

December 2023

The Holiday Times

December 5 & 19
Building Committee Meeting
6:30pm

December 13
Board of Director's Meeting
7:30pm

December 25
OFFICE CLOSED

See page 7 for
club/committee
& community event
information



**Holishor
Association Inc.**

#1 Holiday Point Parkway
Edwardsville, IL 62025
www.holidayshores.us

Office Hours: Monday-Friday 8am - 4:30 pm
Closed 12-1pm for lunch

Phone..... 618-656-7233

Association Manager - Angie Webster.....Ext. 1
manager@holidayshores.us

Closings & Accounts - Stefani Minner.....Ext. 2
accounting@holidayshores.us

General Information Ext. 4
info@holidayshores.us

Holiday Times - Karla Suttles..... Ext. 4
htimes@madisontelco.com

Code Enforcement - Ext 6
Jackson McRae | AJ Sullivan (Cell) 618-567-6551
codeenforcement@holidayshores.us

Lake Patrol (Hours Vary)..... 618-531-7923

Foundry Boat House 618-655-8158

Attention Advertisers

Deadline for the Holiday Times is the 10th of the month by 4 pm. All ads can be submitted by email to htimes@madisontelco.com. For rates or any other questions, please email Karla at htimes@madisontelco.com or phone at 618-656-7233 ext. 4.

The Holiday Times is published monthly by the Holishor Association, Inc. as an official source of information for Holiday Shores' property owners. No part of this monthly publication may be reproduced, in any form, except with permission from the association.

Board of Directors

President: John Crotty | (23-26) | 618-623-5482
912 Vera Cruz, Edwardsville
crotty@hotmail.com

Vice President: Shaun Diltz | (21-24) | 618-420-5767
695 Blvd de Cannes, Edwardsville
shaunddiltz@gmail.com

Secretary: Trisha Yates | (23-26) | 618-407-4227
1349 Biscay Drive, Edwardsville
steveandtrishyates@gmail.com

Treasurer: Tony Harris (22-25) | 618-340-1741
1222 Key Largo Terrace, Edwardsville
tharris67@att.net

Director: Ty Van Ryswyk (21-24) | 618-781-9905
1363 Biscay, Edwardsville
hawkeyeirrigation@gmail.com

Director: Sarah Jacoby | (22-25) | 314-359-3722
35 Shore Drive SW, Edwardsville
skjacoby@aol.com

Director: Jim McCann | (23-26) | 618-972-0041
378 Point of View Drive, Edwardsville
jmccann6452@gmail.com

Utilities

HS Sanitary District (water & sewer)..... 618-656-4933
www.holidayshoressanitarydistrict.us | hssd2@sbcglobal.net

Ameren IP (gas) 1-800-755-5000

Gas Leaks 1-800-755-6000
www.ameren.com

Madison Communications..... 1-800-422-4848
(cable, telephone, internet) www.qomadison.com

Republic Services (trash pickup).....618-656-6883
www.republicservices.com

Residential AT&T Fiber Sales William Smith III . . .1-217-898-8319

Southwestern Electric Coop (electric).....1-800-637-8667

Call to report street light outage 1-800-637-8667 www.sweci.com

To locate underground utilities 1-800-892-0123
www.julie1call.com

Emergency Numbers

Emergency 911

Madison County Sheriff 618-692-4433

Tree House Wildlife Rescue 618-466-2990

Twin Rivers Search & Rescue..... 618-258-0440

Madison County Animal Care & Control 618-692-1700

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December
Sunrise & Sunset

Date	Sunrise am	Sunset pm	Date	Sunrise am	Sunset pm
1	6:59	4:39	16	7:11	4:40
2	7:00	4:39	17	7:12	4:41
3	7:01	4:39	18	7:13	4:41
4	7:02	4:39	19	7:13	4:41
5	7:03	4:39	20	7:14	4:42
6	7:04	4:39	21	7:14	4:42
7	7:04	4:39	22	7:15	4:43
8	7:05	4:39	23	7:15	4:43
9	7:06	4:39	24	7:16	4:44
10	7:07	4:39	25	7:16	4:45
11	7:08	4:39	26	7:17	4:45
12	7:09	4:39	27	7:17	4:46
13	7:09	4:39	28	7:17	4:46
14	7:10	4:40	29	7:17	4:47
15	7:11	4:40	30	7:18	4:48
			31	7:18	4:49

Happy
Holidays



Marina &
Pickleball/
Tennis Court
keys are
available at the
Holishor Office
for members.
\$3 each

Boy Scout Troop 1031
Tattered Flag
Depository

Please bring your old
and tattered flags that are
ready for retirement to
the Holishor Association
Office during business
hours.

#1 Holiday Point Parkway
Edwardsville, IL
Mon-Fri 8am-Noon
& 1pm-4:30pm



NOTICE

**2024 Dues & Assessments of \$810.00
are due January 1, 2024.**

A \$100 increase was approved at the
2023 Annual Meeting.

They can be paid in 3 installments of \$270 each
on January 1, March 1 & May 1.

Late charges are assessed on the 10th of each month

DECALS

2024 decals are red. Bring in a copy of your registration and proof
of \$300,000 watercraft liability insurance (for motorized boats)
as soon as your 2024 Dues & Assessments are paid in full. There
are four types of decals: motorized, non-motorized (kayaks, pad-
dle-boards, canoes etc), PWC's and non-highway vehicles (golf carts,
side-by-sides etc.) Non-highway vehicles decals are \$15.00.

2023 decals expire on April 30, 2024



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201 W. High Street
Edwardsville, IL 62025
Guy Schmidt 618-781-5045
Jay Schmidt 618-781-5047

Veteran Owned Business

Holiday Shores Social Committee Activities

All events posted on Facebook too!

DONUTS with SANTA

SATURDAY, DEC. 9
9 AM- 11 AM

COST } 0-2 - FREE
 3-12 - \$5
 13+ - \$10



- FREE PHOTOS WITH SANTA!
- HOLIDAY CRAFTS FOR ALL
- STORYTIMES WITH MRS. CLAUS
- TICKETS CAN BE PURCHASED IN ADVANCE!

TICKETS AVAILABLE IN OFFICE OR SEND EMAIL REQUEST TO
JENNIFER.GILLAN21@GMAIL.COM

The committee is continuing the tradition of Breakfast with Santa, but with a twist this year! Instead of a full breakfast, we opted to keep the costs low and will be offering donuts and cinnamon rolls, along with the usual breakfast drinks.



SAVE THE DATE!!!!

