

Lake Forest Estates
Annual Meeting
April 27, 2025
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Website: lakeforestestatesmo.com

Call to order- Jim Donze 2:05 pm

Jim Donze President, Tim Uding Vice-President, Rose Kastrup Treasurer, Greg Stephenson Secretary, Dennis Lea, Dave Evelsizer and Todd Jokerst attended.

Determination of Quorum – It was determined that a quorum of residents were in attendance.

Announcements:

Jim Donze welcomed everyone to the Lake Forest 2025 Annual meeting and covered the following:

- Review of the Agenda
- Introduction of the Board
- Review of Board Vacancies/Terms
 - There are (3) 3-year term Board seats up for election and (1) 2-year Board seat up for election.
 - Jim Donze said those who had not voted were welcome to cast their ballots
- Introduction of Board Candidates – Rose Kastrup, Jake Myracle, Greg Stephenson, Tim Uding.
- Other Nominations – Jim Donze called for other nominations from the floor.
 - There were no nominations from the floor.

Business Session

Business session

Approval of Minutes-

- Motion to approve the Annual Minutes 2024 made by Tim Uding. Seconded by Dennis Lea. Motion passed with all in favor.

Treasurers Report- Rose Kastrup

Rose went over the following Treasurers Report:

ORDINARY INCOME / EXPENSE	
RECAP FY2024	
(February 1st, 2024, Thru January 31st, 2025)	
TOTAL INCOME:	\$471,119.00
TOTAL EXPENSES:	\$363,134.00
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NET INCOME:	\$107,985.00
FY2025	
(Thru March 31st, 2025)	
TOTAL INCOME:	\$328,013.00
TOTAL EXPENSES:	\$40,972.00
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NET INCOME:	\$287,041.00
(79% Assessments Received)	
Note: Financial Statements prepared monthly by LFE's CPA	
CURRENT ASSETS	
MARCH 31st, 2025	
CASH= (Regular Checking + General Fund)	\$ 448,856.32
INVESTMENTS =	\$ 662,583.37
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TOTAL Current Assets=	\$ 1,111,439.69

CASH			
BANK NAME ACCOUNT TYPE	Interest Rate	BALANCE	
BLOOMSDALE BANK			
REGULAR CHECKING	0%	\$15,754.82	
MONEY MARKET (LFE General Fund)	1.76%	\$433,101.50	
TOTAL CASH		\$448,856.32	
INVESTMENTS			
BANK NAME	Interest Rate	BALANCE	
MRV BANKS			
BUS. MONEY MARKET	1.24%	\$27,011.40	
PREM. MONEY MARKET (Capital Expense Acct.)	2.96%	\$162,288.16	
STIFEL			
SMART RATE MONEY MARKET	3.85%	\$216,452.96	
			MATURITY DATE
BLOOMSDALE BANK (CD)	3.25%	\$117,388.91	9/23/2025
MRV BANKS (CD)	3.94%	\$128,394.83	9/12/2025
MRV BANKS (BOAT SHED DDCT)	4.91%	\$11,047.11	3/2/2026
		\$662,583.37	
TOTAL CURRENT ASSETS		\$1,111,439.69	

Motion to approve the treasurer's report was made by Todd Jokerst. Seconded by Dave Evelsizer. Motion passed with all in favor.

Community Managers Report:

This year's projects included:

Playground Swing- The older equipment got taken down and the new swings were installed.

Hand/Guard Rails installed

Dump Truck- The dump truck had a new bed installed.

Umbrellas- New umbrellas were purchased for the pool

Also had a project to **regrade and add new underground drainage lines** for the Community Center including downspouts. This project took care of drainage issues.

Soffits- The Community Center got all new soffits.

The grass keeps mowed and trimmed. The snow stays off the roads.

All our equipment is in good condition.

Thanks to John for keeping up with maintenance.

Committees:

Public Works: Don Kuehn

Covered in Tom's report.

