A membership. Ron Bormida said he should only have paid for 1 membership, because 1 lot was previously leased, but Lou Long pointed out that the secretary researched it and it was not leased by anyone before.

- **Lake Superintendent Report:** Bill Hohimer reported that he filled pot holes and the edges of the roads, raked & burned leaves, cut dead trees down, got all the equipment ready for snow plowing, and cleaned the West Lake area. Lou Long and Ray Reardon commented on how nice it looked. Bill also said he had cut down trees marked in the summer and said the wood was available to the members free if they cut it up themselves, or they can pay Bill to do it.
- **Secretary's Report:** Peggy Volz reported meeting with Accountant Greg Bierman and was pleased by the comments and questions he asked. He told her that some of the accounts are redundant and need to be cleared out of the system. They discussed using Quick Books Pro for accounting and both agreed that would be most economical (around \$200.00) and efficient. Greg Bierman uses QBP as well. He told Peggy that this year might cost between \$400-\$500 to get things set up properly, but by converting to Quick Books Pro, the cost would be considerably less in years to come. His rate is \$60.00 per hour. He also asked for the depreciation schedule from Travis, but what they faxed back was not the schedule. Greg said he could figure it out by looking at our taxes for 1994-95. George Madiar made the motion to use Greg Bierman for SLA's accountant, Al Tretter seconded it. It passed by consensus. Ray Reardon made the motion to purchase Quick Books Pro, Bob Hanauer seconded it. The motion carried.

The secretary reported that she sent a fax to 4 Realtors, 3 local and 1 in Springfield who sends out a newsletter to other realtors. She informed them that:

1. Consent forms were rescinded,
2. All lateral systems must be replaced & escrow will be collected at closings,
3. Transfer fees were raised to \$200.00 to the buyer and seller,
4. Recording Fees were reduced to \$15.00 to buyer & seller, and
5. Any deficiency of rip rap must be corrected & escrowed at closings.

The Secretary also informed the Board as to the status of the Boat Labels, which she is close to ordering. St. Louis Business Forms sent 2 samples, 1 went the tank at the shed to test, but it was removed by the Propane man. Bill said it still looked new the last time he looked at it.

- **Approval of the Minutes of the Board Meeting on Nov. 5, 1996:** Ray Reardon corrected the wording from "purchase" to "leasehold" concerning Grider's addition. Sharon Lindsay made the motion to accept, Al Tretter seconded. The motion passed by consensus.
- **Approval of the Bills:** Sharon Lindsay made the motion to accept the Bills paid, Ray Reardon seconded. It passed by consensus.
- **Committee Reports:**

Aquatic Control, Recreation & Water Safety: Pete McCoy reported he had to quit trapping because the lake froze over, and he said he got 2 rats and 2 raccoons. He will try again when possible. He also brought delicious cookies which everyone enjoyed.

Building & Construction: Bob Hanauer had nothing new to report.

Farm Management: John Earley was absent.

Finance Committee: Sharon Lindsay said that we still have \$3800.00 to collect on Accounts Receivable. On Conservation & Water Shed we have \$4000.00 from 1995, \$3,747.23 from 1996 and \$4000.00 1997 which totals to \$11,747.23. Ray Reardon said we need that money for the Silt Ponds, a Retention Pond on Elmer Hays' property and for Gary Hays' ground. We will have approximately \$5000.00 to allocate to a fund. The Building Fund and the Equipment Reserve were suggested. Dave Beck suggested it be put into a Surplus Fund on paper. Sharon Lindsay said to earmark approximately \$12,000 for Conservation & Water Shed, and add \$2500 to Equipment Reserve Account.

Legal & Insurance: Al Tretter reported that Bob Fish, #110, has a Rent sign in the window of the house he has been trying to sell. Lou Long told the Board he put a notice in the local papers stating that there can be no renting on the lake, after talking to Atty. Stu Dobbs. Our Attorney has been sick, but is writing a letter to Bob Fish. Bob Hanauer said that Vanetta Miller's son called Bob Fish to find out what he was asking for rent, and was told \$550.00 per month, with a boat with no motor, and the renter would have to furnish a refrigerator. Bob Hanauer also said that the price on the house is now down to \$65,000.

On Insurance, Al Tretter reported on the 2 bids for insurance. He said that the bid from Jim Reevy, R.W. Troxell & Co. did not guarantee the Commercial Auto & Workers Compensation premiums. Everything else is guaranteed for 3 years. The difference between the two is about \$300.00. In Al's opinion, we should stay with American States, Wrightsman-Musso. Bob Hanauer made the motion to stay with American States Insurance, Ray Reardon seconded. It passed by consensus. Ray Reardon asked if we should find out from Atty. Stu Dobbs if the Board members are covered. Al Tretter said he would find out.

Roads & Grounds: George Madiar said that he talked to Janis Boyd, #269,270, next to Gary McLean's, #267,268, and she said that they called Gary McLean to ask to buy some of the wood from him. George also reported that about 24 lots need leaves raked. Edith Luddeke, #60, has a dog running loose again. Bob Hanauer said that he knew it and already had the Secretary send her a "Dog Nuisance" fine of \$25.00.

Sharon Lindsay reported that Lorrie Farrington, #285, has 2 dogs that are running loose and threatening her in her garage and at the mail box, and neighbors across the street

called to complain about the barking. The Secretary is to send a letter to Lorrie Farrington.

George Madiar reported that Bill has been cutting down quite a few dead trees, and he suggested that we start planting trees to replace them for conservation and esthetic reasons. Lou Long said it sounded like a good idea and to check on Nursery prices. Ray Reardon suggested contacting the Dept. of Natural Resources. Bill Hohimer suggested Miller's in Standard City. Bob Hanauer suggested that George investigate and report at the next meeting. Ray Reardon said he would find out who to contact at DNR. Al Tretter recommended asking the members if they would like some to plant at a reduced price.

Sanitation, Shoreline & Boat Docks: Dave Beck reported on inspections done since Nov. 1996, since he wasn't at the Dec. meeting. On 11-16-96, lot #271, Edward & Marilyn Luttrell, rip rap, septic, etc. inspected and passed: on 11-16-96, lot #213,213A, Loren & Maxine Bloome, new septic installed, rip rap passed: on 11-24-96, lot #96,96A, Daniel Lawson, insufficient rip rap. Bill Hohimer said that several loads of concrete were put in there to cover a 10" shoreline, and Dave said it must be covered up with dirt. Peggy Volz reported that \$100.00 was escrowed in 1995 for rip rap and hasn't been done, and also that Daniel Lawson has not paid for any of the clean up jobs Bill did on his lot even though he instructed us to do it. She also stated that he has been informed that there will be a fine in 1997 for insufficient rip rap, but still has not done anything. Dave Beck also inspected #71,72,73, Michael Williams, and found a pile of rip rap not in place yet as of 11-24-96. George Madair said that Bill Williams, lot #s 74,75,76,76A just finished rip rapping.

Water Quality, Soil Conservation & Restoration: Ray Reardon had nothing new to report.

OLD BUSINESS - Ban of Lateral Septic Systems in the Rules & Regulations: Bob Hanauer said to change Sec. 3, I. under Tanks & Laterals to read, "Must be replaced at time of transfer or before occupancy." After much discussion on wording in several places, the following changes were made: Sec. 3, H.- "Septic systems with laterals that were installed prior to the effective date of this Rule may remain until repair or replacement is required to keep the system functioning properly, or is transferred. Any repair or replacement of any septic system may not depend upon the use of laterals." Sec. 3, I.- under Tank & Laterals (in the chart) should read "Escrow to Replace". Sec. 3, J. - (end of paragraph) "This paragraph does not apply to Tank & Lateral systems." Bob Hanauer made the motion to accept the above changes, Sharon Lindsay seconded it. It passed unanimously.

- Raise Boat Permit Fees - Bob Hanauer recommended that Sec. 8,C. be amended to read Item 1. "Eight dollars (\$8.00) for each boat or craft, owned by a member that is not propelled by a motor." And Item 2. To read, "Twelve dollars and fifty cents (\$12.50) for each boat or craft, owned by a member which is propelled by any type of motor." Bob Hanauer made the motion to adopt the new fees, Pete McCoy seconded it. The motion passed unanimously.

- Add to Building Permits - \$25.00 rental or deposit on Silt Fence for erosion control- Bill Hohimer explained that he keeps 100 feet of Silt Fence for use when construction is done or for septic system installation to prevent erosion. Most of the time the fence is returned to him, but occasionally it is not. The \$25.00 deposit would help to remind members and/or contractors to return it when they are done. It was agreed that this will be the policy, but it is not necessary to add to the Building Permit.

NEW BUSINESS - Loren Bloome, #213,213A, informed Lou Long that he would like to have a light near his house, but 2 neighbors already have their own lights. Bob Hanauer said we can't put more lights in whenever someone asks, because that would set a precedent for others. All agreed.

- 1997 Budget already covered.

- Transfer problem on #85, Stutsser to Bormida was already covered.

- 911 Changes to Lake map.- Lou Long explained the naming of some roads by order of the Macoupin County Emergency Telephone System Board (911). The secretary said that we should wait for a confirmation according to the Post Master in 6-8 months, because they may make more changes, including re-numbering with 5-digit numbers.

Al Tretter made the motion to adjourn, Sharon Lindsay seconded it. It passed by consensus. The meeting adjourned at 9:15PM.

Secretary,
Peggy L. Volz

SUNSET LAKE ASSOCIATION

Jan. 7, 1997

CASH POSITION

Cash on Hand \$ 100.00

First National Bank

Checking \$ 402.00

Money Market Account - General \$ 14,021.64

- Interest \$ 41.34

\$ 14,564.98

First National Bank - Committed Funds

Money Market Account - Equipment Reserve \$ 4,448.30

- Interest \$ 9.73

F&M State Bank - Committed Funds

Money Market Account - Silt Management \$ 2,138.58

- Interest \$ 3.40

Total Revenue \$ 21,164.99

First National Bank - Escrow Fund \$ 31,375.00

Monthly Receipts:

Assessments - General \$ 250.00

- Silt \$ -0-

Boat Permits \$ -0-

Building Permits \$ -0-

Fines & Penalties \$ 5.90

Transfer Fees \$ 800.00

Earned by Maintenance Man \$ 35.00

Misc. Income \$ 173.75

\$ 1,164.65

SUNSET LAKE ASSOCIATION

Jan. 7 1997 at 7:00PM

BILLS PAID:

United Cities Gas	\$ 111.89
Rural Electric	248.29
CIPS	37.22
GTE- 3232 - 46.31	
- 3339 - <u>40.33</u>	86.64
AT & T	5.50
Nilwood Water	8.25
Watts Copy Service (1-13-97 to 2-13-97)	57.00
Employers Tax	578.05
B & F Investments (Jan. rent)	250.00
American States Ins. (Comm. Inland Marine)	678.00
American States Ins. (Workers Compensation)	2840.00
Quill Corp. (Misc. Office Supplies)	47.73
Burgess & Son Hardware	5.40
First National Bank (Safety Deposit Box)	20.00
Nelson Oil Company (Chlorine tablets)	156.18
Wm. Hohimer (Xmas Bonus)	100.00
Peggy Volz (Xmas Bonus)	100.00
Konneker-Brown	2.26
Petty Cash	59.79
Peggy Volz - net salary	611.30
William Hohimer - net salary	<u>1,366.36</u>
TOTAL PAID:	\$ 7,369.86

BILLS TO BE PAID:

Bruce's Welding	\$ 95.07
Wrightsmen-Musso Ltd. (Comm. Umbrella 12-29-96-2-23-97)	157.00
B & F Investments (Feb. rent)	250.00
Nilwood Water	<u>8.25</u>
TOTAL TO BE PAID:	\$ 510.32

- To the Board of Directors
- From the Secretary:

Please plan to attend the Directors' Meeting on **Tuesday, Jan. 7, 1996** at our office at **7:00 P.M.**

SUNSET LAKE ASSOCIATION

AGENDA

Feb. 5, 1997, 7:00 PM

CALL TO ORDER

ROLL CALL

VISITOR'S

LAKE SUPERINTENDANT'S REPORT

SECRETARY'S REPORT

APPROVAL OF THE MINUTES OF Jan. 7, 1997

APPROVAL OF BILLS

COMMITTEE REPORTS:

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

OLD BUSINESS -

NEW BUSINESS - SLA Rip Rapping in 1997

SUNSET LAKE ASSOCIATION

MINUTES OF THE MONTHLY MEETING

Feb. 4, 1997

The Sunset Lake Board of Director's meeting was held on Tuesday, Feb. 4, 1997 at the Lake office (146 West Center). President Lou Long called the meeting to order at 7:05 P.M.

- **Roll Call:** Present were Lou Long, Pete McCoy, John Earley, George Madiar, and Dave Beck.
- **Visitor's Remarks:** Hank Sutton came to the meeting to discuss rip rapping on the lake this summer. He said he needed around \$15,000 worth of business. Pertaining to the northwest side of the lake, he could load rip rap at the north end if agreeable to Ed Snell. He informed the Board that he is now using fabric which is 50% heavier than before and it costs \$.65 per running foot. If what we have to rip rap is over 400 tons, the cost would be \$37.50 per ton. If under 400 tons, then a graduated scale would be used as follows:

100 tons = \$1000.00 (It costs Hank Sutton \$1000.00 to put his boat in the lake)
100-200 tons = \$800.00
200-300 tons = \$600.00
300-400 tons = \$400.00
over 400 tons = No extra charge - \$37.50 per ton

Dave Beck asked how much 400 tons would cover and Hank answered $\frac{1}{4}$ mile. Hank said that what was left to finish on the northwest side is approximately $\frac{1}{4}$ mile. Dave Beck asked where the rock would be off-loaded, and Hank said at the loading dock and on Snell's ground on northwest corner of the lake. Hank said he would prefer to start here.

Lou Long asked the Board if we should pay for the lots needing rip rap done by May 1, 1997. Hank Sutton said he had 2 commitments from Ed Luttrell, #271, and Bill Helton, #227. Dave Beck said he would put a map together of the shoreline on the lake that needs rip rap. John Earley said we should let the members know this is the last chance to use Lake Rip Rap, Inc. to do the job from the water. Hank Sutton told Lou Long that he needed to know what we wanted to do in about 2 weeks, and he would be ready to start work in mid-May. Hank Sutton left the meeting, and Lou Long asked the Board for a commitment, after discussing the graduated scale again. The consensus ruled to accept the graduated scale because we have over $\frac{1}{4}$ mile to do. Lou Long pointed out that we only have \$1500.00 in the Budget for Shoreline rip rap. Conservation has \$11,747.00, but that will be used for silt ponds, etc., and Ray Reardon should be informed of the above. Dave Beck will measure how much shoreline is on his Rip Rap list of about 17 members. John Earley suggested we do part of the northwest shoreline, but not into the neck, and add the members lots that need rip rap. Dave Beck pointed out that we could only commit \$1500.00 (divided by \$37.50 is 40 feet), plus what has been escrowed, \$1200.00. He will contact 17 members who are deficient on rip rap in the next 2 weeks. John Earley said the Association should pay for the members' lots that are deficient and bill them, because we can't expect Hank Sutton to wait to be paid. John Earley added that Hank Sutton would be adding rip rap to already existing rip rap in most cases. Lou Long said that Dave Beck will contact the members that have a rip rap deficiency and try to get a commitment, then Hank Sutton will contact them for an estimate of the cost. John Earley said we could let Hank bill the owner first, then after 30 days SLA should pay it and bill the members. Lou Long asked how much the surplus was at the end of the year, and the Secretary answered about \$6000-\$7000. He stated that until we know how much we are talking about, we can't make a decision, so Dave Beck will report at the next meeting.

- **Lake Superintendent Report:** Bill Hohimer reported that he was busy with snow removal for 3 weeks in January, had the truck transmission serviced, and got oil & rock prices for the roads. Louis Marsh quoted \$5.00 per ton for spreading & rolling, \$.75 per gal. for oil and if just delivered to the shed it would be \$10.00 per ton or \$15.00 per ton for all spreading & rolling. Stoltz quoted \$10.75 per ton for stockpiling the rock, and Curries quoted \$8.25 per ton (Township price). He said Curries would be the best price, and he told them delivery would be by July 1, 1997. George Madiar made the motion to accept Curries bid to stockpile, and Pete McCoy seconded it. It was accepted by consensus. Bill Hohimer told the Board he could not determine how much we will need until the Spring thaw has passed. The roads will deteriorate in the next few months. Marsh offered to help determine our needs. Seven lessees want their driveways done so far. The last time this was offered to the membership, the cost to the members was \$1.00 per running ft. Our cost now will be around \$.85 per running ft. He asked the Board how much to quote to those members having their driveways done. George Madiar suggested \$1.15. After discussion, John Earley made the motion to charge \$1.15 per running foot. Bill added that the North Lake entrance will be the most costly because it is double wide, and he may be able to get a break on the cost there. George Madiar brought up the whistle needed on Circle Dr. and it was discussed. Bill Hohimer said that it needs attention because the bell tile shifted and it is eroding out around it between lot #1 and #2. John Earley said it will need abutments on each side, and Bill added rip rap is needed on both sides. Bill also told the Board that the North Lake Entrance culvert needs to be replaced, and Clark or Miller could do it.

