

Echoes from Our Lake

THE OFFICIAL NEWSLETTER OF THE WALKER LAKESHORES LANDOWNERS ASSOCIATION

DECEMBER 2023 | VOLUME 161

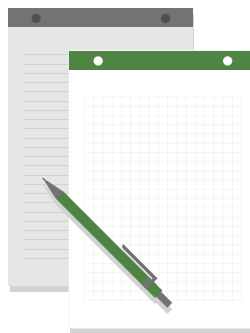


Photo Credit: Margaret Lisciandrello

A Note from The President

I hope you had a great holiday season and wish you and your family a happy and healthy new year.

The new year brings about another round of assessments, and if you are like me, you don't like taxes or assessments. But they are a necessary evil of running both government and a local private community like ours. What I definitely don't like most is the so called "pork" or frivolous spending done at so many levels of government. I can assure you the Walker Lakeshores Landowners Association (WLLA) budget does not include such items. The WLLA budget focuses on what we must maintain, such as care of the lake, maintenance of the roads at the level that funding allows, the beaches, the clubhouse/office buildings. It also includes a lake reserve which is needed when dam issues must be addressed.



WHAT'S NEW

WINTER REMINDERS

Winter-related updates on road maintenance & snow removal. [Page 2](#)

BOAT REMOVAL IN PROGRESS

Details surrounding the boat removal process underway. [Page 2](#)

VOLUNTEERS NEEDED JAN 13

Seeking volunteers for Clubhouse & office repairs/upgrades Jan. 13. [Page 4](#)

UPCOMING PROGRAMS & EVENTS

Club updates and programs for the winter season. [Page 5](#)

2024 BUDGET UPDATES

Overview of the budget estimated by the Finance Committee and approved by the Board. [Page 6](#)

The Board is obligated to apply the funds in the categories for which they were assessed. That means we can't use lake assessment or lake reserve funds to repair roads.

Our hard-working and knowledgeable treasurer, Carol Gillen, shares detailed information on the 2024 budget in this newsletter. I urge you to take the time to understand where our assessments go and why. If you have questions, I encourage you to stop by a board of directors meeting, either in-person or via zoom, to inquire. We would love to hear from you! If you have ideas for the community or better ways of doing things, please share them with us.

This is your community, my community, it is **our** community. Let's make it the very best place in which to live, visit, and play.

Until next time!

--Michael DeVita

Snow and Winter-Related Reminders

Road Committee Overview



Since becoming the WLLA Road Committee Chairperson back in 2018, I've come to realize that I write a similar article about snow and winter reminders every year around this time. Though each winter has its

similarities, every snow season has its own distinctions and requires a unique approach to road maintenance.

Like last year, we have had only one snow event to-date. We received a few inches of snow before the weather quickly warmed up again. We've been fortunate to not have had any severe snow events thus far, but it is important we don't be fooled. When I was a young pup with the New Jersey Department of Transportation, I was taught no matter the situation to prepare for the worst and hope for the best.

For the newer residents, there have been winters where it first snowed before the end of October, and you didn't get to see your grass again until April. So, it is very important to be prepared because you never know when a heavy snow season may start.

Walker Lake itself is a little more than 1,200 feet above sea level. Other parts of our community are a bit higher. Elevation



Boat Removal

Boats without Current Stickers are Being Removed from Boat Racks

All boats stored on Walker Lake property need to have current stickers. The 2023 sticker you received to put on the blue or yellow boat tag from last year should be put over the date on the boat tag. Please ensure you place your boat tag where it can be seen when storing it on the boat racks.

Several people have placed the boat tag on the inside of their canoes or kayaks. This makes it extremely hard to see when the boat is upside down on the rack.

The office has sent out two email blasts, posted on the website and has tried to contact property owners associated with the outdated boat tags asking for them to be updated.

The Beach and Grounds Committee has pulled all boats with a 2021 boat tag or older off the boat racks. There are 3 boats on the racks with 2022 boat tags, which have been tracked back to paid members, so they were not taken off at this time.

Of the boats taken off the racks, three have been transferred to the office area and the rest have been taken off to the side of the parking area by the dam. This was done to ensure that everyone who uses our amenities pays for them.

plays a major factor in how much snow we receive versus other areas, such as Milford, where Delaware Valley High School sits about 500 feet above sea level.

For many of us who came from areas like New Jersey, New York City, or Long Island, there is a stark difference not only in elevation, but also our proximity to the Atlantic Ocean. While the ocean can fuel many a big storm, the air temperatures are normally warmer closer to the ocean, reducing accumulation.

