



B. Comprehensive Financial Review – Committee Report – Jon Korejwa D6

- a. Pat, Sally Whitehead, Jon conducted the review
- b. Pat has done almost all the jobs on the Board, she's done an excellent job as Treasurer, we saw all the details, everything is good

**6. Maintenance Report – Terry Radtke**

A. Thank you to Mark Deister for donation of the new gate posts

Thank you to Dave Moore for donation of holes for the new gate

Thank you to Janie and Paul

B. Dam deemed unsafe back in early 2000's, ordered to lower lake in preparation for construction, including both levees, \$1.2M all privately funded by PPA Lot Owners

- a. Required by law to maintain/keep in operating condition by 1. Exercise prudence 2. Regard for life and property 3. Application of sound and accepted engineering principles
- b. Apx. 170 acre lake, apx 270 homesteads, 10 pg document of procedures required by State
- c. Every calendar quarter an inspection is conducted, abnormalities are documented on a form and corrected if needed, apx 75 pictures, monthly weather reports, the Biennial inspection by design engineer includes review of these documents, a walking inspection, a flash drive, Engineer submits report to IDNR, 2023 report is pending approval until the mandated Emergency Action Plan is submitted, committee working on the EAP
- d. Terry has maintained the documentation since 2013
- e. Larry Clough, Ron Corson, Terry had contact with contractors during construction
- f. PPA property is doing well, some sink holes to look after (there are a lot of natural springs in the area)
- g. During his weekly mowing Terry is looking for any abnormalities concerning the Dam
- h. Late Fall/early winter begin draw down of Lake level 12-18", close the dropbox in the Spring before chemical application, try to maintain 45 days of containment per manufacturer's recommendation, yellow signs and buoys show chemical is in the Lake no watering for 30 days, inflow from IDNR Redhead Pond & Hammon Lake can happen depending on weather etc., applied initial 6 gal. and a 3 gal 'bump' of Avast/Sonar this year, Jim Donahoe bought the weed treatment company from Ron Kerlin who lived on Papakeechee, price is over \$2,000.00 per gallon, Donahoe looked for weeds and tested the Fluridone level, no flow during treatment
- i. Starry Stonewort (SSW), an algae, found last year, a few new areas this year, 16 different locations, all treated, no harvester operation in those areas, see the website for locations
- j. More extensive weed survey done in 2 weeks, more SSW treatment, this month the Elodea and Coontail will naturally die off
- k. Harvester hours this year – 73, last year – 215, this year 34 loads last year over 200
- l. Lost weed dump areas due to SSW, using Holiday Ln, 1 mile from one end to the other, harvester runs 2 mph loaded, spent more time hauling than cutting, lot owner volunteered in Promontory Pt area to let us dump on his shore, he will let dry and burn, also Island owner is allowing dumping, save time & fuel, Harvester burns 1 gallon per hour when harvesting

m. Jon Korejwa D6 – wonderful job Terry as usual, What's the succession plan for your tasks? My wife is a saint, thank you to the Board and Membership for funding proper tools for maintenance

n. Larry Druckamiller D4- How did the SSW get into the Lake? No boat cleaning station, could be on boats, wildlife. How does SSW affect use of the water? Mark Laurent- SSW treated w/chelated copper solution, no scientific method for elimination, copper knocks down the biomass but doesn't kill the plant Bernie- it is not toxic ?? D?- SSW will choke the Lake and there won't be water left, that's how it works Bernie- That's why we are trying to eliminate it- ?? D?- don't say it has no effect! Alysia- Donahoe says we can boat over it but swimming? We are just going to have to see, we are working w/Donahoe. He is the expert.

o. SSW treatment costs nearly as much as treating the whole Lake with Fluridone, some Lakes are giving up because treatment is very costly, Terry has confidence in Donahoe who has contact with SePro (Fluridone manufacturer), came to our Lake took a sample, tested Fluridone level at 3.4 ppb

### C. Questions-

a. Larry Druckamiller D4- We live by TriCounty the Harvester never comes into our area, I have video of the Harvester cleaning by somebody's pier but never back by the tile, it's deep enough, Larry- there is always an excuse from you people every year, I pay dues on 2 properties Alysia- I apologize, I've never heard from you Terry- if you have a problem call your District Rep and they will let the right people know

b. Craig Keefer D4- I live next to Larry, if you travel around the Lake you can view that area, it's the worst place not to clean, I saw them last year and asked them to come down there but no show

c. Shane Wallace D2- recently attended Board meetings there is conversation about documents that belong to the PPA, Terry says he has a lot documents, they should be housed here in this room built for that purpose, Terry- everything I have is backed up on a stick

d. Shannon Therriault D5- Thank you for all your hard work

e. ?? D?- I've lived here for 40 years, I can't get my boat and trailer through the gate why don't I have a pier? The fire dept. couldn't get in because the gate is chained and locked Terry- the gate is not locked

