

**JOINT ANNUAL MEETING OF MT. KEMBLE LAKE ASSOCIATION  
AND LAKESHORE COMPANY  
MEETING MINUTES – JANUARY 26, 2024**

**MT. KEMBLE LAKE ASSOCIATION**

Board Members Present: Gail Allyn, Rick Barrett, Bob Edgar, Laura Landy, Tim Lukacs, Blake Kabnick, Tawnya Kabnick, Jennifer Siegler (via Zoom)  
Outgoing Members Present: Lori Denson, Milt Hull, Charlie Priscu  
Also Present: Eric Fenchel, Assistant Treasurer  
Absent: Karen Sabol, Jeff Sabol

President Rick Barrett opened the meeting at 7:35 pm at the Clubhouse, following a TGIF.

**SECRETARY – Gail Allyn**

The Roll Call showed that 48 members were present in person and 4 members were present on Zoom. These individuals represented 34 property units. There were Proxies from 20 additional property units. Therefore, a Quorum was present with 54 property units represented in total. (Quorum now requires 40% of property units or 38 units.)

Motion made, seconded and approved by voice vote to forego reading of last year’s Minutes (Minutes were made available beforehand on MKL website).

**PRESIDENT’S REPORT – Rick Barrett**

President Rick Barrett noted that this is the 96<sup>th</sup> annual meeting of the MKL Association, which was originally created in 1928 under the name Mt. Kemble Lake Community Club. The MKL Association will have its 100<sup>th</sup> birthday in 2028!

Board Officers and Committee Chairs for 2024 were introduced:

President – Rick Barrett	Clubhouse Manager – Laura Landy
Treasurer – Jennifer Siegler	Grounds – Tim Lukacs
Secretary – Gail Allyn	Dam – Rick Barrett
Beaches & Docks – Tawnya Kabnick	Roads – Blake Kabnick
Clubhouse Maintenance – Karen Sabol	Water System – Bob Edgar

Eric Fenchel has been appointed by the Board for a second year as Assistant Treasurer. He will continue to collect and process member dues.

Outgoing Board members were recognized and thanked for their service:

Milt Hull – served as Treasurer for the past 5 years.  
Lori Denson – served as Grounds chair for the past 2 years.  
Charlie Priscu – served as Water System chair for the past 6 years.  
Jeff Sabol – served as Clubhouse Maintenance chair for the past 2 years.

Thank you was given to all the Board members for their service. They are all volunteers who put in a lot of time and effort on behalf of the community. They can always use help with projects, and residents are encouraged to contact any member to become involved.

A moment of silence was held in remembrance of those residents who passed away last year: Charlie Duffy of 44 Lake Trail West, and Richard Frigerio of 10 Primrose Trail.

Rick welcomed new residents who moved in during 2023: Marita and Fred Hackl of 4 Lake Trail West.

Rick reminded members that the speed limit on the MKL roads is 15 mph, and asked for everyone's cooperation in abiding by the speed limit. Cars should always be parked on the lake side of the roads, and in driveways during snow storms.

He also reminded members that the Lakeshore-owned road right-of-way is 30 ft. wide in all cases. The paving is often no more than 20 ft. wide, and not necessarily centered within the right-of-way, so Lakeshore property usually continues beyond the pavement edge. Many residents have shrubs, grass, curbs, parking areas and other features which are on the Lakeshore property. Those features exist at the pleasure of Lakeshore, but Lakeshore reserves the right to require their removal and the restoration of its property. If Lakeshore ever disturbs or damages such features, for example when doing road work or water system repairs, then Lakeshore will not restore them or pay for any damage. Residents should not place obstructions within the right-of-way. Check your survey to determine the location of your own property line. If you are not sure, then contact the Board for assistance.

Take note that Dues invoices now will only be sent via email; no hand-delivery. Dues must be paid in full each quarter; no monthly or other payment plans. Invoices not paid in full are subject to late charges. These procedures are necessary to reduce the burden on the treasurers.

Thank you to all residents who helped out with road and beach cleanups, VSA group, and various committees and projects. Volunteers are important for running of the community. Please get involved – it helps your neighbors and helps to keep our costs down.