JAN 26 2024

7:00 PM

COMEDY IN THE SHORES

IN THE CLUBHOUSE - FOR MATURE AUDIENCE (18+)

Manager's Report by Angie Webster

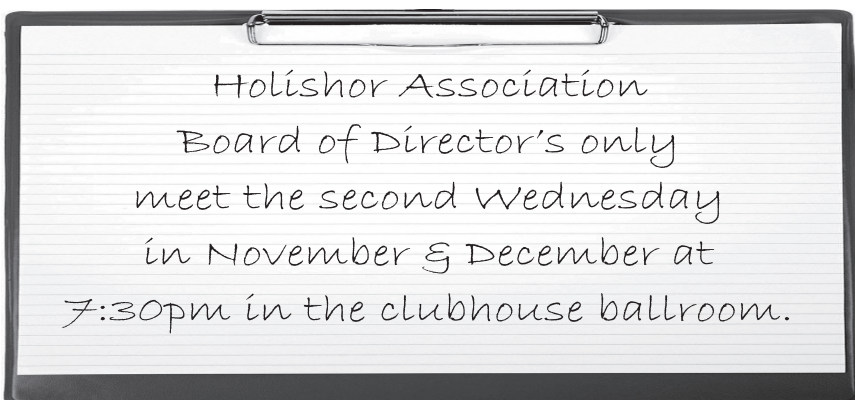


As we move forward into the winter months and snowy weather, we will be clearing and treating roads according to a schedule. That schedule is in the Holiday Times and on our website. During snow events, please keep vehicles, trailers, and such off the roadways. Have patience with our Maintenance crews as they work to get the roads clear.

The office is hosting its 10th Annual Pet Food and Supplies drive November 1st through December 15th. Everything we collect will go to a local shelter. A few of the items we collect are pet bedding, toys, cleaning supplies and cat or dog food. You might have noticed more activity on the Dam last month as the additional rip rap was being added to the side of the dam.

2024 statements have been mailed out. An increase of \$100 was approved at the 2023 annual meeting. We still allow for three installments with no penalties. Those installments will be \$270, due January, March and May 1st. Please contact the office if you do not receive a statement.

Boat Stickers for the 2024 season should be available the first weekend in December for you early birds.



Code Enforcement Report - October 2023

Incidents Broken Down By Categories	2022 YTD	Previous	Current	2023 YTD
Animal Incidents	-	13	0	13
Vehicle Incidents	4	5	2	7
Property Incidents	80	14	3	17
Incidents Involving Persons	-	23	0	23
Sheriff Assists	-	5	-	5
Alarm Responses	-	-	-	-
Incidents on the Lake	14	66	0	66
Other Incidents	-	-	-	-
Total Incidents Reported	98	126	5	131
Total Citations Written			1	

Incidents

4 properties turned over to county
1 derelict vehicle
1 Non-highway warning (underage driver, no decals)

5 maintenance of property warnings

4 maintenance mowings

Citations

1 Unkempt Property

Notice

The Holishor Association, Inc. Board of Directors have suspended the rights and privileges of the following members for not complying with Holishor Covenants, Bylaws or Rules as of November 16, 2023.

Anderson, Elizabeth
Atchison, Donna
Behnke, Vonda
Beys, Mel
Boeser, Scott & Cindy
Brown, Ruthie
Burns, Kevin & Andy
Burnside, William
Cavalié, Kai
Corrigan, Nicholas & Victoria
Couch, Timothy & Amanda
Dewerff, Arron
Duckett, Lynsey & Ryan
Durham, April
Edwards, Bruce & Angela
Elliott, Bryson & Rochelle
Etherton, Robert
Fahey, Mark
Fern, Scott
Filback, James

Fletcher, Jerome
French, Robert
Gengler, Betty
Gilley, Steven
Gillig, Travis
Glatt, Hadden & Holly
Green, Cory & Ashley
Greer, Kerry & Elizabeth
Grinder, Justin & Hope
Hagstrom, Katherine
Hansel, Donald & Shirley
Harris, Hyland
Hayes, Jim
Higgins, Alicia
Hill, John & Judith
Holmes, Jacob & Elsie Wilkens
Howard, Ronald & Lisa
Hubler, John
Hudson, Sharon & Andre
Huebner, Chad

Hull, Ronald & Roberta
Hultz, Sean
IBP Properties
Jasper, Aleasa
Keuss, Jack
Killian, Timothy
Krewson, Ben
Krug, John
Lane, Michael
Layton, Cheryl
Life is Good Trust
Linton, Matthew
Lucco, Connor
Mahoney, Bryan & Joan
Marinko, John
Mason, Robert & Lisa
McDonald, Chamaine
Miller, Gerald & Karen
Mixon, Andre & Shakeema
Moore, Linda

Palecek, Lew & Maria
Patterson, Zachary & Brittany
Petrosky, Patricia
Prestito, Tammy
Raymond, Joseph
Reiske, Fred & Brenda
Sanders, Russell
Schmidt, Tricia & Ed
Sherrill, Christopher & Kristen
Simms, Victoria
Smith Ronald
Steele, Christopher & Christina
Steele, Nicolas & Lisa
Steelman, John & Kara
Wachowski, Angela
Walker, Eric & Ann
Watt, Cari
Wickline, Matthew
Wiser, Heather

Calendar

December

- 5..... Building Committee Meeting @ Library 6:30pm
- 9..... Social Committee Donuts w/Santa @ Clubhouse
- 11.... Garden Club Meeting @ Clubhouse 7pm
- 13.... Ski Club Meeting @ Clubhouse 6pm
- Board of Director's Meeting @ Clubhouse 7:30pm
- 14.... Social Committee Meeting 6pm @ Foundry Boat House
- 19.... Building Committee Meeting @ Library 6:30pm
- 25.... CHRISTMAS HOLIDAY - OFFICE CLOSED

January

- 1 NEW YEAR'S DAY OFFICE CLOSED
- 2..... Building Committee Meeting @ Library 6:30pm
- 8..... Safety Committee Meeting @ Clubhouse 7pm
- 10.... Ski Club Meeting @ Clubhouse 6pm
- Board of Director's Meeting @ Clubhouse 7:30pm
- 11.... Social Committee Meeting 6pm @ Foundry Boat House
- 16.... Building Committee Meeting @ Library 6:30pm
- 24.... Board of Director's Meeting @ Clubhouse 7:30pm
- 26.... Social Committee Comedy Night @ Clubhouse 7pm

FISH STOCKING 2023

Fish were delivered on October 30 & November 10.

