Assessments 2020

Nobody likes to raise assessments. In the past, when the board did not raise assessments for an extended period of time, the board did not keep up with equipment and infrastructure needs. As the infrastructure and equipment needs were not met, the LBPOA board was forced to borrow money from the water board to address the direst of the needs. This postponed other costly repairs and replacements, making it more difficult to maintain and address equipment and infrastructure needs in the long run. As a result of this approach, the LBPOA was more than $300,000.00 in debt. Over the last eight years, with leadership from the lake manager, treasurer Judd Schuler and the rest of the trustees, the board dug out of debt and now has a small reserve of approximately $300,000.00.

The board has chosen this year to raise assessments from $815.00 to $850.00, an increase of $35.00. The LBPOA board debates assessments each year and attempts to strike a balance between value and responsible stewardship.

Please take a moment to review the article regarding infrastructure and the dam to more fully understand the challenges the association faces.
Future Equipment and Infrastructure needs at LBPOA

One of the most challenging aspects of LBPOA budgeting is the large number of pressing equipment and infrastructure needs. These expenditures easily make up the bulk of our budget each year. Although some of these needs are anticipated, there are usually surprises each year.

The finance committee met with the lake manager and has developed a list of known needs for the coming year. These include:

- Roads--our single largest expenditure
- Pick-up truck capable of plowing
- Roofs on multiple structures
- Spillway repair on all three dams
- Additional camera installations
- Flooring in the main hall
- Mail center improvements
- Dump truck replacement
- Gate house improvements
- Area 4 culvert ($80,000-120,000)
- Dredging in areas
- Steel replacement on the lower building
- Dock replacement/additions
- Beach sand
- Two playgrounds

The budget is not sufficient to address all of these anticipated needs in one year. This list represents only the most critical needs that we anticipate at this time.

The costs of materials, supplies and equipment are constantly increasing. The LBPOA board is committed to staying on top of these needs, while also balancing the need to restrict assessment increases as much as we can. We cannot neglect these issues and resort to borrowing money. Going into debt to address the infrastructure failures was done in the past. It only makes things worse in the long run if we do not maintain our equipment and infrastructure needs.
IMPORTANT FOR ALL MEMBERS

2020 LBPOA ASSESSMENTS: $850.00
DUES: 30.00

ALL OTHER LBPOA FEES REMAIN THE SAME AS LAST YEAR

2020 BWC QUARTERLY & YEARLY FEES: $95.00 FOR EACH QUARTER OF 2020
$364.80 A LUMP SUM PAYMENT 4% SAVINGS FOR THE YEAR

THOSE PAYING THE $50 AVAILABILITY FEE REMAINS THE SAME

First Quarter Water Bills: Mailed 3-15-20 Due 4-1-20
Second Quarter Water Bills: Mailed 6-15-20 Due 7-1-20
Third Quarter Water Bills: Mailed 9-15-20 Due 10-1-20
Fourth Quarter Water Bills: Mailed 12-15-20 Due 1-1-20

URGENT!

Does the LBPOA office have an email address for you? Is it current? Email is the fastest and least expensive way for us to communicate with members. It is also the fastest way for us to alert you to important issues.

Please take the time to ensure the office has your most current email contact information.

Thank you!
From the desk of the Treasurer...

2019 has been an eventful year for Lake Buckhorn, Brian has made major progress on improving our roads and their drainage. We spent twice as much this year as we normally budget for road improvements. Of course, this is our largest expense and accounted for one third of our budget for 2019.

The good news is that we have not had to use up any of our surplus and we have money in the bank but there are many things on our “to do list” that have been put off for quite a while.

As you read in the emails the office sent about the assessments going up for 2020, we believe that it is necessary to keep up with the maintenance of our buildings and our infrastructure.

I would also note that our property taxes increased by approximately 10%. We are constantly looking at ways to save on expenses and by purchasing wisely.

The new table and chairs were all furnished by donations and have made a big improvement in the Lakeview Hall, 2020 will be a challenging year but rest assured that we as a board are being as frugal as possible.
Are We Prepared to Care for Our Aging Dam?

To answer this question, we must address the age and quality of our dam. The dam is OVER FIFTY years old. In the short term, it is in very good shape, and we know of no immediate issues for which we are not prepared. But we did not set anything aside during that fifty years to handle the eventual, expensive repair. **So, in the long term, the answer is No.**

The Ohio Department of Natural Resources inspects our dam each year. Last year it directed us to have an engineer assess the dam. ODNR has been beefing up its dam inspections and enforcements, so we were expecting this.

