

**JOINT ANNUAL MEETING OF MT. KEMBLE LAKE ASSOCIATION AND LAKESHORE
COMPANY MEETING MINUTES – FEBRUARY 8, 2025**

Board Members Present: Rick Barrett, Jennifer Siegler, Ashley Gray, Bob Edgar, Blake Kabnick, Tawnya Kabnick, Laura Landy, Tim Lukacs, and Karen Sabol

Outgoing Member Present: Gail Allyn

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

SECRETARY - Ashley Gray

The Roll Call showed that 26 property units were present in person and an additional 4 property units were present on Zoom. There were Proxies from 24 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 97th 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 100th birthday in 2028!

Board Officers and Committee Chairs for 2025 were introduced:

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

Lauran Allora has been appointed as the Assistant Treasurer to assist Jennifer with dues collection and bookkeeping.

Gail Allyn who has retired from the Board after 6 years as Secretary was recognized and thanked for her service.

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: Fran Frigerio of 10 Primrose Trail on July 2, 2024 and Helen Stuehler of 24 Lake Trail West on April 12, 2024.

Rick welcomed new residents who moved in during 2024:
Ashley Gray and Ryan Sacks at 10 Primrose Trail
Anne and Michael Miller at 13 Primrose Trail
Sharon and Richard Pryor at 19 Primrose Trail

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 2025: Rick Barrett, Jennifer Siegler, and Ashley Gray. Voting will be done on Ballots already distributed to shareholders.

Members/Stockholders are reminded to submit ballots by February 14, 2025 to the MKL mailbox at 3 Trails End (across from the Clubhouse), and vote on the 2025 Budget, easement agreement, LCRF oven update project, and the Lakeshore slate of Directors. There will be a special meeting at the Clubhouse on February 15 to open and count the Ballots.

PROPOSED AMENDMENT OF 1975 EASEMENT AGREEMENT - President

Rick Barrett summarized the Lukacs property transaction previously approved by a vote of 74 to 0 at a Special Meeting on April 9, 2022; and explained the need to amend the 1975 Easement Agreement so that the property transaction can be concluded.

Questions/discussion:

A resident asked if this impacts taxes and it was concluded that there would be no tax impact. It was also noted that the long-term LCRF plan created more recently included plans to release conservation easements.

The Lakeshore meeting was adjourned at 8pm.

MT. KEMBLE LAKE ASSOCIATION

Rick Barrett called to order the annual meeting of the Mount Kemble Lake Association.

COMMITTEE CHAIR REPORTS

TREASURER'S REPORT – Jennifer Siegler:

Slides showing 2024 year in review, and the proposed 2025 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.

Jennifer provided an overview of the distribution of dues (lake, beach, dam, docks, clubhouse, administration, roads, grounds, etc.) The operating budget P&L overview of 2024 showed we were slightly above operating income and slightly less on expenses. It was determined that we benefited from more homes being sold and higher interest rates as well as Harding Twp. snow plowing reimbursement; both income lines were higher than expected. For operating expenses, board members reconfigured several budget lines but amounts stayed the same. In total, we spent slightly less than \$1,000 under budget, benefiting from fewer tree removal needs which offset the significant water main repair cost.

The LCRF projects in 2024 included clubhouse drainage, doors, etc. and our overall cash position improved. Concerns around managing contingency and the need for a policy to maintain a \$100,000 balance of the fund were raised by a resident. It was explained that the dam repayment is ending this year and plans for continuing collection of current dues amounts will be considered. It was also explained that we budget a certain amount every year for snow plow removal that reflects a worst-case scenario but rarely goes over. From an operating expense, we are well-covered. Everyone agrees having a policy to govern this issue would be helpful.

The 2025 budget is remaining flat and expenses will be going back to prior year levels. A note was made that the sale of the Lucaks easement was not included in the financials, which needs to be added. A question was asked about how we hire vendors, who we're hiring, and how much we're paying for certain services. It was explained that individual board members get multiple quotes on projects and former Treasurer, Milt Hull, provided insight into the value of services provided by Backshawl specifically. The board assured residents that we are always reevaluating vendors and that the Assistant Treasurer and Treasurer can work to provide a list of top vendors and associated costs.

A question was raised about alternative streams of revenue. Laura Landy reminded residents that Lori Denson formed a committee a few years ago and developed a list of ideas that we periodically revisit and compare labor/administrative costs with risks/liabilities.

Future LCRF projects include maintaining the lake, the age of the lake is an issue. Hydro raking plans are to be discussed at a meeting with the community at a later date and the community will be voting on budgeting for a replacement of the Clubhouse stove. Jennifer provided an overview of the LCRF 10-year plan and noted that the LCRF will go fairly low this year because of the dam payment.

