

CLPLPOA Board of Trustees Meeting
October 18, 2025 (10AM-12:00PM)
Minutes

1) Call to Order/Welcome/Pledge of Allegiance

2) President's Report (Patty Maher)

- Patty asked community members to silence their cell phones. She stated that the board's goal is to keep meetings both informative and brief. To keep everyone updated, additional communication methods such as emails and newsletters are used.
- Patty also shared that all POA trustees and the Lake Foundation Board would provide updates. The meeting will include a review of the findings from the annual financial audit and a vote on the SAD.
- New association members and first time attendees were welcomed.
- All board members were present for the roll call.
- Summer meeting minutes were approved, posted on the website and shared via email.
- Patty thanked each board member individually saying, “ The community’s financial status remains strong and stable. The road crew continues to demonstrate exceptional dedication, while community events are ongoing with plans already underway for next year. Communication from the Secretary remains consistent, and the lake plan for next year is well-developed, incorporating lessons learned to ensure a more successful summer.”

- Patty acknowledged the importance of the upcoming vote and reminded everyone that big decisions like this give each person the opportunity to choose what's best for themselves and their families, and community. She thanked everyone for participating—whether voting directly or by proxy—and emphasized that, regardless of the outcome, we remain a united community committed to moving forward and keeping the lakes a top priority.

3) Reports from Trustees

a. Treasurer (Diane Ostrosky)

- Diane shared the status of road and administration dues for the 2025-2026 fiscal year. She pointed out that \$43,925 income is planned from road and administrative dues with \$26,527 already collected (61% of expected revenue). She also shared that as of 10/7/25, \$11,539 have been spent on road management, lake (beaver trapping and cutter boat repair), administration (website management costs, office supplies, & Quicken and LARA renewals).
- She reported that the combined balance of our checking, savings, and CD accounts is \$100,487. She also noted that our existing CD earned \$1,426.70, and the board has approved opening an additional \$5,000 CD this fall.
- The Treasurer's Report is posted on the website.
- Diane thanked Ann Love for completing the audit of last year's financial records. One reimbursement request was underpaid and has been corrected. All other questions and/or concerns have been addressed.
- Barb Yamarino inquired about the location of the CD and Diane confirmed that it is held at a local institution, County National Bank.
- Diane invited others to get involved and assist Ann Love with future audits. (Thank you to Mike King who

volunteered to assist Ann next year.)

b. Roads (Rob Shier)

- Rob began his presentation by sharing four key points on his first slide, noting that no immediate budget action is needed for spending interventions. Regarding his second point, he explained that the approved budget for snow plowing and sanding is \$5,500, but actual costs can range from \$1,900 to \$8,460 depending on the severity of the winter. We will know by spring the potential budget implications. Until then, Rob plans to delay spending on additional gravel, tree trimming and chipping, external grader maintenance, and the purchase or rental of a portable digital speed radar sign. Rob's fourth bullet point focused on winter road management. A third-party company, Precision Lawn Care, will handle the primary responsibilities. During January and February, Terry Yamarino will serve as the main point of contact for Precision, with support and input from Chad Fish and Josh Hobbs.
- Rob provided an update on road projects, listing those that have been completed, including the Crystal launch rebuild, the rebuild and elevation of the road at the Island entrance and Perch West hill, Phase II of the washout repair at the Crystal/Perch split, clean out of a French drain for water relief on Crystal, and a controlled burn. He also mentioned partially completed work, including laying 12–15 loads of gravel, and highlighted upcoming scheduled projects such as bulldozing compost yard debris.
- Rob invited community members to volunteer and assist with grader maintenance and road work.
- Rob reminded compost users to push their yard waste as far back as possible and to consider chipping larger brush and tree trimmings.