Voting on issues to be discussed tonight will be done on paper ballots that were distributed with the Annual Meeting notice. Can submit ballot end of meeting, or up to January 31.

## **TREASURER'S REPORT – Milt Hull**

Slides showing 2023 year in review, and the proposed 2024 operating budget, LCRF projects and LCRF 10-year plan were distributed to all members via email in advance of the meeting, and were displayed and discussed during the meeting. See copies attached.

End of year balances in our three accounts: Operating Account \$36,930 (for day to day expenses); LCRF \$184,403 (Longterm Capital Reserve Fund, for significant capital cost projects); and Contingency Bank Account \$109,696 (a "rainy day" fund for extraordinary

unforeseen expenses). Note that the LCRF is funded in part from new member fees that are based on dues amount, so will be affected by the proposed increase in dues.

Operating Account has been decreasing each year as expenses outpace income. The balance sheet for 2023 was essentially flat, but only because of a one-time transfer from Lakeshore of \$22K from Association dam payment overage. Otherwise it would be negative. That is why the Board strongly recommends approval of a \$500 increase in annual dues to address this trend.

The proposed 2024 operating budget is \$268,415, which is only 0.3% increase over 2023's budget. The Board is always diligent in trying to stay within budget. This year some expenses were down, such as snow removal, but we had some unexpected expenses such as replacement of the broken dishwasher and removal of an underground oil tank.

The LCRF projects in 2023 in total came in under budget. For 2024 there is one project on the Ballot for approval - \$7,000 for refinishing the Deck. As shown on the LCRF Project Plan, however, there is a dredging permit project that may be proposed later this year after an Inform Meeting to discuss Lake dredging options.

Please keep in mind the variety of services relating to the Lake, Dam, Clubhouse, Water System, Roads, Community-owned properties and amenities, Insurance and Administration that your dues pay for. The proposed \$500 dues increase is intended to allow us to continue providing those services at a level that residents expect and enjoy.

Also we encourage everyone to volunteer their time to support community projects and to consider serving on the Board. The efforts of our all-volunteer Board and the residents who support their work save the community an estimated \$50,000 to \$75,000 a year that we would otherwise have to pay for professional management and administration of our community. Volunteerism is an important part of the life of our community – everyone is welcome and encouraged to participate.

Please submit your Ballots by Jan. 31 to vote on the proposed 2024 operating budget, the proposed \$500 dues increase, the \$7,000 LCRF deck refinishing project, and the Lakeshore slate of officers.

**DISCUSSION:** Question/discussion as to whether we could sell any of the conservation easement lots. We would have to research and get legal opinion, but could be very difficult or impossible. A lot near the dog park was left out of conservation easement, but that might be subject to wetlands restrictions. Again, we would need to research issue. Community sentiment in the past has been strongly against any property sale.

Discussion about the fact that we have been running at deficit in Operating Account for several years. That is reason for the recommendation for a dues increase. Two Inform Meetings were held to discuss the need for an increase. The Board plans to hold future Inform Meetings in December to review finances, budget and LCRF projects. There are some large projects in the 10-year plan, especially for the Lake. It was suggested that the interest that has accrued in the Contingency Fund be transferred to the Operating Account.

Question/discussion about the Dam loan payoff coming in 2026. The 10-year plan assumes that the portion of dues for the loan would be continued and funneled back into the budget. There probably will be a proposal next year to vote on it.

### **LCERF and New Revenue Ideas Committees Report – Lori Denson**

In 2023 the MKL Association Board sponsored two Finance committees. I would like to take a moment to thank all of our community members who donated their time and energy.

Large Capital Expenditure Reserve Fund Committee: The first committee focused on the Large Capital Expenditure Reserve Fund and was formed in response to feedback from residents at last year's annual meeting. This group focused on updating the 10-year plan and on creating an easy-to-use form and process. By using a consistent form and process, MKL residents and the Board can easily compare the costs and rationale behind the requests for project funding, as well as determine which best meet our current and future needs.

