

**The Highland Lake Property Owners
Association (HLPOA) Minutes**
Monthly Board Meeting, November 20, 2022

Call to Order

The Association monthly meeting call to order by Linda Wegge, President at 7:00 pm. Zoom functional.

Roll

The following Board Members were in attendance:

Linda Wegge, Pat Herendeen, Debbie Hall, Cathy de Groh, Sharon Schwaba, Trisha Steele, David Oswald. George Wisdom and Ron Middlestadt absent.

As of 4:33 today Ron Middlestadt has resigned. David Oswald is resigning as of end of tonight's Foundation meeting.

Motion to Approve remote voting at meeting and recording. Approved

General Membership and Guests in Attendance:

Joe Bigalke, Linda Kuntner, Lucian Jian, Larry Leafblad, Marilyn Henry, Andy Havelly, Jan Katien, Adrienne Fosberg, Anne Bidwell

Request for items to be added to agenda

Items added to Agenda:

Trisha: One to establish Board Meeting dates/times/location in 2023 added under Vice President
Bills payable added under Treasurer report

Comments from Residents

John Sonnenberg requested time via zoom: Thanked Trisha for advancing budget and is big step forward. He did see preliminary draft 3 and wanted to point out that it was a little bit high on the zebra mussel (ZM) part of it. He is only looking for \$3600. He and Pat talked today and is very supportive of his efforts for land, weed and shoreline control and thinks it is going to be more than the \$800 that is in the budget. What he would like to do is support more money for that and then start transitioning off zebra mussel and this would be last year funding zebra mussels and then reusing the money in the future for more toward land and weeds and shoreline and other invasive species. This is kind a be the last year for funding from the association because we are going to be really close to having a pretty good solution and should be able to get funding from other sources in the future if we need it. Plan is to continue to work with HLPOA another year if you guys are willing to do that \$3600 then I'm looking forward to taking care of the cost of some of the application, some of the cost of the treatment and making sure that the program is supported well and also leverage that success to get additional funds for some of the land, weed and shoreline efforts because we now have channels to the IL Department of Natural Resources, the County, the Township and by using our success that we've had over the last three years I think we'll have a really good shot at getting additional funds in the future. So that we can fund not only efforts toward ZMs and internships and other programs we're supporting but that we can start expanding that so that the internship includes land and shoreline and other projects and just hope the board understand and realize that this would be the like last request from the ZM group for this year and hopefully the board can move forward with not only what Trisha put in the budget but possibly consider some additional funds for the land and shoreline.

Linda: When you say you will take care of it you mean your ZM foundation?

John: Yes, the Lake County Zebra Mussel Foundation

Linda: The \$3600 you are talking about, Trisha is that what we have budgeted?

Trisha: That is what is in the Board's current proposed budget that will be on line for review. It is not what I would be proposing.

Linda: Yes, but that is the amount in it? John does the \$3600 for ZB treatment cover the whole year and the whole lake or just part?

John: The cost that would come out of the Association to pay for the 6 drums and the application. Now keep in mind that's over \$7200 but \$3600 is the amount the Association would pay and the rest would be covered by the LCZM Project Foundation.

Linda: Okay, so we as the Highland Lake Foundation would be having to put \$3600 out for ZM treatment in 2023. Is that correct?

John: Well, yes, but keep in mind I am also still going to request that we go and try to raise some money to cover that cost. It's like \$3600 on the expense side. On the revenue side I expect to have some money on the revenue side too to cover that.

Linda: And you're speaking of donations from people?

John: Yes, and grants I can raise from other places like I've done in the past. I mean we've raised close to \$80,000 in grant money from other places; non-lake things but they're also for other lakes but that gives us some flexibility in the budget to spend some of the money that gets donated for just the treatment which we can't do through some of the grants.

Linda: Thanks John. We will work on this budget as a board. So what you are requesting from this board is \$3600 for the ZM treatment in 2023. Is that correct?

John: And additional funds for Pat's projects on the weeds and shoreline because he thinks it's going to be more than \$800.

Linda: Okay so do you have any idea of what that might be? Pat or John?

Pat: No, not really.

Linda: John do you have any number in mind for that?

John: I'm also asking that we do additional fund raising so it's not all out of the dues. It comes out of the fund raising efforts that we can do.

Cathy: Question about the original donations that were made to the ZM Foundation, that amount was used for interns but then reimbursed by the ZM Foundation, that some of the money you're referring to that the ZM Foundation is going to pay for funding some of the expenses of this project?

