LAKE SANTEE PROPERTY OWNERS' ASSOCIATION, INC.
BOARD MEETING MINUTES
February 12, 2025

I call to order the February monthly board meeting of the Lake Santee Property Owners Association. Welcome to all membership in attendance. During the closed Executive meeting preceding this meeting there were no votes taken on items requiring a motion. All subjects requiring a motion, a second, and a vote will be discussed here.

The Lake Santee Property Owners Association Board of Directors met on February 12, 2025 in the Community Room. President Steve Knight presided and called the meeting to order at 7:30 PM. Other Directors present were Nathan Walsman, Tony Adelman, Aaron Fitzgerald, Polly Fox, and Ryan King. Craig Stilwell and Gina Julien were present via phone. The employee present was John Foudray. The members present were Chris Elmore (530), Deb Foudray (1142), Joyce Eddy (68), Steve & Deb Yost (803), Sally Kennedy (876), Tom & Jodi DePalma (218), Joe Hooten (371), Donna Knight (108), Paul Gosnell (1147), Connie Adelman (198), and Chris Lehmkuhl (1409).

President Knight called for a review of the minutes of the January 8, 2025. The minutes were approved on a motion by Polly, seconded by Ryan.

Tony gave a brief review of the Treasurer's report. The Treasurer's report was approved subject to review. Tony then presented the following bills to the Board for approval:

Cardinal Pest Control	$	110.00	R B S K	$	69.00
Colonial Life	$	291.96	Rivera Screenprinting	$	270.00
Crawford, Rick	$	35.00	Rumpke of Indiana	$	1,414.19
Crossman Fire & Safety	$	273.39	Summit Microsystems	$	50.00
Filter Shine LLC	$	60.00	Telespire	$	105.00
Hamilton & Tebbe Law Office	$	1,014.00	The Office Shop	$	1,015.60
Justus, Rick	$	231.09	Tops Home Center	$	62.72
Koenig Equipment	$	12,999.52	Whitlock's Pressure Wash	$	460.00
Lake Santee Booster Club	$	252.00	Total	$	34,684.25
Lake Santee RWWD	$	589.77			
Lecher, John	$	117.41	*Bills Paid Prior*		
McReynolds IT Solutions	$	58.32	Dec Co REMC	$	1,636.64
Murphy Insurance	$	9,180.00	Elan Financial	$	5,632.03
New Point Stone Co.	$	1,205.00	G P C	$	1,587.11
Ohio Lake Communities Assn	$	150.00			
Premier Companies	$	4,670.19	**Total all disbursements**	**$**	**43,540.03**

Marina

First Financial Bank	$	307.30	Premier Energy	$	485.48
Hoeing Supply	$	79.66	R B S K	$	45.50
Lake Santee POA	$	1,074.08			
Lake Santee RWWD	$	289.91	**Total all disbursements**	**$**	**2,281.93**

After the presentation, the bills were approved for payment on a motion by Nathan, seconded by Polly.

MEMBER INTRODUCTIONS AND COMMENTS

Members were asked to introduce themselves and were given the opportunity to express comments.

- Member said thank you to John and Polly for putting the new light at the Wellness Center.
- Women's club had a meeting on Monday and will be announcing items to be upgraded and paid for by the Women's Club

CORRESPONDENCE

None

COMMITTEE REPORTS

Rules & Regulations – Nathan Walsman

None

Recreation – Craig Stilwell

The following recreation events occurred since the January 8th LSPOA meeting:

- Bid euchre - every Tuesday
- Trivia – every Thursday
- Music Trivia – every Sunday

Upcoming recreation events include:

- Bid euchre - every Tuesday
- Trivia – every Thursday
- Music Trivia – every Sunday

We have a busy year of recreational activities planned for 2025. Craig provided the board with a list of scheduled activities and the accompanying budget for each.

