2020 ANNUAL MEETING NOTICE

By Donna Beyer, Communications Director

In accordance with the By-Laws, “Meetings of Members” found in Chapter 33.20-33.26, notice is hereby given of the Annual Meeting of the Lake Carroll Association that will take place on Sunday, December 6, 2020. General business of the Association for the 2020 year will be the topic of order. This meeting will be held via Zoom. Please watch the weekly emails for Zoom access information. If you currently do not receive our emails, you must consent to electronic communication. Click here for the form and instructions.

You will receive your Annual Meeting Packet containing the BOD Candidate Ballot, Voting Proxy Card, and all pertinent materials in early November. Please, review all information and instructions carefully to ensure your ballot and proxy are properly validated. Only members in good standing are eligible to vote.

Vote! Your opinion is important. This is your opportunity to be heard.

REMINdERS:
The Annual Meeting mailing is scheduled for mailing sometime the week of November 9, 2020. The mailing will be sent in 4” x 9” black & white Lake Carroll envelopes. All delinquent dues & Association fees (mowing, marina concession charges, citations, chlorine bills, etc.) must be paid in full to exercise your voting privileges concerning the BOD election, the 2021 Budget, and other matters presented at the 2020 Annual Meeting. If you are paying your dues on the ACH monthly plan, you must be paid current through the October auto-pay cycle. As of November 1, 2020, $100.00 late fees have been added to all unpaid accounts. Late fees were also added to unpaid 2020 August mowings.

Ballots for the BOD election must be received by Wednesday, November 25, 2020. They are to be mailed in the envelopes provided with the mailing. Those envelopes may also be dropped off at the First State Bank of Shannon or Lake Carroll. Do NOT drop your ballot(s) at the Administration Office or mail them with your Proxy; they will be VOID in either of these events. Please read the instructions carefully.

Proxies for the 2020 Annual Meeting may be returned to the Association Office any time prior to the meeting on December 6, 2020. Once again, please read the directions included in your Annual Meeting packet. Unsigned proxies will be voided.

Focus On Our Future

Stephen Mack, Treasurer, Lake Carroll Board Treasurer

November 1, 2020

Our budget and its goals are major components of what define Lake Carroll. Our support for the many amenities and attributes of Lake Carroll are reflected in our respect for our system and the understanding that we enjoy benefits seldom found in other communities.

Unanimous. 7-0

Our Board has voted 7-0 to recommend and support this budget. Unanimous. Please vote YES to our budget recommendation. There are important reasons below. This letter details our $95 per year increase.
Lake Carroll Clubhouse
815.493.2810
11:00am - 7:00pm

Curbside Service
Due to the new mitigations effective 10/25/2020, the Clubhouse will open for curbside service Thursday-Sunday from 11am to 7pm. Please place your order by phone, 815.493.2810. Guests will pay at the time of order via credit or debit card. Please remain in your vehicles and an LCA staff member will bring your order out to you.

29-11 Ironwood Blvd ~ Lake Carroll IL 61046
Dee Kuhlemeier, Clubhouse Manager
Chris Choquette, Chef
www.golakecarroll.com

Annual Lake Drawdown
The annual lake drawdown will begin on Thursday, November 5th. The lake is currently at approximately 739’ 6”. Over several day’s time the lake will be lowered to three feet below pool, which will be 737” (pool level is 740”).

The purpose of the drawdown is two-fold. One, to exercise the dam valve as required by the state. And two, it allows LCA and waterfront owners a chance to perform needed rip rap and shoreline stabilization repairs.

If you have any questions, please contact Joe Rush, Lake Manager, at jrush@golakecarroll.com.

Twice-Sold Tales
Gently Used Books & More

The Friends of the Lanark Public Library are asking for your help. COVID restrictions forced the cancellation of our upcoming fundraiser, reducing our ability to support Lanark’s library this year. To offset the loss, we are holding an Open House with 50% off Twice-Sold Tales Books and More on Friday and Saturday, November 6 and 7.

