



LAKE FOREST

DECEMBER 2025



NEWSLETTER



LAKEFORESTCC@LAKEFORESTDAPHNE.COM



251.626.0788

Board Investigating Whether LFPOA Emails Were Used Without Permission

Lake Forest members speaking at the association's Nov. 20 board meeting said they received emails from former president Byrian Ramsey to email addresses they only use for Lake Forest communication.

The members also raised questions about the extent of data access Ramsey, who portrays himself as an IT security expert, had during his 2.5 years on the board. The association has not determined at this point whether any offense occurred.

The LFPOA board is investigating the members' claims about whether Ramsey used member emails without consent of the board or members to promote his recent political campaign and market his private business.

Member Gregory King asked for an investigation into whether Ramsey had "full administrative control over our official website, our membership database, and our email systems while in office."

He echoed claims of other members raised at the Nov. 20 and Oct. 23 meetings about Ramsey's alleged use of the LFPOA email addresses.

"Our membership is rightfully anxious," said King. "We entrusted the Association with personal information expecting it to be protected - not exploited for political campaigns, not used for private commercial gain..."

Ramsey did not respond to repeated requests via text and email for comment.



Byrian Ramsey resigned from the board

**New Dues Payment System Begins Jan. 1.
You Must Update Your Profile. See Page 4.**

Emails cont'd

While Ramsey was still board president, he was questioned by members who began receiving emails at addresses they use only for LFPOA business.

"The POA did not give me any data," Ramsey claimed in text to a member who challenged his use of her email address.

"I used artificial intelligence to scan 1,000's [sic] of websites and databases that matched the addresses I received from [the City of] Daphne."

General Manager Jeff Arrant said Ramsey could have obtained a master list of member email addresses while he was a director, but that the information would have been limited to only an email address and possibly street address if it appeared on the member's profile.

"We're not talking about personal information, such as Social Security numbers, banking information and passwords, because we don't store them in our system," said Arrant. "This kind of information is held by the banking institution and is not a part of the association's data base."

"Personal information is encrypted within the banking institution's data when members make payment. We never see it nor have access to it." Arrant added.

Ramsey's access to the Lake Forest operational data was terminated at 8:30 a.m. on Sept. 22, as soon as the association office opened for business. He had resigned by email about 9:15 the night before.

"We take any alleged misuse of member email addresses very seriously," said Board President Mathew Laws III. "Since we began looking at this, we are finding some of these events may go back as far as June, so it is going to take some time to gather factual information."

Association attorney Patrick Collins, who has been guiding the investigation, said the association's governing documents lay out a clear process for investigations of Board members.

“

It is going to take some time to gather factual information.

Mathew Laws III, board president



”

Emails cont'd

The association is not saying any violations occurred at this point," Collins said, "It is saying it is seriously looking into what may have occurred."

"We spent an entire morning discussing this with our attorney," Laws said. "The processes inculcated in the bylaws provide for coordination with our corporate attorney and prevent any one member from influencing the outcomes."

Among the requests by King, who also is an IT expert, was an independent audit of whether Ramsey could have obtained private personal information.

That's a possibility, according to Laws.

"I'm of the opinion that if there is a reasonable [cost] estimate for an audit like that. The Board should seriously consider it," he said.

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The 2026 LFPOA budget has a number of important projects that will be accomplished without raising the \$70 monthly dues.

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New Dues Payment System Begins Jan. 1, You Must Update Your Profile

A new dues payment system that takes effect Jan. 1 eliminates the traditional monthly coupon payment method and will require most members to update their payment preferences on the website.

This coincides with a move to PNC Bank and will save the association about \$10,000 per year in fees associated with the coupon printing and mailing, and the bank processing costs.

Members who pay by check at the office or by mail will not be affected, but should remember to put their member number on the notation line on the bottom left of the check. A new, more secure night deposit-type box also will be installed outside the office for after-hours payments.

Because this is a move to a new processing system, those who pay digitally -- credit, debit, ACH or automatic withdrawal -- will need to input their information on the website before Jan. 1.

“Even if it is the same old information, we need members to enter it because we can’t transfer that information from the old system,” says General Manager Jeff Arrant.

Fees for using digital means, which typically range from about \$2 and \$5 per transaction, are **expected to** remain the same.

