

LAKE COUNTRY VILLAGE HOMOWNERS ASSOCIATION NEWSLETTER

Volume V No.1 – September 2021 - Tom Maglienti, editor

www.lcvillage.org

SPECIAL FENCE ISSUE



Vinyl Fence Vote

For many years we have heard from homeowners about the condition of the existing wood fences and suggestions on what to do about them. There have been discussions at nearly every board meeting about this issue.

Recently, a proposal that we just bite the bullet and replace all the wood fences at one time was offered. The details on how to accomplish this task turned out to be fairly complex since its cost would seriously deplete our reserves which are earmarked for many other important projects in addition to fences. We decided this type of project constituted more than merely maintaining the existing fences, which could in all probability be done nearly indefinitely, with only occasional replacements needed when this became a less costly option. If at that time we replaced the needed fences with vinyl, only those whose fence was replaced would see any benefit from the new look with little guarantee the remaining fences would soon (or ever) be replaced. This seemed

unfair and therefore the plan to replace all the fences at one time was proposed.

Since we judged the replacement of all fences with vinyl was an optional improvement that will involve both outside financing and an increase in the dues, we felt this was an issue that required a vote of the entire Membership and not just that of the 7 Members who happen to be on the Board. This is the reason for the vote and you may have already received your email or paper ballot, both of which are timed to arrive on or about 9/15.

It is extremely important that you exercise your rights and cast a vote on this proposal.

Regardless of which way you vote, please take the few minutes needed to register your opinion. We need a quorum of 163 Members to cast a vote or the measure is decided by default, a situation we would hate to see since it would throw into doubt the true feelings of the Membership as a whole.

We urge you to read this Newsletter and the [fence pages on our website](#) so that you are as informed

as possible before voting. Thanks in advance and PLEASE VOTE!

Your Board of Directors



Board Update

By: Randy Lamora, Secretary

Hello everyone In Lake Country Village. I hope everyone is in good health, doing great and had a wonderful summer.

Our Board meetings are generally held on the second Monday of the month starting at 6:00 pm. We also may have a second meeting on the fourth Monday of the month also at 6:00 pm, depending on what is going on in the village at that time. Homeowners are encouraged to attend the meetings if possible.

Please keep us updated with your current email address so that you can stay informed about current happenings in the village.

As some of you may have heard the Board has been doing extensive planning on getting new Vinyl fencing for the entire Village. A vote on this issue, again conducted by ezvoteonline.com who handled the recent Director election, will run from September 15th until September 27th, 2021. The Board is encouraging every homeowner to vote on this important issue. Please watch your email or regular mail for voting instructions.

We recently had elections with the following people being elected: Linda Turner, Tom Maglienti and new Board member Melissa Mowry. Jen Dyer resigned her board seat effective August 1st as she is leaving the area and Mike McKinnon was appointed by the Board to fill her remaining term. The current board members therefore are: Peter Hayden-President, Linda Turner-Vice President, Tom Maglienti-Treasurer, Randy LaMora-Secretary and Ron Deragon, Melissa Mowry, and Mike Mckinnon as the remaining board members.

Homeowners are asked not to complain to contractors who have been hired by the Board, i.e., lawn services, tree removal, roofing, etc. If

a homeowner does have a complaint, they should contact the Property Manager so he can address any issue you may have.

We also have heard some concerns about vehicles that may be exceeding the speed limit in the Village, especially on Maryland and Kansas Ave. With so many people out walking and school starting we encourage people to follow all posted signs in the village. The City Police Department has been notified about our concerns and they informed us they will enforce any speed violations in the village.

If you have any questions about your HOA, please contact our Property Manager or a board member or visit our website, www.lcvillage.org.

Want to help? How about joining one of our many committees who are there to provide guidance to the Board. We are **always** looking for new ideas to make our community a better place. Contact us with **your** ideas. Or you can submit an article for the newsletter - your favorite recipe, gardening tips, anything you think might be interesting or helpful to the homeowners. The Communications Committee would be happy to hear from you! Come on, help us! Get involved in your community!



I'm on the Fence About It!

By: Tom Maglienti

OK, OK I'll vote on this fence business. But which way should I vote? What are the pro's and con's? How does it really affect me?

Some really good questions for sure. Some of you may already have made up your minds on this issue and that's great. For those who, like me are still "on the fence", here are some factoids that might help. ([See our website for more info.](#))

On the Pro side.

There is little doubt that vinyl fencing will add to the value of each owner's property. Vinyl fences will increase the "curb appeal" of each unit with it's clean, well-maintained appearance. Perhaps even more important, if the entire village has uniform, updated vinyl fencing, the entire

neighborhood, and with it each individual unit, will look more desirable. In the words of one famous quote, a rising tide floats all boats. It is difficult to estimate with any accuracy what this value is in dollars and cents, but it will clearly have a positive effect. Certainly, it will at least be one of those intangible benefits that may sway a purchaser over some other property.

