

Lake Winona Civic Association Community Requested

Dam Meeting Minutes

November 17th 2025

1. **Call to order:**
2. The meeting was called to order by the President Courtney Davis at the LCWA clubhouse @ 18:30
3. **Roll Call:**
 - a. Board Member Present: President Courtney Davis VP Rich D'amico, Secretary James Allen, Trustees : John Traglia, Ryan Uranyowich, Tom Clark ,Tricia Traglia
 - b. Community Members were referred to the written sign in sheet in the clubhouse. Zoom emails were also taken down by Tricia Traglia
4. Salute to the flag

Opening Dialogue

- The President started the meeting by greeting the community and thanking them for their attendance to this important matter.
 - Zoom participating took place on a separate laptop, overseen by Tricia & Jon Traglia
 - Meeting slides put on tv
 - Meeting was recorded via Zoom:
https://1drv.ms/v/c/d0c3c19f8f5bc104/EbebiqxjTe1DhBvLZLSMtUMBRZ0wme9U6nD_6l2rKVATYw?e=ILr6Ns
- The President gave a brief overview of why we are here. She also talked about the history of the lake reservation, the board and herself. 17 years as a resident, years as a board member and four years as President. She also introduced the two (2) guests who were John Ritchie of French and Parello engineering and Eileen Born of Dolan and Dolan law firm.
- The President also gave instructions for the structure purposes and order of this meeting.
- Pre-submitted questions were issued to the community members to be answered upon request at the end of the meeting and by the professionals that were present during the meeting.
- The Vice President Rich D'amico thanked the community for their presence. He gave a brief history of the grounds when he first moved here in 2019. He explained how there was an absent board held together by one person. Which committed himself to the growth of this community. Ryan spoke words of encouragement. All board members were introduced.

- Eileen Borne LWCA Attorney gave a power point and lecture on all topics. The attorney started the meeting according to the agenda starting with topics
- "Property Deed Restriction" lake Winona was started by the Lakeland investment Company She explained that all properties are subjected to the same restrictions." Crowe Restrictions" All properties are Mandatory membership according to the deed and title.
- She spoke about the power of the board to issue liens for delinquent members. The attorney spoke about the powers of the board and the membership.
- The board has the administrative responsibility of the operations of the association. The member has rights involving the by laws and other areas of the association.
- She explained that the LWCA registered as a Home owners association vs a civic association. She gave a history of the laws that confirms it.
- The attorney stated overviews about the insurance and how it is set up.
- The attorney gave a history of who is responsible for the dam. The LWCA and its members hold the responsibility.
- The attorney stated that the LWCA had the legal right to sign the DEP loan vs a community vote as a fiduciary responsibility to the safety of the property. (in reference to the "Non discretionary" spending in the bi- laws.)
- She spoke about the loan how it is organized through the DEP. She spoke about the loan being a low interest, 20 year repayment program offered by state.
- Grants and other loan options were denied before accepting this loan.
- She says we do not know the cost of the project as of now.
- The Attorney stated that the township will be doing the loan assessment. That is the only task of Jefferson township according to the Co-borrower agreement.
- Nominations for the 2025 lake Winona Board elections were accepted and the 2025 election will be held on December 15th for LWCA board members.

20:00

- **Dam Construction**
- Mr. John Ritchie of French and Parello engineering gave a power point and lecture on the Lake Winona dam's history, the flood and construction.
- The engineer also spoke about contracting the bidding process and other areas of the project.
- The engineer states that the parties along with the association will work together to complete the project.
- The engineer spoke about the time the loan was processed in 2021.
- The engineer answered questions from Zoom & in person community member participants about the questions and concerns about the engineering aspects of the project.
- The attorney also accepted questions from Zoom & in person community member participants about the legal aspects of assessments and insurance and dam committees.

- The board and the community members welcomed and thanked the professionals for a clear assessment of the dam project.
- Adjournment. 22:00.
Meeting minutes written and submitted by the Secretary of LWCA.
James Allen

Lake Winona Civic Association
Community Meeting Minutes
December 15, 2025

- Meeting called to order @ 19:00
- Roll Call: Board Members in attendance
Cortney Davis, Rich D'Amico, Ryan Uhrynovich, James Allen, Jon Traglia, Tricia Traglia, Tom Clark
- Salute to the flag
- President Cortney Davis welcomed everyone to the election meeting and advised on process for election; voting taking place 7-8 pm.
 - Announcement made that Ronnie Sevilla was disqualified from ballot and that ballots had been adjusted to reflect this change.
 - Floor nomination made by A.J. Tudda for Trustee. No other floor nominations
- Ballot queue formed; ballot submission closed and announced 8:00 PM
- Ballot tallying completed by Mike Ollo, Marybeth Tripodi, Ed Tripodi, Cosimo Trapani, Dmitry Bohdan, Jessica Leone; under oversight of Eileen Born, ESQ.
- Final Election Results & Vote counts President by Cortney Davis
 - 2026 Board of Trustees confirmed:
 - President: Cortney Davis
 - Vice President: Rich D'Amico
 - Treasurer: Frank Elia
 - Secretary: James Allen
 - Trustee: Eric Bellanca
 - Trustee: Dan Thompson
 - Trustee: Tom Clark
 - Trustee: Tricia Traglia
 - Trustee: Jon Traglia
- Adjournment @ 20:47

**Lake Winona Civic Association
Board Meeting Minutes
January 12, 2026**

1. Call to Order
2. Meeting was called to order by President Cortney Davis at 19:02
3. Roll Call:
 - a. Board Members Present: President Cortney Davis, VP Rich D'Amico, Treasurer Frank Elia, Trustees: John Traglia, Tricia Traglia, Tom Clark, Dan Thompson, Eric Bellanca
 - b. Community Members: Christian Fuentes, Debbie Kellen, Janine Farrell, Keith Davis, Janet McNamara, Rick Schneider, Mike Olo, Billy Murray, Kurt Kumetz
4. Salute to the Flag

Opening Dialogue:

The President started the meeting by greeting the community and thanking them for their attendance.