## 7. Election of Officers and District Reps

### A. President

a. Candidate Shane Wallace D2- 41 years on the Lake, doesn't like direction Lake is going, not personable, getting toxic, people need to be more friendly, stay in the lane, enjoy what we have, sees both sides. Came to meetings when he heard there were complaints about Air BnBs, wanted to head that off, These people have put a lot of work & effort in, the same with people who don't have them, we all have the same rights, want the same thing at the end of the day, some people aren't going to be civil about it, those people aren't going to dictate what we do with our property, I don't have answers for everything, I'm a straight shooter, willing to work both sides of the aisle

l. Larry Druckmiller D4- What do you want to do with the Lake? SW-We start with the basics, I'm here, a lot of us are here for fishing & water rights, weed control & fish structures, STR need to be hashed out, to understand what our rights are whether you like it or don't like it, land owners have legal rights, so do the other land owners but feelings don't dictate what our rights are, this year the weeds look great, we need to pass the torch on to the next people, we all need to know how to run the structure & weed machine & the paddle toons so we don't get in trouble with the state because we don't want to pass down information, we want to make the things we do on the Board

visible to everybody not secret decoding. I'm going to stand up for the people that are here to vote, we have a lot of people on our side.

- II. Chris Vitale D6- How many chances do these people get? Who's going to shut it down? I personally have seen them way overfish. Is it my responsibility? Who monitors them? If I spent my life savings to move here to a private lake not to monitor the neighbor's dog who jumps out of their car and eats my cat. I'm not going to fight with a bunch of people who think they can come on the lake and break the rules. You are saying I'm going to put a bunch of people next door to you and then I have to monitor them? SW- You got to respect these people.
- III. Dan Gross D1- Do you own STR on our private lake? SW- I do. I have 3 properties one is STR. Do you provide fishing excursions? SW- No DG- Are you in favor of STR on our private lake? SW- Yes, I am.
- IV. Arlene Corson D1- Fishing is controlled by DNR if you don't have a license, you can be arrested
- V. ?? D?- My question was answered, but it was good to see how you handle people on a hot topic SW- It's easier if people are level headed
- VI. Chris Vitale D6- So you don't have a plan for monitoring? SW- It's not my right or your right to control your neighbor on his property. That's a legal right. Your line is your property. When I was a kid I could walk all the way around the lake. Now people have fences in the lake.
- VII. ?? D?- I was fishing. They called the law on me. I've lived here 40 years.
- VIII. SW- There have been rentals on this lake from day 1, there have been hotels, campgrounds have been proposed, on an original deeded lot it was intended for people to come visit. Not to just have people stay here and not allow guests to come. I want all of you to know that all of this is just a smoke screen for a few people wanting to control a few people. It's not for everybody. If we can bring these few people along, we can figure this out. If we bring people together, we can get along. We don't need fences and toxic signs.
- IX. Chris Vitale D6- You're still not saying how you are going to do about this SW- you don't have a legal foot to say, you can't do what you're doing on your property. CV- So you can say, I'm renting the house to different people weekend after weekend? SW- What if I rent it for 6 months or four years? I can't do that either? CV- 6 months is not a hotel SW- It's not a hotel. This is the problem. I'm not saying what you want to hear, and you can't compromise with these people.
- X. Terry Radtke D9- If you become President are you going to abide by our ABCs? SW- Yes, if you are trying to reference my putting in a seawall without confronting the Board, I already did and done. Do we just want to get on to voting?
- XI. ?? D?- What is your stance on motorized boats? SW- I'm comfortable with it. I would have a conversation about it but I'm not going to try to win votes by saying I'm going to change it.