Nonetheless, the Walker Lake community is considered “snow country.” This means residents must be prepared if they must travel in the snow. This is not only true within our community; it applies to northeast Pennsylvania as a whole. Let’s face it, the roads in New Jersey and New York are maintained at a different level. While none of the three states has a “bare pavement” policy, it is a given that both NJ and NY throw more resources into their snow fighting operations at a much higher cost than does Pennsylvania.

Our Walker Lake community doesn’t have a “bare pavement” policy either. While there is a general plan when it comes to snow fighting and plowing the roads, each storm is inherently different. The type of precipitation, the track of the storm, temperatures throughout the storm, expected accumulations, wind speeds, and rate of precipitation all come into play. However, our priority remains the same: to get the roads open as quickly and safely as possible once all precipitation has ended. The WLLA Board is committed to providing the service to do just that. However, we kindly ask that residents understand that it takes time to plow all the roads in the community.

Salt and Anti-Skid



We will continue again this winter to use the green-colored ClearLane salt on the paved roads. This salt is more environmentally friendly than conventional road salt, as less salt is needed and we do not have to mix it with anti-skid. As a reminder, though, just like any salt product, it can be irritating to dogs with sensitive paws. Make sure you clean the bottom of their paws after taking your fur babies for a walk, especially on wet roads after snow falls.

As a standard practice, plain anti-skid will be spread on unpaved roads, as opposed to using salt.

There are several people waiting for space on the boat racks and we need to clear out the boats which have either been abandoned there or are being used by people who are not in good standing or even part of our lake community.

There will be a sale of all the boats not claimed by their owners in the spring of 2024. This sale will be publicized via email blast, on our website and on our bulletin board.

Best practices when storing your boat on one of our racks include:

1. Lock the boat to the boat rack but ensure the chain does not interfere with the racks below or above it.
2. Make sure the sticker has the current year on it. The year change should occur prior to the start of the summer season.
3. Make sure you can see the sticker when it is in the boat rack.
4. Print your last name on the boat so if the sticker is lost the office can contact you.
5. Make sure to update your email and phone number on the Beach Tag Request form sent out with your assessment invoice so that the office can easily contact you if there is a problem.
6. If you have past-due assessments, make sure you remove your boat from our racks until your account is in good standing.

Important Winter Notes

As a reminder, WLLA regulations stipulate that no ATV or snowmobile use is permitted on any of the roads, in WLLA-owned common areas, on the frozen lake, or in the dam area.

Trucks will start plowing once there is a snow accumulation of 2". That doesn't mean every road gets plowed when there is 2" of snow; it just means plowing will start in the community. There will also be instances where we delay the plowing of roads due to various circumstances.

Last year we tried to delay plowing gravel roads as long as possible, especially for storms of little accumulation. This was done to save the gravel roadbed, that had yet to freeze, from being plowed away. Understandably, some residents had concerns about the delayed plowing.

Plowing of soft gravel roadbeds resulted in significant damage including peeling the top layer of many gravel roads. As a result, it cost WLLA almost \$55,000 last summer to fix these roads. It is important to note the impact of plowing soft vs. frozen ground, as it has cost under \$20,000 in previous years to fix roads that were plowed when the ground was frozen.

This year, we will be experimenting with different types of blades to see if we can prevent some damage to the roads when the ground is soft. But the true hope is that, if we are going to get snow, we would also get enough cold weather for the ground to freeze deep enough to solidify the gravel roads.

Another example of when we would delay plowing on both the gravel and asphalt roads is if the forecast is predicting that the snow will change to sleet or freezing rain. It is much safer to let ice form on top of existing snow and then plow it off rather than letting ice form directly on the road surface, which presents a much bigger problem. When we let ice form on top of snow before plowing, we use much less salt on the asphalt roads.

But please note that, if there is an ice storm, salt spreading starts as soon as needed.

Please make sure the drainage ditches and culvert pipes along the roadway by your property(ies) are clean and able to handle melting snow runoff.

