

July 15, 2017



## Property Owners' Association



**CORNY JOKE OF THE WEEK: WHY DID THE FARMER WIN AN AWARD? SEE PAGE 4**

### Message from the President: Bands, taxes and concerns

#### Inside this issue:

Budget report	2
Golf tournament	4
Social report	5
Calendars	6-7
Triathlon registration	8
Contacts/Beach rules	9

#### Upcoming Events

7/15	<b>POALH TOWN HALL,</b> 10-noon at First Beach Pavilion
7/15	<b>SECOND BEACH POTLUCK</b> 6 p.m. to dusk at Second Beach
7/15	<b>MOVIE ON THE BEACH (Grease)</b> , First Beach, dusk
7/16	<b>YOGA ON THE BEACH</b> , 9-10 a.m. at First Beach Pavilion

#### Contact POALH:

POALH  
P.O. Box 230  
Colchester, CT 06415  
[carie@lakehaywardct.com](mailto:carie@lakehaywardct.com)

**Walk-up mailbox:**  
83 Wildwood Rd.

The RedHead band last Saturday was great. Thanks to Evelyn Passan for sponsoring this. By the second set, there was a group of about 100-plus people of all ages dancing and listening to the music. There was even a pontoon boat or two moored off First Beach enjoying the background music. The full moon rising over the lake added to the beauty of the night. We have been able to book really good musicians this summer for a very low cost. Come and enjoy these special events that other members are sponsoring for you.

There are so many activities this weekend, including karaoke Friday night, a town hall meeting Saturday morning, potluck dinner at Second Beach Saturday evening, Movie on the Beach after dinner at the Pavilion and Sunday morning Yoga on the Beach. I hope to see you at some or all of these activities. Also, don't forget kids activities every Monday and Tuesday from 7-8 p.m. (arts and crafts and bingo).

There has been some grumbling about taxes. The bills went out last week. They did go up and there is detailed information about this in this newsletter. Did you know that the board kept its promise to the

**What: POALH TOWN HALL**

**When: 10-noon Saturday**

**Where: First Beach Pavilion.**

**ALSO: Second Beach Potluck, 6 p.m. Saturday, MOVIE ON THE BEACH (Grease), First Beach at dusk.**

of the negotiation). Year-round residents are paying even less per month because the amount paid is spread out over the whole year. Insurance is another large expense for the association; it protects us against liability if someone is hurt or has property damage on POALH property. This is protecting all of us financially in case there is a lawsuit. If the POALH is hit with a lawsuit, any money paid out will need to come from the whole association.

The board is listening to you. We are trying to keep spending at a reasonable level. Without regular volunteers to maintain our properties, we are looking at ways to contract the management of that work out possibly starting next year.

When you next see Gary Petersen, thank him, as well as Dave Edgington and other property chairmen that have come before Petersen. This is a full-time job and has not been a volunteer position. It is only fair that they are also allowed to enjoy their summers at the lake.

I hope to see you this weekend. Don't forget your entry for the golf tournament on July 22.

## *Why did your association taxes go up so much? Here are some answers*

**By Ed Bader**

**Tax Collector**

By now, each property owner should have received their July 1, 2017 property tax bill. I have received several (4) calls asking why their taxes increased approximately 30 percent, from 3.5 mills to 4.6 mills this year. The following will explain the process of how the Association's annual budget is developed and the mill rate is set. Last year, this process was explained in newsletters, written reports that were included in the weekly newsletters and at the Association's Annual Meeting at which time the 2017-18 budget was reviewed and approved. Most importantly, the mill to fund this budget was reviewed and discussed.

The Board of Governors appoints a budget committee to develop the annual budget for the Association's operations. The budget committee requests that each committee chair and individuals responsible for specific expense line items to develop their proposed budgets and present them to the budget committee. The budget committee reviews the individual line-item budgets, makes appropriate adjustments and presents its proposed recommendation for the annual budget to the Board of Governors. The board reviews the budget committee's proposal, makes any adjustments it believes are necessary and presents the budget for approval to Association members at its Annual Meeting.