Christmas books, DVDs, CDs, and more will be available, including plenty of giftable books for children through adults, and, of course, thousands of titles for all ages and all tastes.

Visit Twice-Sold Tales Gently Used Books and More at 504 W. IL Rte. 64 in Lanark from 9 to 5 on November 6 and 9 to 4 on November 7 for gifts or to stock up for winter at 50% off. We are a nonprofit organization; all proceeds support the Lanark Public Library’s collections and programs.

LAKE CARROLL ASSOCIATION
3-200 Association Dr.
Lake Carroll, IL 61046
815.493.2552 | Fax: 815.493.2883

OFFICE DIRECTORY
110 Cindy Lemm Front Desk Associate
111 Donna Beyer Communications Director
112 Dick Schwalbenberg General Manager
113 Lisa Vanderheyden Finance/HR Director
114 Mary VanRaden Accounts Receivable
115 Sara Ashby Marketing Manager
116 Michelle Burton Office Mgr/Owner Liaison
117 Lake Fossett Security Supervisor
118 Debbie Stender Finance Assistant
119 Joyce Stadel Front Desk Associate

DIRECT DIAL
Don Aleksy, Facilities Dir ...............815.291.2898
Donna Aleksey, Recreation Dir ........815.499.5425
Sarah Heckman, Events Coordinatr ..........815.291.9298
Dee Kuhlemeier, Clubhouse Mgr ........815.821.5297
Doug Rominski, Building Insp ........815.821.5296
Joe Rush, Lake Manager ...............815.297.5637

EMERGENCY & LAW ENFORCEMENT
Carroll Co. Sheriff ...............815.244.2635
Emergency ...............911
LC Security ...............815.275.6122

Association Business Hours
Monday-Friday
8:00am-12:00pm
12:30pm-4:30pm
Saturday
9:00am-1:00pm

LAKE CARROLL 2020 Board of Directors
President
Tom Bogusevic
Cell: 708.269.2137
tomb@golakecarroll.com

Vice President
Alan Cazzato
acazzato@sbcglobal.net
Cell: 312.446.2950

Secretary
Cliff Mortenson
Cimort1@aol.com
Cell: 630.768.0454

Board Director
Steve Mack
Steve@MackTracks.com
Phone: 847.657.6600 x106

Board Director
Debbie Daugherty
sdaugherty@currenttech.net
Cell: 630.546.2303

Board Director
Ryan FitzSimmons
fitzsir@icloud.com
Cell: 847.772.7883

Lake Carroll
2020

Standing Committee
A&E
By-Laws
Campground
Clubhouse
Finance
Golf Course
Infrastructure
Lake & LIP
Marketing
Recreation
Safety
Steering
Wildlife

Board Liaisons
Cliff Mortenson
Ryan FitzSimmons
Tom Bogusevic
Steve Mack
Tom Bogusevic
Cliff Mortenson
Ryan FitzSimmons
Alan Cazzato
Betty Carrubba
Betty Carrubba
Steve Daugherty
Steve Mack
Alan Cazzato

LCA AMENITIES, FACILITIES, & SERVICES STATUS
OPEN
Aquatic Complex - Indoor Pool
Campground
Clubhouse - Curbside Service
Golf Course & Pro Shop
Lake
Lodge / Library / Fitness Center
Tennis Courts
Trail System
CLOSED
Campground Shower House & Hook-Ups
West Marina - All services and facilities

Watch the weekly emails for updates.
Focus continued

One year ago, November 1, 2019, we outlined a plan to put Lake Carroll’s finances back on track with a long-term plan. We identified those goals and proceeded to execute. Then, Covid-19!

“It does not do to leave a live dragon out of your calculations, if you live near one.” - J.R.R. Tolkien

Association management and your Board did not sit back. Immediate actions were taken to attempt to minimize inconveniences and to maximize member satisfaction wherever possible.