- He also shared that he is exploring options to rent or purchase a digital radar sign to remind residents of the speed limit, helping to control dust and improve road safety.
- At Patty's request, Rob conducted a road mileage analysis and found that the percentage differences in billed amounts, usage, and total dues between Perch and Crystal Lake residents are all less than 1 percent. This confirms that the road due allocations are properly aligned.

c. Secretary (Amy Kochendoerfer)

- Amy announced the upcoming meeting dates (2026): April 25, July 11, and October 3.
- She also reported that 43 households have submitted the form for the new community directory and encouraged everyone to complete it as soon as possible to help keep the information current. Families who choose to participate in the community-shared directory will receive it via email. Patty Maher also noted that the directory could be posted on the website if the board opts to invest in a password-protected section. Currently, the website is publicly accessible, allowing anyone who is interested in joining our community to learn about our lakes.
- Additionally, Amy shared that she is working on a community cookbook and has received four recipe submissions so far.

d. Lakes (Jim Carr)

- Jim thanked the members of the Lakes Committee for their time and support over the past two years, educating him about lake management and helping him navigate the challenges faced this year, including unseasonal weather. He stated that both lakes remain very healthy and that the current challenges have little to

do with invasive species, which were effectively controlled in 2024.

- He emphasized that the lakes are our most treasured assets and affirmed that he and the committee are dedicated to managing them responsibly and fiscally to enhance their usability.
- Jim shared that he has the utmost confidence in PLM/James with managing the health of our lakes. Moving forward, he plans to have PLM on the lakes earlier in the spring to assess the condition of the lakes and treat them when the treatment will be most effective. Additionally, PLM will return to the lakes on a monthly basis to monitor the conditions.
- Treatment will involve both systemic and contact herbicide applications, with mechanical harvesting as a possible option if conditions warrant it—though it is not currently planned for either lake.
- Jim also intends to provide more regular updates to the community regarding the condition of the lake.
- He shared that a stronger, more proactive plan has been developed for the upcoming year. Treatments will be specifically tailored to the types of vegetation and targeted areas on both Crystal and Perch Lakes, with a focus on timely application to achieve better results.
- As in the past, individual residents can pay PLM \$150 to treat the area near their shore/dock as PLM is not permitted to treat these areas.
- Thea Kirkwood asked why certain areas cannot be treated as part of the overall lake management program but can be treated after paying a \$150 fee. Jim and Patty explained that this is because the area near the shoreline is privately owned, and treatment requires a contract between the property owner and PLM. This agreement gives PLM permission to treat the resident's individual property. Thea also raised concerns about the

timing of these individual treatments, noting that in some years they are ineffective due to missing the peak treatment period. Patty stated that this concern would be addressed with PLM. Jim and Dave Vanderworp added that residents are not required to use PLM for private lot treatments. They may choose other vendors for private lakefront treatments and that non-chemical treatment options are also available. Tom Dyjack asked if PLM will let us know when they are doing individual lot spraying, and Jim said they will notify us.

- Jim also mentioned that James, from PLM, will speak at the spring POA meeting to address members' questions about lake management.
- Jim shared an inspirational quote by Marcel Proust given to him by Robin Meckley: “The universe is true for us all and dissimilar to each of us. If we were not obliged, to preserve the continuity of our story, to confine ourselves to frivolous reasons, how many more serious reasons would permit us to demonstrate the falsehood and flimsiness of the opening pages of this volume in which, from my bed, I hear the world awake, now to one sort of weather, now to another. Yes, I have been forced to whittle down the facts, and to be a liar, but it is not one universe, there are millions, almost as many as the number of human eyes and brains in existence, that awake every morning.”
- Denise noted that the water level on Perch Lake has dropped by 18 inches, and Patty Maher added that Crystal Lake is also experiencing low water levels. Denise also mentioned that Perch Lake reached 79 degrees on Memorial Day, emphasizing the importance of timing lake treatments in early spring.
- Phil Kovach thanked the Lake Committee for inviting him to join the committee.

e. Vice-President (Laura Dietrich)