As a part of the budget process for at least the last four years, the budget committee's recommended annual budget is printed in the Association's newsletter before the Annual Meeting. For the 2017-18 Budget, the "Report of the POALH Budget Committee Proposed 2017-18 Budget" was a four-page detailed explanation of the operating budget and recommended reserve levels. The report specifically addresses what the mill rate would be to fund the 2017-18 budget - 4.6 mills for an increase of 1.1 mills. The report specifically states ... "that if we use the October

### Budget committee report

2015 Grand List as the basis for the calculation and the Grand List does not change the mill rate would be approximately 4.6 mills."

The report goes through each line item and explains what the money is being spent on. At the Association meeting, the committee chairs and I spent time expanding on the report and answering questions. The process has become as transparent as possible so that everyone has an opportunity to understand and critique the budget. In the end, the 2017-18 budget was approved by a wide margin.

I also emphasized that with the collection of approximately \$68,000 in delinquent taxes, we would use \$55,684 of this amount to reduce the mill rate to 3.5 mills in 2016-17 and would use the balance \$12,189 in 2017-18. Since about 85 percent of the members had paid for much of the Association expenses in past years, it was only equitable to use these amounts to balance the budget. Now 100 percent of the members are paying their taxes on time and we have used the amounts of delinquent taxes collected to fund operating expenses.

Some of the issues driving the costs in the 2017-18 budget are the following:

- A significant decline in the number of volunteers to help maintain the facilities resulting in increased costs to pay for services.
- Continued emphasis on catching up on maintaining all our properties and making them safe, clean and useable for all our members
- The development and implementation of a capital maintenance program several years ago and continuing this program over the next five years
- The need to establish and fund a capital reserve for major capital projects - \$25,000 in both 2016-17 and 2017-18

- Maintaining an adequate insurance coverage program so that we don't find ourselves in the position the Association was in when the old Pavilion burned down and we were not adequately insured

- There is only a \$12,189 subsidy from the collection of delinquent taxes in 2017-18 rather than the \$55,684 in 2016-17

- The stipends paid have remained the same since 2016-17.

Let's look at the average cost of some of the services we provide. We have approximately 130 year-round residences and approximately 280 seasonal residences totaling 410 residences. These average-cost numbers do not include "lot only" owners who pay \$50 per year in taxes and receive the same benefits as other residence owners. There are only 15 of these owners. The following calculates the average cost of specific services spread over the estimated 410 residences in the Association.

- Capital Improvements-\$24 per residence
- Communications-Spring packet, Newsletters, Constant Contact System-\$23 each residence
- Events and Recreation-\$30 each residence
- Insurance and Fidelity Bonds-\$64 each residence
- Professional Fees-Accounting and Legal-\$11 each residence
- Properties Committee-\$73 per residence
- Public Safety-\$14 each residence
- Real Estate Taxes-\$9 each residence
- Stipends-\$43 each residence
- Tax Collector Expenses-\$8 per residence
- Utilities-\$12 per residence
- Waste Management-\$110 per residence
- LQIC Operating Expenses-\$58 per residence

**See TAXES, PAGE 5**

*Sample their music at [www.furiousgeorgect.com](http://www.furiousgeorgect.com)*

**SATURDAY July 22, 2017**  
**6:00 PM · 10:00 PM**  
**Pizza Pixie Food Truck · 6:00 PM**  
**Furious George BAND · 7:00 PM**



## LAKE HAYWARD GOLF TOURNAMENT

**Saturday, July 22, 2017; 8:30AM-1 P.M. at Black Birch C.C.**

WHERE: Black Birch Country Club, 10 Banner Road, Moodus (East Haddam) 860-873-9075

WHEN: Saturday, July 22, 2017; shotgun start PROMPTLY at 8:30AM

FORMAT: Scramble, 4 person teams (sign up as a group or 1, 2, or 3 and we will pair you up with other POALH members)

PRICE: \$65. payable to POALH/Golf; payment of entry fee confirms entry; deliver to POALH mailbox at 83 Wildwood Road or to Chairmen Fred Odell (860)537-3609 or 860-529-6064 (273 Lake Shore Dr.) or Don Biancamano (860) 537-3577 (73 Lake Shore Drive). Due to our need to pay all costs at or before the Tournament date, checks can only be accepted one week prior to the event; thereafter all payments must be made in cash (per POALH).

