**E-mailed Comments on Assessments**

I did do the online survey.  There wasn't really anywhere to add comments so I'm sending this to you.  Feel free to pass it on to the Board or anyone else interested.

I know that George and I own one of the largest properties and thus people may question my motives.  So be it.  Honestly I think that we all pay very little for the fantastic lake community in which we live. We have been in favor of every assessment increase, special dredging, etc., that has been suggested in our 20+ years on the lake.  It is truly my background in finance, economics, and business that makes me say that the logic behind our current assessment just does not make sense.  Consider the following:

-The most fair taxes/fees are those where there is a relationship between the cost people pay and the benefits they receive.  Those who pay the highest cost should be those that receive the greatest benefit from the thing being funded.  All lake property owners benefit from maintaining the lake.    Expenses to maintain the lake should be shared by all owners.  Who benefits more, on or off lake properties?  In my opinion the average on-lake property owners benefit more the average off-lake property owner.

-The size of the property has no bearing on the amount of benefit the owners derive from the lake.  There is no just reason to charge large property owners more.

-On lake properties owners already do more to benefit the lake by personally incurring the cost of maintaining their own shoreline thus benefiting everyone.  Large property owners normally personally incur large costs of maintaining their own shorelines, thus doing more to benefit everyone.

- Only off-lake property owners use Common Areas.  Common Area maintenance is approximately 25% of the total annual lake expense.  This cost should be shouldered by off-lake properties.

In conclusion, in some regards on-lake owners should pay more, and in other regards off-lake owners should pay more.  Size of property should have no bearing to amount charges.  Call it even and charge everyone the same amount.  That was my vote. Linda Lynch 165 Hollyhock Lane

-----------------------------------

The author is correct that we will question his motives, and I am sure that he will question mine, as well, since I am the owner of a smaller property that is not directly on the lake. I, too, have voted in favor of every special assessment since we purchased our home in 1985.

In his analysis, the author failed to take into account three intangible, but important factors: unobstructed view, convenience and exclusivity.

Property owners whose homes are directly on the lake have a beautiful, unobstructed view of the lake. The size of the property absolutely has a direct bearing on the amount of benefit the owners derive from the lake. The larger the property, the better the view for the on-lake owners and the more obstructions for off-lake owners.

On-lake property owners also have the opportunity to build a private dock that affords them both convenience and exclusivity.

All three of these factors do—and should—cost more for those who enjoy them.

Since a "strong majority of residents" who responded to the survey are in favor of keeping the current system, that's what we should do.

------------------------------------------------

Fellow Dunlap Lake Land Owners,

I am an off lake land owner and of the opinion all lake land owners within reason have equal access to the lake for recreational purposes. Facts to consider:

1.       The lake is best suited for pontoon usage. The Fourth of July Fireworks Event and warm days establishes this point.

2.       A majority of lake lots aren’t suited for immediate shore line swimming.

3.       Swimming areas are most often accessed by pontoon boat, rafts and/or other forms of watercraft or flotation devices where you find the cooler water in the summer months and are silt free.

4.       Almost all serious fishing is done from a watercraft.

5.       Lake parties and events most often occur in a commons areas.

Being Lake Access for Recreational Purposes  is the ‘ True Issue ‘  between ALL LAKE LAND OWNERS I offer the following:

* All Land Owners having LAKE ACCESS PRIVILEDGES pay the same assessment each year. This includes special assessments for silt removal and any other need to maintain the lake character.
* Forget about square footage and number of lots, it is about maintaining the lake for recreational purposes for all to enjoy equally.

-----------------------------------------------

A good discussion about lake fees. I think the fee is very low considering the amount of work that needs to be done each year. Without naming names could you bring to the meeting some info on the high and low fees and what the average is, for discussion.

.

I also believe that all property owners have equal access and ability to use our beautiful lake. If you live "on" the lake like we do I think our only extra benefit is a better view of the water. Let me tell you that it comes at price. In the last 10 years we have spent at least $5000 installing rip-rap, cutting fallen trees, clearing brush and various erosion control measurers. Will continue to keep this up as needed and we are glad to do it.

Top quality maintenance by owners and the association means we all will keep up our property values. If you want an example of how not to do it go to Holiday Shores. Almost no restriction on anything and the place looks like a third world shit hole. We looked there before buying here and there is no question on where best to invest your money.

A flat fee for all is one way to go. However that means those homes on the lake also subsidize the common areas we don't use and the homes on the terrace do park their boats and small craft on common property and not always in a good manner. A case could also be made their fees should be higher to help maintain their "common" access area.

An example is the small craft, non-motorized, around the lake. Some folks have always had a neat storage rack or park their boats on their docks, others not so much. I voted against allowing extra small boats because it adds lost of extra unsightly clutter to the lake unless one uses the racks or docks for parking. Three cheers to the responsible owners who do this. Those who don't, it is time to get with the program.

We are also beginning to have a problem around the lake of boats, trailers motor homes, construction equipment etc being left in driveways and yards year around. Sometimes I see this stuff left parked on common ground for several days time. This is against Edwardsville city ordinance. However, you may park a boat in your drive for a short time if you are doing work on it but cannot store it there long term. It sounds picky but once again we are talking property values: ref: Holiday Shores.

Finally...a big salute to the folks who headed up last summers shoreline improvement. Great Job. This should encourage everyone. See you at the meeting. Feel free to send this message to the members before the meeting.