General Summary:

- Treasury Transition: The treasury role has been transferred to Frank, who has full access to essential financial tools.
- Document Storage: Google Drive folder created for easy access to important documents, ensuring transparency for board members.
- Community Meetings: Two community meetings will be planned for 2026, dates TBD, enhancing participation
- 2026 Budget Planning: Budget relies on contract costs for services; Frank will assess income against receipts to refine financial planning.
- Facility Repairs: Urgent clubhouse repairs are underway, focusing on critical fixes to ensure safety and prevent further damage.
- Memorial Initiative: Community began discussion on options to create memorial for Allyson Legora, to honor her legacy.

Board Operations and Administration

The board successfully transitioned the treasury role to Frank Elia, who now has full access to bank accounts, QuickBooks, and invoicing, ensuring smooth financial management moving forward.

- Frank confirmed readiness to take on treasury duties immediately, with only a temporary pause on the treasurer email due to GoDaddy forwarding issues.

- The November 17th and December 15th meeting minutes were approved and will be posted on the website promptly to maintain community engagement and record accuracy.
- Monthly board meetings are open to Lake Winona community members to attend, and will have a limited period of time on the agenda dedicated to community present questions / comments; a process that is similar to town council meetings.
- The board plans to hold two community meetings in 2026, one in spring and one in fall.. Dates will be finalized by the group soon.

Contract Management and Budgeting

The board reviewed multiple contracts critical for 2026 operations, focusing on lake management, landscaping, insurance, and repair services.

- The two-year lake management contract with a reputable local provider will likely be renewed or extended, pending a proposal; the provider has maintained excellent water quality and rapid response, saving costs compared to previous vendors.
- Local landscaping is split between Pete Mannherz (mowing / leaves) and Dennis Pappa (brush and rough areas), both praised for reliability and community responsiveness; pricing confirmation is pending for budget inclusion.
- Snow removal - board considered contracting on a per diem basis for winter parking lot and walkway clearing, especially if winter rentals increase. Board members will gather contractor quotes to evaluate costs.
- The 2026 budget and dues structure will rely heavily on pending contract costs, especially insurance, which is expected to be clarified after February; Frank will review income versus actual receipts to refine planning and will evaluate payment structure options, such as the 2025 three-payment plan for dues, which received positive community feedback.
- QuickBooks implementation may allow automated invoices and additional payment options like credit cards or ACH, improving convenience but requiring cost analysis to avoid burdening the community with fees. Availability of these options TBD and will be evaluated by Frank Elia.
- Rental fees for clubhouse use, currently \$275 with \$150 cleaning fee, may be revisited to ensure cost recovery while maintaining quality service; damage inspection and deposits are standard to protect assets.

Dam Project and Engineering Oversight

The dam repair project is advancing with the loan approved by the state legislature and a finalized co-borrowing agreement with the municipality acting as cosigner, enabling funding access.

- Engineer John Ritchie/FPA, highly recommended for his DEP expertise and local knowledge, is preparing a detailed proposal due mid to late January 2026,

outlining engineering studies required for DEP approval, including GeoProbe testing to understand bedrock conditions.

- The proposal may be phased with installment payments drawn from the loan, but timing will be managed to minimize premature interest accrual; the board will monitor communication closely and share updates without overloading all members.
- The board recognizes the complexity and expense of the project and intends to balance due diligence with practical constraints, avoiding unnecessary exploratory fees while seeking the best pathway to compliance and repair.

Facility Repairs and Improvements

The clubhouse exterior requires urgent repairs to prevent further damage and safety risks, with an emphasis on cost control and prioritizing critical fixes.

- Immediate needs include installing gutters/downspouts, repairing holes to prevent rodent intrusion, and replacing warped / melted siding.
- Tom has solicited and is finalizing negotiations with five contractors offering a wide range of pricing and expertise; final contractor recommendation will balance cost, professionalism, and insurance/licensing credentials before board approval in early 2026.
- Safety-related masonry repairs on stairs and patios are a priority for phase two; board members debated the feasibility and cost of installing a new door for summer bathroom access, weighing community benefit against vandalism risk and insurance implications.
- The clubhouse deck has several broken boards posing rental hazards; Eric and Rich will repair these boards before the first rental on March 21, 2026 to ensure guest safety.
- The board is considering whether some projects, like the bathroom door or enhanced handicap access, require further discussion and possibly budgeting for the next meeting.

Communication, Community Engagement, and Memorial Initiatives

Board members emphasized enhancing community involvement through clearer event scheduling, volunteer committees, and communication channels.

- The board will finalize spring and fall community meeting dates soon and encourages members to propose event schedules and volunteer roles for standing committees such as Beach, Civic Interest, Entertainment, Finance, Maintenance, and Lake (as indicated in ByLaws).
- There is intent to form a communication committee to manage newsletters, welcome initiatives, and community outreach, tapping into volunteers already expressing interest.
- In response to a recent community loss, the board supports creating a memorial bench or a small book exchange library near the playground in honor of Allyson

Legora, a local teacher and athlete who passed away at 21; this aligns with her educational legacy and community ties.