John: Yes, we cannot use the state funds for the actual chemicals. The intent is to repurpose some of those dollars. We did check with all the donors to see if they had an issue with our plans and they basically told us use it any way you can. We're planning to do that so if you want to move forward we definitely want to use it for the treatment of Highland Lake.

Trisha: I'm just wondering as you are representing a third party at this time for the ZM treatment if you could submit a firm bid with certificate of insurance?

John: Well the buying of the product is a sole source from EarthTech QZ. I'm certainly happy to go out and get quotes from other applicators for the \$800 application and I can certainly do that.

Trisha: Your organization will purchase and apply for \$3600?

John: It will be more than that but we are covering the rest of the cost.

Trisha: You're not asking us to buy the product directly from the organization directly from the organization EarthTech this time?

Linda: John can buy it and save the sales tax, is that correct?

John: Because of the way we set up the ZM Foundation and because of relationship with the funding source being from the state and from the county and being an educational foundation we are able to utilize a tax exempt so we could avoid paying sales tax on the product.

Trisha: So if you can give us a quote or a bid saying for \$3600 we can do this and here is our certificate of insurance.

John: Certificate of insurance would be on our labor and on the ZM Foundation itself. The insurance policy we are planning to do is since we don't really have labor until later, we'll probably implement so

that we have six months of insurance coverage as we do the work. There's no reason to insure us right now because we have no labor going on right now. Our insurance coverage per the grant, we have to have insurance so we're expecting to start that some time in May and run that for six months. So at that point in time we'd be able to provide that. You don't have insurance on the actual product but you do have insurance on the Foundation and insurance on the labor.

Cathy: Just a comment that I think it's a great idea to have it in writing because we're sitting at this table but this table has had a lot of turnover and I want it very clear that six months out from now that the people sitting at this table can pick up a contract and say Oh, John's going to do this.

John: I'll cross all the "T's" and dot the "I's" for you Cathy, not a problem. I look forward to doing that.

Linda: When the applications are made and done in 2023, last year we had to have them come back and retreat and then it worked. Will you oversee the progress of the chemical treatment of our lake and tell us oh, you have to have them come back, etc? Will you be guiding us through that?

John: Yes, we will take you through all data, in the reports.. In fact you'll be seeing that from us this year. All the copper testing analysis etc to monitor lake health and that will all be provided just as done last year just as we'll do next year.

Linda: Any other questions for John. Ok, thank you John and good luck on your endeavors.

Any other comments from the residents? Can I have motion to close comments from residents?

Motion made and comments closed.

October 17, 2022 minutes approved with correction that Bylaws do not give voting members voting right to set dues. Motion to accept corrected minutes approved.

Vice President's Report Linda Wegge

Finally have update for Land Trust information. Linda's attorney provided her with name with Chicago Title Land and Trust. She called them and spoke with Emily Rolfe who is going to be sending information about how land trusts work and how to go about doing one. She will guide us through. Asked her about fees? if we need an attorney to do it? Attorney fees? She said it would all be sent. Linda has not received it yet but should probably have next week.

Unfortunately Ron resigned this afternoon and David is resigning at the end of tonight's meeting. David has been fantastic to this board and this neighborhood but he is following a new career path; new job and has new responsibilities. He feels he needs to put more time on his job but he's still going to be around and will still be helping us.

Recognition of past Board Members by David Oswald

All prior members presented with a gift card to local restaurant, bottle of wine and thank you card depicting a Grayslake landmark that Luke found at the Chamber of Commerce.

Joe Bigalke

Joined the board 2016-17 and became President 2018 right when the new raft was being designed. The original raft was the same raft as when Joe was growing up. It is actually one year older than the raft which was from 1954. He is very much responsible for the designing and building of the new raft. Joe is a person who grew up on this lake across from Chic Park. He spent his first 22 years there and still owns and rents that home. The board has so often benefited by him using his own equipment and tools for free where we would have had to hire someone and so much might not have gotten done at all. When asked what things he was most proud of he said the raft. It was a lot of fun through its evolution. He is actually one year older than the original raft which consisted of boilers not pontoons. So when it came time to replace it the board decided to upgrade to pontoons at a place in Wisconsin but when they went up there, there had been a storm. Instead of buying individual pontoons they bought a couple boats that had the tops destroyed in the storm so they got the pontoons and the flat deck as a starting point for the new raft.

As a result Joe learned to weld using the special material needed through the process. He used his tractor to pull out the old boilers and so again the technical things that no one else in this room could have done. Joe said that its just really important and that he has such a fond memories of that raft, the lake and the community that he wanted to serve on the board as a way of giving back in his adult life.

