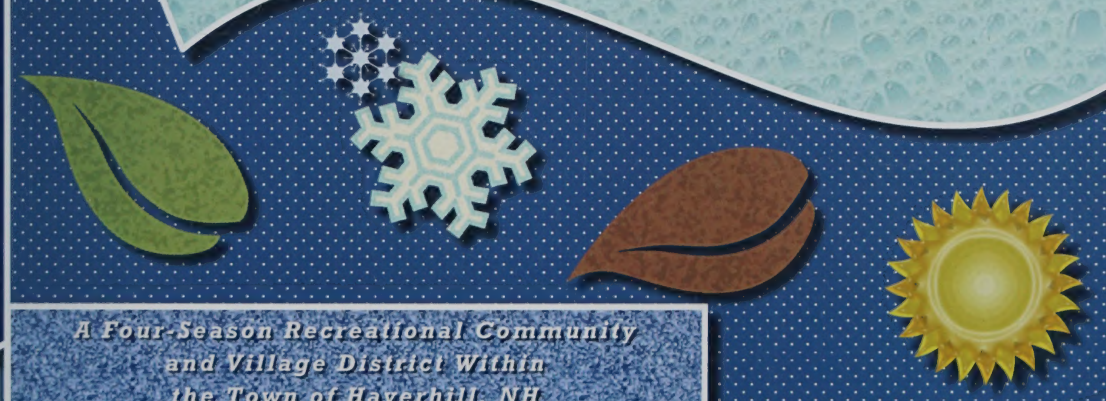


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MOUNTAIN LAKES DISTRICT



Annual Meeting
March 24, 2018



*A Four-Season Recreational Community
and Village District Within
the Town of Haverhill, NH*

*In Memory of
Stanley S. Borkowski
1940 - 2017*



Stan Borkowski served Mountain Lakes as our District Zoning Officer for many years until this past spring when he became ill. He passed away on November 18, 2017. We will miss his knowledge and expertise (and humor), and we send our thoughts and sincere condolences to the Borkowski family.

"He enjoyed working as a civil engineer, building inspector, and zoning officer for local municipalities. Despite failing health he was devoted to caring for neglected cats, building a shelter for them ... He was a New England Patriots fan, a John Wayne buff and an ardent Star Trek follower."

"We can be comforted knowing Stan is no longer struggling and is at peace. However, if there are any code violations he will kindly let God know about them."

-- Quotes taken from Stan's obituary in the Valley News, November 30, 2017



MOUNTAIN LAKES ANNUAL REPORT

for the year

2017



A Four-Season Recreational Community since 1965

A Village District in the Town of Haverhill, NH since 1976



Mountain Lakes District Officers & Staff

Moderator

Christopher Demers

Commissioners

Robert Long, Chairman

Laraine King

Michael Roberts

District Clerk

Karen Rajsteter

Treasurer

Daniel J. Brady, Jr.

Assistant Treasurer

Darlene Simboli

Maintenance & Water Supervisor

Donald Drew

Administrative Assistant

Kristi Garofalo

Zoning Officer

Michael "Finn" Finnegan





MOUNTAIN LAKES DISTRICT OFFICE

75 White Mountain Road

Phone: 603-787-6180

Fax: 603-787-2154

District email: MLDAdmin@mountainlakesnh.com

Office Hours: Monday thru Thursday 10:00 am to 3:00 pm

MOUNTAIN LAKES DISTRICT 2017 BOARDS AND COMMITTEES

Many thanks to those who have donated time and talent for the good of all our residents!

Planning Board/Master Plan Committee

Michael Roberts, Ex-Officio Commissioner

Robert Roudebush, Chair

Michael Bonanno, Vice Chair

Don Dubrule

Mark Johanson

Alternates:

David Martella

Thomas Eighmy

Daniel J. Brady, Jr.

Master Plan Committee:

Planning Board members

Don Vogt

Zoning Board of Appeal

Karen Rajsteter, Chair

Don Dubrule

Rosellie Farr

Peter Olander

Laraine King

Alternates:

Michael Williams

Chris Roberts

Marcia Selent

Forestry Committee

David Long, Chairman

Daniel J. Brady, Jr.

Thomas Eighmy

Fred Garofalo

Therese Haberman

Roger Warren

Budget Committee

Daniel J. Brady Jr., Chair

Darlene Simboli

Chris Roberts

Robert Roudebush

Don Drew

Kristi Garofalo

Recreation Committee

Laraine King, Ex-Officio Commissioner

Grete D'Hondt

Barbara Keating

Cindy Berenson

Linda Johanson

Dottie Long

Marcia Selent

Alternate:

Polly Bonanno

Water Committee

Robert Long, Ex-Officio Commissioner

Ken King, Chair and Secretary

Tony Salvucci, Vice Chair

Don Drew

Edward Rajsteter

Peter Olander

Mark Johanson



A big THANK YOU to those who contributed the wonderful photos found throughout this annual report, including Cindy Williams, Patricia Brady, Cathy Faure, Cindy Berenson, Mike and Chris Roberts, and especially our unofficial District Photographer, Joe McQueeney.



MOUNTAIN LAKES DISTRICT 2018 Meeting Schedule



Unless other noted, all meetings are public and all are welcome to attend

Commissioners Meetings

2nd Monday of every month at 6:00 pm except
July and August meeting is held on the 2nd Saturday at 9:30 a.m.
Place: District Office / Lodge in July and August

Planning Board Meetings

3rd Thursday of every month
Place: District Office
Time: 6:00 p.m.

Water Committee Meetings

1st Thursday of every month
Place: District Office
Time: 8:00 a.m.

Recreation Committee Meetings

4th Tuesday of every month
Place: District Office
Time: 6:00 p.m.

Monteau Rope Tow Committee

1st Monday of every month
Place: District Office
Time: 6:00 p.m.

Forestry Committee, Budget Committee and Zoning Board of Adjustment

Meetings: As Needed
Place and Time: As Announced

Dates, places and times of all meetings are subject to change. Please check the notices posted at the District Office or on our website: www.mountainlakesnh.com for the most current meeting information.



Mountain Lakes District Commissioners' 2017 Report



On behalf of the Commissioners, I would like to express our appreciation to all who have served the District throughout the year. This includes Don and Kristi, our exceptional permanent staff, as well as Summer Staff, Board Members, Committee Members and volunteers who have spent a considerable amount of time and effort to ensure our District remains a great place to live and vacation. Thank You!

The following is a summary of some of the 2017 District projects and notable events:

Water Department:

Water Sourcing Project: Our Water Department Manager, Don Drew, and the Water Committee are continuing efforts to locate sustainable water sources within the District. A site was identified that would produce enough water to meet and exceed our daily demand, but tests showed low levels of MTBE, an additive used in gasoline from 1979 through about 2005. Working with Nobis Engineering and the NH Department of Environmental Services, the site was pumped and then re-tested with the results showing lower MTBE levels. Future plans include drilling a permanent well on the site to continue pumping to clear the MTBE. After satisfactory test results are achieved, the well could serve the District as a possible source.

