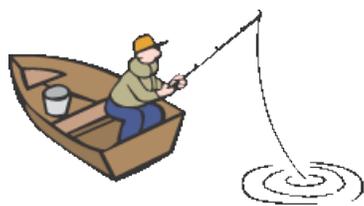


August 12, 2017



CORNY JOKE OF THE WEEK: WHERE DO BOATS GO WHEN THEY GET SICK? SEE PAGE 4

Message from the President: Help wanted; start right away

Inside this issue:

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Upcoming Events

- 8/14 **KIDS ARTS & CRAFTS,**
7-8 p.m. at First Beach Pavilion
- 8/15 **KIDS BINGO,**
7-8 p.m. at First Beach Pavilion
- 8/18 **NIGHT AT THE RACES, 7**
-10 p.m. at First Beach Pavilion
- 8/19 **FAMILY CPR CLASS,**
1-4 p.m. at First Beach Pavilion

Contact POALH:

POALH
P.O. Box 230
Colchester, CT 06415
carie@lakehaywardct.com

Walk-up mailbox:

83 Wildwood Rd.

Looking for members with enthusiasm who have skills related to event planning, children's activities, weed pulling and landscaping, handyman (-women) skills, painting experience, raking, project planning and budgeting experience. A variety of positions are available.

Pay: Acquire close friends and people to say "hi" to, achieve a sense of accomplishment, receive appreciation from those you help out.

Work opportunities to be filled as soon as possible:

Event Chairperson: Requires a willingness to work with other volunteers who sponsor activities, manage the events calendar, be a point person for great ideas (listen to others), and occasionally attend a POALH Board meeting.

Garden Club Leader: Requires a love of playing in the dirt and making the gardens look nice, lead a group of volunteers in weed pulling parties and other fun activities.

What: KIDS AND ADULT FISHING DERBIES

When: 8:30-10 a.m. Saturday (Kids); 6:15-9 p.m. (Adults).

Where: Second Beach.

Teen Club Leader: Willingness to put together activities for teens and help them lead their own activities and someone who is a good mentor to others.

Properties Assistant (s): Someone to join work groups to put up swim lines and floats in the spring, paint tables, clean up after events and work at keeping our properties beautiful. Contact GaryP@lakehaywardct.com (chairman of the Properties Committee)

Lake Hayward Days: Temporary help with lots of enthusiasm and a desire to make friends while working. Contact Adam Thompson

(AdamT@lakehaywardct.com) in charge of Beach Games or Heather Taylor (Htay9996@gmail.com) in charge of the Carnival

Future Board Member: Available on Wednesdays or Saturdays about 12 times per year (can be via Skype in the winter), a decision maker, someone who loves the lake and wants to keep it at its best, someone loaded with good humor and a smile. Contact Gail Miers (GailM@lakehaywardct.com) chair of the nominating committee. We know you all have busy lives, as all the volunteers at the lake do, but these positions need to be filled. If we have a low number of members interested in helping, taxes will need to be raised to hire out some of these activities. Please give some of your time and talent. Contact me at president@lakehaywardct.com or any board member for information.

- Cari Eckert

Movie on the Beach returns tonight at dusk

'Despicable Me' is the next Movie on the Beach on Aug. 12. Villain Gru and his hilarious crew of mischievous minions plot to pull off the craziest crime of the century: *steal the moon!* But when he enlists the help of three little

girls, they see something in him that nobody else has ever seen: *the perfect dad!* What will happen? Come to First Beach at dusk to find out what happens in this heartfelt, funny and imaginative comedy for all ages.

Dodder found around lake, so be on the lookout for this parasitic plant

**By Corinne Halliday
Representative at Large**

Dodder is that orange vine you might have seen that looks like silly string or even fishing line. We have found some at Second Beach adjacent to the boat launch and near the First Beach area.

You might have seen some volunteers like me removing some of it. At this point, it hasn't reached the formal landscaping at Second Beach.

Dodder (*cuscuta* spp.) is a parasitic annual that attaches itself to a plant—like a vampire—and extracts its nutrients. Quickly drained, the host plant is greatly weakened, while the dodder continues its search for fresh prey. With no roots or leaves of its own, dodder can grow up to 3 inches per day, continuously sprouting small suckers called haustoria that locate and penetrate new host plants. Found throughout the country and recognized by



the U.S. Department of Agriculture as one of America's 10 most problematic weeds and not exactly a newcomer, dodder is nonetheless a noxious weed we must work to eradicate.

A few facts about dodder and some suggestions for removing it from your land:

- Dodder is easy to recognize: it's a bright orange, string-like vine you'll find enmeshed within other plants. An infestation

will form an easily recognized orange tangle of vines.

