



Chippewa Flowage Area Property Owners Association

S u m m e r 2 0 0 6 N e w s l e t t e r

FROM DOUG KURTZWEIL, CHAIR

Summertime Greetings from the shore of the beautiful Chippewa Flowage! As of mid-June, we see record high temperatures one week and near record lows the next. I think it confuses the fish almost as much as it confounds me. It's looking like another dry year; the Flowage is down about a foot. I hope the folks who control the dam remember last summer. The "fishing" is (as my granddad said) GREAT; it's just that sometimes the "catching" can be challenging. I hope none of you are as busy this year as I am; I hope you're getting out on the water and enjoying all that our wonderful resource has to offer—and often.

Please mark your calendars for Sunday, August 13. This is the date of your CFAPOA Annual Meeting & Picnic at Deer Run Resort on River Road. Do everything you can to be there and "settled in" by 11 am. This is the only General Membership Meeting your CFAPOA has every year. We have some important things to deal with this year and you won't want to miss any of them. The later we start, the later we eat. Our guest speaker will be providing a wealth of practical, inexpensive, common-sense tips on things all of us can do to protect and enhance our treasured resource. Your Board will also be seeking your guidance on some financial matters, and, due to retirements, vacancies on the Board need to be filled. So, come early, stay late, speak your mind, and have fun. After all, CFAPOA is your association.

(Volunteers/Nominations for Board positions are gratefully accepted.)

2006 ANNUAL MEETING & PICNIC

We hope you will join us for this event on Sunday, **August 13th** at Deer Run Resort, come rain or shine. Deer Run Resort is located south of County B on River Road. In addition to hearing our guest speaker, important association business will take place before the picnic begins. The picnic is free to all CFAPOA members and their families. Please remember to bring your own folding chair and something for the Northwoods Humane Society. It's a great time to meet new members and reconnect with continuing ones. Below is the day's schedule:

- 10:30 Registration Begins
- 11:00 Call to Order & Welcome
- 11:05 Guest Speaker Carroll Schaal *
- 11:25 Association Business
- 12:00 Picnic **

* Carroll Schaal is a well known expert on shoreline development and protection. His 20 minute presentation promises to be enlightening and informative.
** Dessert donations will be appreciated. In advance, thanks!

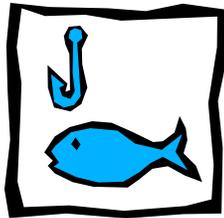
2006-07 DUES It's that time again. Annual dues are payable at or before the Annual Meeting/Picnic to be held on August 13th. Please mail your check (payable to CFAPOA) to CFAPOA, Box 555, Hayward, WI 54843-0555 or bring it to the picnic. Remember, the dues are now **\$25 per property**. Membership cards are now be available upon request only. Cards may be obtained at CFAPOA events or by sending us a self-addressed envelope. We hope you'll join us for another exciting year of projects and parties are planned!

COMMITTEE REPORTS

Fish Habitat

Nancy Ruhlrow & Carmen Sipes, Co-Chairs

So far, no fish management plan from the DNR. Their self-imposed deadline was June 30th and we are sure the report will be along soon.



Meanwhile, an article on fish habitat appeared in the Sawyer County Record. The article was written by Tom Morris of the USDA Forest Service. Here are some excerpts from the article.

"Trees are critical for a healthy fish population. Trees provide shade, cover, habitat (homes) for almost all fish species. As more shorelines are "armored" with rock rip rap and sea walls, and as more docks and associated watercraft are placed along a lake's shoreline available hiding cover is removed." He goes on to say a good way to increase habitat is to add trees along the shoreline. This has been done in the Chequamegon-Nicolet National Forest over the last several years. In the winter, they hauled in and cabled down 2-4 trees in a group along the shoreline to prevent ice and wave action from moving them. They have found that these tree mounds have received instant use once the ice melted. For more information check out the website: www.fs.fed.us/t9/cnnf

New Members

Dick Kahler, Chair

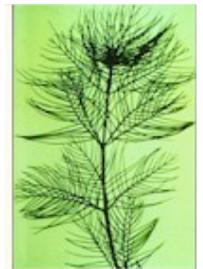
Please welcome the following new members: Eric Brodhagen, Alan & Linda Fish and Didi Witnik.



