

MESSAGE FROM THE PRESIDENT

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UPCOMING EVENTS:

- **August 10th**  
Tag sale 9am  
Beach yoga 9am  
Appetizer potluck 6pm  
Karaoke 7pm
- **August 13th**  
Kids' Arts & Crafts 7pm
- **August 14th**  
Kids' BINGO 7pm
- **August 15th**  
Lego night
- **August 17th**  
Kids' Fishing Derby 8am  
Jr Chef Workshop 10am  
Adult Fishing Derby 6pm

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The Budget Committee and the Board worked very hard this past year to develop a meaningful and realistic budget for 2014-15. There are a number of changes and recommendations to the operating budget process that are discussed in detail in the attached budget documents. These recommendations are designed to keep the level of tax assessments on Association homeowners as low as possible while providing the services we have all come to expect.

The unexpected loss and funding of the pavilion and the ensuing review of our risk and liability exposures heightened our concern for fiscal responsibility, transparency into the budget and taxing poli-

cies of our association. We have established a foundation and basis for budgeting what we actually need and what we will actually spend. In effect, this will reduce unnecessary taxation for funds not utilized and then carry over to a reserved fund that ultimately can build to excess. To aid future boards and committees, we have also instituted processes that will document these expenditures and provide essential information for future planning and decisions.

With the town revaluation behind us and a policy in place for taxing lots and placement of liens, we are on solid ground. I am

happy to report that we do not see any increase in the mil rate for the 2014-2015 budget year. Please be sure you read the detailed budget narrative attached (see page 6) and I look forward to your questions at the August 18th annual meeting.

I want to thank Ed Bader, the chairman of the budget committee, for his diligence and leadership through this process. His committee has done an exceptional job in working through the tasks and collaborative efforts with the board. A big thank you to Ed, Lee Griffin, Jason Griffing, Dave Edgington, Gary Petersen, and Fran Fantozzi, and Committee Chairs, Diane Nelson, Linda Nuzzo, Dave Glazier, Bob Sudell and Gail Edgington.

**NOTICE: The annual meeting of the POALH will be held Sunday, August 18th at 10am at the Pavilion**

I am very happy that Lake Hayward is such a dog friendly place, but today's reminder is for dog owners to be sure that their dogs are always kept under control - even in your own yards. You know your dog's temperament and how they interact with other dogs. Better to be safe than sorry and avoid those situations that cause concern for owners and their dogs walking by. If your dog does not respond to your voice commands, please leash it so it does not become a nuisance to passersby or run into danger.

- Gail Grzegorzczak

## SOCIAL &amp; RECREATION

Friday, August 9th

**Vinyasa and Vino - 6:30-7:15pm - 1st Beach**  
Yoga for adults followed by happy hour. BYOB. (No glass.) Class fee \$5. Also August 16th and 30th.

Saturday, August 10th

Do not forget our **Big Tag Sale** at the pavilion this Saturday! Be there at 9am to get the best bargains. A map will be given out at the pavilion with the cottages participating and some of their sale items.



**Yoga on 1st Beach - 9-10am**  
Class fee \$5. Also August 17th and 31st.

Calling all singers to come this Saturday for **Appetizers and Karaoke**. Come at 6:30pm and bring a good appetizer and BYOB (no glass containers). Then stay for karaoke with Gary at 8 o'clock.

August 12th-14th

Don't forget it's the **last week of swimming lessons**. Certificates will be given out for those who have achieved their level.

Tuesday 7-7:30pm - **Kids' Arts & Crafts** - Pavilion

Wednesday 7-7:30pm - **Kids' BINGO** - Pavilion

Thursday, August 15th

Come to the **Lego Olympics** with Matt Cohen at the pavilion. This is a great kids event and was very popular last year.

Saturday, August 17th

The **Children's Fishing Derby** will be held Saturday, August 17th from 8-10am. Registration upon arrival. All fishing will be done from the shore or docks at 2nd Beach. Prizes and contests for boys and girls at different age levels. All fish are "catch and release." Light refreshments will be served.



