



# News & Views

Published by the Lake Carlos Villas Cooperative Association

## FROM THE TREASURER

This office and the Board of Directors thank each member/owner of Lake Carlos Villas for their support of our resort with their participation, payment of dues and continued enjoyment of our amenities, including the peace, tranquility and scenic beauty of this place.

### 2025 PROPOSED BUDGET DETAILS

The proposed 2025 budget calls for revenue of \$468,430 and expenses of \$468,430, a balanced budget which includes a scheduled repayment to the reserve savings fund of \$10,000, upgrading interior living spaces of Units 3 and 4, replacement of two sets of kitchen appliances including refrigerators, stove/ranges, microwave/hoods, and dishwashers.

These upgrades would be in addition to the routine maintenance, upkeep and housekeeping services provided for our owners. As in the past, LCV's costs for utilities, fuel, office supplies, property taxes, payroll taxes, insurance, laundry, small appliances, and small furnishings will rise. Our costs for cable TV, internet service and garbage removal will go down, with greater efficiency and better service.

Budgeted costs, which may vary significantly due to climate and weather conditions, are estimated conservatively and include snow removal, electric heating and cooling, and gas heating.

As shown on the attached table (Proposed 2025 Budget), employee salaries and associated taxes and costs for 2025 are budgeted as \$185,500, by far the largest expense, followed by operations (\$129,350) which includes electric, natural gas, sewer, internet, and cable TV. Reserve spending, including Reserve Major Repairs, Reserve Furnishings, and Reserve Appliances is the third largest budgeted item for 2025 at \$32,930.

Reserve savings is budgeted to save \$10,000 for fu-

ture scheduled replacements and repairs.

The dues structure paying for this necessary spending to maintain our resort is projected with **NO INCREASE IN MAINTENANCE FEES FOR 2025**. Thereafter we hope to limit fees to the rate of inflation. The dues structure and future incremental increases are necessary to maintain the Villas for today and for the near future.

The Board has over the past several years, and even more so in the past several months worked diligently and volunteered many hours to keep expenses down and yet to enhance our resort, to keep Lake Carlos villas a favorite vacation destination for all of us. We, the Board, and the Membership must work together with this budget and dues structure. The proposed Dues (Maintenance Fees) for 2025 are listed in the following table:

### TOTAL MAINTENANCE FEES 2025 (Including Real Estate Taxes)

	YEAR 2025
SUMMER 1 BR	\$ 480
SUMMER 2 BR	\$ 823
SUMMER 2BR/L	\$1,023
<u>SUMMER 3 BR</u>	<u>\$ 1,161</u>
SEASON 2 1BR	\$ 410
SEASON 2 2 BR	\$ 703
SEASON 2 2BR/L	\$ 875
<u>SEASON 2 3BR</u>	<u>\$ 994</u>
SEASON 3 1BR	\$ 376
SEASON 3 2BR	\$ 640
SEASON 3 2BR/L	\$ 799
<u>SEASON 3 3BR</u>	<u>\$ 912</u>
WINTER 1BR	\$ 405
WINTER 2BR	\$ 694
WINTER 2BR/L	\$ 865
<u>WINTER 3BR</u>	<u>\$ 981</u>

James Overtoom (Jim) Treasurer  
[Jamesovertoom1@gmail.com](mailto:Jamesovertoom1@gmail.com)