b. Incumbent President Alysia Hammel D1- I've been President for 2 years. I've worked hard to keep the lake what it was intended to be, a private lake for those who live here for their families and their friends. I took on the task of Harvester manager, I kept it at my residence, coordinated all operators. When needs arise I've done my best to keep all areas clean while avoiding the Starry Stonewort. I've had my phone and email open to all resident concerns. If I missed something I apologize. I'd like to see more of you at the Board meetings so you can see what is truly going on not just the one side. We are not hiding anything. The minutes are available from the Board meetings. I've corresponded with legal counsel on matters of governance and Bylaws. I've been working to find solutions. I've been under attack at Board meetings. I've been sworn at, threatened to be sued, been called everything but what I am. If you know the ABCs, the Board has tried to uphold the original Covenants and Bylaws. If you have read Dave Hewitt's previous address about what a 'gem' we have in our private lake and Covenants. I was sick when we moved here. I gave up everything we had to come here because it was a peaceful, quiet, private lake. I have never wished my neighbors ill will. I've been kind to every paying customer that shows up next door. I've been accused by an Air BnB owner that I have nothing better to do than make people miserable. I put a fence up to keep their dogs out of my yard. We have had one try to bite my Husband. I have a sign that says, I'm

not on vacation. Please be respectful and it has worked. I have never said anything mean to any of them. I know there is a group of Concerned Citizens of the Community falsely accusing me of trying to take all your rights. It's not true. We are trying to uphold the Covenants and Bylaws as we think they were intended. We sought legal counsel. We are here today to hear you. I don't even have a vote yet I am falsely accused of things I have not done. The Board is not trying to take away your rights. I hope my heart and passion have demonstrated to you that I have the lakes best interest in mind. I back the Board in trying to keep it from being overran by STR, not long term rentals, we've never said that. I've tried to protect Papakeechee for what we feel she was intended to be. I do not make a profit off of the lake. I am not advertising the peace and quiet of this lake for monetary gain. Thank you for listening and thank you for having faith in me for the last two years. I wish you all the best.

- I. Candace Wallace D2- I respect you. You taught my kid in 6<sup>th</sup> grade. He loved your class. My Husband has attended every meeting since STR flack has started. He attended a 3 hr meeting that he had to leave for our kids. When he left you told everyone at that meeting that he intended to run the Board & Association out of money. It is recorded. I have proof. Second, my Husband & I are trying to make our STR better. We put sand in. My Husband who has lived on this lake, who has probably been to many of your homes throughout the years, was called in to the Health Dept. for an illegal septic. You want to talk about being neighborly and being a good President. You have my phone number. You could have easily said Candace what is going on and I would have gladly let you come down. Those are my issues. You shouldn't be attacked but you are attacking. AH- Terry is the District Rep in that area, do you have anything to add to that? Terry Radtke D9- To Candace's question. I was getting my mail last year, they stopped by on the 4 wheeler, SW- that conversation never took place, We have never installed septic at that house CW- You are the one who told the President that, You are attacking. AH- I was not. I am the President, what am I supposed to do when it's reported to me? You were on the Board. It's my job to follow up. CW- Why didn't you reach out? AH- I did. I reached out to the health dept. SW-That's a Terry story. Let's hear Terry's side. TR- We have the same neighbors. It's a tight knit community. They have come to me and said, this is what the Air BnBs are saying. They are going to pursue this until the Association runs out of money. And that's a quote. SW- Who is saying that?
- II. Connie Heimann D4- From going to the monthly meetings, I feel, she is trying to make the Association like an HOA with cutting your lawn and when to turn your lights out. AH- things that are in the rules that we already have.
- III. Arlene Corson D1- We need to know about PPA court cases, there have been 7

**\*\* Result – Alysia- Hammel – 46**

**Shane Wallace – 47**

**Shane Wallace elected President**

**B. Secretary**

a. Candidate Kathy Roman D1- nominated by Joanna Miller D8- purchased just over 1 year ago, met all neighbors when we first came, were honest and told them we were going to be STR. There needs to be more transparency on the Board. I am what you see is what you get. Don't ask me a question if you don't want an honest answer. I love this lake. We are all here for the same reason. We know what we have here. It's time for a change. Some people don't like change but it's not always bad. Whether you agree with me or not I'm still going to be your friend. If you are part of the Board you need to be open to everyone. Not picking sides. You need to be neutral.

- I. ?? D3- Have you ever been on a Board? KR- Not in this form. A private Board, no, for work yes. Where do you work? My position that I have has taught me to be impartial. I am part of a mediator, I mediate issues between employee's unions and employers. Even though I might lean to one side, I can't, I just look at the facts for what they are and make a decision based on that.
- II. ?? D?- What is your idea of being transparent to home owners? Minutes? KR- I have a concern. I don't think they are as timely as they should be. But that's not the same as

being transparent. ??- I can find stuff on the website or the papers, what else can be done to be more transparent? KR- Being more forthright. This is my opinion. This is my experience. It hasn't been that 100%.

