



Bill DeVeer

## **October and November Board Notes**

The budget and proposed annual dues dominated the discussion at both the October and November board meetings. The board's proposed budget is based on an increase in the lot owners' dues from \$330 to \$500 annually. The actual proposed expenditures are \$117,495. The board's budget for 2014 was \$114,595. No increase in dues was needed last year because there was money on hand to cover the difference between projected income and the proposed budget.

Some residents objected to the increase because of the lack of information from the board about why this increase was necessary. Some said it would be a burden to neighbors on fixed incomes. Others objected to the board's expenditure on legal fees this year. The budget called for \$3,000 but almost \$11,000 has been spent to enforce the covenants, research the covenants, and prepare several proposals for amendments to the covenants. Bill Cox said he had wanted to meet with attorney Steve Smith to give him research that had been done on the covenants, but the board had asked Smith not to meet with Cox.

The board explained that the board was responding to requests from lot owners who attended the meeting last winter and spring to enforce the prohibition against new rental units. Board members said more money was needed to secure the dams and maintain the roads. Treasurer Jill Lazarus said, "If you want anything done on the roads or dam, you have to spend money."

In a discussion about the needs of the dam at the October meeting, Luke Andries, who heads the lakes and dams committee, said he has met with Bill Colson, our lakes engineer, and trees need to be cut from the toe of the dam at a cost of about \$2,000 per tree. Luke suggested we remove a few trees each year. "Seepage will also be an issue if we don't take care of the roots. Dead trees could disrupt the roots." He added that fresh mud is showing on the dam and rocks need to be added. Ben Bailey commented that we'll need to add rocks annually to the dam. In November Luke and Bill Cox, who has been working with Luke on these issues, reported they are meeting with people to cut the trees to stumps and plan to get 3 bids. They also reported that Colson told them equipment on the dam is not a problem as the weight compacts the dam.

There was some discussion about proposed covenant changes, particularly raising the permissible height of boathouses from twelve to fourteen feet and outbuildings. Larry Foote and Mike Olivier said they were members of the covenants committee and the committee had not approved the height increase because of the problem of obstructing people's views of the lake. Ben Bailey, who chaired the covenants committee, said the board was listening to all the neighbors and the board had decided to put it on the ballot. People could vote no if they didn't want the height of the boathouses or outbuildings changed.

At the start of the November meeting board members spoke briefly about the board as Betty Lang, board president, explained it was the last meeting before the annual meeting which would be taken up with the candidates, budget, and covenants. She said the board started the year with the idea of pursuing what was important for the residents. She noted that people did not know all the correspondence between the meetings. "We had the residents' desires at heart." She hopes that the new board will make things more equitable. "We want to move forward." She pointed out that younger people want different amenities and the board will need money and support from most of the residents.

Jill Lazarus said service on the board has been a bittersweet experience. She commented that 2 years is not a long enough term. She added that she has met so many people by serving on the board that she would not have otherwise met. John Malanchak, the third outgoing board member, said there has been no bitter part for him. He enjoyed listening to each resident. Although he does not intend to serve again, he will continue to attend board meetings. He thanked everyone for the opportunity to serve on the board.

Luke Andries and Ben Bailey will remain on the board for another year. Luke commented he hopes to have a more positive spin next year and he wants to get the neighborhood doing things together. Ben said, "We're making progress. Hopefully, you've seen some progress."

Discussion about the budget needs continued in November. There were questions about what the projected balance would be at the start of 2015 and how much of last year's year end balance had been spent. John Gill said there would be "\$4,000 or \$5,000 if that" at the start of the new year. Bob Lazarus pointed out that the proposed increase is only about \$14.60 extra per month. Board president Betty Lang explained that people who don't come to the meetings don't know the high cost of fixing the dam and the roads. In response to comments that the board has not communicated with people about why the increase is necessary, Betty said the board will spend time at the annual meeting doing that and she agreed to send something to the newsletter about the budget. John Gill suggested a white board presentation at the meeting to go through the line items.

Mike Olivier, who was treasurer in 2012, expressed concern about making the increase in dues permanent. He pointed out that one time projects, such as the pier repair, do get done and fuel costs are decreasing. He suggested a special assessment to handle special needs rather than locking in higher spending levels.

Bob Lazarus said the legal fees could be the special assessment rather than the roads and dams.

John Grace defended the proposed increase by commenting, "You're talking about \$500 to live at a place like this? People had better wake up."

The issue of finding candidates to serve on the board remains a problem in spite of the board's efforts to recruit people. Alex Gutierrez who had chaired the nominations committee had resigned several months ago because of work commitments. Betty said that people have expressed concern to her about the treatment board members have received this year, although she said the board members all respect each other and haven't had fights. The board appointed Myra Hester Cook in September to replace Alex Gutierrez. Myra will be on the ballot. No one else responded in time to be placed on the paper ballot at the annual meeting but Clint Brantley and Kelsey Daniel are expected to be nominated from the floor as write-in candidates. Jill agreed to send out an email regarding prospective candidates.

### **Elections at Annual Meeting**

The terms of three current board members expire this year-Jill Lazarus, Betty Lang, and John Malanchak. Replacements will be elected for two year terms at the annual meeting on December 8. In addition to these three there will also be an election to complete the term of Alex Gutierrez, a board member who resigned last September because of work commitments. At the request of the board, Myra Hester Cook agreed to take his place. Myra had been serving on the building committee. Board members expressed their hope that Myra would be elected by the lot owners to complete Gutierrez's term.

