

Lake Country Village

NEWSLETTER OF HOMEOWNERS' ASSOCIATION



A Board's Eye View

By Chris Chandler
Vice President

It's officially winter here in Lake Country Village, and along with the pleasing lights and decorations of the holidays comes weather that often frustrates us more than

gives us pause as to why we love this area so much. Sure, the snow is nice to look at. Except when it piles up so quickly we realize we didn't buy enough groceries at Yando's and go without for days because conditions have left us snowbound. FYI, I always store extra bologna and white bread... if you can get to me, I'll share.

Snow removal and the challenges associated with it will always be a topic of discussion for the Board, both in real time as snow events occur, and also as a post-season review. In the here and now, we attempt, through communications from residents and contacting the Property Manager, to make storm inconveniences as minimal as possible. In our post-storm and season review, we listen to the comments of LCV residents and work with contractors to make sure that what can be improved will be. We also strive to maintain best practices. Additionally, our excellent LCV Communications Committee does a fine job of sending out email notifications as storms occur and and also when contractors enter the Village to start the cleanup.

What is most important to the Board is that we hear from you. During and after snow events, we want to know if you have questions or concerns. We also want to hear about good things being done during snowstorms. This assists us in how we address future snow removal contracting. Please feel free to contact the Property Manager, Curtis Latremore, with specific issues as storms are presenting problems with snow buildup or blocked walkways or driveways.

The Board of Directors at Lake Country Village is committed to making sure that your residential experience here is a good one. Stay safe, stay warm, and think spring!

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Newsletter Editor

Loïc Quéguiner

Interested in joining the Board?

Need contact information?

Learn more at

lcvillage.org

Board Meeting Schedule

Be sure check the website for date and location updates from the Board

FEBRUARY 5 6:00 pm Plattsburgh Public Library	FEBRUARY 19 6:00 pm Plattsburgh Public Library	MARCH 5 6:00 pm Plattsburgh Public Library	MARCH 19 6:00 pm Plattsburgh Public Library
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Update from the Board

Patty Jaehn

Secretary

Best wishes for the new year from the Board to Lake Country Village residents. Looking back on the previous year, I would consider it one of our more productive years. New playground equipment for Maryland was installed and new mulch and signs were added on both playgrounds. Also, the garage lights were updated, 90% of the blacktop areas were seal-coated and our newsletter now has a new look.

The remainder of Maine Road driveways will be seal coated this summer. We decided to wait until Maine Road was paved to finish this project. The tentative start date is July, beginning at the Dakota entrance and working south on Maine. Curtis will notify homeowners prior to starting.

The porch post replacement project took a delay due to no bids being received on the first round. The contract was recently signed with Cordless Construction and work will start in the spring. In this first contract, all of the front porch posts on Kansas and Iowa will be replaced.

We have had a few issues with the outside electric meter boxes. The board has therefore hired KAR Electrical to inspect, maintain and replace

necessary parts in the electric meter modules of 30 buildings. The tentative completion date is April 30, 2019.

As some of you are aware, sidewalk maintenance is an ongoing problem for the village. Over the years past boards have tried different solutions. A company from Vermont was located that does a process of raising and leveling slabs called slab-jacking. No replacement is necessary. At the end of October, we hired Northern Basement Systems to repair slabs for those most in need of attention. It is a quick process with a great savings. We have signed another contract with them to do another 50 slabs with a tentative start date of April, 2019.

In 2019 we are aiming for replacing the mail kiosks. The next major project should be the fences and how best to proceed.

It is again that time of year— elections! Again, we ask you to consider running for the board. There are three seats open and every year we hope there will be enough interest to have an election. Minimum requirement would be our two meetings a month lasting about two hours. Our community is what you, the homeowners put into it.



Treasurer's Tidbits

By Tom Maglienti
Treasurer

Greetings Homeowners!

By the time you read this the holidays will be behind us and I hope you and your families had a joyous holiday season!