- With hard-shelled seeds that remain viable for more than 20 years, it's essential to prevent dodder from going to seed.
- The safest way to remove dodder is to cut its host well below the dodder's attachment point, bag it, heat the bag in the sun and transport it to the landfill (do not compost). And diligent scouting of the infected area is important as re-sprouting from plant material left behind or seeds is very likely.

- It is very important to not spread the dodder around when trying to remove it. So weedwhacking is not a good idea and mowing should be done very carefully.

Please take the time to educate yourselves more on Google so you'll recognize it if you see it. It's nothing to panic about, but certainly something to be aware of and to handle getting rid of it correctly.

Join Lake Hayward Neighbors and Friends for a COMMUNITY-WIDE POT LUCK Dinner!



When: Saturday, August 19; 5:30 pm prior to the "Latitude" Concert

Where: First Beach Pavilion

What to Bring:

- * Your favorite lawn chairs
- * Your favorite beverage and plastic glasses (no glass, please)
- * A big salad, veggie dish, casserole, meat dish, or dessert to share (and serving utensil with your name on it)

We will provide: plates, napkins, forks & knives

Lake quality committee Permit to Discharge drawing

Lake Quality Improvement Committee holds Permit to Discharge drawing \$250 to lucky winner

Permit to Discharge drawing will be held at POALH's Annual Meeting on Aug. 20. Drawing is open to all east and west side Lake Hayward residents. You need not be present to win. Can't find your permit? Call Chatham Health District for a copy @ 860-365-0884.

To enter:

Bring a copy* of your current and valid "Permit to Discharge" from the Chatham Health District to the Annual Meeting on Aug. 20 or drop it off in Corinne Halliday's mailbox at 271 Haywardville Rd.

*limit one permit per address. Sponsored by Lake Quality Improvement Committee.

Classified

Lost: New blue and white webbed lawn chair, left at Pavilion. If found, contact Theodora at 860-965-7956.

SATURDAY, AUGUST 19, 2017
5:30 PM - 10:00 PM
FIRST BEACH POTLUCK DINNER 5:30 PM
LATITUDE 7:00 PM



it's

a

POTLUCK



Bring something to share!



It's August now, so that means Lake Hayward Days are just around the corner

Lake Hayward Days starts on Friday night, Aug. 18, with the Night at the Races (see Page 5) and continues with these great events all week.

Aug 21: Cake Walk

Bring a dessert (preferably homemade) that will become someone's prize and bring your quarters, as it will cost you 25 cents for each chance to win that cake or pie. Jeff and Matthew Conway are sponsoring this event that starts at 7 p.m. at the pavilion.

Aug. 22: Doggie Costume Parade

Dress your dog up and bring him/her to the pavilion at 7 p.m. for goodies and the chance to win a trophy for the cutest, funniest, most original and the Lake Hayward Mascot. Linda Abel is hoping for a good turnout so even if you don't have a four legged friend, come down to enjoy the fun.

Aug. 23: Chocolate Bingo

One of the favorites year after year and it's back again to satisfy your chocolate cravings. Sue Banville, Linda Abel and Fran Fantozzi have been busy all year searching for some unusual prizes and chocolate goodies.

LAKE HAYWARD DAYS REPORT

This is a family-friendly event, so all ages will be admitted starting at 7 p.m.; admission is \$3 and you get one card to start. During the evening, we will be selling additional cards at \$1 each. We have some new games to play, with some being kids-only and some being adults-only. We do welcome any donations and Don and Mike, our callers, have requested a Hershey bar or a Mr. Goodbar for their eating pleasure!

Aug. 25: Ladies Night

Ladies, join your friends and make new ones at the eighth annual **Ladies Night** Friday, Aug. 25 at the pavilion. Just \$15 gets you a catered Italian buffet from Illiano's (with gluten-free and vegetarian options), sweets from Angelo's, two raffle tickets and NO dishes to wash. Come for cocktails (with your Lake Hayward plastic wine or beer glasses) at 5 p.m.; the buffet will be served between 6:30 and 7. This event sold out the last four years so don't wait. Pre-registration by Tuesday, Aug. 22 is required. Contact Bob Sudell at RobertSu-



dell@aol.com or 860-678-1392. Raffle donations are welcome.

Aug. 26: Triathlon, Beach Games, Carnival, Cookout, Movie on the Beach

The fourth annual Lake Hayward Triathlon, sponsored by Heather Taylor, starts at Second Beach at 8 a.m. Following the triathlon, the tradition of beach games, a carnival and a cookout continue at First Beach, followed by a movie on the beach. Adam Thompson is coordinating the beach games and Heather Taylor is organizing the carnival, with Dave Edgington's crew cooking up hot dogs, hamburgers and other delights.

