

**Lake Thunderbird Association
Board Meeting Minutes
September 21, 2024**

Minutes of the Board of Directors Meeting of the Lake Thunderbird Association, Putnam, IL, held at the Clubhouse at 2 Lake Thunderbird Drive, Putnam, IL at 9:00 a.m. on the 21st day of September, 2024.

Pledge of Allegiance/Call to Order:

The meeting was called to order at 9:02 a.m.

Roll Call/Establishment of Quorum:

Board Members present - Bob Bittner, President; Diana Hale, Secretary (via teleconference); Mary Crook, Director; Eva Falzone, Director; Donna Naborowski, Director; Chris Pope, Treasurer; and, Paul Byrd, Vice President. A quorum was established.

Agenda:

There were no corrections to the agenda.

Comments by Michael Sprague, Senachwine Twp. Commissioner, regarding the township's rules for golf carts and four-wheelers:

Catherine Terando, an Engineer from the County Highway Department, was introduced and read a letter to Michael Sprague that strongly discouraged allowing non-highway vehicles on township roads. Reasons were outlined specific to safety, liability and cost.

Comments by Members regarding Agenda Items: None

Approval of Meeting Minutes as Outlined Below:

Regular Meeting August 17, 2024. *Eva Falzone moved to approve the Regular Board Meeting minutes, seconded by Mary Crook. A voice vote was taken. All ayes, motion carried.*

Closed Session Meeting August 17, 2024. A decision was made to hold these minutes for discussion in the Closed Session today.

Correspondence by Secretary - Diana Hale:

Letters were received regarding short-term rentals. By lot, there were nine emails (three were for and six were against). Receipt was acknowledged and the letters were forwarded to the entire Board.

Financial Report as of August 31, 2024:

Profit & Loss Statement

Late assessments, including prior years, continue to be collected by office staff. Operating revenue for August is \$65,869. Operating expenses totaled \$111,890. Capital expenditures were \$0 for a net loss of \$46,021. YTD revenues are 94% of 2024 budget at \$1,304,852. Operating expenses are 64% of budget at \$724,881, in line with where we would expect to be. Reserve funding of \$110,839 was borrowed from future years and will need to be paid back in future years. Net income YTD is \$349,296.

Cash & Investments

Multiple investment transactions were executed in early August. Operating accounts total \$608,990. Reserve funds total \$585,214. Various committee funds total \$29,563. Total of all accounts is

\$1,223,767. Escrow accounts were created to comply with State regulations and more accurately track the various deposits paid such as campground and ACC.

Paul Byrd moved to approve the financial report for August 31, 2024, seconded by Donna Naborowski. A roll call vote was taken. All ayes, motion carried.

Monthly Bills

Bank debits are routine items, utilities and some insurance, that total \$26,332.63. Items waiting to be paid include utilities and fish stocking which already occurred. Legal fees are \$6,330. Total items to be paid are \$20,508.48. From the General Administrative Account are office supplies and routine fees totaling \$2,325.30. One item paid but not approved is the asphalt completed in front of the clubhouse totaling \$3,000. Total items to be approved are \$52,166.41.

Chris Pope moved to approve the monthly bills to be paid or approved in the amount of \$52,166.41 inclusive of \$3,000 for asphalt paving, seconded by Mary Crook. A roll call vote was taken. All ayes, motion carried.

Other Financial Updates

The routine audit for 2023 has not started. The audit firm is down two people and behind on their work. The firm may not be large enough to handle LTA's work in a timely manner. A change in audit firms will be considered for 2025.

President's Report:

Tonight is the annual appreciation dinner to reward LTA volunteers for all their help given to the Association this year. It is a thank you to all of our volunteers that make Thunderbird a great place to live and play.

Lake Manager's Report:

Thank you to all volunteers, including pool monitors and security. Vending machines have been picked up for the season, approximately \$3,000 in sales netted around \$300 in commissions to be reinvested in upkeep of the pool. New office hours are Monday – Friday 8am – 4pm and Saturday 8am – 12pm. We continue security upgrades and office modernization, much paid for in discontinuation of superfluous costs (e.g. will be out of Frontier in December saving around \$9,600/year). Russ completed the exam to become a notary, sent application to State and hope to have notary services back to LTA by year-end. Russ accepted an interim position on the ILMA Board, he will be on the ballot for a 3-year term next summer. This position will help facilitate important dialogue with other lake managers. TENS is our emergency notification system, 27 messages have been put out this year focused on emergencies. Looking at another subscription-based communication system like TENS to be informational only.