As we begin the new calendar year, your HOA is in good shape financially. Even after paying for the sealcoating project, the light fixture replacement project, the new playground on Maryland and the first phase of concrete repairs we are still ahead of our projections for the fiscal year. Our Operating Account is nearly \$47,000 under budget through the end of December and our reserve balance was slightly over \$510,000. A few expenses have been delayed until spring for a variety of reasons. These include the sealcoating of the lower half of Maine Rd. (due to the City's construction project), replacing the mail kiosks (due to an issue with placing the kiosks on City property) and front post replacements, sidewalk refurbishments and maintenance of the electric meter modules (due to contractor availability).

In October, the board passed a comprehensive policy governing the way

we approve and document expenses. While not drastically different from our past practice, it legitimizes our method and adds clear language to both simplify and enhance our ability to pay for things such as minor, routine and emergency expenses. In the past our method of handling these types of expenses was a bit inconsistent and had been commented on by both our former attorney and CPA firm. A copy of the new procedure is attached to the October 16 meeting minutes available on our website.

The minutes of every second monthly board meeting contain an abbreviated Treasurer's report for the previous month. As always, if any of you have any questions at any time about our finances or would like a copy of the complete monthly Treasurer's Report, please feel free to give me a call at 518-569-6935 or send me an email to tomm@lcvillage.org. See you in the next newsletter!

Thank you for contributing to the homeowner packet:

- Aubuchon Hardware
- Glens Falls National Bank
- Kinney Drugs
- Lakeshore Candy
- Norma J's

Please think about patronizing these businesses since they have been so generous to us.

Update from the Property Manager

By Curtis Latermore
Property Manager

I hope everyone had a great holiday season. I'm hoping for a great 2019 at Lake Country Village and look forward to working with everyone in the village during the new year. As winter has now settled in I want to remind everyone to watch the website and your emails for snow removal updates. It's my intention and the direction of your board for communicating our work as best we can. If anyone needs special help during these winter events, please let me know and I'll do my best to make sure you're taken care of. Just an FYI, no parking is allowed on the walkways or grass in the village. Again, if you have any question regarding any issue, please let me know. We did several projects in 2018 and I anticipate we will have another busy summer season. I'm excited about the work to be completed in 2019.

YOUR COMMUNITY REALLY NEEDS YOU

No, it isn't a check to a worthy cause or a donation of food, toys, or clothing. It is your time and talent we need. Your Lake Country Village HOA Board of Directors will be holding its annual election of Directors in May. In order for our board to function well, we need volunteers with a variety of experience. Whether you were or are a banker, a tradesman, a business owner, worked for a business, or are a lawyer, engineer, educator or just worked with people, we need you. The more diverse the experience of the Directors, the easier it will be for us to solve problems and the better the decisions we make will be. If you can help us, you would become part of the team that guides the HOA and serves the community we live in. In return, you will make new friends and gain knowledge from the variety of experience of your fellow Directors. Remember, this is your home and you would be helping to make Lake Country Village a better place. The best way to find out about serving as a Director is to attend one of our board meetings, generally held on the first and third Tuesday of each month (check the calendar on our website for specific time and place).

If you are interested or if you have any questions about being a Director, please let us know by emailing us at communications@lcvillage.org, or by calling Patty Jaehn at 518-310-0152. You can find more information, including an application, on our website at www.lcvillage.org/elections. Looking forward to meeting new board members!

Toilet Rebate Program Extended!

Great News!

Your Board of Directors has voted to extend the HOA Toilet Rebate Program for an additional year. In case you haven't heard about this program, if you own a toilet that uses more than 2.5 gallons per year (if you're not sure we will check it for you) you are eligible for this program. The offer is a \$100 rebate if you replace it with a qualifying toilet! Details of the program are available at lcvillage.org or by contacting

Winter Reminder

Communications Committee

Winter is now upon us, so this is a friendly reminder of some simple but important steps we can all take to make living in Lake Country Village a little easier for everyone. Any vehicles (owners, renters, or visitors) left in our driveways when it snows, make it very difficult for our snow removal contractor to complete his work during and after snow storms. We ask that, whenever possible, you park your vehicle in your garage or in the street (if there is no parking ban.) If vehicles are parked in your driveway when the contractor arrives, you may have to clear your own driveway.



