

**Mt. Kemble Lake Association, Inc. Annual Meeting  
January 27, 2012**

The annual meeting of the Mt. Kemble Lake Association, Inc. was held on January 27, 2012 at the Clubhouse. The meeting was called to order at 7:27 pm by President Austin Godfrey.

Board Members Present: Rick Barrett, Barbara Coe, Barbara Coulter, Austin Godfrey, Tawnya Kabnick, Joyce Murray,

The Secretary indicated that a quorum of 118 shareholders were present or represented via proxies.

Copies of last year's minutes were made available to review but not read, a motion was made and seconded to approve the minutes from last year's meeting. They are always available on the MKL website.

**A motion** was made and passed to accept several changes to the proposed By-law changes changing the word "unit" to "home" in two places and changing "up and down" to now read "change"

A motion was made and passed to have Austin give a summary of the by-law changes:

The Association will assume all maintenance and capital activities for the Lakeshore company and the dues will increase in the amount equal to the decrease of the Lakeshore Company.

The following By-laws will be changed:

Article VII Sections C, D, and E: changes proposed are to remove Section C-2 that relates to owners of undeveloped lots since there are no more privately held vacant lots. Clarify in Section D that the inception date of the new Membership fee will be on April 27, 2012, which does not change the date approved at the April 27, 2011 Special Meeting. Lastly, in Section E clarify the quarterly billing dates which will be on January 1, April 1, July 1, October 1.

· Article VII, Section G: change is to clarify that dues are due on or before the aforementioned dates: January 1, April 1, July 1, and October 1. Payment received after the due date will be

subject to late fees as described in the by-laws. Notices of the impending dues dates will continue to be sent out in 30 days before each dues date.

- Article VIII: all former text regarding collections of dues and delinquency has been moved into this section, redundant material has been deleted, and dates have been revised to reflect the new billing cycle. The material on interest has been clarified and now reflects a standard “APR on all Outstanding Charges” approach (the same as used by credit card companies and banks). Automatic Suspension of Privileges has been revised from 30 to 60 days to make it consistent throughout the by-laws.

- Article VIII Section G- 9: This is a new addition to the by-laws. The intent of this section is to expedite the process for the Association to collect rents from tenants in the event that the homeowner is renting their home and collecting rent, but is delinquent in paying Association dues and assessments.

- Article IX Section C: since banks will no longer scrutinize checks for multiple signatures, changed to require multiple approvals.

- Article IX Section D & E: Change to address use of property tax savings to increase the long term reserves in the Association, rather than in Lakeshore. Similar language is proposed to be deleted from the Lakeshore by-laws (see Lakeshore proxy). This does not represent any change in the amounts of the reserves, but merely moves the reserves all into the Association. Language also changed to emphasize that the reserve funds are to be maintained in cash or cash like financial instruments

### **Discussion:**

Chris Allen noted that in the absence of a successful review committee the board has the right to appoint someone. Terry proposed using an outside auditor. It was decided that the language in this section be reviewed when the by-laws are updated.

**A motion** was made and passed to accept the by-law changes.

**A motion** was made and passed to increase dues by the amount decreased from the Lakeshore Company.

Detailed reports were given by the Committee Chairs and may be viewed on the website: [www.mountkemblelake.org](http://www.mountkemblelake.org).

Beaches & Docks: [1ruth.chaney@gmail.com](mailto:1ruth.chaney@gmail.com)

This summer the floats were repositioned and the fire lane repaved. Don Khun painted diving board and the dock at fishing hole was repaired by Steve Collier. We had a few problems with wildlife: two deer were taken out of the lake and 8 Muskrats were trapped. The trappers can work between the months of October to March only if you see burrows or holes on shore lines please to let us know. This spring the lake will be lowered during the first two weeks of April so work can be done on the docks.

**Discussion:** There was some discussion on the necessity to resurface the diving board at the beach during the upcoming 2012 beach season.

**GROUNDS-**[dianebonar@gmail.com](mailto:dianebonar@gmail.com) read by Joyce Murray

Diane reports that she is sorry that she is unable to make this Year's meeting and promises to make a short report.

2011 was mostly a year of maintenance and upkeep of all public areas. That is, up until the snow storm hit the week before Halloween. Action Tree was dispatched shortly after the storm and was able to clear some of the more dangerous limbs in the community but they have had little time to do much else in the community.

The tree that fell over the lagoon was removed just this week. Backshall has also so busy and just didn't have time to get to it earlier. When we get a good thaw, the tree and other limbs will be removed from the breeder pond.

> There was an upgrade in the tennis court this year. Diane thanks Barbara McGoldrich and John Murray for overseeing that project. The tennis court is one of our well-used assets.