**LAKE CARLOS VILLAS  
BOARD OF DIRECTORS**

Jeff Nelson, President  
jeff@605advantage.com

Judi Johnson, Vice President  
walleye820@gmail.com

James Overtoom, Treasurer

Susan Boris, Secretary

Kevin Kosse, Director

Tom Lindquist, Director

Kathy Montag, Director

Pete Schwingle, Director

Mark Wahlstrom, Director

**PROPOSED 2025 BUDGET**

	Actual 2023	Project. 2024	Proposed 2025
Dues	\$383,172	\$420,693	\$423,880
Past Dues & Late Fees	\$3,348	\$2,673	\$2,500
Income from Apartment	\$10,308	\$10,902	\$10,900
Bonus & Cleaning Fees	\$7,775	\$8,900	\$8,400
Boats, Motors, Docks & Lifts	\$12,162	\$12,770	\$13,000
Interest	\$2,556	\$8,087	\$6,000
Misc. Revenue	\$3,765	\$3,054	\$3,750
<b>Total Revenue</b>	<b>\$423,086</b>	<b>\$467,079</b>	<b>\$468,430</b>
Administration	\$19,004	\$17,133	\$20,600
Employees Salaries	\$146,878	\$168,376	\$185,500
Operations	\$124,693	\$117,990	\$129,350
Repairs/Maintenance/Routine	\$14,446	\$12,975	\$20,000
Insurance Property	\$20,853	\$24,550	\$27,000
Real Estate & Other Taxes	\$39,354	\$42,435	\$43,050
Reserve Spending	\$48,934	\$11,532	\$32,930
Reserve Savings	\$0	\$20,000	\$10,000
<b>Total Expenditures</b>	<b>\$414,162</b>	<b>\$414,991</b>	<b>\$468,430</b>
Other Reserve Spending		\$30,000+	

**2024 Annual Meeting**

The Lake Carlos Villas Cooperative Association Annual Meeting will be held at 10:00 am on Saturday, November 2, 2024 at the First Congregational Church in Anoka, MN.

The Board Meeting will immediately follow the Annual Meeting on Saturday, November 2, 2024.

Annual Meeting location:  
First Congregational Church  
1923 Third Avenue South  
Anoka, MN 55303

**Driving Directions:**

From the north, east, and west, take US Highway 10 (follow the detours) to the Ferry Street exit. Go south to Main Street, left on Main three blocks to the corner of 3rd and Main in Anoka, turn right on 3rd Avenue.

From the south take Highway 169 north through Champlin to Main Street Anoka. Go right onto Main Street three blocks to the corner of 3rd and Main, Turn right on 3rd Avenue.

**News & Views**

Published by the Lake Carlos Villas  
Cooperative Association  
Lake Carlos Villas  
3954 County Road 42 NE  
Alexandria, MN 56308  
320-846-1784  
lakecarlosvillas@yahoo.com  
www.lakecarlosvillas.com

**REAL ESTATE TAXES**

The following numbers may be used for your Real Estate deductions on 2024 Tax forms:

- 1 Bedroom \$41
- 2 Bedroom \$69
- 2 Bedroom/Loft \$74
- 3 Bedroom \$97

Property taxes are up 26% since 2017 (seven years)

## Candidates Sought for LCV Board of Directors

Three members will be elected to serve three-year terms on the Board of Directors at the Annual Meeting on November 2, 2024. The terms are up for Judi Johnson, Kevin Kosse, and Kathy Montag.

Candidates will be asked to introduce themselves at the Annual Meeting and give a short summary of their back-ground.

If you are interested in serving on the Board or wish to nominate another owner, nominations can take place at the Annual Meeting from the floor.

Candidates should be willing to dedicate time, attend monthly Zoom meetings, give input, and gather information. They should plan on an average of two hours a week and serve for at least three years.

### Bio Information for LCV Board Candidacy

Candidate:

- Kevin J. Kosse, newly elected director on LCV Board
- Weeks owned: 2- 3 Season weeks
- I live in Bismarck, ND with my wife. I work for the State of North Dakota. My role for the past 38 years has been Laboratory Information Management System Administrator for the Chemistry Division of the Department of Environmental Quality. I have a BS and graduate education in Chemistry (NDSU), a Masters in Management (U of Mary), and am a Prosci Certified Change Management Practitioner.
- I've managed labs, information technology, projects, budgets, training, planning, websites, and dog shows.
- I'd like to see us plan for an even more successful future.

Candidate:

- Kathy Montag, newly elected director on LCV Board
- Weeks owned: 3 Units in Week 29 and a 3 Season Week
- Our family has been coming to LCV for the last 13 years and thoroughly enjoys our family time together at LCV. My husband and I retired two years ago. My husband and I volunteer at the Grotto of Redemption in our hometown of West Bend, IA. We help with groundskeeping and the welcome center. Most recently, I have filled in and been serving on the LCV Board since July of this year.

