

PUBLIC MEETING
SEPTEMBER 23, 2002
7:30

Pursuant to the rules of the Board of Directors, a regular meeting of the Board of Directors of Lakes of the Four Seasons Property Owners Association, Inc. was called to order at the Lakes of the Four Seasons Club building in Lake County, Indiana on Monday, September 23, 2002.

Present at the meeting were President Batton, Directors Rogers, Swallers, and Mason. Also present were Community Manager Robert A. Campbell, and Attorneys Theodore A. Fitzgerald, and Brian E. Less.

Following the call to order by President Batton, and the Pledge of Allegiance to the Flag, President Batton stated that we would not be following the regular order of the agenda. President Batton stated we had two special guests this evening and with that President Batton introduced Commissioner Gerry Schueb. Commissioner Schueb also brought the attorney for the Plan Commission, George Patrick. Commissioner Schueb stated that the staff wants the apartment buildings, Four Winds, torn down. Commissioner Schueb stated that it is and will be a long process, but at some point it will happen. He stated it is such a health hazard, filled with mildew and deteriorated wood etc... Attorney Patrick stated that there were three lawsuits on these apartments, and a very complicated case. Attorney Patrick stated that American Express Property and Casualty is in charge of securing the property, however, they have not done a good job of that and will appear in court on October 17, 2002 to relinquish receivership. Attorney Patrick stated that there are 4.4 million dollars in materials invested in the complex. Mr. Pace stated that it is an eyesore, and it needs to be demolished. Mr. Patrick stated that the estimate for demolition is anywhere between \$75,000 to \$120,000, the foundation would stay in the ground and covered. Attorney Patrick stated that hopefully by November the Plan Commission will know when the buildings can be torn down. With regards to Silver Maple, Gerry Scheub stated that he couldn't say much, but that the Commission had some plans for the upcoming meeting on October 9th to protect the POA. An ovation was given to Scheub and Patrick as they left.

Next President Batton introduce the Winfield Township Assessor, John Curley. Mr. Curley stated that he has been the Township Assessor for twenty years, and he was pleased to announce that the recent assessments were complete and everything seemed to be very accurate. Mr. Curley stated that Lake County residents have already taken the hit for the new school. Mr. Curley stated that the personal property taxes have been taken off the mills, and that county costs will go up. Director Mason questioned what percentage of our taxes goes to our Fire Department? Mr. Curley stated that a total of \$210,000.00 goes to the Fire and Ambulance Service, and he stated that 95 to 97% of that goes to the employee's salaries. Mr. Curley reminded people that there are EMT's and Fire Department personnel that work 24/7. Resident Cavage asked if we support the Lake County Library on US 30? He stated that he is not allowed to check anything out of that library. Resident Borchert stated that you can check out books from that library. Mr. Curley stated that if books can be checked out by Winfield residents, then we pay a portion of our tax dollars to them. Resident Cavage asked Mr. Curley if he knew of any

new on the 109th & Broadway S curve. Mr. Curley told Mr. Cavage he would have to attend a Crown Point meeting on that issue, since that is in the town of Crown Point. Mr. Curley received an ovation for his appearance at the POA Meeting.

Next, President Batton asked for a motion for the approval of the August 22, 2002 Public Meeting minutes. Director Mason made the motion, seconded by Director Rogers and carried 4-0-1.

Next President Batton asked Attorney Fitzgerald to read the list of applicants for membership, and Director Mason made a motion that members be approved as read. Following a second by Director Swallers, the following resolution was unanimously adopted, 4-0-1.

“Be it resolved that the following named owners of property in Lakes of the Four Seasons subdivision be approved for regular membership in the Association:

Lorraine Bigbie	Lot	L-113
Cynthia Shanyfelt & William Mollin	Lot	L-350
Debra Hadu	Lot	L-389
Keith & Dawn Lyons	Lot	L-440
David A. Boacanegra	Lot	L-486
Timothy L. Nelson	Lot	L-603
Christopher & Pamela Harrison	Lot	L-727
Keith & Naette Zarembo	Lot	L-757
Ilija & Birjana Perisic	Lot	L-1013
John Jansen	Lot	L-1061
Jeff A. Madison	Lot	L-1343
Juan & Kelly Gomez	Lot	L-1421
David & Maryann Murphy	Lot	P-123
Robert & Rone Warden	Lot	P-668
Rayford & Patricia Manning	Lot	P-678
Edward & Lais Stressler	Lot	P-717
Shelley Gates	Lot	P-785
Sandra A. Crachy	Lot	P-880
Stephen & Brenda Trotto	Lot	P-1134
Michael & Maureen Dawson	Lot	P-1171
Thomas A. & Roxanne J. Clark	Lot	T-60
Marilyn Pickell	Lot	U-1825

Be it further resolved, that the Secretary notify the applicants of their approval for membership.”