Third Beach work party set for Aug. 12 with lunch

Third Beach will be holding a workday during the summer this year. The date will be Aug. 12 at 9 a.m. There has been interest shown for the opportunity to help with minor projects not just in the offseason. These should be relatively small jobs that will not last more than a couple of hours.

We have several small projects that will assist with the overall improvements to the beach.

These projects could include spreading mulch over the 8' x 15' garden area at the south end ramp area; adding a handrail to the ramp at the south end access ramp; installing a shelf in the shed; scraping and painting two benches; cleaning out broken

toys; cleaning toy box; and removal of brush growing along the fence.

These may not be the only projects that need attention. If you have an idea to improve on a Third Beach area, please let me know, especially if you will need help or material support. Please plan to bring any tools for the help you wish to give such as a shovel, wheelbarrow, rake, saw and hammer.

At the conclusion of the work there will be a lunch served to all those that help.

Please contact either Bill Taylor (williamt@lakehaywardct.com) or Gail Miers (gailm@lakehaywardct.com) if you are interested in helping.

Corny Joke answer:



The dock!

Last arts & crafts night

Come on down Aug. 14 at 7 p.m. at the pavilion for some crafting fun. If there are any questions, call 860-930-9137.

Proposal and vote on possible Third Beach dredging set for August annual meeting

Background

- POALH Reserves have been set up to fund projects outside of operating budgets
- Second Beach boat ramp area dredging was among the first projects approved by membership to mitigate loss of water depth through buildup of muck and debris that impacted recreation quality and protect property values
- Other areas have been identified for future projects. Priorities determined based on severity of problem, public safety concerns, budget & taxation impact, manageability of project and scope of board responsibility.

Current Problem

Third Beach has had an ongoing problem with beach closures each year due to high levels of bacteria caused by goose poop,

stagnant waters, runoff and outflows needing repair.

Accumulation of muck from leaves and dead weeds, general topography of lake and downstream effects have impacted recreational areas including boat docks, (boats sitting in muck) placement of swim platform, and of utmost concern, increased breeding ground for bacteria.

Solution

Muck removal is a viable remediation solution to address immediate problem. Reconstruction of the area around the outflow is also needed and inclusion of some cleanup and repair is desired to prevent run off down into waterfront. This plan, a little different from the second beach project, strategically identifies several target areas so we are only paying for what is needed to be removed, retain sand in place, and an added consideration to measure new accumulation year after year. The equipment now

available compared to a few years ago is a self-propelled apparatus and more mobile which eliminates the labor intensive set up and repositioning we saw in our previous project. The process means a shorter project timeline, start to finish for an attractive price point.

Periodic maintenance in removing dead weeds and leaves will provide a longer return on investment and will be part of our ongoing maintenance planning. The goal is to have project completed in time for 2018 season. In off season, we will go through vendor selection process and get necessary approvals from town to proceed. This is an ambitious timeline.

Budgetary Considerations

A budgetary estimate was received to provide a project scope. An in water survey was done by a qualified and reputable vendor to identify target areas, amount of sedi-

See DREDGING, PAGE 9

Night at the races returns on Friday, Aug. 18, at the Pavilion

You don't have to travel to Churchill Downs, Pimlico or Belmont Park to enjoy horse racing this summer.

Come to Hayward Downs (the pavilion) at 7 p.m. Friday Aug. 18 to scream for your favorite filly or colt. Decorate your table, don your most outrageous hat and don't forget your singles (dollars not dates!).

Tim Pelton "the Aquatic Weed Guy" will again call the races. Put down a few wagers for each of the 10 races with payouts on every

race. From the starting gate to the finish line, you'll have tons of fun at this adult event and you might even win some money. BYOB (and your Lake Hayward plastic wine glasses). Prizes will be awarded for the best hats and table decorations. Heere they come!!!

**Submit all materials by 6 p.m.
Sunday for entry into the following
Saturday's newsletter**



One more chance to take the CPR class on First Beach; sign up for the next session on Aug. 19

Bonnie Sudell will be at the pavilion on Saturday, Aug. 19 at 1 p.m. to teach the American Heart Association's **Family and Friends CPR** course to all interested members.

Family and Friends teaches CPR and relief of choking in adults, children and infants. It

is designed for members of the general public who would like to learn basic CPR, including families with children or elderly relatives, and those who do not need a course completion card. The course fee of \$10, payable the day of class, includes a textbook and participation card.