Section I, paragraph A requires formal candidates for the board to submit written notice to the board of their candidacy at least 30 days before the annual election to allow time for printing the ballot. Only Myra gave notice so she is the only candidate who will be listed on the ballot. The covenant allows candidates to be nominated as write-ins at the annual meeting even though they are not on the printed ballot. **The following candidates have sent in short biographies to the newsletter.**

#### **Myra Hester Cook**

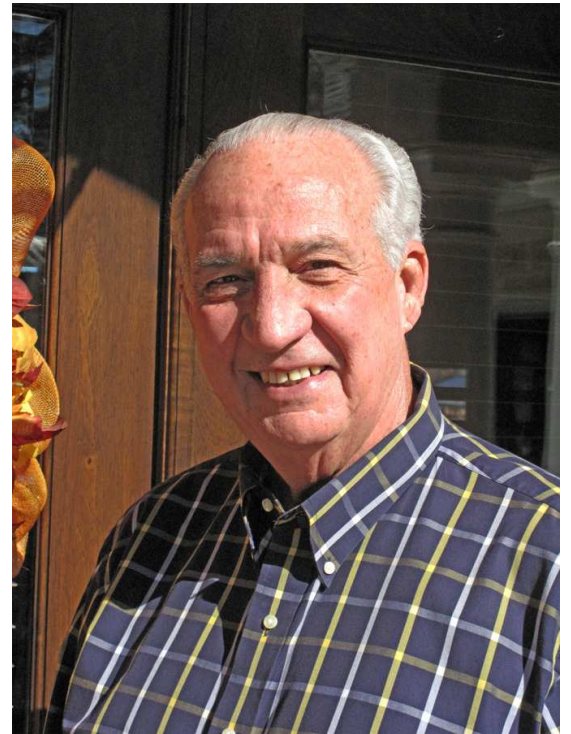


Lake Lorman was our weekend place starting in 1986 as John's big shop and little house. After my daughter graduated from Clinton High, we added on a bit and moved here full time. I had an Interior Design business in Jackson doing offices, hospital work and other commercial design work. I also taught Interior Design in the degree program in Art Department at Mississippi College for about 13 years and then taught for a few years at Millsaps in their Enrichment program. After closing my office and retiring, I started quilting and traveling to visit kids and grandkids when I wasn't playing with plants in my yard.

I have enjoyed living here and found some wonderful friends and neighbors live around these lakes. This is a very special community to me and I would like to do my part. Thank you, Myra Hester Cook

## **Clinton “Clint” Brantley**

I am Clinton “Clint” Brantley, a resident of Lake Lorman. I live at 3858 Coker Road., Lot #50. I am married to the former Anita Chandler, the daughter of Bob and Nadine Chandler. The Chandlers purchased lot #50 in 1967 and he and I built their home shortly thereafter. My ties with this community go way back, even though I did not live at this location. Mr. Chandler died in 1994 and Mrs. Chandler resided in their home until her death in 2010. Anita inherited the property and in 2012 we decided make a major investment by donating the Chandler’s home to the Friends of Alcoholics and then building our home at the same location. We have every intention of spending the remainder of our lives together in this home. Therefore, it is extremely important that I be aware of our community wellness and what I can do to make it a better and lasting place to live. I retired from Entergy after 33 years of service and then served as an alderman in the city of Clinton for 8 years. I feel that my time as an alderman gives me special insight in dealing with matters that are similar to those we have in the Lake Lorman community. If I am selected to serve on the Board of Directors, you will never be able to say “the Board members won’t listen to anything I say” because I will always listen to you. You will have access to information and be informed of the overall well-being of the community. **HOWEVER, YOU MUST DO YOUR PART AND ATTEND THE REGULAR BUSINESS MEETINGS SO THAT YOU CAN ALWAYS KNOW THE FACTS.** My focus will be on the stability of the dam and the dam’s ability to retain the proper water level for fishing and various water sports plus the upkeep of our road system. **MY PLEDGE TO YOU IS TO SERVE OUR ENTIRE COMMUNITY.**



## **Kelsey Daniel**



A lot of things have changed since Dock and I moved to this Little Lake 12 years ago. We have had two children, Fagan 8 and McHarg 7, adopted 4 dogs and purchased the lot next door. To say the least this little run down rental we bought has become more than a house - it is our home.

I am a graduate of Mississippi State University, sold copiers for IKON Office solutions for 3 years, worked as an Institutional Sales Representative with Johnson and Johnson for 16 years where I sat on the Regional Advisory Board, Women’s Initiative Program and Diversity and Inclusions Ad Board. In October I accepted a position with Cubist Pharmaceuticals as a Clinical Business Manager. I like to work, I like to make a difference and I think we all have an opportunity to live versus just existing.

With my family’s support I am asking for you to consider voting me onto the Lake Lorman board for the 2015-2017 term. I have attended 10 of the last 12 meetings this past year to make sure that I am aware of what is happening on

the lakes and also have a grasp of the hot topics and issues occurring in our community at this time. It is my experience that offering solutions to problems is a must to move forward.

I understand that my sole responsibility while on the board will be to make sure the covenants and bylaws are upheld. In addition, I love grass root projects where people pull together to make things happen. It's hard to get to know someone through a short bio so please feel free to e-mail me at [kdaniel410@yahoo.com](mailto:kdaniel410@yahoo.com) if you have any questions I might answer. Thank you for your consideration and please show up to vote!

## **Comments**

One of the goals of the newsletter is to foster open and respectful discussion of issues involving our community. To that end in our last issue and in emails we invited neighbors to submit comments and opinions regarding the upcoming annual meeting, proposed covenant changes, new board, and budget. Below are the comments and suggestions we have received.