John Sonnenberg

John and his wife moved here in 2010 and he joined board in 2012. It was a vision of theirs to get a lake property so that they could enjoy being grandparents and spoiling their granddaughters; playing all kinds of games like that and having water equipment and they have really lived that way. The girls just turned 10 this year. John fondly remembers when he first joined that he kind of had a role model of Pat Smart who mowed Downey Park on his own for 20 years at no cost to the association. And there's somebody taking care of something and just making it happen. I think John and his wife followed in his footsteps and also in Diane Kula's who had a big part in caring for Downey Park. One of the words used to describe John is aspirational. John is somebody who sees possibilities. He sees what things could be, and he really goes after pursuing those opportunities. He's someone that we know from him taking on and doing the zebra muscle project first with our association and then it evolving to a separate foundation, that he has a skill set of being able to be chasing up grant money and talking to people and negotiating things and that's wonderful skill. As alluded to how much he's always doing something at Downey Park or helping out another word used to describe him is energetic. Surprisingly when asked his most memorable thing from his time on the board and most productive is when he joined Joe and the raft building. They really enjoyed the way that the whole raft design evolved over time and John was someone who was actually building 3 dimensional models as the different designs with the raft came about. It was presented to the board and asked what do you think and isn't this cool? First year was a bit of a learning curve, but now the raft is a beautiful site. John fondly recalled some of the other community events that brought people together like the spaghetti dinners that had some fund raising with it and the silent auctions, etc.

Marilyn Henry

Marilyn and her husband likewise had dream of having the opportunity to live on a lake so they were very excited to have found their home here. Marilyn ended up starting on the board as secretary officially in 2014 though she was already taking notes for a few years before she wouldn't give herself credit until she felt like she was really in the groove of doing it correctly. In speaking with some of the board who served with Marilyn they said she absolutely epitomized the word service. Serving as the HLPOA secretary for many years, Marilyn has always performed her job in a quiet and diligent manner, never seeking attention or a claim for herself. Each month she spent hours of her personal time. For example relistening to the tapes in order for the HLPOA to have detailed, accurate minutes and we all know as with reference to how important it is to be able to go back and look at records and what was said. So we really appreciate that. The funny thing relating to Marilyn being the Secretary is she said when Larry was approaching her about helping with the board, as Larry was known to do to get people in Marilyn thought she was going to be clever about this and said I don't want to be going and visiting people's houses and talking about things. That's not me and that would take too much time but joined anyway. She was active with the spaghetti dinners, also participated in committees such as the audit and writing the boat by-laws and regulations. Again, a very positive person on the board.

Larry Leafblad (Luke on Larry)

Larry understands leadership after 20 years experience on the county board and almost a decade as president on the HLPOA board doing all those things. He describes himself as a big picture guy but then gets into the details. He very much appreciates all the details. He has remarkable ability to disagree but not be disagreeable. This is from the politician part-you kind of have to make that an art. Larry liked to walk, not just for his elections, the neighborhood and talk to people with a big smile and understand what

everybody's needs are and address them and help people out. Not just in politics but also as president of the association and he still does that and talks to people and enjoys doing that. What does the Highland Community means to him. Luke thinks Larry actually came up with "Highland Lake – a great place to Live". That's what he feels like Highland Lake is a great place to live and it is something that nobody else has. It's a private lake that people want to get access to but it's taken care of by people who want it beautiful and want it to stay the way it is. What is he most proud of from time on the board? I found a most interesting story from When he took over the board, it was kind of a tumultuous time. Seemed like what we've just been through where everybody kind left the board. Everyone left the room and he basically looked around and said well I guess we're going to have to make this work. Larry started as the president and put people in different positions. He filled those positions and managed to find what people wanted and then for the next decade they went after trying to address those needs and do something meaningful for the lake. All that was happening while he was also on the County Board so he was juggling position on the board and president of the association. He did a great job. People remember him for all the things he did. Lastly his memories of enjoying the lake and the community. He had so many things. One of them is his daughter's wedding; big wedding 300 to 400 people on the lawn by the lake. Very beautiful. They had so many people that they had no room for cars so story is they were valeting and chauffeuring them over to Avon Township. Everyone mentions that was such a great time. So many others. I think this is what it means to Larry, he has his house here, both daughters have houses here and his niece also lives here so that having the family and community around is what's important. So Larry, thank you for everything you did for Highland Lake.