BEACHES AND DOCKS – Tawnya Kabnick

Badges were handed out, the beach was cleaned, docks were sanitized, safety equipment was updated, a porta potty was installed, and water testing and town permits were obtained to kick off our 2024 beach season. A big thank you to the Haynsworths for helping with badges, Rose Fenchel for assembling our emergency box, and Charlie Priscu for helping with the boats, Fred Luberto for relocating the floats, Bob Edgar for putting up the latticework, and all the families who contributed to the beach cleanup and ongoing upkeep.

We have successfully kept the goose population to a minimum by continuing to cull our resident goose eggs. Please notify the chair if you see any signs of nesting or a single goose swimming back and forth in the spring. Thanks to the Baumgardens for keeping a keen eye out. It only takes 1 goose to overload an acre of water with phosphorus, causing algae and grass. This coming year the beach fencing will go up in early March.

The water is tested weekly by Garden State Laboratory for coliform and was safe for our 2024 swimming season.

A boat registration was instituted in 2023 to help with removing old unused boats and make sure that boats that don't belong don't bring unwanted organisms into the lake. If you need a new boat sticker or to replace a sticker, call contact Tawnya Kabnick.

This year we have been in negotiations with contractors on how best to remove unwanted matter from the breeder pond and lake. Transporting the spoils and preparing a place for them. The number one priority is our breeder pond however portions of the main lake will also be addressed. The result will lower the algae, keeping our water safe and cleaner with fewer chemicals. There may be an option for individual homeowners to hydro-rake in front of their properties while the equipment is on-site. We have general estimates and will have final estimates in the spring, at which time we will have an informational meeting and vote to use the funds. The anticipated date for hydro raking will be early October to avoid endangering our animal populations and interfering with swimming and boating.

Please remind children that boats are private property and if given permission to use, should be returned properly so they don't float away. The lake is our homeowner's largest asset and provides a myriad of wonderful activities for all of us. Thank you for allowing me to help keep it safe.

Discussion:

It was noted that the beach phone is working. The issue of non-residents using boat launches during the busy season was raised. The board communicated that the only thing we can do is call the police when we see trespassers. This issue escalated this Summer so residents are reminded to have their badges when at the lake and make sure kids also have badges. A question about how long the hydro-raking benefits would

last concluded that the treatment would be effective for approximately 15 years. It was noted that the environmental stewardship committee, when provided with donated plantings, may consider strategically placing those to benefit the lake. A reminder was also shared that residents maintaining their septic systems is essential to keeping the lake healthy. Please assess the age of your septic, whether it needs replacing, and have it regularly serviced.

CLUBHOUSE MANAGER – Laura Landy

In 2024, the newly renovated Clubhouse saw increasing use. More than 18 community parties and events were held, and 11 private rentals. In addition, there was on-going use by the exercise and yoga groups, book club, Mermaids, and more. We were honored by the contribution of a quality piano with help from Ed and Betina Bierly and a significant upgrade in the basement storage area thanks to the construction skills and tireless efforts of Bob Edgar as well as the organizational skills of Gail Allyn. There were no other major investments in the facility and routine expenses for the year were ~\$600 below budget.

For 2025, as part of the LCRF, the Board is recommending that we replace the 40-year-old commercial range with a unit with a similar or greater capacity that is significantly more intuitive and user-friendly and incorporates more modern operating and safety features. The Board has done considerable work to determine a viable alternative and has found a good option within the \$6,500 budget (including tax, installation, shipping, a new gas hose, and removal of the old range) that should last at least 20 years given our patterns of use. More detail was presented in the budget packet shared earlier.

Among recent comments from users are that the current range is “too intimidating” to even try to use, it is unreliable and unpredictable in terms of heating, and the pilot light has presented problems in the past. Given the responsibility of volunteer committee members, as well as an array of caterers, to provide food for events of 100 people or more, such unreliability can result in “a certain level of panic” when arriving hours before a party only to find out that food cannot be heated up in the range oven (for whatever reason).

With several online sources stating that “gas stoves share a general lifespan of 10-15 years with their electric counterparts but are generally considered a bit more reliable and durable—so you might expect to be able to eke out as many as 18 years of use”, we have gotten good service from our 40-year-old range. It is time to replace the range with a new model that will service the community for years to come.

DISCUSSION:

A question was asked about the difference between needing insurance to rent the clubhouse but not other facilities. This is due to the number of outsiders using the facility during a private rental. Residents can obtain state farm event insurance, online insurance, or contact their regular homeowner's insurance agency for a quote. Please reach out to Laura Landy if you need help researching.