If the engineer finds that costly repairs are needed, ODNR has the ability to force us to make those repairs. The cost would be spread across the paying members, who currently number about 550. Without prior planning and saving, this could cause a catastrophic assessment against all members. For example, Knox Lake dam was recently ordered to conduct $6.6 million in rehabilitation. It is not much larger than Lake Buckhorn. **A similar order here would cost about $12,000 per member.**

*When could we expect a similar order?* That is impossible to predict. But a news story from 2019 contains the following excerpt:

In Ohio, the Associated Press study found that 450 of the state’s 1,420 dams are considered high hazard.

Of those, state inspectors had rated 124 in poor or unsatisfactory condition as of 2018, indicating that they needed repairs or other upgrades to be able to withstand a powerful flood.

Officials at the Ohio Department of Natural Resources say that number has been reduced to 114 with ongoing work.

Of the high hazard dams in need of safety improvements, almost half had not prepared emergency action plans as of last year detailing how to notify and evacuate nearby residents if the dam fails. Some dam owners are being referred to the state attorney general for enforcement action.

The review found that state dam inspections, in most cases needed every five years, were up to date.

Unlike some states, Ohio has increased both its spending and staffing for its dam safety program. It spent $1.8 million in fiscal year 2019, compared to $1.4 million in 2010, and ranked in the nation’s top 10 for funding for inspections.

Many articles on line such as this one....
[https://independentamericancommunities.com/2018/07/12/hoas-struggle-to-pay-for-private-dam-repairs/](https://independentamericancommunities.com/2018/07/12/hoas-struggle-to-pay-for-private-dam-repairs/) along with the associated press article...
The dam is our most critical piece of infrastructure. It represents the single largest influence on our property values. What are other associations doing to prepare for the time when their dam needs an expensive repair?

Generally, associations fall into one of two camps: those that plan for this each year, and those that do not. Until now, we have fallen into the category of those who do not.

When an association does NOT plan for a dam repair or rebuild, the association is forced to make a special assessment, burdening every member with a share of the entire cost. Examples abound online in which members are directed to pay a special dam repair assessment in the tens of thousands of dollars. Members are advised that they can seek a loan if they can't cover the cost up front.

Can the association borrow the money for an expensive repair? That is impossible to know in advance. The LBPOA may or may not be able to borrow millions of dollars. But if it could, the association would be in danger of two things: It could lose control of the association if the bill can't be paid; and annual assessments could double for the following 20-30 years. Neither of these options is palatable, which is likely why associations are forced to seek a special assessment from members.

There are some associations that have wisely begun to plan for an expensive dam repair on an annual basis. This allows the association to build a “dam fund” slowly over time, spreading out the pain. Some associations we have examined have millions of dollars in reserve. This was achieved through a special assessment which is not counted as revenue as it is collected because it is a special capital assessment and accounted in a separate budget – a trust fund, solely for the dam. If the LBPOA had started a small special assessment decades ago, it would have built into a large fund by now.

We'd like to hear from you. What do you recommend that LBPOA do, if anything? You can send an email to Dan Jackson at danjackson0868@gmail.com.
Feeding birds in winter can be rewarding and enjoyable in the midst of chilly weather. By understanding which birds are around in winter and what they need to eat, both novice and experienced backyard birders make the most of their feeders during the coldest months of the year.

During the winter months the most common winter birds include finches, sparrows, titmice, blue jays, woodpeckers, chickadees, and cardinals, though there are always other birds that may appear at full, enticing feeders.

Ideally, winter bird feeders should be placed in sheltered locations out of the most severe winds. Placing feeders closer to the house will be effective and will help keep the birds visible for indoor bird watching. To minimize window collisions, place feeders at least five feet away from a wall or window, and use window clings or other techniques to help birds avoid the glass.

The best foods to offer birds in colder weather have a high fat or oil content that will provide abundant energy for winter survival. Nutritious winter foods for birds include:

- Black oil sunflower seed
- Hulled peanuts or peanut hearts
- Thistle seed
- Suet mixes with seeds or fruit
- Peanut butter
- White millet seed

- Stamp or shovel snow around feeders to provide easier access to spilled seed for ground-feeding birds.
- Leave nesting boxes and birdhouses up all year round to provide winter roosting sites.
Something for those cold winter days to pass the time away
All 50 States You can find the words in the grid by looking Diagonal, Forward, Backward, Up, and Down


ALABAMA
ALASKA
ARIZONA
ARKANSAS
CALIFORNIA
COLORADO
CONNECTICUT
DELAWARE
FLORIDA
GEORGIA
HAWAII
IDAHO
ILLINOIS
INDIANA
IOWA
KANSAS
KENTUCKY
LOUISIANA
MAINE
MARYLAND
MASSACHUSETTS
MICHIGAN
MINNESOTA
MISSISSIPPI
MISSOURI
MONTANA
NEBRASKA
NEVADA
NEW HAMPSHIRE
NEW JERSEY
NEW MEXICO
NEW YORK
NORTH CAROLINA
NORTH DAKOTA
OHIO
OKLAHOMA
OREGON
PENNSYLVANIA
RHODE ISLAND
SOUTH CAROLINA
SOUTH DAKOTA
TENNESSEE
TEXAS
UTAH
VERMONT
VIRGINIA
WASHINGTON
WEST VIRGINIA
WISCONSIN
WYOMING
Ohio Administrative Code 3745.19 Regarding Outdoor Burning

