

Pinnacle Lake Estates

102 Skyline Dr. South
New Florence, MO 63363

Address Correction Requested

Pinnacle Lake Estates Association

2023 Annual Meeting Notice and Newsletter

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Board Members

President	Dan Latham-Smith
Vice President	Rachel Haney
Treasurer	Dan Collins
Admin Secretary	Tara Wallace
Rec. Secretary	Barbara Baker
Roads	Robert Menzel
Security	Dan Ryan
Architecture	Steve Pogulis
Special Projects	Nikki Mohrmann

Pinnacle Lake News

Pinnacle Lake Estates
636-585-2226 pleoffice@centurylink.net
Monday, Tuesday, Thursday 8:30 am – 12:30 pm

102 Skyline Dr South, New Florence, MO 63363
www.pinnaclelake.com

Important Notices!

The Annual Meeting Notice is enclosed. Please plan to attend as your vote counts!

Monthly Board meetings are the first Saturday of each month. If you have a question or suggestion, please attend a meeting. They start at 9:00 AM at the administration building and are open to all members.

October 7, 2023
November 4, 2023
December 2, 2023

All lot owners are welcome and encouraged to attend the monthly board meetings.

Winter Office Hours

Beginning November 6, 2023, the office will be open Monday and Thursday from 8:30 AM – 12:30 PM and the 1st Saturday of each month.

Cheryl will also be available the 1st Saturday of each month before each Board meeting to assist you with items you may need, such as registering a boat, filling out lot improvement applications, etc. During and after Board meetings, no assistance will be available.

Holiday Hours: The office will be closed December 25th – January 3rd.

Inclement Weather Policy

The office will follow both Warren & Montgomery County school districts' decision to close. If either school is closed due to weather the office will be closed as well.

Security Reminder

When going through the gate, even if it is open, please swipe your card. Security related incidents can be reported by calling the main office or by email to pinnaclelake911@gmail.com.

Annual Assessment

Annual assessments were due July 1, 2023.

Primary Lot: \$377.00
Secondary Lot: \$80.00 (Only applies to grandfathered in lots as of January 1, 2022.

Delinquent assessments shall accrue interest at the rate of eighteen (18%) per annum on the unpaid principal balance, calculated from the due date through and including the date full payment is received per PLE Covenants & Restrictions.

Secondary Lot Reminder

As of January 1, 2022, any lot sold at PLE is considered a Primary Lot and assessed as a Primary Lot. All lots currently designated as Secondary Lots through December 31, 2021, will remain Secondary Lots and continue to be assessed as Secondary Lots (grandfathered in). Only upon the sale of a Secondary Lot on or after January 1, 2022, will that lot be irreversibly converted to a Primary Lot, regardless of any other lots the buyer of said lot owns.

Assessments may be paid by check, debit, or credit card. **Credit card payments will include a 2.5% Convenience Fee.**

Payments can be dropped through the mail slot on the office door. Please make sure your check is in an envelope before placing it in the mail slot.

Lot Owner Information Update

If you have any changes to your contact information, please send it to the office by phone or email. If we do not have your email address, please provide it.

Lot Improvement Permits

Please remember that you need to obtain an approved permit **BEFORE** you start on your improvement project. You must have PLE approval for your Lot Improvement project not just a County approval before you start to avoid fines or delays in approval.

Please submit your permit requests 3-4 weeks in advance of start to allow time for it to be processed and approved. Once you turn in your application, you will be contacted to confirm receipt of your permit request. All requests are processed as quickly as possible, but PLE reviews all requests and actual lot locations for everyone's best interest and to avoid problems or delays.

Currently lot clearing of YOUR trees and brush do not require a permit. For upgrading or replacing existing structures please do submit at least an initial lot improvement form with basic information to avoid any confusion or problems.

To help prevent erosion run-off we are asking any significant lot grading greater than a 5" lift be submitted for a Lot Improvement Permit. With the cooperation of lot owners, we can minimize or prevent erosion going into our ditches, creeks, and lake from our own lot grading changes.

If you have any questions on the permit process or what requires a permit, please contact the office to clarify your questions.

You can obtain an application for a permit from the Pinnacle Lake website or from the office.