“Give me six hours to chop down a tree and I will spend the first four sharpening the axe.” - Abraham Lincoln

The goals we set were not reached by accident. They were planned. Our 2020 goals included:

**Reserves:**
Put our reserves back on track. Reserves are expected to exceed $1 million in 2020. That compares to only $413,605 in 2016. Our plan continues to grow our Reserves, an essential element of our long-term health.

**Recover losses:**

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<td>Lake Carroll's future</td>
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<td>running low</td>
<td>Lake Carroll's future</td>
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Our budget continues to put our community back to paying its bills on time. In 2019, we identified losses that caused our association to use next year’s dues to pay the previous year’s bills. In 2020, that changed and our 2021 budget, that we ask you to vote YES on, looks to reinforce this change.

We anticipate that we will end 2020 with money in the bank.

**Properties for Sale:**
Our strategy in 2019 to reduce the supply of lots has resulted in fewer undeveloped properties for sale. As of mid-October 2020, Lake Carroll had 61 lots listed with realtors. That’s 50% less than the 123 lots for sale at mid-October 2019. Today, a lot owner who may be having difficulty maintaining their property has a significantly better opportunity to sell to a buyer more willing or able to pay the dues. Good for the seller and good for Lake Carroll with less collection and legal costs.

**Many other changes are happening that reflect the better financial condition of our community. Will it continue? Our 2020 goals will continue into 2021. We must protect our association, our amenities, and our investments, including the properties we own personally. Our board looks to continue this successful direction. But, to continue, we need your support.**

Lake Carroll is a business.

Lake Carroll is a business. Yes, our business has all the aspects we look to enjoy: lake, golf course, aquatic center, roads, clubhouse and lodge facilities, campgrounds, trails… and, for many, a getaway and solitude. Our financial goals are shared and we must consistently plan for our present and future. We fully expect challenges to continue to be identified. As in any business, we are advancing an evolving organization.

In just the past 23 months, your Board and General Manager have taken a tremendous amount of time to examine and upgrade our financial structure and resources with a goal to plan for our present and to Focus On Our Future.

**The Budget:**
There are four components to our Lake Carroll Budget: Operations, 2) Fixed Asset Budget, 3) Fixed Asset Reserve Fund, and 4) Fees.

Our Board has approved a budget which represents member dues of $2,120, for our 2021 year. The $2,120 represents a $95 increase for the coming year which equals 4.7%. For those who use our ACH automatic debit plan, the $95 increase represents an additional $7.92 per month ($184.67 per month including an $8 ACH service fee).

**Budget Components:**

**Operations:**
Operations are the day-to-day expenses of running our association. Day-to-day includes our labor, administration including accounting and finance, supplies, utilities, grounds keeping, lake care, vehicles, maintenance and much more.

**Inflation:**
Inflation at our national level is running 1.4% annual as of the US government’s September consumer price index release.

**Association Inflation:**
However, our association is dealing with a different form of inflation. Mandated wage inflation. And it is a substantial burden that must be paid.

Most agree, a fair living wage also includes an annual cost of living increase. Illinois has mandated a more significant increase in minimum wages.

Two minimum wage increases took place in 2020.

a. 1/1/2020 - $8.25 rose $1 to $9.25. That increase represented a 12% rise from the $8.25 to $9.25.

b. 7/1/2020 – $9.25 rose another $0.75 to $10. That increase represented another 8% rise after only 6 months. That total rise in 2020 was 21% ($8.25 rising to $10.00).

And now for 2021:

c. 1/1/21 - $10 minimum will increase to $11, another 10%.

We continue to review our labor expenses as well as all lines of our budget. While expenses including the above and insurance are rising rapidly, we believe the 2021 budget maintains its integrity while holding the rise in dues to only 4.7%.