Leak Detection Program: Water leaks result in a significant percentage of our overall water usage and Don Drew's experience and abilities have a significant positive impact in the reduction of precious water loss. This year, due to a Leak Detection Grant awarded from the State of NH, Don Drew was able to work with a visiting team of experts and learn valuable leak detection techniques tailored to our specific system. The leak detection team will also serve as a valuable resource for future water events.

Water Meter and Reconstruction Projects: Funds were appropriated in 2017 to begin installing water meters in District homes on a test basis and many of those installations are complete. Funds were also appropriated for reconstruction and replacement of portions of the water system as a proactive plan to begin improving the system; however, those projects were put on hold for various reasons including the number of emergency water breaks we had and issues regarding how to direct the system's flow during excavation and replacement. Don Drew and the Water Committee plan to work on the reconstruction projects this year.

Lower Lake Emergency Spillway:

The purchase of the land where the Emergency Spillway is located is complete and we now own all rights to the Spillway area. We are moving forward with the help of engineering firm DuBois & King to complete the required modification work as mandated by the NH Dam Safety Bureau.

The Lodge:

The Lodge basement floor has been leveled, sealed and coated to provide a good-looking floor that will stand up to heavy use. The Annex area has been painted inside and out, and several

plumbing projects have been done with a utility sink added. The Cohase Lions Club donated materials and provided licensed electrical expertise to install a light fixture on the Lodge deck for much needed parking lot lighting.

Ballfield by the Lodge:

The commissioners received a request and proposal for the local Little League teams to use the Lodge ballfield for practices and games. Two log dugouts generously donated by Coventry Log Homes of Woodsville are onsite. Volunteers are working to secure donations of fencing and then will complete renovation of the field and installation of log dugouts. The goal is to bring the field to Little League standards and they are planning to complete this coming year.

July Rainstorm/FEMA Claim:

The District suffered road washouts and other damage as a result of a severe rainstorm on July 1, 2017, in which rain was recorded at the rate of an inch an hour in Grafton County. Our local area received 2 to 3.3 inches of rain in about four hours according to National Weather Service estimates. The resultant flooding damaged our office and beach parking lots, an access road to one of our dry hydrants and our District Lodge, and a District road behind the Lodge. Temporary emergency repairs were made in July 2017 and final repairs were completed in December 2017. The costs to clear and repair the damaged roads totaled more than \$13,000 and a FEMA claim was filed which will hopefully result in reimbursement in 2018 of 75% of those expenses. The District is also working with NH Emergency Services to seek out opportunities for hazard mitigation projects funded by state and federal agencies to reduce the District's exposure to damage in future flood events.

Master Plan:

After working for over a year on the project, the Planning Board/Master Plan Committee completed the update of the Master Plan in 2017 and copies are now available through the Office. The commissioners intend to use the Master Plan as a working document when developing District goals and projects. They also plan periodic assessments in their regular meetings of their efforts to meet Master Plan recommendations.

Planning Board:

Stanley Borkowski served Mountain Lakes as our District Zoning Officer for many years until this past spring when he resigned due to health issues. He passed away in November 2017 and we will miss his knowledge and expertise (and humor) and send our thoughts and condolences to his family. Michael "Finn" Finnegan was hired in June as the new District zoning officer. He quickly picked up on his new duties and, with the support of the Board, has engaged in numerous challenges working with homeowners, contractors and the public. The Board continues to engage resources as required including law enforcement and legal support and when added to Finn's efforts, their actions resulted in a significant decrease in non-compliance issues.

Respectfully Submitted,
Bob Long, Chairman
Mountain Lakes District Board of Commissioners





RECREATION DEPARTMENT



Year two of my term as the ex-officio Commissioner for Recreation activities has flown by. And again, the support of the other Commissioners, the District Office staff, summer employees and volunteers has made Mountain Lakes such a positive place.

We were able to hold our 2017 Winter Fest that is held in conjunction with the Haverhill Recreation Department. The weather decided to cooperate this year and we had lots of fun activities and good snacks for all attendees.

Our beaches and Snack Bar were opened again for the Memorial Day weekend so that families had access to facilities and were able to rent various water craft. Once school was out, we officially opened for the "season" with lifeguards on duty and a fully stocked Snack Bar. Games and activities were run by the Summer Activity Director keeping the children busy and happy!

The 4th of July is always a busy time and we had perfect weather. The beaches were full of families having a great time. Although our traditional "Luau" scheduled for early August had to be cancelled due to bad weather, we made up for it with the Labor Day "Block Party" that showcased a huge pot-luck ending with the amazing fireworks presentation by Hell's Gate.

We again "loaned" our Lakes to the Haverhill Recreation Committee in November for their 3rd annual "Cold Turkey Plunge" fundraiser. It was a very cold and blustery day, but the participants bravely jumped into the water and raised a record amount in pledges for the Committee.

We finished our year with the annual decorating of the Lodge. Families came to make decorations and decorate the tree for the holidays. As usual, participants also brought along great appetizers and desserts to share.

Looking forward to another great year!



Respectfully submitted,
Laraine King, Commissioner



Village District of Mountain Lakes
New Hampshire
Warrant
2018

To the inhabitants of Mountain Lakes in the County of GRAFTON in the state of New Hampshire qualified to vote in village district affairs are hereby notified and warned of the Annual Meeting will be held as follows:

Date: **SATURDAY, MARCH 24, 2018**

Time: **10:30 AM**

Location: **MOUNTAIN LAKES DISTRICT LODGE**

Details: **73 Lodge Lane (off Valley Road) Woodsville, NH**

Article 01: Appropriate Funds for General Operations

To see if the District will vote to raise and appropriate the sum of Two Hundred Twenty One Thousand Five Hundred Five Dollars (\$221,505) for general municipal operations. This article does not include appropriations contained in special or individual articles addressed separately. The Commissioners recommend this article. (Majority vote required)

Article 02: Appropriate Funds for Water Dept. Operations

To see if the District will vote to raise and appropriate the sum of One Hundred Sixty Nine Thousand One Hundred Nineteen Dollars (\$169,119) for the operation of the Mountain Lakes Water Department, with said funds to come from Water Department User Fees. The Commissioners recommend this article. (Majority vote required)

Article 03: Appropriate Funds to Water Emergency CRF

To see if the District will vote to raise and appropriate the sum of Thirteen Thousand Ninety Six Dollars (\$13,096) to be added to the Water Emergency Capital Reserve Fund (established in 1993, amended in 1995 and 2015). This sum to be funded from Water Department User Fees. No additional amount to be raised from taxation. The Commissioners recommend this article. (Majority vote required)

Article 04: Appropriate Funds to Fac. Maint, Improv & Equip CRF

To see if the District will vote to raise and appropriate the sum of Two Thousand Five Hundred Dollars (\$2,500) to be added to the Mountain Lakes Facility Maintenance, Improvement and Equipment Capital Reserve Fund (established in 1990, amended in 2016). The Commissioners recommend this article. (Majority vote required)