- I worked for many years as an Office Manager/ Bookkeeper for a multi-store Ag Equipment store. I have served and held many offices in our local church and Catholic Daughters organization, including just finishing 4 years as the Regent, being in charge of organizing court activities.
- My husband and I enjoy LCV and have seen an opportunity since retirement to help maintain the Villas. We are eager to help with the groundskeeping. I recently helped with the "Owners Caring for LCV's Future" survey. We are excited to help update and modernize the Villas along with general upkeep. The Villas has an opportunity to reach out to others through marketing, Facebook, etc and try to let others see and know what an excellent opportunity being an owner at LCV can be. I hope to be an asset to the Villas by being on the Board.

Candidate:

- Judi Johnson, presently Vice President of LCV
- In 1988 we purchased two 2-bedroom summer units and a spring/fall 3 bedroom week. Since then, we have added three different sized spring/fall weeks.
- While living in Stillwater I taught in White Bear Lake for 34 years. Rick and I reside in Sun City West, AZ and spend summer months in Alexandria.
- During 36 years of ownership, I have served on the Board and numerous committees. When extra hands were needed, I've been able to lend assistance by cleaning and inspecting units, helping in the office, running errands, spraying light fixtures, helping clean the storm shelter, retrieving a drifting boat, working at owners' weekends, and gifting a newlywed couple champagne. Truly some interesting experiences to look back on! I have been dedicated to serving all the owners and worked hard to keep LCV a special place.
- It is exciting to think of what we, **the owners**, can do in the next years to continue to improve LCV while keeping finances in the black.



**Minutes**  
**Lake Carlos Villas Cooperative Association**  
**Annual Meeting**  
**Anoka, Minnesota**  
**Saturday, September 16, 2023**

1. Call to Order

President Nancy Seth called the meeting to order at 10:11 am. Members present plus proxy votes constituted a quorum.

2. Introduction of Board Members

President Seth introduced the Board members present: Jim Overtoom, Pete Schwingle, Nancy Seth, Tom Lindquist, Jeff Nelson, Paul Rudberg, and Judi Johnson. Kevin Smith and Mark Wahlstrom were absent.

3. Approval of October 15, 2022 Annual Meeting Minutes

Judy Storrick moved and Susan Hannigan seconded a motion to approve the minutes of the Oct. 15, 2022 Annual Meeting.

Motion carried.

4. President's Report

Nancy report that LCV buildings are 42 years old. LCV started in 1981. This year several grills were purchased along with two new rockers for the library deck. Eight queen mattresses were purchased along with 4 king beds. The remaining queen mattress will be purchased in January 2024.

The repair and painting of the exterior stucco walls were completed. There is paint left to use on the three remaining buildings which is planned to be painted in the spring of 2024.

The hot tub is presently working. The indoor pool heater was replaced. Several air conditioners and appliances were replaced. At present appliances are not being replaced unless they break down.

5. Financial Report

Jim Overtoom gave the financial report. Copies of his Mid-Year Treasurer's Report dated June 30,

2023 and copies of the 2022 budget with the 2023 budget through July 1, 2023 were available at each table for owners to view. LCV ended the year with a deficit due to major renovation. All the buildings with exterior stucco were repaired and painted. There was a reserve of \$100,000 so reducing the reserve renovations left \$61,782. There still is money for major appliances IF no major problems arise before the end of the year. It is also planned to put \$9,000 into the reserve at the end of 2023. LCV is on budget for 2023.

6. Approval of 2024 Budget

Jim presented the prepared budget to owners which had been printed in the Summer/Fall 2023 LCV Newsletter. The decline in ownership was discussed.

After discussion, questions, comments addressed and a letter read, a motion was made by Rosemary Schneiderhan and seconded by Paul Rudberg to approve the proposed budget. The motion passed.

7. Election of Board Of Directors

Candidates for the three(3) Director positions on the Board included Pete Schwingle, Tom Lindquist, Jeff Nelson, Susan Boris and Kathy Montag. There were no write in candidates. Election was conducted by ballot, resulting in Pete Schwingle, Tom Lindquist, and Jeff Nelson being elected to a 3-year terms on the LCV Board of Directors.

8. Several owners received prizes donated by LCV Cooperative.

9. Announcements

Nancy announced the Spring owners' maintenance weekend is planned to be April 19 - 21, 2024. Additional information will be available in the next newsletter.

Future Board meeting dates are listed on the website and posted on the office bulletin board.

10. Adjournment

The meeting was adjourned at 11:55 pm.

