Silver Springs Lake Property Owners Association
Board of Directors' Meeting Minutes
October 12, 2026

Location: Zoom
Date: Monday, October 12, 2026
Time: 4:00 PM

Call to order: 4:00 PM (Bryan)
Participants: Bryan Sowatzke, Neil Howell, Kevin Streetar, David Lester, Deb Hoff
Excused Absence: Dave Richter

Treasurer's Report: (Kevin)
- Income & Expense Report Review
- Multi-year Income and Expenditure Forecast Review
- Income since last board meeting:
    - o $460.00 Final annual dues payment received
    - o $20.32 Interest income was received for checking 9/30/26
- Payments made since last board meeting:
    - o $75 ($25 gift cards each to LPC for gas: David, Terry, and Tony)
    - o $129.82 to Debbie Smith – reimbursement for Poker Run/potluck expenses
    - o $150 to Donna Ohm – reimbursement for Poker Run/potluck expenses
    - o Debbie donated $200 to the Neshkoro Community Center via the SSL POA
    - o Poker Run / Potluck: $430 spent (over budget by $30)
    - o Recognition awards: $432 spent (over budget by $182)
    - o $139.57 Alliant - Electricity 9/25/26
    - o $18,000 Aquatic Plant Management - September weed harvesting
    - o $10 bank chargeback fee – (second occurrence)
- Payments to be made this month:
    - o ~ $140.00 Alliant Electricity10/25/26
- 2026 Dues Collection Summary:
    - o August 10th: $101,660 or 99%
    - o September 13th: $102,120 or 99%
    - o October 13th: $103,040 or 100%
- 2026 Newsletter Advertiser Payments Received:
    - o October 12th, $1,230 or 80%
    - o Two advertisers did not participate ($60 total)
    - o Landscaping Solutions addition ($20 check payment received)
- 2026 Workman's Comp Insurance
    - o Insurance premium audit completed and submitted 9/17/26
    - o A related tax document was completed
    - o Thanks to David and Terry for obtaining Certificates of Insurance (COIs)
    - o A calendar event reminder will be created to collect COI documents in 2027

Motion	To approve the Treasurer's Reports and Activity Ledger	
First	Bryan Sowatzke	
Second	Deb Hoff	
Discussion	None	
Vote	Passed	Unanimous approval

Motion	To approve a 15% annual association membership dues increase for the 2027/2028 budget	
First	Bryan Sowatzke	
Second	Kevin Streetar	
Discussion	Neil Howell opposes regular 15% dues increases because the multiyear income and expenditure forecast lacks an adequate level of detail. The multi-year income and expenditure forecast was reviewed to highlight the effect of the Lake Preservation Program (2027 DASH Services) on 2027 and 2028 Cash Reserves bringing the cash reserves below $58,000. Noting the Lake Association can not borrow money if needed, the cash reserves are a need. The historic cash reserve level has always been $100,000.	
Vote	Passed	Approved: Bryan Sowatzke, Kevin Streetar, David Lester, and Deb Hoff Opposed: Neil Howell

Secretary's Report: (David)

Motion	To approve the September 14, 2026, Board of Directors' meeting minutes	
First	David Lester	
Second	Deb Hoff	
Discussion	Reviewed non-business items discussed and not included in the report	
Vote	Passed	Approved: Bryan Sowatzke, Kevin Streetar, and David Lester Opposed: Neil Howell Abstained: Deb Hoff (not present at the meeting)

Special Events Committee Report: (Bryan Sowatzke for Deborah Smith)

- October 5, 2026 SSL Events Committee Meeting Minutes provided by Debbie Smith were reviewed and will be posted to the Association Website
- The Kids Fishing Jamboree, Pontoon Poker Run, and Potluck Events were very well attended and enjoyed by all!
- Event budgets will be reviewed and amended as appropriate for 2027/2028

Architectural Committee Report: (Deb)

- Construction Activity Ledger Report – No Updates
- No new construction project approval applications were received

Lake Preservation Committee (LPC) Reports: (David)

- Reports were distributed to the Lake Board members:
  o The 2026 Weed Harvesting Program Summary
  o Shoreline Chara bog Removal and Shoreline Maintenance Services

o The Dome Bay Targeted Dredging Program Proposal Overview

All three reports will be posted to the Association website. Highlights follow.

The 2026 Weed Harvesting Program had three campaigns, with 19 total days of service from Aquatic Plant Management (APM, Minocqua, WI). APM removed 731 tons of nutrient-rich cut weed and Chara bog biomass, which will not settle on the lakebed to support weed and Chara algae growth next year. This is more than 18 times the estimated amount of nutrients added to our lake by man and Mother Nature each year.

Scheduling and harvesting activity worked well in 2026. Outside of Dome Bay, the average lake weed height remained below propeller level throughout the boating season. We hope this trend continues. Boat navigation (reduced prop fouling), water clarity, swimming, and fishing all benefit from limited weed growth.