DATE	EVENTS
April 19, 2025	Easter Egg Hunt
May 24, 2025	Memorial Day Band - ***Rusty Bladen***
June 7, 2025	Band - to be determined
June 14, 2025	Car Show - sponsored by Tree City Properties
June 14, 2025	Band - ***Project 19***
July 5, 2025	Afternoon DJ - ***Beach music***
July 5, 2025	4th of July Band - ***Lincoln Street Band***
July 5, 2025	Fireworks
July 6, 2025	Youth Fishing Tournament
July 12, 2025	Band - ***Big Skies (Lindsey Flannery)*** sponsored by Tree City Properties
July 19, 2025	Band - ***The Belairs*** (sponsored by Booster Club)
July 26, 2025	Farmers Market 9:00 - 12:00
August 2, 2025	Band - ***David Lewis***
August 9, 2025	Women's Club Auction
August 23, 2025	Band - ***Rachel Holt***
August 30, 2025	Farmers Market 9:00 - 12:00
August 30, 2025	Labor Day Band - ***45 RPM***

September 27, 2025	Movie Night
October 25, 2025	Trunk R Treat/Trick R Treat 5:30 to 7:30
December 13, 2025	Christmas Decoration contest
December 13, 2025	Breakfast with Santa (with Kiwanis)

Craig made a motion to approve the Recreation Budget for 2025 as submitted during the budgeting process. Ryan seconded the motion, and the motion passed unanimously.

Community Room Committee – Craig Stilwell
There was one (1) Community Room rental in the month of January.

Lakes & Beaches – Gina Julien
Water Quality Analysis:
As you are aware, we completed our stream bank stabilization, holding ponds and wetlands project with a very successful reduction of sediment entering our lake (based on collection observed in the holding ponds). The next step would be to further improve the water quality of our lake by removing built up phosphorous load currently in our lake. Phosphorus is the leading cause of blue-green algae that is detrimental to the ecosystem. By lowering the phosphorus in our lake, we can reduce our cost for algae treatments and save money at the water treatment plant potentially.

We have been working with Aquatic Control and EutroPhix to sample, analyze, and identify water quality at Lake Santee. Samples have been taken in numerous locations and water depths throughout the lake last spring and through the fall. The analysis is now complete, and we are showing an extremely high level of phosphorus in our lakebed as well as in the circulating water.

At this point, we are gathering documentation (white paper with a summary of our lake and project and letters of recommendations) in order to file for a federal appropriation grant for the project. The grant application and supporting documents will be submitted to our US House of Representative later this month. More to follow on this project.

Aquatic Control Lake Algae Treatment:
The treatment schedule for this year is as follows:
April 16
May 21
June 18
July 16
August 20
September 17

Treatments typically take place during the early morning hours to avoid member boat traffic.

Lakeside Lawn Care:
Eutrophication is the process of nutrient enrichment of lakes. Lawn water and fertilizers seep, pour and erode into lakes, causing unnatural concentrations of bad nutrients. The bad nutrients produce a super abundance of unwanted algae and rooted invasive plants. The misuse of lawn and garden fertilizers and chemicals by homeowners is a serious problem. The Indiana Department of Environmental Management provides the following directives:

- Do not fertilize during the spring. The nutrients are wasted on foliage. Feed lawns in the fall when growth slows, and roots can store the nutrients.
- Eliminate fertilizing. This choice is the best solution, but if lawns must be fertilized, soil should be tested for chemical nutrient requirements so the appropriate fertilizer can be selected (Soil test kits can be purchased from some local hardware stores and online distributors.). Never use a fertilizer containing phosphorus or potash. Phosphorus is a common nutrient found in lawn fertilizer and is one of the most problematic pollutants in storm water. It wreaks havoc on aquatic ecosystems, particularly in streams and lakes. High levels of phosphorus result in excess algae growth that depletes the water of oxygen, drastically reduces water quality and ultimately can cause fish kills. It is important to decrease the amount of phosphorus to improve watershed health and for most yards phosphorus is often unnecessary.
- If fertilizing is necessary (again best in the fall), do not apply fertilizers adjacent to seawalls or close to the shoreline. Leave a reasonable, 10' to 20', non-fertilized zone along the shoreline to absorb runoff in these areas.
- Disturb as little topsoil, shrubbery and grass as possible when doing any excavation near the lakeshore. Promptly grade and seed all disturbed soil at the water's edge to eliminate erosion. Use native plants or riprap or shot rock as shoreline stabilizers.
- Native aquatic vegetation should be encouraged particularly in shallow, low wake areas. These are useful for shoreline stabilization and filter unwanted nutrients during heavy rains/runoff.
- Never use the lake as a disposal site for grass clippings, leaves or other yard refuse. This speed up eutrophication by "filling" the lake and increases the bad nutrients (nitrogen and phosphorus) and contribute to algae growth.

