

Adirondack Lodges Homeowners Association, Inc.

P.O. Box 335 Adirondack NY 12808

On the East Shore of Schroon Lake

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ALHA BOARD MEETING  
Saturday, January 15, 2022  
Via Zoom  
Following Annual Meeting

The meeting was called to order by President Brad Koehler at 9:56 A.M.

**Board Members present via Zoom:** David Angliss, Bob Brown, Gil Frank, Brad Koehler, Rich Lockwood, Alice Lovely, Kent Molino, Elizabeth Muller, Mike Sposili.

**Owners signed on via Zoom:** Marie and Roger Bombardier, Jeanne and Jim Clement, Regina and Charlie Dietz, Marilyn and Bill Eiland, Nancy and Russ Esterline, Connie Fenton, Dianna and Bill Firth, Kathy and David Fuller, Mary and Mike Geraci, Kate Whimple and Kevin Granger, Deb and Gary Karl, Kathy and Jack Kavanaugh, Lisa Irwin and Brian Keane, Sarah and Joel Kremer, Cindy and Fred Marra, Judy and Jeff Miller, Carol Molino, Kim Molino, Ann and Brian Nobis, Patty and Don Noerr, Kara and Bo Pritchard, Susan and Mike Purdy, Debbie Rockey, Irma and Arthur Roitstein, Elizabeth and Michael Snyder, Susan and Paul Spofford, Michelle and Brian Tario, Lori and Joe Tobia, Karen and Joe Troy, Bridget Rourke and Karl Urich, Donna and Ted Ware, Doris and Bill Wildermuth, Nancy and Howie Woda.

**Election of Officers:** The following officers were elected unanimously by the board for 2022:  
President: Mike Sposili  
Vice President: Brad Koehler  
Secretary: Alice Lovely  
Treasurer: David Angliss

A Motion was Approved for the following appointments:  
Assistant Treasurers: Jim Clement and Mike Purdy  
Community Water System Operator: Debbie Karl

**Approval of Minutes:** The Meeting Minutes of October 9, 2021 were approved as presented.

**Committee Chairperson Appointments:** The following committee chairpersons were appointed for 2021:

Finance – Dave Angliss  
Insurance – Mike Purdy (Association Insurance)

Mary Lockwood (Homeowner Insurance)  
Elizabeth Snyder – for MCHA - Boat, PWC, ATV, Golf Cart, Snowmobile.  
(Volunteer Needed) – for townhomes – Boat, PWC, ATV, Golf Cart,  
Snowmobile.  
Buildings and Grounds – Mike Purdy and Gil Frank (Co-Chairs)  
Community Water System – Debbie Karl  
Social/Activities – Ann Nobis  
Architectural – The Board  
Rental – Elizabeth Muller  
Compliance – Rich Lockwood

### **Committee Volunteers:**

(2021 volunteers were assumed to want to continue, unless they indicated otherwise.)

**Finance** – Dave Angliss, Jim Clement, Mike Purdy, Bob Brown, John Uggla, Alice Lovely

**Insurance** – Mike Purdy, Mary Lockwood, Elizabeth Snyder, Dave Angliss

**Buildings and Grounds** – Mike Purdy, Gil Frank, Mike Sposili, Dave Fuller, Kevin Granger, Russ Esterline

**Community Water System** – Debbie Karl, Gil Frank, Mike Purdy, Kent Molino

**Social/Activities** – Ann Nobis, Mike Sposili, Ken Carroll, Mike Purdy, Gil Frank, Brad Koehler

**Architectural** – The Board

**Rental** – Elizabeth Muller, Marilyn Eiland, Linda Fay, Connie Fenton, Cynthia Gagnon, Deb Karl, Sara Kremer, Mary Lockwood, Beth Merz

**Compliance** – Rich Lockwood, Brad Koehler, Kevin Granger

All owners are welcome and encouraged to serve as volunteers on any of these committees. If interested, please email Secretary Alice Lovely at [aloveybus@gmail.com](mailto:aloveybus@gmail.com).

### **Old Business:**

**Harbor Project** – President Mike Sposili noted that there isn't much to report. The lawsuit continues its way through the legal process.

**Channel Dredging:** Docks sub-committee chair Kent Molino reported that he has contacted the Army Corp of Engineers to try to extend our current dredging permit, which expires in August of this year. The paperwork to extend/secure dredging permits is extensive, and the association may need to hire someone to help with the process, which could cost \$8,000 to \$10,000. The cost to dredge the channel is not known at this time, however, it will likely be considerably more than the 2012 cost of \$25,000.