The HOA budgets about \$8 of your monthly dues on maintenance and replacement reserves for fences. This amount will initially be used to offset the cost of the fence project but eventually will be saved due to the much lower cost of maintenance of the vinyl fence.

Not only will vinyl fence costs less to maintain, it will retain its attractiveness over its lifetime so that looking at a fence that deteriorates some amount each year until it is finally bad enough to require maintenance will be a thing of the past.

OK, now on the Con side.

Well, the obvious one is that to get this done will require a dues increase. Bummer. But the increase is pretty small for what you will get. It amounts to less than 35 cents a day, not very much in today's economy. Still, it is an increase and only for the fences. Other increases in existing costs may require additional increases. While we have held the line at \$205 for 8 years, we can't do this forever. Costs do go up and your dues will eventually have to go up accordingly. Just using the average rate of inflation which I calculated to be 1.43% over these 8 years, inflation has raised prices by about 12%. If we had applied this to our dues they would have increased by about \$25. For the 12 months ending July of this year the overall inflation rate was 5.4% and certain items, like building materials have gone up much more.

Some of you have made attachments to the wood fences that unfortunately will have to go. While some attachments may still be allowed depending on how they are fastened, things like satellite dishes or large flower boxes will likely not be permitted for obvious reasons – i.e., while nicer looking, vinyl fence is not as strong or forgiving as a wood fence.

There are a few homeowners who have things (plantings, hardscaping, decks, etc.) in their backyards or even outside their yards that are in close proximity to the existing fence. If these are obstacles to the fence contractor, they will need to be temporarily moved or removed and, in some cases, this may result in an extra cost or inconvenience to that owner.

There are probably more pros or cons you can think of, but I urge you to try to think about the Big Picture and not get too bogged down in the details on either side. Try to imagine driving through the village and seeing all buildings with clean, consistent fences. If the vote is to proceed with the project, rest assured we will work with you to solve any problems in the fairest way possible.



My Favorite Season

By: Linda Turner

“Autumn is a second Spring when every leaf is a flower” - Albert Camus



Autumn has always been my favorite season. I am so glad I live in an area that is well known for its Autumn beauty. In fact, Country Living has listed several places in the North Country on their Top 50 Best Leaf Peeping Towns across the country. Saranac Lake came in #1, Stowe, VT was #3 and Keene, NY made #18. Leaves burst in colors of light yellow, deep gold, orange, crimson and dark red. They are particularly beautiful with a clear Autumn sky and a still reflective body of water. Nothing gets better than that. We usually think of the colors in the maple leaves, however I share a photo with you of

colorful oak leaves on Kansas Ave, right here in our LCV neighborhood.



Pumpkins, apples and flowering mums are a great addition to all this beauty. It's a wonderful time to be outdoors. The air is crisp and clean. I look forward to putting on my warm cozy sweater and my leather boots to take a walkabout in our beautiful neighborhood, a stroll on some of the absolutely unbeatable trails in this area and a hike in the mountains. I also enjoy a road trip with friends. The colorful scenery on the drive to Saranac Lake or Keene, lunch out, and home again is an awesome way to enjoy a fall day. The beauty of the season is breathtaking and all so close. I encourage everyone to get outside and enjoy.

An Autumn trip to an orchard is great family activity. You can pick your own apples, take a hay ride and go through the corn maze. The aroma from the bakery gets the best of me every time. Great food choices are available, such as apple, berry and pumpkin pies, apple cider doughnuts, and zucchini bread, not to mention, the crisp crunchy apples and apple cider. When I think of pumpkins, it reminds me of what I refer to as the "pumpkin spice" craze. Pumpkin

spice was originally created nearly 100 years ago by McCormick, in hopes of helping make pies that were more flavorful. It was just a spice mix found in the baking aisle. Since then, many places like Starbucks, Dunkin Donuts and breweries have made it their seasonal choice for the Fall. I am amazed that pumpkin spice is now available in practically everything, such as lip balm, candles, moisturizer and, believe it or not, in Greenies for dogs.

Autumn brings us much joy in Columbus Day, Halloween, Election Day, Veteran's Day and Thanksgiving, reminding us of all we have to be thankful for. It brings us the sound of honking geese as they head south for the winter and the end of Daylight Savings Time. By then, I have enjoyed all the delights of Autumn and am happy for a little hibernation. Life is good.