### **Ten Requests to the Board to be Elected in December from an Anonymous Few:**

1. Please be as transparent as possible. When you conduct business outside of scheduled meeting times, please bring those items to the next meeting and place them in the minutes. When executive sessions are required, please bring the subject matter to the next regular meeting for entry into the minutes. Executive session specifics are not required to be entered into the minutes, only the subject matter. Please reflect all board business in the minutes.
2. Please include in the minutes any construction requests, out building requests, boathouse/pier requests, or any other requests that were deliberated upon by the board.
3. Please be at least casually familiar with Robert's Rules of Order. It makes meetings go much smoother.
4. If you plan to propose covenant changes, please start explaining as early as possible why they are in the best interest of the lot owners. Lot owners are generally not receptive to proposals that have not been thoroughly explained and communicated.
5. Please never offer for a vote any covenant change proposal that the board feels is not in the best interests of the lot owners.
6. Please develop a multi-year road plan, including work to be done, where, when and projected cost. Please communicate this plan to the lot owners. As this plan is worked, please advertise the status.
7. If you foresee that a dues increase is needed or is likely, please publish detail spreadsheets monthly, handing them out to everyone at the meetings, and publishing them on the web site. Dues are a sensitive issue and lot owners don't like to be surprised.
8. Please develop a multi-year plan for placing rocks on the dams and for tree removal, including what is to be done, where, when and projected cost. Please do not omit the Little Lake dam in this plan. Please communicate this plan to the lot owners. As this plan is worked, please advertise the status.
9. Please honor the Lake Lorman By-Laws and hold a board meeting at the conclusion of the annual meeting to elect officers.
10. At the annual meeting or at a special meeting, please reveal the exact vote count on all items which were voted upon. If there is a small difference in the vote, for and against, please conduct an immediate recount.

## Report and observations from Board Meetings in October and November

by: Bill Cox

We have a need to cut several large trees growing on the west side of the big lake dam. It is possible these trees are already endangering our lake by seepage which can lead to dam erosion within and loss of our beautiful lake. Mr. Colson, our Lake Expert, confirms that roots of trees seek water and thus grow into the dam towards the lake itself. The Lake and Dams Committee has been, and is continuing to interview contractors to bid on this. This needs to wait for some drying to protect the area.

At the November meeting it was suggested that our \$330 per year budget was working well, but if and when we have specific maintenance or needs, it would be wiser to have a Special Assessment for that, so then you and the Board know exactly where that money will go. If we have one each year or just now and then this is better than raising the \$330 to \$500 without specific need, explanation or reasons. You need to decide before you vote December 8<sup>th</sup> on the proposed budget. If you vote NO on the budget request, we simply revert to the budget last passed with no increase in annual assessment [dues] for our lots. That stays at \$330. The Financial Report presented in November shows we have \$29,260 on hand now so we are in good shape. Also remember our Trust Account of \$24,000 to be used only for the dam in an Emergency. This gives the Board funds to address any **emergency** problem that threatens the dam/Lake.

It was pointed out that this \$500 was not going to bankrupt anyone out here, and that it was just a few dollars a month increase. The problem it seems to me is not the money in the bank, but the priority of how it is spent. I plan to vote to reject this proposed budget. I like the idea of either a modest increase over the years to keep up with the Cost of Living, or the plan to use Special Assessments for specific needs and for the Board then in power to fully and openly explain the need. Then spend the money only on that project. If we have that I have no doubt our lot owners will agree.

As to the Covenant Amendments mailed out for your vote, the Covenant Committee says it has not approved or agreed to these Covenant Amendments. These amendments at best were unnecessary and should all be rejected by us. If we need changes, and that is a big IF, why not begin by getting input from all lot owners and maybe have some "Town Hall" meetings. Covenants are critically important for the stability in our land values. They do not need to be tinkered with or changed without really good strong reasons. Our covenants are now legally enforceable and the proposed changes are totally unnecessary. If anything, the Covenants should be made more difficult to amend for stability in value.

The covenant change raising the allowed height of boathouses from 12 feet to 14 feet is not wise. The Covenant Committee had not agreed to this. Do you want your view of the lake subject to being blocked by a tall boathouse in the future, or a remodeled taller boathouse? If space allowed, I have a long list of defects and shortcomings and the reasons why, in all but 2 of these Covenant Amendments, and one of these is because I frankly do not understand it or why it was presented at all! If you ask me, I can and will give you a laundry list of specific problems, explaining why these Amendments are not good for us or our property values.

I submit that it would be wise for us to vote "NO" on the budget and NO to all these Covenant Amendments. Let next year's Board and new committees take a fresh look at all this. There is no perfect answer and I know that the Board did its best and there are many good ideas on both sides, and probably reasonable disagreement on most things. I urge us all to feel free to openly discuss and debate these ideas without animosity and without any personal blame to anyone. Focus on what is best for you, your neighbors, then vote for what you believe is best for all of us, our property values and the entire Lake Lorman Community.

Bill Cox

## **Former Board Member Michael Olivier on the Proposed Budget**

Permanently budgeting excessive amounts of funds is not the solution to provide funds for special projects. Passing excessive budgets only inspire boards to continue spending money on issues that have limited value at the expense of serious matters.

We just spent \$10,800 on legal fees for re-wording Covenants, something not needed. Now the Board is proposing to allocate another \$11,000 in next year's budget when these funds should be allocated to serious issues as warranted by the present tree cutting required on the dam demanded by DEQ and even our own engineer, Bill Colson.

Instead of inflating budgets year after year, I propose that we implement a special assessment program that will be for one year only. It should be carefully and fully explained to the lot owners and members by the Board then approved or not approved by the membership by vote. Roads and Lake Maintenance are in this category.

These should be separate items that should not suffer from any Board in the future when the expenses are not approved by the whole community. This is why in each December meeting the proposed Budget is voted on. The proposed budget this year was never explained or discussed and the \$500 annual assessment you propose is far too much of an increase.