3,640 purebred stripers
5,700 hybrid stripers
7,000 largemouth bass
10,500 redear
1,725 catfish

A couple 100 bass and redear each were put in to the North ponds & 500 bass, 300 catfish and 500 to 1000 redear were put into Su Twan Lake.

♥ **Thank you to the association members who collectively donated \$2,187 and to the Tiki Bar Bass Club for their donation of \$2,500 to supplement the fish stocking.**



The Promise of Christmas

Christmas commemorates the fulfillment of God's first promise to Adam and Eve, our human parents. It is God's remarkable response to the trouble that they had gotten themselves into. Because of their disobedience and rebellion, sin had come between God and man. And because sin always pays death (Romans 6:23), they were now separated from God who is the source of love, joy, peace, satisfaction, and purpose, and faced a life and eternity of trouble, wrath, loneliness, and emptiness. But at the moment of their loss, God promised that he would remedy their mess. (Genesis 3) He would send them a Savior who would restore their connection to God. Their children (you and I) would need that Savior, too, because we are born separated from God and in every way, broken sinners.

And send them a Rescuer, he did! God sent his own Son. His earthly parents were commanded, "you are to give him the name Jesus, because he will save his people from their sins." (Matthew 1:21) Jesus means Savior. His true identity is in Matthew 1:23, "and they will call him Immanuel" —which means, "God with us." So God the Savior came to live among us and ultimately to die for us.

Jesus died on a Roman cross to pay the penalty of my sin so that I wouldn't have to. As Isaiah 53:6 prophetically announces, "We all, like sheep, have gone astray, each of us has turned to his own way; and the Lord has laid on him the iniquity (sin) of us all."

The way back to love, joy, peace, satisfaction and purpose and to God himself has opened up. How do I get back in right relationship with God? A man in the Bible asked that same question. (Acts 16:30-31) "He asked, 'Sirs, what must I do to be saved?'"

They replied, "Believe in the Lord Jesus, and you will be saved." That is further explained in Ephesians 2:8-9. For it is by grace you have been saved, through faith — and this not from yourselves, it is the gift of God — 9 not by works, so that no one can boast.

Believe God when he says that you can be forgiven of sin by putting your faith and trust in Jesus.

Christmas is the joy filled celebration that the Savior came just as God promised he would.

If you would like to discuss this further, call Pastor Rob Lemon at Holiday Shores Baptist Church, at 618.377.7729.

Sunday School at 9:30 am

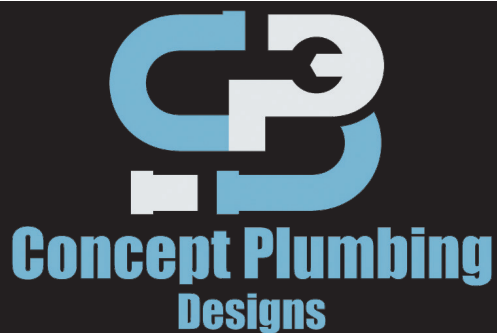
Sunday Worship Service at 10:45 am



618-377-PRAY(7729)
holidayshoresbaptist.org
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CHRISTMAS EVE
 CANDLELIGHT SERVICE
 7:00 PM





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1901 Fountainbleu	Sold
1967 & 1968 Captains	\$30,000
511 Holiday Dam Rd	\$62,000

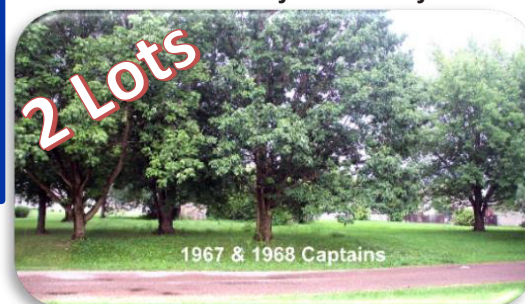
Acreage

South 8th St Benld 7.9 acers	\$119,000
Moro Rd Moro 15 acres	\$360,000



977 Holiday Point Pkwy

Lakefront



1967 & 1968 Captains

1967 & 1968 Captains, Worden \$30,000



Lake View Lot



511 Holiday Dam Rd, Edwardsville **\$60,000**
Nice lakeview with a common lot across the street.



1921 Sextant, Worden \$16,400



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Committees & Clubs

We are always looking for new members & volunteers.
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Boating Rules & Regulations

Chair: Ben Kelley
Henry Halverson
Anthony Harrell
Roger Rawson
Keith Schultz
Monte Thus

Building Committee

Chair: Mike Parker
Brad Krome
Mark Mantei
Angie Webster - Interim

Communications & Media

Chair: Rich Fennell

Covenants, Bylaws & Rules

Chair: Shaun Diltz

Hearing Committee

Chair: Ty Van Ryswyk
John Crotty
David Decker
Jerry Theodor
Brian Sciranko
Jim McCann

Finance Committee

Chair: Tony Harris 618-340-1741
Ray Garber
David Decker
Angie Webster
Shaun Diltz

Fishing Committee

Chair: Shaun Diltz

Garden Club

Co-Presidents:

Patti Brown 618-530-3051
Linda Campbell 618-980-4133
Vice President: Mary Blackburn
Secretary: Kathy Austin
Treasurer: Kathy Wilhite

IT Committee

Chair: Rich Fennell
Shaun Diltz

Lake Management Committee

Chair: Don Austin
Tom Hough
Jerry Theodor

Nominating Committee

Volunteers Needed

Pickleballers

Roger Rawson / Kris Williams
Holiday Shores Pickleballers on
Facebook & GroupMe

Real Estate Committee

Beth Bowles
Ray Garber
Linda Thus
Kim Unfried

Safety Committee

President: Jennifer Halverson
Vice President: Joe Gulash
NW Captain Lead: Jessica Henke

Senior Club

Chair: Kathy Austin 618-692-6054
Treasurer: Kathy Wilhite
Secretary: Peggy Cox

Ski Club

President: Norm Rhea
Vice President: Ben Kelley
Secretary: Shannon Wagner
Treasurer: Angela Adams
Equipment Director: Kevin Stajkowski
Safety Director: Sally Boutelle
Show Director: Amanda Gusewelle

Social Committee

President: Jennifer Gillan 618-780-1005
jennifer.gillan21@gmail.com
Vice President: Andrea Pohlmann
Secretary: Kellyn Carlton
Treasurer: Roxanne Bolla

Tiki Bar Bass Club

Chair: Alan Boeser 618-406-9667
Vice Chair: Joe Gulash
Secretary: Kevin Suttles
Treasurer: Kyle David

Welcome Wagon Committee

Chair: Linda Campbell
Pam Maibaum
Gay Early
Molly Gamette

Free exercise classes are held
in the ballroom every
Monday, Wednesday & Friday mornings.