Bill Hohimer also reported that he was released by his Doctor yesterday (2-2-97). Lou Long told the Board that Al Tretter explained to Bill what to expect since his Worker's Compensation claim is coming to a close. Bill told the Board that there was still some numbness in his hand and the doctor said it should gradually improve. He said both Al Tretter and his doctor told him to see an attorney before settling with the insurance company. His greatest concern is coverage in the future. His wife's insurance already knows it is a Workers' Compensation claim and probably wouldn't pay. The Board told him to see an attorney and find out what is best for him to do.

- **Secretary's Report:** Peggy Volz reported that the Boat stickers were supposed to be here by now, but she is having some trouble with the sales representative, but they should be here this week. Pete McCoy told her to tell the Board what the stickers cost last time compared to now. She reported that the last time cost about \$850, and this time the cost will be around \$250.00 for more labels, plus the consecutive numbering. Also, in coming years all we need to buy are small annual stickers to place over the "year" on the labels, which will be very inexpensive.

She also said she found Quick Books Pro at Staples \$20.00 cheaper than she told the Board last month. She said that it looks like it will suit our needs very well.

- **Approval of the Minutes of the Board Meeting on Jan. 7, 1997:** Pete McCoy made the motion to accept, Dave Beck seconded. The motion passed by consensus.
- **Approval of the Bills:** George Madiar made the motion to accept the Bills paid, John Earley seconded. It passed by consensus.
- **Committee Reports:**

Aquatic Control, Recreation & Water Safety: Pete McCoy reported that he followed the beavers to see where they were coming into the lake from, and found that they had made their homes across Hays Road beyond the bridge on Hays' farm. He found someone who will trap them if we will pay \$20.00. The Board agreed by consensus.

Building & Construction: Bob Hanauer was absent.

Farm Management: John Earley said that Gary Hays did not plant wheat last fall along East Lake Drive. He explained the problem with siltation from the field next to East Lake Drive. The ponds have fill in and the geese have gotten into that area to eat. We would like to create a buffer strip between the field and the road. John explained that Gary Hays is equipped to plant corn and beans, not wheat. Bill Hohimer asked why Gary Hays plowed up that area last fall, but not the field. John did not know. He also explained that the retention pond this summer will be leveled. He said he will get 2 quotes on the cost from Prose and Miller to present to the Board next month. Bill suggested getting a quote from Anderson. John said he would get 2 kinds of estimates, one based on time and another by the job because we were overcharged in the past. Bill agreed that there was a difference between an estimate and a bid. John said he would ask for an estimate from both. Lou Long asked if we should include in the next mailing that we have sand to dispose of. Bill suggested using the sand on the roads.

Finance Committee: Sharon Lindsay was absent.

Legal & Insurance: Al Tretter was absent.

Roads & Grounds: George Madiar said that he and Bill will go to work on getting figures for the cost of the roads next week.

Sanitation, Shoreline & Boat Docks: Dave Beck said he would start measuring the shorelines that need rip rap and report at the next meeting. John Earley told Dave that once these last few rip rap jobs are done, there won't be any shoreline inspections.

Water Quality, Soil Conservation & Restoration: Ray Reardon was absent. Lou Long said that Ray was going to get information on trees, so we will postpone any discussion until Ray is here. George Madiar also said the Secretary should include information on obtaining trees, sand and oiling driveways.

OLD BUSINESS - Lou Long quoted Article III, Section 5, concerning John Earley being absent from 6 meetings in a year or 3 consecutive meetings. John Earley said he puts his job and family first and if the Board feels that he isn't doing his part, he would resign. Lou Long said this was a regrettable chore that the President must do. Lou Long asked the Board if anyone had any comments. No one did.

Lou Long told the Board that the big truck has NO brakes and Bill will take it to D & L Tire and Service.

NEW BUSINESS - John Earley said he was contacted by the Fire Dept. in Dec. 1996, to install dry hydrants around the lake. This was brought to the Board's attention some time ago, but no action was taken. What we have is of no use, unless the lot is very low to the lake for the truck to park on the level so it can pump water from the lake. The dry hydrants would be installed in level areas, in 12 locations around the lake with a minimum of 10" draft line (presently they are 4") to an established line to the lake. Bill said the cost per hydrant was approximately \$1800.00 per hydrant before. John will investigate this problem and report to the Board at the next meeting. John Earley suggested we consider doing 2-3 a year. This would reduce our insurance premiums and protect our homes better. John suggested \$10.00 assessment per member in the future. George Madiar told the Board that most insurance agents around here know about the problem, but the rates are based the same as in town.

George Madiar made the motion to adjourn, Pete McCoy seconded it. It passed by consensus. The meeting adjourned at 9:00PM.

Secretary,
Peggy L. Volz

SUNSET LAKE ASSOCIATION

Feb.4, 1997

CASH POSITION

Cash on Hand \$ 100.00

First National Bank

Checking \$ 402.00
Money Market Account - General \$ 22,708.82
- Interest \$ 40.78

\$ 23,251.60

First National Bank - Committed Funds

Money Market Account - Equipment Reserve \$ 7,658.03
- Interest \$ 17.43

F & M State Bank - Committed Funds

Money Market Account - Silt Management \$ 3,372.02
- Interest \$ 3.64

Total Revenue \$ 34,302.72

First National Bank - Escrow Fund \$ 26,375.00

Monthly Receipts :

Assessments - General \$ 16,869.24
- Silt \$ 1,230.04
Boat Permits \$ -0-
Building Permits \$ 90.00
Fines & Penalties \$ 94.96
Transfer Fees \$ -0-
Earned by Maintenance Man \$ -0-
Misc. Income \$ 24.00

\$ 18,308.24

SUNSET LAKE ASSOCIATION

Feb. 4 1997 at 7:00 PM

BILLS PAID:

United Cities Gas	\$ 142.96
Rural Electric	248.54
GTE- 3232 - 44.93	
- 3339 - 38.01	82.94
AT &T	3.67
Nilwood Water	8.25
Watts Copy Service (2-13-97 to 3-13-97)	57.00
Employers Tax	575.06
B & F Investments (Feb. rent)	250.00
Bruce's Welding	95.07
Wrightsmen-Musso Ltd. (Comm. Umbrella 12-29-97 to 2-23-97)	157.00
Macoupin Service	340.75
Delux Checks	66.43
Attorney Stuart Dobbs (letter to Bob Fish)	105.00
Staples (Quick Books Pro)	187.68
Wheeler & Ross Hardware (Propane)	259.25
IL Dept. of Natural Resources (Fishing Permit)	50.00
IL Dept. of Employment Services	17.70
IL Dept. of Revenue	218.47
1st Nat. Bank (FUTA)	112.00
Internal Revenue Service	15.92
Petty Cash	66.75
Peggy Volz - net salary	771.40
William Hohimer - net salary	<u>1,400.52</u>
TOTAL PAID:	\$ 5,232.36

BILLS TO BE PAID:

B & F Investments (Mar. rent)	\$ 250.00
CIPS	38.47
Philatelic Fulfillment Service Center (#10 Envelopes Preprinted)	363.00
Nilwood Water	<u>8.25</u>
TOTAL TO BE PAID:	\$ 659.72

- To the Board of Directors
- From the Secretary:

Please plan to attend the Directors' Meeting on **Tuesday, Feb. 4, 1997** at our office at **7:00 P.M.**

SUNSET LAKE ASSOCIATION

AGENDA

Mar. 4, 1997, 7:00 PM

CALL TO ORDER

ROLL CALL

VISITOR'S

LAKE SUPERINTENDANT'S REPORT

SECRETARY'S REPORT

APPROVAL OF THE MINUTES OF Feb. 4, 1997

APPROVAL OF BILLS

COMMITTEE REPORTS:

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

OLD BUSINESS - SLA Rip Rapping in 1997
- New Fire Hydrants

NEW BUSINESS -

SUNSET LAKE ASSOCIATION

MINUTES OF THE MONTHLY MEETING

Mar. 4, 1997

The Sunset Lake Board of Director's meeting was held on Tuesday, Mar. 4, 1997 at the Lake office (146 West Center). President Lou Long called the meeting to order at 7:05 P.M.

- **Roll Call:** Present were Lou Long, Bob Hanauer, Pete McCoy, Sharon Lindsay, Al Tretter, George Madiar, Ray Reardon and Dave Beck.
- **Visitor's Remarks:** Ed Snell was present.
- **Lake Superintendent Report:** Bill Hohimer reported that he cleaned on the West side again and has it pretty well done. The dump truck will have new brakes on 3-5-97. He reported that the old buoys that were actually chemical containers are falling apart and should be replaced. He said that a box of 10 cost \$152.00. It was agreed by consensus to purchase new buoys.
- **Secretary's Report:** Peggy Volz had nothing new to report.
- **Approval of the Minutes of the Board Meeting on Feb. 4, 1997:** Al Tretter had a correction to make to the Minutes on page 2, paragraph 2, line 5. It should read, "He said that his doctor told him to see an attorney before settling with the insurance company." Al Tretter was absent at the Feb. 4 meeting. Bill said the attorney told him that he had 3 years to settle, so he will wait and see how his arm does. Ray Reardon had a question on page 1, paragraph 4, line 14, concerning the price of rip rap. There was some confusion on converting tonnage to feet, and Lou Long said it would be discussed later in the meeting. (The correct conversion is \$37.50/ton = ¼ mile = 1320 ft. or \$11.37 per running ft.) Sharon Lindsay made the motion to accept the Minutes with the above corrections, Dave Beck seconded. The motion passed by consensus.
- **Approval of the Bills:** George Madiar made the motion to accept the Bills paid, Sharon Lindsay seconded. It passed by consensus.
- **Committee Reports:**

Aquatic Control, Recreation & Water Safety: Pete McCoy reported that he did not buy fish to stock the lake because the State is coming out to shock the lake in May, and that will determine what the lake needs. He said he could put twice the amount of fish in next year. He said that Otter Lake is over-stocked and the fish are small due to lack of food.

Building & Construction: Since he was absent last month, Bob Hanauer reported on Jan. & Feb. Building Permits. In Jan. 1997, he issued permits to: Dave Beck, #36,36A for a deck at \$30.00, Carl Pietsek, #93 for a Boat House at \$25.00, and Don Starkweather, #91 for a dock at \$15.00. In Feb 1997, he issued permits to Mark Westendorf, #56 for a dock at \$15.00, Bill Helton, #227 for a shed at \$25.00, and Bill Taverner, #276 for a house at \$60.00. Taverner received a triple fine last year for building a deck without a permit, but he said he was building a house this year, and the deck was temporary. Building Permits total to \$170.00.

Farm Management: John Earley was absent. Lou Long said that John told him that he contacted Miller about leveling the Retention Pond, but it was too muddy to access properly.

Finance Committee: Sharon Lindsay had nothing new to report.

Legal & Insurance: Al Tretter reported that we received a questionnaire from Wrightsman-Musso for Liability coverage for the Directors. The Secretary said she couldn't fill it out until the books come back from the Accountant. Lou Long said that the Board should decide if we need it or not. Ray Reardon said that it was assumed in the past that the Board members were covered. Al Tretter said that anything covered in our Rules and Regulations and is part of the Board members' duty is covered, but not negligence. This additional insurance is above and beyond the coverage we already have. Lou Long said we

don't want additional insurance, just an answer to a simple question, "is the Board covered and what for"? Al Tretter said that we could include each Board member's name on our existing policy. Dave Beck asked if we could have Marc Musso come and answer this question. George Madiar said that the questionnaire was probably only for a quote, but Bob Hanauer said he could be trying to sell us another policy. It was suggested that we send a letter to Marc Musso asking for a yes or no answer to this question. Dave Beck asked if Errors & Omissions would be appropriate. Al Tretter said that it would be too expensive, but will ask Marc Musso to come to our next meeting to answer these questions specifically.

Roads & Grounds: George Madiar said that he and Bill will get to an estimate on the roads as soon as possible. The lake area will be inspected for leaves that need to be raked. He will give the Secretary the list of lessees who need to rake leaves to send a letter to. The job estimate to build a berm on the west side of the lake from Miller came to \$1840.00 (420 ft long). Lou Long said that is obsolete, because we wouldn't give access onto our road for the developing area owned by Grothaus & Divjak. Lou Long said that Lou Helton, #227, was raking & burning leaves and Lou wondered if he did #226, William Gray's, since he is ill. Ray Reardon said that John Earley reported on the erosion problem from the area across from West Lake Dr. that must be remedied in the next year or so. Ed Snell said that he thought this ruling applied to farm ground, not residential. Bill Hohimer said that when grass is planted, it will help the erosion problem. Lou Long said that Ron Rice is concerned about that development becoming a trailer park, or causing a problem with kids coming across to the lake from that area. We may have to build a fence, because there is nothing we can do to control development there.

George Madiar reported that the whistle on North Lake Dr. needs to be replaced. Bill Hohimer said that it is 25 ft. wide, the bell tile shifted, and in the future it will have to be replaced. It will require 36" bell tile at \$34.40/ft. for medium weight galvanized metal. George Madiar also reported that the Township is going to pave the North Lake entrance road up to Circle Dr. Bill said the Township is also going to put in 2 culverts for us there. Ed Snell was agreeable to helping give access on his farm ground when needed, plus he said he will check with the county to see what is available for our use. Sharon Lindsay brought up the hole on Coultas Dr. which is a township road, and is getting very bad. She asked if we should send a letter to the Road Commissioner. Bill Hohimer said that it wouldn't be necessary. Bill also said that we are getting free black patch from the Road Commissioner as well.

Sanitation, Shoreline & Boat Docks: Dave Beck said he got a list from Ken Phillips on lesses who are deficient in rip rap. He went to each lot and some who live on the lake said they would do the work themselves. He told them that he would check back April 1, 1997. He measured all the footage on all the lots needing rip rap which came to 940 ft. He said that to avoid the surcharge from Lake Rip Rap, Inc., we must have 400 ton costing \$15,000 (\$11.37 per running foot. He measured only 940 ft. or \$10,700, plus Sunset Lake property 380 ft. at \$4300. Most deficiencies are partial (rip rap added to existing rip rap). #2, Ron Morrow is doing his own 160 ft. of rip rap. 940 feet minus 160 ft. leaves 780 ft. Pete McCoy asked how many will do the work themselves. Lou Long said that we won't do #263, Vince Moreth's, because it is for sale and will be escrowed for the transfer. Dave said most lots will be adding rip rap, so we will not have enough to have Hank Sutton do the work. Bob Hanauer said after April 1, 1997 the rip rap must be done or a fine of \$100.00 will be imposed every 90 days. Bob said not to worry about it, just fine deficiencies and eventually they must pay, and have their rip rap done. Bob also remarked that Hank Sutton has made money on Sunset Lake, used our roads, ramp, and now he wants \$15,000 guaranteed. He felt that the Association should not pay that high a price (\$11.37 per running foot). Ray Reardon said we already made a rule concerning rip rap, so it would not be right for SLA to do the rip rap

without giving the members a chance to take care of it first. Bob Hanauer said to give Hank Sutton a list and let him contact the members on his own and he would have to decide if there is enough business for him. Sharon Lindsay and Al Tretter disagreed and did not think we should give out a list or get into the rip rap business. Sharon Lindsay said we should find out what the north end will cost to rip rap and tell Hank Sutton that is what we will pay. Bill Hohimer said it must be done from the shore, not across the land. Sharon said we could use the excess money from Conservation and Surplus to pay for it. Pete McCoy reminded the Board that we decided not to do all the north end, nor should we because of the creeks coming in there and no one goes there. Lou Long asked the Board what it wanted to do. Dave Beck made the motion to notify the members who are deficient stating the rule that as of April 1, 1997, they have 3 months to get the rip rap done, or be fined \$100.00 every 90 days thereafter until the job is finished, and give them some referrals of contractors they can call. Not to have SLA have it done, bill the members, then if after 30 days it is unpaid, SLA would pay the bill and collect from the members. Sharon Lindsay seconded the motion and it carried by consensus. Lou Long thanked Dave Beck for doing such a good job of going to each lot, measuring, taking notes, and talking to those he could catch at home. The list includes:

- #2 Ron Morrow - 160 Ft. (doing his own)
- #5 Lucille Napier - 100 Ft. (Actually 50 Ft.)
- #70A,B Charles Dodge
- #76A Bill Williams - 30 Ft.
- #77 Laurie Harmon - 60 Ft.
- #78 Lucille Coultas - 330 Ft.
- #95 James Williams, Jr. - 160 Ft.
- #111 Sam Drake -
- #263 Vincent Moreth - 100 Ft. (transferring)

The Rip Rap Letters are to be sent out by the Secretary.

Sharon Lindsay asked what we are going to do with the north end? Pete McCoy said that we decided to rip rap it up to #6, Charles' lot. Sharon Lindsay said we should estimate the cost and tell Hank Sutton what we can afford. Ed Snell said that Hank is working backwards, he should come to us, if he gets calls from members to do rip rap, then add SLA rip rap to that. Ed also said that the north end could be done by Miller using a track hoe. Sharon Lindsay suggested getting estimates.

Water Quality, Soil Conservation & Restoration: Ray Reardon said he got some leads on trees to plant, and will have the information at the next meeting. Sharon Lindsay said she would get information from Lowe's on the cost of trees. Bill Hohimer said we should get 75-100 trees each year.

