Lakewood Property Owners Association



It's the beginning of our summer season here in Lakewood and we are excited to get started with a newly filled-out Board of Directors and a six pack of cool plans for the year. Thanks to all those who attended our annual homeowners meeting at Northern Bay on May 2 and participated in what turned out to be a lively discussion on a number of topics. We all talked through some issues and concerns, made some decisions and even had some laughs along the way. The board certainly appreciates all of the thoughtful feedback and ideas from the homeowners who attended and for those who weren't able to come, we've included the meeting minutes inside this edition of the newsletter. Take some time and read through what transpired there since the decisions that were made affect everyone.

The 4th of July Picnic is only a month away. We'd like to have some kids and adult games this year. We had good intentions last year,

but we just didn't have enough peoplepower to properly run them. Consider volunteering for the games or even to set up and take down tables. It's only a few minutes out of your day and it sure would help us make this a truly fun event for everyone. Be sure to RSVP by June 22 for up to 4 to get in for free.

Also inside this newsletter: we've identified some opportunities and challenges for us as an Association in the future including the new Riparian Buffer, the electric gate, our new website, beautification efforts and much more. Be sure to take the time to read it all.

And Remember.... Make it a great Lakewood summer!

Your Lakewood Board of Directors Norm Hampson, Judy Hampson, Val Exner, Maureen Bain, Kelly Bain, Eric Koppa and Dale Oberbeck.

The future is now. Lakewood's newsletter goes all digital!

Like the rest of the modern world, Lakewood is moving into the digital age with the creation of a new website. We expect it to be completed by the end of this summer, at which time you will be able to access it by going to

www.lakewoodpoa.org. We will have new capabilities to communicate with our homeowners throughout the year, post news and

information, archive Lakewood documents such as the Bylaws and the Covenants and Restrictions, and even accept payments for annual dues with a Pay Pal account.

With our new website, we will discontinue the newsletter printing and mailing. This will save the Association about \$1500 a year and will offer a much more efficient and timely way for us to communicate with

our members. We will still maintain our Facebook page of course but the website will provide an additional channel that is accessible to everyone who has a computer, smart phone and/or tablet. It's even more important than ever that we have everyone's email address. Please consider giving us your email if you haven't done so already. Welcome to the new millenium!

Summertime Reminders for Lakewood Homeowners

- **--Carry in/carry out.** We have no garbage pickup at the lakefront so please take your garbage with you when you leave.
- --Absolutely No Overnight Boat Parking at our piers.
- --Homeowners are responsible for their guests while they are visiting Lakewood.
- --No Dogs allowed <u>anywhere</u> at our lakefront.
- --Respect and stay out of the roped-off "Riparian Buffer" area at our beach.

- --Report suspicious activity to the DNR or Sheriff.
- --Display your hangtag on your rearview mirror. *Cars will be towed this year!*
- --Call the DNR's fire danger line before you burn. The current burning conditions change daily. Please be considerate of your neighbors.
- **--Control your dogs.** Adams Co. Sheriff will give fines for excessive dog barking and unleashed dogs in the neighborhood.



2015 Summer Picnic!

We're firin' up the grill again! Mark your calendars for our annual Summer Picnic. We will be grilling up some tasty meats on Saturday, July 4th and will begin serving at noon. We are again allowing up to 4 people per household for free and \$5 per person after that.



Please RSVP prior to Monday, June 22nd to ensure we order the right amount of food. For those reserving after the 22nd or at the door, there will be a charge of \$5 per person.



As usual, we ask that everyone bring a dish to pass and last year we instituted an "assignment key" based on everyone's last name. That system worked really well and we will do the same this year. As a reminder, if your dish requires a serving utensil, please be sure to bring one as we won't have anything on hand to use.

We can definitely use help with organizing and directing kid and adult games. Let us know when you RSVP if you'd like to help out with this and/or set up and clean up, directing food lines or even if you can contribute an item for our raffle.

Remember, our association boat launch will close at 10:30 AM and remain closed for the rest of the day for the safety and convenience of our picnic-goers. Please plan accordingly.