Planning and Finance: Larry Robertson, Allen Grass, Robert Gustafsun, Rose Kastrup

FUTURE CAPITAL IMPROVEMENT PROJECTED EXPENSES PLAN:

NOTE: PROJECTS ONLY IF ABSOLUTELY NECESSARY

REVIEW:

COMMUNITY CENTER ROOF (2023)- est. \$10,000.00 Completed- Total Expense: \$3500.00 GF
POOL UPGRADES (2025- 2026) - \$ 75,000.00 GF - 50,000.00 GF (Jim Doze added that the pool should be good for another year but next year there is a real possibility that major work will happen)

BOAT SLIPS (2024/2025 - 2026) - \$150,000.00 GF or CD

HALL IMPROVEMENTS- \$0.00 Paid for by fundraising and donations

DREDGING AND ROAD REPAIRS ESTIMATED EXPENSES (2025-2028) - \$750,000.00 MM CEA

o Dredging- \$250,000.00

o Road Repairs / Resurfacing- \$500,000.00

ITEMS TO BE ADDRESSED:

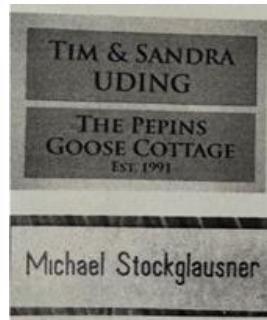
Equipment Repair (Truck bed repair)	\$13,000.00 Completed
Community Center Repairs (Soffit)	\$5,490.00 Completed
Swimming Pool Other Supplies (9 Umbrellas)	\$2,500.00 Purchased
Playground Equipment Purchases (swings)	\$5,000.00 Purchased
Roads – Street Signs (Purchase of street signs)	\$4,000.00 Purchased
Bridges (Replace remaining handrails)	\$ 15,000.00 Complete
Court Bathrooms	<i>Separate Fundraiser</i>

COURTS BATHROOMS – Estimated Cost \$15,000/Donations to date \$13,000/Est Start date Mid-May 2025

The Lake Forest Paver Pathway program will help fund the much-needed new restrooms that will be built at the multipurpose area. When you purchase an engraved paver, which will be a pathway leading to the new restrooms (like outside the Cardinals stadium), you will be supporting this project.

There are only 165 pavers available, so initially they will be sold on a first come first serve basis, limited to one paver per order. If all the pavers are not sold, they will be available at a later date.

The pavers are made of travertine, which is limestone material. Below is an example of what they look like.



Pavers are \$150.00
Approximately 4 1/2 " X 15"
Up to 3 lines, 20 characters per line
Black text
Contact Kate Pepin goose442@mac.com

ACC: Tom Duro, John Piccou, Jim Donze

There were 30 permits last year for driveways, patios and seawalls.

Do not start a project without contacting the office. Failure to get a permit fine is 4 X the cost of the permit plus the cost of the permit.

Lakes: Chuck Easley and Ray Joggerst

We had the annual Pancake Breakfast on the 19th. We served 82 people.

The annual Kids Fishing Day will be on June 7th at Lake Susan.

The lock code is set for this year, please do not share this code with anyone. Please remember to lock the cable back up after launching/reloading your boat.

Please review the boating rules for our lakes. These are for the safety of everyone.

The otters have been seen sporadically. They need to be removed. If you see one or more, please contact Ray or Chuck Easley.

Security - Dave Evelsizer

Wireless cameras are all connected by WIFI now and can be reviewed remotely. We also added cameras at the marina.

Rules- Dave Evelsizer

Dave told everyone present that all rules are considered carefully before the Board changes anything. Dave also added that all rules approved by the Board must be presented to the residents at the Annual Meeting to be ratified.

Dave presented and read the following rules to be ratified by the residents:

Marina alterations or improvement - (Need a Vote)

NO construction, alteration or improvement shall be performed on any part of the Marina. No drilling, nailing, removal or replacement of any fixture shall take place without LFE Board of Directors, Community Manager and Lake Committee involvement. This includes mounting new or extra cleats, new or extra boards, screwed/nailed or otherwise permanently affixed fenders or bumpers. No ladders, steps or rails shall be attached to any surface in any fashion. A free-standing boat lift that is not attached or affixed to any permanent structure may be considered by the Board of Directors, but will have to be moved at the end of the season. No canopies, free-standing or otherwise may be installed. No deck or boat boxes may be affixed to any surface.

Passed by the Residents

Dog Kennel Rules – (Need a Vote)

The Architectural Control Committee (ACC), as representative of the Board of Directors, as well as adjoining neighbors (lots physically touching) must approve dog kennels, 8ft x 10ft and dog runs, 8ft x 20ft. Layout sketches approved (signed) by adjoining lot owners must accompany the permit request. All kennels and runs must be located in the back yard, rear of the house. Pets are limited to 2 per household.

Passed by the Residents

Chicken Coops – (Need a Vote)

An Architectural Control Committee (ACC) permit application must be submitted before building any chicken coop.

