



2008 Loch Lomond Beach Club Fall Newsletter

www.llbeachclub.com

715-354-3400

From the President-Merlin Johnson

Fall is beautiful in The Woods and I would like to take this opportunity to thank you for allowing me to serve another term on the Board.

Taking the role as President is enlightening and I have come to realize there are many projects that need attention. A benefit of my new role is working closer with Larry and his staff, which has given me an appreciation for their efforts in making this Club what it is today. It is apparent that Larry; the staff at the desk and the men at the garbage collection area have worked very hard enforcing the new registrations and compliances. Thank you for making our summer so enjoyable.

As a Board, we all recognize the need to do a better job of communicating the issues and policy changes we are faced with. In the future, we will do a better job of informing the members. An idea we have is to produce several brief newsletters throughout the year highlighting special issues and events as they arise. Electronically, we are planning to re-build the web page so it becomes a place to view current activities and issues.

I realize the importance of maintaining a financially sound and well-maintained Club. I also recognize that all of us are struggling to keep up with higher prices. The main tool the Board uses to raise our working capital is the Maintenance Assessments. In an effort to keep our Maintenance Assessments as low as possible, I have asked the Board to explore other alternatives to raise capital to help offset our needs. One of the tools I have suggested is to allow charges to be implemented for services that have varying costs associated with use. An example would be the cost of removing household garbage from the waste area. Currently this cost is covered in the Maintenance Assessments. We budget approximately \$9000 for this service and this accounts for about \$12 of the Maintenance Assessment. Although, this seems like a small amount, as we grow so will the costs associated with waste removal.

The trend for multiple ownership of property within LLBC is rising. Fairness in the distribution of these rising costs takes on a new look when you see the changes in make-up of the membership. For example, membership in LLBC is tied to the property

title. What this means is the property is subject to membership and all the listed owners of the property are members. When lots are owned by multiple families, corporations, trusts, etc. these owners are all members. There is only one Maintenance Assessment per lot, regardless of the number of owners involved. As a single family or individual owner you pay the bill. As multiple owners or group ownership you get to divide the bill among the owners. While the need for a Maintenance Assessment will never go away, perhaps having a method of recovering and fairly distributing the cost of services will allow us to keep the Maintenance Assessment increases to a minimum.

The Board is always looking to help reduce costs for the Club. As needs are identified so are the needs to adjust our procedures and policies.

Have a great winter...

Loch Lomond Beach Club **Board Members**

President & Architecture Chair
Merlin Johnson
Vice President & Long Range Planning Chair
Paul Eidem
Secretary & Social Committee Chair
Michelle Weber
Treasurer & Financial Committee Chair
Duane Waltz
Facility & Maintenance Chair
Nick Fahey
Arch., Finance, LRP Committee Member
Dennis Chase
Facility & Maintenance Member
Tim Grenier
Manager
Larry Simpson

Notice

The Beach Club will re-open on
April 18, 2009.
April hours will be:
Saturday 9:00 a.m. – 5:00 p.m.
Sunday 10:00 a.m. – 5:00 p.m.

Behind the Counter

By Larry Simpson

A comment I always hear is, "I bet you are happy to see the fall come". I do enjoy the fall time of the year, but not because the Beach Club closes down. I enjoy the fall because there is a different feel to the air, and the colors the leaves turn to produce the most spectacular palette of color imaginable. I can go on with more details but you can fill in the rest. Some memories I have are the raking of my Grandmother's fallen Maple leaves into a pile and diving in or the watching of the flocks of geese on their journey to their wintering areas. Then there is that day I walk outside and realize something is missing, the quietness has risen and sometimes a tear will develop as I know it will be spring before I hear them again. For at sometime, without my realizing, the songbirds have left. The mountain men would have said a quiet, quick goodbye, while their hellos and greetings at gatherings took much longer to say. Possibly they gathered this idea from the song birds that quietly leave only to announce their arrival with colorful tones and songs. Have you ever been out in the woods when the first flakes of snow begin to fall? When the weather is calm, I can not think of a more peaceful place to be. So yes, I do enjoy the fall season of the year, the look, the smell, the change of season, and the anticipation of those hellos in the spring.