INCOME	PROPOSED 2014 BUDGET	2014 Results	2015-16 PROPOSED
STARTING BALANCE MAY 1 2014	\$5,584.80	\$5,456.28	
ACTUAL CREDITS FOR 2014-2015	N/A	\$23,391.45	
PROPOSED CREDIT FOR 2014/2015	\$20,116.80	\$0.00	\$20,116.80
TOTAL INCOME	\$25,701.60	\$28,847.73	\$20,116.80
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EXPENSES	PROPOSED 2014 BUDGET	2014 results	
ANNUAL LIGHTOWNER MEETING			0075.00
ANNUAL HOMEOWNER MEETING	\$275.00	\$52.75	\$275.00
OFFICERS SALARIES	\$5,400.00	\$5,200.00	\$5,400.00
ACEC ELECTRIC	\$640.00	\$648.86	\$650.00
LAWNZ R US	\$2,355.00	\$2,642.99	\$2,700.00
PERMIT FOR DREDGING AND NEW TREE	\$1,855.00	\$1,430.92	\$0.00
WEB DOMAIN/ HOSTING	\$0.00	\$18.17	\$138.17
DOCKING SOLUTIONS	\$760.00	\$759.60	\$1,100.00
DOLATA SALES AND SERVICE	\$550.00	\$553.88	\$560.00
MBE CPA	\$0.00	\$267.57	\$300.00
CENTRAL WIS. SEPTIC AND SERVICE	\$180.00	\$180.00	\$180.00
PO BOX FEES	\$55.00	\$48.00	\$50.00
PRINTING+ STAMPS+SUPPLIES	\$1,400.00	\$1,821.45	\$2,000.00
WEB SITE BUILDING	\$0.00	\$0.00	\$900.00
LIEN FILING FEES	\$150.00	\$836.34	\$500.00
BANK FEES/ SAFETY DEP BOX	\$150.00	\$85.00	\$85.00
NON STOCK CORPORATION FILING FEE	\$10.00	\$10.00	\$10.00
LAKEFRONT INSURANCE/ BOND	\$5,520.00	\$4,058.75	\$4,500.00
TRANSFER MONEY	\$0	\$8,842.48	\$76.04
LAWYERS COST	\$0	\$64.80	\$0.00
LAKEFRONT NEEDS	\$2,000.00	\$667.05	\$500.00
PREPARE TAXES FEE	\$150.00	\$175.00	\$175.00
MISCELLANEOUS (PICNICS)	\$1,000	\$408.08	\$500.00
TOTAL EXPENSES	\$22,450.00	\$28,771.69	\$20,599.21

CREDITS \$ 28847.73 - DEBITS \$28771.69 (TO BE DEPOSITED TO SAVINGS ACCOUNT)	\$76.04
SAVINGS ACCOUNT BALANCE	\$14,311.35

LIEN INTEREST DEPOSIT TO GATE FUND	\$5,314.00
GATE FUND CHECKING ACCOUNT BALANCE	\$5,575.00

LAKEWOOD HOMEOWNERS ASSOCIATION ANNUAL MEETING MINUTES May 2, 2015

Meeting Brought to Order and Introduction of the Board The Lakewood annual meeting was called to order at 10:16 am by director and facilitator, Eric Koppa at Northern Bay in Arkdale WI. There were 42 lots represented at the time of quorum.

Eric presented the agenda and structure for the meeting. Eric Koppa then introduced the Board: Norm Hampson, Judy Hampson (not present), Val Exner, Maureen Bain, Kelly Bain, Eric Koppa and Amos Denman.

Reading of Last Year's Minutes Secretary Maureen Bain directed the homeowners' attention to last year's minutes that were part of their packet and asked them to take 5 minutes to read the minutes. Mark Sloggy made a motion to approve the minutes and Terry Lipchow seconded the motion. Motion was approved by all homeowners.

Elections of Directors Three positions were up for election on the board. Candidates Judy Hampson, Eric Koppa and Dale Oberbeck were introduced. There were no nominations from the floor. Judy Hampson, Eric Koppa and Dale Oberbeck were elected. (A motion was also made by Steve Holmes to cast a unanimous ballot, seconded by Jim Walsh and approved by all homeowners).