The famous **POALH Bass Fishing Tournament** is Saturday, August 17th from 6:30-9pm at the 2nd Beach boat launch. Registration of vessels and fishermen starts at 6pm. Entry fee is \$10 per boat occupant which all goes for prizes and post-tournament barbecue. All fish must be alive to be weighed; gill chains are recommended if you do not have a fish well. All fish released after weigh in. First and second place prizes for large-mouth bass only.

Calling all cooks ages 6-12! Sign up for the **Junior Chef Workshop** Saturday, August 17th 10-11am at the Pavilion. Mary Jo Dix will teach kids to create delicious desserts! (Not appropriate for children with food allergies.) Contact Linda ([philin@cox.net](mailto:philin@cox.net)) or Diane ([flowers4diane@yahoo.com](mailto:flowers4diane@yahoo.com)) to pre-register.

Unfortunately the **Meatball cook-off** **must be rescheduled** to next year due to a packed activities schedule and conflict in our calendar.



Monday, August 19th

Don't forget to sign up for the **Kiddie Parade** at 7pm. We want to make sure all children get a prize and we don't want to run short! Call Fran @ 860-537-1988 or Roland @ 860-648-0531

Tuesday, August 20th

**Cake Walk**

Wednesday, August 21st

**Chocolate BINGO**

Thursday, August 22nd

Ladies - join your friends and make new ones at the always popular **Ladies Night** at our new pavilion. Just \$12 gets you an Italian buffet catered by Iliano's, 2 raffle tickets, and NO dishes to wash! BYOB (and your Lake Hayward plastic wine glasses) to this event which will start at 7pm. Pre-registration by Tuesday, August 20th is required so don't wait. Contact Bob Sudell at [bon-sudell@aol.com](mailto:bon-sudell@aol.com) or 860-678-1392 today.



Friday, August 23rd

**Night at the Races**

Saturday, August 24th

**Swim races and Beach games** until 2pm and **Carnival** 4-6pm.

We need volunteers for Lake Hayward Days! Please contact Diane Nelson ([flowers4diane@yahoo.com](mailto:flowers4diane@yahoo.com)) Linda Nuzzo ([philin@cox.net](mailto:philin@cox.net)) to help.



## GOLF TOURNAMENT RESULTS

A near record 48 golfers braved the threatening but benevolent skies at Banner Lodge last Saturday, August 3rd to enjoy another fine Lake Hayward Golf Scramble. The players also enjoyed lunch and awards afterward at the Club. Initial feedback from the golfers is that having the entire program at the course is more relaxing and saves a tremendous amount of time with cooking, volunteers, etc.

Winners in the Open Division with a score of minus eight were Rich Butler, Wally Waranowicz, and Luke and Nick Ugolik. In the Classic Division winners at minus one were Gary and Tish Magao, Larry McNickle, and Dave Hammerstrom. Long drive for men was Shawn Bernier and for a woman was Carol Kyser while closest to the pin was Travis Simpson at 6'2". Chairmen Don Biancamano and Fred Odell want to thank all participants and POALH officers for their support and encouragement with this 12th Annual event.

### Welcome

The Lake Hayward community wants to welcome all our new friends and neighbors. Please join us at the pavilion August 16th at 7:15pm, following Vino & Vinyasa. We will continue the social hour with more wine, cheese and a dessert. Everyone is welcome, especially our new owners.

Please call Lynn Booth (hospitality) @ 860-573-5064 to let me know if you are a new owner so I can make a basket for you. Even if you can't make it that night call me to make arrangements to get your basket.



Congratulations to Rod Bernier, the winner of our Setback tournament, held Friday, August 2nd.