## **New Business**

**Meeting Dates:** The Board approved the following meeting dates:

May 21, 2022 - Note that this is the weekend prior to Memorial Day weekend.

August 6, 2022 - Note that the annual picnic will be held the same day.

October 8, 2022

January 15, 2023

**Architectural requests:** None since last meeting. Homeowners are reminded that any requests affecting the exterior of the unit (examples: window replacements, awnings, installation of air conditioning or generator, etc.) must be submitted for board approval, which is done via email for expediency.

**ALHA legal representation:** The board will be seeking independent legal counsel to advise the board on all legal matters, and plans to interview several candidates over the next few months.

### **Board actions since the last meeting:**

- The board approved an increase of \$200 in the A3 working assessment due to projected higher insurance and legal fees. The \$200 per member increase totals \$15,600.00. Of that, \$6,800.00 was allocated to A3 insurance and the balance of \$8,800.00 was allocated to A3 legal.
- The board approved a retainer of \$3,500 for legal representation by Wilson Elser related to the Ware inquiry. The attorneys at Wilson Elser are very familiar with ALHA's Declarations and by-laws as Wilson Elser was the firm assigned by our D&O insurance carrier in 2017-18 when the rental issue first came up, and they are representing us in the harbor litigation.

**Directors and Officers Insurance coverage increase:** Insurance chair Mike Purdy recommended an increase in our D&O insurance. Currently board members are covered by a \$1million policy, plus an additional \$1 million umbrella policy. In the past, directors had \$10 million in D&O coverage, but since the filing of the harbor lawsuit it has been extremely difficult to get D&O insurance. The recommendation was to increase each policy to \$2 million, at a cost increase of \$3,267. The board unanimously approved the expenditure of this additional \$3,267 plus taxes and fees to add the additional \$2 million in coverage. This brings the total cost of our D&O insurance for 2022 to \$13,625.

**Creation of cross-committee Group:** A group of Finance committee and Buildings and Grounds committee members and interested homeowners will begin a study of ALHA's infrastructure. The goal is to project future needs, assign expected useful life of Association infrastructure as well as projected repair and replacement costs. Bob Brown, Russ Esterline, Debbie Karl, Rich Lockwood, Alice Lovely and Kent Molino volunteered for the committee.

### **Privilege of the Floor:**

- Mike Purdy reminded homeowners of the restrictions on boat size, per the Docks sub-committee report last year. (Length restriction: 22 feet from most prominent bow extension to most prominent stern extension; width maximum 8' 2".)
- Mike Purdy asked that no one walk on the harbor catwalk in the winter, as it is dangerous. He has placed warning tape at the entrances to the harbor and additional signage will be installed this week.
- Connie Fenton inquired about the board approval process surrounding the \$200 increase in A3 expenses
- Joe Tobia inquired about an update on projected cost of the harbor project and the possibility of a homeowner vote. President Mike Sposili responded that the revised estimate from CT Male is \$1.4 million. Once we are able to proceed, the project will be put out to bid, and the board is hopeful that the bids will come in below the \$1.4 million figure.
- Kathy Kavanaugh inquired about the possibility of adding a Parliamentarian to our board meetings.
- There was a question regarding whether the harbor project would be put to a vote. Mike Sposili and Brad Koehler clarified that holding a vote would not enable us to proceed with the project, due to the court injunction. It was also noted that the vote is not the only issue in the lawsuit brought by John Zollo.

The meeting was adjourned at 10:40 am

Revised Minutes, approved at 5/21/22 board meeting.