Activities and Accomplishments of Past Year In the absence of VP Judy Hampson, Eric gave the report on the activities and accomplishments of the past year. The Board has been busy making additions, changes, improvements: 1) New signage at the front gate and in the parking lot to discourage trespassers who vandalize our lakefront. Teamed up with Harper Salvage who installed signs in our parking lot. No parking sign by the Communications board after a complaint that the boat launch was hard to navigate with vehicles parked there. The 2) Communications board itself is a work in progress. We'd like to make this as informational as possible but sunlight and moisture have ruined the paper signs. The board will be looking at ways to rectify this, probably with lamination. 3) Bought and installed a new volleyball net. 4) Brought back the 4th of July picnic. New organized games and 50/50 raffle. 135 people attended. 5) Regular cleanups of the beach after the summer of 2013 when the seaweed and debris were so bad. (Norm asked what days worked for beach cleanup) 6) Dock stabilizers wii be installed this year by Docking Solutions to address the unstable pier conditions. 7) Dredging was done in early April after requests from several homeowners. The dredged sand was spread on our beach. Saved money on buying sand and hauling away dredged sand. Old permit covered dredging project. Board will monitor if it is worth doing the dredging on a regular basis. 8) Riparian Buffer. Norm has been working with DNR on new mandates for lakefront properties. 9) 1954 South Cypress cleanup. Adams County will take over property in Sept 2015. Norm interjected that on May 1, Lakewood got a letter from Bankruptcy Courts of Arizona saying that the owner of the property had filed bankruptcy. Don't know how this will affect auction. Board of Health wants nothing to do with it. They did however condemn the building so it will be easier to tear down. Bob Quigley asked if he could remove tires from the property and take to dump. Board cannot authorize that. Barb Berken mentioned that we should send a certified letter to the bank that is handling the bankruptcy. Norm said there was no bank, only lawyers involved so far. He said he would investigate more. Barb Berken stated that there has to be a lien on the property and a bank involved with that and the certified letter should be sent to them. Eric Koppa stated that the board will continue to pursue it. If taxes are owed, there will be a sheriff's sale and the new owner assumes liability of taxes and cleanup.

Treasurer's Report Val Exner gave the Treasurers report. She noted an error on the budget that was handed out. Actual credits are \$23.391.45 Total income is \$28.847.73. Val stated that the Transfer funds line was related to liens, 18% interest from liens that were transferred in checking account for gate fund. 5314. along with \$261 raffle money went into gate fund. \$3000 transferred into Savings left over from 2014. \$14311.35 in Savings. 381 lots multiplied by \$52.80 equals income from dues. How are we budgeted more expenses than what we are taking in? Norm answered that we will take out of savings to cover. Terry Lipchow suggested special assessment for gate. Norm said one year special assessment wouldn't help after one year. Barb Berken suggested raising dues. Norm and Val stated that raising dues will not take affect until 2016 if passed now. Terry Lipchow mentioned that past boards were threatened for raising dues. Steve Holmes asked why there was nothing budgeted for the tax preparation. Val said it was an oversight. Do we know how much we will receive in lien interest from the property at 1954 S. Cypress if we are able to collect that? Val answered \$1100. There are court costs for putting the liens on and taking them off but there are no lawyers involved. Greg Duplaga noted that \$4 in raised dues or \$39 in special assessment for the gate was a small amount. There is a lot of talk for not much money. The gate would avoid a lot of issues that we've been having. Janice Fountain asked about the \$400. Val said Northern Bay spends \$400 to advertise in our newsletters. The gate fund. Val explained electric gate with card. No beach passes needed. Not as much vigilance for board members at the lakefront. Norm got 3 bids, cheapest was \$15,000 for gate. How are we recognizing \$400 as income? Eric said since advertising revenue is not guaranteed every year, it is not budgeted. Jackie Barnette said shortfall could be picked up with one ad. Eric agreed and suggested we move to new business to discuss other creative ways to earn money. Sandy Hebgen suggested that we use lien filing fees. Why not use money for shortfall to offset costs that are listed as expense rather than put in gate fund. Val Exner replied that \$52 plus \$10 for filing plus 18% interest, Also for the time to file, post office, etc. If we don't get money from people, it costs us money up front to put lien on. We have to wait until liens are paid to get money. Norm said our costs we keep, the interest money goes into gate fund. With edit to add tax preparation fees for 2015, we will file budget. Terry Lipchow made a motion to approve budget, Jim Walsh seconded. Motion approved by homeowners.