David Oswald was also thanked for his recent service. (Trisha)

When David returned to the United States and his native Illinois after working and living over 22 years overseas he landed here in this beautiful and welcoming community. So he was soon he was honored with an invitation to join the board and he succeeded his neighbor Dave Coulter. In October 2020 he joined the board and under the leadership of then President Joe Bigalke. He said he's proud of his contribution and he should be when Pat Mart retired and moved out of state after 16 years of being the solo mower of Downey Park, he managed an ongoing rotation of community volunteers to mow the park. During the time of transition for the board he ensured that the contribution letters went out to the community. Trisha worked with him and he went around and interviewed several people in a whole community to gain an understanding of the way communications worked here in Highland Lake. We had adopted chairmanships for various committees and he took on the chairmanship of communications. He said most of all I am proud and appreciative of all the neighborly conversations that I've had with others deepening understanding and build community. (David thanks all but says his was only a short two year stint compared to all the others)

Motion made by Trisha Steele:

MOTION: To adopt the attached list of HLPOA meeting dates for 2023 meetings, to be held at the meeting room of the State Bank of the Lakes, on Commerce Ave, Grayslake, 7pm to 9pm on the third Monday evening of each month.

EXCEPT for the following:

The two annual membership meetings will be on Saturday mornings, 9:30 to 11:30

- i. The annual meeting will be on Saturday morning 4/8/23-because a Saturday was not available within the first quarter of the year, and*
- ii. the semiannual meeting will be on Saturday morning, 0/21/23,*

And, the September Board meeting will be on Monday evening, 9/25, 7pm to 9pm.

2023 Meeting Dates:

January 16th (third Monday of the month) 7 pm to 9 pm
February 20th (third Monday of the month) 7 pm to 9 pm
March 20th (third Monday of the month) 7 pm to 9 pm
April 18th * Annual Meeting (Saturday morning) 9:30 am to 11:30 am
May 15th (third Monday of the month) 7 pm to 9 pm
June 19th (third Monday of the month) 7 pm to 9 pm
July 17th (third Monday of the month) 7 pm to 9 pm
August 21st (third Monday of the month) 7 pm to 9 pm
September 25th * (fourth Monday of the month) 7 pm to 9 pm
October 21st * Semi-annual Meeting (Saturday morning) 9:30 am to 11:30 am
November 20th (third Monday of the month) 7 pm to 9 pm
December No planned meeting

Seconded by Pat Herendeen

All other board members Aye. Approved.

Meeting dates, treasurers report and copy of budget will be sent with the dues letter.

Treasurers Report (Trisha Steele)

The 2021 tax reports were filed in October 2022. Linda Wegge will no longer be able to do the HLPOA tax reports and recommends \$1000 per organization for future tax preparations.
\$1465.90 moved from the Association to the Foundation as a tax adjustment.
Copy of Treasurer's Report attached.

November bills: \$513.85 Payables: \$13 secretary of State to bring Foundation into good standing with the state, \$100.85 Five year domain renewal for our website HLCommunitysite.com, amount not to exceed \$400 for the mailing of the dues notices, rules and regulations, proposed budget, and the meeting dates for 2023. Linda asked if we could be emailing these to save postage? Trisha says they have to be delivered to every property owner so we could be emailing in addition but have not gone totally electronic yet. Possibly going forward we can try to use email for those residents that we know have electronic capability. Debby to include a note in the dues letter asking if people would like to opt in for electronic delivery going forward.

Motion by Trisha to approve \$513.85 November payables. Second by Pat. All Aye. Approved

Audit committee Chair Anne Bidwell presented results of 2020 audit.

This was worked on very hard by Anne, Trisha, Marilyn and John who met several times.

Results: No Improprieties and on up and up and financials are fairly stated. All expenses were not board approved but most were and those that were not board approved in the minutes looked reasonable to audit team. There was a budget approved in January of 2020. One comment made was that budget was not looked at as a tool to monitor expenses and look forward into the next year. Regarding taxes, does association pay taxes on dues? The Association pays taxes if there is a profit afterward and would pay taxes if there is a special dinner out of the normal realm such as fund raising profits.

Committee feels Foundation needs further consideration as benefits. Record not found on Secretary of State office. Will have to weigh pros and cons.

Motion made by Trisha to make dues \$150 with an early bird discount of \$25 if paid before 2/1/2023 and first year property owners are prorated. 2nd by Cathy. Approved.

Proposed budget presented by Trisha. Copy attached.

Discussion surrounding payment of dues to Association vs Foundation and needs for payment of basics such as insurance, mailings and website.