For the safety and convenience of all residents we ask that you do not blow or shovel the snow from your driveways into the

Volunteers Needed

Volunteer Workday Opportunity

WHERE: Clubhouse and office area
- all inside work

WHEN: Saturday, January 13th from 9am through 12pm

ADDITIONAL INFO: We are looking for neighbors with experience in electrical work to help our lake community. Items that need to be addressed include:

1. Our circuit breakers are in three areas of our buildings. We need a team to identify what each circuit breaker is used for. They will need to draft a report for each circuit breaker box, which can be made into an electronic file so we can update as needed.
2. We need a team to upgrade two (2 ft x 4 ft) ceiling lights to LED lighting. They will remove existing lighting tubes, remove all existing transformers, wiring and install new LED tubes.
3. We need a team to remove and install new window tilt / lock devices on all defective windows in the clubhouse and office.
4. We need a team to measure openings in the basement, so we can remove a garage door and install an out-swinging door that meets ADA codes.

This will help save money to keep our dues low. And it is also a wonderful way to meet your neighbors.

SIGN UP: Email wllassociation@gmail.com at your earliest convenience

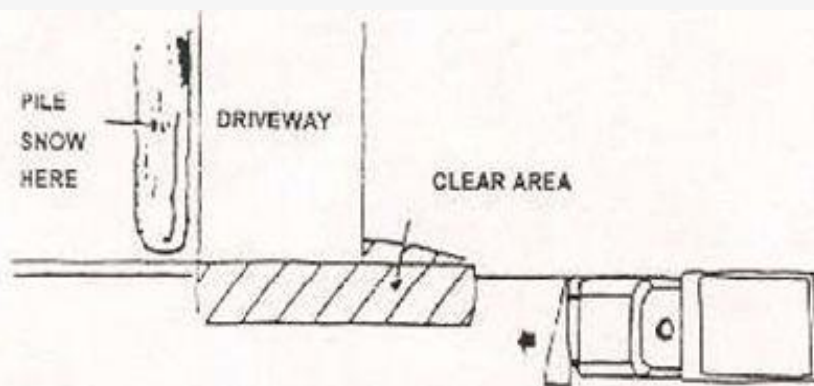
roads themselves. Doing this creates hazards for others using our roads.

Please take trash and recycling cans off the road once they are emptied to keep them from being in the way of plowing or, worse yet, plowed away in heavier snow.

If you have a plowing issue, please call or e-mail the WLLA office or you may post your concern on our Friends of Walker Lake Facebook page which is monitored regularly. Facebook is not the official way complaints should be filed; however, given limited office hours, snow issues posted on Facebook will normally generate a quicker response, if warranted.

Driveway Shoveling Tip

How many times have you shoveled out your driveway only to have the plow come by and leave a pile of snow at the end? While it may not completely eliminate that from happening, here is a little tip that can greatly reduce the amount of snow that gets plowed back in front of your driveway.



Sketch shows the proper way to shovel snow out of your driveway.

When you shovel, clear an area to the right of your driveway as shown in the diagram above. This will provide space for the blade of the plow to empty the snow before it gets to your driveway. It may take you a couple of storms to figure out how much of a clear area you will need. Remember, the more snow, the larger should be the clear area.

Enjoy and be safe in whatever winter brings us.

Program Updates

A Note from Janice DiMaio, Program Committee Chairperson

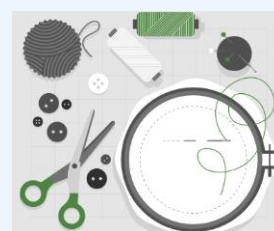
One of the things I love about New Year's Eve is the opportunity it gives us to reflect on the past year and all that we've accomplished. As the old year comes to a close, people around the world gather with friends and family to celebrate the start of a new year.

The beginning of a new year is a time to look forward and set new goals for ourselves. Maybe it's resolving to exercise more. Why not join WLLA's Pickleball League this Spring? If exercise isn't your thing, but spending more time with friends and loved ones is, join in the fun at our Potluck Dinners. Nothing is more enjoyable than sharing a meal and playing games with friends and family. Who knows you may even learn a trivia fact or two.

As we ring in the new year, let us also remember to be grateful for all that we have. No matter what challenges we may face, there is always something to be thankful for. So let us take a moment to appreciate the people and experiences that have enriched our lives and look forward to all the new year has in store...

2024 Calendar coming soon. Email the office with your suggestions. wllassociation@gmail.com

Walker Lake Women's Club



This year, the Women's Club successfully crafted 25 baptismal quilts for St.

Ann's Church in Shohola. The Club

2024 WLLA Budget Update

WLLA Board of Directors Approved in November Meeting

A budget is our best estimate of what we will do, and how much money we will need to do it. This is a \$430,000 budget, with \$343,100 funded through the Operating Budget (predominantly assessments & dues) and \$86,900 from Reserves/Capital Budget.