YOGA - MONDAY 8:30am-9:30am
WEDNESDAY & FRIDAY 8:00am-9:00am

BEND & STRETCH/FLOOR EXERCISES
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HANDYMAN SERVICES

Looking for someone to complete work around your home? My son and I are available to assist you with those tasks. I am an experienced carpenter and painter. Deck & dock repair, home repair, painting, power washing, yard work, etc. If your looking for help, give us a call. No job to small. Very reasonable rates & Holiday Shores resident. Call or text Brent @ 618-659-3895

Have something to sell? Do you offer a service?

Place your classified ad in The Holiday Times and it will be seen by over 1300 potential buyers and people looking for services!!

Contact Karla @ 618-656-7233 ext. 4 or
come by the Holishor Office Mon-Fri 8am-4:30pm (closed from noon-1pm)

SUDOKU

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9								6
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	6				9			
6								3
	5				3		6	
7	4			8		5		

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618-377-7758

HOLIDAY SHORES Garden CLUB NEWS

By: Linda Campbell

www.holidayshores.us/garden-club

The Holiday Shores Garden Club's next meeting will be December 11th at 6:30 pm & is our annual Christmas Potluck & Installation of Officers. Guests are always welcome to join our activities. Call for more information 618-980-4133

We had an amazing Annual Dinner on October 10th. The theme was Diamonds are a Girl's Best Friend and members were encouraged to dress in their best bling. The winner of the Annual Plant competition was Gay Early. I think the photos say it all....



Have a very Merry Christmas, everyone, and a Happy New Years. 



FOUNDRY

BOAT HOUSE

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\$2 off glass of wine

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WINTER HOURS

**Closed Monday & Tuesday | Wednesday & Thursday 3pm-10pm
Friday 3pm-12am | Saturday 10am-12am | Sunday 10am- 10pm**

Check our Facebook page for daily specials.

FOUNDRY

BOAT HOUSE

Holishor Association Board of Director's Minutes

Date: October 11, 2023

Board of Director Attendance: Present: John Crotty, Shaun Diltz, Tony Harris, Ty Van Ryswyk, Sarah Jacoby & Jim McCann

Excused: Trisha Yates

Others Present: Angie Webster & Karla Suttles from the Holishor Office

Holishor Members Present: 8

Proceedings Meeting called to order at 7:30 pm

Pledge of Allegiance recited

Meeting Minutes – Minutes of September 13, 2023

Tony Harris Motions to approve the minutes as amended.

Sarah Jacoby Seconds

All in favor

Motion carries

Transfers of Property We had 6 transfers of property, 5 triggered initiation fees

Bills & Salaries

Tony Harris motions to approve Bills & Salaries as presented

Shaun Diltz Seconds

All in Favor

Motion Carries

Profit & Loss

Submitted for review.

Manager's Report Read by Angie Webster

Code Enforcement Report Read by Angie Webster

Old Business

HSVFD Proposal for Incentivize Fire Department Membership and Participation

The HSVFD has presented the board with an incentive program to help recruit volunteers (members & non-members living with the fire district) for the fire department. Historic membership levels at the HSVFD is at an all-time low and they are seeking ways to incentivize members of the community to join and support the fire department. Brian Bagby (414) President of the Volunteer Membership was in attendance. Conversation ensues.

Board Response: Tony Harris will work on the wording for an incentive program rule to be presented to the board.

Boating Rule Revisions

3 changes to the boating rules were proposed by the board.

1. Current Rule

Boating Hours

Boating shall be allowed on Holiday and Su Twan Lakes twenty-four (24) hours a day. Between sunset and sunrise watercraft shall operate at "No Wake" speeds only.

Proposed Rule

Boating Hours

Boating shall be allowed on Holiday and Su Twan Lakes twenty-four (24) hours a day. Between sunset and sunrise watercraft shall operate at "No Wake" speeds only with required navigation lights displayed (625 ILCS 45/4-2 and 45/4-8).

2. Current Rule

Swimming Restrictions

Unless accompanied by a watercraft, swimmers and persons using floating devices shall be limited to:

- Restricted Areas (See Figure 2- Restricted Areas)
- A distance not to exceed seventy-five feet from all shorelines unless otherwise posted with a buoy.

Proposed Rule

Swimming Restrictions

Swimmers and persons using floating devices shall be limited to:

- Restricted Areas (See Figure 2- Restricted Areas)

- A distance not to exceed seventy-five feet from all shorelines unless otherwise posted with a buoy.
- On the 4th of July during the fireworks show when accompanied by a watercraft.

3. Current Rule

Restricted Areas

No person shall operate any watercraft in a restricted area which has been designated a "No Wake" area, swimming area, or an otherwise restricted area except in the prescribed manner.

(See Figure 2 – Restricted Areas).

- Marina Cove- No Wake Area
- Fishing Arm – No Wake Area
- Clubhouse Beach – Swimming Area
- North End – No Wake Area – Shallow Area
- Admiral Bay – No Wake Area
- Wanda Cove – No Wake Area
- Tamarach Beach – No Wake Area – Swimming Area
- Cedar Cove – No Wake – Swimming Area
- Tunnel Cove – No Wake Area
- Jib Cove – No Wake Area
- South Anchor Cove – No Wake Area
- A distance of seventy-five (75) feet from the shoreline shall be considered a "No Wake" area unless otherwise posted with buoys.
- No Wake Water Levels for entire lake:

○ When the lake level reaches 9" over full pool the lake shall be made "no wake". There are identifying lake level markers at various locations on the lake which identify these levels. The "no wake" light atop the clubhouse shall also be used to indicate a "no wake" status. (Ref: Board of Directors Meeting 7/28/93)

○ When the lake level reaches 16" below full the lake shall be made "no wake". There are identifying lake level markers at various locations on the lake which identify these levels. The "no wake" light atop the clubhouse shall also be used to indicate a "no wake" status. (Ref: Board of Directors Meeting 12/13/00)



Fig. 2 Black Areas – No Wake

A wake is defined as the movement of water created by a boat underway great enough to disturb a boat at rest, but under no circumstances shall a boat underway exceed five (5) miles per hour while in a NO WAKE area. (625 ILCS 45/5-12)

Proposed Rule

Restricted Areas

No person shall operate any watercraft in a restricted area which has been designated a "No Wake" area, swimming area, or an otherwise restricted area except in the prescribed

Continued on Page 26

This is an excerpt from the November issue of The Southwestern.
There is also a list of unclaimed credits on their website @ <https://www.sweci.com/capital-credits>

Capital Credits Q&A

The changing needs of an evolving membership prompted Southwestern Electric Cooperative’s board of directors to update the co-op’s decades-old approach to returning member capital. Ann Schwarm, board president, explained the policy changes at the co-op’s annual meeting in September. If you missed the meeting or our October recap, here’s what you need to know.