Please keep in mind the seriousness of the lake and dam being carefully overseen, and the property value that good roads have on our community.

## **Board Member Luke Andries Speaks to Need for Budget increase**

My name is Luke Andries and I have been serving on Lake Lorman's board for a year now. My position is to oversee the needs of our lakes and dams. I would like to help explain why we need your vote to increase dues this December. This past year's dam inspection has brought up some much needed work that needs to be done soon and some on a more regular basis. Our engineering company has advised us on all of the following issues that need to be addressed:

1. A portion of rocks/stones will have to be added to the dam yearly in order to keep up with erosion and settlement issues. With the added boat traffic in recent years our dam needs more maintenance than ever. Currently we wait and try to do it all at one time when we have built up enough money, but this is hard to do when the vast majority of our revenue is eaten up by the much-needed road maintenance. Our engineer company advises us some areas need help before other areas do. Adding rocks yearly will help eliminate failures or costly repairs that could be headed our way if not addressed soon. This will also insure we have a healthier dam for years to come.
2. Department of Environmental Quality (DEQ) has started requiring trees to be removed from the base/toe of dams. Our engineer company says we need to cut ALL TREES and brush 20' from the base/toe of the dam. As some of you may know our dam has some areas that have seepage. This is normal for some dams. The reason for the tree removal is if a tree is to get uprooted in the areas that are seeping it could cause the water to flow more and create an extreme emergency or even a loss of our lake. Yes, that is worst case scenario but that is why we need to act now to develop a plan that will allow us to properly maintain the dam every year. This tree removal situation is another high-cost situation that can be split over several years if we have a proper budget to do so.
3. After trees are cut we will need to start marinating cut areas to keep growth from returning.
4. Overflow pipe eroding. Our overflow pipe has recently started eroding on the backside of the dam near the cleanout spot. This is another project that will have to be addressed soon.

I ask for your support in voting FOR the increase of maintenance dues. The increase will only be \$170.00 more per year. This is only \$14.16 more per month. The above projects should be spread out over time, but these are still added expenses to an already strained budget, and cannot be accomplished without the increase.

### **Lake Lorman Board Speaks to Proposed Covenant Changes**

Protective covenants can be changed at the annual meeting if 75% of the lot owners present at the annual meeting agree to the change/revocation/amendment. The board has presented several proposed changes to our protective covenants to be voted on at this meeting. **This annual meeting is to be held on Monday, December 8<sup>th</sup> (the second Monday in December), at the Lake Lorman Clubhouse at 7:30p.m.**

A few of these proposed amendments have been recommended by our attorney to assist in future interpretation of current covenants, others are being presented at the request of some of our lot owners and the rest of the proposed changes came by recommendation of a special Covenants Committee that was put together this year to review all of our current covenants. You as a lot owner will be able to vote for or against each proposed change individually.

#### **PROPOSED COVENANT CHANGES For LAKE LORMAN SUBDIVISION ANNUAL DECEMBER MEETING 2014**

- 1. Paragraph D of Section I – BOARD OF DIRECTORS shall be deleted in its entirety and replaced with new language. A new Paragraph E shall be inserted directly after Paragraph D as well:**

#### ***CURRENT LANGUAGE:***

*D. Enforcement of these Covenants shall be by proceedings at law or in equity against any person or persons violating or attempting to violate any Covenant, either to restrain violation and/or to recover damages. In such an event or in case of default in payment of any maintenance fee provided for herein, the lot owner(s) shall pay all costs of enforcement of collection, including reasonable attorney's fees and expenses and the maximum interest rate allowed by law.*

#### **NEW, PROPOSED LANGUAGE:**

D. Compliance. If any provision of this Declaration is breached or violated or threatened to be breached or violated by any Owner or other Person, then each of the other Owners, and/or the Corporation, jointly or severally, shall have the right, but not the obligation, to proceed at law or in equity to compel compliance with, or to prevent the threatened violation or breach of, the provisions of these Covenants. If the Board of Directors determines that any structure or other improvement, located on any portion of the property, including any lot, violates any provision of these Covenants, then the corporation shall have the right, but not the obligation, upon thirty (30) days prior written notice of said violation being given to the owner and said violation not being corrected, to take any and all such legal action to remove or abate such violation as otherwise provided for hereinabove. Any Person entitled to file or maintain a legal action or proceeding for the actual or threatened violation or breach of these Covenants shall be entitled to recover attorney's fees and other costs and expenses attributable to such action or proceeding, and the Corporation shall be entitled to recover and receive any other amounts specified in Section I B. above. The failure by any Person or the Corporation for any period of time to enforce any provision of this Declaration shall not be or be deemed a waiver of the right to enforce or otherwise bar or affect the enforcement of any and all provisions of this Declaration at any time, including any future time.

- E. Enforcement. These Covenants shall be enforced by any appropriate proceeding at law or in equity (i) against any Person who breaches or violates or threatens to

breach or violate any provision of this Declaration, (ii) to recover damages for any such breach or violation, (iii) to collect any amounts payable by any Owner to the Corporation under all Covenants, including Assessments, attorneys' fees, costs of collection, late charges, overhead charges or other amounts incurred by the Corporation to perform or discharge any obligation or duty of any Owner under this Declaration or otherwise specified in this Declaration, including Section I B above and (iv) to enforce any lien created by this Declaration. There is hereby created and declared to be a conclusive presumption that any actual or threatened violation or breach of this Declaration cannot be adequately remedied by an action at law exclusively for recovery of monetary damages. The Association and each Owner by acceptance of a deed or other conveyance document to a lot waives and agrees not to assert any claim or defense that injunctive relief or other equitable relief is not an appropriate remedy.