Entry fee of only **\$65.** per golfer includes, practice range from 7:00 AM, golf, cart, snacks, barbecue meal at Jack's Place Restaurant at the course, on course contests, and team(s) prizes.

YES, please sign me up for the POALH Golf Tournament. I will be playing with the following OR need a group and enclose payment for: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_.

Name: \_\_\_\_\_ Phone/E-mail: \_\_\_\_\_

This event was SOLD OUT in 2016! The price remains the same thanks to the cooperation of the staff at Black Birch. Due to cart availability our limit is 72 golfers. This Tournament is for POALH members and their guests. Thank you.

### *CPR course will be offered twice during this summer*

Bonnie Sudell will again offer the American Heart Association's Family and Friends CPR course to Association members.

The courses will run Saturday, July 22, from 9 a.m. to noon and Saturday, Aug. 19 from 1-4 p.m. at the First Beach Pavilion.

Family and Friends is designed for members of the general public who would like to learn basic CPR and relief of choking, including families with children or elderly relatives, and those who do not need a course completion card.

Course fee includes textbook and participation card. This course is three hours long and \$10 per person. Pre-registration is encouraged, but not necessary.



Register by emailing Bonnie at [bonnies@lakehaywardct.com](mailto:bonnies@lakehaywardct.com) with your name, lake address and phone number.

### *Corny Joke answer:*

He was outstanding in his field!



## *Social report: Bingo and the band highlight a fun weekend*

The calendar located at <http://lakehaywardct.com/html/calendar.html> is your reference to the season's events. Please visit often as updates are made frequently.

The first Kid's Bingo was held on July 4. Thanks to Linda Abel, Don Fantozzi, Fran



Fantozzi and Peg Flynn for hosting, calling numbers and assisting at this event. About 50 kids and adults participated in this recurring event.

Rion Gorczyca, who is visiting his grandparents Debbie and Don Smith from San Francisco, won the first game. All the kids were winners in the end.

The first Saturday night concert, sponsored by Evelyn Passan, featured the band RedHead. It was a great night and the band was awesome. Look for pictures on Facebook.



## *Kids summer movie series offered at Colchester theater*



Kids Summer Movie Series

Colchester Theater: \$2;  
Wednesdays 10 a.m.

July 19: Sing

July 26: Matilda

Aug. 2: Storks

Aug. 9: Willy Wonka

Aug. 16: Ice Age 5

Aug. 23: Angry Birds

## *Tax collector's corner: Tax bills have been mailed out; payment is due by Aug. 1*

**By Ed Bader**

**Tax collector**

Every property owner in the Association should have received their property tax bill or bills by now. They were mailed on June 28-30 to the address on file with the Town of East Haddam Assessor's office. If you didn't receive your bill or bills, please call or e-mail me at 860-295-8769 or [taxcollector@lakehaywardct.com](mailto:taxcollector@lakehaywardct.com). Last week's newsletter had a list of questions and an-

swers on tax related matters. The Q and A is on the Association's web site. Look at the list to see if your question is answered.

Remember all property taxes are due July 1 with a 30-day grace period. The Association must receive your payments on or before Aug. 1. If you mail your payment, the envelope must clearly state the postmark date. If you are mailing your check close to the Aug. 1 deadline date, take it to the Post Office and have them stamp the date on

the envelope with a US Post Office date stamp on or before Aug. 1. If we can't read the stamped cancellation date and we receive your payment after Aug. 1, it will be deemed late and we charge interest for July and August at the rate of 1.5 percent per month. So mail your check in before the due date and make sure the cancellation date is clearly readable.

If you have any question, please feel free to call or e-mail me.

## *TAXES: Some explanations on recent association budgets and the resulting mill rate*

- Capital Reserve Charge-\$60 per residence
- Total Expenses-\$539 per residence (less other revenue and reserve credits of \$47) for net average cost per residence of \$492 in property taxes.