- The board discussed a life event fund budget line item to support community members during births, deaths, or illnesses, balancing the need for defined use, transparent management, and potential online donation mechanisms; further discussion is planned to define scope and controls.
- Suggestions include possible temporary donation boxes near the memorial site and leveraging local carpentry or school woodshop projects to reduce costs while fostering community involvement.

Technology and Email System Management

Technical issues with some of the @lakewinona.org emails forwarding to former board members raised security and privacy concerns.

- The problem stemmed from a legacy misconfiguration involving multiple hosting providers, where forwarding addresses were not properly updated, causing sensitive information to be sent to unauthorized recipients.
- Board members are investigating the domain's registration history and hosting arrangements to fully resolve the issue and prevent recurrence; Frank and others have personal emails on sensitive logins as a backup.
- The board recognizes the importance of secure, reliable communication channels to protect sensitive data and maintain operational integrity.

Adjournment: 20:15

Meeting Minutes written and submitted by Dan Thompson (Trustee) in the absence of Secretary James Allen.

**Lake Winona Civic Association
Board Meeting Minutes
February 9, 2026**

1. **Call to order:** Meeting was called to order by President Cortney Davis at 19:06
2. **Roll Call:**
 - a. Board Members Present: President Cortney Davis, Vice President Rich D'Amico, Treasurer Frank Elia, Trustees: Eric Bellanca, Tom Clark, Dan Thompson, Jon Traglia, Tricia Traglia
 - b. Community Members Present: Erica Mandel, Aaron Mandel, Christine Malloy, Dmitry Bohdan, Rick Schneider, Alex Zetelski, Janet McNamara, Maria Limarenko, Mike Olo, Brian Plunkett, Christian Fuentes, Tracy Lash
3. **Flag salute**

Opening Dialogue:

President Cortney Davis began the meeting by welcoming the community and explaining the process and structure of the meeting stating that, as mentioned in the agenda, community comments would take place at the end of the meeting.

Reading & Approval of Minutes:

- a. Approval of minutes from the 1/12/2026 board meeting were approved by the board members unanimously.

Reports of Officers/Committees:

- a. **Secretary Position Update:** James Allen has resigned from his board position as secretary after five years of service. Cortney Davis shared personal experiences having met James shortly after he moved into the neighborhood. James brought a positive spirit and lots of improvement projects. James was the one to bring us the Lake Winona Bash. He wants to be engaged but has put his time in and is choosing to step down for personal reasons. We thank him for his time and efforts to our community. President can suggest a new secretary per the bylaws. Cortney's recommendation is Erica Mandel who ran for the secretary position in December. A formal vote was taken by the board members and Erica Mandel was approved following a unanimous board vote.
- b. **Treasury Transition Update:** report by Frank Elia. Frank mentioned that the LWCA has three Chase accounts and that he would like to close and consolidate one. Frank discussed the expense report and handed out a spreadsheet to all present members. It was also mentioned that anyone with an open lien has been contacted.
- c. **Website/Tech Updates:** Dan Thompson explained that the email configuration issue has been resolved and nothing is going to the incorrect domain. Erica will need to be set up with a secretary email account. Website updates will include usability and monthly meeting dates will be listed there as well. Meeting minutes will also be made available—waiting to see what can be legally added because it is a public forum. Kathy Zetelski reached out to Dan to assist with communication. She created a Google Form

with community member information. Also looking into a way to send out meeting reminders, community updates, etc. utilizing the newly compiled directory once it has been completed. The goal is to create an internal LWCA member listing.

- d. **2026 Contracts Update:** Lake Maintenance Sciences—vendor for lake maintenance contract has been reviewed. Slight change in price to reflect a \$130/year increase for the 2026-2027 contract. Looking to include circulator servicing to the contract. Additionally, the insurance broker is currently seeking out policy information for this year.

Old/Unfinished Business:

- a. **Dam Update** first proposal is expected to be available by the end of February. Rich, Cortney and Frank met with the town tax assessor to review community questions on 1/16/2026. Talked about a lot of questions that came up at prior community meetings. He figures out how the assessment is structured. He needed to consult with other tax assessors to give us answers. He was researching different ways it could be structured and said to reach out mid to late February. Cortney will reach out to see if he has any updates yet. Waiting for him to decide how the process would work. Christine Malloy asked if there was a clear way to communicate this information at which time Cortney Davis stated that it could possibly be emailed to the community but that, at this time, we do not have the definitive answers from the tax assessor to disperse.
- b. **2026 Budget:** Frank Elia explained that he is waiting for contracts to be finalized and that the insurance is the biggest piece we're missing. Frank prepared estimates for the budget which were passed out to all attendees. The board will review the budget to ultimately be able to finalize in the future.
- c. **Communication:** volunteers have stepped forward to assist with the following: Maura Ollo—welcome committee, Kathy Zetelski, newsletter, email collection, etc. Erica Mandel had volunteered as well but will now be stepping into the secretary position. Erica and Dan will work with new volunteers to frame out duties.
- d. **Community Meeting date selections:** The spring meeting will be held April 13, 2026 (tentatively) and the fall meeting will be held November 9, 2026 (tentatively). Dates will be listed on the website calendar.
- e. **Major events:** we will start putting these dates together. This will be revisited at the next board meeting.
- f. **Repair Projects:** Tom Clark proposed we move these repairs to the spring. He has experienced lots of hold ups due to the weather and would like to wait until roughly April once all the snow has melted.