### *In memoriam*

*Lake Hayward mourns the passing of its oldest known resident, Eleanor (Ellie) James on August 3rd. Mother to Linda Abel, the Lookout Road resident lived at the lake for 65 years.*

### POALH nominations for the Board of Governors 2014-15

2nd Beach Rep	Deborah Smith	Term Expires 2015
3rd Beach Rep	Mike Trocchi	Term Expires 2014
3rd Beach Rep	Gail Grzegorzczak	Term Expires 2015
1st Beach Rep	Gary Petersen	Term Expires 2015
Rep at Large	Bob Sudell	Term Expires 2016

#### CONTINUING IN THEIR TERMS

Rep at Large	Diane Nelson	Term Expires 2014
1st Beach Rep	Linda Nuzzo	Term Expires 2014
Rep at Large	Dave Glazier	Term Expires 2015
2nd Beach Rep	Bonnie Sudell	Term Expires 2014

#### **Nominating Committee**

Phil Nuzzo - 192 Lakeshore  
Linda Glazier - 19 Forest Way  
Scott Miers - 34 Glimmer Glen

**BEACH RULES - (PLEASE INFORM GUESTS AND RENTERS OF THESE RULES)**

1. Parents or chaperones are responsible for their child's safety and their child's actions at all times.
2. Children cannot be left at the beach unattended.
3. Infants must be in leak-proof ("swimmie") diapers at all times.
4. Fishing within 100 feet of the swimming area is strictly prohibited.
5. Use of boats and watercraft within the swimming area or within 100 feet of rafts is prohibited.
6. When passing a beach area, dogs must be on a leash. Dogs are never allowed on the beach.
7. There is no swimming after 11pm.
8. All trash and cigarette butts must be removed from the beach and be properly disposed of. Glass containers are prohibited on Association property.
9. Use of the beach area is limited to Association members and their guests.
10. Cars parking in a beach parking area must display a POALH parking sticker or a guest pass.

**BOARD MEMBERS & CONTACTS**

Gail Grzegorzczak – President	(860) 531-9008
Larry Lusardi – VP; Water Co. Liaison; Rep at large	(860) 466-9379
Bonnie Sudell – Secretary; 2nd Beach Rep	(860) 836-5245
Gary Peterson – POALH Properties; Rep at large	(860) 324-9029
Dave Edgington – POALH Properties; 2nd Beach Rep	(203) 314-1096
Dave Glazier – Security; Rep at large	(860) 537-6259
Diane Nelson – Social; Rep at large	(860) 305-7305
Linda Nuzzo – Recreation; 1st Beach Rep	(860) 620-7016
Mike Trocchi – Water quality; 3rd Beach Rep	(860) 213-4949
Lee Griffin – Treasurer	(860) 656-6938
Moira Boone – Newsletter & Website	mfboone@optimum.net
Brenda Armstrong – Tax Collector	breamstrong71@hotmail.com
Jason Griffing – Email alerts and announcements	llikeicecream@msn.com
Janet Soboleski – Newsletter Delivery; Memorial Fund; Cookbook	(860) 537-1012
Don Smith – Pavilion reservations	(860) 338-1659
Lynn Booth – Hospitality	(860) 573-5064
Gail Edgington – Promotional items	(203) 314-2764
Shannon McKane – Promotional items	(203) 815 2585
Sandy Zawistowski – Garden Club	(860) 537-5229
Tim Pelton – Weed treatment	(860) 638-1800
Resident State Trooper	(860) 537-7500
East Haddam Police	(860) 873-1226
Connecticut Water	(800) 286-5700
East Haddam Police Confidential Tip Line	(860) 873-5013



## CLASSIFIEDS

### For sale

- Hamster cage, includes plenty of food and bedding. You just need the hamster. \$15.  
3-drawer dresser with hutch 30" x 78", perfect for child's room or guest room, excellent condition, \$75.  
Color TV, 21" \$25. Call 860-304-6348
- Frigidaire heavy-duty super-capacity 2-speed combination washer/dryer. \$250. Call Kim @ 860-891-8448
- Four 40 lb bags of coal for a coal stove. Free to anyone who wants to pick them up. Call 860-891-8448
- To all those interested in my Wineglass Holder Necklaces, they are \$5 each and I have colors for both men and women--they are great for wine tastings or just keeping track of your glass. I cannot participate in the Tag Sale Saturday—but you can call Fran at 537-1988 or stop by 22 Briarcliff in the evenings.