- III. Jon Korejwa D6- Do you live on the lake? How many properties do you own? KR- I have 1 property JK- You live there and STR it at the same time? KR- We visit quite often, yes. JK- I don't understand. Do you live there or not? KR- I don't live there, no JK- ok? KR- I couldn't STR if I lived there.
  - IV. ?? D?- This is a genuine question overall. Can minutes be posted immediately on the website and listed as not yet approved? I'm just suggesting a little more transparency. Bernie Ebetino D2- No, I control the website so I should be answering the questions. Pat Ebetino D2- Currently they are not. She is asking if they can be. Is that something that can be changed? BE- No. If we put something out there wrong that we don't get corrected until the next meeting, then we've got a problem. Sherry Doherty D7- That's his opinion ?? D?- That's not an opinion. I've been on many nonprofit Boards. Minutes do not get accepted until they are approved.
  - V. ?? D?- For the person that's been on the nonprofit Boards, is there a difference between posting it on the website and distributing them and making them available for review? In advance of it being done at a Board Meeting? If anyone wants to make a change exactly how is that going to happen? SD- The minutes are sent email to the Board before the meeting. At the meeting we review them and make any changes. ?? D?- Today is a good example, because it's the Annual Meeting they were here when we got here, they had not been distributed in advance to us.
  - VI. ?? D?- Why do we have to wait a year to approve the minutes from this meeting? Pat Ebetino D2- The Annual Meeting minutes are approved by you guys not the Board. We handed them out before the meeting. I'm just telling you how it is. I deal in facts. I'm telling you the way we do it. Is that something that needs changed? Perhaps Is that something that can be discussed and changed? Perhaps
- b. Incumbent Secretary Linda Minnick D5A- Has been on the lake since February of 1985. We are an off lake lot. I started being the Secretary at the Annual Meeting in 2021. Our Secretary that year didn't come to the meeting. Pat asked me to fill in. It's just not being at the meeting. I've spent a lot of time at the Courthouse this year, delving into things. I'm also a big advocate for getting those files down here. I think it's important so we have access to them for all kinds of questions that need answered. Marshall Minnick D5A- She spends a lot of time doing this stuff. LM- I do and the pay is not very good! I'd like to keep doing it because I think it's fun.
- I. Ron Johnston D5- Do you think it's important to live on the lake or be a resident if you are on the Board? If you are going to be on the Board you should live here or at least not be a snowbird. We don't have meetings in Jan or Dec but through the rest of the winter and we have meetings where a lot of the people on the Board aren't here several months in a row so no input. We email them what's going on and they can respond but are not participating in the meetings.
  - II. Kathy Roman D1- Presently do all Board members live full time on the lake? PE- No, it's not a requirement
  - III. Charlotte Hill D1- What is your stand on the Air BnBs? LM- I go back to the 2/29/2024 letter. We asked ourselves, What is the best thing for Papakeechee, for now and into the future? Because, at the last Annual Meeting we had a whole room full of people except a few, telling us, do something about this before it gets out of hand. What we came up with is, what you hear us saying. It's not going to be great if we end up with more STR than permanent residents.
  - IV. Joanna Miller D9- I've met your family because they stayed at my STR LM- That's true