Next, President Batton gave his report. President Batton stated that we had temporarily suspended dredging so we could see where we were, and where we needed to go. President Batton stated that this project has cost us nearly two million dollars breaking down as follows 316,000 for the land, 298,000 for the retention pond construction,

197,000 for the dredge, and 189,000 for equipment. President Batton stated that the POA had hired ReMetrix to study both lakes, and once the study was done, the Community Manager, Director of Operations, and Head of Lake Maintenance reviewed their findings. Based on the study and the sediment projections of both lakes the team came up with the following conclusions President Batton stated.

- 🌐 Minimal trouble with deep sediment.
- 🌐 Non cost effective to remove remaining sediments while the inlets continue to deposit sediment.
- 🌐 Bass lake was built shallow, and the dredger is not capable of increasing the depth significantly.
- 🌐 In the middle of Lake Holiday lies the biggest concentration of sediment.

With this information the team suggested the dredging be stopped, and that the dredger and equipment associated with it be sold for a fair market value. President Batton stated that normally votes are handled in the executive meeting, but a vote of such high magnitude President Batton felt should be taken at the Public Meeting. President Batton asked for any input from the Board or Public on this situation. Director Mason stated that the rest of the sediment could be removed from land without the dredger. Director Mason stated that it is estimated that the cost to remove the rest of the sediment is \$400,000.00. President Batton stated that the backhoe would be able to handle the areas in Bass Lake. Resident Kathy Halterman questioned how much we'd receive back on the dredge and equipment? President Batton stated that we weren't sure, but that we would not give the equipment away. Resident Bob Malkowski questioned the 400,000 cubic yards removed, and the remaining 250,000 cubic yards left in the lake. Manager Campbell stated that the 600,000 cubic yards of silt that were in our lakes was an estimate, actually there were 400,000 cubic yards removed, and the dredge could never get that number down to zero. Resident Zackiewicz questioned what the POA would do with the 80 acres of siltation basins? President Batton stated that the Board did not know what the POA would do with these basins. President Batton stated that in 20 to 25 years this program might have to be repeated. He also suggested that possibly those basins could be used to plant and harvest our own plantings for in and around the lakes, or possibly a fish hatchery as well. Resident Hopkins questioned how long it would be until our lakes were back to the way they were? President Batton stated that nobody had a timetable like that, however there are things that residents can do to help ie.grass cuttings, leaves shouldn't be put in lakes etc... Mr. Hopkins questioned whether or not a fine could be placed on resident who do dump, he stated it would be no harder than boat patrol. Resident Cavage questioned if out of the two basins being used, was one completely full? Manager Campbell stated that no, they filter through both of them, with the majority in the first basin. Resident Hopkins stated that he would like to see a committee formed or a benchmark as to what the POA will do with the siltation basins. President Batton then asked for a motion to adopt the recommendation from Community Manager Campbell, Operations Director Rick Cleveland, and Lake Maintenance Ron Bedwell. Director Mason made the motion, seconded by Director Rogers, and carried 4-0-1. *(Please note that a copy of the

recommendations from the Community Manager, Operations Director, and Lake Maintenance are attached to the minutes.)

Next was the Treasures report, given by Director Mason. Director Mason stated that the accounts receivable are the best that the POA has ever seen. Director Mason stated that \$235,000.00 is owed, with 73% of that figure being 90 days old. This figure does not take into account the two-payment plan for the POA dues. Director Mason stated that the Board supports the Community Manager's decision to suspend charging privileges to customers that are ninety days old or better. Director Mason stated that forty-nine liens will be placed on delinquent accounts, and on some properties we will start foreclosure proceedings. Director Mason stated that all residents that were having a problem paying their dues could set up an appointment to discuss the issue with the Community Manager, but when residents just ignore their obligation to pay their dues, we must lien the property.