- Acknowledging the number of new attendees, Laura explained the importance of revisiting the reason behind the creation of the first SAD and each option. Before the SAD was established, lake management relied on voluntary contributions, with roughly 60% of the community participating—some giving small amounts, others contributing more. The SAD was introduced to create a fair and consistent system, ensuring that all residents shared in the responsibility of funding lake management.
- She highlighted several lessons learned, including the importance of tracking and transparently reporting how funds are allocated for each lake. An internal audit, conducted under Kevin McMaster’s direction, past President of the POA, revealed that although Crystal Lake residents contributed more to the SAD—due to having more households and a lake three times larger than Perch Lake—the audit showed that more funds were consistently spent on Perch Lake each year, while parts of Crystal Lake remained inadequately addressed. With these data, the SAD committee and board agreed that residents should be fully informed and given the opportunity to vote on future lake management funding—specifically, whether each lake should fund its own management or if Crystal Lake residents should continue subsidizing Perch Lake’s treatments. Finally, she shared that we learned that we didn’t budget enough for the initial SAD.
- A question was raised about overfunding the SAD and whether unused funds carry over from year to year. Laura explained that funds do carry over throughout the duration of the SAD. Judy Moskus added, “If more than 5% of the funds remain at the end of the SAD period, the township returns the excess to the association. If less than 5% remains, the township retains it—so it’s

important to get as close to the target as possible.”

- Laura presented a slide displaying the current SAD figures, showing that Crystal Lake residents generate \$14,140 annually, with an average total cost of \$8988 spent on lake management. In contrast, Perch Lake residents generate \$5,180, with an average total cost of \$11,049 for lake management.
- Next, she shared a slide outlining the projected SAD costs for 2027–2031, noting that an estimated \$15,531 will be needed annually for Crystal Lake and \$16,823 for Perch Lake. These figures include a 5% contingency from PLM, a 5% buffer from the board, and an allowance for inflation, anticipating rising costs. This budget is expected to be sufficient to meet our lake management needs.
- Phil Kovach inquired about the hydro-sweep line item, noting that he owns an Aqua-Sweep, which he finds to be effective and less expensive than a Hydro-Sweep. Rob interjected saying that hydro-sweeps are more industrial. Rob Shier responded that he doesn't believe purchasing a new hydro-sweep will be necessary. When Phil inquired about the current location of the hydro-sweep, Rob explained that he dug it out of the ice on Perch Lake last year and performed maintenance on it in preparation for this winter. It will be placed on the west end of Perch Lake property, rather than nearby the boat launch.
- Laura reviewed Option 1, emphasizing that in all options, the same amounts—\$15,531 for Crystal Lake and \$16,823 for Perch Lake—will be spent annually on lake management. The purpose of the SAD vote is to decide how this funding will be allocated: whether Crystal Lake residents will continue to subsidize Perch Lake, or if each lake will be responsible for funding its own management. A vote for Option 1 means all residents

pay \$240 per year, with Crystal Lake residents subsidizing Perch Lake by 47%.

- A vote for Option 2 would have Crystal Lake residents paying \$210 and Perch Lake residents paying \$318 annually, with Crystal Lake covering their own lake management costs plus 30% of Perch Lake's expenses.
- A vote for Option 3 means each lake would cover its own management costs while sharing the annual \$1,200 administration fee charged by the township for managing the SAD. With Option 3 Crystal Lake residents would pay \$158 annually and Perch Lake residents would pay \$455 annually.
- Laura shared that the next steps involve determining how the majority of lake homeowners wish to fund the management of both lakes (i.e. vote on SAD option). Then we need to gather petition signatures following the meeting and through door-to-door collection. Then, the POA requests that the Township establish a SAD for our lake management as designated by the petition. Judy Moskus explained the process of developing a SAD which includes several hearings and that the township can accept or decline the SAD petition.
- She reminded everyone that, regardless of the vote's outcome, it is essential to maintain a SAD to ensure all residents contribute to lake management.
- Residents from both lakes shared their opinions on how lake management should be funded, and their questions were addressed. Here are several examples.
 - All residents should pay the same amount and that additional funds should not be allocated to Crystal Lake.
 - A POA member shared that her children felt the current (lake voting) system was so unbalanced. They recommended that the board adopt an "electoral college" model, with each lake receiving

20 votes, believing this would create a fairer voting process. Patty Maher clarified everyone's vote counts and it is incorrect to assume that all Crystal Lake residents would vote for Option 3. She emphasized that the vote is about determining the funding methodology for lake management on each lake, and that every resident has a voice in the decision.