Diane would like to thank all of you who do work in the community, some of which no one ever knows about. Special thanks go to John Krizko who just showed up with his chainsaw to take care of several trees that fell over Lake Trail East in the October snow storm. And John Murray for his 10 O'clock tree removal on Alpine and many days of clean-up along with Dave Clark and Tim Lukas, Ruth Chaney and Chris Allyn. Thank you again.

**Discussion:**

Chris Allen wanted to thank Joyce and John Murray, Diane and others for helping him to remove the tree that fell and was causing an impediment to the dam. It could have caused serious damage to the dam and was a difficult project.

**HOUSE KEEPING-[joyce@jimmurray.us](mailto:joyce@jimmurray.us)**

Whether attending a party or cleaning the beach  
Involvement by Lakers has reached a new peak.  
The number participating, joining in, being part  
Has exceeded a percent that gave me a start.  
Rentals for birthdays, a shower, a brunch,  
Along with tent sleepovers, with popcorn to crunch.  
Meetings and exercise appeal to some groups,  
Or TGIF parties to catch up on the scoop.  
About neighbors and friends the clubhouse provides  
News about each and who needs a ride  
To the doctors or the airport or somewhere nearby.  
VSA dinners, crafts fairs and the 4<sup>th</sup> of July.  
The number of those who joined in on the fun  
The guesses you'd say, how high do they run?  
The in and the outs of the clubhouse has lent  
The participation of a whopping 80%.  
Thank you!

The Housekeeping Committee is responsible for facilitating and supporting the use of the Clubhouse for all Clubhouse events. The Committee is responsible for the decor and general condition and appearance of the Clubhouse and for soliciting suggestions from the

Membership regarding these responsibilities. The Committee ensures the cleanliness of the facilities after use and the stocking of regular supplies to support rental, social and other special events. Gail Allyn is the supreme purchaser of such goods. (Thank you, Gail and John Murray who is willing to drive and schlep all the goods.) The fire inspections, carpet, refrigerator, stove ice maker, decks have all been cleaned, power washed and inspected. Light bulbs have been replaced with CFI bulbs (compact florescent).

Renters are given a before use walk through to familiarize equipment availability as well to document the condition of the Clubhouse prior to the rental and have a post use audit to ensure satisfactory clean-up and any damage that might have occurred..

Supervising professional clean-up and providing access for other professional service providers is reflected in the open door policy.

It's been a very good year.

**CLUBHOUSE [MAINTENANCE-Bincomm@verizon.net](mailto:MAINTENANCE-Bincomm@verizon.net)** – read by Joyce Murray

During 2011, the following repairs were made to the Clubhouse:

- Installed under step lighting in main room step to foyer to prevent trips and falls

- Installed Monarch panic bar on front door with key lock to unlock bar. – the key is next to door frame on left side of door

- Repaired front steps and railing. New bluestone was installed to replace pieces where needed.

- Replaced 8X7 apron in front of the steps with new concrete and bluestone top

- Repaired leak in chimney – new flashing around chimney was installed and roof shingles replaced.

- Repaired ceiling damaged by chimney leak

- Completed repairs to furnace

- Deck power washed and stained.

Project list for repairs is underway and funds have been requested for budgeting. I would like to acknowledge the committee members who assisted this year. They are Guy Bowden, Terry and Jane Dwyer, John and Joyce Murray and Jane Roland.

**ROADS- - [tlukacs@yahoo.com](mailto:tlukacs@yahoo.com)**

2011 was a year with many extreme weather events. What a way to start my first year as roads chairperson. We had record breaking snow fall, heavy spring rains, a late summer "hurricane", and a freak Halloween snow storm. All of these events brought many extra challenges that were handled extremely well by the community along with the normal roads events. (and let's try to forget the 2 occasions that left most of us in the dark for over a week)

Chris Backshall did a good job keeping our roads clear of snow and ice.

Due to the heavy spring rains and the hurricane, we had some wash out areas with the worse area being on the side of the hill on Lake Trail East. A rip rap drain was put in to prevent future wash outs and other areas were repaired.

The Halloween snow storm created an early fall cleanup with many down branches and trees. Many people took it upon themselves to help clean up areas outside of their own properties and I am thankful for their help. Chris Backshall came around and removed all of the branches in our neighborhood shortly after the cleanup was complete which was well before many communities in our area were cleared.

Spring clean up was held on Saturday, April 30<sup>th</sup>. Fall clean up was held on Saturday, November 19<sup>th</sup>. I would like to thank everyone that came out and helped spruce up our neighborhood and look forward to seeing even more of you at this year's cleanups. I also would like to thank Ruth Chaney for coordinating lunch during the spring clean up and Carl Bonar for coordinating lunch during the fall clean up.

Thanks to everyone who volunteered for summer road patrol. This included the Meranda's, Tawnya Kabnick and Dave Clark, the Krizkos, the Maxwells, the Priscus, the Baumgartens, the Chaney's, and the Barretts.