Respectfully submitted,  
Judi Johnson  
Pending approval 9/21/23

## Owner Volunteers are needed!

**Invest your time to bring added value to LCV and to keep our resort running into the future!** The LCV Board hopes this message finds you well and enjoying the many benefits of our shared ownership community when you stay here! As we strive to enhance our collective experience and regain the high standards of our resort, we recognize that your involvement is crucial to our success.

We are reaching out to invite you to contribute your skills and time by volunteering for one of our committees. Or, to assist with a one-time assignment. **Your participation can make a significant impact, and even a few hours per month can greatly benefit our community.** Here are some areas where we need your valuable assistance:

- **Landscaping and Groundskeeping:** Help us maintain and beautify our outdoor spaces.
- **Building Exteriors:** Assist with upkeep and improvements to the appearance of our buildings.
- **Finance and Audit:** Contribute to budgeting, financial planning, and audit processes.
- **Insurance:** Assist in reviewing and managing our insurance needs.
- **Policies and Procedures:** Help us develop and refine our operational guidelines.
- **IT Cloud Storage:** Manage and optimize our digital storage solutions.
- **Marketing and Sales:** Promote our resort and help attract new members.
- **Owner Relations and Communication:** Foster positive relationships and effective communication among owners.
- **Personnel:** Assist with staff management and HR-related tasks.
- **Resort Equipment:** Help maintain and improve our resort's equipment and amenities.
- **Interior Contents of Units/Cabins:** Oversee the condition and upkeep of unit interiors.

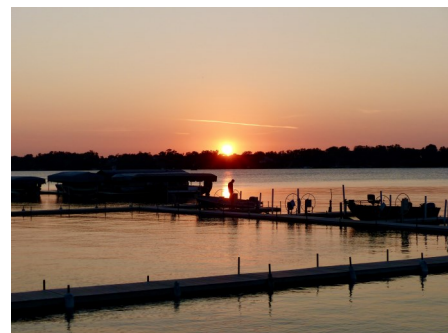
- **Short and Long Range Project Planning:** Contribute to planning and executing future projects.
- **Strategic Planning:** Assist in shaping the long-term direction of our community.
- **Website and Social Media Promotion:** Manage and enhance our online presence.
- **Historical Information:** Collect and preserve our LCV history in the Alexandria, MN lakes community.
- **Artistic Expression:** Consider making original art pieces, quilting, throws, etc. as gifts to be placed in a specific Unit.
- **Monetary or In-Kind Donations:** To specific areas of development or renewal at LCV.

Your involvement in any of these areas will not only help in the smooth operation of our community but also provide you with a deeper connection to our shared space. It's a wonderful opportunity to meet fellow owners, contribute your knowledge and skills, and have a direct impact on the quality of our resort. The LCV board really needs your help – please consider the investment of your talents!

If you're interested in volunteering or want to learn more about a specific area, please contact us. We look forward to your participation and appreciate your dedication to making our community the best it can be. Thank you for your time and commitment!

Jeff Nelson, LCV President (605-376-5388  
or [jeff@605advantage.com](mailto:jeff@605advantage.com))

Susan Boris, LCV Secretary (612-258-6481  
or [susan.boris10@gmail.com](mailto:susan.boris10@gmail.com))



## “Owners Caring for LCV’s Future”

The “Owners Caring for LCV’s Future” committee members send a huge THANK YOU to everyone who took the time to describe their interests, concerns, and recommendations for LCV by completing the owner survey in August. The LCV Board decided this type of survey would be a great way to gather input from all of you and find out what you (the owners) saw as the best ways to improve the experience of staying at the Villas.

We are pleased to report that we received a good cross-section of responses from across the 3 seasons as well as those who have not stayed at LCV in the past 2 years. Some key findings are:

- 91% of responders plan to be an owner 5 years from now.
- 80% of responders are very likely to recommend becoming an LCV owner to others.
- 36 owners are willing to offer a contribution of some kind, for example: providing a testimonial, volunteering their skills on a project, or making a financial contribution. (A Board member will be reaching out to each of you soon to discuss further!)

A primary objective of the survey was to identify the types of improvements and new amenities owners would like to see.

- The top 4 **Amenity Upgrade Rankings** were: Wi-Fi, Furniture-Décor, TVs-Cable-Electronics, and the Putting Green.
- The top 4 **Ways to Update/Modernize LCV** were: Firepit, ROKU-TV-Internet, Sauna and Indoor Pool-Bathroom. Our Winter Owners said a Library upgrade was high on their list.

