



PAULINSKILL LAKE ASSOCIATION

Summer Newsletter 2018

Notes from the President

Scott Douglas

My parents used to say, "The older you get, the faster time goes by"... I cannot believe it is September of 2018 already. Our son has graduated college, and our two older daughters are back off to college and our youngest is starting her final year at Kittatinny Regional High School. The weather this summer has not been optimal. In between the raindrops and the few really hot days, I hope all of you have had some time to kick back and relax, possibly to play some tennis, basketball or just lay on the beach and read a good book.

I need to recognize Jeff Woersching for his 25+ years of service to the Paulinskill Lake Association. Jeff has worn many hats, and served this community without even blinking an eye. He has been a huge asset to this community both forefront and behind the scenes. His hard work and dedication should not go unrecognized, and this small thank you is not enough. I ask that if/when you see Jeff, you personally thank him for his many years of service. Jeff I truly appreciate what you have done for us. From the entire board, **Thank You Jeff!**

This year there have been many financial challenges, and your board has been diligently working on ensuring the budget was not "busted" and kept the PLA financially sound. We have conquered many challenges and know the upcoming year will prove to be a better one.

The Community of Paulinskill Lake has always been a beautiful place to live. *Request for Proposals* for Landscaping and for Roads & Snow Removal are ready and will be sent to all interested businesses. We look forward to receiving competitive bids, as we need to ensure we keep the community looking good, as well as keeping our roads plowed and safe year round.

Budgetary limitations, the desire to keep dues low and time restrictions have been difficult. After careful consideration, your board will be proposing an increase to the yearly dues during the annual meeting in September. Please read the notes from the Treasurer for more detailed explanation. We are asking for your support with this proposal, as we need to ensure that we are not operating on a shoe string budget, and need to ensure all accounts are sufficient to appropriately operate. This will ensure we can move into the New Year financially sound. We need to keep our lake clean and safe, ensure to employ the best lifeguards possible, as well as allow your board to move forward with improvements needed to keep Paulinskill Lake a safe place to live, and also keep the community vested.

I also want to reuse your former President's slogan of "Be a part of something." A part of the Board, a part of a committee and a part of our neighborhood. So many of you have done this and it makes me so proud of the community I am blessed to call home. A lot of changes for just two short years but one of my proudest achievements is having been your President. I made mistakes, I learned an immeasurable amount, and I made friends I never would have met without this role. We need more involvement; we need members to come to the monthly meetings to learn what the board does. You do not have to fill an open position on the board; I can guarantee that if you offer your time to assist on a committee, you will be welcomed!

Board Members

Scott Douglas | *President:*
president@paulinskilllake.com

Jeff Woershing | *Vice President:*
vp@paulinskilllake.com

Jeff LoCascio | *Treasurer:*
treasurer@paulinskilllake.com

Kimberly Williams | *Financial Secretary*
finance@paulinskilllake.com

Linda McSweeney | *Corresponding Secretary:*
corsec@paulinskilllake.com

MaryAnne Choma | *Recording Secretary*

Trustees

Cindy Tracey | *Environmental Secretary:*
environment@paulinskilllake.com

| *Buildings & Grounds*
grounds@paulinskilllake.com

Watson Perigo | *Roads*
roads@paulinskilllake.com

Tracey Coombs | *Beaches:*
beaches@paulinskilllake.com

Rene Dalling | *Entertainment:*
entertainment@paulinskilllake.com

Michele Boyce | *Membership*
membership@paulinskilllake.com

Beaches

Tracey Coombs

Wow! This summer flew by! We had some busy beach days with about 40 children participating in swimming lessons for three weeks in July. We concluded the session with an ice cream sundae party for all the participants.

Rec camp was popular again too. We had a terrific turn out; some highlights were create your own boats, scavenger hunts, tie dye and of course spending time at the beach with each other.



After several postponements due to rain we finally got in two weeks of tennis lessons. This may be the first time all of our tennis instructors were high school players from the lake, who participated in the lessons themselves in previous years. Let's hope we can keep that cycle going!