How do I Vote on the Fence Issue

"Officially," the vote takes place at the Special Meeting of the Members on September 27th. But **you don't have to attend the meeting to vote.** In fact, most Members will vote by absentee ballot well ahead of the meeting and **we encourage you to take this option.** **Absentee votes** will be accepted anytime from 8:00 AM on the 15th until the start of the meeting on the 27th. All voting will end when the Secretary closes the voting at the meeting.

Voting is designed to be quick and painless. We are utilizing **ezvoteonline.com** once again to handle the voting, including both online and paper ballots. We received high marks for this service during the recent election of directors, so we have decided to stick with it.

On September 15th, every Homeowner email address we have on file will be sent an invitation to vote electronically. (Only the first vote cast for any HOA Address will be accepted.) To vote, simply click on the button in the email labeled **"Click Here to Vote"** any time after 8:00 AM on the 15th and you will be taken to your ballot. There is only one item on the ballot and you may choose "For", "Against" or "Abstain." (Email

ballot recipients who instead choose to vote in person at the Special Meeting, will need to bring a cell phone to access your email invitation and then vote just as if you were doing so from home.)

If we don't have your email, you will receive a letter and paper ballot from ezvote in the regular mail around the same time. To vote, simply call the hotline number in the letter and follow the voice prompts. (Paper ballot recipients who instead choose to vote in person at the meeting, can either call the hotline number from your cell phone or can mark your ballot selection, put it in a plain unmarked envelope and hand it to the secretary at the meeting.)

Samples of both the email and paper ballots can be [found on our website](#).



All votes, even ballots marked "Abstain", count toward the 50% quorum of 163 votes needed for the election to be valid. The final result will be based on a majority of the votes cast and will be posted on our website and in the mail kiosks as soon as possible after the meeting.



Treasurer's Tidbits

By: Tom Maglienti, Treasurer

Hello Homeowners! I'm sorry to see summer leaving. Seems like it just arrived! The older I get I think the faster summer whisks by.

Our fiscal year ended on June 30th and for the year we did pretty well financially. We ended up a tad over our budget but this was mainly due to some bad timing on paying some bills at the end which artificially inflated our year end expenses.

Our reserve account is pushing \$1 Million and is fairly healthy. We have just begun a project to replace 5 roofs that were judged to be ending their useful life a bit prematurely. Other expenses we have recently paid from this fund include the new benches, new outdoor message centers (soon to be installed), final lighting expenses for the kiosks and new sewage pumps for the lift station on Baltimore. Once again, if you would like to know what these funds are earmarked for, check out the Capital Expense section of the annual budget or any monthly Treasurer's Report.

I have been asked by a few people about using the reserve account for the proposed fence replacement project and it is worth taking a minute to explain again what a reserve account is for. Reserves should not be thought of as a savings account to pay for a capital improvement project or for some future unknown or unpredictable expense. Rather think of the reserves as paying for the real cost of ongoing degradation of assets the HOA is responsible for. In much the same way that depreciation is handled for tax purposes, the reserve account represents the amount of value lost each period due to this degradation. So while a million dollars seems like a lot of money, all of it represents the already lost value of our assets that eventually will need replacement. We will use the amount of reserves set aside for fences to help offset the project cost but if we use it for the entire fence project, there will not be sufficient funds remaining to cover our other needs.

Well, that's all for now folks. As always, if you have any questions at any time about our finances or would like a copy of the complete monthly Treasurer's Report, just send me an email to tomm@lcvillage.org. Keep safe and I'll see you in the next newsletter!



From Your Property Manager

By: Curtis Latremore

Happy “Fall” Lake Country Village!! I hope everyone had a very nice summer. I’m not sure how you all feel but I think it went by very fast!

Just a few reminders. Except on the pick up day, garbage cans need to be kept inside or in your backyard. The board has instructed me to start fining those in violation, so please put the cans away after your pickup. Along those same lines, the roadside has been littered all summer with “free” stuff. Please stop this practice as well. This makes the village look messy and is a big you know what to pick up when the owner does not take the stuff away.

Finally, make sure we have your email address for the winter alerts for snow removal. Yes, I said snow removal. It will be upon us sooner rather than later. So, when we have a snow event watch your emails for updates from the snow removal team.

As always, thanks to everyone for making my job helping all of you so enjoyable.

Curtis (518)572-1505
propertymanager@lcvillage.org



Recipe Corner

By: Gisele Gaudreau

Sometimes the best remedy for complexity is simplicity. These are a few of my favorite things: the sound of geese honking overhead; the sight of rainstorms hydrating a garden; the aroma of fresh zucchini bread baking in my oven.

Below is an Old-Fashioned Zucchini Bread recipe for your autumn pleasure.