OLD BUSINESS - "New Fire Hydrants" discussion was postponed until John Earley is present with the information from the Fire Department. Ray Reardon asked about the kind of hydrants, and what happened with the "No Rent" sign. Lou Long said the signs were taken down immediately.

NEW BUSINESS - Bob Hohimer said he wants "NO Wake" signs on the north end from where the rip rap stops across to Lazzarro's, #12. You can ski but can't turn around. By Snells, #286 across to #20 should be 6 mile an hour zone. Ray Reardon said that would concentrate skiers in a smaller area which creates more danger. Sharon Lindsay agreed with Ray not to restrict skiers. Ray Reardon said when no skiing on the east end was passed there were complaints. Bob Hanauer suggested creating a "No wake" zone northeast from #127 across to #137, where there is no rip rap. Ray Reardon said it is not a cove, and should be a 6 mile per hour zone. Bob Hanauer said that if there is no rip rap, it should be "NO Wake". Pete McCoy said it is not very wide on the east end. Bob Hanauer made the motion to make "No Wake

zones" on the north side from the end of the rip rap across to #12, northward. Pete McCoy seconded. Ray Reardon and Sharon Lindsay voted no. Pete McCoy, Bob Hanauer, Al Tretter, George Madiar and Dave Beck voted yes. The motion passed 5 to 2.

Bob Hanauer suggested putting new buoys on the east end where the rip rap ends. Pete McCoy made a motion to make the cove on the west side between #223, Lou Long's across to #197, Zerante's a "6 mile an hour" zone. Lou Long said there will be an accident there some day because the boats come out too fast. Bob Hanauer seconded it. The vote was 6 yes, one no, one abstention. Ray Reardon said violators already going past the "No Wake" signs further back in that cove. Pete McCoy suggested in the next mailing, we should include that "NO Wake" is not 6 miles per hour!

- A letter was received from Mary Dopp, #108, complaining about her neighbors parking on her lot, leaning stuff against her trellis, and using bad language. Sharon Lindsay suggested writing a letter to her neighbors, Cheek, #109, and Harris', #105,106 and to Mary Dopp, #108. George Madiar will go over to inspect and talk to all involved.

Al Tretter made the motion to adjourn, Dave Beck seconded. The motion carried. The meeting adjourned at 9:15PM.

Secretary,
Peggy L. Volz

SUNSET LAKE ASSOCIATION

Mar.4, 1997

CASH POSITION

Cash on Hand \$ 100.00

First National Bank
Checking \$ 402.00
Money Market Account - General \$ 50,296.52
- Interest \$ 86.52
\$ 50,885.04

First National Bank - Committed Funds
Money Market Account - Equipment Reserve \$ 7,675.46
- Interest \$ 16.78

F & M State Bank - Committed Funds
Money Market Account - Silt Management \$ 6,135.66
- Interest \$ 6.70

Total Revenue \$ 64,719.64

First National Bank - Escrow Fund \$ 21,375.00

Monthly Receipts :

Assessments - General \$ 32,739.54
- Silt \$ 2,760.00
Boat Permits \$ 1,069.00
Building Permits \$ 90.00
Fines & Penalties \$.85
Transfer Fees \$ -0-
Earned by Maintenance Man \$ -0-
Misc. Income \$ 2,001.48
\$ 38,360.87

SUNSET LAKE ASSOCIATION

Mar. 4 1997 at 7:00 PM

BILLS PAID:

United Cities Gas	\$ 207.19
Rural Electric	252.75
CIPS (2 months)	68.45
GTE- 3232 - 44.86	
- 3339 - 38.01	82.87
AT & T	4.40
Nilwood Water	8.25
Watts Copy Service (3-13-97 to 4-13-97)	57.00
Employers Tax	590.83
B&F Investments (Mar. rent)	250.00
American States Insurance (Comm. Property & Liability)	3,491.00
Wrightsmen-Musso Ltd. (Comm. Umbrella Liability)	787.00
Chamber of Commerce	30.00
Central Equipment (Snow equipment)	25.78
Wheeler & Ross Hardware (Gas)	48.44
Gold Nugget Publications	18.00
D & L Tire & Service Center	10.00
Girard Auto Supply	16.00
Central Equipment Sales	25.78
Peggy Volz - net salary	749.35
William Hohimer - net salary	<u>1,400.60</u>
TOTAL PAID:	\$ 8,123.69

BILLS TO BE PAID:

B&F Investments (Apr. rent)	\$ 250.00
Nilwood Water	<u>8.25</u>
TOTAL TO BE PAID:	\$ 258.25

- To the Board of Directors
- From the Secretary:

Please plan to attend the Directors' Meeting on **Tuesday, Mar. 4, 1997** at our office at **7:00 P.M.**

SUNSET LAKE ASSOCIATION

AGENDA

Apr. 1, 1997, 7:00 PM

CALL TO ORDER

ROLL CALL

VISITOR'S

LAKE SUPERINTENDANT'S REPORT

SECRETARY'S REPORT

APPROVAL OF THE MINUTES OF Mar. 4, 1997

APPROVAL OF BILLS

COMMITTEE REPORTS:

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

OLD BUSINESS - New Fire Hydrants

NEW BUSINESS - Transfer - #83, Ronnie Ray Bormida, Sr. To James Goble (at SLA office)
- Goose Nests to be sprayed by Dept. of Agriculture

SUNSET LAKE ASSOCIATION

MINUTES OF THE MONTHLY MEETING

Apr. 1, 1997

The Sunset Lake Board of Director's meeting was held on Tuesday, April 1, 1997 at the Lake office (146 West Center). President Lou Long called the meeting to order at 7:00 P.M.

- **Roll Call:** Present were Lou Long, Bob Hanauer, Pete McCoy, Sharon Lindsay, Al Tretter, Ray Reardon and Dave Beck. George Madiar arrived at 8:00 PM.
- **Visitor's Remarks:** Keith Main, #49, Hank Sutton #195, owner of Lake Rip Rap, Inc., and Ed Snell, #286 were present. Keith Main, #49, came to the meeting to complain about the trees on his lot having the branches trimmed off 6 feet up. He asked why they were trimmed. Bob Hanauer said he ordered them trimmed because cars could not see around that corner, and there had been some near accidents there. Keith Main said he should have been contacted before his favorite trees were trimmed, and it reduced the value of his property which he is trying to sell. He said that people should drive on the correct side of the road or put up speed signs, or a stop sign from the north. Bob Hanauer said that there have been several complaints, two of which came from Erley's, #89, and Grider's, #41,41A. Bob Hanauer apologized to Keith Main for not contacting him first, but said that safety comes first. Lou Long said that we were remiss in not notifying Keith Main first, but public safety is paramount, and that the trees would have been trimmed even if Keith was notified, and Bob Hanauer agreed. Bob Hanauer pointed out that Keith Main has had a car with a flat tire sitting on the lot for 2 years, which is against the rules. Al Tretter asked if there was a current license plate on the car and Keith Main answered no, because he doesn't have a drivers license. Then, Keith Main asked if Bill Hohimer was an arborist. Bill Hohimer answered no. John Earley said we really should have notified him. Bill Hohimer said that it is in the Rules & Regulations. Keith Main left the meeting.

Hank Sutton was present to discuss rip rap on the lake. He brought up the graduated scale of charges to Sunset Lake Association discussed at the Feb. meeting, a guarantee to Lake Rip Rap, Inc. that his costs of putting the boat into the lake are paid for. Lou Long said he did not understand that the graduated scale guaranteed Hank Sutton 400 tons or \$15,000 worth of business. If there is less than 100 tons of rip rap, then SLA would have to pay \$1000.00 for him to put his boat in the lake. Sharon Lindsay asked for an explanation of the graduated scale. Al Tretter said we don't want to get into the business of rip rapping. Hank Sutton said he thought there must have been a misunderstanding, so he came to the meeting to make sure. Also, he received a list of rip rap deficiencies on the lake, but he won't get enough members' commitments in time to put his boat on the lake by Saturday, April 12, 1997. Hank Sutton said on the list was #76A, Williams, which he started last fall, but weather wouldn't allow him to finish. It will be finished this spring. He also said that #77, Laurie Harmon, only has a beach area left to bring in sand for. Bob Hanauer said that sand will never hold there, it is too steep. #78 Coultas is 60 tons, #271 Luttrell is 15 tons and #192 VanDyke (just a prospect) have contacted him for rip rap. Dave Beck asked the Secretary if #228 would need rip rap upon transfer. She answered yes. Hank Sutton said that his understanding was that if the members who are deficient didn't take care of the rip rap, then the Association would. But he has to cover the costs of putting his boat in the lake and there isn't enough business. He has made some commitments, but will have to cancel. There isn't 100 tons left to do. John Earley said that we are putting some in a bad position who should rip rap from the water, rather than from the lot. Bob Hanauer said they have had 3 years to contact Hank Sutton or whoever to get it done. Hank said that it won't be a hardship

to him because it would be a break even situation anyway. He thought that SLA would rip rap the northwest side. Bob Hanauer thanked Hank Sutton on the job he has done on the Lake, which looks very nice, but the Association can't be in the rip rap business because the members would object. Hank Sutton told us that Lake Wildwood, where he is going next, has erosion higher than 8 ft. and the average cost per lot is \$4000.00. He said that Sunset Lake should be proud of our silt management program.

Marc Musso, of Wrightsman-Musso Insurance, was going to be at the meeting, but had to take his son to the hospital.

- **Lake Superintendent Report:** Bill Hohimer reported that he had the brakes fixed on the dump truck, the heater core fixed on the pickup truck, and was interrogated by Conservation Officer, Brad Huston for spraying the goose eggs last May, 1996, which he did not do since his arm had just been operated on. He was told that each egg would cost him \$5000 plus a prison term if he had. He was shown pictures, and asked what he sprayed them with and where the chemical was stored. Bill suggested he talk with #128, Mae Ess. Brad Huston told Bill that over 100 eggs were gathered and sent to Oregon for testing, but the test results weren't back yet. Bill was given Huston's telephone number, and 2 federal numbers. Lou Long left a message with one and when we were called back, they didn't know anything about it. Bob Hanauer and Peggy Volz talked with the Dept. of Agriculture, who said the eggs could be dipped in vegetable oil to stop development, and therefore reduce the goose population on the lake. They said we could get a permit to dip them ourselves, but do to the late date, they would do it this year after we signed a permit and paid \$200.00. Lou Long signed it and we will have to get 2 permits next year, one from the USDA and one from State Conservation for free. Al Tretter said we have asked everyone over several years and was told nothing could be done. Bill Hohimer said that the State and Federal don't know what each other is doing. Bob Hanauer said that we can tell the membership that something was done and by having the Dept. of Agriculture come out this year, we won't have any trouble in the future getting permits approved. Bill Hohimer said we have always gotten permits for everything in the past. Bill also said the Game Warden had a list of Board members and he kept referring to notes from the Minutes of our meetings. Dave Beck asked when this occurred and was there documentation. Bill Hohimer answered it had to be the last of April 1996 or the beginning of May 1996.

Bill Hohimer also reported that 12 buoys were ordered and he brought one to show the Board. He will have to paint some of them with "NO WAKE" or "6 Mile per Hour". The boat is ready to go on the lake the next morning, April 2, 1997. He also burned off the bum and dam. He said he had a close one with fire at the dam.

- **Secretary's Report:** Peggy Volz reported that the books came back from the Accountant, so she can set up the rest of the accounting program, QuickBooks Pro, on the computer. Nine leaf letters went out on March 11, 1997, and 8 Rip Rap letters went out on March 10, 1997. She got a call on another Bond Redemption for \$120.00. A white cat dropped through the ceiling at the office, and after giving it medical treatment and trying to find its owner, she took him home. Another stray ran him off, though. Lou Long said he called the landlord today because a renter upstairs having his music going full blast. Bill Hohimer said he ran into Erick Divjak & Bill Grothaus and told them about the loud music. They said they would contact the renter's father.
- **Approval of the Minutes of the Board Meeting on Feb. 4, 1997:** Lou Long said that under Old Business, line 3, it should say "and what happened with the "No Rent" sign in Bob Fish' window, #110". Under New Business, line 1, it should read Bob Hanauer, not Bob Hohimer. On page 4, line 8, after "one abstention", it should say "by Lou Long". Sharon Lindsay made the motion to accept the Minutes with the above corrections, Dave Beck seconded. The motion passed by consensus.

- **Approval of the Bills:** Al Tretter asked if AT&T was for some long distance calls. The Secretary answered yes. Pete McCoy made the motion to accept the Bills Paid, Al Tretter seconded. It passed by consensus.

- **Committee Reports:**

Aquatic Control, Recreation & Water Safety: Pete McCoy reported that the Biologist will be here to shock the lake on May 27, 1997 at 10:00 AM at the ramp. He wants any boats there to be at least 50 ft. away. Lou Long asked if Bruce Davis, #157 should be contacted to be there since he was complaining about no fish. It was decided not to contact him.

Building & Construction: Bob Hanauer reported on Building permits issue to: #53, Nancy Standen for a house addition at \$30.00, #282, David Barnes for a house at \$60.00, and #271, Ed Luttrell for a covered dock at \$25.00. Building Permits total to \$295.00 this year so far.

Farm Management: John Earley reported on getting 2 estimates to level off the retention pond for time & material. Prose' estimate is to move 80% of the soil (with some clay showing through) or 21,000 cubic yards for \$25,200.00. This included the cost of the equipment per hour: a caterpillar for \$75.00 per hour and a scraper for \$90.00 per hour. Miller's estimate was for \$9000.00 and was incomplete or inaccurate. Lou Long said that John needs to go back to Miller for an accurate estimate. John Earley said Miller would use a rubber tire scraper and it may be too wet to be practical. Bill Hohimer said that Andy Miller is new to estimating. Pete McCoy asked why we want Miller to do that job if the rubber tires won't work? John Earley said Prose has better equipment for wet areas. Ed Snell said to take bids and have one person oversee the job. Dave Beck asked if the bids include insurance, Workers Compensation, or waiver of lien. Hank Sutton said that they would supply SLA with a Certificate of Insurance, but Miller's company might not be big enough to have Workers Comp. Dave Beck said that he brought it up for the protection of SLA, the Board members and employees who might be involved, and would want it in writing.

Finance Committee: Sharon Lindsay had nothing new to report.

Legal & Insurance: Al Tretter reported that the Spence vs. Allen case is over and Allen won. He said we might get a bill from Atty. Stu Dobbs. Sharon Lindsay said that if it came from the Clerk, there would not be a charge.

Al Tretter also said that Marc Musso was supposed to come to the meeting, but had to take his son to the hospital. Al Tretter reported that he researched our Liability insurance policies, and in his opinion the Board is covered. An honest mistake in the line of duty is covered. He had given all Board members a copy of the pertinent pages, plus a copy of letters sent to Marc Musso. If we want anything specific covered, we will have to get insurance, but the general policy covers broad coverage. He did not think we needed more insurance. He suggested that a committee should meet with Marc Musso during the coming month. Lou Long said that would be fine. Sharon Lindsay and Bob Hanauer said to have a meeting during the day in the coming month and report back to the Board at the next meeting. Lou Long asked the Board if that would be all right with the Board. It was agreed that would be fine. Al Tretter said that we probably don't need Errors & Omissions. Lou Long and Pete McCoy said they would meet with Marc Musso.

Roads & Grounds: George Madiar said that he and Bill will get to an estimate on the roads as soon as possible. Lou Long asked if he was ready to go when the weather permits on the roads. George and Bill Hohimer said yes. Ed Snell said he checked with the county and there wasn't any money last month, but he will check again in April.

Sanitation, Shoreline & Boat Docks: On March 16, 1997, Dave Beck inspected #218, Marcella Wonaroski's lot and it needs ½ rate on 90 ft. of rip rap, the boat dock needs paint, escrow on septic, and recommended a fine for unraked leaves. The second inspection on Mar. 24, 1997 was for lot #228, Phyllis Brooks and it needed ½ rate rip rap on 226 ft. of

shoreline, the septic must be escrowed because it is not a sand filter or aeration system, and the dock was OK. Dave Beck said he went back to Lucille Napier's lot, #5, and measured it again. Mrs. Traficante, #6, complained to him about the dead tree on Napier's side of the lot line. Peggy Volz said she talked to Lucille Napier on the phone about this tree and Mrs. Napier said she would call Rural Electric again. Dave Beck said that it will take a bucket truck to cut it down, and he volunteered to help Bill Hohimer take it down if it comes to that. Lou Long and Sharon Lindsay said it is too dangerous to take down ourselves, and it is Napier's responsibility. Concerning the rip rap, Lucille Napier said that she doesn't need rip rap because she has a boat dock, a boat lift and a beach. Bob Hanauer and Lou Long said they went past there today and she definitely needs rip rap, the so-called beach is overgrown with grass and hasn't been used in years.

Water Quality, Soil Conservation & Restoration: Ray Reardon said he contacted the District Forester about free or inexpensive trees to buy through any program, and was told that Sunset Lake is not a forested area so we don't qualify for any tree reforestation program. He did bring information from an Outreach program to care for tree seedlings properly. Copies are available to all Board members. Sharon Lindsay said she checked on trees at Lowes and the price is \$11.73 for 6 ft. trees. George Madiar reported that Gary McLean #267,268, burned off his lots, but the ruts are still there. Lou Long said it looks better, but still needs work. George Madiar said there is still junk laying on the lots that must be removed.