- Linda McCracken stated, "This isn't a "Crystal Lake-Perch Lake battle. We are one community."
- A POA member stated that the board, during the time Stan Kirkwood, Marty Mulloy, and Judy Moskus served, did an excellent job initiating the first SAD. He emphasized that establishing the SAD was necessary to create a reliable way to fund lake management. Prior to its creation, only about half (40-60%) of the community contributed to lake management. While some residents stepped up to help, many others remained silent and did not participate.
- A POA member stated that she doesn't need transparency, noting that everyone currently pays \$140 and that, under Option 1, Crystal Lake owners would pay only \$100 more.
- A POA member thanked the SAD and Lake Committees for their efforts. She emphasized that this SAD differs from the 2021–2026 SAD. When the original SAD was established, the goal was for everyone to contribute to lake management, but Crystal Lake residents were unaware that their contributions were not staying within their own lake—a fact only uncovered through Kevin McMaster's audit. Additionally, she pointed out that in all three funding models, Perch Lake receives greater funding than Crystal Lake.

- A POA member asked a question about the tax bill. Patty Maher explained that residents are billed annually for lake management in the winter tax billing.
- A POA member asked for clarification about the road dues. Laura revisited the mileage slide. She reiterated that according to mileage analysis, Crystal Lake residents pay 77.7% of the roads dues and use 77.1% of the roads. Perch lake residents pay 22.3% of the roads dues and use 22.9% of the roads. This analysis validates proper alignment of road due allocations.
- A POA member thanked the board and the SAD Committee for their transparency, noting that it enables voters to make informed decisions. She expressed surprise upon learning that Crystal Lake residents were covering nearly half of Perch Lake's costs for lake management.
- A POA member pointed out that this SAD differs from the first one because, initially, there was a lack of clarity about where the funds were being allocated. Now that we are aware, why would we fund lake management in the same way.
- A POA member stated, "We are neighbors. Treat neighbors like neighbors."
- Laura explained that paper ballots will be used for the vote. POA members who are up-to-date on their dues are eligible to vote or appoint a proxy voter. A majority vote, 51% or greater of eligible voters, is required for an option for it to pass.
- Patty Maher announced that Amy Kochendoerfer and Diane Ostrosky will be responsible for counting the votes, with Laura overseeing the process. Laura also presented a slide illustrating an example of the initial vote and instructed voters to use the white ballot on

round 1 of voting. Ballots were collected and counted.

f. Special Projects/Community Events (Linda McCracken)

- Linda invited members to stay after the meeting to participate in the chili cook off.

4) SAD (207-31) Voting**

- In the first round of voting, 31% of eligible voters chose Option 1, while 69% selected a different option (Option 2 or Option 3).
- Laura reviewed the second ballot, which presented a choice between Option 2 and Option 3, and instructed voters to complete the pink ballot. The ballots were then collected and counted.
- The outcome of the 2nd vote was 46% of eligible voters voting for option 2 and 54% of eligible voters voting for option 3.

5) Lake Foundation Reports

a. President's Report (Dave VanDerworp)

- The Board President announced that Ann Dyjach is now a member of the foundation. The foundation supported Annamarie Asher to attend a shoreline stewardship workshop.

b. Shoreline Ambassador Program and other activities
(Annamarie Asher)

- Annamarie attended an excellent conference, the Shoreline and Shallows, this past week. Slides from the conference will be available at a future date. We can share when they are released. Annamarie also had a few copies of several reference materials for improving your shoreline and related topics.

- The restoration project at the boat launch is looking very good. If you have any questions about shoreline plantings, please contact Annamarie.
- The foundation hopes to have another native plant sale next spring.

6) Old Business – none

7) New Business – none

8) Adjournment. The chili cook-off followed the meeting.