Arrant says once members sign in to their profile, a “Pay My Bill” button will appear as an option. Clicking on that will bring members to a page where they can enter personal information and preferred payment methods.



Qualifying Opens on Dec. 15 for 4 Board of Directors Seats

Four seats on the seven-member LFPOA board will be up for election at the annual meeting on March 26.

Members may begin submitting candidacy declarations on Dec. 15. The deadline to apply is the end of the business day on Dec. 31.

You may obtain the necessary documents at the office, 1 Golf Terrace, in the building that contains the pro shop and the 19th Hole grill. Not all forms are online.

All documents must be submitted to the office.

To qualify, you must:

1. Be a member in good standing.

- This means:
 - Have paid all dues, fines and assessments.
 - Not be under disciplinary action or architectural suspension.
 - Not be involved in any legal action against the LFPOA or its board.

2. Maintain good standing throughout the election period

3. Submit a signed candidate information form that includes:

- Full name
- Member number
- Address and contact information
- Qualifications (a brief work description or attached resume)
- A signature verifying you are in good standing
- A photo is requested



Qualifying cont'd

4. Sign and submit within three business days of filing as a candidate:

- Code of Ethics
- Rules of Conduct
- Conflict-of-Interest Policy
- Failure to submit these documents disqualifies you.

5. Submit a resume by Jan 5.

6. Pass a background check by the Alabama Alcoholic Beverage Control Board.

Important Election Dates

Dec 15 – Candidate submissions opens.

Dec. 31 – Candidate submissions close at end of business day.

Feb. 6 – Elections Committee submits list of qualified candidates to Board of Directors.

Feb. 23 – Deadline for ballots to be received by members via mail.

Feb. 24 to March 26 – Voting is open. Ballots may be mailed to the office, dropped off at the office in person or held until the annual meeting.

March 26 – Annual meeting.

March 27 – Votes counted. Any authorized representatives of candidates may attend.



Because of the Christmas holiday, the LFPOA Board will meet only once this month, at 6 p.m. on Dec. 18

Cookies with Claus

Cookies with Claus

19th Hole Grill
Dec. 13, 2 - 4 p.m.

Get your photo taken with
Santa and other special
winter guests.

Decorate your own cookies!!

Call the office to reserve your spot

251-626-0788

Holiday Lights Contest



2025 Holiday Lights Contest

Get all your lights and holiday decorations out and get involved in the 2025 Holiday Lights Contest.

Rules are a little different this year.

Email ONE exterior picture of your beautifully decorated home to lakeforestcc@lakeforestdaphne.com between Dec. 1 and Dec. 12.

On Dec 13, we will post all submissions on our Facebook page at www.facebook.com/lakeforestdaphne, and voting will begin!!

Whoever receives the most likes on our Facebook page between Dec. 13 and 21 places first.

Contest is open to LFPOA members only.

First-, second-, and third-place finishers receive \$300, \$200, and \$100 Visa gift cards, respectively.

Let the Season Begin!!

No Dues Increase in 2026 Budget

The 2026 LFPOA budget has a number of important projects that will be accomplished without raising the \$70 monthly dues.

Among them:

- A banking change that will provide a better return on invested funds;
- Streamlined dues payments;
- Planned replacement of chaise lounges and umbrellas at the three pools;
- Plans for a new golf cart fleet; and
- A new driving range that ultimately will become a self-sufficient profit center.

The \$3,194,337 proposed spending plan, accompanied by a \$492,000 proposed capital budget, is posted on the LFPOA website for member review and will be voted on at the board's Dec. 18 meeting.

The budget is based on a 3 percent inflation rate and includes a 3 percent payroll increase. No dues increase is necessary because of operational efficiencies achieved throughout the departments, says Board President Mathew Laws III.

"I give all the credit to General Manager Jeff Arrant," Laws says. "He's combed through contracts, departmental budgets and processes to identify more than \$50,000 in savings. That, combined with a \$40,000 decrease in legal fees, helped us cover the inflationary costs envisioned for the coming year."

Laws adds an improved bidding and contract award process monitored by Arrant has helped hold down project costs.

"We've taken on substantial maintenance and repair projects this year that were long overdue and stayed on budget or under budget," says Laws.