*F. Paragraphs E and F under Section I shall be relabeled as Paragraphs F and G respectively.*

**2. The last sentence of Paragraph A, Section II – LOTS would be amended as follows:**

**CURRENT LANGUAGE:**

*To meet special situations and to avoid undue hardship or practical difficulties, the Board of Directors may grant permission to an owner to lease his property.*

**NEW, PROPOSED LANGUAGE:**

To meet special situations and to avoid undue hardship or practical difficulties, the Board of Directors, in their sole discretion, may grant permission to an owner to lease his property.

**3. Section II, D to be removed entirely and replaced with new language:**

**CURRENT LANGUAGE:**

*No signs of a commercial nature will be allowed or posted on the owner's lot in Lake Lorman Subdivision except "For sale" or "For rent." All other signs must be approved by the Board prior to posting.*

**NEW, PROPOSED LANGUAGE:**

No signs of a commercial nature will be allowed or posted on the owner's lot in Lake Lorman Subdivision except "For sale". Any sign shall be no larger than 36 inches wide by 34 inches tall. All other signs must be approved by the Board prior to posting.

**4. Section III, E: to be removed entirely and replaced with:**

**CURRENT LANGUAGE:**

*No shack, barn, or other outbuilding shall be erected or placed on any residential lot without the prior written approval of the Board. No tin or galvanized exterior siding or tin or galvanized roofing shall be used on any boathouse and, further, that all such outbuildings shall be maintained in good repair, including upon exterior wood surfaces no less than two coats of paint (or other preservative coating approved by the Board) free of blistering and peeling, and otherwise to be maintained in clean and neat condition.*

**NEW, PROPOSED LANGUAGE:**

No shack, barn, or other outbuilding shall be erected or placed on any residential lot without the prior written approval of the Board. If approved, such outbuilding shall not exceed 12 feet in height, as measured from the highest natural point of earth upon which the building is constructed. No tin or galvanized exterior siding or tin or galvanized roofing, other than architectural steel roof, shall be used

on any outbuilding or boathouse and, further, that all such outbuildings shall be maintained in good repair, including upon exterior wood surfaces no less than two coats of paint (or other preservative coating approved by the Board) free of blistering and peeling, and otherwise to be maintained in clean and neat condition.

5. **Section III, E: Insert two sentences between the second and third sentence to add additional clarification to what shacks, barns or outbuildings can be approved by the Board:**

NEW, PROPOSED SENTENCES TO BE ADDED:

The Board shall not approve an outbuilding/shed to be erected or placed on the lake-side of any house (beyond the front wall facing the body of water known as Lake Lorman). No outbuilding shall be any larger than 12' x 12'.

6. **Section IV, A: The third sentence to be amended as follows:**

*CURRENT LANGUAGE:*

*Said pier/boathouse combination shall not extend more than 40 feet into the lake area from the front line and shall be constructed as a single unit, the covered portion of which shall not extend more than 20 feet in width, shall not extend more than 20 feet from the natural shoreline, nor 12 feet in height measured from the full (zero) level of the lake.*

NEW, PROPOSED LANGUAGE:

Said pier or pier/boathouse combination shall not extend more than 40 feet into the lake area from the front line and shall be constructed as a single unit, the covered portion of which shall not extend more than 20 feet in width, shall not extend more than 20 feet from the natural shoreline, nor 14 feet in height measured from the full (zero) level of the lake.

7. **Section IV, C: This section discusses what boats are allowed on Lake Lorman. It is proposed to add in the following sentence, which originated within the Lake Lorman Boating & Safety Rules, in between the second and third sentence in the covenants:**

NEW, PROPOSED SENTENCE TO BE ADDED:

No boats exceeding twenty-two (22) feet in length shall be operated on any lake. The Board has the authority to grandfather a boat that has been properly registered and documented with Lake Lorman prior to the implementation of these covenants.

8. **Section V – Reference: to be removed entirely and replaced with new language:**

*CURRENT LANGUAGE:*

*Reference to Lake Lorman Subdivision, Part I through Part 5, Lake Lorman Subdivisions, Part I through Part 5, subdivision, or subdivisions in general, shall have the same meaning and intent for purposes of these covenants.*

NEW, PROPOSED LANGUAGE:

Reference to Lake Lorman Subdivision, Lake Lorman Subdivisions, Lake Lorman, subdivision, or subdivisions in general, all refer to Lake Lorman Subdivisions I – 5 and to any additional lots developed and conveyed by Piedmont Inc. wherein those original deeds granted a lake right, and shall have the same meaning and intent for purposes of these covenants.

9. **SECTION II, H – Amend this section as follows:**

*CURRENT LANGUAGE:*

*No noxious or offensive activity shall be carried on in Lake Lorman Subdivision, nor shall anything be done which may be or become an annoyance or nuisance to the neighborhood. Whether an activity is in violation of this Covenant may be determined by the Board. Items of equipment not of a specific residential use shall not be stored or maintained on any [lake] lot in Lake Lorman Subdivision. This would include inoperative vehicles (junk cars).*

#### NEW, PROPOSED LANGUAGE:

No noxious or offensive activity shall be carried on in Lake Lorman Subdivision, nor shall anything be done which may be or become an annoyance or nuisance to the neighborhood. Whether an activity is in violation of this Covenant may be determined by the Board. Items of equipment not of a specific residential use shall not be stored or maintained on any [lake] lot in Lake Lorman Subdivision. This would include inoperative vehicles (junk cars) and inoperable boats (junk boats).

