



White Oak Lake Association Board Minutes

December 17, 2025

Whispering Oaks UMC, Germantown Hills, IL

Meeting opened at 5 p.m. and ended at 6:50 p.m.

Roll Call – Present: Joe Grigsby, Sue Davis, Cindy Lovelace, Jim Sinclair. Absent: Paul Gutgesell

Public Comments from Members and Guests: None present.

President's Report: Joe Grigsby

1. Recap and Assessment of the Annual Meeting. Location was good. Voting and counting went smoothly. Member concerns focused on suggested changes to agenda items which the board can consider as appropriate during the next year. Next time have sheets out where members can sign up to volunteer for committees and other areas.
2. Board members can work on improving communication with other board members.
3. 2026 Board Goals may need to be expand in the next year to look at WOLA reserves which might be required in the future. Discussion only. No action was taken.
4. Compliance practices for 2026 – Not discussed. Moved to January Agenda.
5. Dam Repairs – Plans and RFP Process -- Not discussed. Moved to January Agenda.
6. Policy – Reimbursements of Member Expenses. Going forward, expenses will be paid by WOLA checks or cards instead of member reimbursements, so purchases are approved in advance and financials are kept clean. Motion: All expenses will be paid for by WOLA checks or cards to better manage expenses and finance. Moved by Sue Davis, seconded by Jim Sinclair. All present voted aye.
7. Reserve Study—Jim Sinclair did some initial work. Proposed bill that has not advanced in the Illinois legislature would not apply to WOLA at this time but could in future years if dues rise to the collective minimum of \$100,000.
8. Board-Committee Hierarchy – Discussion focused on process clarified that assignments go from the Board to the Committees and Committee Chairs report suggested actions and information to the Board at Board meetings.
9. J. Grigsby will work with WOLA employees on a system to authorize work and to specifically identify the work and schedule that needs to be done.
10. Buddy Pearson will replace Jim Sinclair as chair of the erosion and siltation committee effective Jan. 1. J. Grigsby along with Jim Sinclair proposed the change and all present voted aye.
11. Jamie Theiler will also join the Erosion and Siltation Committee in January.

Treasurer's Report: Cyndy Lovelace

1. Financials

2. Year-end paperwork for employees is complete, and employees are closed out on QuickBooks until spring which saves WOLA money.
3. Tracking Expenses - Balance Sheet Changes for 2026 on naming accounts. WOLA will use simply Reserves following the general State of Illinois practices with the understanding of which projects need to be funded from the pool. Footnotes can be used to describe the intended use of the monies. For example, in 2026, the membership has authorized the board to spend up to \$24,000 on dam repairs.
4. Looking at bank balances and expected income, Cindy Lovelace moved and Sue Davis seconded to move \$30,000 into a CD to improve interest returns. All present voted aye.
5. Lake Maintenance and Preservation – We need to continue to let members know not to rake leaves into ravines that feed into the lake and not to rake leaves and other debris directly into the lake.

Secretary's Report: Sue Davis

1. Web Prep for On-line Dues Payments for 2026 (With Cindy Lovelace) Form is ready to accept 2026 dues payments. Service fees will apply for those who choose to pay online by card or ACH transfers. Members continue to sign up for the portal.
2. Facebook Group membership continues to grow.
3. Annual Meeting Prep 2026 – Files from 2025 are being updated to use in 2026.
4. Meeting Dates and Location for 2026. Board hopes to hold all meetings with Willow Hill United Methodist Church. Secretary will confer with the church on dates needed. No Board meetings will be held in February or March. 2026 Meeting Dates – all at 5 p.m. are Wednesdays, Jan. 21, April 15, May 20, June 17, July 15, August 19, September 16, October 21, and December 16. **The working meeting for annual meeting prep will be November 12. The annual meeting will be November 19.**