The cul-de-sacs in Lake Country Village (Baltimore, Alana and Caitlin) belong to the HOA and not the city. This means our contractor must also clear these streets. Vehicles on cul-de-sacs MUST be moved to enable plowing, otherwise some homeowners may not be able to get out or emergency vehicles cannot get in. Timely and effective snow removal is also hindered by vehicles left in common driveways and common parking areas.

Last year we began an effort to provide a notice, via email and our website, of the arrival of our contractor in the Village. Although far from a perfect system, we hope this will help alert you as to when to move your vehicles. We greatly appreciate your effort to help make snow removing as smooth as possible.

It's also a good idea to remove or mark outside plants and lights to avoid damage from snow clearing. Our contractor will do his best to avoid these obstacles but if they are not marked and become covered with snow, he cannot be responsible for their damage.

Please remember that your heat must stay on in all multiple unit buildings in Lake Country Village and that you should set your thermostats at no less than 60 degrees during the winter months. A frozen pipe can cause damage not only to your unit, but to adjoining units as well.

Thanks for your help in making surviving winter a bit easier for all.

Don't Take the Bait

Loïc Queguiner
Communications Committee

As we enter tax season, it feels like an appropriate time to talk about security. Technology is advancing rapidly in an attempt to make our lives easier. Software lets anyone file their taxes from home. Phones and televisions are getting smarter. Wireless speakers can now recognize our voice and respond to commands. We even have the ability to order coffee from our phones and have it ready for pickup when we arrive at the store.

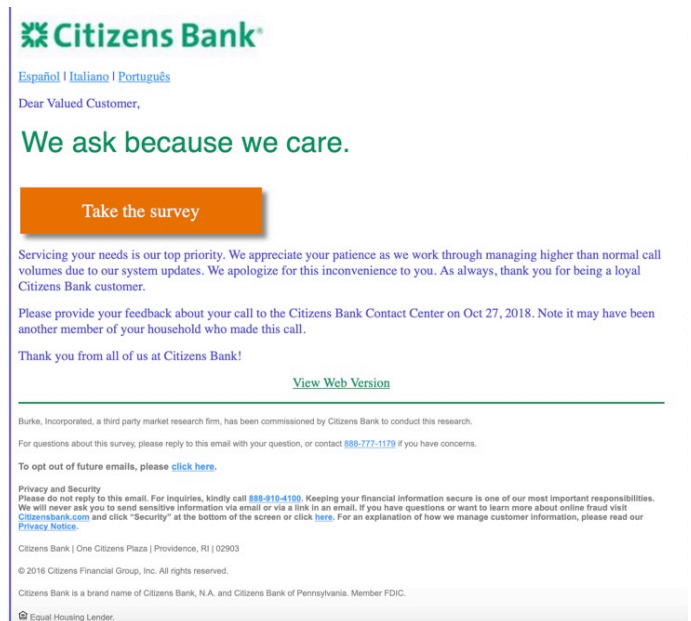
Technology certainly helps with our day-to-day lives. Unfortunately, this advancement has led to a significant rise in cyber crime. The tactics used by the bad actors, or criminals, are quite sophisticated, and they will do whatever it takes to gain access to our personal information. This includes crafting messages to manipulate us into taking a specific action, which typically includes divulging sensitive personal information. Such tactics are known as social engineering, and we need to be on guard at all times.