A budget is a financial plan for the upcoming fiscal year, an estimate of income & expense, and a tool for being financially ready for what we need or want.

A budget is not a commitment. Actual income & expense are almost always over or under the amount budgeted (but our budgets have been close!). All expenditures are subject to Board authorization (even expenses included in our budget will be put to a vote).

In accordance with our bylaws, the budget was developed by the Finance Committee, then proposed to the Board of Directors. The budget development process goes like this...

1. Gather committee budget requests for upcoming year.
2. Plug committee budget requests into draft budget report with prior years income and expense columns for comparison.
3. Work on filling in the expense side first.
4. With expense understood, look at income side to make the income and expense meet. For the 2024 budget, considerations were also given to inflation and interest rates - both inordinately high as we all know in our personal budgets as well.
5. Propose budget and assessments to the Board.

In addition to the everyday expenses that keep the lights on, we have several special projects in the works for 2024...

1. Increase funding for Road Repair
2. Replace flooring in the Clubhouse
3. Bring in technological enhancements for Security
4. Repair Tennis Court
5. Add sand at both Beaches
6. Install Salt Tent
7. Stock Fish
8. Continue to work on readiness for the Dam project
9. Continue to work on readiness for Building repairs

is currently preparing for next year with the same goal in mind.

These women also created reusable shopping bags for local food pantries. The bags were distributed to the Pike County Ecumenical in Milford, Queen of Peace in New Jersey and St. Ann's in Shohola. The bags were greatly appreciated, and the group may do it again next year.

In addition, these ladies donated a gift basket to Tri-State Pregnancy for a fundraiser.

The Walker Lake Women's Club is not meeting in January or February, but, if you are interested in participating in future projects, please contact Chris Cancemi at 570-228-8442 or sewchris@ptd.net.

First Friday Potlucks Continue on Saturdays in 2024!

Potluck dinners remain a fan favorite and will be moving to Saturdays in 2024. These gatherings often have a theme and will occur on the first Saturday of every month at 6pm in the Clubhouse. Walk-ins are welcome, we just ask that you bring a dish to share. These evenings provide the opportunity to play fun games, enjoy great food, get to know your neighbors, and spend time with friends and family. Non-members are \$10; members are free.

Lost & Found Items

LOST

Men's wedding ring size 11. White gold with a raised wave pattern.

Found

- Seirus Men's XL Black Gloves
- North Face White Winter Hat
- Cell Phone

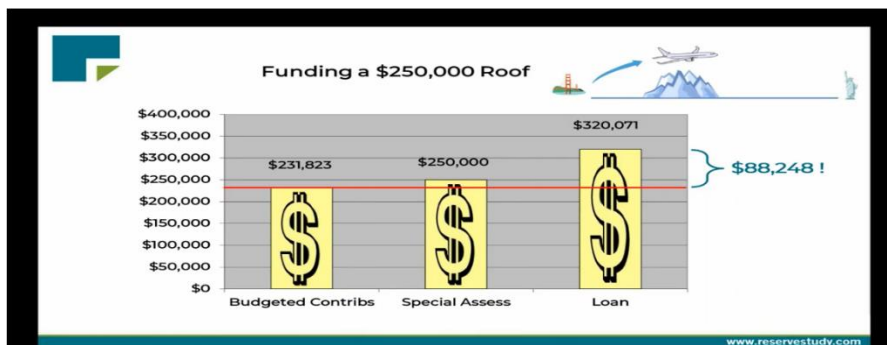
Contact the office if you lost or found one of the items listed above.

Status of Reserves/Capital Budget

- Lake Reserve
 - \$266,299 as of October statement
 - \$500,000 cost of the dam improvements (rough, “don’t quote me” guess from our engineers)
 - a couple years old now (before the inflation jump)
 - that guess would probably be higher today
 - We can borrow up to \$500,000 from the Dam Assurance Program, but it will require...
 - 50% matching funds
 - repayment within 10 years
 - interest rate equal to 5-year US Treasury Note at time of application
 - We must also plan for construction cost overruns.
 - *So, we’re close, which will help us to avoid a special assessment for this upcoming liability, but more savings are needed to ensure readiness.*
- Road Reserve
 - \$47,126 as of October statement
 - \$9,000 is expected to be used in 2023
 - \$10,000 proposed to be used in 2024
 - \$15,000 retained as emergency fund
 - Reserve the remaining \$13,126 as seed money for a larger project with a road loan once interest rates drop (bank currently offering roughly 8-9% with accounts receivable as collateral)
- Building Reserve
 - \$20,515 as of October statement
 - \$19,500 roof replacement done in ‘23 (none drawn from Reserve yet)
 - \$10,000 Clubhouse flooring replacement in the ‘24 budget

A Reserve Study is a planning technique that provides a pathway to assurance that funds are available when repair or replacement of a common element is necessary. Our Reserve Study includes only our building components. Lake & Road have been excluded, as replacement cost is difficult to predict.