New Business:

- a. **Bank Account Consolidation Discussion:** We currently have three bank accounts with Chase. Frank would like to put the utilities account into the primary checking account. Dam repair account needs to remain open per the state. The board members voted to consolidate utilities account into primary checking which was approved by unanimous board vote.
- b. **Clubhouse Rental Fee Structure:** Clubhouse rental fee is currently \$275. It cost \$150 for the clubhouse to be cleaned before and after and isn't enough of a profit. Frank

proposed an increase in rental fee structured as follows: \$325 for members and \$400 for nonmembers. This will help to reduce overall dues cost. There is a plan to increase the advertising of the clubhouse rentals. The board voted to approve the increase of the clubhouse rental price unanimously. Any current bookings will honor the \$275 price. The increase will be reflected in new bookings immediately.

- c. **Fundraising via Website Advertising Discussion:** We are looking to add business listings by selling advertisement space to our LWCA website to help offset the cost of things like mailers or communication. Tom wanted to ensure it wouldn't become a liability for the LWCA and it was noted that it will be stated on the website that the LWCA is not affiliated with the individual businesses.

Announcements: Ally Legora memorial project will be donated. Plans will begin in the spring. Volunteers to repair the deck.

Community Comments:

Dimtry Bodan—thought that flyer/paid advertiser is a good idea. Should we be putting our savings in a money market? He was told we are already looking into it. Dam—what should we be expecting? We should have more information at the end of February.

Christine Malloy—concerned with spending—social events money—pay for membership. Non-members

Tracy Lash - asked about FEMA grants

Brian Plunkett—happy with the board as it appears to be moving in a positive direction.

Adjournment: 20:20

Meeting minutes prepared and submitted by Tricia Traglia (Trustee) and Jon Traglia (trustee) in the absence of Secretary James Allen.

Lake Winona Civic Association Board Meeting Minutes
March 9, 2026

Call Meeting to order @ 19:05 p.m.

Roll Call:

Board Members Present: President Cortney Davis, Vice President Rich D'Amico, Treasurer Frank Elia, Trustees: Eric Bellanca, Tom Clark, Dan Thompson, Jon Traglia, Tricia Traglia

Community Members Present: Kurt Kumetz, Keith Davis, Debbie Kellen, Erica Feuss, Jessica Leone, Orrin Sheehan, Janet McNamara, Brian Plunkett, Mary ann Cocuzza, Alex Zetelski, Dimitry Bohdan, Rick Schneider, Anthony Tudda, Christian A. Fuentes, James Barrows, Mike Ollo, Maria Limarenko

Salute to the Flag

Reading and Approval of Minutes from 2/9/26 board meeting—Minutes were unanimously approved by the board.

Dan is helping us to get the meeting minutes posted on the website. Once they are approved they will go on the website as a PDF. We will continue to enhance our technology as we move forward.

Reports of Officers/Committees:

President—Cortney Davis

- **Contracts**—lake management sciences contract is ready. We have the same company as last year. A two year contract is being signed with minimal increase since last year. Insurance: D&O policy was binded last week because it was timed out that way. No increase in terms of policy and premium. Two liability contracts—1. In case someone is injured 2. Physical structure of the clubhouse and property. Liability insurance—we will discuss the proposal at the community meeting next month. We cannot get a regular insurance company because of the dam so we have to get a contract through the surplus market. Both policies mirror the policies we held last year. We are looking into any potential areas of savings throughout the year and will be moving forward with the insurance policy in the next few days.
- **Legal**—Lake Winona Civic Association is being sued by 36 homeowners. This is important for everyone in the community to know and we will continue to give updates. A lawsuit was filed with the Morris County Superior Court against LWCA and its board members by 36 plaintiffs by Tracy Lash of 9 Winona Trail has filed the suit. The lawsuit seeks declaratory judgment from the Morris County Superior Court that, based on the historic documents for the Lake Winona Community, the board does not have the authority to charge dues and assessments in excess of what is explicitly permitted in a 1949 deed from Lakeland Investment Company to Crowe, which was \$1.25/month, or \$15/year. In addition, plaintiffs claim that the LWCA does not have the authority to file liens against properties of delinquent members or to deny or limit voting and

membership rights for members not in good standing. LWCA will oppose the lawsuit, as the position taken by the plaintiffs is invalid. We will need to add a line item in our community budget to deal with the costs incurred by the lawsuit.

Treasurer–Frank Elia

- **March Treasury Update**—goes through February 28th. Three Chase accounts are still active. After this month these will be consolidated to two accounts. Collected dues for another 9 properties this month. We are around 80% for paid dues. No liens have been cleared yet. Of the 6 land only properties, 1 has paid. Participation increase has been very helpful. Cortney expressed gratitude to Frank for his hard work.

Website/Tech/Communication Updates–Dan Thompson

- Meeting minutes on website. A community newsletter is in the works of being set up. We are making sure everyone's information is protected first. Updates that will continue: newsletter, reminders of meetings and community events, etc.