I chaired this committee and would like to thank Jennifer Siegler, Rose Fenchel, Rick Barrett and Chris Allyn for all of their hard work.

Committee to Generate Ideas for New Sources of MKL Revenue: The second committee was also formed in response to feedback from residents at last year's annual meeting. This group focused on developing ideas for new sources of revenue for the community. Charlie Priscu and I chaired this group of 20 participants. The group met three times to brainstorm ideas and submitted these ideas to the board, along with a recommendation to poll the community. The list of ideas will be attached to the minutes of this meeting.

Thank you to everyone who participated on the committee: Charlie Priscu, Lori & Dave Denson, Gail & Chris Allyn, Bill Haynsworth, Nancy & Rick Barrett, Eric & Rose Fenchel, Bettina Bierly, Jane Kendall, Kevin Sullivan, Kris & Dave Alvey, John Darby, Ken Heiden, Jennifer Seigler, Milt Hull.

### **BEACHES AND DOCKS REPORT –Tawnya Kabnick**

Badges were distributed, Beach clean-up held, docks cleaned and sanitized, safety items updated, porta potty installed, water testing and town permits were obtained to open our 2023 beach season. Thanks to the Haynsworths for assisting with badges, Rose Fenchel for packing our emergency box, Fred Luberto for moving the floats, and the families that helped with beach clean-up.

Once again Blake Kabnick helped to fend off aggressive geese while I culled their eggs. Thanks to the Baumgartens for alerting us to the nest and permitting us to do the culling. Please notify the chair when you see any signs of nesting or a single goose swimming back and forth in the spring. Winter fencing on the beach was installed to mitigate the goose poop. Let Tawnya know if the fencing ever needs to be readjusted.

The Lake water is tested weekly by Garden State Laboratory for coliform. It was safe the entire 2023 season, with no beach closures.

The state requires a hard-wired phone at the beach for emergencies and the new phone system required electricity. So in addition to our new emergency phone, we now have an electric box at the top of the beach steps.

Our Fore pond (lagoon) was successfully dredged this year and to our surprise the contractor billed us less than his original estimate.

A boat registration was instituted to help with removing old unused boats and to make sure that boats that don't belong on our Lake do not come and bring unwanted organisms that could grow in the Lake. If you need a boat sticker then contact Tawnya Kabnick.

F.X. Brown did a year-long study on our Lake. We did treat the water for algae and weeds but kept the treatments to a minimum to get more accurate results. Mr. Brown's report suggests that we first dredge the lake and once that is completed, do a heavy alum treatment. Permits required for dredging will cost about \$30,000 and take about a year to obtain. The dredging itself will cost over \$520,000. The alum treatment will be at least another \$100,000.

The results of the study have been sent to several other professionals for their comments and suggestions.

In addition, a lake management committee has been formed to review the findings and make recommendations:

1. Decide on what kind of dredging and what contractor to use.
2. Look into Financing options.
- 3 Review other options.

The study will be put on the MKL web site. Once we have received all of the professional recommendations and have some idea what should be done, we will have an Inform Meeting in a few months to discuss the recommendations and to ask for a vote on implementing some of these actions.

Many residents took advantage of our beautiful Lake this year and we are trying our best to keep it healthy for the next generations.

**DISCUSSION:** Question about what type of dredging would be done and when it was last dredged. There are several dredging options (mechanical, hydro-raking, etc.), and that is what will be evaluated. As to when this would be done, it takes a full year just to get the permits for dredging. The main Lake has only been dredged once, and it was done 18 years ago in 2006. Remember that there are two other water bodies – the fore pond or lagoon that was just dredged, and the breeder pond that is also filling up and needs to be dredged, too.

Question about whether the study looked at upstream runoff impacts. FX Browne did not go upstream to sample, but generally looked at upstream land use. His conclusion was that most of the phosphorus in the Lake, that promotes algae growth, is being released from sediment

material already in the bottom of the Lake, not from runoff coming into the Lake. The proposed alum treatment would bind that phosphorus at the bottom, and eliminate it for maybe 15 years.