 - 2022 Reserve Study for building components: 31.5% funded (100% funded would mean that our savings were keeping pace with deterioration and have us ready for replacement of assets when it is due).
 - 2023 Reserve Study for building components: 58% funded
- Capital Improvement Fund (A state-mandated fund, not a “reserve fund” as such and not included in our Reserve Study.)
 - Funds cannot be co-mingled
 - Use is restricted to new common areas or complete replacement of an existing common area.
 - \$38,382 as of October statement
 - \$20,000 budgeted in ‘24 for Salt Shed installation (the final phase of its full replacement).



This is a demonstration of purchasing power when funding through Reserve Study methods. It is a slide from a video by Association Reserves using a roof replacement as an example. The same would apply to any project, including our roads or our dam.

Please note the increased value when funding through reserves vs funding through a loan. Budgeted contributions to reserves earn interest over time; loans carry interest expense (loan interest is our dollars going to the bank, not directly to the asset that we want to fix).

Summary of our silos...Lake - Road - Member

- Lake funding is ok.
 - Cautionary note that pipe repair costs and reserve planning are pending.
 - Based on what we do know, continued saving is required.
- Road funding is challenged.
 - We have increased funding each year.
 - We continue efforts to meet the need.
 - Roads are funded through the annual operating budget, not Reserve Study methodology.
- Member funding is challenged by the fact that Membership is optional for much of the community.
- Capital Improvement Fund is ok.
 - Property sales are up so the fund grew more than expected in '23.

This is a strong budget that prepares us well for 2024

- Committee budget requests are funded.
- Projects that are just coming into view are anticipated (i.e., Clubhouse flooring, Security upgrades...).
- Reserves are growing at a slow pace, improving our long-term fiscal condition without large increases in assessments.
- Assessment increase proposed is minimal (\$45 for the year is the highest).

Assessments will increase \$35 for the year to property owners who are assessed Lake & AAF; \$45 to property owners who are assessed Lake, AAF & Road. Membership dues remain steady at \$60.

ASSESSMENTS		<u>2024</u>
Lake Assessment:		\$335
Amenity Access Fee:		\$125
Road Assessments:		
	<1 acre	\$380
	1-2.2 acre	\$440
	>2.2-3.4acre	\$610
	>3.4-4.6 acre	\$610
	>4.6-5.8 acre	\$685
	>5.8 acre	\$800
Membership Fee:		\$60

For anyone interested in more information, the budget and assessments are posted at walkerlake.com, as is the presentation from the November meeting. 2024 Assessments and Dues will be billed out on January 1.



AUDREY LANHAM
Professional Realtor® Since 1980

106 E. HARFORD ST. • MILFORD, PA 18337
E-Mail: audrey@chantre.com

FAX 570-296-7452
website: www.chantre.com

Cell: 570-246-9240
800-372-4268
570-296-7717 ext 121

***Contact the office if you would like
to utilize this ad space.***

Walker Lakeshores Landowners Association
100 Walker Lake Drive
Shohola, PA 18458

Address Service Requested

TO:

This WLLA newsletter may contain legal notification of information from
the Board of Directors and the WLLA office.

The information contained in this newsletter is intended only for use of the individual or entity addressee.
If the reader of this message is not the intended recipient, or the employee or agent responsible to
deliver it to the intended recipient, you are hereby notified that any dissemination, distribution or
copying of this communication is strictly prohibited. If you have received this communication in error,
please immediately notify us by email, wllassociation@gmail.com, and destroy the original message.
Thank you.

Walker Lakeshores Landowners Association Officers

President: Michael DeVita

Vice President: John Rolando

Treasurer: Carol Gillen

Secretary: Janice DiMaio

Office Hours: Wednesday & Saturday 9 a.m. to 2 p.m.

Office Administrator: Kathy Zimmermann

www.walkerlake.com
wllassociation@gmail.com
570-296-7788