Lake Santee Fisheries Analysis:

A survey of the fish community and other physical, biological and chemical factors directly affecting the fish community was completed at our lake. The objectives of the survey (completed every three years) are to provide a current status report on the fish community of the lake; to compare the current characteristics of the fish community with established indices; and to provide recommendations for management strategies to enhance or sustain the sport fish community.

Overall, the report shows that Lake Santee has seen improvement in the size and weights of adult Largemouth Bass over the last three years. Other aspects of the fishery are largely unchanged. The lake continues to be highlighted by quality/trophy Largemouth Bass, quality Hybrid Striped Bass, quality Channel Catfish, and a low density of trophy Redear. Redear is a species that we are considering for future stockings. The presence of these trophy Redear showing up in recent surveys is likely due to the mystery snail population at the lake. Redear consumes snails very readily and now the population is producing some true trophy fish. Gizzard Shad, Brown Bullhead, Bluegill and Black Crappie continue to be abundant. Gizzard Shad, Brown Bullhead and Common Carp should be removed when caught. Largemouth Bass should continue to be caught and release only.

The following are Aquatic Control's recommendations related to fish stock and bag limits:

1. Stock 3,500 four-to-six-inch largemouth bass each year
2. Stock 1,500 four-to-six-inch hybrid striped bass each year
3. Consider Redear stocking plan when budget allows
4. Bluegill bag limit: No Limit - encourage harvest
5. Largemouth Bass Bag Limit: Catch and Release Only
6. Black Crappie Bag Limit: No limit - encourage harvest
7. Redear Sunfish Bag Limit: 5 per day

8. Remove any common Carp, Green Sunfish, Brown Bullhead, Gizzard Shad when caught.

The full (18 page) report will be posted on the Lake Santee Website.

Bass Tournament Fishing Schedule Revision:
The final team fishing date has been rescheduled to Sunday, September 7, 2025 (previously scheduled on 9/21).

The full tournament date schedule with the above revision is:
4/13 at 8:00 a.m.
5/18 at 6:30 a.m.
6/15 at 6:00 a.m.
7/20 at 6:00 a.m.
8/17 at 6:30 a.m.
9/7 at 7:00 a.m.

For info regarding the tournament rules, fees or other questions, please contact Chip Ayers (812) 593-8915 or Lisa Ayers (317) 750-1782 or by email: hayers@isp.in.gov

Membership – Polly Fox
We welcome two (2) new memberships in the month of January.

We will be offering a Membership Orientation meeting on April 26, 2025, starting at 9:00 am in the Community Room open to and encouraged for all membership. New members, especially, are requested to attend. We will be covering numerous topics including Rules & Regulations, a tour of our website, trash and recycle information, introduction of clubs, recreation update and activities, boater and safety information, invasive species, silt and sedimentation update and a Lakeview Wellness presentation. Please mark your calendar for April 26,2025 from 9:00 - 11:30 am and join us for a continental breakfast.

Marina – Polly Fox
We will be increasing the parking for both boats and cars on the Southeast and South of the marina building as soon as weather permits. We will be replacing the garage doors on the Marina shop up to $10,000 as budgeted. The Marina shop is now offering tires for your car, trailer, lawn mower and golf carts.

Ryan made a motion to approve the replacement of the garage doors on the Marina shop as budgeted for up to $10,000. Aaron seconded the motion, and the motion passed unanimously

Join Lakeview Wellness for a community breakfast open house on Saturday, February 22, 2025, from 9-11am. All are welcome!