OLD BUSINESS - "New Fire Hydrants" - John Earley said he hadn't had time to get more information on the cost of the fire hydrants, due to getting estimates for removal of the retention pond. Sharon Lindsay asked for more information. John Earley said we should consider putting in 1-2 dry hydrants per year. He explained that drafting from the lake to the fire truck will only pull 33 ft. maximum under perfect conditions, and the truck must be level. Also, you can't get a 25,000 lb. Fire truck across most lots, and they can't hook up the hose due to the incorrect size (4 inch). John said to have someone from the Fire Dept. come to the next meeting. Most of the water lines are 4", except along the blacktop, which is 6". John said the Fire Dept. can help with the design, location & estimates. With the dry hydrants, they would pump lake water up to the road, where the truck is. He said there was a garage fire on the lake today, and it would have burned down, except for the fact that it was a smoldering fire in a closed garage. Sharon Lindsay asked why they couldn't put hydrants along Emerson hooked into the water lines. Pete McCoy said he didn't expect good fire coverage out in the country. Al Tretter said it could cost us more for Homeowners insurance if we don't upgrade.

Pete McCoy said that a year ago someone was supposed to do something about Coultas' boat house, #78, which is falling in. Peggy Volz said she sent a letter about the boat house last January and a letter about the rip rap in March. She said that Hank Sutton got a call from Lucille Coultas' son, Don, on the rip rap. John Earley said that Lucille is in a nursing home and won't turn over power of attorney to her son, so his hands are tied.

Pete McCoy asked about the situation on east side run-off from Gary Hays' farm. John Earley said he hasn't talked to Gary Hays yet, but will soon.

Lou Long suggested that several Board members go out to inspect all lots on the lake for rip rap. He asked Dave Beck, Pete McCoy, Bob Hanauer and Bill Hohimer to go with him in a boat. Dave Beck offered the use of his boat since it will hold 5. Bob Hanauer suggested George Madiar should go to look at grounds. Saturday, April 19th was agreed on.

NEW BUSINESS - Bob Hanauer proposed a revision to the Building Permits as follows:

House- \$75.00	Addition to House- \$60.00	Boat Dock - \$30.00	Extend Dock/Deck- \$20.00
Boat House- \$60.00	Covered Boat Dock- \$40.00	Deck - \$30.00	
Garage- \$60.00	Shed - \$40.00	Car Port - \$30.00	

Sharon Lindsay said we need to decide the intent of the permits: for income or control. John Earley said that we have already increased other fees and assessments. Lou Long agreed. Dave Beck said there is a direct correlation between permit fees to build and residents taking better care of the property. Lou Long commented on how much better the lake looks now as compared to 6 years ago. John Earley asked if dock replacement was charged a fee. Bob Hanauer said no, if it is the same size, but if it is bigger then it is charged a fee. Bob Hanauer made the motion to raise the Building Permits, Dave Beck seconded. The vote was 2 yes, 4 no, and 2 abstentions. Al Tretter said he wanted more time to think about it. Ray Reardon said he agreed with Sharon that the Building Permits was a way of tracking, not a source of revenue. It was agreed that the Board members should consider the changes and bring it up at the next meeting.

Bob Hanauer proposed a change to Section 2B, 3, to read "No building may be closer than 25 feet from any road, drive or lane." George Madiar said one he knows of wants to put a garage along side the house because there isn't room for a driveway any other way. Bob Hanauer said he needs some measurement to tell people when he issues the permit. Ray Reardon said his neighbor's new garage is parallel to the road, but does not encroach on the road. Sharon Lindsay suggested giving a variance if there isn't enough room for a standard garage and driveway. George Madiar made the motion to change this rule to 15 feet, with exceptions being brought to the Board. Pete McCoy seconded. It passed by consensus.

Bob Hanauer proposed changing Sec. 5. A, to read: "Disposal of Waste, Garbage, Etc.- No house slop, sink waste, garbage, bottles, cans, cartons, decayed or fermented fruit or vegetables, or other fruit or vegetables, refuse, offal, swill, carcass, filthy, decaying or fermenting or putrescible manner of any kind of unsanitary waste produce product or polluted or oil or solid shall be thrown into the reservoir or **BURIED**, placed, piled or discharged in any manner. (Delete next sentence) Manure and commercial fertilizer may be used for horticultural purposes, but no manure or commercial fertilizer shall be placed, spread, or used on or in the grounds in such quantities or in such manner as to cause or threaten any pollution of the reservoir or bring about any public or private nuisances, whatsoever." Pete McCoy said this reads like it is telling people to bury garbage. It was decided to table this issue until next month.

The Secretary said the Garage Sale will be on May 17th, the Saturday before the observed Memorial Day weekend.

Bill Hohimer brought up a problem with someone on the lake using their 4-wheel drive truck to jump ditches, cut corners and drive in circles in Gary Hays' field off of North Lake Drive. It is a black truck and an ATV. They drive this way at night and on Saturday. It will be published in the next mailing. A letter was suggested but no one has actually caught them doing it.

Sharon Lindsay reported that on Nichol's old farm off of Union Chapel Rd., there has been target shooting going on with high powered rifles shot at targets in line with Sunset Lake toward Moreth's, #263. There are no back-stops, to prevent the bullets from coming across to Sunset Lake Property and hitting someone. It is a very dangerous situation. John Earley said that it is unlawful to discharge a firearm within 300 ft. of residences. Several Board members said to call the police before someone gets hurt.

The Illinois Lake Management conference is to be held on May 1-3, 1997 in Decatur. The Board members discussed who should go to determine how much money to send with the registration. Al Tretter asked if he needed to decide that evening, and Bob Hanauer said there is a late registration fee of \$10.00. Bob Hanauer, Bill Hohimer and Lou Long decided they will go, and share gas expenses. Lou Long said they should get together to decide which workshops to go to later. Sharon Lindsay made the motion to allow \$50.00 per person, plus gas expenses to go to the Conference. Al Tretter seconded and the motion passed unanimously.

Transfers - #83, Ronnie Ray Bomida, Sr. to James Goble (at SLA office). Sharon Lindsay made the motion to accept the transfer, Al Tretter seconded. The motion carried.

John Earley made the motion to adjourn, Al Tretter seconded. The motion carried. The meeting adjourned at 9:50 PM.

Secretary,
Peggy L. Volz

SUNSET LAKE ASSOCIATION

MINUTES OF THE SPECIAL MEETING

April 8, 1997

A Special meeting was held on April 8, 1997 at 9:25 AM. to discuss Insurance coverage for Board members with Marc Musso through Wrightsman-Musso Ltd.

- Present were Marc Musso, Lou Long, Bob Hanauer, Al Tretter, Peggy Volz, Secr. Three Letters (see attached) had been sent to Marc Musso with questions about Board coverage. Marc Musso stated that the officers are named insureds and don't need their names on the policy. The entire Board is covered as long as they are doing their duties. Al Tretter asked if Bill Hohimer was covered under this policy. Marc Musso answered no, he is covered under Workers Compensation as an employee. Marc Musso said Directors and Officers insurance coverage is necessary for the Water Commission because their Board makes all decisions concerning how much is charged for water. Bob Hanauer stated that the membership approves or disapproves our Annual Budget at the Annual meeting. Sunset Lake Association's members vote on all income and expenditures (the Budget) at the Annual Membership meeting in October. Marc Musso said that Directors and Officers insurance would not apply to the Board of Sunset Lake because the Board simply acts on the Budget passed by the membership. Lou Long explained one example where Bob Hanauer ordered Bill Hohimer, Lake Superintendent, to trim some evergreens on lot #49, Keith Main, up 6 feet so cars could see around the corner. Bob Hanauer explained that he received complaints concerning those trees blocking driver's view around that corner, so for safety reasons he ordered them trimmed. Lou Long added that all lots on Sunset Lake are leased by the Association. Bob asked if he is covered under current liability policies to pay for an attorney to defend himself, if sued by Keith Main. Marc Musso answered yes, he is insured, and American States would hire an attorney to defend him. Al Tretter said we are looking into building an office with a Board room, but we can't unless the membership approves and votes accordingly at the Annual Meeting. Marc Musso said he didn't want to tell us to buy or not to buy Directors and Officers insurance, but in his opinion, we don't really need it, since the membership decides on how money is spent. Al Tretter said that we want an all-purpose policy to cover everything, but generally the Board is covered in the line of duty. Marc Musso gave an example as follows; if a Board member accidentally pushed a member into a glass window while walking down the street, it is covered. But, if the same thing happened, except the Board member deliberately pushed a member because he didn't like that person, then it is not covered. Al Tretter said that if it is a personal affront, it is not covered. Marc agreed. Bob Hanauer said as long as a Board member is acting in his/her capacity as a Board member or in the interest of the Lake or membership, then we have coverage.

Marc Musso said the Secretary should fill out the questionnaire he sent us and he will get a copy of the Directors and Officers policy for us to review. He guessed that the cost would be around \$500.00, but he didn't know for sure until he had all the information necessary to figure the premium. Lou Long asked if we got sued for \$500,000.00. Marc Musso said that we have \$1,000,000 per year and \$500,000 per incident and if that was used, then he would have to get it back up to \$500,000 on the Liability policy. The insurance company would furnish an attorney for covered Liability claims. The Spence lawsuit had nothing to do with liability, so it was not covered. Marc Musso said he will get a quote for us on Directors and Officers insurance, a copy of the policy, and he will check on a few different scenarios of what is covered or not. Bob Hanauer said it sounded like we don't need it as long as we act in the line of duty. Marc Musso

said except in a D & O issue. There is a difference between the D & O and Liability. He will tell the company the kind of situation we have, where the membership votes on the Budget. He asked Peggy to fax the questionnaire to him filled out.

Al Tretter asked if our Workers Compensation will go up due to Bill's claim. Marc Musso said he was 80%-90% sure the premium would not go up.

Peggy Volz, Secretary, asked Marc Musso for a quote on insurance for a possible new building, approximately 45 X 42 with an office, Board room, Bill's office, 2 bathrooms, and a storage room. Marc Musso answered around \$510.00 per year for a wood frame building (rate of .85 per 100), but it could be lower if figured on a steel building. Al Tretter asked if volunteers were covered. Marc Musso said they must have their own medical on their homeowners policy, before they should be allowed to volunteer. Al Tretter brought up the fact that Contractors working on the Lake must have a Certificate of Insurance to prove they have insurance before they are allowed to operate. Al Tretter also told Peggy to update our list of tools with Bill Hohimer.

Secretary,
Peggy L. Volz

SUNSET LAKE ASSOCIATION

Balance Sheet

As of April 30, 1997

Apr 30, '97

ASSETS

Current Assets

Checking/Savings

0100 Cash on Hand	100.00
0120 Checking Acct.	27,687.80
0125 First National Bank- Gen	72,165.87
0130 FNB-Equipment Reserve	7,725.91
0140 Farmers & Merchants	851.19

Total Checking/Savings	108,530.77
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Accounts Receivable

0160 Accounts Receivable	-542.54
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Total Accounts Receivable	-542.54
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Total Current Assets	107,988.23
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Fixed Assets

0170 Farm Land	16,000.00
0172 Building Reserve	4,675.82
0173 Depreciation- Buildings	-4,313.17
0174 Lake Site	39,773.18
0178 Picnic Area	4,000.00
0182 Dam & Spillway	143,467.75
0183 Depreciation- Dam/Spillway	-122,246.55
0186 Roads & Driveways	36,347.63
0187 Depreciation-Road/Driveway	-36,347.63

Total Fixed Assets	81,357.03
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Other Assets

0190 Maintenance Equipment	74,984.06
0191 Depreciate-Maint Equipment	-69,329.78
0194 Policing Equipment	4,635.60
0195 Depreciate-Police Equipmt	-4,635.60
0198 Office Equipment & Furnitu	6,208.11
0199 Depreciate-Office Equipmt	-4,211.20

Total Other Assets	7,651.19
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TOTAL ASSETS

196,996.45

LIABILITIES & EQUITY

Liabilities

Current Liabilities

Credit Cards

Rent Deposit	112.50
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Total Credit Cards	112.50
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Other Current Liabilities

0200 Escrow	27,275.00
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Payroll Liabilities

0235 FICA Expense	-598.12
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0245 Fed W/H	-510.00
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0255 IL W/H	6.76
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Payroll Liabilities - Other	3,106.13
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Total Payroll Liabilities	2,004.77
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Total Other Current Liabilities	29,279.77
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SUNSET LAKE ASSOCIATION
Balance Sheet
As of April 30, 1997

	<u>Apr 30, '97</u>
Total Current Liabilities	29,392.27
Long Term Liabilities	
0202 R & M- Silt Project	-57,120.00
0205 Silt Loan Principle	6,858.14
0225 Bonds Payable	-2,430.00
0291 Class A Memberships	-123,240.00
0293 Class B Memberships	-3,200.00
0299 Surplus	134,019.61
Total Long Term Liabilities	<u>-45,112.25</u>
Total Liabilities	-15,719.98
Equity	
Opening Bal Equity	161,504.67
Retained Earnings	-17,139.66
Net Income	68,351.42
Total Equity	<u>212,716.43</u>
TOTAL LIABILITIES & EQUITY	<u><u>196,996.45</u></u>

SUNSET LAKE ASSOCIATION

Apr. 1, 1997

CASH POSITION

Cash on Hand		\$ 100.00
First National Bank		
Checking	\$ 402.00	
Money Market Account - General	\$ 67,371.07	
- Interest	\$ 117.43	
		<u>\$ 67,990.50</u>
First National Bank - Committed Funds		
Money Market Account - Equipment Reserve		\$ 7,692.24
- Interest		\$ 16.82
F & M State Bank - Committed Funds		
Money Market Account - Silt Management		\$ 501.00
- Interest		\$ 1.60
Total Revenue		<u>\$ 76,202.16</u>
First National Bank - Escrow Fund		<u>\$ 21,375.00</u>
Monthly Receipts:		
Assessments - General	\$ 19,577.04	
- Silt	\$ 6,995.00	
Boat Permits	\$ 1,588.00	
Building Permits	\$ 120.00	
Fines & Penalties	\$ 75.00	
Transfer Fees	\$ 200.00	
Earned by Maintenance Man	\$ 128.00	
Misc. Income	\$ 1.80	
		<u>\$ 28,684.84</u>

SUNSET LAKE ASSOCIATION

Apr. 1, 1997 at 7:00 PM

BILLS PAID:

United Cities Gas	\$ 144.25
Rural Electric	247.40
GTE- 3232 - 41.80	
- 3339 - 38.67	80.47
AT & T	3.43
Nilwood Water	8.25
Watts Copy Service (4-13-97 to 5-13-97)	57.00
Employers Tax	580.03
B & F Investments (Apr. rent)	250.00
Quill Corporation (Office Supplies)	170.51
St. Louis Business Forms (Boat Labels)	274.96
D & L Tire and Service	117.80
Farmers & Merchants Bank (Silt Loan)	12,200.00
John Henry's Auto Repair	280.56
Charles Allen (Bond Redemption)	120.00
Bob Hanauer (3 Lg. Maps, table & Office Supplies)	71.02
US Dept. of Agriculture (Goose eggs sprayed)	200.00
Peggy Volz - net salary	733.64
William Hohimer - net salary	<u>1,400.60</u>
TOTAL PAID:	\$ 16,939.92

BILLS TO BE PAID:

B & F Investments (May rent)	\$ 250.00
Nilwood Water	8.25
CIPS	<u>40.19</u>
TOTAL TO BE PAID:	\$ 298.44

- To the Board of Directors
- From the Secretary:

Please plan to attend the Directors' Meeting on **Tuesday, Apr. 1, 1997** at our office at **7:00 P.M.**

SUNSET LAKE ASSOCIATION

AGENDA

May 6, 1997, 7:00 PM

CALL TO ORDER

ROLL CALL

VISITOR'S

LAKE SUPERINTENDANT'S REPORT

SECRETARY'S REPORT

APPROVAL OF THE MINUTES OF Apr. 1, 1997

APPROVAL OF BILLS

COMMITTEE REPORTS:

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

OLD BUSINESS - Gary McLean Consolidation/ Clean-up extension until July 1, 1997
Proposed Increase in Building Permit Fees

NEW BUSINESS - Account Receivables
Increase shed size or replace
Transfer - #62, E. Wayne Baker to John & Carol Schwandner
#87, 87A, Marshall & Bonnie Bell to Don & Karla Dorks
#228, Lester & Phyllis Brooks to Charles & Janet Schmid

SUNSET LAKE ASSOCIATION

MINUTES OF THE SPECIAL MEETING

May 15, 1997

A Special meeting was held on May 15, 1997 at 1:00 P.M. to review bids on leveling the retention pond. Present were Lou Long, Bob Hanauer, Pete McCoy, John Earley, Al Tretter, George Madiar, and Bill Hohimer. A quorum of the Board was present. Lou Long said that the meeting was to be in Executive session because the Board considers the bids to be confidential. John Earley informed the other Board members that he would abstain from voting due to a conflict of interest.