Old/Unfinished Business:

- **Dam update–Rich D'Amico**—John Ritchey knows we were expecting an initial proposal by end of February. He will have a proposal next week so more information to follow soon. Cortney mentioned that we met with the tax assessor and there were a lot of questions he said he'd need to follow up on. Cortney reached out to Kathy Hammond, Jefferson Twp tax collector, a number of times in which Kathy has just responded on 3/4/26 stating that she couldn't answer the questions at this point until the properties are assessed and the job is completed. We don't currently have an update because they had told us that they don't have any answers at this time.
- **Update on 2026 Budget–Frank Elia** 2026 dues billing update—we are close to things being finalized before the community meeting next month. Just waiting for the insurance policies to be finalized to complete the budget. Increase in improvements to building and grounds. Legal and professional services were supposed to be \$10,000. More money had to be allocated for legal services pertaining to the lawsuit and increased accordingly.
- **Major event scheduling discussion**—spring clean up discussion. Rich will chair the event to figure out what projects are needed. April 18 will be spring clean up day. We'll put information about it on the website. Lake Winona Bash needs a chair. Requesting community involvement in assisting with the bash. We will check in with Ryan and James to see if they would be interested in chairing the event as they've done in the past. Trunk or Treat event—Janet will chair it and it will be held on 10/24/26.
- **Repair projects–Tom Clark**—Tom will take recommendations for contractors who are licensed and insured to work on repair projects. We were contacted by the state to adling the goose eggs so that they don't birth.

New Business

- Bunny Brunch is on 3/29 reminder to RSVP if you plan to attend

- Clubhouse rental update agreement/fee updates—Eric Bellanca clubhouse rental guide will be on the website. Everything will be available there. We are working on revising the rental agreement and contract. New prices have taken effect.
- Sport League—Rich D'Amico—we will have a weekly night to host a sporting event ex. Cornhole, can jam, kickball, etc.

Community Comments:

Orin Sheehan 31 Croft—can the board counter sue for legal expenses for the lawsuit?

Nancy Clark 41 Croft Road—What are they trying to gain with this lawsuit? Lawsuit claim is publicly filed, available to community members upon request, as this matter and related costs affect all community members.

Mary Ann Coccuzza 31 Lorretacong—She wants to know if most of them have or have not paid their dues. There are a handful of plaintiffs that are current, a small amount on payment plans, majority have liens or multiple liens on their properties. It is community accessible and is public knowledge on the Morris County Clerk website.

Dmitry Bohdan—there is a dollar amount on everything except income. Why? It hasn't been projected yet because it isn't official yet. Is there still a secretary? Yes, she's on a business trip.

Brian Plunkett—12 Winona Trail—urges everyone in this room or not in this room that we should try to spend more time trying to build this community rather than trying to tear it apart. We can fight each other but that won't get us anywhere.

Meeting adjourned at 19:54

Meeting minutes prepared and submitted by Tricia Traglia (Trustee) in the absence of Secretary Erica Mandel.

Lake Winona Civic Association
Property Owner & Board Meeting Minutes

April 13, 2026

Call to Order:

Meeting called to order at approximately 19:00 p.m.

Roll Call:

Board Members Present: President Cortney Davis, Vice President Rich D'Amico, Treasurer Frank Elia, Trustees: Eric Bellanca, Dan Thompson, Erica Mandel, Trish Traglia

Community Members Present: ~~(Not formally recorded – recommend adding sign-in tracking improvement)~~ via sign in sheet (see attached) C&D

Salute to the Flag

Reading and Approval of Minutes

Minutes from the March 9, 2026 board meeting were read and approved.

(Motion approved by Rich, Erica, Dan)

Minutes will be posted to the website.

Reports of Officers/Committees

President – Cortney Davis

- **Insurance Update:**

Policies secured and bound:

- Directors & Officers
- Building & Property
- Liability (significant budget impact)

Due to the dam's condition, coverage options were limited and several carriers declined. Community encouraged to share any additional considerations.

- **Legal Update:**

Lawsuit filed against LWCA and board members. Lake Winona Civic Association is being sued by 36 homeowners. This is important for everyone in the community to know and we will continue to give updates. A lawsuit was filed with the Morris County Superior Court against LWCA and its board members by 36 plaintiffs by Tracy Lash of 9 Winona Trail has filed the suit. The lawsuit seeks declaratory judgment from the Morris County Superior Court that, based on the historic documents for the Lake Winona Community, the board does not have the authority to charge dues and assessments in excess of what is explicitly permitted in a 1949 deed from Lakeland

Investment Company to Crowe, which was \$1.25/month, or \$15/year. In addition, plaintiffs claim that the LWCA does not have the authority to file liens against properties of delinquent members or to deny or limit voting and membership rights for members not in good standing. LWCA will oppose the lawsuit, as the position taken by the plaintiffs is invalid.

Vice President – Rich D’Amico

- **Dam Project Update:**
Proposal received from FPA:
 - Base: \$290,802
 - Geotechnical allowance: \$31,670
 - **Total: \$322,472**
Includes engineering required for DEP approval and permits (Phase 1).
Approved for attorney review by full board.

Treasurer – Frank Elia

- **Budget Update:**
 - Budget to be posted once finalized
 - Insurance is a major cost driver
 - Legal expenses estimated at \$10,000 (lawsuit-related)
 - Goal: operate conservatively and build surplus
- **Dues Impact:**
 - Lawsuit costs increased dues by ~\$50/household
- **Treasury Report:**
 - Budget based on 80% participation
 - Financial projections reviewed
 - Payment plans available upon request

Website/Technology – Dan Thompson

- Meeting minutes being uploaded to website
- Security updates:
 - Password-protected access for sensitive/dam-related documents

- One-time password system via email
- Continued improvements to communication tools

Old/Unfinished Business

Major Events

- Easter Egg Hunt recap – strong turnout
- Thanks to Brian & Kelly Plunkett for contributions

Repair Projects

- Ventilation improvements needed (soffit work)
- Floating dock repairs:
 - Upgraded to Trex decking
 - Float replacement underway

Clubhouse Rentals

- Rental program active with updated pricing
- Managed by Janet McNamara
- Includes access to clubhouse/deck (shared outdoor spaces remain public)

New Business

2026 Budget & Dues

- Proposed dues: **\$530 per household**
 - Would have been ~\$480 without lawsuit costs
- Includes CPA/tax filing requirements
- Payment plans available (including flexible timing if needed)

Motion raised to move dues vote to November – Motion ruled out of order.