Other upcoming events include:
- March 29, 2025: Run the Santee 5k/10k walk or run
- June 28, 2025: Blood Drive in honor of Noah Hughes

Please continue to patronize the lessees of the marina property: Lakeview Wellness, Robbins on the Dock and Lake Santee Marine Service. Thank you for your support of these business operations.

Building Committee – Ryan King

The following Building Permits were issued in January:

Hanson, Timothy & Barbara	1222-1225	House
Prendergast, James & Nancy	1575	Boat Dock
Parish, Dave & Wendy	857	Boat Dock
Pauley, Joe	549	Boat Dock & Seawall
Buchanan, Steve	132&133	House
Springmeyer, Jill	948	Outbuilding
Yost, Steve & Deb	803	Seawall

Clean Up – Ryan King
Nothing new to report.

Roads & Maintenance – Aaron Fitzgerald
The following were completed by maintenance in January 2025:

- 2 water taps completed
- 2 sewer taps completed
- 18 locates
- 11 sewer pump calls/repairs
- 16 water calls/repairs

Aaron made a motion to approve up to $4,000 for a truck lift in the maintenance building as budgeted. Polly seconded the motion, and the motion passed unanimously.

Aaron made a motion to approve up to $95,000 as budgeted for a new or used utility vehicle with a dump bed. Nathan seconded the motion, and the motion passed unanimously.

Security – Autumn Hurm
A back up camera has been purchased and is in the process of being added to the security truck for added safety for truck drivers.

Rick has been gathering information for a bodycam for security team members to wear while operating the security boat. Having video footage during water patrol will give all parties involved a clearer picture when there are safety issues or rule infractions.

Plans are underway for a debriefing of sorts between Clarksburg Fire and Rescue and Lake Santee security team to review the roles that each member brings when there is an emergency like the recent house fire. It benefits all team members to discuss what went smoothly and any areas where improvement could be made.

OLD BUSINESS
Dredging contractors
The outlined insurance requirements for both **over-water lakebed construction/dredging** and **shoreline lakebed construction/dredging** reflect a comprehensive approach to mitigating risks associated with such high-risk construction activities. Here's a more structured breakdown of the provisions, definitions, and reasoning behind them:

1. Over-Water Lakebed Construction/Dredging:

- **Insurance Requirements:**
  - **General Insurance:** Minimum $2 million.
  - **Umbrella Liability Insurance:** Minimum $5 million.
  - **Workers Compensation Insurance:** Minimum $1 million.
  - **Pollution Liability Insurance:** Minimum $0.5 million.

- **Definition:**
  - The use of heavy construction equipment **on or in the lake -** which could involve dredging, excavation, or other operations that take place directly in the water.

Reasoning:

1. **Reduce Risk of Association Costs in the Event of an Accident:**
   - The high-risk nature of working in and around water increases the potential for accidents. If something goes wrong (e.g., machinery failure, accidental spills), insurance ensures that the financial burden of accidents (such as medical costs, repairs, and liability claims) is minimized for all parties involved.
2. **Reduce Risk of Environmental Impact in the Event of an Accident:**
   - Accidental pollution or disruption to the water ecosystem is a significant concern in over-water projects. The inclusion of **pollution liability** coverage helps address potential environmental damage resulting from incidents like oil spills, fuel leakage, or other pollutants that could impact the lake's health.

2. Shoreline Lakebed Construction/Dredging:

- **General Contractor's Insurance Requirements:**
  - **General Insurance:** Minimum $2 million.
  - **Workers Compensation Insurance:** Minimum $0.1 million.

- **Definition:**
  The use of heavy construction equipment **from the shoreline or near the water**, where the work occurs on land adjacent to the water rather than directly in the lake itself. This could include construction of embankments, retaining walls, or other infrastructure near or along the water's edge. General shore maintenance and dock installation excluded with approved permits.