Article 05: Appropriate Funds to Recreational Facilities CRF

To see if the District will vote to raise and appropriate the sum of Two Thousand Dollars (\$2,000) to be added to the Mountain Lakes Recreational Facilities Capital Reserve Fund (established in 1992, amended in 1994). The Commissioners recommend this article. (Majority vote required)

Article 06: Appropriate Funds to Planning Board Legal Expenses

To see if the District will vote to raise and appropriate the sum of One Thousand Five Hundred Dollars (\$1,500) to be added to the Mountain Lakes Planning Board Legal Expenses Capital Reserve Fund previously established in 2014. The Commissioners recommend this article. (Majority vote required)

Article 07: Appropriate Funds to Future Dam Projects CRF

To see if the District will vote to raise and appropriate the sum of Five Thousand Dollars (\$5,000) to be added to the Mountain Lakes Future Dam Projects Capital Reserve Fund previously established in 2016. The Commissioners recommend this article. (Majority vote required)

Article 08: Establish Capital Reserve Fund for Office Software

To see if the District will vote to establish an Office Software Capital Reserve Fund under the provisions of RSA 35:1 for the expenses related to purchasing and updating office software; and to raise and appropriate the sum of Two Thousand Dollars (\$2,000) to be placed in this fund; and further, to authorize the Board of Commissioners as agents to expend from this fund. This special article is a special warrant article per RSA 32:3 VI (d) and RSA 32:7 V. The Commissioners recommend this article. (Majority vote required)

Article 9: Transfer from WD FB and Gen Op FB for Debt Payments

To see if the District will vote to raise and appropriate the sum of Sixteen Thousand Four Hundred Dollars (\$16,400) for the purpose of making the 2018 loan payments for the Lower Dam Repair Project. This sum is to be funded by Eight Thousand Two Hundred Dollars (\$8,200) to come from the Water Department Unassigned Fund Balance and Eight Thousand Two Hundred Dollars (\$8,200) to come from the General Operating Unassigned Fund Balance. No additional amount to be raised from taxation. This special article is a special warrant article per RSA 32:3 VI (d) and RSA 32:7 V. The Commissioners recommend this article. (Majority vote required)

Article 10: Change Purpose of CRF

To see if the District will vote to change the purpose of the existing Mountain Lakes Water Department Capital Improvement Capital Reserve Fund to the Mountain Lakes Water Department Capital Improvement and Maintenance Capital Reserve Fund for the purpose of funding capital improvements and necessary maintenance and/or reconstructions of the water system. This article is a special warrant article per RSA 32:3 VI (d) and RSA 32:7 V. The Commissioners recommend this article. (2/3 vote required).

Article 11: Change Purpose of CRF

To see if the District will vote to change the purpose of the Mountain Lakes Master Plan Update Capital Reserve Fund (established in 2016) to Planning Documents Update Capital Reserve Fund. The Commissioners recommend this article. (2/3 vote required).

Article 12: Appropriate Funds to Planning Docs Update CRF

To see if the District will vote to raise and appropriate the sum of One Thousand Seven Hundred Dollars (\$1,700) to be added to the Mountain Lakes Planning Documents Update Capital Reserve Fund (established in 2016, purpose to be amended in 2018). If Article 11 fails, this article will be null and void. The Commissioners recommend this article. (Majority vote required).

Article 13: Appropriation for Unanticipated Funds

Shall the District accept the provisions of RSA 31:95-b providing that any town or village district at an annual meeting may adopt an article authorizing indefinitely, until specific rescission of such authority, the Board of Commissioners to apply for, accept and expend, without further action by the District meeting, unanticipated money from a state, federal, or other governmental unit or a private source which becomes available during the fiscal year? The Commissioners recommend this article. (Majority vote required).

Article 14: Elect District Officers

To elect the following District officers: 1) A Commissioner for a term of three (3) years. 2) A District Clerk for a term of one (1) year. 3) A Treasurer for a term of one (1) year. 4) A District Moderator for a term of two (2) years.

Article 15: Any Other Legal Business

To transact any other business that may be legally brought before the District Meeting.

Given under our hands, MARCH 24, 2018

We certify and attest that on or before February 19, 2018, we posted a true and attested copy of the within Warrant at the place of meeting, and like copies at the Mountain Lakes District Office and local post offices, and delivered the original to the Village Clerk to be kept on file at the Mountain Lakes District Office.

Robert F. Long
Commissioner, Chairman

Laraine M. King
Commissioner

Michael A. Roberts
Commissioner

2017/2018 BUDGET & ASSESSMENT OVERVIEW*

*Does not include Water Fund

	2017 BUDGET	2018 PROPOSED BUDGET
GEN OP ASSESSMENT NEEDED	164,257	175,305
RECREATION ASSESSMENT NEEDED	32,175	36,800
LODGE ASSESSMENT NEEDED	9,025	9,400
Regular Budget Total	205,457	221,505
WARRANTS FUNDED BY ASSESSMENT	28,000	14,700
Total Revenue Needed	233,457	236,205
Less Projected District Income	10,527	10,420
Total Assessment Needed	222,930	225,785 2018 PROJECTED ASSESSMENT

COMPARISON DATA:

2017 PROJECTED ASSESSMENT	222,930
2017 ACTUAL ASSESSMENT	223,072
2016 PROJECTED ASSESSMENT (CORRECTED)	226,554
2016 ACTUAL ASSESSMENT	226,829
2015 PROJECTED ASSESSMENT	227,717
2015 ACTUAL ASSESSMENT	223,168
2014 PROJECTED ASSESSMENT	247,686
2014 ACTUAL ASSESSMENT	249,443

Mountain Lakes District Fund Report

As of the Month ending December 31, 2017

BANK ACCOUNTS *		
Account Type	Account Name	Balance **
Checking	Mountain Lakes District - General Op/General Fund	\$121,407.98
ICS Sweep Acct.	General Op Investment Account	\$10,175.76
Checking	Mountain Lakes Water Department - Water Fund	\$15,888.40
Money Market	Water Department Investment Account	\$55,353.68
Checking	Mountain Lakes Recreation - Recreation Revolving Account	\$1,564.74
TOTAL		\$204,390.56

TRUSTEE ACCOUNTS ***		
Account Type	Account Name	Balance
Capital Reserve Fund	Mountain Lakes Recreational Facilities	\$1,018.54
Capital Reserve Fund	Mountain Lakes Facility Maint, Improvement, & Equipment	\$2,725.27
Capital Reserve Fund	Mountain Lakes Water Department Capital Improvement	\$23,841.30
Capital Reserve Fund	Mountain Lakes Water Emergency Fund	\$243.62
Capital Reserve Fund	Mountain Lakes General Op Legal Expenses	\$6,196.51
Capital Reserve Fund	Mountain Lakes Planning Board Legal Expenses	\$1,154.91
Capital Reserve Fund	Mountain Lakes Forestry Management Fund	\$3,120.84
Capital Reserve Fund	Mountain Lakes Master Plan Update	\$1,318.57
Capital Reserve Fund	Mountain Lakes District Vehicle Purchase, Maint. & Equip	\$80.54
Capital Reserve Fund	Mountain Lakes Future Dam Projects	\$10,012.97
TOTAL		\$49,713.07

LIABILITY ACCOUNTS		
Account Type	Account Name	Balance
Loan (WGSB)	2007 Dam Improvement Project	\$56,245.37
Loan (WGSB)	1998 French Pond Road & Dam Project	\$14,482.48
Loan (WGSB)	2005 Water Project	\$200,000.00
Loan (Passumpsic)	2015 Lower Dam Outlet Project	\$214,620.67
TOTAL		\$485,348.52

* The District maintains separate cash accounts for the two main funds: General Fund and Water Dept. Fund. Each of those funds also has a corresponding investment fund to comply with the FDIC deposit limitation.