CLUBHOUSE MAINTENANCE - Karen Sabol:

In 2024, as part of our day-to-day Operatory Budget, Pest Control (Viking), Gutters cleaned, Fire suppression and fire extinguishers inspections (FAST), Fire Alarm (Command Security), and Annual State Fire Inspections, AC and Boiler services were all completed. Other

Completed 2024 Maintenance projects were:

- → **Pest Control services updated and reviewed:** saved on our annual contracts. Reduced by \$400
- → **Verizon Billing Reviewed:** Chris Allyn dedicated many hours to review and update our charges at the clubhouse which prompted the company to issue a substantial retroactive credit and be issue free for future billing cycles.
- → **Exit Sign:** Mounted by the doors leading out to the deck was fixed and properly anchored back into the wall area.
- → **Basement Windows:** 3 large basement windows replaced.
- → **Turret Window:** Top turret window replaced due to leaking.
- → **Fire Code Door Installation:** Fiberglass basement doors with panic hardware as per state fire codes to be safety compliant installed.
- → **Defibrillator in Clubhouse:** One adult and one child set of pads were replaced in the defibrillator unit located in the clubhouse. The battery is up to date, and a backup battery is present.
- → **Radiator Maintenance:** A plumber checked the radiators and cleared them of air, aiming to reduce noise during heating operation.
- → **Plumbing Relocation:** Existing plumbing in the basement was professionally relocated to accommodate the storage closet design.
- → **Basement Storage:** Closet to organize all basement containers is completed. Bob Edgar donated countless hours to the project. Jeff Sabol assisted with the ceiling sheetrock installation. Bob has also cleaned and organized sections of the basement to utilize this space with hopes to facilitate future events.
- → **Painting in Basement:** Completed by Bob Edgar
- → **Chimney Window Repair:** Rotten wood around the windows on the left and right of the clubhouse chimney was replaced in September 2024. Painting to match existing trim in the area was completed in October 2024.
- → **Turret Stucco Maintenance:** Peeling stucco panels around the top half of the Turret were power washed, primed, and repainted in October 2024.
- → **Deck Refinished:** Deck refinished May 2024 with multiple rotten wood and rotten stair repairs completed.
- → **2 A/C Nest Controls:** 2 Nest Controllers were donated by the Sabol Family and installed professionally at the locations of the original thermostat locations. These controllers will now allow for remote and scheduled management of the A/C, enhancing convenience. The heating system was successfully changed over to this years ago.
- → **Ballroom Mop:** A new 5 foot dust/cleaning mop for ballroom wood floor area was purchased.

- → **Kitchen Faucet:** Kitchen sink faucet's top switch was sticky and malfunctioning. After a thorough cleaning, the issue was resolved without the need for replacement.
- → **Gutters:** Cleaned November 2024
- → **Emergency Contact List:** Updated and posted emergency and notification list. → **Resident Phone List and Map:** Posted latest updated resident phone list and map. → **Christmas Tree Replacement:** A new Christmas tree was purchased to replace the two original trees which have reached the end of their usable lifespan.

Suggested clubhouse maintenance items to be completed for 2025:

- → **Trash Bins:** Evaluate the rot and or replacement of bins and suggestions for repairs or industrial bin placement. Obtain possible new recycling pick up services with their own bin placements.
- → **Gutter Cleaning Schedule:** Next cleaning is scheduled for the end of Spring 2025. → **Commercial Stove replacement:** Looking at options for replacement of the 40 year old Garland 36" range where the essential functions of the oven not retaining the temperature is an issue and has an impact for events held at the clubhouse. → **Microphone and Voice Amplifier with portable speaker.** Due to the sound system being deferred for 2025, and having many complaints of the microphone being a main issue at events, a reasonably priced microphone set will be purchased for usage at events when necessary.
- → **Flag pole:** Will be sanded, primed and painted. This will be completed in Spring 2025. Possible contacts Beaver Tree at 973-706-2213 for assistance with their lift or to do project estimates will be obtained.
- → **Flower Arrangement:** A flower arrangement around the flagpole, donated by Sarah Churgan, will be planted after the flagpole maintenance is completed. → **Septic System and Grease Trap Cleaning:** Last done 2018 Follow-up for the septic system and grease trap cleaning has been deferred to 2025. Quotes for pricing and permits for pumping will be obtained.
- → **Window Cleaning:** Future window cleanings will be scheduled.
- → **Light Post Repairs:** Inspect the base of the light posts in the circular driveway for rotten wood. Discuss repair options which possibly do not involve wood, such as metal or fiberglass, and hire an electrician for installation.
- → **Replace ceiling in basement**
- → **Defibrillator:** Purchase 2nd Unit.

DAM – Rick Barrett:

During 2024 some minor repairs to the spillway were made with hydraulic cement. In 2023 the bottom of the dam near the outflow pipes was expanded with riprab. The DEP requires that we trim all foliage on the dam twice per year. This Fall we will have our bi-annual dam engineering inspection as again required by the DEP. The dam continues to be in excellent shape.

GROUNDS – Tim Lukacs:

I would like to start off thanking everyone who helps out around the community. This community volunteerism contributes greatly to making the Lake a great place to live!