Invasive Species

Dennis Clagett, Chair

My wife and I have completed the second phase of the Wisconsin Purple Loosestrife Biological Control Program's Project to raise *Galerucella* beetles. Purple Loosestrife root stock was obtained in mid-April and planted in 12 large pots. Each pot was then enclosed in a net sleeve to prevent the beetles from escaping and to protect the plants from harboring predators that could harm the beetles. When the loosestrife plants reached a height of 2 feet, beetles were obtained from the DNR. Approximately 15 beetles were introduced to each of the 12 pots. The beetles immediately began feeding on the foliage between the veins by chewing small, fairly round holes in the leaf tissue. Currently, the beetles are hopefully laying eggs, which will hatch into larvae in 2 to 3 weeks. If we are successful beetle rearers, at least 1,000 new adult beetles will ultimately emerge per pot.



Social

Marl Reeder & Carmen Sipes, Co-Chairs

The Spring Fling was held June 1st at Treeland's Resort and enjoyed by 68 members on a beautiful day. There were many very nice raffle prizes donated by members and the business community, including 2-\$90 cash raffles. Food items were also donated to the Food Pantry and the Humane Society. Treeland's again provided the appetizers that were over the top! So, our "Thanks" to you all for making this day special.

COMMITTEE REPORTS

Grants & Funding

John Kaiser & Marl Reeder, Co-Chairs

We are sorry to announce that the 2nd Annual Pig & Turkey Roast will not be held this year. The gracious generosity of our local businesses has been impacted by high gas prices and reduced spending by tourists. Because of this and time constraints, the Board has voted to cancel the event.

In its place will be a CFAPOA **Conservation Projects Raffle** to benefit the programs and projects of our organization. Ticket sales began on June 22nd and the drawing will be held at The Blue Heron Supper Club on Friday, December 8, 2006 at 6 p.m. You do not need to be present to win.

Prizes include \$1000, \$500, \$250, and three \$100 cash prizes, a \$500 gift certificate to Hayward Home Center, 1/3k three-stone diamond 14k ladies ring, 14k white and yellow gold diamond and yellow tourmaline earrings, Traditions .50 cal muzzleloader, a guided trip on the Chippewa Flowage, two custom-built walleye rods, plus many other valuable prizes of merchandise and gift certificates.



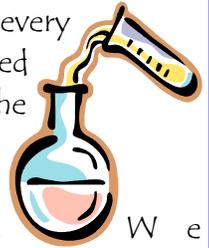
Tickets are available from Board members, at the summer picnic or by mail. (See order form on page 9) We hope all of our members will support the projects of our organization by purchasing tickets. Good luck! There are many terrific prizes.

Water Quality

Chris Jeffords, Chair

Memorial Day marks the beginning of the water sampling being done on the Flowage. In cooperation with the LCO Conservation Department, 24 different locations are being sampled for chloro-

phyll, phosphorus and water clarity every 2 weeks until Labor Day. Specialized equipment has been obtained by the committee to obtain samples including filtering apparatus, secchi disc and sampling tubes.



We hope to be able to obtain another instrument for dissolved oxygen in the near future. While these results will not be available until later in the year, we do have results for 2005, thanks to last year's LCO testing. (See the graph for locations, data and brief explanation on pages 6 & 7.)

As mentioned in a previous newsletter, baseline water analysis is beneficial in determining changes that may take place in our water in the future. Chlorophyll data measures the state of algae in the water, while phosphorus measurements indicate the amount of "food" available for the algae. Water clarity is a measurement of algae, nutrients and other sediment in the water column. You will frequently see mentioned in this committee report "TSI". Trophic State Index is a value that relates to the designated "aging" of the lake on these tests. Oligotrophic (young), Mesotrophic (middle aged), and Eutrophic (older-like me!). Our data from 2005 indicates that most of the lake areas are middle aged for our 3 indicators, very expected.