** Please note these are cash account balances only. For information on the District's fund balances (also known as "fund surplus"), please see the 2016 Financial Statements and Independent Auditor's Report from Vachon Clukay & Co., PC

*** Held by Charter Bank and Trust and administered by the Trustee of the Trust Fund. Commissioners are authorized agents to expend. Balances shown per MS-9 dated Dec. 31, 2017

**MOUNTAIN LAKES DISTRICT AND WATER DEPARTMENT
PROPOSED MONETARY WARRANT ARTICLE FUNDING SOURCES**

FOR 2018

Article No.	Amount	Purpose / Destination Fund	Funding Source				NOTES
			Taxation	User Fees	Gen Op Fund Balance	WD Fund Balance	
1	\$221,505	General Operating Fund	\$221,505.00				
2	\$169,119	Water Department Operating Fund	\$169,119.00				
3	\$13,096	WD Water Emergency CRF		\$13,096.00			
4	\$2,500	MLD Fac. Maint, Improv & Equip CRF	\$2,500.00				
5	\$2,000	MLD Rec Facilities Improvement CRF	\$2,000.00				
6	\$1,500	MLD Planning Board Legal Exp CRF	\$1,500.00				
7	\$5,000	MLD Future Dam Projects CRF	\$5,000.00				
8	\$2,000	MLD Office Software CRF	\$2,000.00				Establish new CRF
9	\$16,400	Lower Dam Repair Loan Payments			\$8,200.00	\$8,200.00	Equal portion from GenOp FB & WD FB
12	\$1,700	MLD Planning Docs Update CRF	\$1,700.00				Change purpose of Master Plan Update CRF
TOTALS			\$236,205.00	\$182,215.00	\$8,200.00	\$8,200.00	

Abbreviation Key: CRF=Capital Reserve Fund WA=Warrant Article FB=Fund Balance WD=Water Department GenOp=General Operating Fund

Mountain Lakes District - GENERAL OPERATIONS
 PROPOSED BUDGET FOR 2018
 With 2017 Balances as of December 31, 2017
 (NOTE: Fiscal Year Runs Jan. 1 to Dec. 31)

	2017 Actual	2017 Budget	2018 Requested Budget
Revenues			
4002-1 - BUILDING PERMITS	380.00	500.00	500.00
4003-1 - BATH RECREATION FEES	1,350.00	1,000.00	1,000.00
4005-1 - INTEREST REVENUE	38.54	50.00	50.00
4006-3 - LODGE RENTAL INCOME	3,500.00	2,500.00	2,500.00
4012-2 - BOAT RENTALS REVENUE	823.25	1,100.00	1,100.00
4015-1 - MISC. REVENUE-GEN OP	64.58	250.00	100.00
4016-2 - SNACK REVENUE	1,488.95	2,000.00	2,000.00
4018-1 - BATH WATER SVC FEES	3,127.00	3,127.00	3,170.00
4020-1 - TAXES RECD-HAVERHILL	223,072.00	222,930.00	225,785.00
Total Revenues	233,844.32	233,457.00	\$236,205.00

Expenditures			
5002-1 - COMMISSIONER	9,000.00	9,000.00	9,000.00
5004-1 - TREASURER	500.00	500.00	750.00
5006-1 - CLERK	75.00	75.00	125.00
5008-1 - MODERATOR	75.00	75.00	125.00
5009-1 - ZONING OFFICER	2,011.00	3,800.00	3,800.00
5010-1 - ADMIN. ASSISTANT	12,337.47	11,325.00	13,331.00
5011-1 - MAINTENANCE TECH	0.00	0.00	16,460.00
5012-1 - MAINTENANCE MGR	25,586.61	29,430.00	24,237.00
5013-1 - MAINTENANCE ASSISTANT	2,712.62	4,500.00	700.00
5014-1 - PROF. SERVICES - CPA	0.00	1.00	1.00
5016-2 - REC. PROGRAM DIRECTOR	3,920.81	5,000.00	5,000.00
5018-2 - LIFEGUARDS	8,854.50	13,000.00	13,000.00
5019-2 - SNACK BAR	922.97	1,200.00	1,200.00
5020-2 - SNACK ATTENDANTS	3,042.54	4,000.00	4,000.00
5022-2 - LODGE ATTENDANT	715.13	850.00	1,850.00
5026-1 - FICA EXPENSE-GEN OP	3,338.67	3,600.00	4,800.00
5026-2 - FICA EXPENSE-REC	1,016.97	1,800.00	1,800.00