- **Reasoning:**
  1. **Reduce Risk of Association Costs in the Event of an Accident:**
     - As with over-water work, shoreline activities involve risks like worker injuries, equipment malfunction, and potential accidents. Adequate general insurance ensures that contractors can cover the costs of such incidents.
  2. **Reduce Risk of Environmental Impact in the Event of an Accident:**
     - Although shoreline work may carry a lower environmental risk than over-water construction, the proximity to the water still presents environmental concerns—such as soil erosion, sediment displacement, or potential contamination. These risks are mitigated through appropriate general insurance and coverage.

NEW BUSINESS

- Event Tent permit fee - Nathan made a motion to approve $100 permit fee for an event tent on members property. Polly seconded the motion, and the motion passed unanimously.

- Tent camping violation assessments – Nathan made a motion to approve fines for tent/non-motorized camping violations as follows: $75 for1st night, $100 for 2nd night, and $200 for all additional nights within the calendar year. Ryan seconded the motion, and the motion passed unanimously.

- Counteroffer Lot 417 - Polly made a motion to approve the counteroffer for Lot 417 as discussed in the executive session. Gina seconded the motion, and the motion passed unanimously.

- Pay REMC and Great Plains Communication bills with Elan credit card, and the Elan credit card online - Tony made a motion to approve paying REMC and Great Plains Communication bills with the Elan credit card, and pay the Elan credit card on line. Ryan seconded the motion, and the motion passed unanimously.

- Employee raises - Nathan made a motion to approve the employee raises as discussed in the executive session. Gina seconded the motion, and the motion passed unanimously.

- Write offs - Tony made s motion to approve zero write-offs for fiscal year 2024/2025, as discussed in the executive session. Ryan seconded the motion, and the motion passed unanimously.

- LRP Committee update –

Sub-Committee Updates:

  - Membership Input – Mike Manlick
    The committee has chosen Survey Monkey for the membership input. The committee requested survey questions from the other committees. The survey will include a Top 3 capital improvements and seek input on which the members would support financially.
  - Lake Association Comparisons – Ana Hooten
    The committee started with 150 lakes in Indiana. Narrowed that list to 38 private communities. Will add Ohio private lake communities. The spreadsheet has been finalized on the topics.
  - Revenue Generating – Carol Goodwin
    The 4-member committee came up with 22 ideas. The ideas were then assigned a priority value of 1-22. 5 were eliminated and the other 17 have some possibilities. They then identified the top 5, with Grants at #1.
  - Finance Committee – Steve Yost
    The capital expenditures were listed by regular equipment, heavy equipment and property (roofs, flooring and HVAC). The 3 committee members began evaluating life span and replacement costs of their items.
  - Amenities Review – Harlan Smith
    The committee was expanded to 7 members. They are looking for the top 3 - 5 items from membership input to evaluate. A site visit to Lakengren was planned but got postponed due to illness.
  - Physical Properties/Operational Review – Deb Foudray
    The committee prioritized their list and started with minimum square footage of new homes. They met with The Hangout owners and made recommendations from that meeting on the

restaurant. The next priority is the lake-dam, restocking, dredging (possibility of selling dried dredging materials to landscapers or greenhouses), etc. Also, they have worked on figures for paving and will review marina and security.

- Special Events
  - Myla's Mission - May 17,
  - CCVFD Pancake Breakfast - May 24
  - Whip it Ice Cream Truck - May 24 & July 5
  - Community wide yard sales - July 4 & 5

Polly made a motion to approve the special events as stated above. Aaron seconded the motion, and the motion passed unanimously.

MANAGER'S REPORT

The Lake Office will be open Saturdays from 9:00 AM – 1:00 PM starting March 1st thru Labor Day weekend.

McCullough Excavating will be performing private dredging this year on a smaller dredge. Please call John at the office if you are interested in a quote for dredging along your shoreline.

The annual dues will be mailed Friday, February 14th and are due by 4:00 PM April 1st.

Please Do Not cover up your meter pit cover. Maintenance needs access to your meter pit.

There being no further business, Ryan moved to adjourn, seconded by Aaron, motion carried. The next regular meeting will be held on March 12, 2025 at 7:30 PM in the Community Room. The minutes are subject to approval by the LSPOA Board of Directors at the March 12, 2025 meeting.

Respectfully submitted,

Tony Adelman, Secretary