He cited the clubhouse residing and roof replacement as an example. A carefully framed scope of work took the project from \$350,000 to \$275,000 and appears to be on target.

The residing has been completed and the replacement of the 50-year-old roof is about to begin.

Dues cont'd

Better Investing

Plans are under way to move to PNC Bank, which will open opportunities for better returns on investments, Arrant says.



"We were leaving money on the table at our old bank," he says. "We could have been getting 2.5 to 2.7 percent or better on some of these accounts and instead we were getting .05 percent."

He says the association also will be able to take advantage of PNC's 3.75 percent promotional interest rates on money markets for a short time.

Part of the banking change affects how members pay dues because the old coupon books are being eliminated. (See the story on Page 1).

New Pool Chairs

The new budget funds a plan to buy pool chairs that are more durable than the vinyl strap chairs, which were purchased a few years ago but haven't held up well.

The new chairs are made from recycled high-density polyethylene and have a life expectancy of 15 to 20 years.



"We've got a good deal lined up for 75 of these – 25 per pool – and we expect to bring it in for about \$25,000," says Arrant. "That vinyl strap was budget-level pool furniture that broke down under heavy use. These chairs are a better value."

Golf Carts and Driving Range

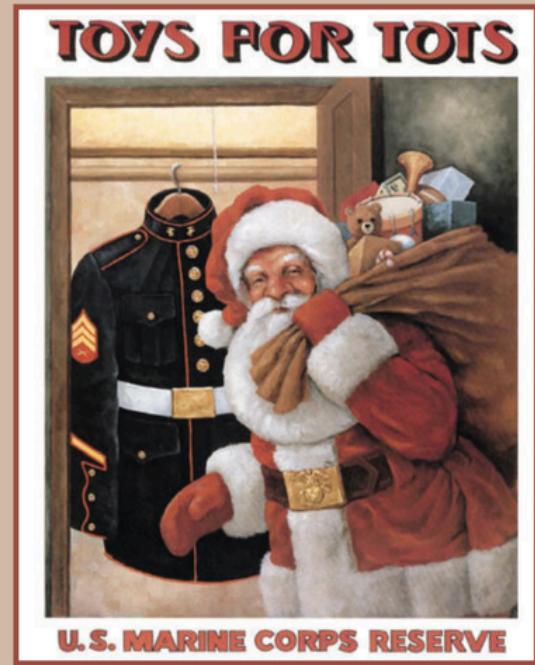
New golf carts are coming as a new lease is negotiated. Preliminary numbers suggest the lease will be about \$54,000 annually for 60 new carts. Cart rentals are a key income producer.

The carts generally have a four- to five-year life. They were replaced four years ago.

The new driving range will be a concrete slab with tee mats. Plans are to put up lights and a roof that will allow play at any time in any weather. A secure machine that sells buckets of balls will be added.

"When we're done, we'll be the only driving range in the area where you can come at any time day or night and work on your game," Arrant says.

Holiday Charity Events



Lake Forest is partnering with Toys for Tots this year.

Donate new/unwrapped toys at the 19th Hole through Dec. 11.



LAKE FOREST HOLIDAY

FOOD DRIVE
2025

PRODISEE PANTRY

www.prodiseepantry.org

Please help us collect non-perishable foods for donation to the Prodisee Pantry. Items requested are jelly, meats in a can (tuna, chicken, etc.), fruits in a can, cereal, breakfast bars.

DROP-OFF LOCATION

19th Hole, 1 Golf Terrace, Daphne through Dec. 12



November Bingo Winners



Game 1, Gaynell



Game 2, Amber



Game 3, Marc



Game 4, Matt



Game 5, Donna



Game 6, Rob



Drawing Winner,
Salva



Drawing Winner,
Ben

**Catch the next
Burgers and Bingo
night Dec. 17.**

Womens Club News

By Ali Flowers

The Lake Forest Women's Club will meet on December 18th. This will be our final meeting of the calendar year. Instead of hostesses for the December meeting, we will have the 19th Hole cater a lunch for us. If you were there last year, you know how good it was! The cost will be \$10 per person, so we'll need a head count. We will also be playing everyone's favorite Christmas game – Dirty Santa. Last year we raised the gift limit to \$15 as it's getting harder to find inexpensive gifts.