Communication Maureen Bain said there were two items for communication: the 4th of July Picnic and the 2015 DNR mandated Riparian Buffer. Kelly Bain gave an update on the plans for a picnic. 135 attended, everyone had a great time. Picnic will be back this year on Saturday, July 4th. Looking for volunteers to organize and run games, set up and take down picnic. If you bring a dish to pass, bring utensils. More information on picnic in the newsletter. Everyone should rsvp as soon as they can. Maureen stated that we could use some help with the kid's games.

Riparian Buffer Norm reported on the Riperian Buffer. Referred to meeting handout for photo and drawing of our lakefront property. In the state of Wisconsin, Adams County only county to participate. If you own lakefront property, any touch point - all but 30% of property at the waterline must be allowed to go back to nature. 90 ft represents 45 ft per lot for each of our 2 lakefront lots. Adams county recommended we join the 2 lots so we could get an unbroken 90 ft of developed frontage, which includes pier steps, boat launch and beach. From 90 ft, mark off 35 ft in, then north to hill. We lose about 15 feet of beach. Area needs to go back to native vegetation. Area has been roped off. DNR will allow rope this year, possibly not next because they don't like fences of any kind. We will get fined if we don't adhere.

Everyone needs to stay out of the marked off area. We won't take action to promote growth. We can plant but it has to be native. Norm also told us that our gray ramp to the lake gives us 2nd access point which DNR told him is illegal. Regarding dredging: Norm said we expected to have to test soil to see if we could put it on our beach but was happy to learn from DNR officer, Will Styles unlimited permit to dredge without soil testing. To haul sand out is \$100 for Adams County permit. Big savings because we were able to fill beach with sand without bringing in/paying for sand.

South Czech Ave issue The Riperian Buffer issue brought up another issue concerning South Czech Ave, the road that runs along south side of our property. We own the side street. Lakewood pays taxes and insures it. Norm Hampson explained about County glitch in displaying proper line on computer. Currently signed as "Private drive" by the neighborhood to the south (not Lakewood). Eric gave a detailed explanation of the issue thusly: Through the course of investigating the original Lakefront Lot plot for the Riparian Boundary calculation and after combining the two separate lots into one lot to give us the maximum amount of beachfront, we made an interesting discovery. According to the original County Plot map, there is an easement road that was required for the properties between our Lakefront and the Northern Bay boat launch ingress and egress to 20th Ave, now called S. Czech Ave. when the lots were originally purchased in the late 1970s. This road is technically the property of Lakewood POA as the lakefront entrance road was further to the South. However, the road has also been used by our neighbors over the years. When the new entrance way was created, that road was forgotten and our neighbors continued to use it. We pay taxes and insurance on this road as well as the small roads that intersect this road and head to the private residences of our neighbors. Because Northern Bay provided a new easement road, N. Czech Ct., it may be possible for the board to reclaim this road and return it to a natural state or turn it over, or annex it, to the county and remove our tax and insurance liability. The county recommended doing a Title Search which would cost \$300.00. This would provide us with the necessary clarification of the lot boundaries and would help us understand if there are any easement claims on the road that we would have to settle or dispute. Additionally, when the Adams County Plot map was transferred to the computer from the map archives, it created additional confusion, as to the original lot boundaries of our two Lakefront lots plus the strip of land the road is on. The computer image should be clarified soon according to the county. However, the board feels the Title discovery would provide the clarity needed to make our case stronger. Then the board, with input from the owners, would have to decide how to proceed in the future on reducing our tax and insurance liability for a road that is used primarily by our neighbors and not the owners of Lakewood POA. Who's been plowing? John Stoermen. Are they aware it doesn't belong to them? Neighborhood homeowners have "squatters rights". We will have to decide if we should annex to Adams County and get rid of our tax and insurance liability. First step in doing so is Title Search of property boundary lines to establish easement. Barb Berken asked if we could sell it. Norm said yes but easement rights could complicate that. Glenn Sullivan wants to have quit claim to Northern Bay so we don't have to conduct title search. Jane Young said we should get county to take over and maintain road. Eric stated that it is a protracted investigation and we should check into quit claim and easements.