The Facility and Maintenance Committee and the Long-Range Planning Committee have been working to produce a plan for up-grades and repairs to carry us into the future. We are looking at the short term (up to 5 years) and the long term (5 to 15 years) needs of the Club so that the Board can set up the necessary reserves to avoid surprises. My part in all of this is to point out areas that are in need of upgrades or repairs and to help organize a schedule for regular maintenance. Together we created a list of short term items that has been prioritized. The good news is that overall your facility is in good condition, so most of the items on the list can be accomplished as the funding becomes available. Without getting hard estimates, we placed a cost to these items at around \$100,000. Typically we have about \$10,000 per year to work with for these kinds of projects. Simple math tells us that there will need to be some adjustments made. The F&M committee should be commended for taking the time to put this list together, to my knowledge it is the first time this has been accomplished. Together with the Long-Range maintenance schedule we will be able to have a good handle on where we stand financially. Now for the other side of the coin, when we looked at the budget for next year, we had the same challenges

all of you are facing. Costs are on the increase. Your Board has decided to hold the MA increase at \$15. About the same as four gallons of gasoline at last summers almost peak price. As a group, we have taken the approach that with the economic pressures all of us are facing we must look at costs and services and see if there are areas that can be reduced. For example, the hours of operation of the clubhouse and waste area are open. To seek input from our members on several items of concern, we will be sending out a short survey with the MA billing this coming spring. Please take the time to fill in your response and return it with your payment.

Have a safe and peaceful fall and winter season.

Treasurer's Report

By Duane Waltz

As our 2008/2009 season draws to a close, LLBC continues to build financial stability. With no major capital improvements this year, the current budget should be able to fund about \$45,000 of additional reserves by fiscal year end, March 31, 2009. This addition, plus our current \$163,000 of designated reserves, should total \$208,000 at that time.

The annual budget process is nearly completed. The plan is to continue building asset replacement reserves while continuing ongoing maintenance and some improvements to our facilities. The board is mindful of current economic conditions. With likely increased operating expenses for accounting, real estate taxes, insurance and propane, the hope is to hold the Maintenance Assessment increase to \$15.

This year we are still working on your behalf to resolve maintenance assessment delinquencies. Fifteen delinquency notifications have been sent and liens will be filed as usual if assessments are not paid. Historically, our delinquencies represent between \$10 and \$15 of the maintenance assessment.

Maintenance Assessment Policy

Due Date

The policy on the usage of the club facilities after payment of the Maintenance Assessment has changed.

- The new policy moves the date for payment and the usage of any of the Club facilities or property to May 15th.
- The early payment discount dates are the same. Payment must be received or postmarked by April 30th to receive the discount. Please mail early to ensure that you receive this discount.

Planning & Architecture

By Merlin Johnson

After a quieter summer than usual, the major change I have to report is the Board's decision to drop the requirement of a permanent home on a lot before allowing a detached garage to be constructed. This policy change closely lines us up with the current Barron County Regulations.

As in every newsletter article, we will continue highlighting basic information needed for the allowable use of your property within the LLBC.

- Locate all four corner markers on your property. Know your exact property lines. All setbacks, required by LLBC, are measured from your property lines.
- Every lot within Loch Lomond Beach Club, whether it is a member lot or a tax lot, is required to comply with the Covenants and Policies of the Beach Club.
- Every structure, permanent or temporary, including recreational vehicles, must follow the same setback requirements. Be aware that some of the setbacks required by the Beach Club are more restrictive than Barron County.
- A structure is described by Barron County under: Ordinance 17.08, DEFINITIONS
A structure is anything constructed or erected, the use of which requires location on the ground, or attachment to something having location on the ground.
- All structures built or placed on your lot must have a permit from Barron County and Loch Lomond Beach Club.
- A maximum of three structures are allowed on any one lot.
- There are definite size and height restrictions within the Beach Club that are more restrictive than Barron County.
- Loch Lomond Beach Club limits the number of recreational vehicles to one per lot.