We have expanded our partnership with the DPD this year in the quest to fill stockings for children along the Eastern Shore. This is not a gift or toy drive. We are looking for small items that fit inside a stocking (or gift bag). We traditionally have filled them with individually wrapped snacks, candy, and SMALL toys and activity books etc. This is done through Ecumenical Ministries. Please see our flyer for further information.

As always, see our website at <https://sites.google.com/view/lfwcdaphne/> for more information, and news about November's meeting.

Help the Lake Forest Women's Club fill stockings with the Daphne Police Department

NEEDED:

candy, small toys, gift cards, etc.
You can also provide funds to purchase these items.

You can leave them at the 19th Hole for collection any time between now and December 10. For more information, email lfwcdaphne@gmail.com or text 251.382.7272.



Garden Club Quarterly Landscape Winner

By Debbie Argiro and Susan Waites

Fall is here and we would like to recognize Sherrie and Tom Weller's home at 506 Ridgewood. They have owned their home since 1990 and is also located at the #8 T Box (LFGC).

The couple have created a peaceful patio with a pergola covered in Carolina jasmine. During the college football season they enjoy the day/evening here.

Around the yard is an abundance of Boston ferns (which Sherrie grows), foxtail and asparagus ferns, native azaleas, sun impatiens, English ivy, a bay tree (Bay leaves), fig trees, blueberry bushes, knockout roses and a pink Japanese magnolia or tulip tree.

Make sure to drive by this beauty!



Plant Trail Opened in Central Park

The City of Daphne recently held a grand opening for its Native Plant Trail in Central Park.

The park, which is off Lake Shore Drive, is the former “Lake 9” golf course that the city leases from the Lake Forest Property Owners Association. It is used as a park and a disc-golf course.

The Daphne Environmental Advisory Committee conceived the trail project, which was chaired by Noel Yoho (fourth from left). Mayor Robin LeJeune (left) helped kick off the dedication ceremonies.

Committee members, Scouts and others helped plant and document more than 65 species to create an outdoor classroom for students of all ages.

A QR Code at the trail sign connects to a brief description of each featured plant.



Golf Pro's Corner

By Todd Bailey



Everyone loves Christmas time and we do too! We are preparing for our annual Golf Shop Christmas sale. Come out and join us on Thursday, December 4th from 4:00pm until 6:00pm. Everything in the entire Golf Shop will be 20% off for those two hours. We will also serve Hors D'oeuvres, draft beer and wine. If you have a golfer on your Christmas list this is the perfect time to find that special gift, and a great time to use that golf shop credit that expires at the end of the year.

Our first (and rather early) cold snap of the season canceled our Veteran's Day scramble that was scheduled for the 11th of November, so that only leaves one MGA event remaining for the year. The artist formerly known as the Red, White, and Green tournament will be held on December 13th, where multiple tees are used throughout the round by each team. Details to follow... We will be accepting MGA dues for the upcoming year so come on out and join the gang as we put a bow on the 2025 golf season.

From our entire staff, I would like to wish everyone a Merry Christmas and have a safe and happy New Year!

Tennis News

By Michael Albrecht



Learn to Play Tennis in Just 5 Weeks

Learn to play tennis in 2026!! Now is your chance. Sign up for the Lake Forest 2026 Ladies Beginner Tennis Program. The program runs for 5 weeks. Classes are February 25, March 4, 11, 18, and 25. All classes are from 10 am to 11 am.



L to R. Joanna Bass, Ashley Howard, Jennifer Hammond and Jennifer Walsh playing in a LF vs. LF league match.

Let this be the year you pick up a new sport!! Classes are taught from the ground up, like you never played tennis before. You will be ready for match play after the weeks. Dates of classes are Feb 25, March 4, 11, 18, and 25. All classes are from 10 AM to 11 AM.