Charlie Priscu for assisting with the contractor getting the tennis court ready for the season and cleaning up after the season. Mary Luberto for making the bus stop festive throughout the different seasons. Bob Edgar, John Galdieri, and Charlie Priscu, for helping out trimming the bushes in front of and around the clubhouse. Nancy Barrett for watering the bushes after exercise class to keep them from dying. Ken Heiden, for making it easier to retrieve tennis balls by clearing out the area on the northern side of the court as well as for all the tasks he takes on such as his upkeep of the playground which he has painted and replaced the broken dome. Dale Scolnick for providing soup and her famous brownies for the Spring and Fall cleanups along with all the residents who come out and support these cleanups.

Finally, all the people who take to initiative to just do things, like plant samplings on the LTE hill, (Bob Edgar?) and plant and water the flowers at the beach and on the clubhouse deck. (Mary Luberto, Joan Haynsworth, and the mermaids?)

In 2024, there were some tree removals including the tree at the bottom of the hill of LTE, and a few trees on Lake Shore Lots on LTE. Some older playground equipment was removed and taken to the town recycling center. A tree fell in the dog park which was removed and the fence it damaged was repaired.

For 2025, hopefully, repairs/replacement of the stairs on LTE will be completed without using funds out of the LCRF. New rubber mulch will be added to the playground. Trees will be removed from community lots as needed.

ROADS – Blake Kabnick:

In 2024 we completed drain projects and runoff issue maintenance (beech trail and lake trail west, end of lake trail east improved, alpine and primrose regrating to prevent pulling debris off properties and deteriorating roads and mitigate issues.)

The next big project is chip and seal in 2027. Other long-term projects being considered are the basketball courts which has been pushed off because of funds.

In 2024 we conducted a speed bump trial and received generally very positive feedback; 74 responses; thank you to Chris Gethard for his help. General discussion

was had regarding the location of the speed bumps, the size of the speed bumps, requests for additional speed bumps, etc. The Board will be looking at additional locations and purchasing more while considering runoff points and other factors that could affect the longevity of the roads and grounds. Stop signs are also a consideration being made as well as rotating the locations of the speed bumps. A question was raised about whether or not the insurance company needs to be made aware of the speed bumps but it is our understanding that they are not a liability but actually a benefit. It is recommended that residents inform commercial trucks of speed limits and that there are children in the area.

WATER SYSTEM – Bob Edgar

This past year was a busy one. In June a leak was repaired in the Lake Trail East and another later off of Lake Trail West. The repair off of Lake Trail West was on the residents' side of the curb stop. The cost of curb stop and water line repairs between the curb stop and house are the responsibility of the homeowner. A major unexpected repair was the replacement of the well 4 pump. Another unbudgeted expense was the servicing of the generator. The total cost of these unanticipated repairs was \$29, 696.

The tank level and chlorine monitoring systems have been an ongoing process and should be completed in 2025. This is an LCRF budgeted expense.

Agra Environmental has continued to provide our testing services. Pace acquired Agra in 2024, but Max Huber will remain our contact and licensed operator.

Many thanks to all the VSA volunteers and especially Ken Heiden for keeping it organized and providing his volunteer services on our water system.

Discussion: Rick added that preliminary work on the new well project & arsenic treatment system is moving forward and reminded residents that our backup well is almost 100 years old. Rick and others have met with DEP and IBANC (funds infrastructure development) consultants preparing engineering specs for the new well and pump house near the ball field, understanding that the state would cover the expense.

PRESIDENT'S REPORT – Rick Barrett:

A reminder speed limit on all roads is 15 mph. Always park on the lake side of the road, particularly during snow.

Reminder Lakeshore-owned road right-of-way is 30' wide in all cases. Paving is much narrower and not necessarily centered. Check your surveys - Do not put any obstructions, structures, etc. in the right-of-way – Lakeshore reserves the right to require the removal of any resident-installed plantings, parking areas, etc. on the right-of-way.

Dues invoices will only be sent via email; no hand-delivery. Make sure we have your correct contact information. - The contact update form was included in your ballot packet. Dues must be paid in full; no monthly or other payment plans. Invoices not paid in full subject to late charges. - venmo/zelle not accepted by the bank we use.

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

Any Old Business: A resident re-upped concerns about the cardiac defibrillation machine being locked inside the clubhouse. Karen shared that we have slated to purchase an additional unit in 2025 that will be located outside and we will conduct trainings for residents. They need to be monitored for battery life every 4 months.

A reminder was shared to submit the form with contact information updates and ballots by February 14 to vote on 4 items:

- 2025 Operating Budget
- LCRF Kitchen Range Replacement Project
- Amendment to Easement to conclude Lukacs Property transaction
- Election of Lakeshore Directors Slate

President Barrett adjourned the Association meeting.