### **CLUBHOUSE MANAGER REPORT – Laura Landy**

The Clubhouse is a central part of MKL community life. In addition to the numerous parties and events sponsored by the Country Club, there are daily activities including exercise classes, yoga classes, the book club, meetings of the Mermaids, and more. This year, the Clubhouse also had ten rentals by community members. These celebrated birthdays, graduations, family, and friends.

As approved at last year's Annual Meeting, the Clubhouse underwent a major renovation in 2023 – the first in over 20 years. Thank you to the committee of about 30 residents who participated. They considered multiple options to both update the interior design as well as to address select maintenance issues. Special thanks go to Nancy Witwer and Joan Haynsworth who served on the task force and to Gail Whiting whose professional design experience and contacts (as well as her oversight of the contractors on site) enabled us to save many thousands of dollars thereby accomplishing much more within our budget constraints. Also a well earned thanks to Bob Edgar who never failed to show up when things needed to be done.

A long list of changes implemented includes wallpaper removal, wall repair and painting, floor repair and refinishing, new carpeting, improved lighting, new fixtures, new toilets, new women's vanity, bar upgrades, new electrical wiring and switches, lower cost LED lighting, new divider panels and more. The expectation is that these will last another 20 years. Funds for the project came from the LCRF as approved last year, and a contribution from the Country Club. Also some maintenance expenses addressed things like rotting floor boards in the bathrooms.

A few items remain to be done including new foyer furniture, wall pictures, decorations, a simplified modern sound system, and a new, more efficient kitchen range. Funding for these items will be addressed in the future.

For the coming year, there are no major expenses anticipated. A proposal for LCRF funds to refinish the Deck is on the Ballot for approval. Any feedback or suggestions are welcome.

### **MKL CLUBHOUSE MAINTENANCE REPORT – Karen Sabol (read by Bob Edgar)**

I want to first and foremost thank ALL of the Board Members for past and present years for spending countless volunteer hours on monthly meetings and discussions, doing their assigned jobs, and completing work within a tight budget. The water system and clubhouse renovations required numerous hours which improved the health and lifestyle of our community. For the most part, it is a thankless job where the devotion and hours spent behind the scenes often goes unnoticed. More help and hands make less work, so thank you to all in the community who have volunteered to help or give feedback. It is what makes our community a great place to live, and helps all of us live here efficiently, safely and amicably

knowing every decision was discussed and well thought out before finalized. All that is truly appreciated.

For the Clubhouse, Bob Edgar has been an important part of this community, a true asset and with Jeff's schedule this year, I was grateful for all the considerable amount of time he has spent maintaining the Clubhouse and doing projects. Thank you, Bob!

In 2023, as part of our day-to-day operations budget the following were completed: pest control (Viking), gutters cleaned, fire suppression and fire extinguishers inspections (FAST), fire alarm (Command Security), and annual State fire inspections, A/C and boiler services.

Other completed maintenance projects were:

- Commercial dishwasher in Kitchen was replaced.
- Second sump pump was placed.
- Underground oil tank was removed.
- Small closet in the basement was constructed for archive storage.
- All of the old sheet paneling in the basement was removed and storage areas were cleaned and reorganized.
- Plans were drawn by David Denson for future ideas to organize storage and have access to use the basement space for future events.
- Basement painting was completed.

As to the Interior Renovations, I will defer to Laura Landy's report.

To be completed for 2024:

- Gutter cleaning as well as all the other regular maintenance items.
- A new twin fiberglass door was purchased in 2023 and will be installed in the basement this year with panic hardware as per Fire Code.
- There are three (3) windows which were slated and approved since 2022 to be replaced in the basement and will be finalized this year.
- The left end of the clubhouse has rotten wood to be addressed around the windows, under the chimney area.
- The window located in the highest area in the turret needs to be replaced. Bob has gotten an estimate for this and more will be obtained before finalizing.