**Fixed Assets Budget:**
Our fixed asset budget is primarily constructed to repair and replace items with values of more than $5,000. Our 2021 fixed asset budget includes the replacement of a class III dam which allows water to flow into our lake at section 23. Replacing this dam is notable as it is estimated to cost near $300,000. Deferring this replacement could result in considerable road damage above the dam and an appreciably higher cost as a result of a potential significant rain event. This budget also anticipates expenses of $400,000 to maintain or replace sections of our road system.

Lake Carroll’s roads are private. We must build and maintain them, as well as our parking lots. This expense is considerable and even with this $400,000 remains a meaningful challenge in coming years. Our Board is actively reviewing alternatives to address the future.

**Fixed Asset Reserves:**
Lake Carroll is a gem. Our lake, golf course, aquatic pool complex, campground, roads, buildings and grounds, and its administration and members all make this a Premier Lake Community. However, if we are not planning for its financial future, we risk its very survival. While financial surprises happen and reserves are meant to help smooth these events, reserves are also hoped to better handle our future long-term replacements and repairs that dues are unable to cover.

*“Without vision you don’t see, and without practicality the bills don’t get paid.” - Novelist, Paul Engle*

Do you plan for your future? Save for retirement, a new roof, a child, or grandchild’s future education? Or do you give up and say, “I can’t do it.” Life is full of difficult choices and at Lake Carroll, your Board has exhaustively examined our current future fixed asset needs.

**Fees:**
Fees for usage of Lake Carroll facilities and its components are budgeted to increase approximately 1.5% in 2021, in line with consumer inflation.

**2021 Dues:**
One year ago, our President, Tom Bogusevic, stated in his budget letter to members:

>“...barring any significant unforeseen events, we can give you guidance that in 2021 our target budget increase should be in a range of 4%-6%.”

Our Board is now honoring this commitment. Please join us as we Focus On Our Future. Vote Yes for our 2021 budget.
Proposed Budget Documents for 2021

Below are links for the 2021 proposed budget documents. You will need to log in to view these online. Documents include:
- 2021 Proposed Budget
- 2021 Proposed Fixed Asset Budget
- 2021 Proposed Fee Schedule

Don’t forget to VOTE!

Ballots and other Annual Meeting materials will be mailed in early November. Be sure to return your ballot as instructed to FSB Shannon or Lake Carroll.

You can view board candidate bios and answers to questions on the Lake Carroll website - Click here. You can also view the two Meet the Candidate videos by logging into LCA Meetings & click on “Video” under Meet the Candidates.

A Message from the President

November 1, 2020

Dear Fellow Lake Carroll Property Owners,

The year 2020 at Lake Carroll will be remembered as challenging, to say the least. Every day, it seemed we were presented with another obstacle that tried to divert us from our stated goal of getting the Lake Carroll financial system back on track.

While we watched, as significant unforeseen events unfolded around us, the Board, our management team, and our business advisors began planning and executing calculated responses to Lake Carroll’s situation on an almost daily basis.

The responses were focused on the health and safety of our property owners and employees and the welfare of our Association. We tried to minimize inconveniences and maximize member satisfaction as much as possible within the constraints of the Governor’s Executive Orders. The situation continues today, and we are forecasting it to continue well into 2021.

Despite the challenges and obstacles, we faced this year, our financial position is stronger now than when we began the year. We have made significant progress and we are confident that in 2021 we will continue to make even more progress. Our Treasurer, Steve Mack, in his accompanying letter, will go into much more detail.

At this time last year, I wrote that "barring any significant unforeseen events, we can give you guidance that in 2021 our target budget increase should be in a range of 4% - 6%." I am pleased to say that despite "significant unforeseen events" taking place in 2020 your Board of Directors in the October Board Meeting, unanimously approved a budget with an increase of 4.7% to be sent to you, our members, for ratification.

Please vote YES for this budget and let us continue on our path.