Q: What are capital credits?

A: Capital credits are your equity in the co-op. They represent your share in the ownership, maintenance, construction and success of Southwestern Electric Cooperative. The cooperative’s rates are designed to bring in enough money to pay operating costs and maintain an emergency reserve. When revenue exceeds expenses, that money is later returned to members as capital credits. The capital credits assigned to you in a year are based on the cooperative’s annual margins — the revenue that exceeded Southwestern’s operating costs — and the capital you contributed by paying your electric bills. The more power you use, the more capital credits the co-op assigns to your account.

Q: How does Southwestern use the membership’s equity, or investment, in the co-op?

A: Your equity in the co-op is used as operating capital for maintenance and improvements, such as new substations, poles and wire. Those improvements are expected to last 30 years. Southwestern retires, or returns, capital credits to members on a 30-year schedule. The cooperative traditionally has returned capital credits during general retirements and to estates upon the death of a member.

Q: How is your policy for returning member capital changing?

A: Beginning Jan. 1, 2024, you may apply for an adjusted early payout of capital credits if you’re terminating your membership or if you’re the executor of an estate with capital credits. In the past, Southwestern didn’t offer the option of adjusted early payouts.

Q: What prompted the policy change?

A: You did. The board revisited Southwestern’s capital credit policy to meet your needs — the needs of a changing membership. You’re far more mobile than you were when our policy was originally drafted in 1939. We have members who relocate five times in 10 years, eventually moving off co-op lines. Each change of address is an opportunity to fall out of touch. That can make it difficult to return capital credits to people who’ve earned them. Recognizing that, Southwestern’s board of directors decided to offer an adjusted early payout option to the co-op’s capital credit retirement policy.

Q: Why are early payouts adjusted — why don’t you pay out in full, as you do with a general retirement?

A: Early payouts recognize that you withdrew your capital credits before Southwestern could realize their full value. The co-op was not able to use those funds as capital for the full 30 years as planned. If you withdraw your capital credits before they fully mature — even if you are settling an estate — they will be adjusted to the net present value.

“Southwestern’s board considered the update carefully, over months. We voted unanimously to update the policy in the spirit of fairness. Fairness to people who terminate their membership when they leave our lines and fairness to those of you who have built a life here — members who want to receive safe, reliable power, from a cooperative you invested in and own.”

— Director Ann Schwarm

Ring in the Holidays with Regionally Inspired Recipes

FAMILY FEATURES

When Thanksgiving hosts and their guests ponder must-have desserts, one of the most common favorites is an oh-so-delicious pie. More specifically, with nearly endless possibilities and its familiar festive flavor, pecan pie is one of America's most beloved holiday treats.

From nods to the Northeast's love of maple to celebrating sweet tastes of the West Coast with a citrus twist, the American Pecan Promotion Board is celebrating regionally inspired recipes. While the classic pecan pie is a hit at the Thanksgiving table, you can make it a perfect palette for creativity this year by enjoying local flavors that take the festivities up a notch.

For example, putting a festive spin on the holiday favorite can be as easy as this sweet and savory Bourbon Bacon Pecan Pie that's a mouthwatering take on tradition. Or, if you're in need of a quick snack everyone can share while mingling, opt for this Chocolate Cherry Pecan Snack Mix that takes just 20 minutes to prepare. It includes chocolate-glazed pecans tossed with yogurt-covered raisins, pretzels and dried tart cherries – a staple of the North.

When it comes to pecans, great taste is just the beginning. They're the ultimate supernut due to their flavor versatility and nutritional benefits. Next time you're shopping for pie ingredients, remember you can pick up an extra bag to add to favorite appetizers, snacks, meals, desserts and more all holiday season long.

Find more regional recipe inspiration by visiting eatpecans.com.

Chocolate Cherry Pecan Snack Mix

Recipe courtesy of Emily Caruso of "Jelly Toast" on behalf of the American Pecan Promotion Board

Prep time: 5 minutes
Cook time: 20 minutes
Servings: 20

- 1 large egg white
- 1/4 cup light brown sugar
- 1 1/2 tablespoons unsweetened cocoa powder
- 1/2 teaspoon vanilla extract
- 1 teaspoon salt

- 1 tablespoon water
- 1 1/2 cups pecan halves
- 1 cup dried tart cherries
- 1 cup small pretzels
- 3/4 cup yogurt-covered raisins



Bourbon Bacon Pecan Pie

Recipe courtesy of Emily Caruso of "Jelly Toast" on behalf of the American Pecan Promotion Board

Prep time: 20 minutes
Cook time: 70 minutes
Servings: 10

- 1 pie dough (9 inches)
- 4 strips thick-cut bacon
- 1/2 cup dark corn syrup
- 1/2 cup light corn syrup
- 1 cup light brown sugar
- 2 tablespoons unsalted butter, melted
- 2 tablespoons bourbon
- 3 large eggs
- 1/2 teaspoon salt
- 2 1/2 cups raw pecan halves

Place baking sheet in oven. Preheat oven to 350 F.

Gently line pie pan with rolled out pie dough. Press into edges and up sides. Use fingers or fork to create decorative edge. Set aside.

In skillet, fry bacon until crisp. Remove from pan and drain on paper towels then chop into small pieces and set aside. Reserve 1/4 cup bacon grease.

In large bowl, whisk dark corn syrup, light corn syrup, brown sugar, reserved bacon grease, butter and bourbon. Add eggs and salt; whisk until mixture is even. Fold in pecan halves and chopped bacon.

Pour mixture into pie crust and spread evenly with spatula. Gently cover edges of pie crust with aluminum foil. Place pie on preheated baking sheet and bake 60-70 minutes, or until pie is set in center.

Remove pie from oven and cool completely before serving or chilling.

Notes: Pie can be made 1 day ahead and refrigerated overnight. Allow pie to come to room temperature before serving.

Heat oven to 325 F.

In bowl, whisk egg white, brown sugar, cocoa powder, vanilla extract and salt until well blended. Add water to thin mixture slightly. Fold in pecan halves until well coated. Spread mixture onto parchment-lined baking sheet.

Bake 15-20 minutes, or until mixture is well set. Stir mixture several times during baking. Allow pecans to cool completely and transfer to bowl. Mix in dried cherries, pretzels and raisins.