	2017 Actual	2017 Budget	2018 Requested Budget
5028-1 - UNEMP INSURANCE	0.00	500.00	500.00
5030-1 - WORKERS COMP	1,824.06	2,533.00	2,805.00
5035-1 - WGSB DAM LOAN	8,136.36	8,139.00	7,950.00
5036-1 - WGSB FRENCH POND LOAN	15,223.59	15,229.00	14,800.00
5037-1 - WGSB WATER LOAN	31,972.87	31,975.00	31,200.00
5038-1 - PASS LOWER DAM LOAN	1,154.07	Fund Balance	Fund Balance
5042-1 - AUDIT EXPENSE	3,499.99	3,500.00	3,500.00
5043-1 - HEALTH INSURANCE	3,796.21	4,000.00	4,121.00
5046-1 - LIABILITY INSURANCE	1,861.50	1,900.00	1,900.00
5048-1 - OFFICE SOFTWARE	1,464.06	1,800.00	2,000.00
5049-1 - OFFICE SUPPLIES	1,635.88	1,500.00	1,500.00
5051-1 - PHONE/INTERNET-GEN OP	3,111.62	2,500.00	3,000.00
5051-2 - PHONE-REC POOL	184.01	250.00	250.00
5051-3 - PHONE/INTERNET-LODGE	1,039.70	1,050.00	1,050.00
5052-1 - ELECTRICITY-GEN OP	3,639.56	3,800.00	3,800.00
5052-2 - ELECTRICITY-REC	1,236.73	1,200.00	1,400.00
5052-3 - ELECTRICITY-LODGE	1,097.63	1,000.00	1,200.00
5054-1 - FUEL/PROPANE-GEN OP	1,498.60	2,000.00	2,000.00
5054-2 - FUEL/PROPANE-REC	313.01	500.00	500.00
5054-3 - FUEL OIL-LODGE	2,417.43	3,500.00	3,500.00
5056-1 - PRINTING/AD-GEN OP	495.30	700.00	700.00
5058-1 - WATER CHARGE-GEN OP	475.00	475.00	550.00
5058-2 - WATER CHARGE-REC	475.00	475.00	550.00
5058-3 - WATER CHARGE-LODGE	475.00	475.00	550.00
5060-1 - CONSULT/TRAINNG-GENOP	1,379.70	1,000.00	1,500.00
5060-2 - CONSULT/TRAINING-REC	570.00	750.00	750.00
5062-1 - FEES/REGISTRRTNS-GENOP	1,521.00	800.00	1,800.00
5064-1 - FACILITY OPER-GEN OP	6,560.31	5,000.00	7,000.00
5064-2 - FACILITY OPER-REC	2,433.54	2,000.00	2,000.00
5064-3 - FACILITY OPER-LODGE	1,456.51	1,500.00	1,500.00
5065-1 - SNOWPLOW/MOWING-GENOP	3,020.00	2,500.00	3,100.00
5065-3 - SNOWPLOW/MOWING-LODGE	2,430.00	2,500.00	2,700.00
5066-1 - BEAUTIFICATN/WILDLIFE	944.25	1,250.00	1,250.00
5067-1 - FIREWORKS	2,000.00	2,200.00	2,500.00
5068-1 - SPECIAL EVENTS-GENOP	519.69	500.00	500.00
5068-2 - SPECIAL EVENTS-REC	592.79	1,500.00	1,000.00
5072-3 - EQUIP PUR/MAINT-LODGE	1,544.05	1,500.00	1,600.00
5074-1 - MILEAGE	457.40	500.00	1,000.00
5082-2 - BEACH/POOL MAINT.	3,091.96	3,000.00	3,500.00
5095-1 - PLANNING BOARD ADMIN	1,954.37	1,500.00	0.00

5096-1 - PLANNING BOARD
 FEMA FLOOD CLAIM 2017
 2017 WATER PROJECTS
 LODGE RENOVATION PROJECTS *

* includes funds from warrant articles approved in 2017

	2017 Actual	2017 Budget	2018 Requested Budget
	1,468.48	300.00	300.00
	13,107.00	0.00	0.00
	5,237.09	Fund Balance	Fund Balance
	13,424.41	0.00	0.00
Total Expenditures	206,187.52	205,457.00	221,505.00

Plus WARRANT ARTICLES FUNDED BY ASSESSMENT

14,700.00

equals

\$236,205.00

Less PROJECTED NON-TAX REVENUE

\$10,420.00

ASSESSMENT REVENUE NEEDED

\$225,785.00

Mountain Lakes District - WATER DEPARTMENT
 PROPOSED BUDGET for 2018
 With 2016 Balances as of December 31, 2017
 (Note: Fiscal Year Runs Jan. 1 to Dec. 31)

	2017 Actual	2017 Budget	2018 Requested Budget
Revenues			
2-4003 - WD HOOKUPS	\$ 1,200.00	\$ 1,200.00	1,200.00
2-4005 - WD INTEREST REVENUE	2,139.78	750.00	750.00
2-4019 - WATER REVENUE-DISTRICT	143,828.54	145,350.00	168,850.00
2-4019B - WATER REVENUE-BATH	10,245.00	10,250.00	11,415.00
Total Revenues	157,413.32	157,550.00	\$182,215.00

Expenditures

2-5010 - WD ADMIN ASSISTANT	12,337.47	11,325.00	13,331.00
2-5014 - WD PROF SERVICES-CPA	0.00	1.00	0.00
2-5039 - WD FICA EXPENSE	3,235.11	3,350.00	4,200.00
2-5040 - WD LEGAL EXPENSE	65.96	500.00	300.00
2-5042 - WD AUDIT EXPENSE	3,500.01	3,500.00	3,500.00
2-5046 - WD LIABILITY INSURANC	1,861.50	1,900.00	1,900.00
2-5047 - WD HEALTH INSURANCE	3,796.21	4,000.00	4,121.00
2-5049 - TRANSFER OUT-Cap Res	1,475.03	3,917.00	13,096.00
2-5050 - WD OFFICE EXPENSE	1,907.04	2,000.00	2,000.00
2-5051 - WD TELEPHONE	1,264.61	1,200.00	1,400.00
2-5052 - WD ELECTRICITY	10,944.48	10,000.00	11,000.00
2-5054 - WD FUEL/PROPANE	580.26	1,000.00	1,000.00
2-5060 - WD CONSULT/TRAIN	274.00	500.00	500.00
2-5062 - WD FEES/REGISTRATION	2,184.00	2,800.00	2,800.00
2-5064 - WD FACILITY MAINT	8,605.88	5,000.00	7,000.00
2-5074 - WD TRUCK EXPENSES	2,753.11	3,500.00	3,500.00
2-5078 - WD EQUIP PURCH/MAINT	2,002.70	4,000.00	4,000.00
2-5094 - WWL WATER PURCHASES	50,675.20	45,000.00	45,000.00
2-5095 - WD WATER TECH	0.00	0.00	16,460.00
2-5096 - WD CONTRACT LABOR	18,000.00	19,000.00	19,000.00
2-5097 - WD WATER ASSISTANT	2,712.63	2,500.00	700.00
2-5098 - WD WATER DEPT MANAGER	25,586.65	29,430.00	24,237.00
2-5099 - WD BATH SERVICE FEE	3,127.00	3,127.00	3,170.00
Total Expenses	156,888.85	157,550.00	\$182,215.00

ADDENDUM A:

Revised Procedural Formula to bill Bath (Out of District) Water Service District Charge 03/24/18