Dam Funding Discussion

- Engineering costs included in operating budget (reimbursable)
- Construction to be funded via loan (not current budget)
- No defined assessment amount or timing yet

Dam Committee Formation

- President: Cortney Davis
- Vice President: Rich D'Amico
- Financial: Frank Elia
- Contract Review: Erica Mandel
- Environmental: Tom Clark
- Insurance: Jon Traglia
- Community Liaison: Dan Thompson
- Construction: Brian Plunkett
- Vendor Liaison: Eric Bellanca
- Community encouraged to volunteer

Rules & Regulations

- Reviewed per bylaws
- **Board Vote: Approved unanimously**

2026 Non-Resident Membership Program

- Capacity: 10 families (within 1-mile radius)
- Fee: \$580 (no payment plan)
- Non-voting membership
- Includes access to amenities and rentals
- Wristband system for enforcement
- Portable restroom funded by program

Board Vote: Approved unanimously

Operations & Community Updates

- Spring dues mailer will include:
 - Invoice
 - Payment options

- Rental brochure
- Transition to digital communication (email/text alerts)
- **Spring Cleanup:** April 18, 9 AM–3 PM
Volunteers needed (especially for water work)
- Seasonal garbage support needed (paid or volunteer)
- Community support initiatives:
 - Meal Train for John & Corinne Thomas
 - Memorial “Take a Book, Leave a Book” initiative

Community Comments

- Emphasis on volunteer effort and financial realities
- Questions regarding:
 - Dam loan implications on property sales
 - Project timeline and DEP approval
 - Assessment structure (TBD, likely value-based)
 - Alternatives (no decommission option presented)
 - Dam classification: Class 1 High Hazard

Voting Results

2026 Dues Vote:

- Yes: 68
- No: 0

Adjournment

Meeting adjourned.

April 13, 2026
LWCA Spring Board & Property Owner Meeting

Community Member Attendees

Mary Beth Tripodi
Jill Stoner
Laurie & Charlie Best
Jenn Russell
Nicole Kalinski
Janice Place
Elizabeth Corter
Kenneth Rossi
Jason Canouse
RJ Chessari
Kim Castellano
Orrin & Amanda Sheehan
Pat O'Malley
Carol Handlin
Pat Kovacs
Allan Rigg
Cosmo Tripani
Keith Davis
Bob & Melissa Stuyvesant
Christine Fuentes
Natalia Romanyak
Constantine Christadadou
Mike Olo
Pete & Kim Mannherz
Steven Tarloff
Patrick Minto
Jessica Leone
Maria Lamarenko
Erica Mandel
Janet McNamara

Lake Winona Civic Association Board Meeting Minutes: May 11, 2026

Call to Order:

Meeting called to order at approximately 7:11 PM.

Roll Call:

Board Members Present: Erica Mandel, Eric Bellanca, Frank Elia, Dan Thompson

Community Members Present: Aaron Mandel, Christian Fuentes

Salute to the Flag

Reading and Approval of Minutes:

Minutes from 4/13/26 Spring Property Owner & Board Meeting - No approval, no quorum - Tabled.

Reports of Officers/Board of Trustees:

- Treasurer – Frank Elia:
 - Budget – Adjustments to the YTD spend. Very well in position, building off what we had as money saved up and what we've brought it.
 - Hit budget, over budget for balance payoffs.
 - Ahead with donations.
 - Under budget by \$4,147.
 - Still unknowns with filing taxes.
 - Money still available for improvements.
 - Taking in some dues already. Some folks with larger outstanding balances paid off.
 - Legal fees coming in – split between legal fees for the association and fees for the lawsuit.
 - Refund check for DNO insurance, taken in as extra money.
 - Closed 6 liens off 3 properties.
 - Mailer had positive feedback.

Question on attorney fees from Dan: Is there going to be another separation with legal reviewing damn proposals? Frank – will go into the general community needs but be separate as we may get paid back from the loan.

- Website / Tech – Dan Thompson:
 - Minutes are up.
 - Now that packet is out, there are some things we can put on the site for front facing. Want something up there without password protection.

- Dan going to review – Positive out in front – front page of the newsletter, storage form, rules and regulations, and clubhouse rental. The rest will be behind the password (treasury report and payment information).
- Also front facing is the 2026 non-member applications. We need to get the application. Need to work on this ASAP. Who will be creating the format? Do we do this and have attorney review? Frank will draft a quick application for this.

Old / Unfinished Business:

- Events Update
 - Spring Clean-up – Success. Decent amount of people and everything on the list was completed. Beach and dock complete.
- Repair Projects Update – Tom Clark / Eric Bellanca
 - Progress.
- Clubhouse Rentals – Janet McNamera
 - Progress. We have been doing well. Half way to our goal for the year.