There was a great turn out to watch the synchronized swim show and enjoy the pot luck dinner. Blair, Natalya and the girls put on a memorable performance to some popular Elton John songs. Many thanks to all who contributed some of the delicious dishes!

Always looking for help for Beach clean up which is scheduled for September 1, 2018 at 9:00 am. Hope to see you there!

Environmental

Cindy Tracey

All boats must be out of the water as of **October 1, 2018** due to the drawdown scheduled for the 2018-2019 winter. The drawdown will start shortly after. There are no guarantees that the level will stay down, hurricanes, heavy rains bring it up quickly and sometimes the level does not go down with the gate open due to heavy constant rains. We have experienced these before.

Permits are required for dock repair. No heavy equipment is allowed on the lake bed nor remove any of the lake bed.

The drawdown would be a great time to remove any trees that have fallen into the lake.

Please clean up after your dog.

Have your septic pumped if your house number ends in an even number.

Attention all fishing people of Paulinskill Lake

In June I attended the COLA meeting and one speaker talked about making our lakes better fisheries. It made me think this would be great for our lake. There are several things we need to do to achieve this:

1. Do a fish survey to see what we have here. Well, the state would like a professional group come in to do this. They shock the fish and then count the fish when they come to the surface. It is an expense we can not afford at this time. So I would like to start an unscientific survey. Every fish caught whether you catch and release or keep I need a picture of the fish as clear and close up as possible to identify the fish. Please have some shoreline in the picture to verify that it is in fact Paulinskill Lake. I do not want info on fish caught below the dam. Please measure and, if possible, weigh the fish. Send the pictures and measurements to environment@paulinskilllake.com. We will post pictures on the FB page and website.

2. We need to control the carp population. Please if you catch a carp do not release it back to the lake. Humanely dispose of it. (I love animals also but carp are an invasive species that are taking over and preventing the native fish and creatures of the water from surviving.) I am trying to find someone that can use the carp and will keep you posted.

Once we have a rough idea of the fish in the lake, we can start working on stocking fish that can survive here at our lake. The speaker suggested several fish for this, largemouth bass, channel cats, some pan fish.

Please send any thoughts/ opinions suggestions to environment@paulinskilllake.com. Any help from the fishing people would be greatly appreciated.

Roads

Watson Perigo

The roads have been swept and pothole repair is underway. We are still looking to oil and chip some roads but weather has not been our friend this year. If there is a particular issue, please send an email to roads@paulinskilllake.com and we will do our best to resolve the issue.

Please be aware that each of us needs to trim the edges of our properties to keep the roads clear and sightlines for cars and kids safe. There is still areas that need to cleaned up from the storms this spring.

As we approach the winter months a reminder to please shovel snow onto your own property as you clear your driveway and walks. If you shovel it into the road we as a community incur a higher bill for our snow plowing. When it snows please do not park in the street— this allows for complete plowing.

REMINDER

If any trees go down during a storm and lay across our roads—BEFORE you remove them PLEASE—take a couple of pictures from a few angles and send them to Sara Bartlett at corsec@paulinskilllake.com. If we have to remove the trees ourselves we have the possibility of getting compensation from the township but we must have proof.

Stay Informed!

In an effort to get real-time reminders, messages and alerts out to all of our community members, Paulinskill Lake Association has created an account with remind.com. This service will allow the board to send you a text message reminders about upcoming events and other community based information (e.g. Cancellation of swim/tennis lessons or rec camps due to rain or a change in times of the Adult Luau or other events) We encourage all members to sign up for this service.

To do so, please text @paulins to 81010. This will sign you up for the service. There is no charge for signing up, however text message rates through your own carrier does apply.

Membership

Michelle Boyce

With our annual meeting right around the corner, I would like to extend a warm welcome to all of our newest PLA members to date this year:

Stephen Speirs

Aiden & Jennifer McMahon

Amy Smallwood-Ringewood

Dinu & Rebecca Iovan

William & Alyse Smith

Matthew & Ashley Torlucci

George & Christen Romeo

Robert Suydam

***Mark your Calendars!
Upcoming Events***

PLA Monthly Meetings

2nd Wednesday of the Month

Annual PLA Meeting

September 15, 2018

As always, please feel free to contact me with any questions you may have about our community at membership@paulinskilllake.com. We look forward to meeting you at upcoming functions. We also hope you will attend our annual meeting this year!

