Lake Winona Civic Association
Board Meeting 08/10/26

- Call Meeting to order
- Roll Call
    - Frank Elia, Cortney Davis, Erica Mandel, John Traglia
    - Community Members – See sign in sheet – Jill Stoner, Mike Ollo, Lauren Dulin, Ralph Damiani
- Salute to the Flag
- Reading & approval of Minutes
    - 7/13/26 Board Mtg
        - Approved – Frank Elia, John Traglia, Erica Mandel, Cortney Davis
- Reports of Officers/Board of Trustees
    - President – Cortney Davis
        - Dam Update: Last week of July we had notified the folks alongside Lorettacong on the dam that people were coming to do some surveying. Kennon surveying conducted the survey. Mapping should be complete and delivered to the engineer by next week. Update from engineer – They have their wetlands specialist out – state open waters and no wetland. Will continue to refine the model. They spoke with DEP and will have a quick technical call to align as they move deeper into the project. Geotech and drilling rig will be here shortly – coordinating with Rich D'Amico.
        - NJ just signed a law (Dam S3403/A4007) requiring property sellers to disclose if there is a dam on the property. It does affect HOA's (article on google). If a dam is owned collectively, individual sellers may still need to disclose. Making sure everyone is aware of this law. Having Dan put this on the website under the Dam section.
    - Lawsuit update: No further updates. Explained to members not here for the last meeting: The lawsuit originally filed against LWCA on 2/20/26 by 36 Plaintiffs has been dismissed by the Court, on motion of LWCA. The Court found that the Plaintiffs failed to comply with court rules and dismissed the complaint. On June 25, 2026, a new lawsuit was filed against LWCA and its Board members, by 25 Plaintiffs. The lawsuit again seeks Declaratory Judgment from the Morris County Superior Court that 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 per month, or $15.00 per year. The Complaint also seeks removal of the liens filed on delinquent owners, a return of dues collected, and challenges the authority of LWCA

to address dam remediation, among other claims. As with the prior suit, LWCA will oppose the lawsuit, and expects that its insurance carrier will cover the costs of defense, as it did with the first suit. However, even if covered, there will be costs to the community. LWCA will continue to keep the members advised of the progress of this suit.

- Treasurer – Frank Elia
  - August treasury update.
  - Budget page
    - Still in good shape. Had a good month – on pace with almost everything except for added expenses.
    - Beach / Lake licensing and testing and lawsuit were added expenses.
    - Income this year has been good. Budgeted for $23K, over $40K. Still growing.
    - Good lines coming in: Boat registrations (big hit), lien payoffs and non-resident memberships.
  - Treasury Report:
    - Good month of income.
    - Expenses including the Bash are under budget.
    - Janitorial is a big expense this month – had a few rental clean-ups as well as the port-o-john.
    - Legal fees was a bigger hit – catching up.
    - Utilities are higher because we are running the AC and the circulator. Not unusual for seasonal usage.
    - Optimum- Frank negotiated a lower rate. Saving $105 on the Wi-Fi package/month. 3-year deal.
    - Bank account is very strong. We can look into short-term CD's if the account stays strong.
    - Decent amount of people on the payment plan and that is going strong.
    - Outstanding lake dues went down. 70.9% participating - doing well. Reforecasting to be about 85%.
    - Doubtful account debt – top 10 owed.
- Website / Tech/ Communication Updates – Dan Thompson
  - No updates.

- Old / Unfinished Business
  - Non-Resident Membership Update – Cortney Davis
    - We have one person who has purchased.
    - We have one more person interested.

- Member Wristband Update – Erica Mandel.
  - Next year when the bills go out we will have set dates for pickup.
  - More than 9 people, it's in the bylaws that they need to contact a member of the board.
- Newsletter – Erica Mandel
  - Frank didn't receive – send it to him via email.
  - 75 Sachem – Send Ralph as well in the mail.
- Boat Sticker Update – Rich D'Amico
- Winona Bash Recap – Cortney Davis
  - Raised $285 for the canoe race and the 2023 merch.
  - Very well received.
- Ally Legora Memorial Library Project – Cortney Davis
  - No update.
- Repair Project Updates – Eric Bellanca
  - No update.
- Clubhouse Rentals – Janet McNamara
  - No update.
- ADR – Alternative Dispute Resolution Process Update – Cortney Davis, Mike Ollo & Jill Stoner
  - Allow members to come for mediation rather than taking legal action for a dispute.
  - Also listed on the website.
  - Mike – ongoing updates as necessary.
    - When someone complains there is 30 days to address it.
    - Transparent, clear, and flexible process.

- New Business
- Announcements
- Community Comments
  - Mike Ollo – Musician friend. End of summer of 2027 – concert in Lake Winona looking at the lake. All homemade folk music. No cost to the band. Expenses are insurance/electricity. Mike will send an email to Cortney on this. Marty O'Neill.
  - Mike Ollo – Individual family in need. There was an accident – elderly husband was hurt. Trish Traglia put the word out – food came to the family. They were very grateful. They still have the need.
  - Mike Ollo – Thank you to Frank for getting back to him whenever he has questions or needs clarification.
  - Mike Ollo – Would like to have a game night at the clubhouse. Mike will propose a date / time. Cortney advised if someone wants to host an

LWCA community event, and the clubhouse isn't rented, it's available. Get a flyer together and we can send it out and put it on the website.

- Adjournment