### Wanted

- Looking to purchase a mast for a 14-foot long Sunfish. Call Jan at 860-648-0531 or cell: 860-578-7315
- Seeking Wilton cake-decorating accessories: cake tips, couplers, bags, etc. I prefer the stainless steel tips and I do not need any cake pans. If anyone has these items for sale please contact me at kapglassman@yahoo.com or call 860-537-3658
- Still seeking cottages for rent the week of Sept 9th-15th. Resident of Lake Hayward hosting a gathering of family and friends at Lake Hayward/Devil's Hopyard. Interested in cabins for families of 2-6 people. Please contact Tadd to discuss specifics: email twamester@yahoo.com or call 646-249-5732

### For rent

- Waterfront, newly refurbished, year-round cottage: 3 bedrooms (large master bedroom), deck, 2-car garage, finished basement, great views of the lake. Lease period November 1st - April 30th. \$1200 a month. Call Roland (owner) at (860) 578-7315
- Cottage for rent. 5 rooms, 2 bedrooms, large double-level deck, grill, boat and steps from 3rd beach. Great water views. Weeks available in August. Call owner at 860 377-5657. Cottage is also for sale

*~ Please note that we do not take advertisements for commercial businesses or professional services. ~*

## TRASH & RECYCLING

All-Waste Control collects trash and recyclables twice a week (Monday and Friday) during the summer. The last Monday pickup is August 26th, after which pickup will be on Fridays only. Bottles, cans, plastic, newspapers and cardboard may be put into the same container. All other trash must be bagged separately and put it into a covered trash can. Call All-Waste Control at 860-873-9005 with questions.



## NEWSLETTER & WEBSITE

**Newsletter Submissions:** Deadline is on Wednesday at noon. Email [mfboone@optimum.net](mailto:mfboone@optimum.net).

**Newsletter Delivery:** Please note that our carriers do not get paid. They give up their Saturday mornings to get the newsletters out to you. Please remember them with a tip.

Visit [www.lakehaywardct.com](http://www.lakehaywardct.com) for newsletters, by-laws, contact numbers and a calendar of events.

## BUDGET REQUEST

### RECOMMENDATIONS TO THE PROPERTY OWNERS ASSOCIATION OF LAKE HAYWARD REGARDING OPERATING BUDGET MATTERS AND RESERVES FOR THE 2014-15 OPERATING BUDGET

The Budget Committee and the Board worked very hard to develop a meaningful and realistic budget for 2014-15. There are a number of changes and recommendations to the operating budget process that are discussed below. These recommendations are made to keep the level of tax assessments of Association homeowners as low as possible and at the same time provide the level of services the members want and should have. They are:

1. As a part of the development of the 2014-15 Budget, the Budget Committee and the Board agreed to recommend the establishment of a contingency reserve as part of the 2014-15 Budget. Certain expenses that were budgeted in prior years and not spent or categories that were significantly under spent are not included or have been reduced in the 2014-15 Operating Budget. Rather, a Contingency Reserve of \$10,000 is proposed and, if approved, would be used to fund unforeseen expenses but only after the Board has reviewed the level of unexpended funds in all expense budget categories and reallocated the unspent budgeted amounts. The result of this change in policy is that the members would not fund budgeted expenses that are not spent in the annual tax levy. It also gives the Board the authority to reallocate the expense line items in the budget based on present circumstances. Remember we are budgeting almost 18 months in advance.
2. The second recommendation is related to the first recommendation. Any excess of revenues collected over expenses in a given year will be specifically used to reduce the taxes in the second succeeding year. For example, if the Association has an excess of revenues over expenses in the 2013-14 year, that excess would be used to reduce the tax revenue assessed in 2015-16 budget year. This recommendation would be put in place for the next three years: 2013-14 for 2015-16; 2014-15 for 2016-17; and 2015-16 for 2017-18. There will be no buildup of unallocated reserves without a specific requirement presented to the members by the Board.
3. In the preparation of the 2014-15 Budget, the Budget Committee recommended to the Board that a factor be included in the mil rate to reflect the fact that the Association has a high delinquency rate in the payment of taxes. For the 2012 tax billing year, the Association had an 8% delinquency rate. That is 8% of the 2012 tax bills have not been paid as of the latest tax collector report. For purposes of calculating the mil rate, the Budget Committee and the Board agreed to factor in a 4% delinquency rate. In the 2013-14 budget there is no uncollectible percentage factored into the 2013 tax bills. The Board recommends to the members that a 4% factor be included in the mil rate to reflect continuing delinquency issue.
4. The Budget Committee and the Board have reviewed the amounts needed for specific reserve funds, i.e. weed control, capital expenditures, Memorial Fund, East Shore Community Donation, contingency reserve, etc. A copy of the current reserve analysis is attached (see page 7). The schedule will be discussed at the meeting on August 18, 2013.
5. Based on the present Grand List of Association members' property, it is estimated that the mil rate for the July 1, 2014 bills will be approximately .004 (4 mils). This mil rate calculation includes a 4% delinquency factor as discussed above in No. 3. If significant delinquent taxes are collected, the mil rate could be reduced modestly. The Board has authorized the Tax Collector to place liens on all property owners who are more than 1 year past due in the payment of taxes. This change is effective September 1, 2013.
6. Another change in the Budget process involves the Promotional Items expense line caption. In the 2014-15 Budget there is a \$5,000 expense for the purchase of Promotional items. The majority of Promotional items are sold to members at or near cost with the revenues from the sales going back into the Association funds. The Budget Committee and the Board agreed to a change in the method of budgeting and accounting for purchases and sales of promotional items. The Budget year 2014-15 is the year of change. The end result will continue to be no net expense to the Association. The proceeds of sales will be accounted for in an allocated reserve account that the Treasurer will report on to the Board and members. After 2014-15, there will be no caption in future Operating Budgets for Promotional expense. There will be a periodic analysis of the Promotional Expense item reserve account (revenues and expenses, existing inventory etc.) prepared for the Board and the members. The \$5,000 in the 2014-15 Budget will be used year after year to purchase promotional items as these funds will be maintained in a separate reserve account.
7. The Board and the Budget Committee last year agreed to combine all recreation, social and events activities and services into one caption for budgeting purposes. This year with the construction of the pavilion the Committee has been challenged to get activities up and running to serve all members. They are doing a great job under less than ideal circumstances. For purposes of reporting to the Board and the members, it was agreed and discussed at last year's Association meeting that the revenues and expenses of each service, social activity and event would be accounted for on a separate schedule that would tie into the Operating Budget line items for the combined category.
8. The Board has directed each Committee and/or officer or person responsible for a budget line item to work with the Treasurer to solicit competitive bids on each individual service or contract costing \$3,000 or more.

**POALH RESERVES ANALYSIS PROPOSAL**

The following reserve analysis is based on the cash basis of accounting that POALH uses for its accounting.

