
May 3, 2011 Mt. Kemble Lake Association meeting

Present:

Ruth Chaney
Barbara Coe
Barbara Coulter
Tim Lukcas
Bruce Scolnick
Austin Godfrey
Joyce Murray
Tawnya Kabnick
Rick Barrett
Diane Bonar

Meeting was called to order by President, Austin Godfrey
(aegodfrey@verizon.net), at 7:37.

WATER SYSTEM-ribarrett@aol.com The VSA dinner is May 14th. Dinner is for all VSAs and their spouse or guest and is free. All board members and a spouse or guest are also invited. It starts at 6:30. Please RSVP to Bobbi Coulter so the right quantities can be prepared.

ROADS- - tlukacs@yahoo.com

Clean up was a success, thanks go out to everyone who turned out, and thank you Ruth Chaney for providing lunch. Backshaw picked everything up in one day.

There is a lot of exposed tar and crumbling around edges of roads. The committee is going to do a walk around to identify the areas that need work and try to come up with some solutions to the problems.

Backshaw is coming to take away materials people have been dumping in the ball fields that is too much or bulky to chip. The road to the ball field will have the large pot hole filled soon.

Grounds: diane_bonar@acordia.com

Lake Trail East stairs have been repaired by Small.

A dogwood tree has been donated to the community in honor of Carl Bonar's mother which will be planted on the left of the walkway to the tennis court.

The committee is discussing the plans for the 2011 garden and asking for volunteers to help in specific areas of the community for weeding, trimming, etc. Help is needed especially at the playground.

Colleen and John Roberts donated a concrete bench which has been placed at the playground. Colleen will be reviewing the playground with Diane for wood that needs to be painted and/or replaced. Also, the rubber mulch will be replaced as necessary and swings will be checked for safety.

The tennis court has been completed and is ready for summer.

HOUSE KEEPING-joyce@jjmurray.us. Garbage cans need to be replaced and labeled.

CLUBHOUSE [MAINTENANCE-Bincomm@verizon.net](mailto:Bincomm@verizon.net) Steps have been repaired, the door has been repaired and the landing has been replaced.

BEACHES AND DOCKS- 1ruth.chaney@gmail.com The muskrat trapper will be here till about May 14th. So far he has caught 5-6 muskrats

Thank you to the Colliers for repairing and putting one of the floats back in the lake. The float by the beach will be moved and secured soon.

Beach erosion continues to be a problem and the committee is looking into changing the surrounding drainage to help alleviate the problem.

The alum treatment should be done soon. Look for the aqua blue. Bill Canada checks for water clarity regularly and alerts the committee when the clarity is less than 3 feet. Thanks you Bill.

Rick asked about treating for vegetation. The treatment for the grass is different than for the algae and it is necessary for it to come up

before being treated. Plus it is good for the fish so treatment is a balancing act.

Lowering of lake will be officially permitted next April but we are trying to get permission for the fall. Rick Barrett pointed out that lowering the water levels is more than convenience but necessary to check for structural damage to dam. Princeton Hydro recently checked the valves. Beach clean up is May 14th rain date, Sunday the 15th.

COMMUNITY AFFAIRS - WaffCoe@aol.com no report

TREASURER - Barbara C. Coulter [mkltreasurer@gmail.com]

Barbara presented the monthly report. The cash flow is strong for next few months. One question came up about the keeping the reserve money. It will take some time to build up the reserve funds and will be addressed at a future meeting. Also questioned was the \$25,000 for misc. Barbara indicated that is for monies moving back and forth between companies to pay for the bond.

The following resolution was put forward to clarify the fee structure:
Resolved:

Resolved that the attached guidelines, which are entirely consistent with the corporate bylaws and which are provided to resolve any inherent ambiguity in said bylaws, will provide the treasurer with explicit directions for applying late fees and interest to member's delinquent accounts.

Late Fee structure

As per the bylaws, for each month in which there is an overdue balance and no payment is made to the

company, a late fee is charged.

1st month - \$25

2nd month - \$50

3rd month - \$75

4th month - \$100

5th month and thereafter - \$125 per month

Late fees are applied as follows:

- The fee becomes payable on the 11th day of the month in which no payment was received but in

which there were balances owing. For example, if a member has missed their 1st quarter Lakeshore assessment (due by January 1st), on January 11th a \$25 late fee will be applied to their account, on February 11th a \$50 late fee will be applied to their account, and so on until a payment is received.

- The fees apply separately to each of the MKLA and Lakeshore accounts; e.g. if a member has not paid any dues or assessments for a year, on the 11th of the month two (2) late fees of \$125 each

will be applied, one to the member's MKLA account and the other to the member's Lakeshore account.

- The fees will apply singularly to the member's outstanding balance; i.e. if a member has missed two (2) MKLA dues payments, they will be charged a single \$125 on the 11th of the month – NOT for example \$125 for the 1st missed payment and \$25 for the second missed payment.
- The fees apply to all outstanding balances; e.g. no matter how cash has been applied, if there are any outstanding balances and no payment has been received that month, a late fee will be charged.

Interest Calculations

In addition to the above charges, 18% annual interest, posted monthly, will be charged on any overdue dues/assessments.

- Interest is posted monthly on the 11th of the month in which the payment was due; e.g. if no payment of the 1st quarter MKLA dues is received by April 10th, an interest charge of 1.5% (18% annual / 12 months) *\$925 = \$13.88 will be applied to the account on April 11th.
- Interest is calculated ONLY on dues and assessments, not on late fees, interest, or collection costs.
- Interest calculations are rounded off to the nearest cent each month.
- Cash is to be applied first to late fees, interest and collection costs as per the bylaws and only lastly to dues and assessments. In no case should an account have a non-zero, non-interest generating balance.

J Murray Moved to pass, R. Bar seconded the motion and the resolution was passed.

OTHER BUSINESS –

Beach tags –There has been a problem with some members giving out beach tags to non family/members for an extended period of time... A reminder will be placed in the newsletter that for the courtesy of all the badges should be kept at each owner's residence and given out to guests daily.

Mark Baumgarten has asked the board to consider assessing homeowners for the damage to the roads from homeowner's construction crews. The board is requesting that a committee be formed by Mr. Baumgarten to come up with an equitable recommendation for it to consider.

Request has been made for some kind of memorial garden and/or bridge across the breeder pond. The board requests that a committee put together a proposal for the future park area.

Meeting adjourned at 8:45

Respectfully submitted,

Tawnya Kabnick
tawnya@tawnyakabnick.net

Board meetings are scheduled for the following date:
June 6

Meeting time 7:30