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Drawing will be held on February 28, 2024.
at the Board of Director's meeting.

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AFF Fire Foam	Talc Powder
Round-Up	Hair Relaxers
Tylenol-Autism	Paraquat-Parkinsons

THEME: Cats & Dogs

ACROSS

- 1. Baby powder
- 5. Hundredweight, acr.
- 8. Same as gauge
- 12. S squared, e.g.
- 13. Actor Wyle
- 14. Undergraduate’s field of study
- 15. J. Edgar Hoover’s man
- 16. Norse capital
- 17. Extremely angry
- 18. *Tweety chaser
- 20. Bob Ross’ do
- 21. Not quite right
- 22. Hawaiian dish
- 23. Directed
- 26. Brought down
- 30. Deed
- 31. Rifle’s backward move
- 34. Denim innovator
- 35. Like salad greens
- 37. Greek R
- 38. Read-only memory device
- 39. Western Samoan money
- 40. Oklahoma athlete
- 42. Tiny guitar
- 43. Relating to dreams
- 45. Like certain Debbie?
- 47. U.S. Marine Corps gift recipient
- 48. Gin mixer
- 50. Title for Turkish leader
- 52. *1929 Best Actor Oscar nominee
- 56. Lallygags
- 57. Medley
- 58. Pineapple producer
- 59. Suggestions
- 60. *Lassie’s mark in Holly-

- wood sidewalk
- 61. Arabian bigwig
- 62. Banana leftover
- 63. New York time
- 64. “Wanted!” state

DOWN

- 1. Labels with a name, on Facebook
- 2. Major or general employer
- 3. Same as #36 Down, archaically speaking
- 4. Painter’s surface
- 5. Receipt listings
- 6. *Corgi’s homeland
- 7. Marvel Comics hammer wielder
- 8. *Jon Arbuckle, Odie and
- 9. A bit cracked
- 10. Kind of move, 2 words
- 11. Bard’s before
- 13. End of rugby match
- 14. *Cat sound
- 19. Manicurist’s file
- 22. Neighbor of Ger.
- 23. *Nome, AK hero
- 24. Continental divide
- 25. Like old cracker
- 26. *Rhodesian Ridgeback’s target
- 27. *Old episodes of Eddie Crane’s TV show
- 28. Call forth
- 29. Two identical molecules put together
- 32. Rubber sandal
- 33. Exclamation of surprise
- 36. *Fido, in Latin

CROSSWORD														
1	2	3	4			5	6	7			8	9	10	11
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15					16					17				
18					19					20				
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			47				48	49						
	50	51				52						53	54	55
56						57					58			
59						60					61			
62						63					64			



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- 38. More than one crocus
- 40. *Canine command
- 41. Newspaper VIP
- 44. ____ beef
- 46. Meandered
- 48. Leaves at the alter, e.g.
- 49. Uniate church member
- 50. Of the highest quality

- 51. Open-mouthed astonishment
- 52. Thorny gift
- 53. Large book
- 54. Pelvic parts
- 55. Smart but awkward one
- 56. “A stiff upper ____”

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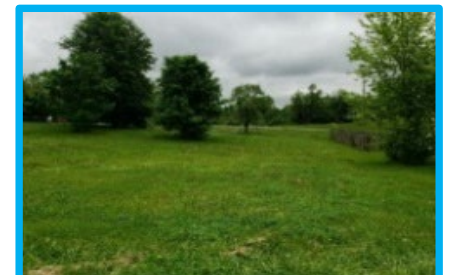
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Happy Holidays and Happy New Year!

We are kicking off the 2024 year with the Annual Ski Club Meeting. Please join us for an introduction and to start the new year. Come check us out, ask questions and learn more!

Sunday, January 14th – Annual Ski Club Meeting @ 6pm, Clubhouse

April 5th – Save the Date for Music Tricia with Big Papa G



All members are also encouraged to attend our monthly Ski Club meetings. Please mark your calendars in 2024 for the second Wednesday of each month.

January 10 • February 14 • March 13 • April 10 • May 8 • June 12

July 10 • August 14 • September 11 • October 9 • November 13 • December 11

Questions? Email: holidayshoresskiclub@gmail.com

Holiday Shores Snow & Ice Removal

Snow plowing and ice control begins when there is two inches of snow and more is expected or when ice begins to make the roads hazardous. Ice control material is applied to location on an "as needed" basis.

It takes 4-5 hours to plow the entire community with only two inches of snow.

Please drive with caution anytime winter precipitation are on the roads.

DO NOT CALL THE OFFICE TO SEE IF THE SNOW PLOWS ARE OUT OR TO REPORT SNOW. PLEASE BE PATIENT.

Which roads are plowed first?

Heavy traffic hills and main roads are plowed first.

HILLS

GATE J - BOULEVARD DE CANNES & ST. JAMES

BOULEVARD DE CANNES & ELM

GATE M - HOLIDAY POINT PARKWAY & ST. JAMES

INTERSECTION AT HOLIDAY POINT PARKWAY & BARBADOS

INTERSECTION OF CATALINA & HOLIDAY POINT PARKWAY

GATE N - RENO COURT

GATE O CARRIBEAN

THE HILL BEFORE CARRIBEAN & BISCAY

THE HILL ON FOUNTAINBLEU EAST OF CAPTAINS

THE CURVE ON FOUNTAINBLEU JUST BEFORE GATE G

THE HILL AT THE INTERSECTION OF ANCHOR & BRIGANTINE

THE HILL ON SEXTANT BETWEEN PORT LANE & COMMODORE

PRIORITY 1 ROADS

CEDAR LANE, SHORE DR, HOLIDAY DR, ELM, BOULEVARD DE CANNES, NEWPORT BAY, HOLIDAY POINT PARKWAY, CARRIBEAN, BISCAY, WAIKIKI, CASTLE, HIGH POINT, SU TWAN, FOUNTAINBLEU, TREASURE, TAMARACH, OVERLOOK & BIRCH

What caution should I be aware of?

Do not park on the road during the snow removal process. Do not push snow on to the roadway, this creates a very hazardous condition.

What about driveways?

Maintenance personnel are not authorized to plow driveways & plows will not be lifted at the entrance to each individual driveway.

Clearance of driveway entrances is the responsibility of the resident. Plows may make several passes in order to widen the roads.

What about mailboxes?

The truck will get as close to the mailboxes as possible. It is the homeowner's responsibility to keep the area in front of the mailbox cleared.

Keep mailboxes closed at all times.

What about trashcans on pick up days?

Trashcans & recycle containers must be 4' off the road.