Pre-register if possible by emailing Sudell at bonnies@lakehaywardct.com with CPR in the subject line or by calling 860-678-1392.

Please include your name, lake address and phone number.

4th 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 31st. Event limited to the first 50 registrants.

Please contact Heather Taylor at htay9996@gmail.com with any questions.

Name _____

Lake Address _____

Phone _____

Email _____

T-Shirt Size: S M L XL XXL

Emergency Contact(s)

Name _____

Phone _____

Name _____

Phone _____

Relay Team (Optional):

Teammate 1

Name _____

Please circle your event:

Swim Bike Run

T-Shirt Size: S M L XL XXL

Teammate 2

Name _____

Please circle your event:

Swim Bike Run

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 |
| Bonnie Sudell — Secretary/Second Beach Representative/Public Safety | 860-678-1392; bonnies@lakehaywardct.com |
| Gail Miers — Third Beach Representative | 860-531-9008; gailm@lakehaywardct.com |
| Gary Petersen — Properties Committee/Representative At Large | 860-324-9029; garyp@lakehaywardct.com |
| Don Smith — Second Beach Representative | 860-338-1659; dons@lakehaywardct.com |
| Bill Taylor — Third Beach Representative | 860-537-0480; williamt@lakehaywardct.com |
| Adam Thompson — First Beach Representative | 860-214-1030; adamt@lakehaywardct.com |
| Corinne Halliday — Representative At Large/LQIC chairwoman | corinneh@lakehaywardct.com |
| Mike Trocchi — Newsletter and Website | webmaster@lakehaywardct.com |
| Lee Griffin — Treasurer | 860-656-6938; treasurer@lakehaywardct.com |
| Ed Bader — Tax Collector | 860-295-8769; taxcollector@lakehaywardct.com |
| Jason Griffing — E-mail alerts/membership directory /Representative At Large | jasong@lakehaywardct.com |
| Moir Boone—Promotional Items | 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 |

| Events for August 2017 | | | | | | |
|---|--|--|----------|---|--|---|
| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
| 31 Monday Kid's Arts & Crafts 7:00pm-8:00pm | 1 Kid's Bingo 7:00pm-8:00pm | 2 | 3 | 4 | 5 Lemay -Private Event dis-Connected Band 7:00pm - 10:00pm / Munchies Food truck 6:30PM | 6 Yoga on the Beach with Karia |
| 7 Kid's Arts & Crafts 7:00pm-8:00pm | 8 Kid's Bingo 7:00pm-8:00pm | 9 | 10 | 11 | 12 Kid's Fishing Derby 8:30am-10:00am - Adult Fishing Derby 6:15pm - 9:00pm Yoga on the Beach with Karia Movie on the Beach - Dusk | 13 Don Smith - Private Event 11:00am-5:00pm |
| 14 Kid's Arts & Crafts 7:00pm-8:00pm | 15 Kid's Bingo 7:00pm-8:00pm | 16 | 17 | 18 Lake Hayward Days - Night at the Races 7:30pm-10:00pm | 19 POALH Board Meeting 9:00am-12:00pm Family CPR Class 1:00pm-4:00pm Latitude Band - Pot Luck Dinner 6:00pm- 10:00pm | 20 POALH Annual Meeting 10:00am-12:00pm |
| 21 Lake Hayward Days - Cake Walk - 7:00pm- 10:00pm | 22 Lake Hayward Days - Doggie Costume Parade 7:00pm- 10:00pm | 23 Lake Hayward Days - Chocolate Bingo 7:00pm-10:00pm | 24 | 25 Lake Hayward Days - Ladies Night 5:00pm- 10:00pm | 26 Lake Hayward Days - Lake Hayward Triathlon 7:00am Registration, 8:00am-11:00am Triathlon Lake Hayward Days - Beach Games - TBD Lake Hayward Days - Carnival and Cookout - TBD | 27 |
| 28 | 29 | 30 | 31 | 1 | 2 Pot Luck Dinner - 3rd Beach 5:00pm-8:00pm | 3 |

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of property owners of the Property Owners’ Association of Lake Hayward will be held at the First Beach Pavilion on Sunday, August 20, 2017 at 10am. Included in the agenda will be:

- Approval of the 2018-19 budget and reserve allocations as described in the Report of the Budget Committee and approved by the Board of Governors
- Approval of an amount to fund the removal of muck and other vegetation from Third Beach from existing Capital Reserve Funds

Bylaw changes will go up for a vote at the annual August meeting

During the course of the 2016 – 2017 year, the board made great strides in establishing systems to support requirements for maintaining records and providing resources and historical documentation for future boards in executing the business of the Association. We believe that this initiative needs to be sustained and should be a part of POALH By-Laws. This year’s review of our by-laws has been done and we are recommending the addition of the below clause after section 5 of Article VI, Meetings and Referendums of the bylaws (changes underlined).