Next was the Attorney's report. Mr. Fitzgerald first thanked the Commissioner and the Trustee for taking their time to come and speak to us. Mr. Fitzgerald stated that Silver Maple, and Mr. Brown would be at the October hearing. He also stated that Falling Waters would be part of a public hearing. Mr. Fitzgerald stated that we have hired Mr. Summers from Lyndon, Witty, & Associates to help us keep the rate increase with Twin Lakes at bay. Mr. Fitzgerald stated that the 49 liens are almost half of what his office usually files.

Next was the Community Manager's Report. Manager Campbell stated that the Lake County Council voted not to grant the variance to the two ordinances; stopping the construction of the tower. Manager Campbell stated that VoiceStream, along with the POA, want to work with Lake County on a resolution for the cell tower. Manager Campbell stated that the Clubhouse would go to winter hours starting Oct. 1, 2002. These hours will be Thursday through Saturday 5 to 10 p.m. Manager Campbell stated that fall leaf pickup will begin October 15th and continue until the 15th of November. Manager Campbell stated that in the last week a lot of fish died on Lake Holiday. We have been working with the DNR and it is now felt that the fish are a natural kill. It is believed that Lake Holiday is not large enough to accommodate the large population of crappies; also the low water levels do not help. He stated that Lake Maintenance and the Fishing Club are continuing to monitor the situation. Manger Campbell's final statement was inviting everyone to the Annual Meeting on October 12, 2002 at 10:00 am.

Next, President Batton asked if there was any old business to come before the Board, there was none. President Batton then asked the residents if they had any old business to discuss. Resident Cavage wanted to know exactly how every Board member voted on the Dredge issue. Each Board member stated that they were for accepting the recommendations of the Community Manager, Operation's Director, and Lake Maintenance.

Resident Halterman asked if the Board had taken any or all of the Security Committee's recommendations they gave the Board last year. President Batton stated that yes the Board looked at all the recommendations and went forward with some. He stated that some were purchasing new camera equipment, and new telephones. President Batton stated that some of the things the Board did not do were a surveillance system, close the gate during the early morning hours, and have security call the resident to see if they were allowed to go to the resident's home.

Resident Malkowski was concerned with the income and expenses of the restaurant. Manager Campbell stated that the restaurant is trying just to break even. Labor costs are now at 60% of the sales. Manager Campbell stated that we either need to increase sales, or less hours of operation.

Resident Zackiweicz questioned how much money was budgeted for the election, and what that money would be used for, since we were not having an election? Manager Campbell stated that \$2500.00 had been budgeted, and that, or any money that is not used goes back into the general fund.

President Batton then asked if there was any new business to come before the Board? Director Mason stated that over on Sandy Beach he had spotted a bald or golden eagle. Resident Zackiweicz stated that he saw a bald eagle on the ice last winter.

Next resident Hopkins stated that he needed the Board to explain what they were going to do with the monies generated by the Markovich benefit. Resident Hopkins wanted to personally thank John Curley for his help in the benefit. President Batton stated that he had just been approached by a group of women, and he knew nothing of a problem. President Batton assured Mr. Hopkins that once the Board worked through the problem he would have the Community Manager sit down with the committee. Mr. Hopkins questioned how long this would take? President Batton assured him it would be no more than two weeks.

Next, Resident Borchert wanted to thank the Board for all of their hard work. Mrs. Borchert introduced Roger Pace, the new owner of Century 21 Pace Four Seasons. Mr. Pace stated that he had viewed the Marketing Committee's new video, and he had made some suggestions for the tape. Mrs. Borchert then introduced the Democratic Candidate for the County Council, Mike Gruszka. She stated that Mr. Gruszka would work for us. She stated that the first Tuesday in November the 5th was election day, and how it was a privilege to vote.

Resident Larry Weiss stated that he was concerned for the two swans that will be out on the lake this winter. Manager Campbell put Mr. Weiss' concerns at ease, he stated that there are a lot of residents that are concerned for the two swans. Manager Campbell stated that the swans will be well fed, they will have their own nesting area, and we will make sure they have an open body of water to swim in.

Next, President Batton asked if there were any announcements. Resident Melton stated that there would be a comedy night on October 19, 2002 at 9:00 p.m. and tickets would be on sale October 1, 2002.

President Batton then stated that this would be the last meeting for Director Michael Mason. President Batton stated that he will be missed, and that he has brought a lot of professionalism to this Board. President Batton thanked Director Mason, and he received an ovation from the residents.

With no further business to come before the Board, a motion was made by Director Swallers, seconded by Director Mason, and carried 4-0-1 to end the meeting.