The snowplow drivers will not get out to move your containers and will not be responsible for damage.

USE CAUTION!!

When maintenance is out on the roads, stay a safe distance behind the trucks.

If you cannot see the mirrors on the trucks, they will not be able to see you.

PLEASE BE PATIENT AND COURTEOUS

HOLIDAY SHORES FIRE DEPARTMENT

Firefighter's Footnote

Firefighter's Footnote - We hope everyone had a very happy Thanksgiving and were able to get together with family and friends. Be safe this holiday season when putting up Christmas lights and decorations. Make sure your ladder is placed solidly on the ground on a non-slippery surface, do not stand on rolling chairs, don't overload your outlets and extension cords, and extinguish candles when you go to bed or leave the house. Only charge your battery operated items (such as trimmers, blowers, mowers, and golf carts) when you are home and never leave them charging overnight or while you are gone. Change the batteries in your smoke alarms and CO detectors if you didn't already do it last month when Daylight Saving Time ended. These detectors should last for ten years but we recommend you change them out af-

ter seven years to make sure that they are in proper working condition. In November we participated in the annual Veteran's Day parade, practiced our Driver's Safety Course and reviewed our Hazmat Refresher Scenarios. This month we will go over Extinguishers, Personal Protective Equipment and do our SCBA (self-contained breathing apparatus) Evolutions. We responded to 20 calls last month: 13 medical, 3 CO detectors, and one each for a structure fire, auto accident, mutual aid for an auto accident, and a lift assist. If you are thinking about becoming a member of our department, come up any Monday evening from 7-9pm. You can check us out on our website at www.hsfed.org or follow us on Facebook. Holiday Shores Volunteer Fire Department wishes you a very Merry Christmas and Happy New Year!



WE NEED YOU!

HOLIDAY SHORES VOLUNTEER FIRE DEPARTMENT

HSFD wants you! If you already have medical or firefighting skills, we can use you. If you don't, we can teach you all the necessary skills that you would need to respond to an emergency. We have classes, on-line learning, training, and practicals to help you achieve the level that you feel comfortable with. Volunteers on our department include students, lay-people of all professions, medical personnel (nurses, nurse practitioners), first responders (EMTs and paramedics), those with full-time jobs, and retirees. We also have an auxiliary level for those who wish to help out but do not want to be hands-on. If you want to help others, there is something available for everyone. Consider joining HSVFD – odd hours, poor pay and cool hats available!

INTERESTED IN JOINING?

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Brad Pedersen

shall be limited to:

- *Restricted Areas (See Figure 2- Restricted Areas)*
- *A distance not to exceed seventy-five feet from all shorelines unless otherwise posted with a buoy.*
- *On the 4th of July during the fireworks show when accompanied by a watercraft."*

Fish Stocking Update
Tabled till 11/8/23 BOD meeting

New Business
Truck Bid

We have in our reserves schedule for this year \$55,000 to replace the one-ton truck. We have a bid from Broadway Truck Centers for a new truck including a plow and spreader for \$97,103.50. Before Angie continues on her search for a truck she's requesting from us to review and potentially approve additional money with a "not to exceed" amount for the purchase. Conversation ensues.

Jim McCann Makes a motion that we put a "not to exceed \$120,000" so that Angie can replace the truck.

Sarah Jacoby Seconds
All in Favor
Motion Carries

Open Floor

Jennifer Halverson (1829) I did send in a safety report last week. I did highlight the things that we've accomplished for the year. I think the only open item was the camera at the marina. **John Crotty** So the Marina has been remodeled this winter and they're going to install cameras and give the office access to those cameras when needed. **Jim McCann** We had a meeting on Sunday with Cody Gray from IDNR. And we had six people attend the meeting for trainers. One of the pluses of going through IDNR is all the materials are free and provided to us. There is no charge, like there is with the Coast Guard. When we had the Coast Guard come out there was a \$25 charge to every member that went through the class. With IDNR we can't charge for the class because it's all provided by a grant from the state. We're going to have a class in January, so that all of the trainers can be certified in and be moved from a candidate trainer into a trainer at which time we can have our own classes out here on a more regular basis, all we have to do is give the IDNR a 45 day notice to get it done and it will be at no cost. **Jennifer Halverson (1829)** They teach out of the same book as the Coast Guard and we can modify it and include our rules in an extra chapter at the end. There's just certain topics that we do have to cover. It sounds like they'll send an officer to each class to give some face time and just say you know, this is what happens when there is a stop, they may cover some of the topics. The instructor also encouraged us to do what he called Field Days, which I do like that, but we will need additional volunteers for that. I'm even a little concerned with the limited volunteers that we did get that we can keep up with the classes. It just depends. I mean, if we only do a couple then probably it will be okay. But the Field Days what he was recommending is more hands-on experience. And he said perhaps the IDNR could come to those events. We can show how to back a trailer up, we could show how to dock a boat, kind of give them more of the visual and actually have them tie a boat up to a dock. And just cover different things on the water versus, you know, just reading from a book. **Jim McCann** I think if we have our own trainers out here, it gives us a better opportunity for new members to actually require them to take these classes before they can get their boats stickers, so that we don't have people going out on the lake who don't know how to drive a boat which right now that happens all the time. **Jennifer Halverson (1829)** And he did say we could take the test that we give to the kids when they get certified. It's a test that we've written about our rules, and he did say we can add that to the test as kind of an extra handful of questions for them. And I think that would reiterate some of the key rules that apply out to here, which direction do you go and no-wake after certain hours, those sort of things we could highlight and make sure that they comprehended, but the good news is we can be very flexible in how we teach it, we can do it two hours every week for a month. **John Crotty** So will take place as a class that's required to get your boating license? **Jennifer Halverson (1829)** The Boating Safety

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Certificate, yes. **John Crotty** When's the train the trainer training? **Jennifer Halverson (1829)** We are targeting January right now, we're waiting on him to send us the materials so that we can look at it but it didn't sound like that was going to be a problem to find a place and conduct that so that they sign off on it for us. I'm excited to be able to offer it to the community. I would say any additional volunteers we could get the better especially with some of the hands-on stuff. I was thinking about engaging the fire department as well because there is some fire extinguisher stuff and other things that I think they would be able to help us with.

Ty Van Ryswyk Makes a motion to adjourn to executive session.
Trisha Yates Seconds
All in Favor
Motion Carries
Meeting adjourned at 7:54 p.m.
Meeting Minutes submitted by Karla Suttles

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Employee Spotlight



Stefani Minner joined us in October as bookkeeper. Stefani has 20 + years of office and customer service experience. A graduate of Alton High School, she currently lives in Alton with her husband Steve and their dog Dixie. During her free time, she enjoys spending time with her family, reading, crafting and gardening. So next time you're in the office introduce yourself and say hello.