In keeping with our requirement for notice to Association members, please see the changes below. At our June meeting, the motion and discussion to make this bylaw change took place and a vote on the motion will take place at our Annual Meeting in August of 2017.

**ARTICLE VI
MEETINGS AND
REFERENDUMS
MEETINGS**

Section 5. The Board of Governors shall meet as frequently as deemed necessary to conduct the business of the Association. The Board shall publish a schedule of its meetings prior to the June Association meeting. Notice of Board meetings will also be provided at least seven (7) days in advance on the website and in weekly newsletter during the summer. Committees shall meet at any time deemed necessary.

The Board shall maintain an electronic email and document storage solution to support the safekeeping and accessibility of public records such as communications, documents, and accounting of all business and important matters of the Board and Association.

* Board members assigned to a board designation position need not reside or own property in that particular district. Any member duly registered with the secretary clerk is eligible to serve on the board

** Interim

**POALH Board of Governors
Slate of Nominees to be Presented at
Annual Meeting**

August 20, 2017

Nominees

| Position | Board Member | Term |
|---------------------------|----------------|--------------------|
| Rep at Large | Jason Griffing | 2020 (3 year term) |
| 2 nd Beach Rep | Open* | 2019 (2 year term) |
| 1 st Beach Rep | Adam Thompson | 2019 (2 year term) |
| 3 rd Beach Rep | Gail Miers** | 2019 (2 year term) |

Continuing in their Term

| Position | Nominees | Term Ending |
|---------------------------|------------------|--------------------|
| 3 rd Beach Rep | Bill Taylor | 2018 (2 year term) |
| 1 st Beach Rep | Cari Eckert | 2018 (2 year term) |
| 2 nd Beach Rep | Bonnie Sudell | 2018 (2 year term) |
| Rep at Large | Corinne Halliday | 2019 (3 year term) |
| Rep at Large | Gary Petersen | 2018 (3 year term) |

What: POALH Annual Meeting
When: 10 a.m. to noon on Aug. 20
Where: First Beach Pavilion

Dredging proposal for Third Beach will be considered at the annual August meeting

DREDGING, From Page 5

ment to be removed, feasibility for staging, and costs to plan. The funding source for this project will be through reserves on hand.

Findings

Estimated total of 0.8' - 0.85' of sediment over an area of between 15,000 and 20,000

square feet is the immediate target. This would yield approximately 470 - 630 cubic yards of material and addresses the problem areas mentioned in this document

Cost Estimate

\$23k - \$28k

Material Removal

\$ 7K - \$ 9K

Contingency Cushion (10%)

\$3700

Request to approve not to exceed

\$41,000

Procedure

The vote will take place as part of new business and separate from the discussion and vote on the 2018-19 budget.

REPORT OF THE POALH BUDGET COMMITTEE-PROPOSED 2018-19 BUDGET

The Budget Committee submitted the attached fiscal 2018-19 Budget to the Board of Governors for their approval. The Board reviewed the operating budget proposed, made several changes with the concurrence of the Budget Committee and voted to bring this Budget to Association members at the Annual Meeting on August 20, 2017. The Budget Committee, in a series of meetings, met with the chairs and committee members, officers and individuals responsible for specific line items in the Budget to discuss and question the amounts requested. Finally, this year following a practice started last year, the Budget Committee and the Board of Governors provided Committee chairs and other responsible persons for Budget line items an opportunity to challenge the recommendations of the Budget Committee. This meeting resulted in a few changes to the Budget that is being submitted to members for their approval. For the first time this year, the Budget Committee briefed the members at a Town meeting on the work of the Budget Committee.

The end result of this process is a 2018-19 Operating Budget that is reasonable, meets the needs of the Association and its members and maintains and improves the quality of Lake Hayward and the Association's services to its members and their families and guests.