Old Business Maureen Bain said the Picnic is being brought back and stabilizers have been added to the pier. Also doing something about the property on South Cypress has been started but now there is a hiccup in the process with the owner claiming bankruptcy. We will have to investigate how that will affect the County taking it over in September.

New Business Maureen spoke about the budgeted Website creation. Facebook has been a resounding success to participation from homeowners. Almost at 100 members. Along with that we'd like to create a website and the builder will teach us how to update it. Newsletter info will be there and available 365 days a year. Many things we can do with the new website but we will begin to phase out newsletters for sure and save substantial money on printing and mailing. Other things: Pay Pal to pay dues online, links to local resources like DNR Burn line, County, snowmobile trails, ATV maps, and blog to communicate. Terri Bullard said that the website needs to be current and maintained to be effective. Maureen Bain stated that the board has made a commitment to build and maintain the website and that future board members will need to carry that on. Barb Berken stated that the Facebook page has been really informative.

Electronic Gate. Norm elaborated on gate fund. Got quotes for electric gate \$12,000-\$15,000. We would also need a concrete slab to be poured. Electric gate will keep Jane Young asked if the gate would affect our insurance liability. Norm stated we haven't gotten that far in research yet. Terry Lipchow made a motion to have a special assessment for the gate. There were several questions from the homeowners about specifics of the gate. Eric stated that they are very commonplace and we are moving that way. If homeowners want to see what one looks like, they can go to Bucky storage, which has just installed a similar electronic gate. Peter Deja seconded. Opposed Jim Walsh too many unanswered questions. Kelly Bain said that the Board is still investigating and there were many options out there. Started to do at least expense, trying to think of creative ways to generate money like with 50/50. It's for all of us, and our property. It's too early to get ruffled about it. We can't answer a lot of specifics yet. Terry Lipchow thinks there should be a special assessment. He told stories about intruders. Levy a special assessment. With a show of hands, those in favor of assessment 10. Opposed 19. Glenn Sullivan suggested that the board continue to investigate and come back in 2016 with 3 quotes. Eric Koppa made a suggestion that the board keep investigating, there were several seconds from the audience. Glenn Sullivan made a motion that the Board be prepared to vote on gate installation including slab and to hold Board accountable to do due diligence and research fact finding, providing 3 quotes including concrete slab and bring back in 2016 to homeowners. Terry Lipchow seconded. All in favor. One time fee. a question was asked by a member how we get people to pay for a special assessment. Eric stated that we are looking at creative ways to make money for the gate fund such as selling advertising, in kind advertising, t-shirts, 50/50 raffles - we expect to generate extra funds. We already have a substantial downpayment. Jim Walsh made a statement that the Board can make a decision to buy a gate and increase dues by up to 10% every year without homeowners' permission but a special assessment would require a vote and 75% approval.

Terry Lipchow would like to have a 50/50 raffle every time we meet. Maureen Bain said the website will also accommodate paid advertising to earn extra money. Eric Koppa will work on paid advertising and in-kind advertising for raffles. Eric asked for homeowners to have faith in their board as we are working to find solutions on their behalf. Al Field wants signage to discourage people from coming in their boats and bringing dogs onto our beach. Janice Fountain asked a question about Installation and Maintenance of gate. Norm said he could only get 3 companies to come to Lakewood. Kelly Bain said that we are not going to go willy nilly into the gate, that we are investigating every avenue before we take action. We will have all our ducks in a row.

Dues. Eric talked about shortfall in our budget and said that we have a very affordable annual dues. Should we raise dues or not? The Board is split on raising dues. Barb Berken made a motion that we raise our dues at the maximum 10%. Terry Lipchow seconded. Mike Fountain asked why should we raise dues just for the heck of it? Eric stated that we have a shortfall in our budgetnd that is the reason for the vote. Cost of doing business is going up. Noreen Burtner asked when was the last time dues were raised. 2 years ago.