Chicken coops may be no larger than 8'x10' enclosed/fenced perimeter with an elevated, enclosed/solid coop within the perimeter. Coop must be solid floored, solid walled and have a roof. No wire walled coops will be allowed. The perimeter fence should be of a metal/wire variety. Several picture examples will be available at the office for reference. Coop must be painted. No bare wood, plywood or OSB allowed. Color options for the coop are black, grey, white, red, brown or dark green. Only six (6) hens may be kept. Absolutely no roosters! Coops must be located in the back of the house and as far to the back of the property as possible without being located on Common Ground. Houses that back-up to another property owners' lot must remain 15ft off the property line. Lakeside lots should keep the coop no more than 15ft from the back of the house. No chickens will be allowed to run loose outside of the enclosure. Coop must be as clean as possible to prevent any unwanted smells or unsanitary conditions effecting neighbors. Lake Forest Estates Board of Directors and the Community Manager reserve the right to request a Coop be cleaned if it becomes necessary. No selling of eggs will be permitted as this violates the existing rule of not conducting business out of a residence. Empty coops must be re-populated or removed within 30 days of being empty. No empty coops will be allowed to remain after being empty for 30 days.

Voted and Passed

No Open Carry of Firearms (Need a Vote)

NO OPEN CARRY to be allowed on Lake Forest common grounds.

Open carry of firearms is not allowed on Lake Forest common grounds by either residents or non-residents; only concealed carry will be allowed.

Voted and Passed

Clotheslines (Need Vote)

At no point in time shall clotheslines, either permanent or temporary, be allowed in yards at LFE. The only exception to the clothesline rule shall be for homeowners having private boat slips/docks that hang wet lake items at the slip. This includes towels, swimsuits, life jackets etc. that were used on the lake and need to be dried. These items may hang on a temporary basis.

If you want a clothesline it will need to be approved by the ACC committee.

Voted and failed to be passed.

(The Board will address the language in this rule and bring it back to the residents at the Annual Meeting in 2026.)

Commercial and Company Vehicles in driveways

Dave discussed how the board defines a commercial vehicle. The Board is aware of the many people who drive company cars and trucks with lettering on the sides. To the greatest extent possible the Board has tried to be understanding and accommodating. There will be cases where the size and look of a commercial vehicle is not compatible with the standards of Lake Forest. The Board appreciates everyone being considerate neighbors with respect to this rule.

ATV / Golf Carts Parking Outside

Dave discussed ATV's and Golf Carts being parked outside. The Board was asked to approve parking of Golf Carts outside for people over 60 and those with handicap plates. A mixed discussion among the residents with some in favor and some not in favor of having ATV's and Golf Carts parked outside. The Board feels that allowing the parking of ATV's and Golf Carts outside by exception is not in keeping the standards of Lake Forest.

Dave presented the following reminders:

Reminder:

CONSTRUCTION RULES

Any type of construction done in Lake Forest Estates including new homes, additions to existing homes, gazeboes, boat slips/docks/houses, lake walls, porches/decks, sidewalks, patios, driveways, and any other additions which change the exterior of existing property is subject to approval by the ACC.

Any type of construction done in Lake Forest Estates including new homes, additions to existing homes, gazeboes, boat slips, docks, houses, lake wall, porches and decks, sidewalks, patios driveways, and any other additions which change the exterior of existing property or requires the use of heavy equipment, are subject to construction deposits and/or permit fees.

Failure to obtain proper permits will result in fines.

Reminder:

HOUSEHOLD PETS: DOG AND CAT CONTROL RULES

Dog and cats of any kind or size are permitted in Lake Forest Estates

ONLY IF THEY ARE KEPT RESTRAINED ON THE DOG OR CAT'S OWNER'S PROPERTY, OR ON A LEASH

WHEN BEING WALKED. There is A LIMIT OF TWO HOUSEHOLD PETS PER ANY ONE RESIDENT. The Board of Directors WILL ACCEPT COMPLAINTS about free-roaming dogs and cats ON A CASE-BY-CASE BASIS and will take action to have constantly free-roaming dogs and cats removed from Lake Forest Estates. The Board of Directors will not be financially or legally responsible for destruction of private property by any property owner's dogs or cats or removal of same. Each dog or cat owner will be liable to replace any/all objects destroyed or damaged by the owner's pet.

NUISANCE AND OR AGGRESSIVE ANIMALS WILL BE ADDRESSED ON A CASE-BY-CASE BASIS.