- V. ??D?- How does the Secretary's position play into the votes on the Board? LM- I have a vote, just like anybody else on the Board. The President does not vote. Only to break a tie.
- VI. Constance Heimann D4- I've heard a lot in the last months of things that have to do more with HOAs than taking care of the lake, like cutting your grass, you are going to cut it for them, you're going to charge interest, you are going to fine them, you are going to put a lien on their property. I don't find that at all friendly or have anything to do with the lake. LM- We have to discuss things before we come to a decision. I tell you guys, I have, over the years, time and time again found myself cruising through the rules I call them ABCs, Articles, Bylaws, Covenants. Every time I delve into there you find something new or you realize ooh, they didn't really say that but they said this instead. If you spend some time in there you will see there actually is a thing that says, we are all responsible for keeping our community, not just the lake, in a nice condition. CH- is there something in there about turning off your lights at 10:00 PM? LM- That's not something that I recall talking about. LM- That's kind of a good neighbor thing if you want my opinion on that? CH- it's on the signs that you are putting out. PE- We put out no signs. LM- The Board didn't have anything to do with the signs.
- VII. ?? D?- Are the Board meetings open to the membership? PE- Yes ?? D?- Does the membership receive any notices of when the Board meetings are held? SD- It is posted on the website. LM- We have a calendar on the website. The Board meetings are always the second Saturday of the month. I put a notice up on the door here that has date, time and location. No heat in our building so we go elsewhere in the winter.
- VIII. ?? D?- Is there a provision in the ABCs for changing the rules? If so how is that done? LM- by voting- ?? D?- by the Membership LM- Yes but there is also a provision that says the Board has a right to form rules, for the good of the Association. Because the Board is responsible for...
- IX. Dave Floyd D5- To change a Covenant is the Board allowed to change that? PE- No, anything that's existing needs a vote by the Association. The process for that is, any recommended change to the existing ABCs is required to be distributed in writing to the entire Association at least 10 days prior to the meeting where the vote will be taken.

**\*\* Result – Linda Minnick – 57**

**Kathy Roman – 26**

**Linda Minnick retained Secretary**

C. District 2 Representative

**\*\* Result - Bernie Ebetino retained District 2 Representative, unchallenged**

D. District 4 Representative

a. Candidate Candace Wallace- I've lived on the lake for 17 years. My Husband and I have 3 boys. I was previously the Secretary. I had to step down to do what Mom's do, be with my kids. Running for District 4. The boys are older so I have more time. I want to get back involved with what has been going on with the lake this past year.

I. ?? D?- Do you live in District 4? CW- We do not. I live in District 2 next to Bernie. I like Bernie as a District Rep. I didn't want to take his spot. We own property in District 4 SD- Just as a clarification, your property is a STR? CW- It's not anything right now. We are fixing it up. We haven't decided what we will do with it.

b. Incumbent District 4 Representative Mark Laurent- Live in District 4. I snowbird a couple of months a year. I've been on the Board for 2 years, on the lake for 10 years. When we lived in Ft. Wayne, I was the Treasurer of my HOA. When I was working, I was on the investment board for a couple of community foundations in the Ft. Wayne area. I'm retired. My background from work is in Financial services.

- I. ?? D?- You aren't a Purdue guy are you? ML- I am, as is my son but I also have a kid that went to IU and one to Ball State. MM- I've enjoyed working with Mark. He has a deep background in a lot of things and is good for research. ML- I'm an analyst by nature, my Wife would say I don't have any empathy or social skills. I tend to the analyst side.

**\*\* Result – Mark Laurent – 15 Candace Wallace – 4**

**Mark Laurent retained District 4 Rep.**

E. District 6 Representative

**\*\* Result – Jim Whitehead retained District 6 Representative, unchallenged**

F. District 8&9 Representative

a. Candidate Darby Miller- I see a lot of familiar faces. Within the last 11 months I've been involved in these monthly meetings every month have gotten to know a lot more of you. Terry, first of all, I'd like to thank you for all the work you have done. You've done an excellent job. I believe it's time for a change. I don't like the divisiveness I see on the Board. Our Vice President walked out because of it. For full disclosure I do own STR and we're very proud of it. We worked hard on it and we maintain it, It's not just for us but our daughter. She is third generation on the lake. Hopefully we will have a fourth some time. Terry, I think that you should have been neutral. Putting signs on my property line is not being neutral. I don't appreciate it.

b. Incumbent District 8&9 Representative Terry Radtke- Thank you for the compliments, Darby. Some of the things you've said are true. Since everybody else is talking about STR, with you and Joanna, I've had a couple things come up and I called to let you know. I don't know where it's coming from but I have to clean my tires every time I put my tractor in my garage. There have been kids that come down from your Air BnB out on my pier to play. If one of those kids falls in the water and drowns who's liable? I'm not going to put up with that either. We've been coming to the lake for 35 years, moved here permanently 20 years ago. My qualifications stand for just under 20 years. I feel bad what's going on, in one way. The signs are my way of expressing my opinion. Believe it or not people we have 25% of the membership are Air BnBs. It's not getting any better. The BnB people, not one donates to anything that goes on, on this lake. If you people want to continue going the route we have, someone complained about the gate not being open and not being able to get in. I think we ought to put a lock on it. In due years to come we've always been well in our budget, as things go along, I'm telling you right now you better get your wallets out. It's gonna happen. We've already talked to realtors in our area. As these homes are being sold and bought, they are coming up to Wawasee standards. If you think that \$1,000 or \$1,500 income is enough for your property taxes, they are going through the roof. There's already been talk, do we need to raise dues? Possibly. We're in hurt guys. I don't care if I get it or not. The vote is up to the District Reps., but I'll wait 'til that's done. I donate apx 2 days a week to this lake. I didn't plan on going anywhere. There are going to be a lot of people on the lake if it keeps going to BnB that will stop paying dues. Who will maintain the lake if no one is paying dues? The State will take it over. I can see it happening. The writing is on the wall. If people quit paying dues, what are we going to do? Put a lien on the property, that means we don't get paid until the house gets sold. Do what you want. But the Association is in a world of hurt. Sometimes changes are good. You got a President now, got one working on their second Air BnB. Why do you think he got on the Board? He never had any involvement on the Board in the past.