Sincerely,
Tom Bogusevic, Board President

Committees Seeking Members

The Campground, Clubhouse, Infrastructure, & Safety Committees are seeking members. Any interested applicants are invited to attend committee meetings to learn what they are all about. Click here to log on and access a committee application.
West Marina Gas Tank Replacement

By Sara Ashby, Marketing Manager

If you have driven past the West Marina lately you have seen the new, very large, white fuel tank sitting in its new home. This new tank comes after over a year and a half of planning, but the results are worth it. On October 1st, our team at Lake Carroll, in conjunction with Howard Lee and Sons out of Rockford, began the removal of the old fuel tank. The old tank had been under ground for over 30 years. For each year past 30, our insurance would have charged us more because of the risks involved with an aging tank.

The two-day removal process went smoothly but it was no small undertaking. The entire system had to be removed. The old tank, piping, pumps, wiring, and hoses were all removed and replaced. The new tank arrived October 19th and was set in minutes and hooked up within a few days.

This new tank is digital, more efficient, and much safer. It is a 12,000-gallon tank vs. its 10,000-gallon predecessor. This new tank and technology will allow for faster pumping and more accurate inventory keeping.

The large white space on the tank presents a perfect opportunity for marketing as well. The plan is to reach out to local businesses, such as the marinas, to see if they would be interested in purchasing space for advertising on the tank.

Our busy lake season may be over for the year, but we are excited to be geared up and ready to better serve our members as soon as its time to hit the water again.

Lake Carroll Prairie Club

By Pam Richards

“The to preserve and maintain the prairies and woodlands of Lake Carroll to improve the quality of the community's ecosystem”

The Lake Carroll Prairie Club has been busy despite COVID-19 as we work outside! Nature, fresh air, exercise, wildlife, beautiful plants- helps to keep one sane. The past month several workdays entailed cutting brush on the prairie remnant on the ATV trail and collecting seeds there as well as on the Lake Carroll Blvd. (LCB) prairie. We over-seeded the campground planting and cut-up branches and debris on the milkweed hill at the Clubhouse in preparation for the Com-Ed grant project.

After our last club meeting Jim and Pam presented a slide show on The Basics of a Prescribed Prairie Burn. This was a seminar we did for the state of Illinois Master Naturalist conference. As we would like to burn a couple areas this fall; it was appropriate to educate our club members as to what is involved. We take it very seriously and empathize for the western fires we are all witnessing. Then we had a seed sharing where members could gather seeds they would like to sow at their own homes from what they have picked. Other seeds will go into the Edgewater Planting, LCB II, LCB I, and the campsite.

Our club has been fortunate to have great volunteers and social distanced camaraderie! This picture is a member Marti Meyer with her granddaughter Megan who is learning about prairie plants and helping to gather seeds from the Echinacea purpurea or purple coneflower her mother grows. Grandson Carson also helped out by loading up the UTV and hauling debris. What a great way to bond with our loved ones; teaching them and encouraging them to have a positive ecological impact for their future. Here is a thought on the fall landscape. Yes, many like to clean-up and have manicured yards but did you consider that plant stems, leaves, seed heads, native berries, nut plants, and decaying brush provide both habitat and food for insects, birds, and wildlife? The best plan is to wait until the next spring. Or if not, maybe next year you might create a 'wild area' in your yard if you rake leaves or trim down flowers and bushes. You can also pile your leaves that will decay by next spring and be excellent mulch and fertilizer. Better yet, leave the leaves or best yet, put them in your compost for a great source of carbon.

If you would like to know more about the LC Prairie Club, please contact Pam and Jim Richards at 815-931-2972 or Becky Janopoulos at 630-715-0554. Click here for member form or find it on page 9.