Here are the highlights of the 2018-19 Operating Budget:

- **Mill Rate**-The mill rate to fund the 2018-19 Budget cannot be determined at this time. However, if we use the October 1, 2016 Grand List as the basis for the calculation of the mill rate and the Grand List does not change significantly, the mill rate will remain at 4.6 mills. As you may be aware the Town of East Haddam is undergoing a property revaluation as required by law as of October 1, 2017. We cannot estimate the impact of the revaluation on Association property values. The actual mill rate for July 1, 2018 property tax bills will be set in the spring of 2018 after we receive the actual Association Grand List from the Town of East Haddam and we determine the rate of tax delinquencies from this year's tax levy. This proposed budget assumes a mill rate of 4.6 mills.
- **Tax Revenues** are projected to be \$196,100 which represents a 100% collection rate of estimated current year tax billings and collection of prior year delinquent taxes. With the collection procedures the Association has put in place, it is estimated all delinquencies will be collected by June 30, 2017. Interest on late payments of property taxes will be \$1,000.
- **Town of East Haddam Reimbursements**-Over the past several years, the Association through the work of members of the LQIC Committee, has consistently received reimbursements from the Town's Budget for costs related to the Association's treatment of Lake Hayward and various other lake related education programs.
- **Transfers From Association Reserves**-The amount of old delinquent taxes collected in previous years have been utilized in 2016-17 and 2017-18 to reduce taxes. There is no further balance available to reduce taxes since we now collect 100% of tax revenues in the year billed.
- **Capital Improvements**-The Properties Committee has two projects in its 2018-19 capital budget: expand and repair the 3rd Beach parking lot and purchase additional docks.
- **Communications**-The Communications budget is used to print the Spring Packet, the Weekly Newsletters (a reduced volume of copies due to a decision by the Board to have copies available at each of the three beaches and urge members to access the Newsletter from the Association's website), postage and other supplies. The cost of the website has been reclassified into a new expense category-WebMaster Expenses. Both the reduction in the number of paper copies of the Weekly Newsletter and the reclassification of WebMaster expenses account for the reduction in this expense category.
- **Events and Recreation**-These expenses cover the net cost (after deducting any revenue associated with specific events we charge for) of all activities the Association holds for its members and families including band concerts, Lake Hayward Days' activities, arts & crafts activities, fishing and card tournaments and golf events and other children's activities.
- **Insurance and Bonds**-Insurance costs remain relatively stable with an estimated 3% increase in costs for 2018-19 year. The Association has approximately \$500,000 of tangible property that is covered under its Property Insurance policy. In addition, the Association carries General Liability, Workers' Compensation, Employee Dishonesty, Directors & Officers Liability and Umbrella Liability policies as recommended by our insurance agents.
- **Professional Fees**-Professional fees represent fees paid to independent accountants to conduct a financial review of the Association's financial statements and legal fees paid to our law firm to assist in Association legal matters.
- **Properties Committee**-This budget continues to fund an aggressive list of current and deferred maintenance projects including: hiring part-time help to perform the many maintenance tasks required to keep our facilities safe and clean; Pavilion maintenance; beach raking; new beach sand for each beach area; mowing and grounds maintenance contract; providing sanitation facilities; tennis court and basketball court maintenance; expansion of boat racks to meet the

present and growing demands for additional boat racks; trimming and removal of hazardous limbs and trees on Association property; surveying Association properties to determine boundaries; and reclaiming Association rights of way by establishing boundaries, clearing them of brush and trash, clearly marking them so members can use them for passage ways to the beaches.

- **Public Safety**-The Public Safety Committee works closely with the East Haddam Police Department and the Connecticut State Police to provide a police presence at 10 Association events, providing police presence at peak periods; replacement of 10 street signs to improve accessibility for police and EMS emergencies and the reissuance of parking permits.
- **Real Estate Taxes**-Taxes are estimated to remain at the same level as 2017-18. We cannot predict the impact of the October 1, 2017 Town of East Haddam revaluation on our tax liability.
- **Stipends**-Stipends will remain the same as in 2017-18.
- **Tax Collector's Expenses**-These expenses include the cost of the Association's on-line property tax billing and collection system and printing the property tax bills. Other costs include training, postage, envelopes, paper and lien fees and other recording fees. Lien fees and other recording fees are charged back to the taxpayer requiring such charges. The offset is included in the Revenue Account-Liens and other fees.
- **Utilities**-These costs include: electricity, water, cable system for the Association's security system and the Association's e-mail and records retention system.
- **Waste Management Collection**-The cost of waste collection will remain the same as those in 2016-17. Collection of property owners waste occurs once a week in the fall, winter and spring and twice a week collection in the summer while seasonal residents are at the lake.
- **Lake Quality Improvement**-These costs include the weed treatment contract with our contractor; educational programs; hiring a limnologist consultant to assist the Committee; testing the water at each of the three beaches during the swimming season; and a contribution to the Connecticut Federation of Lakes, a not for profit entity that provides invaluable assistance to all Connecticut lakes.
- **WebMaster Charges**-This newly established line item (previously in Communications) covers all the costs of maintaining the Association's website except for the WebMaster's stipend.
- **Capital Reserve Charge**-The Budget Committee and the Board of Governors spent a significant amount of time discussing whether to continue to add any amount to the Capital Reserves. Both decided to suspend increasing the reserve in the proposed 2018-19 Budget. The existing Capital Reserve will have a balance of \$140,000 at June 30, 2018. Both the Budget Committee and the Board believes it is necessary to keep the proposed mill rate flat with no increase yet continue to fund other budget line items to the level necessary to achieve Association objectives. The Board's strategic planning committee is still working on its five-year plan with one project being considered for approval at the August meeting. Future budgets will consider appropriate annual increases to the Capital Reserve.
- **Operating Budget Contingency Reserve**-The Budget Committee and the Board request approval to allocate \$10,000 for an Operating Budget Contingency Reserve to be used only after the Board reviews each budget line item and reallocates the budget to achieve Association objectives and there are on-going projects or tasks that need to be completed before the end of the fiscal year; the Board can use the Operating Contingency Reserve to fund those projects up to a limit of \$10,000. This procedure has allowed the Committees to complete important projects in a fiscal year and not have to wait until the next fiscal year. When the Association budgets 15-18 months in advance, it is sometimes difficult to gauge how many of the projects will be accomplished and even with the reallocation of unspent budgets, there still may not be enough budget funds to fund those remaining projects. In 2016-17, the Board authorized the utilization of \$8,949.12 of the 2016-17 Operating Contingency Reserve. The majority of this amount (\$8,200) was spend on 4 Sanitary Stations that will save the Association approximately \$2,000 per year in charges.