Social engineering is arguably the most prevalent tactic used by cyber criminals, and it can appear in many forms. In fact, even those who don't own or use the most sophisticated technology are potential victims. Perhaps one of the most popular attacks is one where an attacker will call the target's landline or mobile phone, impersonating the IRS. The attacker uses fear and intimidation in an attempt to get the target to send payment immediately, or face unwanted legal ramifications. The attacker may also request sensitive personal information, such as social security number and/or date of birth. Once either of these is obtained, the damage is done, and the target is now at a significant risk of identity theft.

Another common scam involves an attacker placing a phone call to an elderly target. The attacker, impersonating a member of law enforcement, tells the target that his or her grandson/granddaughter has been arrested while

visiting friends out of town. Using emotional manipulation, the attacker convinces the elderly target to send payment via wire transfer in order to bail the grandchild out of jail. Since the "grandchild" is said to be out of town, and grandparents love their grandchildren, the target obeys and sends the payment.

Those who utilize more advanced technologies are at higher risk. Specifically, email users are targets for specialized attacks known as phishing. Phishing is a common form of attack which uses trickery to get victims to take a specific action, usually by clicking on a malicious link. Phishing emails are disguised as legitimate emails from legitimate entities. An example can be seen below. The attacker carefully crafts a message from the target's financial institution and includes a malicious link disguised as a survey.



This link leads victims to a fictitious website, usually one that asks users to enter sensitive personal information, such as usernames and passwords. Once users start typing, the damage is done, as the fictitious site contains code that logs each keystroke, ultimately leading to credential theft. Once the credentials have been stolen, the bad actors will have the access they need to perform identity theft. They can even test the

credentials for other accounts in the victim's name in hopes that the same set of credentials were used in multiple places. For example, the stolen credentials may also be the same ones used to log in to the victim's credit card account.

What's worrisome about these scams is how common they are. Anyone, regardless of technological know-how, is a potential target. It's important for us to remain vigilant and exercise caution when faced with unknown callers and unsolicited emails. Here are some guidelines to follow when faced with social engineering:

1. Don't answer phone calls or text messages from unknown numbers - this is easy for those who have phone which displays incoming phone numbers. It's important to know that no reputable company will contact you and ask for your personal information. If someone calls and asks for any personal information, hang up the phone.

2. Don't open emails from unknown senders - it's always a good idea to practice this one, just like you would with unknown phone numbers. Unsolicited emails in your inbox may contain malicious links, so it's best to just ignore them and send them to the trash. Try to only open emails from trusted sources, however we still must exercise caution...

3. Carefully inspect emails from reputable companies - it is very common for phishing emails to appear as being sent from reputable companies, such as Apple, Google, and Amazon. You may also receive an email claiming to be from your financial institution. These emails will contain links inside to persuade you to verify login credentials or fill out a survey. But how can you spot a phishing email?

- The greeting isn't personal - phishing emails tend to have generic greetings, such as, "Dear Valued Customer," rather than more personal greetings, such as, "Dear John Smith."
- The body of the email contains grammatical and spelling errors - If the email contains a personal greeting, inspect the writing. For instance, pay

attention to sentences that begin with lower-case letters, incorrect spelling, or English that just doesn't make sense.

- The tone of the email is forceful or aggressive - this is due to the attacker trying to manipulate the target's emotions. Most companies do not address their customers this way, at least not in an email.

These are just a few tips to help us become aware of social engineering, and is by no means an exhaustive list. The cyber threat landscape is diverse and the bad actors are becoming more clever as technology continues to evolve. It's important we remain vigilant and take time to assess the messages being presented to us. Acting too quickly can put us at increased risk for identity theft. If anyone ever has any questions or concerns, or would simply like to learn more, please feel free to email me at loicqueguiner1@gmail.com.



DO YOU HAVE A RENOVATION TO SHARE WITH THE COMMUNITY?

Please submit your photos to loicqueguiner1@gmail.com to have your renovations showcased in the Lake Country Village newsletter.



Photo Credit:
Elizabeth Quéguiner
Marco Cabillan



**Lake Country Village
Homeowners Association Inc.**
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