“See you on the prairies!”
Security Stats for September 2020:

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<thead>
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<th>Category</th>
<th>Count</th>
</tr>
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<tbody>
<tr>
<td>House Checks</td>
<td>2806</td>
</tr>
<tr>
<td>Amenity Checks</td>
<td>856</td>
</tr>
<tr>
<td>Service Calls</td>
<td>235</td>
</tr>
<tr>
<td>Complaints</td>
<td>28</td>
</tr>
<tr>
<td>Deliveries</td>
<td>72</td>
</tr>
<tr>
<td>Assist Motorists</td>
<td>5</td>
</tr>
<tr>
<td>Alarms</td>
<td>2</td>
</tr>
<tr>
<td>Ambulance Calls</td>
<td>3</td>
</tr>
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</table>

Winter is on its way...

RESIDENTIAL INSPECTION

You may want to consider utilizing the Residential Inspection / Low Temperature Light Program the Security Department offers. Several homes have experienced major water damage during the harsh winter months. I have seen the devastation water can cause to homes with a broken water pipe; this program is something to consider. Simply click here to log on and access the document or visit our website and navigate to Members > Documents and scroll down to Security Information & Forms.

WINTER ROADS

When the snow flies at Lake Carroll, please slow down while driving. Many times, our roads will not be completely clear of snow and ice like the highways outside of Lake Carroll. Our roads receive much less traffic than the highways and the lack of traffic causes a longer time for our roads to clear up completely. When a significant snowstorm hits Lake Carroll and you do not need to travel, please stay home to give our maintenance department time to clear the roads properly before venturing out. Also, allow our snowplows plenty of room while clearing snow, as many times their vision is impaired due to the snow. Let’s have a safe winter driving season.

ICE SAFETY

Several years ago, a tragedy occurred in Sabula Iowa on Sabula Lake located about 20 miles west of Lake Carroll. Two ice fishermen fell through the ice; only one was rescued. If you are an ice fisherman, please use extreme caution when headng out onto the frozen lake. Reminder: Use of the frozen lake surface is at the operator’s own risk.

WILDLIFE MANAGEMENT 2020/2021

The deer harvesting program has begun at Lake Carroll. Please be aware registered hunters will be out in the woods, which means you’ll be seeing more vehicles parked alongside our roads. When you are utilizing the trail system, please be courteous to the hunters while they are in the woods. The harassment of any hunter is a violation of state law and will be enforced at Lake Carroll.

BAITING DEER IS ILLEGAL

Many members find the deer enjoyable to look at, but I want to remind you that it is illegal in the state of Illinois to use bait to attract deer. **It is unlawful to make available food, salt, mineral blocks, or other products for ingestion by wild deer or other wildlife in areas where wild deer are present.** Page 11, of the Illinois hunting rules and regulations. You will be prosecuted by the State of Illinois if you are found to be baiting deer at Lake Carroll.

DOGS MUST BE LEASHED

We are still having issues with dogs that are not leashed. The Rules and Regulations clearly state in 50.06 (H)(1), (2), and (3) that dogs always need to be leashed when not on your property. When a dog is on your property and leaves your property for whatever reason and harasses or intimidates other property owners who are trying to enjoy their property or taking a walk, YOU are responsible for that dog.

RULES & REGULATIONS

I would like to encourage everyone to view the Lake Carroll Rules & Regulations. A couple minutes reviewing the rules can make everyone’s experience more enjoyable at Lake Carroll. Not knowing a rule is not an excuse to violate one.

I would like to wish all the property owners and their guests a safe and enjoyable fall season and DON’T FORGET YEILD TO YELLOW!!!

If you have any questions, complaints or compliments, please feel free to contact me at (815) 493-2552 ext.118 or email me at lfossett@golakecarroll.com.
Snow Commander Update

We had our snow training meeting on October 20th and 15 employees of the snow team attended. We went over our routes and priority areas. We discussed in detail all areas that need to be done and the time frame in which they needed to be done by. Everything gets done based on the opening times for amenities and need, such as bus routes and medical routes.

We also went over safety procedures and the inventory in the trucks. We currently have 150 tons of salt ready to go and all trucks have been equipped with washer solvent, map, bus route and schedule, chains, ice scrapers and shovels. This year we will concentrate on keeping driveway openings clear when we plow, and we also went over where the new fuel tank was located and discussed that takes up more space in the West Marina parking lot now.