# Adirondack Lodges Homeowners Association

## Budget Overview: 2022 BUDGET - FY22 P&L

January - December 2022

	TOTAL
Income	
A2- Resale Assessment	800.00
A2- Reserve May Assessment	37,800.00
A2- Working Assessment	101,790.00
A3- Resale Assess	600.00
A3- Reserve May Assessment	58,500.00
A3- Working Assessment	120,510.00
Garage May Reserve Assessment	20,025.00
Garage- Working January Assessment	19,135.00
<b>Total Income</b>	<b>\$359,160.00</b>
GROSS PROFIT	<b>\$359,160.00</b>
Expenses	
A2- Building Maintenance	4,000.00
A2- Contract Services	43,708.00
A2- Corporate Tax	250.00
A2- Electric	5,000.00
A2- Equipment Maintenance	850.00
A2- Grounds Maintenance	9,000.00
A2- Insurance	600.00
A2- Legal and Professional Fees	100.00
A2- Miscellaneous	450.00
A2- Postage/Office	100.00
A2- Septic System	2,000.00
A2- Water System	10,500.00
A3 - Lot 70 Taxes	400.00
A3- Assn Social Events	250.00
A3- Bank Charges	25.00
A3- Building Maintenance	150.00
A3- Contract Services	43,708.00
A3- Corporate Taxes	500.00
A3- Electric	1,200.00
A3- Equipment Maintenance	750.00
A3- Garage May Reserve Assessment	675.00
A3- Garage Working Assessment	645.00
A3- Grounds Maintenance	14,500.00
A3- Insurance	40,800.00
A3- Legal/ Prof Fees/Permits	8,950.00
A3- Maintenance Office Propane	600.00
A3- Miscellaneous	400.00
A3- Septic System	100.00
A3- Telephone/Postage/ Office	1,915.00
A3- Trash Disposal	4,500.00
Garage- Building/Grounds Maint.	2,000.00
Garage- Contract Services	2,705.00

# Adirondack Lodges Homeowners Association

## Budget Overview: 2022 BUDGET - FY22 P&L

January - December 2022

	TOTAL
Garage- Electric	500.00
Garage- Insurance	5,250.00
Garage- Miscellaneous	50.00
Garage- Taxes	7,000.00
<b>Total Expenses</b>	<b>\$214,131.00</b>
NET OPERATING INCOME	<b>\$145,029.00</b>
NET INCOME	<b>\$145,029.00</b>

# Adirondack Lodges Homeowners Association

## Balance Sheet

As of December 31, 2021

	TOTAL
<b>ASSETS</b>	
Current Assets	
Bank Accounts	
A2 Reserve CD 3128604	0.00
A2 Reserve CD 3128605	21,919.81
A2 Staining CD 3128603	0.00
A2- Checking 8034	7,094.07
A2- May Reserve 2324	56,318.33
A2- Staining & Pollution 1518	72,017.24
A2- Working Reserve May 3846	25,346.58
A3 GFNB&T Harbor Reserve 4727	1,103.71
A3 Reserve May CD 3128601	0.00
A3- Checking 8047	8,988.04
A3- Reserve May 4623	31,381.15
A3- Working Reserve 3859	8,454.21
Garage Checking 5727	15,567.05
Garage Reserve May 3087	7,708.34
Trust account	269,500.00
<b>Total Bank Accounts</b>	<b>\$525,398.53</b>
Accounts Receivable	
A3 - Wrk Assmnt Due & Unpaid	0.00
Assessments Receivable	3,806.25
Assmnt/fees Due & Unpaid	0.00
<b>Total Accounts Receivable</b>	<b>\$3,806.25</b>
Other Current Assets	
Exchange	0.00
Undeposited Funds	0.00
<b>Total Other Current Assets</b>	<b>\$0.00</b>
<b>Total Current Assets</b>	<b>\$529,204.78</b>
<b>TOTAL ASSETS</b>	<b>\$529,204.78</b>
<b>LIABILITIES AND EQUITY</b>	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	0.00
<b>Total Accounts Payable</b>	<b>\$0.00</b>
<b>Total Current Liabilities</b>	<b>\$0.00</b>
<b>Total Liabilities</b>	<b>\$0.00</b>
Equity	
Opening Bal Equity	0.00
Owner's Capital	0.00
Retained Earnings	485,773.52
Net Income	43,431.26
<b>Total Equity</b>	<b>\$529,204.78</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$529,204.78</b>