I have been getting feedback about the deck refinishing project price estimate. I have not been involved yet with this proposed project. In 2020, the deck power-washing and staining, with replacement of multiple areas of rotten wood, was completed for just under \$3,500. It was suggested to power wash and stain every 3 years to prevent further deterioration. This has now stretched to 4 years and has to be completed this summer. I am unsure of the final cost of repairs without fully knowing the amounts of rotten wood, but I will find the best price to get us through another 3-4 years. If it does come under the \$7K LCRF funding request, then I will have the extra money slated for deck replacement in the future, since this original deck was completed in 1991. I will get multiple bids to have the best pricing to redo the deck with either wood or composite. For reference, in 2020 I got a price quote of \$24K to complete the deck flooring with composite. It will need to be completed as it will be a safety concern with hosting parties with many guests extending to the deck area.

For those who may oppose approving the deck refinishing funding request, I invite you to organize a committee of volunteers, with the time, skills and energy to repair the rotten wood, power wash, and stain and finish the deck. The work could be completed for just the cost of materials, however, I want you to fully be aware of the necessary commitment to complete this task effectively and properly for obvious safety reasons for all.

In closing, please consider being a part of the Board for a term or two as you enjoy living here.

DISCUSSION: Suggestion supported the idea of having a team of volunteers do the proposed deck refinishing project, as has been done in years past, which would save the community a lot of money. Anyone interested in taking on this project should contact the Board.

### **DAM REPORT – Rick Barrett**

A minor repair at the base of the dam was completed this past Fall. It was delayed for about 2 years while we waited for DEP approval of our engineer's plans previously submitted. This delay resulted in increased costs (original estimate \$15,000; final cost \$22,000). This cost overrun was further due to the DEP's requirement to move the stream farther away from the base of the dam and then lining the base of the dam with rip rap, neither of which were originally anticipated. These modifications were designed to avoid any erosion by the stream on the base of the dam.

This summer when the spillway is dry, some minor cracks in the spillway will be addressed.

The DEP requires that the vegetation on both sides of the dam be cut down twice a year to avoid roots impacting the earthen back of the dam. We also are required by the DEP to have a dam inspection every 2 years by an independent engineer. The inspection was done this past Fall, and there were no issues identified.

FYI, the Lake is lowered about every 5 years for residents to do maintenance on docks. (last done fall 2022).

### **GROUNDS REPORT – Lori Denson**

At MKL we have a little over 28 acres of community owned property that the Grounds trustee manages. Over 55% of us live adjacent to one of our shared properties. To put this in perspective, the lake has a little over 14 acres of surface water.

The Grounds position covers the maintenance of the 28 acres including: the care of the lawns, trees and plantings around the community, Clubhouse and Beach, the areas around the Water Tanks and Pumphouses, the Dog Park and adjacent Leaf and Debris field, the School Bus stop, the Community Garden and the Tennis Court.

Most of our community owned property is in some type of easement. The community has begun to review and document our properties annually to ensure that they are being used in compliance with our rules, regulations and easement language. Where this isn't the case,

annual reviews allow us to take corrective action in a timely manner. The 2023 Conservation easement review was provided to the Board in December.

Thank you to Chris Allyn, Hallie Bulleit, Barbara Coe, Lori Denson, Bob Edgar, Jane Kendall, Joan Fitzhugh and Fred Luberto.

Regarding access of community property by contractors working for MKL residents, last Spring the Board adopted a process and form for residents to use to request permission for their contractors to access the community property. This helps to protect the community given the liability risks with construction work, as well as to protect our conserved properties. The form is simple to use.

In September the Board adopted a policy regarding the unacceptable use of certain herbicides on community property, including the community garden. This policy also included a recommendation regarding the invasive species, Japanese Knotweed.

Residents may look on the website or contact the Grounds Trustee or Secretary for additional information regarding the herbicide/Japanese Knotweed policy or to find the form to access community property.

The most visible area of responsibility for the grounds position, and the one that I get the most questions about, is tree management. We do a seasonal risk assessment of our MKL trees with the intent to keep our homes, roads and facilities safe. A seasonal assessment also allows me to give the Treasurer a forecast of what I expect to spend in the upcoming quarter on trees.