### **The Bird's Eye View**

By Dale and Sarah Lea Anglin

As the leaves fall in autumn, our favorite birding season arrives; it is much easier to see birds on the bare limbs of trees than hiding in dense foliage! With November came the return of many birds that spend their winters at the Lake, and while these are in their non-breeding and less vibrant plumages, they are nonetheless spectacular. This month we celebrate two groups of birds: backyard birds and water birds. The best way to see water birds is simple: they are attracted to the water, so go to the water with a pair of binoculars and look all around! Backyard birds, however, can be attracted by providing a variety of food items (a small amount of dripping water is great, as well). Here are some of the backyard birds we have already seen this fall and how we attract them\*, and also some of the waterfowl we have seen on the Lake in the past few days.



Goldfinches on Thistle Socks

The most popular feed we have is black oil sunflower seeds—it attracts a variety of birds (as well as squirrels and raccoons, but we have made our peace with them). Northern Cardinal, Tufted Titmouse, and Carolina Chickadee are year-round residents that feast on the sunflower seeds, but a recent arrival that forages voraciously on these is the American Goldfinch. The Goldfinch as well as its cousins the House Finch and Purple Finch also feed at a sock-style feeder filled with Thistle Seed. Our fellow birding friends tell us that there are many large flocks of Goldfinches arriving at the coast now, so we can expect a large number of these as winter residents this year.



Red-Bellied Woodpecker on Suet

Last year we hung one thistle sock, and it was often covered in these little beauties—so this year, we have three of them!

Suet is a superb and inexpensive winter bird food; it contains a great deal of fat mixed with various seeds, and thus provides energy and protein for our feathered friends during winter. Birds that frequent suet feeders at Lake Lorman include Pine Warblers, Ruby-Crowned Kinglets, Downy Woodpeckers, Northern Flickers, and Red-Bellied Woodpeckers, as well as Chickadees and Titmice. Finally, the old standby Wild Bird Seed, a mixture of various seeds, also attracts many species. Our favorite winter residents that eat wild bird seed include the Dark-Eyed Junco and White-Throated Sparrow. Juncos will eat at hanging bird feeders, but Sparrows are ground feeders; they can be attracted by placing the seed in flat trays. We mentioned having made peace with the squirrels and raccoons that love our seeds (and sometimes our feeders take the worst of it):



Dark-Eyed Junco



White-Throated Sparrow



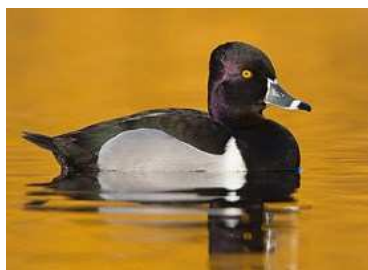
Ruby-Crowned Kinglet

We decided years ago to stop fighting the nature of nature and simply provide a variety of places for the birds to eat; so many places that they coexist peacefully with the squirrels by day. Each morning, we spread seed onto the rails of our deck and into flat plant dishes, as well as filling the feeders with a day's worth of food (the idea being that it will be gone before the raccoons begin their nocturnal foraging). This many-surfaced, daily-ration approach allows the ground feeders to feed on the deck (Sparrows, Juncos, and Mourning Doves) while the Kinglets dine on suet, the Goldfinches on thistle, and the Cardinals and squirrels on sunflower.

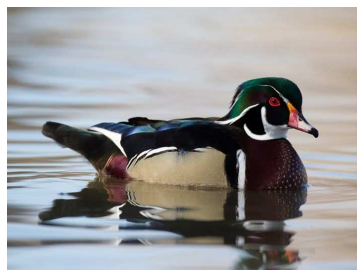
If your backyard is on the water, you get the best of both worlds! While you enjoy the backyard birds, you can also enjoy a variety of waterfowl that overwinter here. On a recent birding walk, we saw Ruddy Ducks, Red-Breasted Mergansers, Wood Ducks, Ring-Necked Ducks, and Pied-Billed Grebes mixing among the gulls and terns normally seen on Lake Lorman. We are eagerly anticipating the arrival of the Buffleheads and American White Pelicans. Keep your eyes open for these and many more species that choose to spend all or part of their winter on our beautiful Lake.



Red-Breasted Merganser



Ring-Necked Duck



Wood Duck

\*All of these types of bird food may be found at local grocery stores and hardware stores.



## Notes from the **dirt dauber**

### Why Leaves Change Color

Over seventy years ago, the fall before I was to be four years old the following January, I made comment on the beautiful fall leaf colors and asked the question "Why do leaves change their color?" I received an answer and was satisfied for a number of years. Later, when I studied Botany in college the answer I received there was far more scientific and rational.

The mix of red, purple, orange and yellow is the result of chemical processes that take place in the

tree as the seasons change from summer to winter. In the spring and summer the leaves serve as factories processing food for the tree's growth. Cells in the leaves contain chlorophyll which gives them their green color. This chemical absorbs sunlight and transforms carbon dioxide and water to sugars and starch. Along with the green pigment are yellow to orange pigments, carotenes and xanthophylls pigments. Most of the year these colors are masked by great amounts of green coloring.



In the fall the change in the length of daylight and temperature changes, chlorophyll breaks down, the green disappears and the yellow and gold colors become visible. At the same time other chemical change occurs and the red anthocyanin pigments develop. This gives rise to the reddish and purplish color in dogwoods, sumacs and the Japanese maples. Many oaks display only browns due to their mixing of varying amounts of chlorophyll residue and other pigments during the fall season.