Building and Grounds

The PLA sign by the tennis courts has been repaired and updated by Jeff Woershing! Installation of the new sign should be complete by mid September. The new sign includes a blackboard for message with the community. We would like to thank Jeff for all his efforts and a beautiful job well done!

Who Do I Contact If?

I have a question about my dues bill—the Financial Secretary

I have a question about my beach badges—the Financial Secretary

I have a question about boating—Trustee of Environment

I have a question about having a party on the beach or ballfield—Trustee of Beaches

I have a question about the Website or Facebook Page—Corresponding Secretary

I have a general question—the Corresponding Secretary

I have a question about my water bill—Water District #1 at (973) 579-1579

Save a Tree

Every fall we must send a paper newsletter to all members. The other 3 times a year we put out the newsletter, we will post it on our webpage and Facebook page. If you want to receive a paper copy, please email Linda McSweeney at corsec@paulinskilllake.com or send a note to the PO Box with your name, address you wish to have it sent.

ANNUAL MEETING 2018—SATURDAY SEPTEMBER 15th

While I know many of you are holding on to summer and all that it entails the PLA Board, and specifically your Nominating Committee, are working hard to prepare for our community's annual Fall meeting scheduled for September 15, 2018 at 7 pm. Your presence and vote is extremely important, please mark your calendar and plan to attend. There will be three key business items to address;

1. Elections. On the slate for September's Meeting is our annual election. The following positions are up for election this year:

Three officers for two year terms:

1. Vice President
2. Financial Secretary
3. Corresponding Secretary

Two Trustees for three year terms:

1. Trustee (to be in charge of) Buildings and Grounds
2. Trustee (to be in charge of) Membership

On behalf of the entire PLA community, I'd like to thank Jeff Woersching, Kimberly Williams and Aaron Westra for their years of tireless work on the board.

2. Proposed Changes to our Constitution and Bylaws. We'll need membership to authorize the proposed changes described below. The most significant is our definition our "Member". As times have changed, we feel we need to make the changes to include all types of ownership.

Constitution, Article III (Membership), Section 2 – Add the following sentence to the end:

The owner(s) of real property is defined as that person(s) or those entities whose name appears on the property deed filed with the County Clerk's office. It shall also include the spouse of a person whose name appears on the property deed. An owner may also be a partnership, an estate, a trust, a LLC, or corporation, etc. In such an instance the entity must provide written notice to the President of the PLA of the names of no more than two individuals who will represent the entity at PLA annual and special meetings.

ByLaws, Section 1 – Meetings, 4: delete "all proposed" and add the annual or special

Two (2) weeks notice of ~~all proposed~~ the annual or special meetings shall be given to the membership at large by mailing to their last known address by the Corresponding Secretary or the President

Section III, Dues and Assessments, 4B: remove "of \$4.00".

Interest and service charges shall be imposed on accounts which have any unpaid balances remaining after April 1st. Interest shall accrue at the rate of 1% per month (12% per year) on the outstanding balance. A service charge ~~of \$4.00~~ per month shall apply to any delinquent account.

The purpose of the charge is to cover administrative and mailing costs. The interest rate as well as the service charge may be amended from time to time as approved by the Board of Trustees

Section VII, Duties of Committees, 1: remove "mail" from last sentence and replace with "supply".

MEMBERSHIP: The membership committee shall present the names of new members to the Board of Trustees, and forward pertinent information to the Financial Secretary and Corresponding Secretary. They shall ~~mail~~ supply to each new member the Constitution and By-laws, and rules of the Association.

Section VII, Duties of Committees, 10 – remove "and membership cards" from second sentence.