- I. Jeff Glon D3- Why would people stop paying dues? TR- Not to get into total legalities. There are going to be hidden costs, that are gonna have to come out. I know we are under-insured. We are insured for \$1M a year. You trying to tell me that if anybody goes out there on this lake and gets injured that \$1M is going to cover it? Where's that extra money going to come from? I wish you all luck.
- II. Joanna Miller D9- I got the kids off your pier in 2 minutes. He acted like he doesn't know where the guy that complained about weeds lives. It's in his neighborhood. He knows where it is. The owners of STR have several times to the current Board offered to come together and have agreements and have self-policing and have contact information. This

Board as it stands has turned those offers down because they have a different agenda. They are not allowing us to be ... SD- We are going to have time to talk about STR. JM- That's not my point. Terry knows where that gentleman with the weed problem is located. Don't act like you don't know where that was. He knows exactly where he is. These are honest things we are looking for from our Board members. These are the fair statements that we want from our Board members. This is why I also believe it is time for changes. It's time for us to be fair with each other, to be a community with each other and to operate honestly. TR- As far as the cats go, they are not our cats. JM- Who feeds them? TR- We feed them because they don't starve. Speaking of cats. There are rumors people are trapping them and taking them home and shooting them. That's part of our membership here too. Call the humane society. Let them gather up all the cats. I don't care. They're not our cats.

- III. ?? D?- With your position on the Board, my understanding is you have a lot to do with the weed control, the mowing, all of that. Are all of the things you do connected to your position? TR- No ?? D?- or is that something that you do out of the kindness of your heart and love for the lake? TR- Yes SD- Can I redefine it, Terry? TR- Sure SD- He has a position that we hire for because there is a lot that goes into it. ?? D?- If they go hand in hand would he still be doing those duties if voted off? SD- What he does as a lake manager is paid. What he does as a District Rep is like we all do. TR- Since you brought it up. They pay me \$950 for Dam inspection per quarter. They give me \$5,500 to mow, it's over 6 acres.

**\*\*Result – Terry Radtke – 2**

**Darby Miller – 5**

**Darby Miller elected District 8&9 Rep.**

Terry- Thanks the Board & Membership, states due to liability he steps down from all his 'positions', willing to continue mowing & 'things for the Lake', will not have his name on any documents including the EAP

Alysia- Steve Longstreet has resigned from the Board appoints Steve Wilson D5 as replacement, has VP Dan take over the meeting, Thanks Board & Membership

## **8. Members Address the Board**

A. Open the STR Discussion- Dan

a. Thanks Alysia & others who have served on the Board

b. Board is here to listen, Board has not decided what to do

c. History -> 2019 Annual Meeting (AM) a question about PPA position/rules on rentals, 2022 AM discussion on mussels STR boats bringing them to the Lake, 2020 Air BnB exploded nationwide, a 'handful' at Papakeechee also continued to expand as did the comments, members seeing things they don't like & what are we going to do about them? Also some who were ok with them and others saying it's my right. The Board has a responsibility to do what's right for PPA, after much discussion & research, sent the February 2024 letter with Board point of view citing Covenant that gives the Board the right to stop. April 2024 received letter from an attorney representing an unidentified group named 'Concerned Members of the Community'. Board doesn't know who is included in the group. The letter stated attorney has read ABCs, they don't say what the Board has said, he told them to continue their STR activities. The letter seemed to have little impact but the STR signs seemed to prompt select members on the Lake to receive a mailing from said group which the Board included in the AM announcement, so everyone was aware of what the 'Group' was saying. The issue started years ago, the Board gathered info, legal and other, gathered the group for a discussion to decide what action to take. The Board is not taking this lightly. Board members are losing sleep, there are concerns about doing the right thing, we understand the gravity of the decision.