Procedural Formula to bill Bath (out of District) Water Service District Charge		EXAMPLES* *Also see "worksheet 1"	2016	2017	2018
Step 1	Determine the allocation amount of District water expenses using steps A-D below.				
	A Take 50% of the apportioned accounts in the current District Budget (see table 1.1 for accounts)	\$56,268.50	\$16,693	\$15,729	\$18,378.00
	B Add in the 100% accounts from the District Budget (see table 1.1 for accounts)	\$79,412	\$56,761	\$55,343	\$53,950.00
	C Take the current Social Security and Medicare percentage of the apportioned payroll (see table 1.1 for accounts) and the water department payroll:	\$3,309.38	\$0	\$0	\$0
	i (Expense lines 2-5010+2-5097+2-5098) * current social security rate	(5200+1500+26000) * .062	\$0	\$0	\$0
	ii (Expense lines 2-5010+2-5097+2-5098) * current Medicare rate	(5200+1500+26000) * .0145	\$0	\$0	\$0
	iii i + ii = iii	\$3,309.38	\$0	\$0	\$0
	D Add A+B+C=District portion of Water Expenses	\$138,989.88	\$73,454	\$71,072	\$72,328.00
Step 2	Find the combined valuation for Mountain Lakes and Bath (out of District)				
	A Find the valuation for Mountain Lakes	47,506,100	48,096,600	46,010,000	46,184,753
	B Find the valuation for Bath (out of District)	2,177,100	2,178,500	2,117,200	2,117,200
	C Total Combined Valuation (A+B)	49,683,200	50,275,100	48,127,200	48,301,953
Step 3	Find the percentages allocated to Haverhill and Bath (out of District). Do this by adding both valuations together and finding the proportion of each.				
	A Haverhill	47,506,100/49,683,200	95.6%	95.6%	95.62%
	B Bath (out of District) rounded to the nearest tenth of a percent	2,177,100/49,683,200	4.40%	4.40%	4.38%
Step 4	Find the dollar amount allocated to Bath. Multiply answers from Step 3B and Step 1D.	102112*4.38% = \$4474.51	\$3,180	\$3,127	\$3,170
	Determine the debt service fees for the Bath (out of District) residents by dividing the answer from Step 4 by the total number of water customers in the Bath section of Mountain Lakes. Round the number to the nearest whole dollar. Add this number to the yearly base rate on the Water Dept Budget for total to charge the Bath residents (out of District customers).	4474/15 = 298	\$212	\$208	\$211
Step 5		298 + 500	\$687	\$683	\$761
	Multiply the number of Bath water customers by the first Step 5 answer. Enter this figure as an expense item for the Water Dept Budget.	15 * 298 = 4470	\$3,180	\$3,127	\$3,170
Step 7	Enter the same figure from Step 6 as a revenue item in the District budget.	\$4,470.00	\$3,180	\$3,127	\$3,170

This calculation is dictated in the NH PUC rulings of 2008 & 2009

Mountain Lakes Proposed Distribution of District Water Costs of "All Water Customers"

50% Basis Accounts	2018 Gen Op Budget	50% of 2018 Gen Op Budget	NOTES	100% Basis Accounts	100% of 2018 Gen Op Budget
5002-1 – Commissioner	\$ 9,000	\$ 4,500		5036-1 – FPR Bond	\$ 14,800
5004-1 – Treasurer	\$ 750	\$ 375		5037-1 – WGBS Water Bond	\$ 31,200
5006-1 – Clerk	\$ 125	\$ 63		5035-1 – Dam Loan	\$ 7,950
5008-1 – Moderator	\$ 125	\$ 63			\$ -
5010-1 – Admin Assistant	\$ -	\$ -	allocated directly to water budget	<i>*And any other loans in the future used for the Water System</i>	\$ 53,950
5013-1 – Maintenance Assistant	\$ -	\$ -	allocated directly to water budget		
5028-1 – UE Insurance	\$ 500	\$ 250			
5030-1 – Worker's Comp	\$ 2,805	\$ 1,403			
5014-1 – Professional Services	\$ -	\$ -	allocated directly to water budget		
5040-1 – Legal Expense	\$ -	\$ -	allocated directly to water budget		
5042-1 – Audit Expense	\$ -	\$ -	allocated directly to water budget		
5048-1 – Office Supplies	\$ -	\$ -	allocated directly to water budget		
5051-1 – Telephone/Internet-Gen.Op	\$ 3,000	\$ 1,500			
5052-1 – Electricity-Gen.Op	\$ 3,800	\$ 1,900			
5054-1 – Fuel/Propane-Gen.Op	\$ 2,000	\$ 1,000			
5056-1 – Printing/Ad-Gen.Op	\$ 700	\$ 350			
5058-1 – Water Charge-Gen.Op	\$ 550	\$ 275			
5060-1 – Consulting/Train-Gen.	\$ 1,500	\$ 750			
5062-1 – Fees/Registration-Gen. Op.	\$ 1,800	\$ 900			
5064-1 – Facility Oper-Gen.Op	\$ 7,000	\$ 3,500			
5065-1 – Snow Plow/Lawn Mow	\$ 3,100	\$ 1,550			
5070-1 – Shop/Supplies-Gen.Op	\$ -	\$ -			
5072-1 – Equip.Purchase-Gen.Op	\$ -	\$ -			
5076-1 – Building Maint-Gen.Op	\$ -	\$ -			
5078-1 – Equip.Maint-Gen.Op	\$ -	\$ -			
	\$ -	\$ 18,378			\$ 53,950.00

This calculation is dictated in the NH PUC rulings of 2008 and 2009.

**MOUNTAIN LAKES DISTRICT
ANNUAL MEETING MINUTES
MARCH 11, 2017
*APPROVED***

Moderator Christopher Demers called the meeting to order at 10:36 am and led the community in the Pledge of Allegiance. He explained the Rules of Procedure for the meeting and introduced the District Commissioners Laraine King, Robert Long, and Robert Roudebush. He then introduced Treasurer Daniel J. Brady Jr., District Clerk Karen Rajsteter, and Administrative Assistant Kristi Garofalo. Water/Maintenance Supervisor Don Drew was overseeing the emergency repair of a water break.

Commissioner Long announced the recent passing of long-time resident Charlie Edson. This year's Annual Meeting and Booklet were dedicated in his memory. Commissioner Long gave a eulogy of Charlie's many years of contributions to the Mountain Lakes District. A moment of silence was observed.

Article 01: Appropriate Funds for General Operations

To see if the District will vote to raise and appropriate the sum of Two Hundred Five Thousand Four Hundred Fifty Seven Dollars (\$205,457) for general municipal operations. This article does not include appropriations contained in special or individual articles addressed separately. The Commissioners recommend this article. (Majority vote required)

MOTION BY: Robert Roudebush
VOTED: YES
ARTICLE 1: PASSED

SECONDED BY: Peter Olander

Article 02: Appropriate Funds for Water Dept. Operations

To see if the District will vote to raise and appropriate the sum of One Hundred Fifty Seven Thousand Five Hundred Fifty Dollars (\$157,550) for the operation of the Mountain Lakes Water Department, with said funds to come from Water User Fees. The Commissioners recommend this article. (Majority vote required)

MOTION BY: Laraine King
VOTES: YES
ARTICLE 2: PASSED

SECONDED BY: Joe McQueeney

Article 03: Appropriate Funds to Water Emergency CRF

To see if the District will vote to raise and appropriate the sum of Ten Thousand Dollars (\$10,000) to be added to the Water Emergency Capital Reserve Fund (established in 1993, purpose amended 1995 and 2015) previously established. This sum to be funded by Five Thousand Dollars (\$5,000) to come from the Water Department Unassigned Fund Balance and Five Thousand Dollars (\$5,000) to come from surpluses from 2016 Water Department User Fees. No additional amount to be raised from taxation. The Commissioners recommend this article. (Majority vote required)

MOTION BY: Robert Roudebush

SECONDED BY: Patricia Brady

VOTED: YES

ARTICLE 3: PASSED

Article 04: Appropriate Funds to Gen Op Legal CRF

To see if the District will vote to raise and appropriate the sum of Five Thousand Dollars (\$5,000) to be added to the Mountain Lakes General Operating Legal Expenses Capital Reserve Fund previously established in 2014. The Commissioners recommend this article. (Majority vote required)