Prose Bulldozing gave an estimate for \$25,200.00 to move 80% of the original 21,000 cubic yards of dirt with 2 D5H Caterpillars at \$75.00 per hour and 1 Scraper at \$90.00 per hour. John G. Miller & Sons, Inc. submitted a 2nd estimate itemizing each job they would charge for, the total estimate was \$14,880.00. John Earley said that Ed Snell and Hank Sutton were on the site with him when Prose and Miller came out to begin preparing an estimate. Andy Miller told John Earley that 80% of 21,000 cubic yards would be moved. John Miller figured the estimate. John Earley explained that to build the levee, we had exact measurements to go by, whereas now, it is less clear cut. So both estimates are based on moving 80% of 21,000 cubic yards. Bob Hanauer said there was a \$10,000 difference between the two, and Miller's estimate is for 186 hours or 22 days of work. John Earley reminded the Board members that these estimates are based on best guesses. He explained that the equipment keeps track of the time the machine is running. And Bill Hohimer should be the go-between with the contractor and the Sunset Lake Board. Lou Long asked if it could be disced in 9 hours as Miller's estimate says and John answered that it is very close. Lou Long also asked if the best thing to do is to fill and cover the overflow area, rather than dig out all the rock. John said yes that it would cost more time and money to dig out than to just cover it over. The pipe will be removed and reused in a new berm built north of the South Pond to create a dry pond with the pipe from the filled-in north area. John continued to explain that the west pond by Thomas' will be left, but a berm should be built behind it with a stand pipe and a dry pond. This will stop and slow the run-off so sediment can settle out for up to 24 hours before it drains into the lake. This would eliminate more dirt from the retention area as well. Al Tretter asked if we could rent the equipment and do the job ourselves cheaper. John answered no, due to lack of time and no experience. He continued that 2 places will be filled in and become dry ponds, by #23A and across from #12. There will be less run-off on the north side due to a raised area (where the berm is now) parallel to the road which will divert most of the run-off away from the north side of Circle Dr.

Lou Long asked if everyone was in agreement with what John Earley had explained. John added that Bill Hohimer should be the contact person because of his personal experience and to minimize interruptions on the job (which would cost more money). John said he didn't know when the job could be started. It has been an unusually dry spring. It would be best to start when they are sure it will stay dry, for instance in mid June or after the 4th of July. Bob Hanauer said we didn't expect them to start before July 4th. Lou Long asked if everyone was satisfied and ready to vote. Bill Hohimer said that Prose' estimate is usually higher than the actual job costs, and Miller runs higher than his estimates. John and Bill said Prose works faster than Miller. John also explained that rubber tired earth movers (Miller) would have trouble in wet clay, but to overcome this problem, Miller would clear off the sediment and refill the pit with clay, then move the sediment back on top.

Bob Hanauer made the motion to accept Miller's bid. John Earley said to go into open session first before a vote is taken. Ed Snell was invited to come in. Lou Long stated that

a motion was made to accept Miller's bid. Pete McCoy seconded the motion. The Board voted to accept Miller's estimate. John Earley abstained from voting. The motion carried. John Earley said he would tell both what the vote was.

- On Building Permits, Bob Hanauer asked if he could tell a the lessee who is building to get a survey done if the construction is close to the lot line? The Board agreed that if there is a problem of being too close to the lot line, then the lessee who is building must get a survey. The secretary asked how long a survey is good for on transfers. Lou Long said we must settle this now. Al Tretter said that if the pins aren't there, it should be surveyed. Ed Snell asked if he would have to survey again on the lots not transferred into the lake. Bob Hanauer made the motion to accept a survey if it is done within 10 years, if there is no dispute, and unless it is new from Sunset Lake West coming into the lake. George Madiar seconded it. The vote was unanimous.

Bob Hanauer brought a letter from Howard McAnarney, #52,52A, concerning #53, Nancy Standen's construction too close to where they think the lot line is. There is a dispute on the lot line due to construction on lot #53 next to lot #52A. He said he will have #53, Nancy Standen get a survey done to make sure where the lot line is before construction continues. Also, he said that Standen must put up a silt fence because it has been built up so much that runoff would go onto #52A. He and Lou Long agreed that Standen will also have to build down spouts to go underground and then into the lake to prevent erosion. McAnarney's want Standen to build a permanent 7 ½ " wide concrete or concrete block wall along the length of the lot line between #53 and #52A. Bob Hanauer already told the McAnarney's they would not be allowed to force Standen to build a concrete wall. George Madiar said that if they would remove some of the dirt, there wouldn't be a problem. Lou Long said a wall would intrude on the 3 ft. overhang rule.

- George Madiar asked what the article about trees was for in the last newsletter? The Secretary answered that she put it in the Newsletter to follow up on the last one, not being aware that she shouldn't. She said to check on Randy Hays' new nursery because he has an arrangement with the City of Girard for 100 trees. She would like to see some kind of wind break planted across the road on Circle Dr. to reduce wind damage and heat from the road.
- John Earley reiterated that he abstained from voting due to a conflict of personal interest. He also said not to pressure Miller to begin the leveling project, because they will start when they think the weather will stay dry.
- Bob Hanauer made the motion to adjourn, Pete McCoy seconded. The motion carried. The meeting adjourned at 2:00P.M.

Secretary,
Peggy L. Volz

SUNSET LAKE ASSOCIATION

May 1, 1997

CASH POSITION

Cash on Hand \$ 100.00

First National Bank

Checking \$ 402.00

Money Market Account - General \$ 72,014.45

- Interest \$ 151.42

\$ 72,667.87

First National Bank - Committed Funds

Money Market Account - Equipment Reserve \$ 7,709.06

- Interest \$ 16.85

F&M State Bank - Committed Funds

Money Market Account - Silt Management \$ 850.34

- Interest \$.85

Total Revenue \$ 81,244.97

First National Bank - Escrow Fund \$ 27,275.00

Monthly Receipts :

Assessments - General \$ 5,263.64

- Silt \$ 1,736.35

Boat Permits \$ 1,374.00

Building Permits \$ 40.00

Fines & Penalties \$ 291.50

Transfer Fees \$ 1,200.00

Earned by Maintenance Man \$ 45.50

Misc. Income \$ 92.00

\$ 10,042.99

SUNSET LAKE ASSOCIATION

May 6, 1997 at 7:00 PM

BILLS PAID:

United Cities Gas	\$ 96.26
CIPS	40.79
Rural Electric	243.71
GTE- 3232 - 44.96	
- 3339 - 38.01	82.97
AT & T	10.80
Nilwood Water	8.25
Watts Copy Service (5-13-97 to 6-13-97)	57.00
Employers Tax	577.35
B & F Investments (May rent)	250.00
Quill Corporation (Office Supplies)	170.51
IL Lake Management Association	165.00
D & L Tire and Service (Brakes on Truck)	305.82
Gilmore Bait & Marine	26.56
Eldon's Lawnmower Shop	47.18
IL Dept. of Revenue (Withholding)	211.71
IL Dir. of Employment Security	46.91
Pete McCoy (Rural King - Boat Battery)	40.36
First National Bank (Petty Cash)	84.60
Peggy Volz - net salary	858.65
William Hohimer - net salary	<u>1,400.60</u>
TOTAL PAID:	\$ 4,725.03

BILLS TO BE PAID:

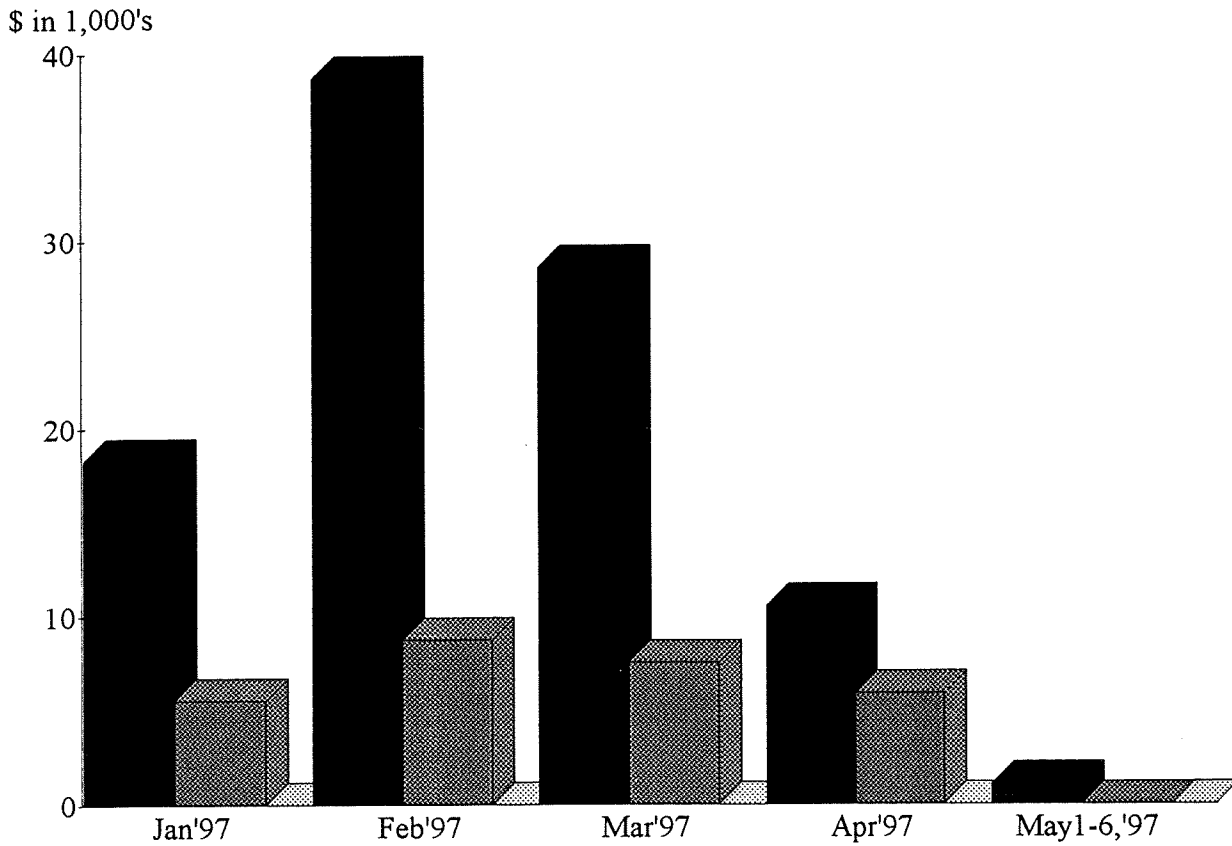
B & F Investments (May rent)	\$ 250.00
Nilwood Water	8.25
Spies Soybean Service (2 sets of 60" blades)	110.50
Macoupon Service (Fuel)	342.33
CIPS	<u>33.28</u>
TOTAL TO BE PAID:	\$ 744.36

- To the Board of Directors
- From the Secretary:

Please plan to attend the Directors' Meeting on **Tuesday, May 6, 1997** at our office at **7:00 P.M.**

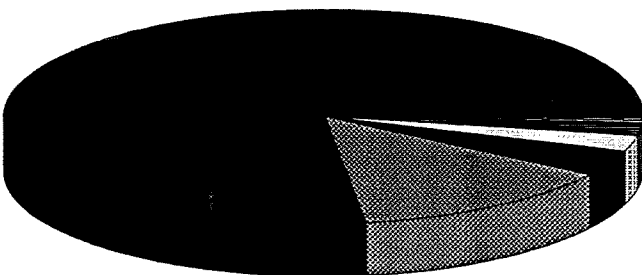
Income and Expense by Month
Jan 1 - May 6, '97

Income
Expense



Income Summary
Jan 1 - May 6, '97

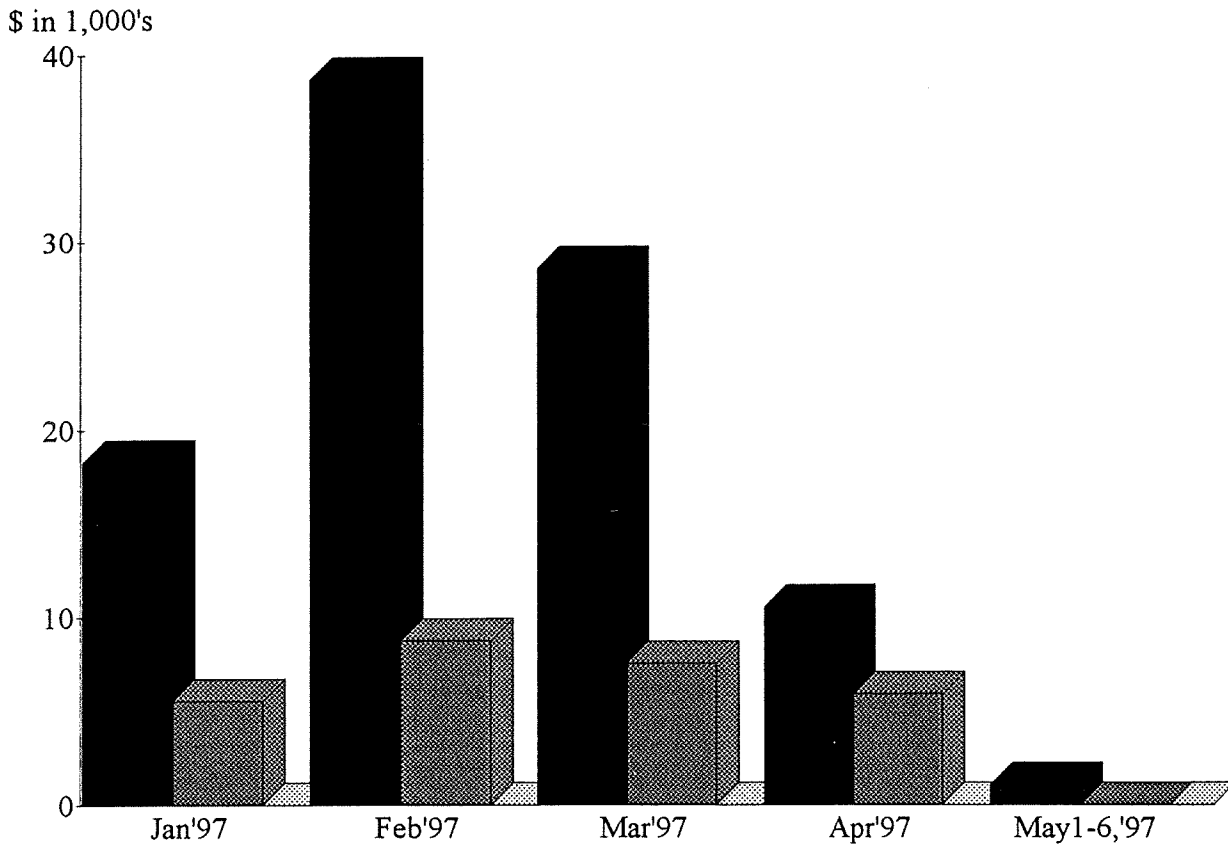
0301 Annual Assessment	%77.11
0301.7 Silt Assessment	13.57
0305 Boat Permit Income	4.03
0399 Miscellaneous Income	2.44
0391 Transfer Fees	1.44
0335 Interest Income	0.52
0313 Fines & Penalties	0.42
0311 Building Permit	0.41
0398 Earned-Maintenance Man Inc	0.05
0307 Recreation Vehicle Permit	0.02
Total	\$97,153.82



By Account

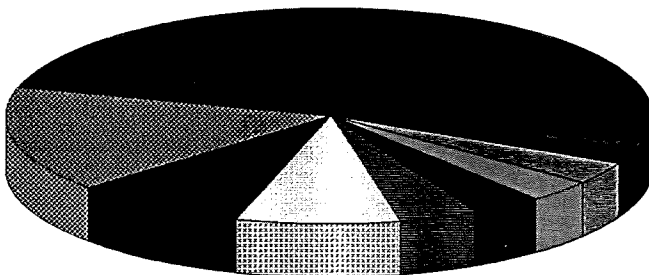
Income and Expense by Month
Jan 1 - May 6, '97

■ Income
▨ Expense



Expense Summary
Jan 1 - May 6, '97

■ Payroll Expenses	%45.74
▨ 0434 Insurance	15.98
■ 0430 Utilities	8.78
▨ 0436 Interest Expense	8.24
▨ 0409 Office Expense/Supplies	4.06
■ 0492 Rent	3.60
▨ 0415.5 Conservation & Watershed	3.42
▨ 0416 R & M Equipment	3.33
■ 0418 Gas & Oil	2.34
■ 0407 Printing and Reproduction	1.17
■ Other	3.34
Total	\$27,754.68



By Account

SUNSET LAKE ASSOCIATION

MINUTES OF THE MONTHLY MEETING

May 6, 1997

The Sunset Lake Board of Director's meeting was held on Tuesday, May 6, 1997 at the Lake office (146 West Center). In the absence of the President, Vice President Bob Hanauer called the meeting to order at 7:00 P.M.