FINANCE: The Finance Committee shall prepare the proposed budget for presentation at the Annual Meeting. They shall issue and record all badges ~~and membership cards~~ and other forms of membership identification needed, and keep an updated file of members and their standing in the Association. This committee shall make an annual report to the Board of Trustees of the whereabouts of Paulinskill Lake Association deeds, agreements and insurance policies

3. 2018 Annual Budget Approval

Our annual meeting is also an opportunity for our Members to vote on our annual budget. While many of our budget items remain the same from year to year we have a couple of items that are changing and as always, we welcome feedback from our community members in good standing.

Upon review of the proposed budget attached to the newsletter, you will notice that our budget has increased by 7% from 2018. Below are the major items affecting the increase.

1. Snow Removal
2. Life Guards
3. Insurance Increases
4. Lake Treatments
5. Grounds

These are more fully explained in the statement from the Treasurer. All in all, we anticipate an increase in dues for 2019.

**The annual Meeting takes place at Stillwater Elementary 904 Stillwater Rd. 7pm
in the cafeteria.**

Bios of those running for Board positions

Vice President

No candidates at this time

Financial Secretary

Linda McSweeney and her husband, Michael, moved to Paulinskill Lake almost twenty years ago. They have raised their three daughters, Erin, Kaitlyn and Kerri and have many fond memories of Paulinskill Lake. Erin lives in Binghamton, NY and Kaitlyn and Kerri are both students at The College of New Jersey. Linda presently works at Crum & Forster in Morristown, NJ, as Director of Vendor Management. She was very involved with the community and schools while the girls were growing up. Linda looks forward to serving her community and bringing a fresh perspective.

Corresponding Secretary

Wendy Cornwell Babcock manages her family's business, Cornwell Clocks in Newton. After growing up in Fredon, she earned her Bachelors Degree at Boston College. When looking for a place to raise her kids, her childhood memories with friends and cousins at Paulinskill Lake led her back here. She has lived in Paulinskill Lake for 16 years. Wendy's two children, a daughter and son, are students at Kittatinny. They love living in Paulinskill Lake and have enjoyed much of what the lake community has to offer: swim lessons, tennis lessons, synchronized swim, Rec camp, fishing, and numerous fun-filled days at the beaches where they've made treasured friendships.

Joseph Staugard and his wife and purchased their house just over two years ago, and look forward to being more involved with the community. They spend most of the summer here with their two boys (ages 10 and 11) and many weekends the balance of the year. Joseph was born in Warren County but currently resides full time in the Philadelphia suburbs. Joseph is hopeful his experience running a real estate investment and development company will provide skills the board finds useful. He received a BS in Computer Science from Shippensburg University and an MS in Finance from Virginia Commonwealth University.

Building and Grounds

Ryan Lessack, originally from Bergen County, NJ has recently moved into this area late December 2017 with his wife, Karen, and two children, Vincent and Vivian. Aside from performing projects on his new home, Ryan enjoys going hiking and being outdoors. He's a kind-hearted man who likes to help others. Ryan's interest in the building and grounds seat comes along with his passion in his work. Ryan has always been hands on with his work and willing to help others. His background goes from roofing in Jersey City and horticultural maintenance at Rutgers University. He currently works in Randolph for Brighton Cromwell shipping military parts.

Paul Russo and his wife and fell in love with our lake community many years ago while biking and bought their property 5 years ago. They have lived here full time for the last 2-1/2 years and have made many wonderful friends. Since Paul is retired and has the time, he would like to give back to the community by serving on the board. Paul had my own small business in textiles for 10 years then ran the small USA office for a textile manufacturer for the last 17 years. As anyone in a small business knows you have to become proficient in many areas - administration, accounting, communication, logistics, technology, maintenance, etc. Also, Paul has owned multiple properties over the years and currently has 3. Paul takes pride in keeping them well maintained and responding quickly to the needs of our tenants. Paul hopes to bring the same attitude and skills to this position.