Facilities' Report:

LTA has a team of four full-time facilities staff working diligently all summer cutting grass, taking care of the pool and fixing various water incidences. Approximately 70 homes are left for EMS sign installation which will be completed in October. Significant work has been done on west-end retention ponds, cleaning the nature trail and installing a gravel parking area by the sports courts. Many projects are scheduled for the balance of the year.

Advisory Commission Reports:

A. Ad Hoc Short-Term Rentals (Karen Scheid): At the last Board meeting, 28 Members signed up for the Short-Term Rental Commission. Karen was selected by the President to lead the commission. She chose

a moderator from the neutral parties and randomly three members for and three members against short-term rentals. They gathered pros and cons from which Karen summarized five for each side.

B. Amenities and Events (Chris Pope): Wine and cheese party is October 5. Trunk or treat is October 19. Craft fair is November 2, contact Jill Hamann if interested in a table.

C. Architectural Control (Paul Byrd/Bob Bittner, Liaison): On September 12, ACC approved the tear down and rebuild of a house, 2 re-roofing projects, 1 deck replacement, 1 parking pad and 1 new garage. Next ACC meeting is September 26 at 9:00 a.m.

D. Campground (Steve Glynn/Eva Falzone, Liaison): None

E. Capital Improvement (Paul Byrd/Chris Pope, Liaison): Met September 20, discussed details of the bathroom remodel, which will be covered as a separate agenda item.

F. Conservation (Steve Glynn/Bob Bittner, Liaison): Bass tournament held September 7, crappie tournament last weekend. Next bass tournament is October 5. Looking at ways to keep fish from going over the spillway.

G. Deer Management Program (Rick Steele): Bob Bittner mentioned chronic wasting disease affecting deer in prior years, have had several deer losses in the last week.

H. Earth Day (Ann Annen/Diana Hale, Liaison): Joan Augustine noted that flowers are doing well, thanks to the watering team, and will continue with fall decorations.

I. Finance (Linda Brauer/Chris Pope, Liaison): Two Board members (Chris and Diana) are on the commission with Linda Brauer and Denise Sattler. Met September 9, discussed capital budget listing and fee structure for 2025 Budget, removed guest pool admission fee pending further discussion. Reviewed water infrastructure as a significant long term need and asked the Capital Improvement Commission to take that on. Discussed new CPA firm for 2024 audit and co-ownership structure and fees.

K. Human Resources (Donna Naborowski): None

L. Newsletter (Russ Hawkins): Currently around break-even cost for the Chairtree, looking at advertising rate increases for 2025 after doing a spot audit and researching other lake's fees. Classified ads are included in fee list, other advertising rates can be adjusted by management.

M. Rules (Mary Crook): None

N. Security (Tom Pope/TBD, Liaison): New volunteer Russ Olson will be driving the security vehicle during evening hours.

O. Technology (Paul Byrd): Met with a company interested in putting antennas on the water tower (\$2,000/year lease) to transmit a Wi-Fi signal to homes with a receiver installed for around \$70-\$80/month. Tests determined about half the lake (those closest to the water tower) would receive a clear signal. There are a few legal issues to resolve and this will be on the October Board agenda.

P. Tree Huggers (Rob Hickox/Diana Hale, Liaison): Trees continue to be watered by Mary and Bob. Facilities Team has also been assisting.

Q. Water Safety (Bob Bittner): At the last Water Safety meeting, the definition of Underway was revised and that revision will be presented to the Board for approval at the October meeting.