# Adirondack Lodges Homeowners Association

## Profit and Loss by Location

January - December 2021

	A2 OPERATIONS	A2 RESERVE FUNDS	A2 STAINING	A3 OPERATIONS	A3 RESERVE FUNDS	GARAGE OPERATIONS	GARAGE RESERVE FUNDS	TOTAL
Income								
A2- Resale Assessment		700.00						\$700.00
A2- Reserve May Assessment		32,400.00						\$32,400.00
A2- Working Assessment	97,200.00							\$97,200.00
A3- Resale Assess					1,000.00			\$1,000.00
A3- Reserve May Assessment					19,500.00			\$19,500.00
A3- Working Assessment				78,000.00				\$78,000.00
A3- Wrikg Asses Late/Misc Fees	0.00	9.00		30.00	3.75	6.00	13.50	\$62.25
Garage Fees Late Fees				0.00				\$0.00
Garage May Reserve Assessment							20,025.00	\$20,025.00
Garage- Working January Assessment						17,800.00		\$17,800.00
<b>Total Income</b>	<b>\$97,200.00</b>	<b>\$33,109.00</b>	<b>\$0.00</b>	<b>\$78,030.00</b>	<b>\$20,503.75</b>	<b>\$17,806.00</b>	<b>\$20,038.50</b>	<b>\$266,687.25</b>
<b>GROSS PROFIT</b>	<b>\$97,200.00</b>	<b>\$33,109.00</b>	<b>\$0.00</b>	<b>\$78,030.00</b>	<b>\$20,503.75</b>	<b>\$17,806.00</b>	<b>\$20,038.50</b>	<b>\$266,687.25</b>
Expenses								
A2- Building Maintenance	2,419.30							\$2,419.30
A2- Contract Services	42,637.32							\$42,637.32
A2- Corporate Tax	123.00							\$123.00
A2- Electric	4,331.62							\$4,331.62
A2- Equipment Maintenance	620.62							\$620.62
A2- Grounds Maintenance	7,598.36							\$7,598.36
A2- Insurance	660.00							\$660.00
A2- Septic System	3,266.23							\$3,266.23
A2- Water System	5,940.71							\$5,940.71
A3 - Lot 70 Taxes				379.57				\$379.57
A3- Assn Social Events				146.05				\$146.05
A3- Contract Services				42,637.32				\$42,637.32
A3- Corporate Taxes				33.42				\$33.42
A3- Electric				857.49				\$857.49
A3- Equipment Maintenance				555.52				\$555.52
A3- Garage May Reserve Assessment				675.00				\$675.00
A3- Garage Working Assessment				600.00				\$600.00
A3- Grounds Maintenance				8,091.51				\$8,091.51
A3- Insurance				19,645.23				\$19,645.23
A3- Legal/ Prof Fees/Permits				3,500.00				\$3,500.00
A3- Maintenance Office Propane				708.13				\$708.13
A3- Telephone/Postage/ Office				1,632.87				\$1,632.87
A3- Trash Disposal				3,871.23				\$3,871.23
Garage- Building/Grounds Maint.						1,106.72		\$1,106.72
Garage- Contract Services						2,637.36		\$2,637.36
Garage- Electric						430.00		\$430.00
Garage- Insurance						6,133.50		\$6,133.50
Garage- Taxes						6,706.22		\$6,706.22
<b>Total Expenses</b>	<b>\$67,597.16</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$83,333.34</b>	<b>\$0.00</b>	<b>\$17,013.80</b>	<b>\$0.00</b>	<b>\$167,944.30</b>
<b>NET OPERATING INCOME</b>	<b>\$29,602.84</b>	<b>\$33,109.00</b>	<b>\$0.00</b>	<b>\$ -5,303.34</b>	<b>\$20,503.75</b>	<b>\$792.20</b>	<b>\$20,038.50</b>	<b>\$98,742.95</b>
Other Income								
Interest Income	31.36	36.34	32.91	20.44	16.44	6.60	6.24	\$150.33
<b>Total Other Income</b>	<b>\$31.36</b>	<b>\$36.34</b>	<b>\$32.91</b>	<b>\$20.44</b>	<b>\$16.44</b>	<b>\$6.60</b>	<b>\$6.24</b>	<b>\$150.33</b>
Other Expenses								
A2- Reserve Expense								\$0.00
A2 - Equipment Reserve Expense		3,781.69						\$3,781.69
A2 - Roofs, Siding, Decks		2,000.00						\$2,000.00
<b>Total A2- Reserve Expense</b>		<b>5,781.69</b>						<b>\$5,781.69</b>
A2- Staining Expense			450.00					\$450.00
A3- Reserve Expense								\$0.00
A3 - Equipment Reserve Expense					4,599.63			\$4,599.63
A3 - Harbr, Dredg, Dcks, Beach					23,066.93			\$23,066.93
<b>Total A3- Reserve Expense</b>					<b>27,666.56</b>			<b>\$27,666.56</b>
Garage Reserve Expense							21,563.77	\$21,563.77
<b>Total Other Expenses</b>	<b>\$0.00</b>	<b>\$5,781.69</b>	<b>\$450.00</b>	<b>\$0.00</b>	<b>\$27,666.56</b>	<b>\$0.00</b>	<b>\$21,563.77</b>	<b>\$55,462.02</b>
<b>NET OTHER INCOME</b>	<b>\$31.36</b>	<b>\$ -5,745.35</b>	<b>\$ -417.09</b>	<b>\$20.44</b>	<b>\$ -27,650.12</b>	<b>\$6.60</b>	<b>\$ -21,557.53</b>	<b>\$ -55,311.69</b>
<b>NET INCOME</b>	<b>\$29,634.20</b>	<b>\$27,363.65</b>	<b>\$ -417.09</b>	<b>\$ -5,282.90</b>	<b>\$ -7,146.37</b>	<b>\$798.80</b>	<b>\$ -1,519.03</b>	<b>\$43,431.26</b>