SPECIFIC DESIGNATED RESERVES

The specific designated reserves include the following:

- Capital Reserve-\$140,000-Previously approved by members in several previous years' budgets
- Capital Maintenance Reserve-\$10,000-Previously approved by members and must be used in 2017-18
- 2017-18 Operating Budget Contingency Reserve-\$15,000-Previously approved by members
- 2018-19 Operating Budget Contingency Reserve-\$10,000-To be approved by members at August 20, 2017 meeting as part of the approval process of the 2018-19 Budget
- Promotional Items Revolving Account-\$5,000-Previously approved by members. Budget Committee and Board request that this reserve account be reduced from \$5,000 to \$1,000. The sale of Lake Hayward clothing and other related items is

generating sufficient cash flow so that a reserve (revolving account) of only \$1,000 is necessary. Reduction to \$1,000 is to be voted on as a part of the approval of the 2018-19 Operating Budget.

SUMMARY

The Budget Committee thanks all those who were involved in the budget process for their cooperation and efforts to make the 2018-19 budget process the most complete, transparent and inclusive process that the Budget Committee and Board have presented to the membership for approval. We welcome your comments before and during the Annual Meeting.

Respectfully submitted,

Ed Bader, Chair

John Eckert

Dave Edgington

Lee Griffin

Kim Jonah

Gail Miers

POALH-BUDGET COMMITTEE RECOMMENDED BUDGET FOR 2018-19 WITH COMPARISONS TO 2016-17 AND 2017-18

| CATEGORY | RESPONSIBILITY OF | 2016-17 ANNUAL BUDGET | ACTUAL 2016-17 | 2017-18 ANNUAL BUDGET | 2018-19 ANNUAL BUDGET PROPOSED |
|---|-------------------|-----------------------|----------------------|-----------------------|--------------------------------|
| INCOME | | | | | |
| BANK INTEREST | GRIFFIN | \$ 600.00 | \$ 734.22 | \$ 650.00 | \$ 700.00 |
| TOWN OF EAST HADDAM GRANT | HALLIDAY | \$ - | \$ 9,752.00 | \$ 6,454.00 | \$ 6,667.00 |
| TAX REVENUES | | | | | |
| CURRENT YEAR TAX REVENUE | BADER | \$ 150,000.00 | \$ 149,539.75 | \$ 198,610.00 | \$ 196,100.00 |
| DELINQUENT TAX COLLECTIONS | BADER | \$ 1,000.00 | \$ 529.18 | \$ 2,000.00 | \$ - |
| INTEREST ON DELINQUENT TAXES | BADER | \$ 300.00 | \$ 1,715.02 | \$ 800.00 | \$ 1,000.00 |
| LIEN AND OTHER FEES | BADER | \$ 120.00 | \$ 629.00 | \$ 240.00 | |
| TOTAL TAX REVENUES | BADER | \$ 151,420.00 | \$ 152,412.95 | \$ 201,650.00 | \$ 197,100.00 |
| EAST SHORE DONATIONS | GRIFFIN | \$ - | \$ 3,425.00 | \$ - | |
| TRANSFERS FROM RESERVES | BADER | \$ 55,684.00 | \$ 55,684.00 | \$ 12,189.00 | \$ - |
| | | | | | |