- **Roll Call:** Present were Bob Hanauer, Pete McCoy, Al Tretter, Ray Reardon, Dave Beck and George Madiar.
- **Visitor's Remarks:** Art Gaterman from the Girard Fire Protection District came to the meeting to give the Board more information on putting Dry Hydrants in at Sunset Lake. He brought diagrams to illustrate what they are: a drawing of the dry hydrant system, and two illustrations to show the components of the system. He explained that it consists of a pipe line (plastic pipe 6", 8", or 10") buried by a backhoe below the freezing line, going from the lake and up to the hydrant, where the engine can pump lake water to fight a fire. What exists now are 4 inch lines and heads, which are too small for the equipment used today. The lines would collapse if the fire truck tried to use them as is. Art Gaterman recommended putting in 12 dry hydrants. The Fire Protection District does not have the money to help with expenses, but they will help supervise with a structural engineer and help get a grant if available. The main cost will be the backhoe. It would be best to do the job when the lake is lowered to allow access by the backhoe. They have documented where these are needed the most on a map, and will supply that information next month. They can put one suction line into the lake, but it would not keep a pumper supplied, let alone 2 or 3. If a major fire broke out on Sunset Lake, they would have to call in Virden (out of 6 engines, 4 could come) as a backup and haul water in tankers. Girard Fire Protection District has a AAA rating with the State with 7 trucks and Virden, Auburn and Carlinville work together if needed. They work well together, but it would still be difficult to fight a fire that has gotten out of control on the Lake. It would also lower insurance rates on Homeowner's Insurance. Bob Hanauer suggested that Art Gaterman get the cost of the dry hydrants for the Board. It will be up to the Board to get estimates for the backhoe work.
- Bill & Carol Williams, #74,75,76,77 came to the meeting to discuss the SLA letters sent on lots #76A and #77 (Laurie Harmon) for deficient rip rap. The letter said that #76A had 30 feet and #77 had 60 feet that needed rip rap. He wanted to know where these lots needed more rip rap. Hank Sutton is doing the rip rap on #74, and Williams' want to know when their escrow money would be released. Dave Beck said the area needing rip rap is north of the concrete wall. They said the areas in question are beach areas. Bob Hanauer asked Williams' if they could keep a beach from washing into the lake. George Madiar said it wouldn't wash too much. Bob Hanauer suggested that he, Dave Beck and George Madiar go over and look at the area before making a decision. Bill Williams said that the beach area is the only place he can put a boat in. It is not deep enough for a dock. They had put in the cement wall for a dock, but didn't build it due to insufficient water. He also said that there is a ridge of hard pan down the middle of the slew that the dredgers didn't touch. Bob Hanauer said he was there watching the dredgers and they couldn't dig into the hard pan. Bill Williams said that he hasn't had the boat in for 2 years, and he hoped the dredgers would eliminate the problem, but didn't. He said he would rip rap the beach area if the Association was ready to dig out the hard pan in the middle of the slew. They have been here 13 years and can't put in a dock. They dug out an area to put in a dock, but it still isn't deep enough. They want their escrow money back.

- **Lake Superintendent Report:** Bill Hohimer reported that he put the new buoys in the lake (one broke loose, but is fixed) and they look good and stand out well. He has been picking up limbs from all the wind storms and mowing grass. He also said he went to the Illinois Lake Management Association's 12th Annual Conference on Friday, May 2, 1997 with Lou Long and Bob Hanauer. He said it was a waste of time. Bob Hanauer agreed and said an example of what he heard was that "land value goes down as you go away from the lake". Bob agreed with Bill that it was a total waste of time and money. Bill Hohimer said it was mostly for beginners and we have 10 years experience dealing with lake management. Ray Reardon said that in the past they got good reports about the seminars. Bob Hanauer said they went to one about possible grants and was told there is no money, and there were hats made by convicts but they couldn't sell them any cheaper than their competition.
- **Secretary's Report:** Peggy Volz reported that she talked to Atty. Stu Dobbs concerning what to do about account receivables. The Attorney said that in 1988, he was given a list of A/R's and he sent threatening letters to them. It did get results from most, but 2 did not pay. After the first court hearing, one of the two paid. The other went through the courts for 2 years, and in the end the Association only got what was owed: assessments, penalty, interest, and court costs (c. \$5700), not the true value of the lot. The bank that held the mortgage only got \$1800.00, or the remainder of \$7500.00 awarded. It is a long process and really didn't get the results hoped for. Atty. Stu Dobbs said he would charge us \$75.00 per hour (\$5.00 per hour less than the normal rate).

The Secretary also reported that QuickBooks Pro is up and running, and she gave each Board member copies of the reports printed out automatically by QBP to look over and decide at next month's meeting which reports should be used from now on. She said that QBP will do everything we need but one thing; print out a list of the membership by lot number. She might call Intuit to find out if it is possible.

She has started on the next newsletter and the topics to be included are: the Garage Sale, New members on Lake, the Goose Eggs dipped by the Dept. of Agriculture, No Wake vs. 6 Mile per hour, 5.1 Acres Cash Rented, 4-wheel drive Trucks using Fields & Ditches, Rent vs. New Building, Summer Projects - Road Work & Retention Pond leveled, Trees to be planted, & Driveways to be done. She asked the Board if she should include a list of the Accounts Receivables in the Newsletter. Ray Reardon said to only include members who are overdue. Bob Hanauer said that he thought that anyone overdue should be published, but not 2 members who owed on the silt fence. Bill Hohimer reported that 2 rolls of silt fence (125 ft. X \$.90= \$112.50 total) in the back of shed were stolen.

The Secretary also reported that Edith Scott, #112A, brought in a pencil survey of 20 ft. of shoreline that was sold to the Duke's, #112, last fall. Peggy asked the Board what to do about a situation like this? Bob Hanauer said they should have petitioned the Board first and it must be surveyed. It is not a done deal! Al Tretter said it sounded as though both would need a new survey. Bill Hohimer said Larry Kimble got extra ground from a neighbor, but Ray Reardon said the Board was in on that one. Ray Reardon said that a letter should be sent to tell them to come to the next meeting for permission from the Board, and they will be responsible for any fees incurred. Bill Hohimer brought up Grider's, #41, acquisition on the corner of the dry dam, but Bob Hanauer said that the land they bought was from the Board. Bob Hanauer said Edith Scott, #112A and Larry Duke, #112, must come before the Board for approval, and everyone agreed. Ray Reardon asked why they were doing this, and the Secretary answered that it was to give more shoreline to the Duke's on lot #112.

- **Approval of the Minutes of the Board Meeting on May 6, 1997:** Pete McCoy pointed out that John Earley was in attendance at last month's meeting, but not included in the Minutes.

Al Tretter made the motion to accept the Minutes with the above correction, Pete McCoy seconded. The motion passed by consensus.

- **Approval of the Bills:** Al Tretter made the motion to accept the Bills Paid, Pete McCoy seconded. It passed by consensus.

COMMITTEE REPORTS:

Aquatic Control, Recreation & Water Safety: Pete McCoy reported that an extra buoy was placed by Ken Phillip's slew. He said he took the boat out to find out if it would go fast enough and it did. He said he finally trapped a beaver weighing 55 lbs., and that he'd been trying to catch it all winter. He reported that he stopped 3 boats with no stickers. The Red Tide came and went in ½ hour from the river cypress tree roots.

Building & Construction: Bob Hanauer reported on Building permits issue to: #59A, E. Wayne Baker for a shed at \$25.00, #276, Bill Taverner for a dock at \$15.00.

Farm Management: John Earley was not present.

Finance Committee: Sharon Lindsay was not present.

Legal & Insurance: Al Tretter reported that a special meeting was held with Marc Musso, and he gave all Board members copies of the Directors Insurance policy. He tabled his report until Lou Long could be present. He also gave copies of 2 newspaper articles on insurance to all the Board members.

Roads & Grounds: George Madiar said he had nothing else to add to what Bill Hohimer already reported.

Sanitation, Shoreline & Boat Docks: On April 4, 1997, Dave Beck inspected #159, Joe Hall's and it needs full rate on 196 ft. of rip rap and 90 ft. at ½ rate, and it has a lateral septic system. On April 13, 1997, he inspected #127, Don Mihelcic's, and the rip rap, dock, and grounds were all good, the sand filter septic system is old enough to be escrowed. On April 13, 1997, he inspected #125, John Schwandner, and the rip rap, dock, and grounds were good and the sand filter septic system must be escrowed due to the age.

Water Quality, Soil Conservation & Restoration: Ray Reardon had nothing new to report.

OLD BUSINESS:

- Bob Hanauer reported that there were 5 (five) meetings with contractors to get estimates for a new building at the lake. The lowest estimate was for \$26,500.00 for a wood frame, steel sided, shingled roof building built by Bill Parkinson. The rest were around \$40,000.

- **Gary McLean Consolidation/Clean-up extension until July 1, 1997** - Bob Hanauer also reported that during one of the "Building" meetings, Gary McLean, #267,268 came into the office, and sat down for a meeting with the Board members present: Bob Hanauer, Lou Long, Pete McCoy, Al Tretter, and George Madiar. Gary McLean brought up the consolidation issue again, insisting that his ex-wife told the Board that they wanted to consolidate 2 lots at the Board meeting in Oct. 1994. He said he is cleaning up his lot, but needed an extension until July 1, 1997, which was granted. He said that if he couldn't get his 2 lots consolidated, then he would probably sell both. The Secretary checked Aug.-Dec. 1994 and 1993, and found no mention of either Gary or his wife being at any meeting. A letter is to be written to him to explain that no record of attendance was found.

- **Proposed Increase in Building Permit Fees** - Defeated at last meeting.

NEW BUSINESS:

Ray Reardon re-wrote Sec. 5, A. Disposal of Waste, Garbage, etc., Use of Manure and Fertilizer. This was rewritten to make it easier to read & understand, and to eliminate old wordage. A copy is attached. Al Tretter made the motion to accept the changes, Bob Hanauer

seconded. It passed unanimously. Bob Hanauer said he was to write a rule pertaining to fines for pollution, but it is already in the rules, Sec 35, page 13 under Fines: Sec's 4 & 5. Pollution.

In the absence of Pres. Lou Long, Sec. Peggy Volz asked what the fine is for not having a sticker on a boat on the lake? Or what is done? Pete McCoy said you tell them to get off the lake. Bob Hanauer said to include it in the newsletter. Ray Reardon said we need a fine or ruling for people to refer to. Bob Hanauer made the motion to set fines at: 1st a warning, 2nd offense is a \$25.00 fine, 3rd offense is a \$50.00 fine. George Madiar seconded. It passed unanimously.

Increase Shed Size or Replace - Bob Hanauer proposed to change Sec 2, B, 10 - On Storage Houses. The size is to be increased to 14'X 12'X 8' to meet modern sizes of pre-built sheds. A 10 X 10 shed is impossible to find now. Ray Reardon agreed that it needs to be changed. Pete McCoy made the motion to accept, and Al Tretter seconded. It passed unanimously.

Al Tretter mentioned talking to Roger Jennings who said that someone named Smith was going to ask about buying the ground east of #207, just to make the Board aware.

Transfers - #62, E. Wayne Baker to John & Carol Schwandner. Bob Hanauer made the motion to accept, Dave Beck seconded. The motion carried.

#87,87A Marshall & Bonnie Bell to Don & Karla Dorks. Bob Hanauer made the motion to accept, Pete McCoy seconded. The motion carried.

#228 Lester & Phyllis Brooks to Charles & Janet Schmid. Ray Reardon made the motion to accept, Pete McCoy seconded. The motion carried. Bill Hohimer added that the septic system is not under the house, but in front of it.

Bob Hanauer told the Board that Lorrie Farrington's house, #285, was written up in the Springfield newspaper.

Dave Beck made the motion to adjourn, Pete McCoy seconded. The motion passed. The meeting was adjourned at 8:00PM.

Secretary,
Peggy L. Volz

07/01/97

SUNSET LAKE ASSOCIATION
Customer Balance Summary
All Transactions

	<u>Jul 1, '97</u>
Bloome, Loren G. & Maxine M.	25.00
Cheek, John	852.82
Denton, Roy	81.20
Farrington, Lorrie	8.00
Higginson, Michael D. & Gayle M.	750.96
Jenkins, Bradley & Sherry	519.22
Jones, William D.	283.32
Kehrer, Denis & Judith	652.82
Lawson, Daniel	1,040.89
Main, Keith	491.91
Morrow, Ronald O. & Pamela S.	317.81
Perce, Jarrod	25.00
Secrist, William & Sharon	359.45
Williams, Jr., James W.	25.00
TOTAL	<u>5,433.40</u>

SUNSET LAKE ASSOCIATION
P&L Budget Comparison
 January 1 through July 1, 1997

07/01/97

Accts. to Combine

	<u>Jan 1 - Jul 1...</u>	<u>Budget</u>	<u>\$ Over Bud...</u>	<u>% of Budget</u>
Income				
0301 Annual Assessment	77,096.28	78,000.00	-903.72	98.8%
0301.1 Assess- Island Maint.	0.00	0.00	0.00	0.0%
0301.7 Silt Assessment	13,794.13	0.00	13,794.13	100.0%
<i>combine -</i> 0305 Boat Permit Income	5,815.00	5,000.00	815.00	116.3%
0307 Recreation Vehicle P...	20.00	10.00	10.00	200.0%
0311 Building Permit	770.00	500.00	270.00	154.0%
0313 Fines & Penalties	686.18	300.00	386.18	228.7%
0335 Interest Income	1,283.46	500.00	783.46	256.7%
0391 Transfer Fees	2,800.00	2,500.00	300.00	112.0%
0398 Earned-Maintenance ...	520.00	500.00	20.00	104.0%
0399 Miscellaneous Income	2,723.90	2,800.00	-76.10	97.3%
Total Income	105,508.95	90,110.00	15,398.95	117.1%
Expense				
0406 Professional Fees				
Accounting	595.00			
Legal Fees	105.00			
0406 Professional Fees ...	0.00	3,000.00	-3,000.00	0.0%
Total 0406 Professional Fe...	700.00	3,000.00	-2,300.00	23.3%
<i>combine</i> 0407 Printing and Reprodu...	300.96	350.00	-49.04	86.0%
0408 Postage and Delivery	104.90	600.00	-495.10	17.5%
0409 Office Expense/Supp...	1,532.40	2,650.00	-1,117.60	57.8%
<i>413-Shoreline +</i> 0411 R & M- Lake	292.29	500.00	-207.71	58.5%
0411.1 Fish Stocking	0.00	1,000.00	-1,000.00	0.0%
0412 R & M -Grounds	0.00	500.00	-500.00	0.0%
0413 R & M -Shoreline	0.00	1,000.00	-1,000.00	0.0%
0414 R & M -Roads	0.00	9,890.00	-9,890.00	0.0%
0415.5 Conservation & Wa...	1,442.08	4,000.00	-2,557.92	36.1%
<i>420 Mt. + 460 Boat + Supplies</i> 0416 R & M Equipment	1,659.94	4,300.00	-2,640.06	38.6%
0418 Gas & Oil	966.54	1,800.00	-833.46	53.7%
0420 Maintenance Supplies	96.18	200.00	-103.82	48.1%
0430 Utilities				
Gas and Electric	2,603.51			
Telephone	629.05			
Water	49.50			
0430 Utilities - Other	0.00	5,400.00	-5,400.00	0.0%
Total 0430 Utilities	3,282.06	5,400.00	-2,117.94	60.8%
0434 Insurance				
Commercial Property & ...	3,491.00			
Commercial Umbrella L...	944.00			
0434 Insurance - Other	0.00	12,500.00	-12,500.00	0.0%
Total 0434 Insurance	4,435.00	12,500.00	-8,065.00	35.5%
0436 Interest Expense				
Service Charge	15.10			
0436 Interest Expense -...	2,282.57			
Total 0436 Interest Expense	2,297.67			
0442 Property Tax	0.00	3,000.00	-3,000.00	0.0%
0460 Boat Expense	52.14			
0492 Rent	1,500.00	3,000.00	-1,500.00	50.0%

07/01/97

SUNSET LAKE ASSOCIATION
P&L Budget Comparison
 January 1 through July 1, 1997

	<u>Jan 1 - Jul 1...</u>	<u>Budget</u>	<u>\$ Over Bud...</u>	<u>% of Budget</u>
<i>Combine</i> 0494 Travel Expense	15.75			
<i>+470 Recording Fees</i> 0498 Miscellaneous Expen...	437.50	600.00	-162.50	72.9%
Building Reserve	0.00	1,800.00	-1,800.00	0.0%
Equipment Reserve	0.00	2,500.00	-2,500.00	0.0%
Payroll Expenses				
0402 Lake Superintend...	10,609.96	21,220.00	-10,610.04	50.0%
0404 Secretary Hourly ...	5,078.50	7,800.00	-2,721.50	65.1%
0439 Illinois Unemploy...	46.91			
0440 Employment Tax ...	1,194.90			
0441 FUTA	112.00			
Payroll Expenses - Other	1,620.50	2,500.00	-879.50	64.8%
Total Payroll Expenses	18,662.77	31,520.00	-12,857.23	59.2%
Total Expense	37,778.18	90,110.00	-52,331.82	41.9%
Net Income	<u>67,730.77</u>	<u>0.00</u>	<u>67,730.77</u>	<u>100.0%</u>

SUNSET LAKE ASSOCIATION

Balance Sheet

As of July 1, 1997

07/01/97

Jul 1, '97

ASSETS

Current Assets

Checking/Savings

0100 Cash on Hand	100.00
0120 Checking Acct.	28,177.00
0125 First National Bank- Gen	71,620.77
0130 FNB-Equipment Reserve	7,763.96
0140 Farmers & Merchants	1,449.69