# Adirondack Lodges Homeowners Association

## Statement of Cash Flows

January - December 2021

	A2 OPERATIONS	A2 RESERVE FUNDS	A2 STAINING	A3 OPERATIONS	A3 RESERVE FUNDS	GARAGE OPERATIONS	GARAGE RESERVE FUNDS	NOT SPECIFIED	TOTAL
<b>OPERATING ACTIVITIES</b>									
Net Income	29,634.20	27,363.65	-417.09	-5,282.90	-7,146.37	798.80	-1,519.03		\$43,431.26
Adjustments to reconcile Net Income to Net Cash provided by operations:									\$0.00
Assessments Receivable	0.00	0.00		0.00	0.00	0.00	0.00	0.00	\$0.00
Exchange	-30,000.00		25,000.00	5,000.00				0.00	\$0.00
Total Adjustments to reconcile Net Income to Net Cash provided by operations:	-30,000.00	0.00	25,000.00	5,000.00	0.00	0.00	0.00	0.00	\$0.00
Net cash provided by operating activities	\$ -365.80	\$27,363.65	\$24,582.91	\$ -282.90	\$ -7,146.37	\$798.80	\$ -1,519.03	\$0.00	\$43,431.26
NET CASH INCREASE FOR PERIOD	\$ -365.80	\$27,363.65	\$24,582.91	\$ -282.90	\$ -7,146.37	\$798.80	\$ -1,519.03	\$0.00	\$43,431.26
Cash at beginning of period	32,806.45	50,874.49	47,434.33	17,725.15	309,131.23	14,768.25	9,227.37	0.00	\$481,967.27
CASH AT END OF PERIOD	\$32,440.65	\$78,238.14	\$72,017.24	\$17,442.25	\$301,984.86	\$15,567.05	\$7,708.34	\$0.00	\$525,398.53

# Adirondack Lodges Homeowners Association

Budget vs. Actuals: 2021 Budget - FY21 P&L

January - December 2021

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
<b>Income</b>				
A2- Resale Assessment	700.00	1,400.00	-700.00	50.00 %
A2- Reserve May Assessment	32,400.00	32,400.00	0.00	100.00 %
A2- Working Assessment	97,200.00	97,200.00	0.00	100.00 %
A3- Resale Assess	1,000.00	1,000.00	0.00	100.00 %
A3- Reserve May Assessment	19,500.00	19,500.00	0.00	100.00 %
A3- Working Assessment	78,000.00	78,000.00	0.00	100.00 %
A3- Wrkng Asses Late/Misc Fees	62.25		62.25	
Garage Fees Late Fees	0.00		0.00	
Garage May Reserve Assessment	20,025.00	20,025.00	0.00	100.00 %
Garage- Working January Assessment	17,800.00	17,800.00	0.00	100.00 %
<b>Total Income</b>	<b>\$266,687.25</b>	<b>\$267,325.00</b>	<b>\$ -637.75</b>	<b>99.76 %</b>
<b>GROSS PROFIT</b>	<b>\$266,687.25</b>	<b>\$267,325.00</b>	<b>\$ -637.75</b>	<b>99.76 %</b>
<b>Expenses</b>				
A2- Building Maintenance	2,419.30	4,000.00	-1,580.70	60.48 %
A2- Contract Services	42,637.32	42,638.00	-0.68	100.00 %
A2- Corporate Tax	123.00	100.00	23.00	123.00 %
A2- Electric	4,331.62	4,000.00	331.62	108.29 %
A2- Equipment Maintenance	620.62	750.00	-129.38	82.75 %
A2- Grounds Maintenance	7,598.36	9,000.00	-1,401.64	84.43 %
A2- Insurance	660.00	660.00	0.00	100.00 %
A2- Legal and Professional Fees		100.00	-100.00	
A2- Miscellaneous		250.00	-250.00	
A2- Postage/Office		100.00	-100.00	
A2- Septic System	3,266.23	2,000.00	1,266.23	163.31 %
A2- Water System	5,940.71	8,400.00	-2,459.29	70.72 %
A3 - Lot 70 Taxes	379.57	400.00	-20.43	94.89 %
A3- Assn Social Events	146.05		146.05	
A3- Bank Charges		25.00	-25.00	
A3- Building Maintenance		100.00	-100.00	
A3- Contract Services	42,637.32	42,638.00	-0.68	100.00 %
A3- Corporate Taxes	33.42	500.00	-466.58	6.68 %
A3- Electric	857.49	1,100.00	-242.51	77.95 %
A3- Equipment Maintenance	555.52	750.00	-194.48	74.07 %
A3- Garage May Reserve Assessment	675.00	675.00	0.00	100.00 %
A3- Garage Working Assessment	600.00	600.00	0.00	100.00 %
A3- Grounds Maintenance	8,091.51	9,500.00	-1,408.49	85.17 %
A3- Insurance	19,645.23	11,000.00	8,645.23	178.59 %
A3- Legal/ Prof Fees/Permits	3,500.00	200.00	3,300.00	1,750.00 %
A3- Maintenance Office Propane	708.13	500.00	208.13	141.63 %
A3- Miscellaneous		50.00	-50.00	
A3- Septic System		100.00	-100.00	