Where can you get all these services in a beautiful lake community for an average residence cost of \$492 annually? That is \$44.25 per month for a year-round residence and \$82 per month for a six-month seasonal residence.

The budget committee has scheduled an association town hall for Saturday morning to answer your questions and give you an overview of where the budget committee stands on the 2018-2019 budget.

## Events for July 2017

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
26	27	28	29	30	1	2
NO SWIMMING – LAKE BEING TREATED					Yoga on the Beach with Karia	
3	4	5	6	7	Bartley – Private Event RedHead Band 7:00pm- 11:00pm	
Kid's Bingo 7:00pm- 8:00pm					Yoga on the Beach with Karia	
10	11	12	13	14	POALH Town Hall Meeting 10:00am- 12:00pm	
Kid's Arts & Crafts 7:00pm-8:00pm	Kid's Bingo 7:00pm- 8:00pm				Pot Luck Dinner 2nd Beach 6:00pm-Dusk	
					Movie on the Beach – Dusk	
17	18	19	20	21	Lake Hayward Golf Tournament	
Kid's Arts & Crafts 7:00pm-8:00pm	Kid's Bingo 7:00pm- 8:00pm		POALH Board Meeting 7:00pm-10:00pm	Metcalf – Private Party	Family CPR Class 9:00am-12:00pm	
					Furious George Band 7-10 p.m. & Pizza Pixie Food Truck or Hebron 6:00 p.m.	
24	25	26	27	28	Tadd Warnester – Private Event	
Kid's Arts & Crafts 7:00pm-8:00pm	Kid's Bingo 7:00pm- 8:00pm				Kid's Campout on the Beach 6:00pm – 7:00am	
					Kid's Campout on the Beach 6:00pm – 7:00am	
31	1	2	3	4	Cribbage Tournament 7:00pm-10:00pm	
Kid's Arts & Crafts 7:00pm-8:00pm	Kid's Bingo 7:00pm- 8:00pm				RIZZO – PRIVATE EVENT	
					Lemay -Private Event Dis-Connected Band 7:00pm – 10:00pm / Munchies Food truck 6:30PM	
						Yoga on the Beach with Karia

## Events for August 2017

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Monday 31						
Kid's Arts & Crafts 7:00pm-8:00pm	Kid's Bingo 7:00pm- 8:00pm					
7	8	9	10	11	12	13
Kid's Arts & Crafts 7:00pm-8:00pm	Kid's Bingo 7:00pm- 8:00pm					
14	15	16	17	18	19	20
Kid's Arts & Crafts 7:00pm-8:00pm	Kid's Bingo 7:00pm- 8:00pm					
21	22	23	24	25	26	27
Lake Hayward Days – Cake Walk – 7:00pm- 10:00pm	Lake Hayward Days – Doggie Costume Parade 7:00pm- 10:00pm	Lake Hayward Days – Chocolate Bingo 7:00pm-10:00pm		Lake Hayward Days – Ladies Night 5:00pm- 10:00pm	Lake Hayward Days – Lake Hayward Triathlon 7:00am Registration, 8:00am-11:00am Triathlon	
28	29	30	31	1	2	3
					Pot Luck Dinner – 3rd Beach 5:00pm-8:00pm	

**4<sup>th</sup> Annual Lake Hayward Triathlon**

August 26, 2017/Rain Date: August 27, 2017

Second Beach Start, First Beach Finish!

Start Time: 8:00 AM

**Entry Fee:** \$25/Individual

\$40/Two-Person Team

\$50/Three-Person Team

The fourth annual Lake Hayward Sprint Triathlon is less than three months away! This end of summer, non-competitive event invites Lake Hayward residents, of all ability levels, to enjoy swimming, biking and running around our beautiful Lake. The event consists of an approximate 1/3-mile swim, 12 mile bike ride and 4 mile run around Lake Hayward.

\*Participants assume all risks associated with this event. There will be no lifeguards on duty and roads will be open to traffic. All participants must wear swim caps during the swim and helmets while riding. Swim caps are provided.