Membership

Michelle Boyce and her husband, Rich, have resided in Paulinskill Lake for 23 years. They both grew up in Hampton Township and chose to raise their children locally. They have spent many years enjoying the lake and watching their children grow up within our community and enjoy all of the amenities and the wonderful lifelong friendships made along the way with other community families. Michele works for Atlantic Health System as a Manager/Business Coordinator. In her spare time, she loves to spend time outdoors with her family, her animals and riding a motorcycle with her husband on the backroads of Sussex and Warren County. She feels we live in a wonderful community and that is important to get involved and help the community be the best it can be.



Budget Discussion: Jeff LoCascio

The 2018 Annual Meeting is scheduled for 7 PM, Saturday, September 15th, at the Stillwater School. Enclosed in this newsletter is our proposed 2019 Budget. The proposed 2019 Budget for Expenses of \$368,439.20, is \$24,014.20 higher than our 2018 Budget of \$344,425.00. This translates into a 7% increase in projected spending to support all of our programs. The larger allocations will be discussed below. Please read this Budget Discussion carefully as a significant dues increase (\$125) is being proposed.

Before going further, I ask you to please note a few significant changes to format that you will want to take into account this year when reading the budget. There are no new line items however a line item is consolidated and a few items have moved.

First, the data presented has changes to be more concise. Instead of Budget vs. Actual over many years, the proposed budget presents 5 years of actual data, the budget and spend to date for 2018 and then the 2019 budget in the far right column. Hopefully this is less confusing when looking across all the columns while still presenting you with the information you need to make your decision.

The next major change is in the Revenue section of the budget. In past years, Revenue from Dues was presented as "Current Receipts" representing a 100% Collection rate. To account for delinquencies, there was an offset (a negative revenue) in the Revenues section titled "Reserve-Uncollected Dues". This year, hopefully in a more transparent manner, we have consolidated the two concepts and show 90% collection for dues in the "Current Receipts" line item and do away with the "Reserve-Uncollected Dues" line item.

Additionally, impacting the presentation of revenue, the Shared Reserve, Dam Reserve and Capital Improvement Funds have been pulled out of the revenue section and moved toward the bottom of the Budget. The intent of doing this is to allow you to see the performance of the budget BEFORE we use any of these reserved funds. We also now show our expected contribution to funding those accounts as part of the budget. Please review and contrast the values in the "Revenue pre-Reserve" and "Final Revenue" lines to digest this change. Again, we hope this is making information more transparent and look forward to your feedback on the format updates at the Annual Meeting.

Next, budget allocations and dues. A 7% increase in spend was mentioned earlier, however, dues must increase by \$125 in order to generate \$271,620. Why such a large increase? Since 2009, expenses have risen approximately \$82K (24%) and dues have increased by only 2%. How can this be? In years past there was significant revenue generated from collections against delinquent accounts, our neighborhood can't count on that as a source of revenue. Additionally, when funds became tight (e.g. excessive snow removal) the board would assess the membership for the

difference. As the cost of goods and services is not going down, this increase is an attempt to fund the true cost of running the neighborhood responsibly and transparently. We hope you can agree.

Now for the 7% spend increase. The major increases are for:

1. Snow removal – the frequency of storms is trending upward over the past few years
2. Lifeguards – We have some of the best guards anywhere, we need to remain competitive to keep them.
3. Insurance has increased – this is a cost of doing business and a reasonable rate increase.
4. Lake Treatments – this too is a cost of doing business. The lake is the reason for the community, we need to protect it and ensure it is hospitable for member recreation.
5. Grounds – We need to fund a bi-annual dam inspection, invest in our beaches and up our spend and attention to the grounds, overall.

The PLA's collections program continues. While portions of this annual source of funds are included in the revenue side of the budget, please be aware that in future years (due to the success of the program), we will likely not see the same revenue contribution from the program. However, to offset reduction, the board will continuously look for creative ways to create new revenue streams and control costs.

I look forward to seeing you at the annual meeting and having frank discussion about the budget. I hope you can see that the goal is to be proactive, responsible and reasonable. Over the past eight or nine years we have been very fortunate, however the reality is that the cost of running a neighborhood that we can be proud of has not decreased.

Best regards,
Jeff LoCascio (treasurer@paulinskilllake.com)

Paulinskill Lake Association

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