# Adirondack Lodges Homeowners Association

Budget vs. Actuals: 2021 Budget - FY21 P&L

January - December 2021

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
A3- Telephone/Postage/ Office	1,632.87	1,400.00	232.87	116.63 %
A3- Trash Disposal	3,871.23	4,450.00	-578.77	86.99 %
Garage- Building/Grounds Maint.	1,106.72	1,500.00	-393.28	73.78 %
Garage- Contract Services	2,637.36	2,637.00	0.36	100.01 %
Garage- Electric	430.00	500.00	-70.00	86.00 %
Garage- Insurance	6,133.50	6,000.00	133.50	102.23 %
Garage- Miscellaneous		50.00	-50.00	
Garage- Taxes	6,706.22	7,000.00	-293.78	95.80 %
<b>Total Expenses</b>	<b>\$167,944.30</b>	<b>\$163,673.00</b>	<b>\$4,271.30</b>	<b>102.61 %</b>
NET OPERATING INCOME	<b>\$98,742.95</b>	<b>\$103,652.00</b>	<b>\$ -4,909.05</b>	<b>95.26 %</b>
Other Income				
Interest Income	150.33		150.33	
<b>Total Other Income</b>	<b>\$150.33</b>	<b>\$0.00</b>	<b>\$150.33</b>	<b>0.00%</b>
Other Expenses				
A-3 Transfer to Pollution Res		4,000.00	-4,000.00	
A2- Reserve Expense				
A2 - Equipment Reserve Expense	3,781.69		3,781.69	
A2 - Roofs, Siding, Decks	2,000.00		2,000.00	
<b>Total A2- Reserve Expense</b>	<b>5,781.69</b>		<b>5,781.69</b>	
A2- Staining Expense	450.00		450.00	
A2- Transfer to Staining Res		25,000.00	-25,000.00	
A3- Reserve Expense				
A3 - Equipment Reserve Expense	4,599.63		4,599.63	
A3 - Harbr, Dredg, Dcks, Beach	23,066.93		23,066.93	
<b>Total A3- Reserve Expense</b>	<b>27,666.56</b>		<b>27,666.56</b>	
Garage Reserve Expense	21,563.77		21,563.77	
<b>Total Other Expenses</b>	<b>\$55,462.02</b>	<b>\$29,000.00</b>	<b>\$26,462.02</b>	<b>191.25 %</b>
NET OTHER INCOME	<b>\$ -55,311.69</b>	<b>\$ -29,000.00</b>	<b>\$ -26,311.69</b>	<b>190.73 %</b>
NET INCOME	<b>\$43,431.26</b>	<b>\$74,652.00</b>	<b>\$ -31,220.74</b>	<b>58.18 %</b>

**NOMINATIONS COMMITTEE**  
**Report to the Board of Directors**  
**January 15, 2022**

The ballots were counted on Friday, December 3, 2021, at the Horicon Town Hall. Committee members present were Roger Bombardier, Kathy Kavanaugh, Elizabeth Muller, and Mike Purdy. Covid-19 precautions were followed during the ballot count.

In alphabetical order the homeowners elected were:

- Bob Brown
- Brad Koehler
- Rich Lockwood

All candidates were informed of the outcome and the specific vote count by our ALHA Secretary, Alice Lovely.

All homeowners were notified of the election results by Secretary Lovely on December 6, 2021.

A detailed process of the ballot count was emailed to all homeowners on October 27, 2021

On November 21, 2021, a notification and thank you was sent to all homeowners whose envelopes had been received. Additionally, reminders were sent to those from whom envelopes had not yet been received. Special thanks to Doris Wildermuth, our designee for this year, who collected the envelopes and to Mike Purdy who sent out the notifications.