An additional short term visiting recreational vehicle may be allowed with the proper permits from both Barron County and Loch Lomond Beach Club.

- Loch Lomond Beach Club requires that all recreational vehicles be removed from all lots by the last week-end of October.

The Beach Club Covenants and Policies are readily available at the Club or the LLBC website: www.llbeachclub.com. The County's regulations are available at the Zoning Office or their web site.

If you are not the primary user of your property, please share this information with your family members so they may stay informed at the Zoning Office or their web site.

If perhaps you no longer are the primary user of your property, please share this information with your family members so that they may stay informed.

Storage Area Keys

During the winter months, storage area keys will be available at the Waste Area.

Waste Area Hours are:

Wednesday – 1:00 p.m. - 4 p.m.

Saturday - 1:00 p.m. - 4 p.m.

Sunday - 11:00 a.m. - 4 p.m.

Recreational Vehicles

A recreational vehicle may be placed on your lot under the following conditions:

1. Obtain a Land Use Permit from the Barron County Zoning Office.
2. Obtain a Temporary Dwelling Permit from the Loch Lomond Beach Club.
3. Your recreational vehicle may be placed on your property starting the first weekend in April.
4. Your recreational vehicle must be removed from your property by the **end of the last weekend in October.**

Facilities & Maintenance Report

By Nick Fahey

Greetings all! The state of the facility remains good, thanks to Larry and previous F&M committees. Thanks to the membership's in order. Projects are funded by your Maintenance Assessment fees. You probably have noticed the new ceiling fans which were installed in the 'Great Room'. This will help keep the room cooler in the summer and warmer in the spring and fall. The entrance to Partridge Park has been blacktopped. Unidentified items left in the vehicle storage area have been moved to the southeast corner and will be disposed of, next spring, if the owners do not claim them. Major projects that the F&M committee have identified for next year are: replacing the playground equipment in front of the clubhouse, replacing the cement deck and rail in front of the 'great room' and installing security cameras to monitor the gas tank, dock area, pool area, country store and front entrance. Funding request for these projects has been submitted to the Budget and Finance committee. The good news is that Larry reports the pool is not in need of immediate replacement! With care, it should last us another 8-10 years. Suggestions are always welcomed by the F&M committee. Drop them off at the front desk.

Red Cedar Lake Association

Please consider joining this fine group. We all enjoy the lake and this group acts on our behalf to help monitor and protect against invasive species and other threats in this chain of lakes. They also provide education and entertainment on their web page.

It will be the best few dollars you spend. Visit their web page at:

www.redcedarlakes.com

Notice to Storage Area Users

We have placed a number of items that have no identification on them in the southeast corner of the storage area. These items will be disposed of June 1, 2009. Please check to see if you have an item in that area. This is the last notice and chance for you to claim your property.

All items in the storage area must have a storage area sticker applied to it. The storage area is for short term storage (**less than 8 months**).

Event List for Summer 2009

Spring Cleanup
Welcome Back Social
Ladies Luncheon
Annual Luncheon with Annual Association Meeting
Pancake Breakfast
Fishing with the Pro's
Garage Sale
Ladies Luncheon
Family Weiner Roast
Mid-week Pot Luck Dinner Social
Wine Tasting
Golf Outing
Corn Feed
Pie Social
Pancake Breakfast
Pot Luck Dinner Social
Sportsmen's Award Banquet
Halloween Party/Lost & Found Auction

Watch for dates and additional activities in the Spring Newsletter and online at www.l1beachclub.com

Thanks to all the volunteers. See you next year!