**Please mail/drop off entry form and fee to:**

**POALH**  
83 Wildwood Rd  
Colchester, CT 06415

**Registration Deadline: July 31<sup>st</sup>. Event limited to the first 50 registrants.**Please contact Heather Taylor at [htay9996@gmail.com](mailto:htay9996@gmail.com) with any questions.

Name\_\_\_\_\_

**Relay Team (Optional):****Teammate 1**

Lake Address\_\_\_\_\_

Name\_\_\_\_\_

Phone\_\_\_\_\_

Please circle your event:

Email\_\_\_\_\_

Swim      Bike      Run

T-Shirt Size:    S      M      L      XL      XXL

T-Shirt Size:    S      M      L      XL      XXL

**Emergency Contact(s)**

Name\_\_\_\_\_

**Teammate 2**

Name\_\_\_\_\_

Phone\_\_\_\_\_

Please circle your event:

Name\_\_\_\_\_

Swim      Bike      Run

Phone\_\_\_\_\_

T-Shirt Size:    S      M      L      XL      XXL

**Help Wanted!!!** This event is only a success because of our awesome volunteers! Please complete the information below if you are able to volunteer at this event (7:30 AM-11 AM). You will be contacted via email with further details.

Volunteer Name \_\_\_\_\_

Email \_\_\_\_\_

T-Shirt Size:    S      M      L      XL      XXL

## Beach 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 diapers at all times.
4. No fishing from the beach and within 25 feet of swim area.
5. Dogs are never allowed on the beach.
6. Vehicles are not allowed on any beach at any time.
7. No glass on any beach or in the pavilion.
8. All trash must be removed from the beach and beach area and disposed of properly.
9. Use of the beach and beach area is limited to Association members and their guests.
10. Cars parking in a beach parking area must display a current POALH parking permit.
11. Beaches and Association properties are closed from Midnight to 6 a.m. Police take notice.
12. No smoking on the beaches.

## Contacts

Cari Eckert — President/First Beach Representative

860-268-1834; [carie@lakehaywardct.com](mailto:carie@lakehaywardct.com)

Bonnie Sudell — Secretary/Second Beach Representative/Public Safety

860-678-1392; [bonnies@lakehaywardct.com](mailto:bonnies@lakehaywardct.com)

Gail Miers — Third Beach Representative

860-531-9008; [gaiml@lakehaywardct.com](mailto:gaiml@lakehaywardct.com)

Gary Petersen — Properties Committee/Representative At Large

860-324-9029; [garyl@lakehaywardct.com](mailto:garyl@lakehaywardct.com)

Don Smith — Second Beach Representative

860-338-1659; [dons@lakehaywardct.com](mailto:dons@lakehaywardct.com)

Bill Taylor — Third Beach Representative

860-537-0480; [williamt@lakehaywardct.com](mailto:williamt@lakehaywardct.com)

Adam Thompson — First Beach Representative

860-214-1030; [adamt@lakehaywardct.com](mailto:adamt@lakehaywardct.com)

Corinne Halliday — Representative At Large/LQIC chairwoman

[corrinneh@lakehaywardct.com](mailto:corrinneh@lakehaywardct.com)

Mike Trocchi — Newsletter and Website

[webmaster@lakehaywardct.com](mailto:webmaster@lakehaywardct.com)

Lee Griffin — Treasurer

860-656-6938; [treasurer@lakehaywardct.com](mailto:treasurer@lakehaywardct.com)

Ed Bader — Tax Collector

860-295-8769; [taxcollector@lakehaywardct.com](mailto:taxcollector@lakehaywardct.com)

Jason Griffing — E-mail alerts/membership directory /Representative At Large

[jason@lakehaywardct.com](mailto:jason@lakehaywardct.com)

Moira Boone—Promotional Items

[mfboone@optimum.net](mailto:mfboone@optimum.net)

Resident State Trooper

860-537-7500

East Haddam Police

860-873-1226

Confidential Tip Line

860-873-5013

Connecticut Water Company

800-286-5700