MOTION BY: Robert Roudebush

SECONDED BY: Peter Olander

VOTED: YES

ARTICLE 4: PASSED

Article 05: Appropriate Funds to Master Plan Update CRF

To see if the District will vote to raise and appropriate the sum of One Thousand Five Hundred Dollars (\$1,500) to be added to the Master Plan Update Capital Reserve Fund previously established in 2016. The Commissioners recommend this article. (Majority Vote Required)

MOTION BY: Robert Roudebush

SECONDED BY: Don Dubrule

VOTED: YES

ARTICLE 5: PASSED

Article 06: Appropriate Funds to Planning Board Legal CRF

To see if the District will vote to raise and appropriate the sum of One Thousand Five

Hundred Dollars (\$1,500) to be added to the Mountain Lakes Planning Board Legal Expenses Capital Reserve Fund previously established in 2014. The Commissioners recommend this article. (Majority Vote Required)

MOTION BY: Laraine King

SECONDED BY: Gail Dubrule

VOTED: YES

ARTICLE 6: PASSED

Article 07: Appropriate Funds to Future Dam Projects CRF

To see if the District will vote to raise and appropriate the sum of Five Thousand Dollars (\$5,000) to be added to the Mountain Lakes Future Dam Projects Capital Reserve Fund previously established in 2014. The Commissioners recommend this article. (Majority Vote Required)

MOTION BY: Robert Roudebush

SECONDED BY: Patricia Brady

VOTED: YES

ARTICLE 7: PASSED

Article 08: Transfer from WD FB & Gen Op FB for Debt Payments

To see if the District will vote to raise and appropriate the sum of Twenty Thousand Dollars (\$20,000) for the purpose of making the 2017 loan payments for the Lower Dam Repair Project. This sum is to be funded by Ten Thousand Dollars (\$10,000) to come from the Water Department Unassigned Fund Balance and by Ten Thousand Dollars (\$10,000) to come from the General Operating Unassigned Fund Balance. No additional amount to be raised from taxation. This special article is a special warrant article per RSA 32:3 VI(d) and RSA 32:7 V. The Commissioners recommend this article. (Majority vote required)

MOTION BY: Robert Roudebush

SECONDED BY: Chris Roberts

VOTED: YES

ARTICLE 8: PASSED

Article 09: Appropriate Funds for Water System Projects

To see if the District will vote to raise and appropriate the sum of Sixty Thousand Dollars (\$60,000) for the purpose of completing several major District Water System Projects. This special warrant article will be a non-lapsing appropriation per RSA 32:7, VI and will not lapse until the District Water System Projects are completed or December 31, 2018, whichever is sooner. This sum is to be funded by Thirty

Thousand Dollars (\$30,000) to come from the Water Department Unassigned Fund Balance and by Thirty Thousand Dollars (\$30,000) to come from the General Operating Unassigned Fund Balance. No additional amount to be raised from taxation. The Commissioners recommend this article. (Majority vote required).

MOTION BY: Laraine King

SECONDED BY: Patricia Brady

VOTED: YES

ARTICLE 9: PASSED

Article 10: Appropriate Funds for Lodge Exterior Projects

To see if the District will vote to raise and appropriate the sum of Five Thousand Dollars (\$5,000) for the purpose of competing Lodge Exterior Repair Projects. This special article is a special warrant article per RSA 32:3 VI (d) and RSA 32:7 V. The Commissioners recommend this article. (Majority vote required.)

MOTION BY: Robert Roudebush

SECONDED BY: Peter Olander

VOTED: YES

ARTICLE 10: PASSED

Article 11: Appropriate Funds for Lodge Basement Projects

To see if the District will vote to raise and appropriate the sum of Ten Thousand Dollars (\$10,000) for the purpose of competing Lodge Basement Renovation Projects. This special article is a special warrant article per RSA 32:3 VI (d) and RSA 32:7 V. The Commissioners recommend this article. (Majority vote required.)

MOTION BY: Robert Roudebush

SECONDED BY: Patricia Brady

VOTED: YES

ARTICLE 11: PASSED

Article 12: Appropriate Funds to Facility Maintenance, Improvement & Equipment CRF

To see if the District will vote to raise and appropriate the sum of Five Thousand Dollars (\$5,000) to be added to the Mountain Lakes Facility Maintenance, Improvement and Equipment Capital Reserve Fund previously established in 2007, amended in 2016. This sum is to come from the General Operating Unassigned Fund Balance. No additional amount to be raised from taxation. This special article is a special warrant article per RSA 32:3 VI (d) and RSA 32:7 V. The Commissioners recommend this article. (Majority vote required.)

MOTION BY: Robert Roudebush
VOTED: YES
ARTICLE 12: PASSED

SECONDED BY: Patricia Brady

Article 13: Elect District Officers

To elect the following District officers: 1) A Commissioner for a term of three (3) years.
3) A District Clerk for a term of one (1) year. 4) A Treasurer for a term of one (1) year.

COMMISSIONER NOMINEE: Michael Roberts

NOMINATED BY: Robert Roudebush

SECONDED BY: Patricia Brady

As there were no other nominations, the Moderator closed the nomination and requested the Clerk to cast 1 ballot for Michael Roberts, for Commissioner, for the term of three (3) years.

DISTRICT CLERK NOMINEE: Karen Rajsteter

NOMINATED BY: Dorothy "Dot" Long

SECONDED BY: Robert Roudebush

As there were no other nominations, the Moderator closed the nomination and requested the Clerk to cast 1 ballot for Karen Rajsteter, for District Clerk, for the term of one (1) year.

TREASURER NOMINEE: Daniel J. Brady, Jr.

NOMINATED BY: Ed Rajsteter

SECONDED BY: Darlene Simboli

As there were no other nominations, the Moderator closed the nomination and requested the Clerk to cast 1 ballot for Daniel J. Brady Jr., for Treasurer, for the term of one (1) year.

Article 14: Any other Legal Business

To transact any other business that may legally be brought before the District Meeting.

Tom Eighmy –VLAP, Volunteer Lake Assessment Program

Tom Eighmy reported that basically the latest assessment shows E.coli levels are low, chlorophyll is rising.

To help protect our Lakes:

- Make sure boats and kayaks are cleaned after exposure to other water bodies
- Keep the banks in natural vegetation; use fertilizers sparingly or not at all
- Work with the town to reduce storm water runoff.

Tom will be stepping down as VLAP representative and a replacement is needed. He thanked Randy Berenson for his help last summer. Darlene Simboli agreed to volunteer for future VLAP assessments.

Ken King-Water Committee Update

Five (5) meters will be added to the distribution system. This will help to identify areas that may contain a leak. Home meters will be put in about 10 locations. This will give the committee a good indication as to whether a metered system will be beneficial in determining water usage. If the Water Committee determines that we should move forward with placing meters in each home, a new formula for usage billing would have to be developed and an update to the Water Tariff would have to take place. Ed Rajsteter mentioned this is a project the committee has been working on for several years and the state has been giving assistance and direction for the purposes of water conservation.