It takes us an average of 6.5 hours from start to finish, AFTER the snow has stopped, to get everything plowed. This average is down from 8 to 9 hours it took us in the past. This reduction of 1.5 hours saves us about $1,200 in manpower and operation costs per plow day.

We are thankful to have the members of the golf maintenance crew assisting us this year. I am proud of the team we have built, and I am confident we will have a good year. None of us love the snow but my team and I will be here to do our part in making this a smooth winter.

Rose Kuhlemier, Snow Commander

Safety First

By Matt Ripplinger, Member of the Safety Committee

PEDESTRIAN SAFETY

Welcome fall, with all its beautiful color. Many people like to walk this time of year because it's cooler. Please remember a few safety rules when walking along our roadways. Always walk facing traffic and wear bright colors or even a reflective vest. Stay to the side of the roadway and be ready to jump out of the way in case a car does not see you. The sun may be in their eyes or they might be distracted while talking on their phone (hands free of course) or talking to a passenger and may not see you. If you are walking with your dog, be sure the dog is more toward the ditch than on the road.

Now, if you're riding a bike, you always ride on the same side as you would while driving your car, with traffic. Be aware of the loose gravel along the roadways, especially near intersections. Bright colors or a safety vest would also help. If you have a light or red blinking light for the back of the bike turn it on, even if it's in the daytime. Ride with your front light on as well, as you will be seen better day or night.

Be extra cautious late in the afternoon whether you are walking or riding your bike, as the sun sets earlier now and it's not as easy to see you as it is in the summertime.

One more point of hiking and trail use caution…it is hunting season and Lake Carroll allows registered hunters to bow hunt October 1st through January 20th. Whether you're on foot or on your machine, please use caution. Your trail machine can be heard approaching by a hunter in a stand; however, if on foot it would be advisable to wear brightly colored clothing or a vest. Also, you will see cars parked along the roadside. There should be a parking pass on the dash signifying they are a hunter.

FURNACE & FIREPLACE SAFETY

Once you're indoors, it's time to do some furnace and fireplace maintenance. It's not very costly each year to have your furnace looked at, and the burner adjusted. Proper adjustment will allow the furnace to run more efficiently, as well. It's fairly inexpensive to have a chimney sweep clean your fireplace vent, and it should be done on a regular basis. Accumulated soot inside the chimney has caused several fires.

If you decide to have a bonfire outside do not use gasoline to start the fire & don't pack your fire too full of wood and obviously don't sit too close to the fire. Most importantly, pour water on the fire when you're done so the coals don't fly out and light something on fire that you don't want to burn. Things are drying out right now, so extra caution is needed.

Let's enjoy November, whatever you are doing, and remember “safety first!”

If you have topics you like to see the Safety Committee cover, please send them to mripplinger@broadmooragency.com.
LC’s Billboard Gets a Facelift
Sara Ashby, Marketing Manager

Thank you to our valued partners, First State Bank for including us in the facelift of their sign at the intersection of 26 and 72.

FSB Donates to Local Food Pantries

FSB is committed to supporting our customers and communities for the past 90 years, and now more than ever. Through our partnership with Federal Home Loan Bank of Chicago, we are providing $15,000 grant to our local food pantries.

Polo Lifeline Food & Self Help Project & Shannon/Lanark/Lake Carroll Food pantry. This grant is to support relief efforts for population hardest hit by COVID-19 as well as promote equity and opportunity for communities.

Lake Carroll Bluebirds
By Tom and Jan Young (24-119)

The bluebird nesting season is over, but a few bluebirds can occasionally still be seen at Lake Carroll. I thought I’d like to take this opportunity to thank everybody who signed up with BAN this year, as well as in previous years, for trying to help the bluebirds make a comeback in our part of the country. This year wasn't exactly a great success story but with the crazy weather, an abundance of gnats, a seemingly endless supply of sparrows and wrens, and COVID-19, there were a lot of obstacles to overcome. Hopefully, next year will be much better and I'm already looking forward to April when we can start all over again.