d. State of Indiana has STR Act Title 36 Chapter 24- municipalities, cities, counties cannot ban STR, they can regulate, it says Associations CAN BAN & REGULATE STR

## B. Members comments

- a. Bill Black D5A- would be best for this group to understand if Board would state what the legal advice is and Board interpretation based on ABCs. There is great confusion on those points. Are you saying you can't talk about the legal opinion? Why? Dan- I can't disclose conversations with the attorney. Education has been provided, no legal opinion has been provided
- b. Dave Hewitt D4- attorney is giving options on what to do.
- c. \*Dan- the attorney suggests that we hold this meeting to gather opinions on what you want to happen
- d. Jon Korejwa D6- You haven't decided? Can you enumerate the options? \*Dan- We want to hear what you want without influencing \*Bernie- Board not here to dictate, we want your opinions, this is an Association decision
- e. Karen Paloian D7- every Air BnB owner can set rules, can't PPA have a blanket set of rules? \*Dan- Associations do have the power to regulate STR
- f. \*Anthony Serriani D3- could allow unconstrained STR is easy, no regulation, then complete ban, then middle ground some form of regulation, whole range of options, many cost money, if rules & regulations are in place who will regulate? We are a volunteer Board, I don't see how it could be done without substantially increasing the resources, a whole range of options, what is best? It's stressful to be on the Board. The last thing we want to do is confront someone. As the Board, we are required to look at the ABCs & make sure we remain faithful to them unless the members decide they don't like those bylaws, here is a proposal to change them, then a vote.
- g. Kathy Roman D1- when the "cease & desist letter" was sent, if you had legal standing why was it not enforced? \*Dan- it was decided at the time not to KR- you have stated the letter was to provide time for research but that was not stated in the letter \*Dan- that was not decided at that time. \*Anthony- for several years the Board was not monitoring the STR situation closely, the letter was intended to arrest the further development of STR until we could study the problem, better understand the best course of action, why? By doing nothing it was allowing it to get progressively worse & more difficult to deal with, we didn't enforce KR- why was it sent specifically to STR owners? Board-every owner was sent the letter. KR- every STR owner using Air BnB got notice saying they had received a letter saying this is what's happening Board- that was not an official Board decision
- h. Chris Vitale D6- understood there to be rules in place that say things about rental operations on our Lake, I know people have been shut down for trying to rent boats in my neighborhood, Air BnB were not invented when these rules were enacted for PPA, they are old rules in place long before Air BnB existed. So are we arguing over a gray area that says you can't have a hotel but you can have a weekend party house? If so than we have a rule that says no motorboats on our Lake but it doesn't say no jet skis. I'm going to get a jet ski. If these people can do whatever they want make money off of all of our efforts then I am going to rent a jet ski to people who come on the weekends because the rules no longer apply. The original intent of the hotel rule was they didn't want weekenders/partiers on the lake. It says you have to approach the Board for permission for this type of activity. Did any of you ask for permission?
- i. Charlotte Hill D2- as someone who has used Air BnB I consider it an asset to our community because they increase the number of people that know and become familiar with the Lake, good for property values, right now there is nobody buying, the people who own the property get to choose who is staying, it's not just anyone off the street
- j. Kevin Jaber D2- the 2/24 letter came from the Board and it got to Air BnB you need to figure out how it got there, How many have used Air BnB, How many are partiers? We need to figure out a way to coexist with guidelines and criteria, if I'm the owner of STR and there's a problem I would want to know about it