Don Dubrule-Planning/Master Plan Update

-Zoning Officer resigned. A new job description has been written and the job will be posted in the near future. For the interim, Planning Board members will cover.

-Master Plan - An online survey was taken last August soliciting all MLD property owners. Responses from 170 property owners were received. A draft of the updated master plan is being written along with recommendations for commissioners. The plan should be completed by mid-summer.

Chief Blanchard-North Haverhill Fire Department

-Gave an update on the improvements of the North Haverhill Fire Department. This included equipment, personnel, acquisition of new computer software and additional training for personnel.

Fred Garofalo- Selectboard Candidate

Fred discussed his reasons for wanting to be a selectman and what he could bring to the table to serve the Haverhill community.

Robert Roudebush-Charlie Edson Tribute

Robert Roudebush gave an eloquent tribute to the memory of Charlie Edson. Other members of the community shared their stories about Charlie.

Robert Roudebush-Person of the Year

Commissioner Roudebush presented this year's award to Joe McQueeney for his work as the unofficial District photographer, his years of service on the Water Committee, his senior citizen wellness checks, and other services to the Mountain Lakes community.

There being no further business to transact, the meeting was adjourned at 12:15 pm

Respectfully submitted
Karen Rajsteter, District Clerk

Recreational

Community

Privacy

Environment

Quiet

Scenery

Water

MOUNTAIN

Sun

FAMILY

LAKES

Nature

Beauty

LEISURE

Facilities

Time

BEACH

LIFE

Amenities

Atmosphere

Outdoors

Residents

RELAX

FRIENDS

Peace

Based on Master Plan survey responses to the question "What do you value most about Mountain Lakes?"

MOUNTAIN LAKES ROADS

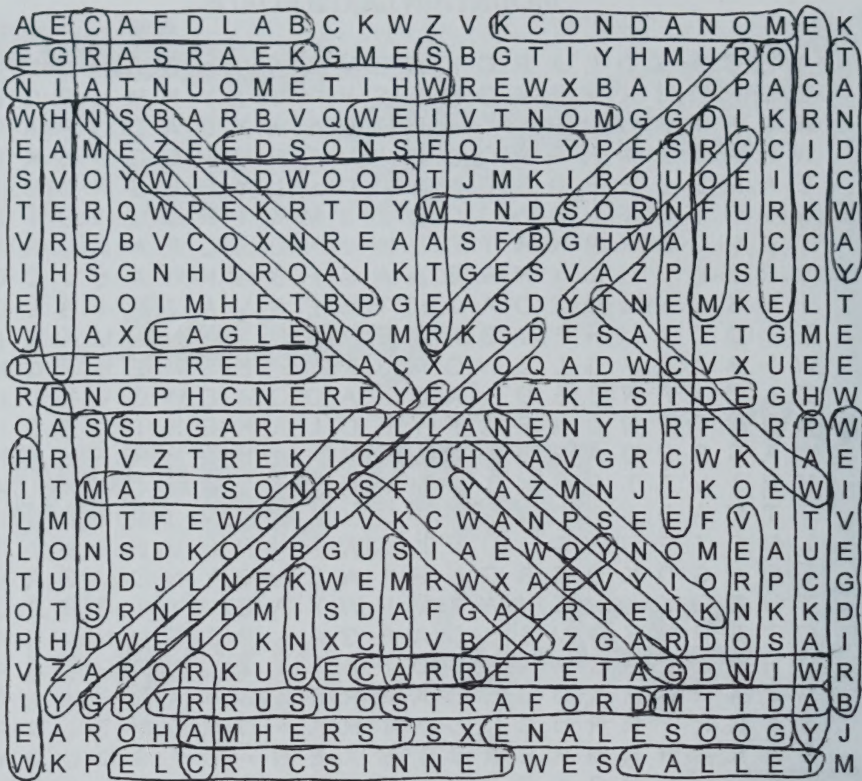
A E C A F D L A B C K W Z V K C O N D A N O M E K
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 W K P E L C R I C S I N N E T W E S V A L L E Y M

ADAMS
 AMHERST
 BALDFACE
 BEAR
 BELKNAP
 BRIDGEVIEW
 CARR (2)
 CONWAY
 CRANMORE
 DARTMOUTH
 DEERFIELD
 EAGLE
 EDSONS FOLLY
 FRENCH POND
 GATEWAY
 GOOSE LANE
 GREEN CIRCLE
 HANOVER

HAVERHILL
 HEMLOCK CIRCLE
 HILLTOP VIEW
 KEARSARGE
 KING
 KINSMAN
 LAKESIDE
 LINCOLN WAY
 MADISON
 MILFORD
 MONADNOCK
 MONTVIEW
 MT IDA
 NEWPORT WAY
 OAK CIRCLE
 PAWTUCKAWAY
 RILEY
 ROGERS

ROUDEBUSH LOOP
 SIMONDS
 SKIWAY
 STRAFORD
 SUGAR HILL LANE
 SUNAPEE CIRCLE
 SURRY
 SWIFTWATER
 T AND C WAY
 TENNIS CIRCLE
 VERNON
 WESTVIEW
 WHITE MOUNTAIN
 VALLEY
 WILDCAT
 WILDWOOD
 WINDSOR
 WINGATE TERRACE

(Answers on next page)



ADAMS
 AMHERST
 BALDFACE
 BEAR
 BELKNAP
 BRIDGEVIEW
 GARR (2)
 CONWAY
 GRANMORE
 DARTMOUTH
 DEERFIELD
 EAGLE
 EDSONS FOLLY
 FRENCH POND
 GATEWAY
 GOOSE LANE
 GREEN CIRCLE
 HANOVER

HAVERHILL
 HEMLOCK CIRCLE
 HILLTOP VIEW
 KEARSARGE
 KING
 KINSMAN
 LAKESIDE
 LINCOLN WAY
 MADISON
 MILFORD
 MONADNOCK
 MONTVIEW
 MT IDA
 NEWPORT WAY
 OAK CIRCLE
 PAWTUCKAWAY
 RILEY
 ROGERS

ROUDEBUSH LOOP
 SIMONDS
 SKIWAY
 STRAFORD
 SUGAR HILL LANE
 SUNAPEE CIRCLE
 SURRY
 SWIFTWATER
 T AND C WAY
 TENNIS CIRCLE
 VERNON
 WESTVIEW
 WHITE MOUNTAIN
 VALLEY
 WILDGAT
 WILDWOOD
 WINDSOR
 WINGATE TERRACE

Person of the Year 2017



Joe "Bones" McQueeney

was honored at the 2017 Annual Meeting for his work as the "unofficial" District photographer, his years of service on the MLD Water Committee, his attention to senior citizen wellness checks, his involvement as liaison between local fire departments and the Mountain Lakes community ... and a whole bunch of other stuff!

Thank you for all the images you've captured, Joe - and for all the ways you've brightened the Mountain Lakes community!





Memories
from 2017