Dumpster Update

Our Spring clean-up day was a big hit. Dayne's delivered their large dumpster for clean-up, and it was filled in no time.

We also had a fulltime lot owner graciously lend us their trailer for scrap metals. Once the trailer was full, the items were recycled, and all proceeds went to the Wayne Beegle Fund to help with recreation events around the lake.

We plan on having a Fall 2023 Clean-up dumpster around the Fall Workday if it is within our budget.

We are still having major issues with large items i.e. construction debris and automotive items being placed in the dumpster. Please note that Dayne's charges extra for those items.

Lakeside Market/PLE Store

PLE has a mini market/store at the guard shack for all your home away from home needs. It is open on the weekends from May through September.

The store offers a variety of items from ice, soda/snacks, kitchen items and the orange safety flag for ATVs.

If you would like to see additional items in the store, please reach out to Nikki Mohrmann 314-537-6241 or via email at mohrmann2007@gmail.com

Please note that all proceeds from the store go to the Wayne Beegle Fund for recreation events held throughout the year.

Wayne Beegle Bragging Rights Tournament

The tournament will end on September 4th. The winners will be announced at the Annual Meeting and will be notified by Steve Van Horn.

Fall Workday

A huge thank you to all who participated in our 2023 Spring Clean Up Day.

The Fall workday is scheduled for October 14, 2023, beginning at 8:30am and will end with a chili luncheon.

If you see any project(s) that need to be done or you would like to volunteer for a specific job, please notify Nikki Mohrmann at 314-537-6241 or via email mohrmann2007@gmail.com

- Trim trees hanging over Association owned buildings.
- Clean gutters on Association owned buildings.
- Winterize guard shacks and ice machine.
- Remove any debris from Dam.
- Remove large trees from Lake.
- Remove netting from tennis court.
- Remove swings near Pavilion and store in shed.

By working together, we can ensure the lake remains beautiful for future generations to enjoy.

Bathhouse Closing

The bathhouse is scheduled for closure on October 1, 2023, or sooner if cold weather becomes a problem. It will remain closed until next spring.

A portable toilet will be placed near the bathhouse in the normal winter configuration.

Update on Boat Dock Repairs and Improvements

We trust that those who have paid to rent boat slips this season are pleased with the Dock related projects that have been completed, including the re-anchoring, addition of 4 new slips, electrical and lighting improvements, and overall maintenance of the docks. New signage is on order and the restored fish cleaning station will return very soon! We will continue to save up for future improvements such as the addition of missing dock fingers and new decking that will become necessary in the future.

Please remember, boat dock maintenance, repairs and improvements are paid for by the rental fee that is paid by slip renters. Normal assessments do not cover costs associated with the boat docks. Please use extra caution around others' property if visiting the docks for any reason.

Projects that will require attention during the next 5 years

- ❖ Bath House
 - ❖ Maintenance Employee
 - ❖ Dam Maintenance
 - ❖ Creek & Retention Pond Maintenance
 - ❖ Guard Shack
 - ❖ PLE technology improvement
 - ❖ Parking
 - ❖ Tennis Court
-

Pinnacle Lake History... Did you know?

Long ago, before the lake was here, this valley was inhabited by American Indians for 1000s of years. The Matthew White family settled here in the 1830s and the Eickhoff family arrived in the 1880s and lived on the property for decades.

The Pinnacle Rock was a gathering place. Preachers preached and families picnicked. People came from miles around to visit the Pinnacle Rock. Some climbed the rock and others enjoyed its shade.

In 1945 Henry Eickhoff auctioned off his farming implements and in 1946 Henry and his wife moved to Warrenton. The land was sold in 1948.

In 1964 Lee Moorman and Associates of Wentzville began construction of the nearly 900-foot-long dam. Lots had been divided and sales were underway. The dam was completed in January of 1965. In 1967 the third section of lots opened on the north side of the lake and in 1976 the new Trails subdivision had been laid out and lots were for sale. In 1977 the remaining lots in the Trails were sold at auction.

Pinnacle Lake has been here for 58 years. During this time people have watched the area around this lake get built up in a way that very few would have expected 10-20 years before construction had begun.