We've also implemented a standard process of topping trees instead of always cutting them down. Topping a tree is 30% – 50% less expensive than cutting it down and better for the environment. There are exceptions to this for aesthetic reasons. For example, when we needed to deal with the dying Ash tree at Willner Park, we cut it down because of its visibility to the community.

An additional aspect of managing the trees is to monitor and deal with the diseases that affect them. We continue to deal with the Emerald Ash Borer, and need to monitor the Beach Leaf Disease which is currently impacting our beach trees and the Oak Wilt fungus which we need to watch for. The reason for staying on top of these issues is so we do not end up in a situation like the Emerald Ash Borer where we unexpectedly needed to spend a large amount of money on removing trees.

I'd like to touch on a couple of other significant accomplishments:

Two handrails were installed in the Beach area this past Spring. One for the steps from the beach parking area to the lawn and a second handrail from the lawn down to the sand.

The MKL Community Garden was again at 100% capacity with 33 gardeners in 2023. The Garden fence was repaired. This included replacing bent rails, replacing the hard cloth around the entire garden fence and resealing the caps on all of the fence poles. This was the first significant repairs required in over 20 years.

Thank you to Toby Tong for replacing parts of the hose and a new water spigot at the garden. Thank you to Eric Zalis for mowing the garden paths. Thank you to John Galdieri for helping to maintain and repair the Dog Park over the past year. Thank you to Barbara and Michael McGoldrick for painting and repairing the wood posts and metal hangers for the TGIF/Drive Slowly signs. Thanks to Gail Chalfant, Cacky Bell, Lynn Edgar and Twinkle Tong for donating and maintaining the plantings on the Clubhouse Deck. Lynn and Twinkle have also planted bulbs around the flagpole which should bloom this Spring. Thank you to all who came out for the Spring and Fall Community clean-up days.

As I said, we have a wonderful resource with our MKL community properties and it takes all of us to help care for them. I'm sure you will all continue to support Tim Lukacs as he steps into the Grounds chair role.

### **Tennis Court Report – Charlie Priscu**

Costs have increased for the professional resurfacing with Har-Tru, a compactible product. Sneakers must be worn on the court. Residents are enjoying using the court for both tennis and pickleball, and it is used almost every day during the season. Pickleball is also played on the parking lot. There is a sign up sheet for the court – first come, first served. Watch for a notice in the spring. If you need the combination for the court lock, then contact Charlie.

### **ROADS REPORT – Blake Kabnick**

During the fiscal year, no significant emergencies necessitating road repairs were encountered. However, attention was directed towards addressing various drainage concerns. Rip rap channels were strategically implemented to mitigate runoff along Lake Trail East, Lake Trail West, and Primrose Trail. Additionally, a new drain was installed on Lake Trail East, and grading activities were executed adjacent to the Clubhouse, effectively alleviating stagnant water and managing runoff.

It is noteworthy that our snow plowing operations in 2023 were successfully executed within the allocated budget. Our primary objective remains the clear maintenance of roads during winter, with a concerted effort to minimize adverse effects on the Lake due to runoff.

Looking ahead to 2024, our focus will center on proactively tackling additional drainage issues along the roads, starting with the intersection of Lake Trail West and Beach Trail. Furthermore, we will conduct a comprehensive evaluation to identify opportunities for enhancing stormwater runoff management. Following a thorough assessment of current road conditions, the Board has decided to prioritize impactful initiatives over resurfacing projects in the upcoming year.

Heartfelt appreciation is extended to the dedicated volunteers who contributed to the Summer Road Patrol. These residents, generously committing a week of their evenings during the summer months, diligently monitor the Beach, Clubhouse area, and various roads, promptly reporting any issues to the Harding police. Your invaluable efforts significantly contribute to

maintaining the safety of our community. We encourage residents to consider volunteering during the upcoming summer.

The cooperative efforts of our community members are instrumental in preserving the unique character of our neighborhood. Special gratitude is extended to those who volunteered their time during cleanups in 2023, particularly those who took proactive measures to address issues along our roads. Recognition is also extended to residents who cleared objects from easements in front of their homes, contributing to the overall clarity and functionality of our roads.