New Business:

- 2026 Spring Dues Mailer
 - Success. Positive feedback.
 - Dan: add a note on the website that if you didn't receive your packet you can contact the treasurer.
 - Next mailer beginning of July / end of June? In hands before the end of July. There are already people asking for email only, some for mail only.
 - Dan has a service he can use for group email.
- Update on Wristband Policy
 - Wristbands should be in next week. Set weekend or 2 when people can come in and pick them up. Use a sign-in sheet to show you accepted them.
 - Member and guest wristbands.
 - What about boat stickers?
 - Question from the community: What if there are people visiting? Large family. Frank answers: If you have a large number of guests you need to let someone from the board know. That can be a case-by-case basis.

Announcements:

- Thoughts about getting an automated lock for the clubhouse. Like an Air B&B. Everyone on the board can have a code.

Community Comments:

Aaron Mandel: Do we have any update on the court case?

Eric – Progress. Still at very early stages.

Christian Fuentes: Touch up paint. Eric – will have to get some.

Adjournment:

Meeting adjourned: 7:40PM.

Lake Winona Civic Association

Special Board Meeting Minutes

May 18, 2026

- Meeting called to order @ 19:04
- Roll Call: Board Members in attendance
Cortney Davis, Rich D'Amico, Eric Bellanca, Dan Thompson, Erica Mandel, Jon Traglia, Tricia Traglia
- Salute to the flag
- Reading and approval of 4-13-26 LWCA Spring Property Owner & Board Meeting Minutes. Physical sign-in sheet added to minutes. Dan Thompson to post on LWCA website
- New Business:
 - Vice President Rich D'Amico: Reviewed new Jefferson Township municipal ordinance, adopted by Council at the Township's April 22 meeting, that brings all public recreational bathing facilities (pools, bathing beaches) into compliance with N.J.A.C. 8:26 – Public Recreational Bathing. This ordinance adopts N.J.A.C. 8:26 and its complete recreational bathing requirements by reference. With immediate implementation of this ordinance, all public recreational bathing facilities will be required to be licensed and inspected by the Jefferson Township Health Department.
 - Rich had contacted Jefferson Twp regarding process and LWCA obligations, as Lake Winona is not a 'public bathing beach'. LWCA is a private bathing beach. Township confirmed that this ordinance is for 'communal bathing beaches', which aligns with Lake Winona access/usage. Township may consider re-wording / making the process clearer for usage such as Lake Winona's in the future.
 - LWCA will apply for Township Public Recreational Bathing license @\$150 for the 2026 season. This cost was not included in the 2026 budget.
 - LWCA has contracted with Pace Labs to conduct the state and township mandated weekly bacteriological water testing (an initial testing prior to Memorial Day for submission to Jefferson Twp, and weekly testing between Memorial Day & Labor Day 2026). Total approx \$2,560 based on \$160 per collection & analysis X 15 weeks + initial testing requirement. This cost was not included in the 2026 budget.
 - Additionally there is a checklist of required safety equipment and signage that must be present on site at the Lake Winona beach. Rich reviewed with the Twp what is required (the checklist contains various requirements

for bathing beaches, pools, and/or spas) and make arrangements to obtain all necessary items. These costs were not included in the 2026 budget.

- President Cortney Davis reviewed specifics of LWCA (Alternative Dispute Resolution) ADR policy. This policy provides a mandatory out-of-court process used to resolve disputes in common interest communities, such as Lake Winona, as per state PREDFDA law.
 - Board Conducted Vote to Approve LWCA ADR policy framework. Yay (7): Cortney Davis, Rich D'Amico, Eric Bellanca, Dan Thompson, Erica Mandel, Jon Traglia, Tricia Traglia: Nay (0): Absent (2) Frank Elia & Tom Clark.
 - Next steps re ADR: Clarify Committee Chairman & minimum 2 members responsibilities and protections, and Board appointment of willing participants.
- Adjournment @ 19:33

Lake Winona Civic Association
Board Meeting 6/8/26

- Call Meeting to order
- Roll Call:
 - Dan Thompson, Frank Elia, Cortney Davis, Rich D'Amico, Erica Mandel, Eric Bellanca
 - Community Members – See sign in sheet – 12 members.
- Salute to the Flag
- Reading & approval of Minutes
 - 5/11/26 Board Mtg
 - Approved – Frank Elia, Rich D'Amico, Erica Mandel
 - 5/18/26 Special Board Mtg
 - Approved – Eric Bellanca, Rich D'Amico, Frank Elia
- Reports of Officers/Board of Trustees
 - President – Cortney Davis
 - Dam Proposal: Board vote to motion to approve the Contract subject to final legal review.
 - Last time we did a board vote to put the proposal through attorney review. There were a few minor conditions attorney wanted in the contract, waiting for it to come back but see no issues with the revisions being made. In order to execute we need a board vote. Eric motioned, Rich second, Erica third. We will sign off once we receive revision.
 - Treasurer – Frank Elia
 - June treasury update.
 - Budget page: not a lot of changes.
 - Had a couple of payoffs, and some new people moving into the community. Over budget for lien.
 - will be an unbudgeted line for lake testing. Payments not due until June 22. Everything else still in line.
 - In good standing for donations coming in for community events.
 - Treasury Report:
 - Lot of dues coming in.
 - Boat Stickers very successful.
 - Outstanding balance statements coming in.