Total Checking/Savings 109,111.42

Accounts Receivable

0160 Accounts Receivable	-793.86
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Total Accounts Receivable -793.86

Total Current Assets 108,317.56

Fixed Assets

0170 Farm Land	16,000.00
0172 Building Reserve	4,675.82
0173 Depreciation- Buildings	-4,313.17
0174 Lake Site	39,773.18
0178 Picnic Area	4,000.00
0182 Dam & Spillway	143,467.75
0183 Depreciation- Dam/Spillway	-122,246.55
0186 Roads & Driveways	36,347.63
0187 Depreciation-Road/Driveway	-36,347.63

Total Fixed Assets 81,357.03

Other Assets

0190 Maintenance Equipment	74,984.06
0191 Depreciate-Maint Equipment	-69,329.78
0194 Policing Equipment	4,635.60
0195 Depreciate-Police Equipmt	-4,635.60
0198 Office Equipment & Furnitu	6,208.11
0199 Depreciate-Office Equipmt	-4,211.20

Total Other Assets 7,651.19

TOTAL ASSETS 197,325.78

LIABILITIES & EQUITY

Liabilities

07/01/97

SUNSET LAKE ASSOCIATION

Balance Sheet

As of July 1, 1997

	<u>Jul 1, '97</u>
Current Liabilities	
Other Current Liabilities	
0200 Escrow	27,775.00
Payroll Liabilities	
0235 FICA Expense	-1,007.93
0245 Fed W/H	-753.00
0255 IL W/H	6.76
Payroll Liabilities - Other	2,457.96
Total Payroll Liabilities	<u>703.79</u>
Total Other Current Liabilities	<u>28,478.79</u>
Total Current Liabilities	28,478.79
Long Term Liabilities	
0202 R & M- Silt Project	-57,120.00
0205 Silt Loan Principle	6,858.14
0225 Bonds Payable	-2,430.00
0291 Class A Memberships	-123,240.00
0293 Class B Memberships	-3,200.00
0299 Surplus	134,019.61
Total Long Term Liabilities	<u>-45,112.25</u>
Total Liabilities	-16,633.46
Equity	
Opening Bal Equity	163,368.13
Retained Earnings	-17,139.66
Net Income	67,730.77
Total Equity	<u>213,959.24</u>
TOTAL LIABILITIES & EQUITY	<u><u>197,325.78</u></u>

07/01/97

SUNSET LAKE ASSOCIATION
Account QuickReport
All Transactions

Type	Date	Name	Amount	Balance
0205 Silt Loan Principle				
General Journal	12/31/95		43,000.00	43,000.00
General Journal	3/15/96		-10,729.43	32,270.57
General Journal	6/30/96		-3,495.00	28,775.57
General Journal	11/30/96		-12,000.00	16,775.57
Check	3/14/97	Farmers & Merch...	-9,917.43	6,858.14
Total 0205 Silt Loan Principle			<u>6,858.14</u>	<u>6,858.14</u>
TOTAL			<u>6,858.14</u>	<u>6,858.14</u>

7-1-97 Silt Loan Balance \$ 6,858.14 + interest
Borrow to level Silt Pond + \$20,000.00
Total Loan \$26,858.14
Balance in Silt Account - \$ 1,450.00
Total to pay off \$25,408.14 + interest

Silt Income estimate for 1998 \$ 14,000.00
 1999 \$ 14,000.00
 2000 \$ 14,000.00
Total estimated Silt Income \$ 42,000.00

SUNSET LAKE ASSOCIATION

AGENDA

June 3, 1997, 7:00 PM

CALL TO ORDER

ROLL CALL

VISITOR'S

LAKE SUPERINTENDANT'S REPORT

SECRETARY'S REPORT

APPROVAL OF THE MINUTES OF May 6, 1997

APPROVAL OF BILLS

COMMITTEE REPORTS:

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

OLD BUSINESS - New Financial Reports submitted to Board each month
Edith Scott, 112A selling 25 ft. of shoreline to Larry & Janet Duke

NEW BUSINESS - Building Code Rules
Refund on Building Permits if not used
Transfer - #32, Charles & Norine Smith to Leo & Betty Miller
#98, Stanley & Betty Lomelino to a Trust
#120, Sam & Mary Molen to Dennis & Eileen Denney

SUNSET LAKE ASSOCIATION

MINUTES OF THE MONTHLY MEETING

June 3, 1997

The Sunset Lake Board of Director's meeting was held on Tuesday, June 3, 1997 at the Lake office (146 West Center). President Lou Long called the meeting to order at 7:00 P.M.

- **Roll Call:** Present were Lou Long, Bob Hanauer, Pete McCoy, Sharon Lindsay, Al Tretter, Dave Beck and George Madiar.
- **Visitor's Remarks:** Dennis & Eileen Denney, #120, were present to observe. They are new on the lake.
- **Lake Superintendent Report:** Bill Hohimer reported that he and George Madiar measured the length of the roads to be done this year, but not the width yet or the driveways. He said he was figuring out how much oil and chips were needed this year. He also reported that he mowed grass when weather permitted.
- **Secretary's Report:** Peggy Volz reported that she mailed a letter to Gary McLean, #267,268 after researching the fall of 1994 and 1995 to see if his wife had addressed the Board about consolidation, and found nothing to substantiate his claim. She went on to report that after the May newsletter went out with published names of who owed assessments for 2 years or more, that 3 members came in to pay. Charles Wooten, #231, paid \$1710.64, John LeGrand, #169, paid \$279.13, and Henry Smith, #130, paid \$318.59.
- **Approval of the Minutes of the Board Meeting on May 6, 1997:** George Madiar made the motion to accept the Minutes, Al Tretter seconded. The motion passed by consensus. A motion was made by Pete McCoy and seconded by Al Tretter to accept the Special Meeting Minutes held on May 15, 1997 concerning acceptance of a bid by Miller & Sons to level the retention pond. The motion passed by consensus.
- **Approval of the Bills:** Sharon Lindsay made the motion to accept the Bills Paid, Al Tretter seconded. It passed by consensus.

COMMITTEE REPORTS:

Aquatic Control, Recreation & Water Safety: Pete McCoy reported that the lake was shocked on May 27, 1997. The generator and 40 HP motor used to shock the lake was so loud that it scared away a lot of fish. He was informed that the mussels in the lake are one of the best things in the lake because the Red Ears crack and eat them. Lou Long asked how a fish could do that, and Pete said it was "because they carry a nut cracker in their back pocket". He said their nickname is "Shell-crackers". Another thing commented on by the State Conservationist was that the River Cypress was also very healthy for the lake and our fish. The Water Willows over by the damn would be the best thing to transplant in the lake. The conservationist also recommended a limit on Bass, but Pete said he didn't think it would be necessary. Never put green sunfish or yellow stripers in the lake because they kill other fish, rather kill them off. It was recommended to leave the moss alone because fish eat it. On pallets for fishing, it was suggested that we use a box built out of pallets and put Christmas trees inside, 150 every 8 years, but more has been put in 1 year. Pete said we don't need more, but if someone asks, then we know what to tell them. The only kinds of fish we should put in the lake now is more Channel Catfish and Walleye. Pete said a 12" Walleye would be best to survive predators, but the cost would be \$4.50 each, which is too expensive, and that 6"-10" would cost \$2.00, and catfish is \$.35 each, so he will buy ½ Catfish and ½ Walleye to put in this fall. We have \$1000.00 allocated for fish. He reported that some of the fishermen on the lake said they will contribute money to buy fish this fall. The membership should not keep or kill the small fish. And the conservationist said this is the

best lake he's seen for Walleye. Lou Long suggested we put Walleye in every year to build up the population. Pete asked about Atrazine and was told if it is too concentrated it will kill fish, and it must have been heavy in some of the slues in the past, but they are coming back this year. He said he caught 8 (eight) 1 ½ lb. Walleyes off his dock last week. They have spawned there, but hadn't for several past years. The Blue Gill are going down hill.

Pete McCoy said that several stickers are coming off, including one on his paddle boat. One of Ed Dorworth's, #99, stickers came off his pontoon. Dave Beck asked about a boat speeding and was told it was #242, Lavern Harvey's visitor's, who were fined.

The Agriculture Dept. was out and picked up 8 more eggs about a week ago. He said that the white geese on the lake are not good because they attract the Wild Canada geese. The Secretary said they belonged to Lazzaro's, #12, and Pete McCoy asked if they got stickers for their boats because they were out on the lake without stickers. The Secretary answered yes and added that their 2 kids did not have life jackets on either. Bob Hanauer added that he made sure that kids had life jackets on when he patrolled. Lou Long said they should have life jackets on.

Pete McCoy said that he has had 5 complaints about muskrats and said he would get a permit for out-of-season trapping. He also had 2 books on Lake Management and gave them to Bill to read.

Building & Construction: Bob Hanauer reported on Building permits issued to:

#24	Carl Mayes	for a garage	\$60.00
#247	Fred Adamski	for a dock	\$15.00
#38	Virgil Bryant	for a shed	\$25.00
#170,171	Robert Ruzik	for a shed	\$25.00
#119	Harry McMurll	for a shed	\$75.00 (triple fine for not getting a permit)
#119	Harry McMurll	for Above Ground Pool	\$30.00
#68	Olyn Hines	for a shed	\$25.00
#39,40	Robert Dunham	for 3 docks on ponds	\$45.00
		& dock on lake	\$15.00
		& a shed	\$25.00
#243	Dallas Witt	for a 4-Season room	\$30.00

Bob Hanauer pointed out where the docks are being built by #39,40, Robert Dunham. Two docks are being built on the big south pond, one on the north small pond and one on the dividing dam on the lake. The docks on the ponds are 6' X 8'.

Bob Hanauer brought up a dock to be built with a permit by Ken & Peggy Volz, #9B, four (4) feet from the lot line. Sharon Lindsay said it would aggravate a bad situation with Pat & Debbie Wilken's #10. Peggy Volz explained that the way Wilkin's built his boat house, he backs out into her beach area, because he turned the boat house inward on a curve on the slaw. Bob Hanauer said Wilken's built 20' from his lot line, but it is huge, not giving any consideration to his neighbors. Bob Hanauer said it should never have been put there. Lou Long signed the permit 2 years ago, but it doesn't show where it would be located, and what was actually built ended up being bigger than what was on the permit of 16' X 20'. Sharon Lindsay asked why the Volz's didn't say anything before it was up? Peggy answered that they didn't know exactly how big it was going to be or that it was 12' tall, until the frame went up. Plus it is built out of steel, and Wilken's didn't ask for permission from the Board. She also said that no one would think to ask before one saw the frame, if the structure was 25' X 32', plus a deck on 2 sides. Peggy said they thought it was going to be a sun deck with a normal size boat house on it. By the time it was framed, it was too late. He also has 208' of shoreline, the Volz' have 46'. Ben & Ruby Chase, #9A, also had their view blocked after just finishing a \$12,000+ sun room on the lake side of their house. Bob Hanauer said that the Rules on Building Permits have been very vague in the past, and you

can't legislate consideration or manners. Sharon said that if someone was putting up a structure beside her, she would find out what was being built. Pete McCoy said that Wilken's didn't have to put the boat entrance on the back side, next to the Volz', rather than straight in or from Wilken's side. Sharon Lindsay said the Board is contributing to a bad situation. Lou Long said that a boat house will block someone's view, but did he include a shed with the building? The answer was yes. It was not included on the Building permit. Bob Hanauer made Wilken's take down an illegal diving board which stuck out into the slaw. Dave Beck asked if he can get his boat out when the lake is down. Peggy answered it was doubtful, plus there is a stump in the slaw (which Wilken's knew about) right where he pulls out. Sharon asked if he was the one that was speeding in her slaw, and added that she caught him throwing small fish onto other's lots, instead of back into the lake. Bob Hanauer said we cannot have a rule that says you can't block anyone's view. Sharon said that in the past, it was understood that you didn't block other's view if possible. Dave Beck said it is a matter of common courtesy. Lou Long asked Peggy what she wanted to do. Peggy answered that it is too late to do anything, but she wanted it on the record to improve the rules. Lou Long asked Peggy what their intentions were. She answered that they had to replace the old dock this year anyway, but this charged the plans for a beach and dock. She said the only way to get sun on their beach, is to move it down toward Chase's and put the dock 4 feet from Wilken's lot line. Sharon said Wilken's is 20 ft., plus Volz's 4 ft. makes 24 ft. for Wilken's to back out. George Madiar asked if Wilken's would back into Volz's new dock? Peggy answered that she would rather he back into their dock, than into her in the beach area. Bob Hanauer said he gave a permit for a dock, after he suggested to Ken Volz to go 4' from the lot line to be safe. Bob said Wilken's should have thought about these things before they built. Al Tretter agreed. Lou asked why Wilken's couldn't have brought the boat in from the front or their side.

Farm Management: John Earley was not present.

Finance Committee: Sharon Lindsay said the Board should be prepared to discuss the Budget at the next 2 meetings. She also said that since she missed the meetings with the builders, she wanted to know where the funds were coming from to build a new office building at the lake. She said she thought we needed to buy a pickup truck to replace the old one. Lou Long said we have funds for a truck. The Secretary reported that the Equipment Reserve was \$7747.02 Add another \$2500 in the 1998 Budget would give a total of \$10,247.02 plus interest.

Bob Hanauer said that the best estimate for a building was \$26,500 to rough it out. He estimated that we would need to borrow \$40,000 at 9%. The monthly costs would include \$250.00 from the rent we already budgeted for. (That could go up to \$300.00 in July 1998.) Add a low estimate of 10 Transfers per year at \$200.00 each, equals \$2000.00 each year, plus what was budgeted for the building in the last 2 years, and 1998 at \$5400.00, totals to \$9400.00. We also had a surplus of \$9,367.65 at the end of 1996 that was not allocated to other funds. The total for the building would be \$18,767.65. We would have to borrow \$7,733.00 to get the structure up by 1998. (These figures have been corrected, and are averages or estimates.)

Present Rental costs:	\$250.00 (\$300.00?)	Mortg payment	\$405.00 est.	(at \$40,000)
Gas, Electric & Water:	\$480.00		\$400.00 est.	
Phones:	<u>\$103.00</u>		\$ 60.00 est.	
	\$833.00 (or \$883.00)	Insurance	\$ 40.00 est.	
		Taxes	<u>\$ 75.00 est.</u>	
			\$980.00	or (\$880 at \$30,000)

If there is no mortgage payment, the monthly costs would be \$575.00 (estimate).

Bob Hanauer added to the report on the new building the following figures:

\$166.67/ month from 1/2 of 10 the Transfers (Transfers in 1995=31, 1996=34, June 1997=9)
\$250.00/ month rent
+ \$150.00/ month from \$1800/yr on Building Reserve
Total \$566.67/ month (34 transfers X \$200.00= \$6800 divided by 12= \$566.67)

Bob added that the General Fund is not losing any funds, because the Transfer fees were raised to \$400, and 1/2 goes to a new building, 1/2 goes to the General Fund as before. Sharon Lindsay asked if the Board was thinking about increasing the assessments and the answer was no. She also asked Al Tretter if there would be more risk to add to our insurance liability coverage, and Al answered no because this is not a public building, just add a policy to cover the building, which has already been included in the estimates. Lou Long said that there would be a savings on utilities and phones, and the rent will probably go up to \$300 or \$350 in July 1998. Bob Hanauer said we wouldn't have to put up with the sewage smell and leaks. And in the long run, it would be cheaper. Sharon said she needs to know where the funds are going to come from for her report to the membership at the Annual meeting. Bob Hanauer added that we have been getting \$4000 per year for Conservation for 3 years, which has not been spent. Sharon said we need to use that money for the dry ponds. Bob answered that we must have the cooperation of the farmers around the lake to work jointly, and we don't yet. Sharon asked if we need to budget for Conservation funding in 1998? Bob said we will need it, if we get permission from neighbors, and if the trial with Gary Hays on cash-rented ground on the east side works out for both parties. Sharon said we only have 2 months to get the Budget worked out. Lou Long said we need to keep Budgeting for Conservation in case Gary Hays will work with us next year, or increase rent and reduce Conservation, but not do away with it. Bill agreed that it is a possibility that Hays will work with us if he feels that he can in coming years. Bob Hanauer stated again that the assessments cannot be increased over \$250.00. Sharon also asked about the cost of the Dry Hydrants. No estimates have been received from the fire department or have been acquired by us for the trenching. Pete McCoy said he'd rather his house burned all the way down, if it caught fire, and Al Tretter agreed. Lou Long said he didn't think we could do it now financially. Lou Long said that more than 1/3 of the roads will be done, so we may have more money for roads than we need. Sharon said we must prioritize our needs for the Budget.

Sharon also asked what happened after the Account Receivable names that were published in the May newsletter? The Secretary answered that 3 came in to pay off their account. Sharon asked if a legal letter from Atty. Stu Dobbs would be appropriate at this time? Bob Hanauer said he would send the following names to our attorney: John Cheek #109, Michael Higginson #143, Brad Jenkins #118, Denis Kehrer #9, Daniel Lawson #96, 96A, Ron Morrow #2. Lou Long asked if we could garnish wages or not. Sharon said she would prefer to have our Attorney send a letter. Bob Hanauer and Pete McCoy agreed. Sharon Lindsay said next year maybe we should increase the penalty from 10%, to a flat \$100.00, then add 18% interest thereafter. Sharon Lindsay seconded Bob's motion and told the secretary to tell Attorney Stu Dobbs, that the overdue accounts should pay off their debt within so many days or legal action will be taken. It passed by consensus.