Entertainment- Linsey Winkler

May 17th - Bocce Ball tournament

July 4th - Kid's parade

July 26th - Concert at the Courts featuring Crossroads 7-10pm

August 16th - Concert at the Courts featuring Wings on Eagles 6:30-9:30pm

September 20th - Dockside Happy Hour with Dave Caputo concert to follow

October 4th - Oktoberfest

October 25th - Kid & Halloween party

December 13th - Kid's Christmas party

Please remember all events are for Lake Forest residents and their guests only!

Events not to be shared publicly!

Boat Sheds – Robert Wolk, Larry Wibbenmyer, Dan Kastrup

Nothing to report

Pool – Tom Duro

We are getting the pool ready for the summer. We are still looking for lifeguards if anyone is interested in applying.

Hall – Tom Duro

There were 53 rentals Frontenac room on top of the 21 weekly rentals. There will be more white folding chairs and rectangular tables as we move away from the older metal chairs and brown tables.

Ad Hoc Committee- Kayla Hogenmiller, Diana Giesler, Dennis Lea, Julie Orrick

Dennis Lea covered that the Ad hoc committee has purchased photos of Lake Forest to use above the fireplaces. These pictures were taken by Eric Moran using a drone.

Dennis also discussed the deck chairs and storage box for the cushions that the committee purchased.

Curb Appeal – Tom Duro

Mike Abts, John Heitkamp and Nancy Brown for keeping the marina flower beds looking good. If you would like to take care of one of the flower beds in Lake Forest let Tom know.

ATV Committee- Greg Stephenson

Please make sure you have your new stickers and always have a flag on your ATV or Golf Cart.

Website- Megan Jokerst

The website has a lot of useful resources for the community. If you have photos and entertainment events, please send those to the office.

Other Business

Todd Jokerst brought up a request to have fruit orchards for Lake Forest up by the ballfields.

- Designate section of land near the tornado horn
- People will be responsible for providing and taking care of trees personally
- Location and layout of orchard will be predetermined to minimize obstructions for mowing

There was some discussion on this topic but there was no opposition from the residents.

Rule changes were handled earlier under the Rules Committee report. No further action is required here.

For anyone who has not signed up for the new text messaging alerts that go out to all residents: Send this message: **lake** to the following number **866-774-2191** and you will be automatically added to the list. Contact Greg Stephenson at 618-593-5353 if you have an issue with this.

Also, the Board's email address lfeboard@gmail.com is automatically forwarded to all Board members. You will get a thank you email letting you know your email was received. The Board will respond in a

timely manner to your email. Keep in mind that some issues or concerns may take time for the Board to resolve before you receive a response.

Open Forum

Jim Donze opened the floor for Open Forum and advised everyone that they had a three-minute time limit to make sure everyone had an opportunity to speak.

A resident asked new benches on the dam and if they were going to be replaced.

- New benches are in the budget and a suitable replacement just needs to be found.

A resident brought up the issue of speeding in Lake Forest.

- Speeding has been an ongoing issue in Lake Forest. If you know of someone who continually speeds within Lake Forest, please contact the board at lfeboard@gmail.com with as much information as possible.

A resident brought up trash cans being left out.

- Let's all work together to keep the standards up in Lake Forest. Bring your trash cans in as soon as you can. There is no reason for trash cans to be left out for lengthy periods of time. Let your neighbors know if you are out of town.

Jim Donze mentioned that Republic is now running at 6 am in Lake Forest.

A resident asked about when the lake would be lowered for the sewer project.

- The timing of lowering the lake is based on DNR approving the sewer project. Please attend the Lake Forest Clean Water District meetings for more information. The Lake Forest Board cannot speak for the CWD.

A resident asked about a cable that was exposed.

- Both wells are now being controlled by a wireless unit and the cable is no longer needed.

A resident talked about the Post office needing more boxes for large packages.

- Jim Donze said that he talked with Jordan our Postman and if residents would pick up their packages there would be more room for incoming packages. Jordan knows who the people are that are not picking up their packages. Please get your mail in a timely manner.

A resident said that Amazon is dropping off boxes at the Post Office instead of delivering directly to the house.

- The Board cannot control Amazon but those people who are having to go to the Post Office to pick up their packages should complain to Amazon.

Election Results

Jim Donze asked for the Election results to be announced by the Chair of the Election Committee

Don Torretti.

Tim Uding, Greg Stephenson and Jake Myracle were elected for a 3 year term and Rose Kastrup was elected for a 2 year term.

Jim Donze congratulated Dave Eversizer for his service on the Board as he steps away.

Adjournment – Motion to adjourn was made by Dave Eversizer. Seconded by Tim Uding. Motion passed with all in favor.