OAC 3745.19 is enforced by the Ohio EPA EPA notification is required for many types of open burns in Ohio. Call 614-644-2270 with questions or visit: www.epa.ohio.gov/dapc/general/openburning.aspx for complete rules and to find your local EPA office or air pollution control agency.

EPA Basics for Homeowners

Materials NEVER to be burned at any time or any place in Ohio:
1. Food Waste
2. Dead Animals
3. Materials containing rubber, grease, asphalt, or made from petroleum

OTHER RESTRICTIONS:
1. Fires must be more than 1000 feet from neighbor’s inhabited building
2. No burning when air pollution alert, warning, or emergency is in effect
3. Fire/smoke cannot obscure visibility on roadway, railways, or airfields
4. No waste generated off the premises may be burned
5. No burning within village or city limits or restricted areas

OBEY OPEN BURNING LAWS AVOID CITATION BE SAFE!
Operation Save-A-Life Campaign

The American Red Cross will install FREE smoke alarms for residents who are living in housing without adequate working smoke alarms. Do you have:

♦ Working Smoke Alarms? ___ Yes ___ No How many? ___
♦ Are They More Than 10 Years Old? ___ Yes ___ No How many? ___
♦ One on Each Floor of Your Home? ___ Yes ___ No

Please complete this form and give it to your local Fire Department

CALL 330-674-1926

PLEASE PRINT CLEARLY

<table>
<thead>
<tr>
<th>Name:</th>
<th>Today’s Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address:</td>
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<tr>
<td>City:</td>
<td>Zip:</td>
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<tr>
<td>County: HOLMES</td>
<td>Township:</td>
</tr>
<tr>
<td>Phone #:</td>
<td>Alt. #:</td>
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</tbody>
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I live in a: ___ One story ___ Two story ___ Three story
# People Living in the home - #______ Adults #______ Children under 18

- Your name will go on a list, so please be patient
- Trained volunteers will install the smoke alarms and provide fire safety information
- Residents must sign agreement form stating they were trained on maintaining the equipment
- Our volunteers will install in Holmes County

☐ Please call me. I would like to be on a team to help install smoke alarms
CLASSIFIEDS

4 in 1 Shopsmith Band Saw, Table Saw, Jointer & Lathe all in one. Comes with manuals. On casters, handy system for any do it yourself garage or shop.

Copy past link below in search bar:

IF INTERESTED PLEASE EMAIL TO:
sourcingpro27@yahoo.com

DID YOU KNOW ....

◆ Lake Buckhorn has 1,120 Acres
◆ 529 Members
◆ 358 Homes and counting
◆ 18 Miles of roads
◆ 2 Miles long & .5 Miles wide
◆ 30 plus Recreational Areas
◆ 18 Miles of Water Lines
◆ 13 Buildings owned by the LBPOA

2003 John Deere LT160, 16hp, 42" deck, runs great, new belt and belt sheaves. Low hours, tires are filled for very good stability.
599.00 or best offer!
Can be seen or ran
Contact me at: al13artman@gmail.com

IF YOU HAVE MISPLACED YOUR KEYS

PLEASE CONTACT THE OFFICE 330-674-9961
YOU MUST BE ABLE TO GIVE A DESCRIPTION OF THE KEY RING & KEYS
APRIL: EASTER EGG HUNT 4-11-20

APRIL: SUNRISE SERVICE 4-12-20

MAY: ANNUAL LBPOA MEETING 5-3-20

MAY: CHICKEN BBQ 5-23-20

JULY: CHICKEN BBQ 7-4-20

JULY: FIREWORKS SHOW DATE PENDING

SEPTEMBER: CHICKEN BBQ 9-5-20

OCTOBER: TRUNK OR TREAT 10-31-20

DETAILS OF ALL EVENTS AS THEY NEAR OR NEW ADDITIONS FOR THE SEASON WILL BE POSTED WATCH FOR THEM!
My lovely wife Jenny and I have been married 22 years and have two beautiful daughters. Joy is 18 and Faith is 16. We have been blessed to build a cabin here at Lake Buckhorn two years ago. Prior to this we managed the Hasseman House B&B in Wilmot for 14 years. I am a professional music teacher/performer and play regularly on Saturdays at the Amish Door. I have offered my music to special events here at Lake Buckhorn and also serve with the Holmes Center for the Arts. I have an MA in International Development from William Carrey International University and teach online in a graduate program. I am also a real estate agent with HER Realtors in Millersburg.