For those not familiar with BAN (Bluebirds Across Nebraska), it is a nonprofit organization consisting of all volunteers who are trying to help our native bluebirds increase their population. If you think you might like to try to raise bluebirds yourself next season, please join us. If you know someone who loves nature and is hard to shop for at Christmas, a three-year membership to BAN might make a great gift. For only $25 they will get a top of the line bluebird house including the mounting pole, a welcome packet with all kinds of bluebird information, and a quarterly newsletter.

I’m proud to say that an article about Lake Carroll bluebirds will be coming in the next BAN newsletter. If interested, please don’t hesitate to contact us at youngtjl@aol.com. We can take care of everything you need right here at the lake. Your membership is even tax deductible. It would be the kind of Christmas gift that keeps on giving year after year. Please consider it because the bluebirds need all the help they can get.
The Power of Gratitude and Appreciation
By Donna Aleksy
Recreation Director

Gratitude and appreciation are important in community life and in community building because they bring us into positive and direct relationship with ourselves and others. Feeling gratitude and expressing appreciation opens our hearts and lifts our hands to the tasks before us. They bring people together and improve community outcomes.

In a world so extensively focused on technology and financial resources, are the benefits of gratitude and appreciation worth the time and the effort? Absolutely!

Being able to focus even momentarily on what is working and what we are thankful for can lift us up and out of our single-mindedness and into the community around us. Particularly during these stressful times.

I am thankful for so many things, and people, here at Lake Carroll that my list would go on for pages and pages. So, I will simply say THANK YOU to those members, staff, and friends who are always quick to offer a helping hand, a positive vote of confidence, or a simple smile behind your mask.

Residential House & Low Temperature Light Checks
A service offered by the LC Security Department

The Lake Carroll Security Department offers a Home Inspection that requests our officers to routinely take a visible check of your home while you are away. Members of the Lake Carroll Security Department carry out these checks twice a day on a daily basis. The officer on patrol will do a drive-by of your home looking for anything out of the ordinary such as open doors and lights left on. The times when the officer does this will be documented on a daily log sheet; this helps our department establish a timeframe in case a problem arises. When something out of the ordinary is found, the officer on duty will contact you to rectify the situation.

The Security Department also offers a Low Temperature Light Check. The same things are looked for during this check as are during the home check. In addition, we also look for a low temperature light that is placed in a specific window in the home. These low temperature switches can be purchased at most home improvement stores. The Security Department recommends the use of a colored bulb. These lights work by being plugged into an outlet and the lamp is placed into a window. When the temperature in the home falls below a preset temperature, the light will turn on. This will alert the officer that the home has a possible furnace problem or is out of LP. The officer will then contact the homeowner. The Lake Carroll Security Department recommends the use of these lights in all homes that are left unattended during the winter months.

The fees for this service are as follows:
1. $10.00 a week
2. $30.00 a month
3. $180.00 a year

A form must be filled out if you are interested in these programs. The form can be picked up at the Association Office, from a Lake Carroll Security Officer, or is available at www.golakecarroll.com. Simply click here to log on and access the document or visit our website and navigate to Members > Documents and scroll down to Security Information & Forms.

Women’s Club Membership/Renewal Application

Name:__________________________________________
Address:________________________________________
City, State, Zip:___________________ Cell Phone:_______________
Home Phone:_____________________ Email Address: ________________
Section:_____ Lot:_____ Birthday: Month _____ Day ______
⇒ Annual dues cover September through June.
⇒ Login to www.golakecarroll.com and find Clubs for more information or to contact a current Women’s Club Officer.
⇒ Please make $20.00 membership check payable to: LC Women’s Club.
⇒ Mail to: Rosanne Stangl, 23-201 Brittany Ct, Lake Carroll, IL 61046