The best autumn colors come when there's been:

- A warm wet spring
- A summer that's not too hot or dry and
- A fall with plenty of warm sunny days and cool nights

Fall leaf color will help you identify species. Look at some trees in your area of Lake Lorman:

- Oaks: red, brown or russet
- Hickories: golden bronze
- Dogwood: purple – red
- Birch: bright yellow
- Poplar : golden yellow
- Maple:
  - Sugar Maple: orange red
  - Black Maple: glowing yellow
  - Red Maple: bright scarlet



All this being said, I like still what a wise old woman, an avid gardener, my grandmother, told me when I was almost four as to why leaves change color... She explained that an elf named Jack Frost came out with all his elf friends and while we slept at night painted the leaves so when the sun came up in the morning we could see all the beautiful colors. I think I still like her explanation best.

Until next issue ~ Peace & Love,

**dirt dauber** 



## Yard of the Month

**Cindy Holt** awards each month's recipient a \$25 gift certificate from Lowe's. Yard of the Month photographs are taken by **Bill Deveer**.

**John and Audrey Gill**  
182 Lorman Lane  
December Yard of the Month



## Dock Daniel in the News

**Dock Daniel** was recently featured in the Healthy Living section of the Clarion Ledger. Dock is a national board certified PE teacher at Mannsdale Elementary School. He and his wife Kelsey have lived at Lake Lorman with their two children for twelve years.

A graduate of Lambuth University, Dock has a master's degree in PE from Jackson State and is currently working on a specialist degree in education administration at Delta State.

Dock said his work is "teaching children to become better human beings through movement, so from a moral and ethical standpoint, I wouldn't be worth much if I didn't practice what I preach." He competes in local Crossfit competitions and finished 289<sup>th</sup> out of more than 8,000 contestants in this year's Crossfit Open in the men's masters' age 40-44 division. He has run two full marathons and ten half marathons, including two this year with wife Kelsey. Recently he bought a double kayak with the plan of racing that next year.



## “Pocahontas’s Outpost of a Lost Empire”

By Dan Dickinson



*Located five miles from the Lake, Pocahontas Mounds is a National Historic Site.*

In March, 1682, during his historic exploration of the Mississippi River, Rene-Robert Sieur de La Salle found an extraordinary Indian community on a bluff overlooking the river. Its people lived in well organized, well kept villages surrounding great religious ceremonial mounds. They boasted a complex religion, rich in ritual, nature worship, and mysteries. Royal descent was through the female rather than the male line. Their ruler was an imposing chieftan called The Great Sun, who reigned together with his brother, the Tattooed Serpent. These people made exquisite pottery, participated in a trading network that stretched from Mexico to the Great Lakes, and they practiced human sacrifice. They were the Natchez.

La Salle had bumped into one of the last remnants of the great Mississippian culture; a huge Indian quasi empire that stretched from Minnesota, down the Mississippi, to North Carolina and the Gulf of Mexico. Flourishing from roughly 1000 AD to 1400 AD, and boasting cities such as Cahokia in southern Illinois which had around 20,000 inhabitants, the Mississippian culture comprised over a million Indians, and hundreds of well organized communities, many dominated by ceremonial mounds. While war was hardly unknown, trade and agriculture were the normal business of these peoples.

For reasons that are still unclear, the Mississippians began to fade away a few decades before Columbus landed in America. When Conquistador Hernando De Soto and his plundering, duplicitous adventurers stumbled through the American south in 1539 – 1542, they ran into some of the remaining Mississippians. Via war and, especially, the diseases the Spaniards left behind, De Soto likely contributed to a Mississippian decline that was already well underway. The French, too, opened a settlement among the Natchez and, soon, fell to fighting with them. The Natchez disappeared from history in the 1720s, their survivors likely absorbed into other tribes like the Choctaw. With them, a great culture vanished.

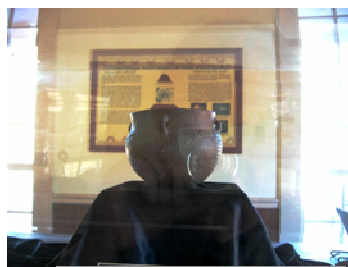
At Lake Lorman, we sit around five miles from an outpost of that great empire. Known today as the “Pocahontas Rest Area” and located just south of the point where Coker Road joins route 49, this modest but well appointed state historic site consists of a small but informative museum, well designed walkways with apt signage, and an impressive ceremonial mound topped by trees.



*The Mound is now 22' high and 175' wide ... it was taller in ancient times.*

Though it is located on private property, there is another, humbler burial mound in the site, too. That can be found, with difficulty, on a dirt road leading off from Joe Coker road at the intersection with an old church. Just as you make the turn you'll see a big house that, in fact, was once the Pocahontas high school. Below the house, now very worn down, is the burial site. Please don't look any closer – this is a private home.

Of course we don't know the name of this Mississippian town. We don't know if they were related to the Natchez, though they were certainly part of that culture. What we have learned is that the mound was built around 1000 AD, and was used right up to near the culture's end, around 1400. At first the original Pocahontas was a pretty populous place – middens, ancient garbage dumps that have been excavated near the mound, show that the place was largely an agricultural center, and like other Mississippian sites, made beautiful pottery and practiced the Mississippian religion. Around 1200, the population declined. The thought is that the impressive mound became primarily a ceremonial center – kind of a pilgrimage place for the religion's devotees.



*The small museum has some nice artifacts, such as this beautiful pot.*

Yet this is not the whole story of early Pocahontas. The place not only flourished in the Mississippian period. It was also inhabited in earlier Coles Creek era (700 – 1000) and was quite populous. There is even evidence that the place was inhabited in the Late Archaic period, meaning that it was a settled place when King David ruled over ancient Israel.

We don't really know quite what happened to the Mississippians. But by taking a short drive and hike we can contemplate what remains of a rich, complex, and very different world that has now almost slipped away.