The Villas has many 3 season weeks available to you and/or future owners. With upgrades and your help, we can promote the Villas to others. More owners, means more upgrades!

These results indicate that we have a good engagement level with owners. If you’ve thought about getting involved with LCV now is an excellent time, as we are developing committees to review the survey results and develop action plans. Contact any Board member.

**Let’s work together and make the Villas just a little bit better!**

Tara Berry  
Tom Lindquist  
Kathy Montag

## Carrie’s Corner

There is a lot of information on our website ([www.lakecarlosvillas.com](http://www.lakecarlosvillas.com)). Please take a look at this for future Board meetings, Board minutes, Rules and Regulations, extra usage, and usage for unit 20.



Our feathered friend had been found and flew off to another location on our website. Where did our friend fly off to? Find our feathered friend and enter your name into a drawing. To participate contact the office at [office.lakecarlos@gmail.com](mailto:office.lakecarlos@gmail.com) by October 31, 2024. Please include your name, web page, and a brief description of the location of our friend. The winner gets a 2 to 3 day stay at LCV during floating time. Based on availability.

Please contact the office if there are any changes in contact information so we can keep our records updated.

A change has been made to the Rules and Regulations as approved by the Board. Maintenance fees must be paid and received by LCV four weeks prior to usage if paid by personal check. A cashier's check or a credit card may be accepted within the 28-day period prior to usage.

### Exciting Projects are being completed!

As we look to the fall season and year end, LCV is thrilled to share some upcoming projects that will enhance our association's facilities. Here’s what you can expect:

- **Playset and Putting Green Refurbishment:** We're giving our play area a fresh new look, and repairing the putting green, both ensuring fun and leisure for all ages.
- **New Dock Steps:** Safety is a priority, so we'll be installing new steps for our small dock near Units 1-3.
- **Office Building:** A new screen door will be installed, improving functionality and aesthetics.
- **Pool House Updates:** The pool house building is undergoing upgrades, including exterior painting and the installation of aluminum soffit and fascia for durability and style. The indoor pool room will receive tile painting and necessary woodwork repairs, making it a more inviting space for relaxation and recreation.
- **Unit 20 Exterior Painting:** A fresh coat of paint will revitalize Unit 20, enhancing the overall appeal of our community.

Stay tuned for updates as we embark on these exciting improvements!



Lake Carlos Villas  
3954 County Road 42 NE  
Alexandria, MN 56308

Lake Carlos Villas  
3954 County Road 42 NE  
Alexandria, MN 56308



Lake Carlos Villas  
 3954 County Road 42 NE  
 Alexandria, MN 56308

LAKE CARLOS VILLAS COOPERATIVE ASSOCIATION  
 PROXY FOR COOPERATIVE MEETING: November 2, 2024

The undersigned hereby appoints \_\_\_\_\_ the proxy of the undersigned to cast all votes of undersigned on all matters that come before the members of Lake Carlos Villas Cooperative Association at the meeting of the Association, to be held on November 2, 2024, and at any and all adjournments of said meeting as allowed for in the Association Bylaws with all powers the undersigned would possess if personally present, hereby revoking all proxies heretofore given with respect to said votes. Said proxy is granted due to the unavailability of the undersigned to attend the meeting. The proxy is revocable at any time at the pleasure of the undersigned.

Date: \_\_\_\_\_  
 \_\_\_\_\_  
 Owner's Signature Printed Name

Date: \_\_\_\_\_  
 \_\_\_\_\_  
 Owner's Signature Printed Name

Number of Weeks Owned: \_\_\_\_\_

**Board of Directors:**

Jeff Nelson, President	Judi Johnson, Vice President	James Overtoom, Treasurer
Susan Boris, Secretary	Kevin Kosse, Director	Tom Lindquist, Director
Kathy Montag, Director	Pete Schwingle, Director	Mark Wahlstrom, Director

Please give to an attending member or mail to:  
 Lake Carlos Villas  
 3954 Co. Rd. 42 NE  
 Alexandria, MN 56308

PROXY MUST BE RECEIVED BY  
 LAKE CARLOS VILLAS BY  
 TUESDAY, OCTOBER 22, 2024