This fall, we had some minor road repairs which occurred after the fall clean up. Potholes were filled around the lake and a couple of small areas were milled and repaved. A crack that started on the Primrose hill was filled with tar to prevent future damage.

Going forward, a long term plan has been created to be proactive in our road maintenance in order to avoid major and costly repairs that have required loans in the past. The first project, which hopefully was approved tonight, will take place this spring. In the future there is going to be a spring project every year that will ensure our roads getting back into shape. This will be prioritized by areas in the community that are in the worst shape as well as maintain roads that have already repaired.

### **Discussion:**

Mark Baumgarten asked why homeowners bringing heavy trucks are not being assessed for damage to the roads.

The current system has been that Austin Godfrey speaks to the homeowners doing the work and alerts them to the fact that they are responsible for any damage done to the road adjacent to the worksite. And several homeowners have done repairs to the roads. It is difficult to assess for general road usage. The Dupree's suggested some kind of building permit like the town uses. However that would take a 2/3 vote and that is unlikely given the difficulty getting agreement on fees. Chris Allen suggested using a model to assign a mileage charge for heavy trucks. The problem is monitoring this kind of system. It was decided to continue the current system: on surcharge but the homeowner must repair damage to surrounding areas..

**A motion** was made to provide \$50,000 for repaving of Elm St. area. There was no opposition and the motion passed.

### **Water Company Report for 2011**

#### **WATER SYSTEM-[ribarrett@aol.com](mailto:ribarrett@aol.com)**

This was a very active year for the Water Company. We needed to use a portable generator for both hurricane Irene and the Halloween snow storm. Each incident involved an expense of over \$2,000 for the rental of the generator, delivering and removing it, connecting it and refueling. We did run out of water for a day after the snow storm because road closures delayed the arrival of the generator. The

situation was also exacerbated by the fact that during the winter months we are able to use only about one-half of the capacity of the storage tanks in order to preclude the freezing of the cross-over pipe between the horizontal and vertical tanks.

In order to preclude a loss of water in the future, we will take the following steps;

- Call for the generator as soon as we lose power for more than several hours.
- Fill the tanks to capacity if freezing is not an issue.
- Send out a phone alert to the community to conserve water usage.

Agra indicates that the DEP is considering mandating that all water systems have permanent, onsite back-up power systems. If this should happen, the cost to the community might be in the \$25,000-\$35,000 range. Unlike residential systems, the pumps require 3-phase power and it takes a lot of power to start the pumps when they are stopped. Much less power is required to actually run them once they have started.

Several months ago the pump in pump house 2 was temporarily removed to repair a check valve that was letting air into the system. Some residents were getting air bubbles in their water for a short period after turning the water on. There were no health issues.

The DEP required in our annual audit that the flow meters in each pump house be recalibrated to insure accuracy. Both were beyond the regulated required time period. The meter in pump house 2 has been sent out for recalibration, but the meter in pump house 1 was very old and could not be recalibrated. Consequently, on Monday, 1/13 Highland Water replaced the flow meter in Pump House 1 and some heavily rusted pipe adjacent to the meter. The timing was fortuitous since one of the rusted pipes appeared likely to leak fairly soon upon examination when it was removed.

The annual VSA dinner will be scheduled shortly for the spring. VSAs visit each pump house daily for a week to check chlorine levels, record volumes and verify that there are no problems. It is a great service to the community. The delicious VSA dinner will be scheduled



shortly to thank everyone. The fabulous cuisine is prepared by Bobbi Coulter and Carl Bonar.

I would like to thank Bill Manser, Jim Irving, Ken Heiden and Newton White for their help with the Water Company.

**Discussion:**

Chris Allen suggested that information be sent out to homeowners explaining that they understand that despite owning generators when the power goes out it is imperative that we conserve water.

Rick Barrett reviewed what the VSA does for the new families and invited anyone with any interest to participate in the coming year.

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

Barbara presented a detailed account of Mount Kemble Lake Association's finances. She presented a profit and loss statement, balance vs. actual statement and balance sheet. In addition she presented an income and expense sheet showing projections for the next five years. The treasures statements can be found on the MKL web site.

**Discussion:**

The income and expense projections were complicated but members expressed appreciation for Barbara's sharing this information.

Jim Irving asked about the accounts receivable and Barbara explained that we only have 3 delinquent accounts. One home is in bank foreclosure and the other two are currently on the market.

**Other Topics:**

The board has asked John Murray to go to the community to see what other homeowners might want to be included in upcoming maintenance projects.

This year we used a global proxy which seemed to be very popular with homeowners so the board use this method again in the future.

**MKL Association Election:** Austin announced the results of the MKL election: The board remains unchanged.

The meeting was adjourned at 8:49 p.m.

Respectfully Submitted,  
Tawnya Kabnick

**Board meetings are scheduled for the following date:**

March 5

April 2

May 7.

Meeting time 7:30