Calendar of Events

DECEMBER 2025

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | |
|---|--|---------|---|---|----------------------------|---|--|
| 30. Burger Special 10am to 5pm | 1, Holiday lights contest begins | 2. | 3. Burger Special Night 4 to 8 pm | 4. Garden Club 10am | 5. | 6. Burger Special 10am to 5pm | |
| 7. Burger Special 10am to 5pm | 8. | 9. | 10. Burger Special Night 4 to 8 pm | 11. Toys for Tots drive ends | 12. Food Drive ends | 13. Cookies with Claus 2 to 4 pm Burger Special 10am to 5pm | |
| 14. Burger Special 10am to 5pm | 15. | 16. | 17.  BINGO! Burgers and Bingo 4 -8:30pm | 18. Womens Club 10am Stated meeting 6 pm | 19. | 20. Burger Special 10am to 5pm | |
| 21. Holiday lights winners announced Burger Special 10am to 5pm | 22. | 23. | 24. Burger Special Night 4 to 8 pm | 25.  Merry Christmas | 26. | 27. Burger Special 10am to 5pm | |
| 28. Burger Special 10am to 5pm | 29. | 30. | 31. Burger Special Night 4 to 8 pm | 1. New Years Day Lunch Special 10 am to 2 pm | 2. | 3. | |
| | | | | <p>251-626-0788 www.lakeforestdaphne.com</p> | | | |



Because of the Christmas holiday, the LFPOA Board will meet only once this month, at 6 p.m. on Dec. 18

**Our Ladies Golf Association
donating a portion
of proceeds from
their Labor Day
tournament to the
Prodisee Pantry.**



What's Happening at the 19th Hole?



ARE YOU READY?
BURGERS AND BINGO
Ugly Sweater or Holiday Sweater Themed
DEC. 17
Burger, Fries and a Fountain Drink only \$5. Double Cheeseburger \$7.50
Burger Special 4 pm to 8 pm. BINGO 7 pm to 8:30 pm
Bingo Cards are for LFPOA Members Only
WWW.LAKEFORESTDAPHNE.COM



BURGER SPECIAL NOW AVAILABLE DURING
FOOTBALL Season
Every Saturday and Sunday from 10 AM to 5 PM
ONLY AT THE
19th Hole GRILL
BURGER, FRIES AND A FOUNTAIN DRINK \$5
REGULAR MENU AVAILABLE



TO GO ORDERS 251-626-4520
19th Hole GRILL
BURGER SPECIAL
EVERY WEDNESDAY
BURGER, FRIES AND A FOUNTAIN DRINK
ALL THIS FOR **\$5**
DOUBLE CHEESEBURGER \$7.50
FULL BAR AVAILABLE
4 PM TO 8 PM
REGULAR MENU AVAILABLE



December
SOUP SPECIALS
\$8.99 A BOWL
DEC. 5 TO 7 BEEF AND VEGETABLE SOUP OR BROCCOLI AND CHEESE SOUP
DEC. 12 TO 14 CHICKEN AND DUMPLING SOUP OR MINESTRONE
DEC. 19 TO 21 LOBSTER BISQUE OR CHICKEN AND WILD RICE SOUP
DEC. 26 TO 28 SHRIMP AND CORN CHOWDER OR LOADED POTATO SOUP

NEW YEAR'S DAY LUNCH SPECIAL

2026

\$12.99 A PERSON. 6 AND UNDER FREE.

2026

Curtis's world famous fried chicken, collard greens, black-eyed peas and cornbread.

Reservations required. Please call or email the office at 251-626-0788

lakeforestcc@lakeforestdaphne.com

Daphne Solid Waste Schedule

DAPHNE SOLID WASTE Holiday Schedule 2025

HOLIDAY

New Years Day 2025
Martin Luther King, Jr Day
Memorial Day
Juneteenth
Independence Day
Labor Day
Veterans Day
Thanksgiving Day
Day After Thanksgiving
Christmas Eve
Christmas Day
New Years Day 2025

NO PICK UP

Wednesday, January 1
Monday, January 20
Monday, May 26
Thursday, June 19
Friday, July 4
Monday, September 1
Tuesday, November 11
Thursday, November 27
Friday, November 28
Wednesday, December 24
Thursday, December 25
Thursday, January 1

ALTERNATE DAY

Thursday, January 2
Wednesday, January 22
Wednesday, May 28
Wednesday, June 18
Wednesday, July 2
Wednesday, September 3
Wednesday, November 12
Wednesday, November 26
Wednesday, November 26
Friday, December 26
Friday, December 26
Wednesday, December 31

There will be NO alternate days for Trash/Yard Debris.

Daphne Public Works
251-620-2100
www.daphneal.com