Unfinished Business:

A. Discuss/approve the final draft of the 2025 Budget and the list of fees. The 2025 Budget was presented two months ago and has been updated again as well as the list of fees. All items are going up for a 12.73% increase over the 2024 Budget. Significant time was spent reviewing the fees. Camping and boat slip fees were not increased last year and reflect a two-year increase. Salaries and Wages were recommended by the Lake Manager and reviewed by the Wage and Salary Commission. Insurance is likely to increase by 30% for 2025 due to claims going up and fewer carriers. Operating expenses are 14.85% higher than last year. Capital projects totaling \$111,800 include clubhouse bathroom remodel at \$25,000 (covered as a separate agenda item). Projects are generally to repair critical areas or improve amenities, including accessibility. Specific projects can be adjusted in 2025

as needed within the funds budgeted. Reserve funds for dredging will be adjusted to \$20,000 with \$17,303 transferred to dump truck/pickup truck due to our aging fleet. For fees, maintenance fee is fixed at \$26, water availability is increased by COLA at 3.2% and membership fee is increased 16%. Co-owner fees are increased by 32% to cover costs and demands on the office.

Paul Byrd moved to approve the 2025 Budget, subject to changing the dump truck line to dump truck/pickup truck in the amount of \$17,303 which reduces dredging to \$20,000, and list of fees for 2025, seconded by Donna Naborowski. A roll call vote was taken. All ayes, motion carried.

- B. Discuss replacing the current section of the Rules and Regulations for Renting and Leasing Property with new verbiage related to Service-Related Occupancy. The Board has received a report from the Ad Hoc Commission on SROs and the Board has a report on the pro and con forums held last Sunday. There is a request to 1) change temporary members 'certain' rights to 'with all' rights in WHEREAS paragraph five, 2) add Facebook Marketplace to the example applications in WHEREAS paragraph six, and 3) adjust the fee to rent an unimproved lot from \$100 to \$300 in item D.

Paul Byrd moved to change the word certain in the fifth WHEREAS paragraph to with all, change \$100 to \$300 under item D and add Facebook Marketplace to example applications in the sixth WHEREAS paragraph, seconded by Diana Hale. A voice vote was taken. All ayes, motion carried.

Further discussion occurred regarding when renting/leasing is allowed (i.e. when not using a "Service"), which would then be subject to all leasing rules. Enforcement of the leasing rules is the responsibility of the office. Passage of this rule would affect other businesses and necessitate a case-by-base review to determine which are prohibited. This Rule change will be effective January 1, 2025.

Paul Byrd moved to approve replacing the current section of the Rules and Regulations for Renting and Leasing Property with the new Rules and Regulations on Non-Owner Occupancy, seconded by Donna Naborowski. A roll call vote was taken. Eva Falzone, present. Chris Pope, present. Paul Byrd, aye. Bob Bittner, aye. Mary Crook, aye. Donna Naborowski, aye. Diana Hale, aye. Motion carried.

Resolutions by Board members: None

New Business:

- A. Discuss revising the ACC Contractor Registration Form F to add Services in addition to Contractors with new lines for Liability Coverage information. Several meetings ago, the Board approved having contractors register. Since then, an accident occurred with a service provider that was not properly insured. At the September 12 meeting, ACC approved a revision of Form F to add lines to record a contractor or service provider's liability insurance information. In addition, in the ACC Rules on page 3, item 1.b. titled LIABILITY INSURANCE has been added that states "All Contractors and Service Providers performing work for members of the Association shall provide a copy of their liability insurance to the Association on an annual basis. See Contractor/Services Registration Form F in the Appendix." Beginning January 2025, we will start asking for the liability insurance and issue specific vehicle stickers for contractors and service providers.

Paul Byrd moved to approve changing the ACC Contractor Registration Form F to add Services in addition to Contractors with new lines for Liability Coverage information and adding new section 1.b. LIABILITY INSURANCE to the ACC Rules, seconded by Donna Naborowski. A voice vote was taken. All ayes, motion carried.

- B. Discuss life insurance plan options for employees. Dental insurance is not currently offered to employees. A new low cost dental option is recommended. Current vision plan is being canceled as

only two employees are enrolled, a new plan is recommended. Current life insurance coverage is only \$10,000 whereas a new plan is lower cost for \$50,000, premiums are 100% paid by LTA. Net add to employee costs for new dental and vision plans is \$15/month.

Paul Byrd moved to approve the recommendations for employee dental, vision and life insurance, seconded by Eva Falzone. A voice vote was taken. All ayes, motion carried.