What do you know about the history of the lake and the people who lived here before it was here? I am also interested in early brochures, pictures, and maps.

Tim Schoppenhorst
Pinnacle Lake Security Guard and Local Historian

2022 PLE By-Laws and Covenants and Restrictions Update

At the time of publication of this newsletter, the proposed Bylaws and Covenant documents have been sent to the HOA Attorney's Office for finalization.

The Board of Trustees would like to Thank all of those on the committee, and other lot owners who have given their time and input on these governing documents.

Once they are finalized by the HOA Attorney, PLE will be sending out 30 day notification postcards with date & time to be determined for two special meetings, one for the Town Hall Q&A discussion session and one for the date for voting on these new documents.

Proposed documents will be able to be viewed or printed in advance of meetings.

Security / Gate Cards

Guest/Gate Card Policy

We have been experiencing a number of violations of the guest and gate card policies. Below are the sections of our Covenants and Rules and Regulations concerning admission of guests into Pinnacle Lake that all owners are required to follow. Guests are to be admitted only under these rules. No guest has authority to admit other guests. Also, please do not share your gate card with unauthorized people.

Covenant section #7 highlight:

7. Only lot owners, their immediate families, and guests with written permission of lot owner, in his or her absence, presented to the security guard or other proper official, may sail, boat ride, ski, fish or swim in Pinnacle Lake or use any facilities now available. All property owners and guests must abide by the Rules and Regulations of the Board of Trustees of the Association. All others may use such facilities now available or to be provided only with the approval of a majority of the Board of Trustees of the Association.

ELECTRIC GATE AND ACCESS CARD POLICY

Pinnacle Lake Estates Association Inc.

PURPOSE (key sections to highlight):

1. To allow access (when all assessments are paid) to ONLY those person(s) who own property in Pinnacle Lake Estates and their immediate families.
5. It is the expectation that the lot owner or his/her immediate family will be on the premises when guests are present and will meet their guests at the gate. It is not expected that security will be at the gate to let family members or guests in, although arrangements can be made with them for special times.
6. If the lot owner chooses to permit a guest to have access to Pinnacle Lake Estates without the lot owner being present, the said guest MUST have a dated guest pass signed by the lot owner.
8. It is the responsibility of the lot owner to either be present to let a contractor in.

Update on Sale of PLE Properties

Under the leadership of our Board Administrative Secretary, Tara Wallace, PLE has been hard at work to collect on accounts with past due assessment balances. We are often unable to collect the past due balance and instead go through a legal process to obtain the deed to the property in lieu of the past due balance. We can then sell the property we obtained in order to pay back the past due assessments and find new owners who will pay their assessments. PLE currently owns 11 lots and will be keeping two of them for Association use. Five lots are currently listed for sale and the remaining four are being prepared to be listed for sale. We will continue to post available lots for sale on the Official PLE Facebook page as well as the PLE website (see "Properties for Sale" tab).

Lot Number	Address	County	Size	List Price
Lot # 237 Section 2	38 Lake Shore Dr N	Warren	0.21	\$ 14,900.00
Lot # 236 Section 2	40 Lake Shore Dr N	Warren	0.44	\$ 16,900.00
Lot R.3	1.06 Acres Log Cabin Trail	Montgomery	1.06	\$ 17,900.00
Lot R.4	1.03 Acres Log Cabin Trail	Montgomery	1.03	\$ 17,900.00
Lot B.3 Section PR	Log Cabin Trail	Montgomery	1.00	\$ 16,900.00

Lake Preservation

The Lake is an essential part of our natural environment, providing a home for a diverse array of plant and animal species, as well as countless recreational benefits for the residents. Lake Preservation's main goal is to protect the natural habitats that the lake provides for plants and animals.

We have been in contact with the Department of Natural Resources, The Arbor Association and the Missouri Wild-Flower Association regarding funding/grants that are being offered to non-profit organizations to help with lake preservation/erosion control and beautifying the lake surroundings.