As an additional privacy measure, after the ballots were opened, they were randomly numbered 1-61, and the votes were recorded on each committee member's tally sheet with each ballot listed individually by number.

An analysis of the vote count follows:

			COMMENTS
TOTAL BALLOT RETURN RATE	78%	61 BALLOTS RETURNED OUT OF A POSSIBLE 78	78 = TOTAL BALLOTS ALHA+MCHA
ALHA BALLOT RETURN RATE	77%	43/56	56=ALHA BALLOTS

MILL CREEK BALLOT RETURN RATE	82%	18/22	22= MCHA BALLOTS
TOTAL # VOTES SUBMITTED	171 OUT OF A POSSIBLE 180 (97%)	60 BALLOTS WITH 3 VOTES EACH=180 POSSIBLE VOTES	ONE BALLOT INVALID (see below)
# BALLOTS INCOMPLETE WITH ONLY ONE VOTE	3	NO TRENDS NOTED	6 VOTES NOT CAST
#BALLOTS INCOMPLETE WITH ONLY TWO VOTES	3	NO TRENDS NOTED	3 VOTES NOT CAST
# BALLOTS INVALID	1	BALLOT MARKINGS WERE UNCLEAR. COMMITTEE AGREED TO INVALIDATE THE VOTES	
# WRITE IN CANDIDATES	4	ROGER BOMBARDIER, KATHY FULLER, KATHY KAVANAUGH, JOHN POULIN	

Original ballots and tally sheets are filed in the ALHA office and are available for review.

All homeowners are invited to join the 2022 Nominations Committee.

Respectfully submitted,

The Nominations Committee

Roger Bombardier	Elizabeth Muller (chair)
Jeanne Clement	Mike Purdy
Kathy Kavanaugh	

To: ALHA Owners  
From: Gil Frank, Michael B Purdy  
Co-Chairs of Buildings and Grounds  
Date: January 15, 2022  
RE: Buildings and Grounds Report for 2021

1. We all owe Jason a big “THANK YOU” for the personal attention he gives to the lodges. We are lucky to have such a devoted contractor.
2. Thank you to everyone who helped with projects this year. A special thanks goes to Linda Fay and Susan Purdy for planning the beautiful gardens.
3. Garages 2,3 and 4 were stained this summer.
4. The change to Casella for garbage/recycling worked out very well. Thanks to most owners for helping by breaking down recycling.
5. New propane tanks were installed at buildings 4 and 17 which allowed for units to convert from electric to propane heat. These tanks belong to and are maintained by Suburban Propane. There was no cost to the association for these installations.
6. The roof on the back side of garage 3 was replaced.
7. Jason installed a number of gutter guards on units which should help with keeping gutters clean.
8. The materials to re-carpet the outer docks is on-site and Jason will perform the work to be completed before spring dock installation.

To: Board of Directors

From: Mike Purdy

RE: Insurance Report

Date: January 16, 2022

**Boats, ATVs, Golf Carts, etc:**

Thank you to Elizabeth Snyder for volunteering to keep track of insurance on the “toys” of the Mill Creek owners. Declaration pages can be given or emailed to Elizabeth at. [elizabeth.snyder@live.com](mailto:elizabeth.snyder@live.com) .

We are still in need of a volunteer to keep track of the insurance for the townhome owners. Please consider helping us out.

Please note that these items may not be used without the proper proof of insurance on file with ALHA.

**Homeowners Insurance – Mary Lockwood**

Everyone is up to date.

**General Insurance Policies – Mike Purdy**

The following insurance policies have been bound, billed and paid:

Commercial Package	\$17,700.05
Commercial Umbrella	\$1,843.99
Pollution	\$12,256.28 (3 year policy)
Workers Compensation	\$984.01

The Directors and Officers Policy and Umbrella Policy are being finalized. Last year our carrier would not renew our policies due to the lawsuit and our agent could only get \$1,000,000 for each. This year our agent was able obtain \$2,000,000 for each at an increased cost of \$3,267 for a total of \$13,625. I am recommending Board approval for this increase in D&O policies.