Legal & Insurance: Al Tretter reported on the copies he gave the Board to review on Directors Insurance he got from Marc Musso. He said that if a deliberate malicious action is taken by a Board member or an illegal action, then they are not covered. It would cost \$1,428.00, and would cover a limit of \$1,000,000 with a \$1000 deductible. It is meant for places like the Water Commission where the management sets up the prices for water, unlike SLA where the membership votes on the Budget, not dictated by the Board. Pete McCoy said we don't need it and Lou Long agreed that we are content with what we have. Al Tretter said he

is content with the insurance coverage we have. Dave Beck said he was worried since he was new and might make a mistake, but it is clear that he is covered now. It was agreed to leave the insurance as is.

Roads & Grounds: George Madiar reported that he and Bill Hohimer measured the roads at 3.75 miles in length, but they still need to measure the width because some are 7', 8', 10', or 12'. Pete McCoy asked what the total mileage of roads was? Bill said approximately 10-12 miles. George said he, Bill and Randy Hays, owner of the nursery across from the lake, will drive around the lake so Randy can offer suggestions on flowering trees, hard maples, etc., and where best to locate them. Members will be able to order what they want with our order. Lou Long asked what size trees they would be. George said he didn't know how tall or costs yet. He said that Bill cuts 300 trees per year, so we definitely need to replace some.

Lou Long said that Mae Ess' situation on lot #128, concerning water draining into her garage when it rains, is to be fixed in 10 days. Pete McCoy said it has been too wet. George Madiar asked if Williams' digging out the back of the slew at #71,72 and dumping the dirt in the southwest area on Circle Dr. was OK? Lou Long said it is their lot and is fine.

Sanitation, Shoreline & Boat Docks: Dave Beck reported that on June 1, 1997 he inspected #128, Mae Ess's and the dock, and grounds were fine, but it needs full rate rip rap on 20 ft. on the north side of the dock, and 40 ft. needs ½ rate (less than 2 ft. above water), and the septic is lateral and must be escrowed for replacement. Lot #118, Brad Jenkins, was inspected and everything was fine, but the septic must be escrowed.

Water Quality, Soil Conservation & Restoration: Ray Reardon was absent.

OLD BUSINESS:

•**New Financial Reports from QBP:** The Secretary gave the Board new reports at the last meeting to review and decide which forms they wanted at the Board meetings. Sharon Lindsay said she liked the P & L Budget Comparison. The Secretary explained that the Balance Sheet gives all the figures that are on the Cash Position, plus more. Sharon Lindsay said she thought both forms were fine and to stop using the old ones.

•**Edith Scott, 112A selling 25 ft. of Shoreline to Larry & Janet Duke:** The Secretary explained that Edith Scott is selling 25 ft. of shoreline to the Duke's and she has contracted Wild Survey to do a survey of the 2 lots. Due to the weather, there is a 2 week back log on surveying. Sharon Lindsay made the motion to approve the request as long as a survey is done. Pete McCoy seconded. It passed unanimously.

NEW BUSINESS:

Building Code Rules - (refer to a report mailed to the Board members with changes highlighted) Bob Hanauer stated that the Permits and the Rules do not agree. He read the area on the permit where the applicant signs it which states "in compliance with the attached" and "as set forth above". He wanted to add "and the Sunset Lake Rules & Regulations as found in the handbook". He also wanted to add under fees, "roofed decks" under \$30.00. Lou Long asked why there needs to be a permit & fee to replace a structure? Bob answered with an example; "if a house is torn down and replaced, does it need a permit? Sharon Lindsay said she thought we needed to get a permit to replace but no fee. Pete McCoy said he was charged a fee to replace his dock. Pete said he never got his escrow money back, plus he had to pay a fee to replace it. The Secretary will investigate this matter. Lou Long asked why penalize those who try to keep their lots in good condition by replacing something that is worn out. Bob Hanauer said during the dredging that docks were torn down, and they did not have to pay a fee, unless they enlarged the dock. It was for the benefit of

the lake. Bob said if an old dock is torn out and completely rebuilt, it is a new dock. Al Tretter said get a permit, but no fee. Sharon Lindsay asked if a storm destroyed a structure, would they have to pay a fee to rebuild. She said it takes some common sense to know when it is appropriate to charge a fee. Bob agreed, but asked how we put that in the Rules & Regulations? Sharon Lindsay said to include "if there is a question, they can come to the Board." Bob Hanauer made the motion to accept the changes as discussed, Sharon Lindsay seconded. Motion carried unanimously.

Bob Hanauer asked why we go through each transfer one by one, instead of accepting all of them at once. Sharon Lindsay said that in the past she understood that these had to be accepted by the Board before the closing. Bob asked why we would hold up a closing if everything is in order. Sharon said if there was a problem, then they would hold up a closing. Bob said they wouldn't be on the Agenda to accept if there was a problem, so why not pass all of them.

- **Transfers to be approved** - #32 Charles & Norine Smith to Leo & Betty Miller
#98 Stanley & Betty Lomelino to a Trust
#120 Sam & Mary Molen to Dennis & Eileen Denney

Sharon Lindsay made a motion to approve the transfers for this month, and Bob Hanauer seconded. It passed unanimously.

Bob Hanauer said that there are some sheds on the lake that are really in bad shape. We need to send a notice to fix them or tear them down. Bob asked if he, Bill and George could go out to inspect sheds and get a list together for the Secretary to send letters out to. It was agreed that it should be done.

Lou Long asked the Denney's, Bill and Peggy to leave before an Executive Session started. When they were called back in, Peggy Volz was informed that she could have 5 days off with pay at 4 hours per day. She thanked the Board.

The subject of selling the dump truck was brought up by Bill Hohimer. Bob Hanauer asked Bill how much he drives it in a year, and Bill answered about 25 miles a year. We pay \$490 for a license, not to mention insurance and repairs. Bob Hanauer asked if Bill needed it. Bill said no, and also Randy Hays asked if it was for sale. Sharon asked if we need to keep it. Lou Long said we could rent one cheaper than keeping it. Bob Hanauer made the motion to sell it, Pete McCoy seconded. It passed unanimously. Bill said the next pickup truck should have a hoist on it. Dave Beck asked what it will sell for. Bob said sell it for whatever you can. Also, Bill said Vince Moreth is stalling on buying the fence, but he will keep trying.

Sharon Lindsay made the motion to adjourn, Bob Hanauer seconded. The motion passed. The meeting was adjourned at 9:05PM.

Secretary,
Peggy L. Volz

SUNSET LAKE ASSOCIATION

June 3, 1997

CASH POSITION

Cash on Hand		\$ 100.00
First National Bank		
Checking	\$ 402.00	
Money Market Account - General	\$ 72,550.31	
- Interest	<u>\$ 199.57</u>	
		<u>\$ 73,251.88</u>
First National Bank - Committed Funds		
Money Market Account - Equipment Reserve		\$ 7,725.91
- Interest		\$ 21.11
F & M State Bank - Committed Funds		
Money Market Account - Silt Management		\$ 846.19
- Interest		\$ 1.21
Total Revenue		<u>\$ 81,846.30</u>
First National Bank - Escrow Fund		<u>\$ 16,775.00</u>
Monthly Receipts:		
Assessments - General	\$ 2,102.40	
- Silt	\$ 600.00	
Boat Permits	\$ 1,411.00	
Building Permits	\$ 270.00	
Fines & Penalties	\$ 621.91	
Transfer Fees	\$ 600.00	
Earned by Maintenance Man	\$ 190.50	
Misc. Income	<u>\$ 106.87</u>	
		<u>\$ 5,902.68</u>

SUNSET LAKE ASSOCIATION

June 3, 1997 at 7:00 PM

BILLS PAID:

United Cities Gas	\$ 72.15
CIPS	67.13
Rural Electric	238.87
GTE- 3232 - 47.65	
- 3339 - 41.17	85.66
AT & T	16.90
Nilwood Water	8.25
Watts Copy Service (6-13-97 to 7-13-97)	57.00
Employers Tax	604.83
B & F Investments (June rent)	250.00
Bill Hohimer (Battery Charger)	37.00
Macoupin Service (Fuel- 335.26, Seed, etc-494.05)	829.31
Rural King (Air Compressor)	369.73
Spies Soybean Service (2 sets of 60" blades)	110.50
Gregory M. Bieman, CPA (1 Hr. visit, Corp. Taxes, adjusting entries)	595.00
Gold Nugget Publications (Stencils for buoys)	4.24
Burgess & Son, Hardware	4.64
Kenneth Phillips (Building Permit Refund)	25.00
First National Bank (Petty Cash)	41.20
Peggy Volz - net salary	771.08
William Hohimer - net salary	<u>1,400.60</u>
TOTAL PAID:	\$ 5,589.09

BILLS TO BE PAID:

B & F Investments (May rent)	\$ 250.00
Nilwood Water	8.25
Quill Corporation (Office Supplies)	112.43
Secretary of State (License for Chev. Truck & Trailer)	62.00
Sec. of State - Annual Report	5.00
Konneker-Brown (belts for mower)	<u>142.17</u>
TOTAL TO BE PAID:	\$ 579.85

- To the Board of Directors
- From the Secretary:

Please plan to attend the Directors' Meeting on **Tuesday, June 3, 1997** at our office at **7:00 P.M.**

SUNSET LAKE ASSOCIATION
P&L Budget Comparison
 January through April 1997

5/01/97

	TOTAL			
	Jan - Apr '...	Budget	\$ Over Budget	% of Budget
Income				
0301 Annual Assessment	74,383.99	78,000.00	-3,616.01	95.4%
0305 Boat Permit Income	3,676.00	5,000.00	-1,324.00	73.5%
0307 Recreation Vehicle Permit	16.00	10.00	6.00	160.0%
0311 Building Permit	340.00	500.00	-160.00	68.0%
0313 Fines & Penalties	341.50	300.00	41.50	113.8%
0335 Interest Income	494.76	500.00	-5.24	99.0%
0391 Transfer Fees	1,400.00	2,500.00	-1,100.00	56.0%
0398 Earned-Maintenance Man Inc	45.50	500.00	-454.50	9.1%
0399 Miscellaneous Income	2,329.66	2,800.00	-470.34	83.2%
Total Income	83,027.41	90,110.00	-7,082.59	92.1%
Expense				
0406 Professional Fees	105.00	3,000.00	-2,895.00	3.5%
0407 Printing and Reproduction	323.96	400.00	-76.04	81.0%
0408 Postage and Delivery	80.20	700.00	-619.80	11.5%
0409 Office Expense/Supplies	1,126.00	2,500.00	-1,374.00	45.0%
0411 R & M- Lake	288.05	500.00	-211.95	57.6%
0411.1 Fish Stocking	0.00	1,000.00	-1,000.00	0.0%
0412 R & M -Grounds	0.00	500.00	-500.00	0.0%
0413 R & M -Shoreline	0.00	1,000.00	-1,000.00	0.0%
0414 R & M -Roads	0.00	9,890.00	-9,890.00	0.0%
0415.5 Conservation & Watershed	950.00	4,000.00	-3,050.00	23.8%
0416 R & M Equipment	924.77	4,300.00	-3,375.23	21.5%
0418 Gas & Oil	648.44	1,800.00	-1,151.56	36.0%
0420 Maintenance Supplies	96.18	200.00	-103.82	48.1%
0430 Utilities	2,414.33	5,400.00	-2,985.67	44.7%
0434 Insurance	4,435.00	12,500.00	-8,065.00	35.5%
0442 Property Tax	0.00	3,000.00	-3,000.00	0.0%
0492 Rent	1,000.00	3,000.00	-2,000.00	33.3%
0498 Miscellaneous Expense	290.30	600.00	-309.70	48.4%
Building Reserve	0.00	1,800.00	-1,800.00	0.0%
Equipment Reserve	0.00	2,500.00	-2,500.00	0.0%
Payroll Expenses	12,695.51	31,520.00	-18,824.49	40.3%
Total Expense	25,377.74	90,110.00	-64,732.26	28.2%
Net Income	57,649.67	0.00	57,649.67	100.0%

05/01/97

SUNSET LAKE ASSOCIATION
Profit and Loss YTD
 January through April 1997

	<u>Jan - Apr '97</u>	<u>% of Income</u>
Income		
0301 Annual Assessment	78,581.08	73.8%
0301.7 Silt Assessment	14,280.00	13.4%
0305 Boat Permit Income	4,006.00	3.8%
0307 Recreation Vehicle Permit	16.00	0.0%
0311 Building Permit	390.00	0.4%
0313 Fines & Penalties	1,112.26	1.0%
0335 Interest Income	1,208.63	1.1%
0391 Transfer Fees	1,427.00	1.3%
0398 Earned-Maintenance Man Inc	526.08	0.5%
0399 Miscellaneous Income	4,939.95	4.6%
Total Income	106,487.00	100.0%
Expense		
0406 Professional Fees		
Legal Fees	105.00	0.1%
Total 0406 Professional Fees	105.00	0.1%
0407 Printing and Reproduction	323.96	0.3%
0408 Postage and Delivery	80.20	0.1%
0409 Office Expense/Supplies	1,126.00	1.1%
0411 R & M- Lake	288.05	0.3%
0415.5 Conservation & Watershed	950.00	0.9%
0416 R & M Equipment	924.77	0.9%
0418 Gas & Oil	648.44	0.6%
0420 Maintenance Supplies	96.18	0.1%
0430 Utilities		
Gas and Electric	1,936.01	1.8%
Telephone	445.32	0.4%
Water	33.00	0.0%
Total 0430 Utilities	2,414.33	2.3%
0434 Insurance		
Commercial Property & Liability	3,491.00	3.3%
Commercial Umbrella Liability	944.00	0.9%
Total 0434 Insurance	4,435.00	4.2%
0436 Interest Expense	2,287.57	2.1%
0460 Boat Expense	52.14	0.0%
0492 Rent	1,000.00	0.9%
0494 Travel Expense	15.75	0.0%
0498 Miscellaneous Expense	290.30	0.3%
Payroll Expenses		
0439 Illinois Unemployment Tax	46.91	0.0%

1/97

SUNSET LAKE ASSOCIATION
Profit and Loss YTD
January through April 1997

	<u>Jan - Apr '97</u>	<u>% of Income</u>
0440 Employment Tax Expense	785.11	0.7%
0441 FUTA	112.00	0.1%
Payroll Expenses - Other	<u>11,751.49</u>	<u>11.0%</u>
Total Payroll Expenses	<u>12,695.51</u>	<u>11.9%</u>
Total Expense	<u>27,733.20</u>	<u>26.0%</u>
Net Income	<u><u>78,753.80</u></u>	<u><u>74.0%</u></u>

06/03/97

SUNSET LAKE ASSOCIATION

Balance Sheet

As of June 3, 1997

Jun 3, '97

ASSETS

Current Assets

Checking/Savings

0100 Cash on Hand	100.00
0120 Checking Acct.	22,677.00
0125 First National Bank- Gen	73,041.62
0130 FNB-Equipment Reserve	7,747.02
0140 Farmers & Merchants	1,447.40

Total Checking/Savings 105,013.04

Accounts Receivable

0160 Accounts Receivable	-680.04
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Total Accounts Receivable -680.04

Total Current Assets 104,333.00

Fixed Assets

0170 Farm Land	16,000.00
0172 Building Reserve	4,675.82
0173 Depreciation- Buildings	-4,313.17
0174 Lake Site	39,773.18
0178 Picnic Area	4,000.00
0182 Dam & Spillway	143,467.75
0183 Depreciation- Dam/Spillway	-122,246.55
0186 Roads & Driveways	36,347.63
0187 Depreciation-Road/Driveway	-36,347.63

Total Fixed Assets 81,357.03

Other Assets

0190 Maintenance Equipment	74,984.06
0191 Depreciate-Maint Equipment	-69,329.78
0194 Policing Equipment	4,635.60
0195 Depreciate-Police Equipmt	-4,635.60
0198 Office Equipment & Furnitu	6,208.11
0199 Depreciate-Office Equipmt	-4,211.20

Total Other Assets 7,651.19

TOTAL ASSETS 193,341.22

LIABILITIES & EQUITY

Liabilities

06/03/97

SUNSET LAKE ASSOCIATION

Balance Sheet

As of June 3, 1997

Jun 3, '97

Current Liabilities	
Other Current Liabilities	
0200 Escrow	22,275.00
Payroll Liabilities	
0235 FICA Expense	-807.04
0245 Fed W/H	-669.00
0255 IL W/H	6.76
Payroll Liabilities - Other	<u>3,665.26</u>
Total Payroll Liabilities	<u>2,195.98</u>
Total Other Current Liabilities	<u>24,470.98</u>
Total Current Liabilities	24,470.98
Long Term Liabilities	
0202 R & M- Silt Project	-57,120.00
0205 Silt Loan Principle	6,858.14
0225 Bonds Payable	-2,430.00
0291 Class A Memberships	-123,240.00
0293 Class B Memberships	-3,200.00
0299 Surplus	<u>134,019.61</u>
Total Long Term Liabilities	<u>-45,112.25</u>
Total Liabilities	-20,641.27
Equity	
Opening Bal Equity	170,732.25
Retained Earnings	-17,139.66
Net Income	<u>60,389.90</u>
Total Equity	<u>213,982.49</u>
TOTAL LIABILITIES & EQUITY	<u><u>193,341.22</u></u>