Budget includes IDEAS Pending Additional Funding. Discussion regarding raising dues as inflation has effected everything.

Send questions and concerns to hlpoa.il.treasurer@gmail.com

Copy of budget will be included with the dues notice.

Community (Cathy de Grogh and Debi Hall)

Cathy fielded a complaint from the township which has nothing to do with her committee but one of our neighbors dumped leaves into the farmer's field on Lakeside Dr. and farmer complained to township. Because they have her phone number, they called her. She figured out who it was and by the time everything happened the farmer came back and plowed it under. But because it was so deep, she talked to the farmer and he said if he had wanted to put a winter crop in that would have prevented it. Bob Kula asked if we could put something on our website to ask people to be good neighbors and don't dump your leaves on someone else's property.

The next week Cathy talked to Bob Kula regarding removing the concrete at Hartnett Park. He did not want to do it until the vegetation has died down. He then went there and was appalled at the amount of concrete. He asked her to have Joe call him. Joe said they have plan. As it is he doesn't know if it is legal to drive over curb. He said he could get rid of the concrete but didn't realize how much there was and when went and looked, way too much for him to take out of there however he thinks if he goes over there with his machine and loads it onto a truck and we're going to get a hold of Dustin, the guy who put it there and put it on his truck and he can do whatever he wants with it. There's a place over on 120 that will take it for nothing and another one in Lakemoore.

Cathy also reached out to Brittany Sloan and they had productive conversation about Hartnett Park in particular. She gave her some background of the donation and the status of wildlife sanctuary, about the petitions gathered last year, about Eric Wagner's involvement so that she knows about the Highland Lake Manor's situation that he described and she really appreciated it. Along with she's had a conversation with Debi and two other people of the Hartnett little volunteer group and if Hartnett gets chosen as the location she broached with Brittany would the county consider maintaining the rest of the area as wildlife sanctuary and she loved that idea. They would take care of the area. Debi asked if we've talked to them about leasing it? Joe thinks they would just take as eminent domain and we should try to sell it to them. Debi disagrees. Cathy is just reporting and there will certainly be further discussion. County has a process as was done with Washington Street went through, they reach out to you, they appraise your property, they make you an offer, you go to an attorney and get 30% more. Debi's suggestion of them leasing it, they will maintain it and we would get income.

Cathy thanks the board for taking care of business while she was ill and out of town and she is very appreciative of how the board keeps on pushing ahead.

Linda reports that repairs on two access lanes – Cedar and Hickory – No updates from volunteers that George was going to talk to.

Neighborhood Watch (Linda) Regarding armed fugitive incident, Linda received a complaint from a couple that they were never made aware that this was going on in the neighborhood. They don't have an

email, they don't text so someone should have called them or come to their door. This could be an issue in the future and she, Luke and David discussed it. There should be a way to put a blast out to everybody when something like this happens. All on Lake Ave. knew as it was unfolding right in her area and residents with police scanners had notified her but we should have a procedure that we all know what we should do.

Water station report: Will be well into next year and ask for input on style of building.

Communications (David)

Wanted to make sure that as part of his responsibility of leaving the board is to not to do it abruptly and so he wanted to make sure there was continuity of the communications system going and Luke has stepped forward as being someone who is tech savvy and community service minded and who'd really like to do that for our board. David knows that Luke is currently not a property owner and that disqualifies him from becoming a board member at this time but we certainly don't need a board member to do the board communications. David would like to suggest to the board that he has a succession plan in place here and are grateful that Luke has stepped forward here. Luke has been appointed to committee and we are in need of a board chair at this time. Luke accepts.

Rules and Regs: (Pat Herendeen)

Pat mentioned at a previous meeting that testing was done and it was reported that the speed and size of the boat is important. It should not be operated at more than 4 mph to create a minimal wake. Because size is a concern it was determined that 20 ft length is a sensible maximum size. Currently we know there is one boat out on the lake that is 22 ft long and maybe two. In revised text of rules we allow that these be grandfathered in and when those boats are eventually replaced that exception is permanently gone and new boats must conform to the 20 ft maximum length. Pursuant to this he made the following motion to revise the Highland Lake Rules and Regulations:

Whereas, the Highland Lake Property Owners Association previously adopted highland Lake Community Rules and Regulations as of march 30,2021, and