Floating Chara algae bog deposition on resident shorelines presented itself as a new problem on Silver Springs Lake in 2026. Lake Preservation Committee (LPC) members investigated multiple on-call service provider options for residents to consider for lakeshore Chara bog removal. These will be presented in the Shoreline Preservation Program summary report for 2027 and at the Annual Meeting next spring. APM will also be offering its Riparian Service (crews to work in 4-hour and 8-hour blocks) to remove shoreline weeds and rake muck away from our residential swimming and docking areas next spring.

To partially address Chara algae bog deposition in 2027, the Association will be modifying APM's Weed Harvesting Program schedule. We will change from 19 days of service in three (3) campaigns to 19 days of service in five (5) harvesting campaigns, conducted every two (2) weeks during the height of the Chara bog growing season. The goal of this program is still to preserve our lake's recreational value and to reverse lake aging. Time will tell whether this schedule modification will control weed growth and remove our targeted 700 tons of nutrient-rich biomass.

Along with the Lake Preservation Program's introduction in 2024, the LPC and Association Board instituted multi-year income and expenditure forecasting to show the Association's plan to re-establish and maintain a $100,000.00 cash reserve. This forecast shows planned funding for Targeted Dredging Projects, which will be tailored to remove the most problematic silt and muck deposits throughout the lake.

Sediment studies performed in 2016 and 2023 confirmed that muck and silt (biomass) deposits in Dome Bay, near the mouth of the inlet stream, are the thickest. Not surprisingly, this is where heavy weed growth negatively affects boat navigation, reduces fishing opportunities, and negates the desirability of this area for swimming.

Information obtained from service providers to date indicate that an effective dredging program on Dome Bay could very easily cost $300–$500 thousand dollars. To learn how much targeted dredging will cost (and how much we can afford), we need an accurate and comprehensive survey and map of the muck and silt deposits in Dome Bay.

As initially planned, the Lake Association will have a limited amount of funding available ($80–100K) for this project in 2029/2030. The actual cost will not be known until we have a bathymetric map of the bay and hard data defining the amount (volume) of silt and muck therein.

Motion	A motion was made to fund the Dome Bay Depth and Biomass Accumulation 'probing study' for April 2027. (Aquatic Biologists Inc. has provided a quote for 10 hours of work, with a 5-yard-spaced grid centered near the inlet stream.) $2K is available for this work from the approved 2026/2027 Lake Preservation Plan budget line item for New Projects.	
First	David Lester	
Second	Neil Howell	
Discussion	(See Above)	
Vote	Passed	Unanimous approval

The Lake Board authorized a $2K expenditure for the first phase (PI) of the Targeted Dredging Program, which is for target area definition. The funds will be used in April 2027 to perform a detailed 'probing study' on Dome Bay. The data from this study will be used to prepare a bathymetric map of the original (hard-pan sand) lakebed and provide actual muck and silt thickness readings.

The detailed map(s) from this study will first be used by LPC and Board members to define a specific dredging target area. Qualified dredging service providers will use the detailed target area map(s) to calculate the muck volume to be removed from the target area, communicate their silt deposition (dewatering) basin requirements, and prepare their competitive service bids.

Dredging service bids for a defined target area in Dome Bay will be obtained for board consideration in late 2027. The Association would consider board recommendations and budgeting requirements for the program at the 2028 annual membership meeting.

Depending on project scope, cost, and funding availability, the soonest (budget-limited) dredging activity would take place in 2029. Funding for dredging a larger service area would not be available until 2030 or later.

The geologic age for dredged sections of our lakebed will be turned back (by 45 years) to its infancy. Weed growth potential on a nutrient-free, hard-packed sand lakebed is limited. Decades will pass before the weed beds can be re-established.

Following our initial Dome Bay project, every 3–5 years or so, the Lake Preservation Plan will call for targeted dredging in other problem areas throughout the lake.

Targeted dredging, together with the Lake Preservation Program's weed harvesting program and DASH treatments, will deliver a balanced and healthy lake ecosystem for countless future generations of homeowners.

President's Report: (Bryan)

- The Covenant Committee (Neil, Bryan, and Kevin) will meet with POA Attorney Tom Lorenson on October 25th to present and review Protective Covenant corrections and Covenant nonconformance (compliance) procedures.
- One Covenant nonconformance was resolved this past month, and one recurring nonconformance was reported. Both relate to exterior lot lighting.

Website Services (FAQ) Page Updates: Deb Hoff will work on this over the winter

New Business: Next Board Meeting date and time: TBA (next spring)

As warranted, the Lake Board will schedule and conduct Zoom meetings from November through April. Business will be conducted as usual throughout this period, with personal email, text, and phone communications. Website reports and social media postings will also take place, as warranted and approved by Bryan.

Motion to Adjourn:

Motion	A motion was made to adjourn the meeting at 6:00 PM.	
First	David Lester	
Second	Kevin Streetar	
Discussion	None	
Vote	Passed	Approved: Bryan Sowatzke, Kevin Streetar, David Lester, and Deb Hoff Opposed: Neil Howell