## **Congratulations to:**

**Peggy Chiang** was named last month senior maid to the Madison Central High School homecoming court. Peggy plans to study fashion design in college. She is the daughter of Lisa and Tony Chiang.

In September **Hollis Hulett**, son of **Bill** and **Karen Hulett** of Lakeshore Drive, was named Volunteer of the Month for the Mississippi State University Alumni Association. Hollis is president of the Memphis Maroon Club. He is a CPA in Memphis.

**Kelsey Jones** was recently elected junior maid to the Mississippi State homecoming court. Kelsey, who is majoring in Nutrition, is active in the Student Association, including the Freshmen Council, the Late Night Events Committee, and the Athletic Affairs Committee. She is the Delta Gamma vice-president of Pan-Hellenic. Kelsey is also active in the Wakeboard and Waterski Club, Young Life, and the Student Dietetic Association, where she's assistant secretary. She is the daughter of **Van** and **Nancy Jones**, who are MSU alumnae. Kelsey's brother Kyle is a senior at State.



## **Announcement**

The Newsletter staff would like to hear comments from our readers as to what you think of the publication, how we can improve or what type of information, stories, etc. you would like to see. Your comments would be appreciated both positive and negative and your suggestions will help us provide you with more of the information you would like the letter to cover. The newsletter is published independently from the Lake Lorman Board of Directors and uses no funds from the maintenance fee to publish.

## **Save the Dates:**

### **The Lake Lorman Christmas Party**

**December 5 ~ Club House**

**6:00 p.m. to 9:00 p.m.**

Join your friends and neighbors at the Lake Lorman Club House for a pot luck Christmas Party December 5. Bring your favorite appetizer, covered dish or dessert and enjoy the food and fellowship. Live music will be provided for your listening and dancing pleasure, so put on your prettiest (or ugliest) Christmas sweater and join the fun. Soft drinks, ice, coffee and cups will be provided but you will need to bring any special beverage of choice. Enjoy friends, food and live music as we celebrate the beginning of the Holiday Season right here at home on Lake Lorman.



## **SCHEDULED EVENTS:**

- **Lake Lorman Christmas Party:** Friday, December 5, 2014, 6:00 – 9:00 p.m.
- **Lake Lorman Utility District Board Meeting:** Monday, December 8, 2014 – 6:00 p.m.
- **Lake Lorman Lot Owners Association Annual Board Meeting:** Monday, December 8, 2014 - 7:30 p.m.

Be sure to check the **Calendar** on the Lake Lorman website for scheduled activities, meetings and events.

## **Twin Lakes Baptist Church**

**You Are Invited to Join Us ~ Everyone is Welcome!**

### **Christmas Calendar:**

- **Saturday, December 13th:** Adult ministry sponsored trip to *Carols by Candlelight* at FBC Jackson & dinner at the Elite -- depart church at 2:00 pm  
Contact Cindy Holt to reserve your ticket
- **Sunday, December 14th:** Sanctuary Choir presents *The First Noel*  
10:30 am Worship
- **Saturday, December 20th:** Christmas Caroling in our Community  
5:30 pm meet at Church
- **Wednesday, December 24th:** Christmas Eve Service - Candlelight Communion  
5:30 pm

### **Regular Weekly services:**

- **Sunday-Bible Study** 9:30 am, **Worship** 10:30 am and 6:30 pm. Children and youth meet at 6:30 pm.
- **Wednesday, Supper** 5:30 pm and **Bible Study** 6:30 pm. Call church at 601-856-2305 no later than Tuesday morning to make reservation for meal. Cost \$6.00.

**Hugh Smith, Pastor (601-259-4567) - ALL ARE INVITED**

## **Classifieds:**

**Free a/c filters:** two green 20 x 25 x 1 and one 24 x 30 x 1 3M Filtrete 700. **Call Julie 601-717-4586.**

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**Babysitting Available:** Lake Lorman resident **Reagan Leeper** is available for babysitting young children in the Lake Lorman community. Rates are negotiable depending on services needed. Please contact **Reagan** at 601-502-4223 or [danajwhite@gmail.com](mailto:danajwhite@gmail.com).

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**Pet Sitting Available:** Lake Lorman residents **Emma** and **Sarah Elkin** (who live in Gate 7) are available for pet sitting, pet bathing, and pet walking in the Lake Lorman community.

They will also water plants if needed.

Rates are negotiable depending on services needed.

Please contact **Emma or Sarah Elkin** at **601-212-5658** or [elkin6@comcast.net](mailto:elkin6@comcast.net) .



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**Classifieds** are your opportunity to tell your neighbors about anything you might have for sale or services offered. If you are a Lake Lorman Lot Owner Association member in good standing (dues paid, etc.) advertising a personal item (boat, lawnmower, table, etc.) listings are **free** – just send us your listings and remember the **Lake Lorman Community News** publishes approximately bi-monthly.

A **Business Advertisement Price Guide** is available upon request. All advertising fees go toward Lake Lorman Community News expenses.

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Contact **Kelley Dickinson** (601-856-7371 [kelleydickinson@lakelormanms.com](mailto:kelleydickinson@lakelormanms.com) ) or **Bill Jones** (601-331-2417 [billjones@lakelormanms.com](mailto:billjones@lakelormanms.com) ) with suggestions for stories of interest, “Letters to the Editor”, school awards, births, weddings, trips, etc.

For additional lake information: <http://www.lakelormanms.com> and on

Facebook <http://www.facebook.com/pages/Madison-MS/Lake-Lorman/309416818289> .

**Change Happens:** Please let us know of changes to your email or home address [lakelormancommunitynews@lakelormanms.com](mailto:lakelormancommunitynews@lakelormanms.com) .

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