2023 Annual Meeting Notice

The Pinnacle Lake Estates Annual Meeting will be held September 16, 2023, at **Montgomery County High School, Montgomery City, Missouri 63361 at 9:00 am (enter the building with the large Wildcat logo)**. This is an important meeting where lot owners can let their opinions be known about decisions PLE is making, such as these below:

Proxy Designation

We encourage all members to attend the annual meeting. **YOUR VOTE COUNTS!** If you are unable to attend the annual meeting, please use the enclosed proxy form. You may designate another lot owner in good standing or a Board Trustee to vote for you; however, your signature on this form must be notarized for your proxy vote to count. Please mail or deliver your proxy to the **Pinnacle Lake Office, 102 Skyline Drive South, New Florence MO 63363**. **It will be given to the person you designate at the meeting.** All mailed proxies must be received no later than 12:30 PM on September 11, 2023. If you choose to hand carry a proxy to the meeting rather than mail it prior, please arrive between 8:15 - 8:30 AM the day of the meeting to allow for additional time to verify your proxy.

Decisions, decisions, decisions . . .

PLE is experiencing a significant increase in new/active lot owners. We are also affected by inflation and cost increases from almost all vendors and services. As a result, to keep up with the current budgetary needs, we are seeking an Annual Assessment increase. Additional information on the need for the increase will be thoroughly presented at the Annual Meeting, prior to the vote.

The following items will be voted on:

- ❖ Election of 3 Board Members
- ❖ Increase of all Annual Assessments to \$425 per year for Primary lots and increase of all Secondary lot assessments to \$100 per year (for those who still own grandfathered in, designated secondary lots).

In the past we have voted to increase lot assessments on a % basis each year over a number of years. With the current economic outlook, we feel it better to request a single increase this year for both Primary and Secondary (grandfathered) lots. This will allow us the ability to reevaluate the economic situation in 2023/2024.

Election of 3 New Members of the Board of Trustees

The membership will be voting for three new members of the PLE Board of Trustees. Barbara Baker, Recording Secretary, Tara Wallace, Admin. Secretary, and Dan Collins, Treasurer, have fulfilled their terms and we greatly appreciate their efforts and contributions to our community. Lot owners in good standing may self-nominate if they wish to join the Board of Trustees for a 3-year term running from September 2023 to September 2026, plus one year to be available as a resource for new Board members. If interested in doing so, please submit a short bio explaining why you wish to join the Board and how your talents and interests will serve our community. Please prepare to present your bio to the membership at the Annual Meeting prior to voting.

The Board is comprised of nine members who include five officers and four committee members. Each Trustee is assigned a specific position agreed upon by all the Trustees present immediately following the Annual Meeting.

All candidates should have the overall best interest of Pinnacle Lake in mind on all issues that come before the Board and be able to attend monthly Board Meetings and Specially called Board Meetings when necessary.

PINNACLE LAKE ESTATES ASSOCIATION, INC
PROXY

I, THE UNDERSIGNED, HEREBY NOMINATE, CONSTITUTE, APPOINT AND DESIGNATE:

(Please print representative name)

to act as my true and lawful representative for the Annual Meeting of Pinnacle Lake Estates Association, Inc., to be held at Montgomery County High School, Montgomery City, Missouri 63361, at 9:00 AM, Saturday, September 16, 2023. I authorize and direct my said representative to vote on all matters to come before the meeting to the same extent I could if I were present.

Dated this _____ day of _____, 2023.

Name _____ Lot Number _____ Section _____
(Please print lot owner's name)

Owner Signature

STATE OF _____) ss

County of _____)

On this _____ day of _____, 2023, before me personally appeared _____ known to me to be the person whose name is signed to the foregoing instrument, and who acknowledged before me on this day that he/she executed the same voluntarily as his/her free act and deed.

Notary

All proxies mailed to the office must be received no later than 12:30 PM on September 11, 2023.

Your proxy will be given to the person you designate at the Annual Meeting. If you do not know anyone to designate, you can designate a board member to vote on your behalf. If you choose to hand carry a proxy to the meeting rather than mail it prior, please arrive between 8:15 - 8:30 AM the day of the meeting to allow for additional time to verify your proxy.

**Please mail notarized proxy to:
Pinnacle Lake Estates, 102 Skyline Drive S, New Florence, MO 63363**