**SPECIFIC EXISTING RESERVES**

East Shore Community Donation	\$ 1,478.98
New Memorial Reserve	\$ 525.65
Weed Control (3)	\$ 50,000.00
Pavilion Construction-\$190,000 less \$123,965.02 spent (1)	\$ 66,034.98
Total existing reserves	\$ 118,039.61
 Proposed 2014-15 Operating Budget Contingency Reserve (2)	 \$ 10,000.00
Total existing reserves and proposed reserves	\$ 128,039.61
 Unallocated reserve	 \$ 27,974.55
 Total cash balance at July 19, 2013 per financial statements	 \$ 156,014.16

- (1) When the project is completed the remaining balance will be returned to the Unallocated reserve
- (2) The 2014-15 Operating Budget Contingency Reserve is for unforeseen expenses that may arise during 2014-15. The Board will reallocate all unexpended budgeted funds before utilizing the Contingency Reserve.
- (3) The Weed Control Committee and the Association's consultant, Aquatic Controls recommend a continuation of specific spot treatment of weeds in the Lake for the foreseeable future. The Weed Committee recommends the establishment of a specific weed reserve of \$50,000 to cover unforeseen weed issues.

## POALH BUDGET REQUEST    07/01/14 - 06/30/15

	Approved 12-13	Actual 12-13	Approved 13-14	Proposed 14-15
<b>INCOME</b>	<b>BUDGET</b>	<b>RECEIVED</b>	<b>BUDGET</b>	<b>BUDGET REQUEST</b>
Bank Interest	1500.00	1312.03	1500.00	600.00
Lake Hayward Days	1800.00	3693.50		0.00
Promotional Items	2000.00	2674.00		0.00
Recreation Fees	2400.00	1785.00		0.00
Social	2000.00	3168.00		0.00
Tax Collector Receipts	156422.00	151463.17	166000.00	161400.00
Transfer from Reserve				
<b>TOTAL INCOME:</b>	<b>166122.00</b>	<b>164095.70</b>	<b>167500.00</b>	<b>162000.00</b>
<b>EXPENSES</b>	<b>BUDGET</b>	<b>EXPENDED</b>	<b>BUDGET</b>	<b>BUDGET REQUEST</b>
Financial Review	2200.00	2000.00	2200.00	2200.00
Bad Debt From Taxes	6200.00			0.00
Capital Improvements	8000.00	8427.78	2000.00	5000.00
Events and Recreation	15000.00	19135.74	16200.00	15200.00
Insurance and Bonds	13322.00	14838.00	20985.00	22000.00
Lake Water Quality	100.00	0.00	1600.00	200.00
Legal Fees	1000.00	0.00	1000.00	0.00
Parking and Security	5000.00	4479.44	5000.00	5000.00
Communications	3500.00	3659.50	5015.00	3500.00
Promotional Items	2000.00	2458.62	3000.00	5000.00
Properties	20000.00	14830.61	24000.00	17000.00
Real Estate Taxes	5000.00	4563.76	8000.00	8000.00
<b>Salaries</b>				
Assistant Secretary	1500.00	1500.00	1500.00	1500.00
Tax Collector	3000.00	3000.00	3000.00	3000.00
Treasurer	4000.00	4000.00	4000.00	4000.00
Webmaster	500.00	500.00	1000.00	1000.00
<b>Total Salaries</b>	<b>9000.00</b>	<b>9000.00</b>	<b>9500.00</b>	<b>9500.00</b>
Tax Collection Expenses	800.00	1635.02	2000.00	1400.00
Utilities	3000.00	2056.82	3000.00	3000.00
Waste Management	45000.00	44850.00	45000.00	45000.00
<b>Weed Control</b>				
Other Weed Control	2000.00	18175.00	19000.00	20000.00
<b>Total Weed Control</b>	<b>2000.00</b>	<b>18175.00</b>	<b>19000.00</b>	<b>20000.00</b>
<b>TOTAL EXPENSES:</b>	<b>141122.00</b>	<b>150110.29</b>	<b>167500.00</b>	<b>162000.00</b>
<b>Transfer to Reserve for Weed Control</b>	25000.00			
<b>Overall Total (Income minus Expense)</b>	<b>0.00</b>	<b>13985.41</b>	<b>0.00</b>	<b>0.00</b>