Adirondack Lodges Homeowners Association, Inc. (ALHA)  
Community Water System (CWS)  
January 15, 2022 CWS REPORT

1. ALHA's CWS provides potable water for drinking and household use to the townhomes, maintenance office, its outside spigots, beachfront Plaza bathhouse and rinse stations. All water sampling and lab analyses have been performed, reported and met compliance with DOH standards. New testing required for PFOA/PFOS and Dioxane was completed in 2021 and must be repeated once in 2022. Mandatory NYS water testing to protect public health has been on the increase in recent years. While justified, this adds time and cost to operating the CWS.
2. ALHA's daily water usage followed a normal pattern for October through December 2021.
3. Morris Coolidge co-operates ALHA's CWS with Debbie Karl as contracted to ensure around-the-clock, year-round, licensed Water Operator coverage required by NYS regulations. To promote optimal functioning of the CWS, ALHA's Water Co-Operators also assess and oversee its repairs, preventive maintenance and capital improvements.
4. ALHA's CWS 2022 water operator coverage schedule was updated to: 50% coverage by Debbie Karl as a licensed unpaid volunteer; and 50% coverage by Morris Coolidge as a licensed paid contract professional. This arrangement affords ALHA compliance with mandatory licensed water operator coverage of its public water system at all times as regulated by New York Codes, Rules and Regulations, Public Health Law, Title 10, Sub-Part 5-1 - 5-4 .
5. **ALHA TOWNHOME RESIDENTS, PLEASE READ AND HEED IMPORTANT REMINDERS BELOW:**
  - **WINTER TIPS:** Homeowners are reminded to shut off their water\* and drain it to the lowest level of their units when leaving campus during freezing weather. Also recommended is to shut off hot water heaters to conserve energy while away. If a heating failure occurs, use of a "Winter Watchman" temperature-controlled lamp can provide a visible alert (red bulbs appear especially visible). WiFi thermostats can also assist owners in monitoring unit temperature.
  - \*Homeowners are reminded to NEVER USE A CURB-STOP VALVE for shutting off water to their unit. Instead, always use the inside water shut-off valve for that purpose. Curb-Stop valves are vulnerable to breakage (producing leaks) and cause problems in reverse-pressure situations such as outages. Curb-stop valves are intended to be used only for CWS maintenance and repair.
  - Whenever away from your unit longer than one week, it is advised that water be run for FIVE (5) minutes before consuming in order to make sure that effectively treated water is running from the taps and to clear lead or copper that may have accumulated.
  - Homeowners should consider replacing older water heaters that could fail and leak.
  - Residents are encouraged to keep a supply of bottled water on hand for use in a water emergency.
  - Please contact Debbie Karl if you have questions—Cell Phone: (585) 802-7370.



**RENTAL COMMITTEE**  
**YEAR END 2021**  
**REPORT TO THE BOARD OF DIRECTORS**  
**JANUARY 15, 2022**

	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
<b># of GUESTS</b>	<b>175</b>	<b>196</b>	<b>208</b>	<b>45</b>	<b>0</b>	<b>10</b>	<b>15</b>
<b># OF RENTAL PERIODS</b>	<b>25</b>	<b>29</b>	<b>28</b>	<b>6</b>	<b>0</b>	<b>2</b>	<b>2</b>
<b># OF NIGHTS</b>	<b>~130</b>	<b>178</b>	<b>151</b>	<b>30</b>	<b>0</b>	<b>14</b>	<b>14</b>
<b># OF COMPLAINTS</b>	<b>3 NFA</b>	<b>3 NFA</b>	<b>2 NFA</b>	<b>1 NFA</b>	<b>0</b>	<b>0</b>	<b>1 NFA</b>

\*NFA = NO FINES ASSESSED

- Thank you to the members of the Rental Committee for their service to our community. All members have agreed to remain on the team for 2022.
- The Rental documents for 2022 have been approved by all committee members and by the Board. The documents remain the same as 2021 other than changes to the size of boats permitted (as approved by the BOD) and to the contact people for boat insurance. The updated 2022 documents will be posted on the ALHA website.
- All rental guests were family or friends of homeowners.
- The Rental Committee noted that a Warren County rental "bed tax" was imposed in September 2020. This information was provided as a service to our homeowners who rent.
- Homeowners are encouraged to follow the Rental Enforcement Policy to report any issues as they occur. In our experience this process has been shown to be effective in resolving complaints. Our policy gives the rental homeowners an opportunity to resolve the issue in a timely manner to mitigate any negative impact to the homeowners, the rental homeowner and the rental guests.

Respectfully submitted,

Elizabeth Muller, Chairperson, and Team Members:

Marilyn Eiland	Debbie Karl (alternate RA)
Linda Fay (RA)=Rental Ambassador	Sara Kremer
Connie Fenton (RA)	Mary Lockwood (RA)
Cynthia Gagnon (RA)	Beth Merz

12.19.21 ETM