| TOTAL INCOME, REIMBURSEMENTS. AND TRANSFERS | | \$ 207,704.00 | \$ 222,008.17 | \$ 220,943.00 | \$ 204,467.00 |
| EXPENSES | | | | | |
| CAPITAL IMPROVEMENTS | PETERSEN | \$ 1,000.00 | \$ 27,394.60 | \$ 10,000.00 | \$ 10,000.00 |
| COMMUNICATIONS | GRIFFIN | \$ 5,500.00 | \$ 7,073.99 | \$ 9,356.00 | \$ 5,000.00 |
| EVENTS AND RECREATION (NET OF REVENUES) | SMITH | \$ 12,000.00 | \$ 8,344.21 | \$ 12,100.00 | \$ 11,000.00 |
| INSURANCE AND FIDELITY BOND | BADER | \$ 25,000.00 | \$ 25,843.00 | \$ 26,000.00 | \$ 26,780.00 |
| PROFESSIONAL FEES | | | | | |
| FINANCIAL REVIEW | GRIFFIN | \$ 2,500.00 | \$ 2,500.00 | \$ 2,500.00 | \$ 2,400.00 |
| LEGAL FEES | GRIFFIN | \$ 3,000.00 | \$ 2,267.00 | \$ 2,000.00 | \$ 3,000.00 |
| PROPERTIES | PETERSEN | \$ 28,000.00 | \$ 25,973.16 | \$ 30,000.00 | \$ 40,000.00 |
| PUBLIC SAFETY | SUDELL, B | \$ 7,000.00 | \$ 4,069.53 | \$ 5,850.00 | \$ 5,000.00 |
| REAL ESTATE TAXES | GRIFFIN | \$ 3,500.00 | \$ 3,310.69 | \$ 3,500.00 | \$ 3,500.00 |
| STIPENDS | | | | | |
| ASSISTANT SECRETARY | GRIFFIN | \$ 1,654.00 | \$ 1,654.00 | \$ 1,737.00 | \$ 1,737.00 |
| TAX COLLECTOR | BADER | \$ 5,500.00 | \$ 5,500.00 | \$ 5,500.00 | \$ 5,500.00 |
| TREASURER | GRIFFIN | \$ 8,250.00 | \$ 8,250.00 | \$ 8,250.00 | \$ 8,250.00 |
| WEB MASTER | TROCCHI | \$ 2,000.00 | \$ 2,000.00 | \$ 2,000.00 | \$ 2,000.00 |
| TOTAL STIPENDS | | \$ 17,404.00 | \$ 17,404.00 | \$ 17,487.00 | \$ 17,487.00 |
| TAX COLLECTOR EXPENSES | BADER | \$ 3,000.00 | \$ 4,280.64 | \$ 3,300.00 | \$ 3,000.00 |
| UTILITIES | GRIFFIN | \$ 8,600.00 | \$ 7,606.48 | \$ 5,000.00 | \$ 8,500.00 |
| WASTE MANAGEMENT | GRIFFIN | \$ 45,000.00 | \$ 43,884.00 | \$ 45,000.00 | \$ 44,000.00 |
| LQIC OPERATING EXPENSES | HALLIDAY | \$ 21,200.00 | \$ 26,005.99 | \$ 23,850.00 | \$ 24,000.00 |
| CAPITAL RESERVE CHARGE | BADER | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 | \$ - |
| WEB MASTER EXPENSES | TROCCHI | \$ - | \$ - | \$ - | \$ 800.00 |
| | | | | | |
| | | | | | |
| TOTAL EXPENSES | | \$ 207,704.00 | \$ 230,957.29 | \$ 220,943.00 | \$ 204,467.00 |
| | | | | | |
| NET INCOME (LOSS) | | \$ - | \$ (8,949.12) | \$ - | \$ - |
| | | | | | |
| CAPITAL MAINTENANCE RESERVE-2016-2018 | | \$ 10,000.00 | | \$ 10,000.00 | |
| 2016-17 CONTINGENCY RESERVE | | \$ 15,000.00 | | | |
| 2017-18 CONTINGENCY RESERVE | | | | \$ 15,000.00 | |
| 2018-19 CONTINGENCY RESERVE | | | | | \$ 10,000.00 |
| CAPITAL RESERVE BALANCE INCLUDING 2016-17-18 CHARGES | | \$ 90,000.00 | \$ 115,000.00 | \$ 140,000.00 | |
| | | | | | |

POALH-BUDGET COMMITTEE RECOMMENDED BUDGET FOR 2018-19 WITH COMPARISONS TO 2016-17 AND 2017-18

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