- k. Shannon Therriault D5- we need to find a happy medium, I said that last year, nothing wrong with having some rentals in a community as long as there is oversight, to maintain our property values, keep insurance rate at a reasonable level, ensure the PPA's credit rating stays high, you can only have so many rental properties in your community or the bank won't give you a loan, volunteer to sit on any committee
- l. Steve Longstreet D5- I got on the Board because I didn't want to do away with STR, spoke with real estate lawyers, 5% of STR are bad apples, I talk to Shane's renters, they are nice people, he keeps his place perfect everything is good, all 3 lawyers said you can do whatever you want but you are probably going to be in lawsuits for a long time, do you want to do that or come to the middle with some rules? The trouble with regulation is this is a part time Board they don't have the time so are you willing to pay \$300 extra a year to regulate? Most of these problems are a county rule, call the police or the humane society, are we willing to increase dues so we can have somebody to police? We also need a Lake manager so the Board is just there to vote
- m. Joyce Corson D1- I have seniority I'm the oldest in the room, Married to Ron, on the Lake since 1986, there have been 7 court cases since 1965, the rules were affirmed by the Court, 1980 dues were sustained by the Court you are obligated to pay dues, 1973 no motors on the lake also won in Court, also Public versus Private affirmed by the Court, house trailers removed, snowmobiles prevented from operating on the Lake, You don't know what we have been through for the Lake, guns pointed at us and our children harassed at school
- n. Kirk Macnider D1- STR owner, bought house 4 years ago in bad shape, full of mold, we wanted the quiet Lake but let the realtor know we wanted to be STR, it's now a beautiful place, people love staying there, Alysia & Stacy have been good neighbors, I would never tell you who you can have stay in your house or what to do with it, I also want to protect the Lake I took all references to the Lake out of my ads just says my home, the problem with regulating STR is that renters are a federally protected class they can't be discriminated against, how to we regulate but not discriminate? As an American the politics involved to tell me what to do with my house is not acceptable, family on Syracuse lake since 1980, don't appreciate being referred to as STR people
- o. Joanna Miller D9- want to remind people that we did come to the Board wanting to work together they took our names then never contacted us. It sounds like a legal option is to work together lets make this work for everybody
- p. Greg Olson D1- has STR sign, not opposed to STR has used STR the problem is this is a private Lake, I've read the ABCs and talked to lawyers, it's not about STR, it's about the Lake, it's about people who have lived here forever wanting to change the rules because they don't like them, if you don't like something come to ask for change, don't just start doing it behind our backs, try asking , before not after the fact, They are not going away without lawsuits, we are going to learn to live with them, why would I pony up for a \$1M dam & to maintain the Lake with dues all this time if we were just going to have unlimited access by anybody who just wants to come to the Lake? We are going to have to come together or just get rid of the PPA
- q. Kent Renner D7- why should everyone pay higher dues so they can make a profit off the Lake?
- r. Dan Gross D1- Did any STR owner receive approval from the Board before you bought your property and started renting? We have a rule that says you can not get private or commercial gain from the lake without approval from the Board. If you did not receive approval, why not? Why are you operating without the approval?
- s. Steve Longstreet D5- Indiana state says STR are not commercial
- t. Jeff Glon D3- they are not profiting from the Lake but from their private home. Having people rent does not turn it into a public Lake, public is unfettered access

- u. Rob Suraci D5- has an STR a couple of house down, a kayaker from there wanted to know if the floating docks were open to the public, the house is busy with people having a good time, doesn't have a problem with that, thinks we should cap it or something, doesn't want it to turn into Disneyland.
- v. Bill Snyder 5A- fear that STR will take over is unwarranted, we should have patience
- w. Steve Longstreet D5- one of the richest towns in Indian tried to stop STR, Indiana state said you can not stop STR from being in a residential area, STR should have their own Association, collect their own fees and have 1 phone number to call when there is a problem
- x. For MIL Mary Frees D5- suggests using survey monkey \*Linda- we did a survey ??- survey monkey is anonymous \*Linda- ours was anonymous

C. General Member Comments

- a. Shawn McKinley D2- Barbee Lake has an eagle's nest site, could we have one? Over by the tube \*Mark- has looked into it, expensive, may need approval
- b. Shannon Therriault D5- there is a new unofficial private Papakeechee FB page
- c. Chris ?? D1- we have STR on both sides of us, never a problem but no contact info for either, we received a letter that we didn't know who it was from but obviously STR owners
- d. Joanna Miller D9- we (STR owners) offered to provide contact info, we were ignored
- e. Dave Hewitt D4- in 1974 we banned trailers, if you had one you could keep it, but once it was removed you couldn't replace with another, register STR no one else allowed to have one, could not be sold for STR use, voted on as a bylaw, STR would vote yes because it gives them an advantage, otherwise tied up in court and can't stop them during that time.
- f. Shannon Therriault D5- would the Board consider holding ZOOM meetings?
- g. Jeff Glon D3- What would prevent everybody from registering?
- h. Steve Longstreet D5- volunteered to participate in STR group

**\*\*Motion to Adjourn – Marshall**

**Second- Sherry**

**Meeting Adjourned 1:02 PM**