- C. Discuss adding a 3% convenience fee to credit card transactions when used for assessments and other fees. If half the members pay their assessments by credit card, the Association would lose about \$18,000 due to the convenience fee. Our bank charges 2.9% and credit card brands charge various amounts.

Paul Byrd moved to approve adding a 3% transaction fee for credit card transactions used for assessments and other fees in the office, seconded by Mary Crook. A roll call vote was taken. All ayes, motion carried.

- D. Discuss purchasing an ID Card Printer from ID Wholesaler for \$3,211.77. When the office got ready to use the ID card printer this year, it did not work. The machine is old and parts are no longer available. A new machine is \$1,600. Add-ons include a support plan as well as magnetic and smart card encoding. Cards can be used for storage area security, pool access, etc. and provide flexibility for future infrastructure changes. The annual fee for maintenance is approximately \$1,000.

Paul Byrd moved to approve purchasing an ID card printer from ID Wholesaler for a price not to exceed \$3,400, seconded by Chris Pope. A roll call vote was taken. All ayes, motion carried.

- E. Discuss plans for remodeling the lower-level bathrooms. Remodeling the lower-level bathrooms has been discussed and planned for at least eight years. The Capital Improvement Commission reviewed the plan last Friday to make it as ADA compliant as practical. A family bathroom would be added from the current men's bathroom and the remaining bathrooms upgraded prior to pool opening next year. The Facilities Team will do much of the work. Final estimates will be provided in October and \$25,000 for the project is in the 2025 Budget.

Paul Byrd made a motion to approve proceeding with the lower-level bathroom remodeling project, seconded by Donna Naborowski. A voice vote was taken. All ayes, motion carried.

- F. Discuss transferring \$3,000 to the General Administrative Account from the Operating Account. Major expenditures are ending for the year, this transfer is to replenish the account.

Mary Crook made a motion to approve transferring \$3,000 from the Operating Account to the General Administrative Account, seconded by Chris Pope. A roll call vote was taken. All ayes, motion carried.

Announcements:

- A. The next regular LTA meeting will be Saturday October 19, 2024 at 9:00 A.M.
- B. Announcements from Board members: None
- C. Announcements from the membership: None

Comments by Members:

- 1. Chris DeWaele (Apache Ct) – charging for guest passes, pay attention to State laws for rentals to mitigate lawsuits
- 2. Burt Brooks (W Elmwood Dr) – charging for guest passes
- 3. Judy Mika (Lake Thunderbird Dr) – clarify renting and leasing, ADA compliance private versus public, renting lots, guest passes

4. Carol Bernardi (Barbados Dr) – putting up signs to deter outsiders, eliminating small businesses, owner due diligence for contract labor
5. Mike Keele (Juniper Ct) – business license for AirBnB, license to occupy, temporary member rights to invite other guests
6. Gerri Chaplin (Barbados Dr) – multiple families renting lots
7. Karen Scheid (Barbados Ct N) – lake communities prohibiting short-term rentals
8. Colette Corriveau (Lake Shore Dr) – prohibiting renting
9. Jay Scheid (Barbados Ct N) – temporary member accompaniment in bylaws
10. States Mead (Pinetree Ct) – card fees, kayak sticker fees, telephone fees, internet options
11. Tim Kaplar (Lake Thunderbird Dr) – lot ownership, ID cards per owner, fee increases put back into campground
12. Tom Pope (Magnolia Dr) – rule change effective date, voting on SRO Rule

Adjournment: The open meeting concluded at 11:38 a.m. and an announcement was made that there would be a closed session. *Paul Byrd moved to adjourn the open meeting, seconded by Mary Crook. A voice vote was taken. All ayes, motion carried.*

Closed Session: A closed session was convened at 12:05 p.m. A quorum was established.

Reconvene Regular Board Meeting and Adjournment: *Mary Crook moved to reconvene the regular board meeting, seconded by Chris Pope. A voice vote was taken to approve subject matters A through K. All ayes, motion carried. Mary Crook moved to adjourn the regular board meeting at 1:05 p.m., seconded by Eva Falzone. A voice vote was taken. All ayes, motion carried.*

Respectfully submitted,
Angela Nicoli
Interim Recording Secretary