- Software expense for website came out.
 - We are over 50% people paying already.
 - Doubtful debt – number increased based on conversations with people refusing to pay.
 - Email notifications going to go out for due reminders.
- Website / Tech/ Communication Updates – Dan Thompson
 - Lakewinona.org website – lot added. Forms, applications, and documents requests all available. Only thing you won't see if your personal household invoice, but you can reach out to the treasurer for this.
- Old / Unfinished Business
 - Non-Resident Membership Update – Courtney Davis
 - Passed to do a non-resident membership application within a 1-mile radius, limiting to 10 memberships. Working to get this going – there is an application on the website. If you know someone that may be interested. Once that family applies, it does get board review. First come, first serve, and a contract is signed that bounds to the rules that members have. \$580.00. This is a good fundraiser for us.
 - Member Wristband Update – Erica Mandel.
 - 4 per household.
 - This is a pilot – we will work through it.
 - Goal – how do we ensure people that are here should be here.
 - Erica sent contact info out for everyone to reach out to get wristbands.
 - **Need to figure out what to do with guest wristbands.**
 - Boat Sticker Update – Rich D'Amico
 - This year we started to have a different approach to the boat rack.
 - Trying to ensure people that are normally using this they have space for their vessels. People will have assigned spaces.
 - This is a fundraiser for the community also.
 - Question from the community on boat racks – we are planning for 18, and not enough slots. For this season, we will also mark out spots on the ground. Goal is to raise funds, have a better barometer on how many people want to keep their boats here, and then build a new rack.
 - Port O John Update – Rich D'Amico
 - Serviced every week, dropped off 6/8/26.
 - On the far corner of the property over by the spillway. Still in eyeshot of the beach. Tucked away in the corner.

- If anyone has an issue reach out to Rich and he will see if anything can be done.
- Winona Bash – Cortney Davis
 - July 31 – Ryan and James running it.
 - Need some volunteers – set up and clean up.
 - Chefs for burgers and dogs. There is a budgeted line item for the party.
 - Will put something on the website and Facebook site.
 - Rayn & James need to know food budget.
 - Will be doing a band again.
 - Will the board consider purchasing a grill? Or is there someone with a grill they would like to part with?
 - Would be good to have a propane grill (that can be converted to natural gas) that is larger than average size. Grill should last 5 years if not exposed to the weather. We need to chat about this as a board to see if we can fit into the budget for next year (2027).
 - Same menu as usual.
 - Rich will hunt for the band.
 - Games & equipment – review. Ryan/Cortney/Rich
 - Need to advertise to get appropriate counts. Cortney to put on Facebook, Dan on website.
 - Frank sending list of people looking to volunteer for events.
 - Maria donating her grill – propane grill she doesn't use. Clubhouse can keep. **Need to figure out who will pick it up.**
- Ally Legora Memorial Library Project – Cortney Davis
 - Update from Trish – should be done in a few weeks. Any ideas on where it is best situated?
 - Rich – between the road and the playground. Looking towards the playground. Far enough away for the snow plow to not hit it.
- Repair Project Updates – Eric Bellanca
 - Progress
- Clubhouse Rentals – Janet McNamara
- New Business
 - Natural Gas: NJNG – New Jersey Natural Gas. Hook up's and meters installed. Meter to the street is their responsibility. Install gas lines from the meter to the house – they will refund you up to \$1500 towards installing it.

\$100 is for the municipal permit. This is for them to install the meter on your house. You have 6 months to have usage.

- Gray Supply – They are the contractor hired to put the mains in.
- Rich has a number for Danny Hanshew (732-239-3912) – Rich will make a Facebook post and put it on the website.
- Township Bathing Beach License
 - Extra line item on the treasury report for water testing.
 - Notified on 5/1 that at the 4/22 meeting there was a municipal ordinance that brings all public recreational bathing facilities to test water. Township is asking us to purchase \$150 license and comply with checklist of safety equipment. Approximately \$200 in equipment. Water testing is weekly E.coli testing. ~\$2500. We called multiple places and the water is lab tested.
- ADR – Alternative Dispute Resolution Process – 5/18 Board Meeting
 - If there was an issue where any member of the community had a dispute with the board, they had a mediation process to seek a resolution rather than just going straight to litigation.
 - People involved would be the person bringing the dispute and someone representing the board, and then the ADR committee. This isn't legally binding, just a way to try to come to a resolution without litigation.
 - Board vote on LWCA ADR Committee
 - Motion to vote on the 4 people who have agreed to be part of the committee: Mike Olio, Jill Stoner, Amanda Rooney, . Mike Olio as the chairperson.
 - Motion – Rich D'Amico, Eric Bellanca second, Erica Mandel third.
- Air conditioner was donated by Bob Sturtevant. Lot more power than we have in the current unit. Need volunteers to help install it.
- Assessments being done in the neighborhood by the county and township. Nothing to do with the board – Jefferson township in general is being appraised. Online meeting at the end of the month and in person meeting also. People the county hired are all registered with the police station. They will come unannounced between 9am-5pm, walk through the home and the backyard. You can schedule a date if you aren't home for the initial time. They want it done by October 1.

- Public Comment
 - Seen a massive improvement in the engagement and level of care, and effort being put forth in the community. Want to ensure everyone is aware of the way the taxes flow from the individual to the state, and back to the township. There are a lot of budget shortfalls, as funding is being reallocated.

Community Member Attendees:

Maria L. – 4 Croft Rd.

R.D – 75 Sachem Rd.

Debbie K. – 19 Winona Trail

Brian P. – 12 Winona Trail

Ryan U. – 33 Croft Rd.

James A. – 64 Winona Trail

Jessica L. – 2 Moccasin Trail

Janet M. – 62 Winona Trail

C. F. – 53 Winona Trail

Michael R. – 44 Winona Trail