My three greatest concerns regarding Lake Buckhorn are:

1) To keep Lake Buckhorn a safe and family friendly place and support our community.
2) To support Lake Manager Brian Mellor and the leadership of Lake Buckhorn in stewarding our resources and to maintain/improve Lake Buckhorn in an affordable way.
3) Attention to important maintenance issues such as: dam, roads and postal hub, etc.

I would like to serve as a member of Lake Buckhorn Board of Trustees because:

Simply put: I love Lake Buckhorn! My family feels so blessed to live here and my desire to run for the board is to have a voice in ensuring that Lake Buckhorn continues to be the wonderful HOA community it is. One of my life mottos is found in the Bible: “Do to others as you would have them do to you” – Luke 6:31. I believe this is essential to community and this is how I would seek to serve as a board member.

As a trustee, I would be an asset to Lake Buckhorn because:

My concern for Lake Buckhorn would be to focus on the priorities, do what is necessary to maintain and improve our community, and seek to conservatively steward the financial resources we have. My experience in property management and public relations means I am a person who works well with others, and seeks to find solutions that benefit the majority.

To reach me for any questions or concerns: My contact is:

Phone: 330-416-9745  Email: jason@jasonfawks.com
If you’re brave enough to weather the cold so far, it’s been a good year for fishing. There’s no feeling like the one you get when your line jerks to let you know you have something. The excitement and anticipation waiting to see what’s on the hook! Catches include Small Mouth Bass, Northern Pike, Perch, Blue Gill, and Crappie. Even a day fishing with no bites is still a good day, hanging with friends and family making memories.
Roads Are Our Largest Annual Expenditure

I would like to take a moment to update everyone on past and future road repairs. Over the past 4 years, we have spent the majority of our road budget adding base and reshaping auxiliary roads. Starting this year, we will be moving our focus to Buckhorn Dr. and continuing to maintain the auxiliary roads.

The cost of doing road repair are as follows:

- Single coat of chip seal $2 a sq. yd.,
- Grinding adding 2” of base and a double coat of chip seal $8 sq. yd.,
- Asphalt needed for repairs is $65 a ton.

We have spent an average of $170,000 a year over the past 4 years on the roads with a budget of $120,000 per year causing us to have to pull money from other priorities like equipment upgrades, building repairs etc. There will always be roads that need repaired and maintained, and it is critical that we keep up with maintenance to avoid roads deteriorating.

Looking forward to seeing everyone on the lake in the spring.

Brian Mellor,
Lake Manager
BRINGING COMFORT TO YOUR NEIGHBORHOOD

MICKLEY PLUMBING & HEATING INC

740-599-7142
CHARLES MILL MARINA
Open House March 13-15

Up to $3,000 CASH BACK on New Pontoons
5 YEAR WARRANTY or up to $1,500 DEALER CREDIT on Outboards
PLUS DISCOUNTED PRICING on ALL PONTOONS

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If an agent tells you they specialize in selling in Lake Buckhorn ...

Ask them ...

“How many properties have you sold at the Lake?”

My answer:

“Well over 200!“

I get RESULTS!!!

“THE Lake Buckhorn Expert”

...THE Market Leader at our Lake.

If I can help someone you know,

Kirch Realty 216-287-SOLD (7653) 330-674-4747
TomKirch4Sold@aol.com
Serving your area for over 15 years

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*Lawn Care  *Water Features  *Flag Poles  
*Hardscapes  *Landscaping  *Ponds  *Snow Removal  *Excavating

**Mention our add to receive 10% discount on our service**
Have you been putting off some of the jobs on your to do list?

If so, give us a call!

We know how valuable your time is, and at the pace we all live, time never seems to be on our sides!

If you’ve got some projects that you have been putting on the back burner, give us a call to see if we can help!

We are now scheduling excavating jobs and retaining wall constructions as well as new landscape installations and landscaping cleanups. This is a good time to get these kinds of projects done before we head into our busy season in the spring and summer.

Feel free to give us a call or send us an email to schedule a consultation!

Buckeye Lawns, Ltd.
3917 County Road 58
Millersburg, Ohio 44654

Phone: 330-674-5356/330-763-3369
Email: buckeyelawns@yahoo.com
Website: www.buckeyelawnsltd.com
Bromund & Byler, Inc.
CERTIFIED PUBLIC ACCOUNTANTS

161 North Washington Street
Millersburg, Ohio 44654-1105

Kenneth E. Bromund
CPA, CFP TM
kbromund@bromundandbyler.com

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