Whereas, the 2009 Lake County Circuit Court Order findings states

- 1) ...the use of one 36 volt electric trolling motor would not cause any environmental or safety hazards on Highland Lake;
- 2) ...that motorboats are an unreasonable use of Highland Lake. The size, tranquility, and customs of the lake all dictate against the use of motorboats, the noise and speed of which would create an unreasonable interference with the peace and tranquility of the lake,
- 3) ...the use of 36 volt electric trolling motors are not an unreasonable use of the lake and will not create the problems associated with motorboats generally"

Whereas, the 36-volt limitation has become technologically obsolete, and trolling motors with lower voltage are capable of speed greater than the 5-miles per hour and "no wake" criteria noted in the court order;

Whereas, the speed of a motorized watercraft was measured by three property owners, (Patrick Herendeen, Bob Slipke, and Casey Bloomer) to determine the speed where watercraft "...would not cause

any environmental or safety hazards on Highland Lake” and the noise and speed of which would not “create an unreasonable interference with the peace and tranquility of the lake” and any wake is kept at a minimum; and that speed was determined to be 4 miles per hour;

Whereas, the size of motorized watercraft is an important concern for the safety of other users of Highland Lake, including swimmers and non-motorized watercraft;

Therefore, The Highland Lake Property Owners Association now revises the Highland Lake Community Rules and Regulations to better coincide with the objectives of the 2009 Court Order with the following motion.

MOTION: To modify the Highland Lake Community Rules and Regulations #4i, effective upon adoption:

4.i. Motorized watercraft with only a single electric trolling motor are allowed to use Highland Lake if operated at no more than 4 miles/hour and/or creating only a minimal wake; and, because the size of a motorized boat is not limited by the size of the allowed trolling motor, all motorized watercraft are limited to a length of 20 feet, except for any larger boat owned and used on Highland Lake as of September 2022. When watercraft longer than 20 feet are replaced, this exception will expire for that owner. Once these motorized watercraft owned as of September 2022 are replaced, only those motorized watercraft that are 20 feet or less in length will be allowed on Highland Lake.

Motorized watercraft are not allowed on Highland Lake if the motor is noisy or if the watercraft are operated in a manner that is threatening to the environment or safety of swimmers and other users of the lake. Motors fueled by gasoline and other toxic materials are prohibited.

Motion made by: Patrick Herendeen, Rules and Regulations Committee Chair

Seconded by: Debi Hall

Discussion Notes (Optional) Cathy de Groh: Was this presented to community and effectively communicated.

Vote: 6 Ayes Nays 1 Abstained

David Aye
Patrick Aye
Debi Aye
Linda Aye
Sharon Aye
Kathy Abstain
Trisha Aye

Discussion followed about needing to get the rules out there with most recent information to realtors and buyers so all aware.

Motion to adjourn by Cathy. Seconded by Trisha. All Aye.

Meeting adjourned

Highland Lake Property Owners Association TREASURER'S REPORT

As of OCT 31, 2022 - for Nov 21 '22 Meeting			
2021 Taxes	The 2021 tax reports were filed in October 2022. Linda Wegge announced that her firm will not be able to do the HLPOA tax reports going forward and recommends \$1,000 per organization for future tax preparations.		
	\$1,465.90 was moved from the Assoc to the Foundation as a tax adjustment		
ASSOCIATION			
Beg Cash for month		16,437.18	
NO INCOME		0.00	
2 EXPENDITURES	Bank fees -Aug & Sept	(3.00)	Routine Admin
	Tax correction	(1,465.90)	
End Cash, 10/31/2022		14,968.28	
NOTES:	1	Cash balance is about \$2.400 less than planned due to increase in insurance.	
	BILLS PAYABLE	\$410 in bills payable:	
		2. \$10 to the Secretary of State to bring Association into good standing w State.	
		3. Not to Exceed \$400 - Mailing of Dues Notices, Rules & Regulations, Proposed Budget to all property owners at beginning of December 2022.	
FOUNDATION			
Beg Cash for month		6,958.71	
INCOME	Tax correction transfer from Assoc	1,465.90	
No EXPENDITURES		0.00	
End Cash, 10/31/2022		8,424.61	
PENDING EXPENDITURES - APPROVED BY BOARD			
	Est. 6.25% sales tax spent on ZM chemica	(255.00)	Bd App'd 5/17/22
	Fish Stocking	(100.00)	Amt. > approved
AVAILABLE CASH End of Month		8,069.61	
NOTES:	1	No Bank fees & no explanation. The bank might catch up in another month	
	2	Can't move money to SBOTL because origination paperwork is not yet accessible.	
	BILLS PAYABLE	1. \$100 for delivery the fish already approved at \$2,000.	