Jackson McRae was a member of our lake patrol this past summer and has transferred to Code Enforcement. He is a 2021 graduate of Edwardsville High School. He went to Lewis and Clark College where he received his associate degree in Criminal Justice and is currently going to SIUE for his bachelor's degree. When not at work he likes to hunt & spend time camping & hiking. He also is involved in the art of jiu-jitsu. He lives in Glen Carbon and has 2 guinea pigs.



Annie started her new job as office morale booster in November. She is a shorkie and was born in July. She loves meeting new people and romping in her backyard.



Austin "AJ" Sullivan started in our maintenance department this summer and also transferred to Code Enforcement. He is a 2018 graduate of Edwardsville High School. Currently he is attending SIUE majoring in Criminal Justice and Political Science with plans to get his master's in business management. AJ also serves in the Army National Guard. During his free time, he is involved in the art of jiu-jitsu and likes to read.



Cole Liley joined the maintenance department in November. He graduated in 2020 and went straight into the trades out of high school. During his free time he loves to spend time with his fiancée and family and also loves to travel. Cole lives here in Holiday Shores with his 8 month old puppy Mac.

SELF-CARE FOR SICK DAYS

Navigate cough, cold and flu season like a pro

FAMILY FEATURES

Cooler weather inevitably means cough, cold and flu season isn't far behind. Now is the time to take precautions and set yourself up with healthy habits. "As much as we try, avoiding viruses, bacteria and germs to prevent getting sick can be a challenge," Dr. Tim Tiutan, MD, said. "However, being prepared with the right remedies, listening to your body and its symptoms and remaining diligent with a healthy routine is just as important as treating symptoms head on."

To help navigate this cough, cold and flu season, consider these tips from Tiutan and the experts at Mucinex.

Prepare and Prevent

You won't find a foolproof way to keep germs away, but you can lessen your chances of getting sick and make sure you're equipped to weather an illness.

- **Practice healthy habits.** Keeping your body in prime condition can help ensure you're in the best condition possible to fight back when germs attack. That means keeping up with exercise and ensuring you're getting enough vitamins and nutrients through a well-balanced diet.
- **Get a flu shot.** The flu shot gives your body a head start in fighting back against flu bugs. If you're exposed to the flu after receiving the shot, your body can immediately go on the offensive against those germs. You may not stay completely symptom-free, but you're more likely to experience a mild case and be back on your feet quicker.
- **Restock the medicine cabinet.** The start of cough, cold and flu season is an ideal time to dig through your medicine cabinet. Start by discarding any medications that are out of date and make a list of anything you need to replenish. Be sure to include pain relievers, fever reducers, decongestants, antihistamines and cough syrups to fight symptoms. It's also a good time to restock items like tissues, cough drops, hand sanitizer and anti-bacterial soap.

Treat Symptoms

Although the flu can hit fast, it's often hard to tell at first whether your symptoms are due to a simple cough, cold or a case of the flu. Either way, managing symptoms like a cough can bring relief and help you keep comfortable and get plenty of rest.

- **Give your body time to heal.** Sleep plays an important role in your overall health, especially when you're under the weather. On average, you need 7-9 hours each night to give your body enough time to fully recharge. When you're sick, you likely need even more, and it's a good idea to dial back your activity level, too. Pushing your physical limits often only delays your recovery time.
- **Take medications as directed.** Nagging symptoms can often keep you from getting the sleep you need. One way to give your body the break it needs is to effectively manage symptoms. A hacking cough is a common symptom that can be painful and disrupt your sleep. Consider an option like Mucinex DM 12-Hour, a cough suppressant which relieves chest congestion and thins and loosens mucus, giving you an extended reprieve. It's clinically proven to last up to 12 hours, provides relief for chest congestion and makes coughs more productive.

Prevent Spread

Getting sick may be beyond your complete control, but you can take steps to protect others from germs when you're feeling ill.

- **Keep germs to yourself.** Washing your hands often, covering your nose and mouth with a tissue when you cough or sneeze and sneezing into your elbow if you don't have a tissue are simple ways you can limit the spread of germs, especially within your home or workspace. Frequently wiping down high-touch surfaces can also help

reduce the spread of germs.

- **Skip socializing.** If you're feeling under the weather, stay home. Even a mild cold can easily spread, and an illness that affects you mildly could cause significant distress for someone else. Avoid unnecessary errands and take advantage of services like curbside pickup if you must get out. Also check with your employer about working remotely if you're up to it.

Find more ways to stay healthy and limit symptoms by visiting Mucinex.com.



Photo courtesy of Getty Images

COLD VS. FLU

There's a lot of overlap between cold and flu symptoms, so it can be tricky to figure out whether the bug you're fighting is a cold or influenza and how to tackle it.

While both the common cold and the flu are respiratory illnesses, they are not caused by the same viruses. Although colds are inconvenient, they are far less likely to develop into anything more serious, as the flu can.

What is a Cold?

Generally, colds are milder than the flu, and more likely to cause runny or stuffy noses (while the flu can cause stuffy or runny noses, it's less likely to do so). You won't feel good, but you'll probably be able to do some or all of your daily tasks. The flu typically hits harder, making it difficult to go to work or follow your usual routine.

What is the Flu?

The flu often feels worse than a cold; you might experience the same symptoms but amplified. The flu comes with more pain and fever than a cold. Common flu symptoms include sore throat, chills, fever, runny or stuffy nose, muscle fatigue or

aches and headaches. The flu can also develop into more serious conditions and complications, making it more dangerous than the average cold. While the common cold is rarely serious, the flu can be dangerous for young children, the elderly, pregnant women and people with compromised immune systems.

Treating a Cold vs. Flu

You can be vaccinated against the flu. There is no such vaccine for common colds. If your provider recommends it, getting the flu vaccine each year can go a long way toward preventing sickness.

Whether you have a cold or the flu, symptom relief is largely the same. Get plenty of rest, drink plenty of fluids and take over-the-counter medicines to relieve symptoms. Stay home to avoid spreading sickness. Wash your hands frequently and cover your mouth when you cough or sneeze.

Watch for shortness of breath, chest or abdomen pain, confusion, sudden dizziness, severe or persistent vomiting and flu symptoms that improve then return with fever and worse cough. If you experience any of these symptoms, consult a doctor.

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Pastor Patrick M. Thatcher, CLP
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Pastor: John Shank
jshank@trinitylutheranministries.org



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