DISCUSSION: Support expressed for using rip rap in swales to control/slow runoff. Robert Corman volunteered to work on a project to look at runoff coming down from Alpine.

### **WATER SYSTEM REPORT – Charlie Priscu**

The arsenic system is finished and working well. The only glitch was during the installation we discovered an abandoned underground oil tank next to the Clubhouse kitchen where the new ramp was to be installed. This was removed and the ground was tested for oil. No oil was found. This removal was approved and inspected by Harding Twp.

We had no water main breaks this year.

I would like to take this opportunity to remind homeowners that the Curb stop valve and the piping to your home is not the responsibility of the water company. Any repairs needed to the curb stop valve or the piping between the curb stop valve and your home is the homeowner's responsibility. If the water company has to shut down any portion of the water system in order to allow for repairs at a home because a curb stop valve is missing or inoperable, then the homeowner must install or repair the curb stop valve so that the water to that residence can be shut off in the future without having to shut down the water system.

Well house #1 stairs were repaired and a handrail was added. We also added two poles around well number #4 to protect it.

The emergency generator for pump house #1 ran during several power outages during the year. It is serviced twice a year.

We have Highland Water looking into improving water tank level control and continuous chlorine monitoring.

MKL runs on volunteers 365 days a year. We have had 22 families participate in VSA (Vital Statistics Analyzers group) who take daily water readings to make sure we provide the best possible water. Please take time to thank these families. Each family takes a week at a time to check the water, so two or three weeks a year they check the water, it only takes 15 minutes a day. If we could get 4 more families to volunteer, we could reduce this to two weeks per year per family. This is very important work. Please get involved and volunteer.

Thank you to our volunteers: Chris Allyn, Rick and Nancy Barrett, Ed and Bettina Bierly, Gail Chalfant, Barbara Coe, John Darby, Dave and Lori Denson, Peter and Betty D'Esterhazy, Bob Edgar, Rachel Godfrey, Bill Haynsworth, Ken Heiden, Peter and Nicole Johnson, Fred and Mary Luberto, Feilim Maxwell, John Murray, Colleen Roberts, Jeff Sabol, Jerome Stanley, Nick and Kara Stires, Newton White, Nancy Witwer.

A special thank to Ken Heiden for organizing this VSA group and spending many volunteer hours around the community.

Thank you to Chris Allyn and Milton Hull for all their help, getting the State to pay the \$350,000 cost for the Arsenic system. This saved each MKL family \$3,500 dollars. So please buy them a drink next time you are at the bar together.

Bob Edgar has taken charge of the water system operations for 2024. Good luck Bob!

MKL is a very special place to live, like a large family we have many different views and don't always agree..... I would not trade it for anywhere else!

**NEW BUSINESS:** If anyone in the community has insurance expertise, and would be willing to help evaluate the community's insurance coverage, then please contact the Board.

President Barrett adjourned the Association meeting, and called to order the Lakeshore Company meeting.

## **LAKESHORE COMPANY**

Every owner of a property unit at Mt. Kemble Lake is automatically a shareholder in the Lakeshore Company. Lakeshore Company owns the MKL water system, roads, lake, dam, beach and other community properties. Lakeshore and Mt. Kemble Lake Association were restructured a number of years ago in order to simplify operations and dues-paying for resident shareholders/members. Lakeshore entered into an agreement with the Association under which the Association is responsible for maintenance of all of the assets owned by Lakeshore, including the water system and the dam. Residents pay dues only to the Association, which covers those maintenance costs. Annual rent paid by the Association to Lakeshore is used by Lakeshore to pay Lakeshore's state fees and taxes, and Lakeshore's repayment of a 20 year loan from the State for dam/dredging work (this loan will be retired in 2026).

The Lakeshore Board has three Directors. The following slate is proposed for election for 2024: Rick Barrett, Jennifer Siegler and Gail Allyn. Voting will be done on Ballots already distributed to shareholders.