Ingredients-

3 cups all-purpose flour
2 1/4 cups sugar
1 tablespoon ground cinnamon
1 teaspoon salt
1 teaspoon baking powder
1 teaspoon baking soda

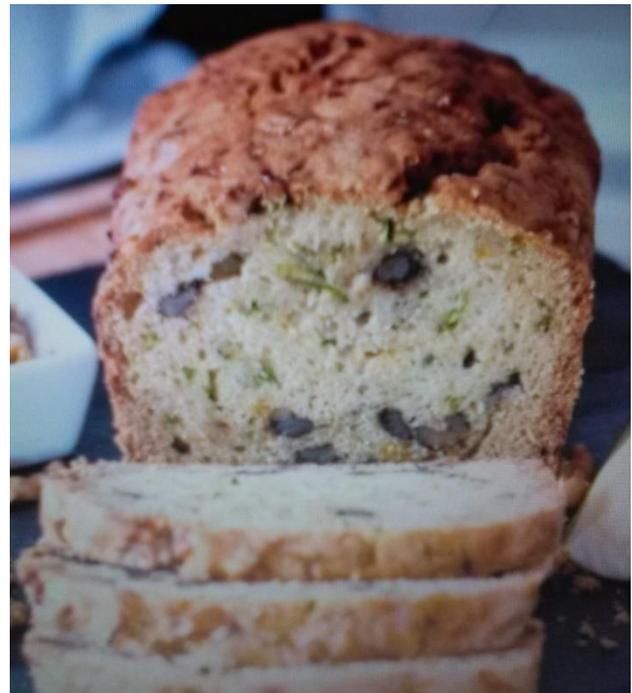
2 cups grated zucchini
3 eggs
1 cup vegetable oil
3 teaspoons vanilla extract
1 cup chopped walnuts (optional)

Steps-

1. Sift all dry ingredients together.
2. Add all wet ingredients to dry ingredients.
3. Mix until combined.
4. Fill (2) 8"x4" bread pans (greased and floured).
5. Bake at 325 degrees for 45-60 minutes or until inserted toothpick remains clean.

This sweet bread pairs well with hot spiced chai tea.

Best wishes to all my neighbors at Lake Country Village.



Fence Q. & A.'s

Here are a few questions and answers about the fence vote. There are many [more on our website](#), so please check them out as well.

Q. Why do we need outside financing for this project?

A. Although we have almost \$1 Million in our reserve account, the majority of these funds

are earmarked for other capital replacement projects. If they are used for fences, we will be unable to meet our obligations to maintain these assets without using a special assessment. The total estimated cost of this project of between \$600,000 and \$800,000 is simply too much to handle without using outside financing.

Q. Why not use a local bank for the loan?

A. We have contacted nearly every local bank including the two we regularly do business with, and none will offer financing for HOA's unless the loan is personally guaranteed by one or more individuals. As volunteer board members, we will do a great deal for the HOA but personally guaranteeing a \$700,000 loan is a bridge too far. 😊 There are only a handful of lending institutions across the country who specialize in loaning to associations. We have considered 4 of them and chosen Meadows Bank in Las Vegas, NV for their flexibility and willingness to grant a 15-year term for our loan allowing us to keep the dues increase to \$10.00.

Q. What kind of fences are we proposing?

A. We propose using two styles of fences. Privacy type fences (solid with no spaces) that are 6 feet in height will be used for fence sections that extend perpendicularly from the rear walls of each building. All other fence sections will be the shadow box or hurricane style (similar to the style of the existing wood fences) and will be 4 feet in height. All fences will be white in color except for buildings where some fences are already grey vinyl. There we will match as close as possible both the color and style of the existing vinyl fence sections.

Q. My fence runs at odd angles. Can you square off the angles and make the enclosed area rectangular?

A. Since the existing location of the fence marks the actual legal boundaries of your property, the new fence must be installed in the same location.

Q. When will the project begin and end?

A. If the measure passes, we expect to

immediately send out a bid package and will



request a Spring construction start period. Of course, these days, no one can predict with any certainty if this is realistic. We will allow up to two construction seasons for completion due to the size of the project and the potential for material or labor shortages due to the effects of the pandemic.

Q. What do I have to do to get ready?

A. Generally, you must remove any attachments to the existing fence and relocate or remove anything that would be an obstacle to its removal and installation of the new fence. This would include such items inside the fence or anything outside the fence that you installed. The Property Manager will review each fence with the chosen contractor and in difficult situations a determination will be made on a case-by-case basis.

Q. What happens to the fences if the measure fails?

A. Regardless if the measure passes or fails, the provisions of the October 3, 2017 resolution remain in effect, meaning the HOA will continue to maintain the existing (or new) fences and to replace them on an as-needed basis