Why is the board split? Maureen said that the board members have opinions just like the homeowners do. The board has ways to generate income. 4 advertisers will generate as much money as raising dues 10%. Board will get blasted by people not wanting to pay. Part of Board's responsibility to look for other ways to raise money besides always raising dues. How much is shortfall for 2015/16 asked by Terry Lipchow. Probably about \$500, Val Exner said. Terry Lipchow brought \$80 in cash up to the board table as a donation. (He was given that money back after the meeting). There was a comment from the audience that dues have gone up very few times in the years she lived there and the board should not be responsible for generating money and that the board works practically for nothing. Dale Oberbeck commented that Lakewood wasn't paying in the past for insurance or taxes that we now pay. Jim Walsh commented that opinions should be voiced by homeowners at the meeting and regarding pay for board members work and if there is incremental increase in salaries, that's ok with him. Vote on 10% dues raise. Majority approved. Motion is carried. Mike Fountain wanted to amend to 5%. 2nd by Jim Walsh. Vote to amend, failed. Election Results: 3 Board Members elected. Judy Hampson, Eric Koppa and Dale Oberbeck. Eric made a motion to destroy proxies after a retention period of 30 days. All in favor. Motion carried.

Terry Lipchow wanted to make a request that the Board write a letter to Strongs Prairie to fix roads. the asphalt has a crack and is disintegrating at edges. 32 years, the county has only done one repair on roads. There is no base. Slabs where they run the cables underneath will be lose. It involves all of us. They didn't put a base under road. It is laid right on sand. Eric has personally called regarding that very issue. Board will investigate that.

Raffle won by Terri Bullard for Northern Bay fish fry for 2 donated by Northern Bay.

Michol Startup made a motion to adjourn. Kelly Bain seconded. All in favor. Motion carried. Meeting adjourned at 12:12.

Respectfully submitted,

Maureen Bain Secretary Lakewood Property Owners Association

2015 Beautification Project

Over the past couple of years, there have been some properties in Lakewood that have been brought to the attention of the Board of Directors as being out of compliance with the standards set forth in our Lakewood Property Owners Bylaws. There have been complaints about everything from disrepair to temporary structures to unfinished construction to abandoned vehicles.

Article 6.02 states it shall be the duty of the Board of Directors to :

(a) cause The Properties and the Common Areas to be maintained in good, clean, attractive and sanitary condition, order and repair.

Article 3.1 Single Dwelling: No building or structure shall be constructed upon a Lot other than a single family residence and a one or two-car garage, and no Lot shall be used for other than residential purpose.

Article 3.4 No Abandoned Vehicles No abandoned vehicle shall be permitted be kept upon any Lot subject to these Declarations. Said vehicle shall be deemed abandoned if it is unlicensed for a period of at least 30 days and remains unlicensed on said Lot for a total of at least 30 days within any 365 day period.

As Lakewood property owners, we should all do our part to maintain our properties and homes so our neighborhood can be one that all members can take pride in. When we let our properties go or condone our neighbors doing so, it takes away from our entire neighborhood and ultimately results in lower property values for all of us.

In the coming months we will be mailing out letters to those in violation of the above articles. We, the Board of Directors are asking our members to comply with the outlined Bylaws in order to make Lakewood the best and most beautiful neighborhood in Adams County.

Lakewood Property Owners Association

Lakewood POA PO Box 371 Adams, WI 53910

Email:

lakewordpoa@hotmail.com



Lakewood Property
Owners Associiation

New website coming soon!

www.lakewoodpoa.org

Summer's Here!

- -Summer Picnic We hope to see you on Saturday July 4! Be sure to RSVP by June 22. See inside for details.
- -Reserve the Pavilion for your next family event by calling 608-339-7746
- -Display your beach pass whenever you are at our lakefront common areas. We will be towing cars this summer.
- -Report illegal and destructive behavior to the proper authorities. It is the responsibility of all to keep Lakewood safe and secure.

Lakewood POA PO Box 371 Adams, WI 53910

Postage

Homeowner Address