Members/Stockholders are reminded to submit Ballots by January 31 to the MKL mailbox at 3 Trails End (across from the Clubhouse), in order to vote on the 2024 Budget, proposed \$500 dues increase, LCRF deck refinishing project, and the Lakeshore slate of Directors. There will be a Special Meeting at the Clubhouse on February 2 to open and to count the Ballots, that may be attended by any member.

Meeting was adjourned at 9:30 pm.

Respectfully submitted,  
Gail Allyn, Secretary  
[mklsecretary@gmail.com](mailto:mklsecretary@gmail.com)

**Next Board Meetings** – Note that monthly Board meetings are listed on the calendar on the MKL website. Any Association Member may attend. Contact Board Secretary for more information.

Friday, February 2 at 5:00 pm at the Clubhouse -- Special Meeting to open and count Ballots

Monday, February 12 at 5:30 pm at the Clubhouse

## APPENDIX TO MINUTES

### Finance Committee Brainstorming Sessions List of Ideas for New MKL Revenue

#### List of Ideas

1. Wait until the Dam Assessment is over in 2026 and use the \$62.50 quarterly fee (\$250 annually) for the operating budget.
  - a. Need to verify whether or not this fee needs to be voted on by the community in order to continue.
2. Charge a fee for water usage vs a flat fee built into our dues.
  - a. This may include installing meters, charging a fee based on the number of people in the household, charging a fee based on the number of bedrooms. Additional areas to explore are regulatory issues regarding the size of water company. (L. Denson to explore)
3. Sell the MKL Water Company. (Eric Fenchel to explore)
4. Restructure the transfer tax to a percentage of the home sale price and use the money for both the Operating Budget and the LCERF (Dave Denson to explore)
5. Increase the fees for private rental of the Clubhouse.
6. Allow non-residents to rent the Clubhouse.
  - a. Areas to be explored include the impact to the alcohol license, impact to septic system, parking and increased insurance needs.
7. Increase the fee for community parties.
8. Charge a recreational fee.
  - a. As not all residents of MKL use the recreational facilities (beach, tennis court, garden, playground ...) charge an incremental fee for residents who would like to use them.
9. Charge groups for using the Clubhouse – exercise, yoga, book club ....
10. Charge fines for people who break the rules. For example, parking fees.
11. Charge an incremental fee to homeowners who rent their houses. Charge a fee for renters who would like to use the MKL facilities like the beach. (Kevin Sullivan will explore)
12. Charge a fee for using the beach / grounds for private rentals. (MKL Board exploring)
13. Establish a fund for an MKL endowment, and/or a fund to accept monetary gifts to MKL and /or have a fund raiser. For example, as MKL approaches its 100th anniversary, reach out to previous residents to give a monetary gift. Explore creating a 501c for donations.
14. Implement a one-time assessment to homeowners to make up the shortfall until the dam assessment is paid off. The assessment would be for years 2023 – 2025.
15. When MKL residents have work done on their property that require contractors or heavy trucks, require that the homeowner obtain an MKL permit to offset the use of the roads.
16. Allow vendors to pay to advertise on the MKL website.
17. Assess homeowners an incremental fee for roadway snow removal.
18. Restructure the dues to be partially based on home value instead of a flat fee. (Dave Denson will explore)
19. Create non-residents' community membership. (Dave Denson will explore)
20. Sell MKL eased property.
21. Lease MKL eased property.

22. Sell MKL water. For example, bottle the water or sell it by the truck for people to fill swimming pools.
23. Have a community wide Garage sale.
24. Hydro-electric power generation using the dam.
25. Solar array to generate power.
26. Put a cell phone tower at the water tanks.
27. Implement individual fees for boats, garden access, golf carts, fishing license, parking on MKL property, dog license ...
28. Implement an annual assessment for residents with sprinkler systems.
29. Charge a Fee for people who are working from their home.
  - a. This may include use of MKL facilities for walking dogs, teaching swimming or tennis. Additional types of professions would include authors and artists.
30. Implement a flat rate assessment for lake front properties.
31. Implement a flat rate assessment for residents who do not live on the lake.

## TREASURER'S REPORT SLIDES