As you view the results from last year on the graph, remember what we have said in the past:

- Use low or no phosphorus fertilizers on lawns
- Try to create as much buffer zone as you can at the shoreline
- Keep runoff controlled (rain gardens, minimize impervious surfaces)

We can impact our lake and slow down the aging process.

ARE CONVENTIONS VALUABLE ?

by Doug Kurtzweil

In April, I had the opportunity to attend my 5th Wisconsin Lakes Convention in a row. In 2002, I paid my own \$135 registration and your CFAPOA covered about the same amount in expenses. I learned a few things, met a few people, and acquired the courage to contest the re-zone of Big Timber and Conditional Use Applications for Moonshine that came up that summer and fall. A good investment? I don't know. I think so. What do you think?

In 2003, you covered all the expense. I learned about the Stewardship Fund, some tips on building coalitions, some habitat protection work, and met some more people. Two months later, we launched the Chippewa Islands Project. Eight and one half months later, Big Timber was saved. Good investment? I think so. How about you?

In 2004 and 2005, my registration fee was reduced by 2/3's because I was asked to present workshops on lakeshore property tax issues. Go figure! I was still able to learn things that I believe have greatly enhanced my ability to lead your Association toward its stated goals of protecting the Chippewa Flowage.

This year, with a decent representation from CFAPOA at the convention, I was able to attend workshops I would have had to pass up other years. In addition to the excellent, motivationally challenging plenary sessions, I attended a workshop on aquatic plants (very informative, I have a source book I will loan), a workshop dealing with use conflicts on lakes, an update on legal issues (revision of NR115 shoreland rules, pier rules, etc.), a seminar on building and maintaining vigorous, vibrant, and vital POA's (property owner associations), a session on chironomids—a very basic block in the aquatic food chain, a workshop on stocking protocols including an opportunity to meet Michael Staggs, the #1 person in fishery management with the WDNR, and an excellent workshop on herptiles—the “canaries in the coal mine” of aquatic shoreland ecosystems. I was also able to renew old acquaintances, make new ones, and continue to “build bridges” between the Flowage and our POA to other individuals and organizations.

I have lots of printed material I would love to share with you. (I don't have room for it!) All I would hope is that you read it, take some notes if you wish, and then pass it along with the same instructions.

Over 40 years ago I received a magazine published by George Pazik. The motto on the cover has become a mantra of sorts to me both professionally and personally—“Knowledge is the key to success.” The more we learn, the more we know. The more we know, the more capable we are to make informed decisions—about anything. Your Board would like to be able to help send regular members, rather than just Board members to gathering like the Wisconsin Lakes Convention and Northwest Wisconsin Lakes Conference.

A good investment? I think so. What do you think?



Working for clean, safe, healthy lakes for everyone



CWRLT UPDATE by Chris Jeffords

Earlier this year a unique piece of property of about 100 ft. lakeshore was very kindly donated to the Couderay Waters Regional Land Trust. The "James Thiel Reserve" is located on a quiet bay on the south side of Chief Lake and will remain as it is with no future development or destructive use by man. This 1 acre parcel is wooded with sugar maples and balsam fir as the main species—quite colorful in the fall. Several wood duck houses are awaiting the usual spring arrival of nesting pairs. Day use is permitted, but fires are restricted to portable grills or cook stoves.

The Couderay Waters Regional Land Trust is a 501 (C) 3 non profit organization that is dedicated to preserving unique properties in our area. They offer help in obtaining conservation easements, land donations, bequests and others that may result in income, estate or property tax benefits. CWRLT has been instrumental in helping to complete the Big Timber Island Project as well as the Moonshine Island Project looking to close later this year. This new reserve will be the 3rd protection effort on our flowage, and we all can be grateful for their vision, initiative and hard work.

Membership in the CWRLT is open to everyone and donations are tax deductible. Let's wish them good luck in their future projects and give them whatever support we can.

Contact either Chris Jeffords or Doug Kurtzweil for membership applications, further information, or even potential trust properties.

THE CHIPPEWA ISLANDS PROJECT

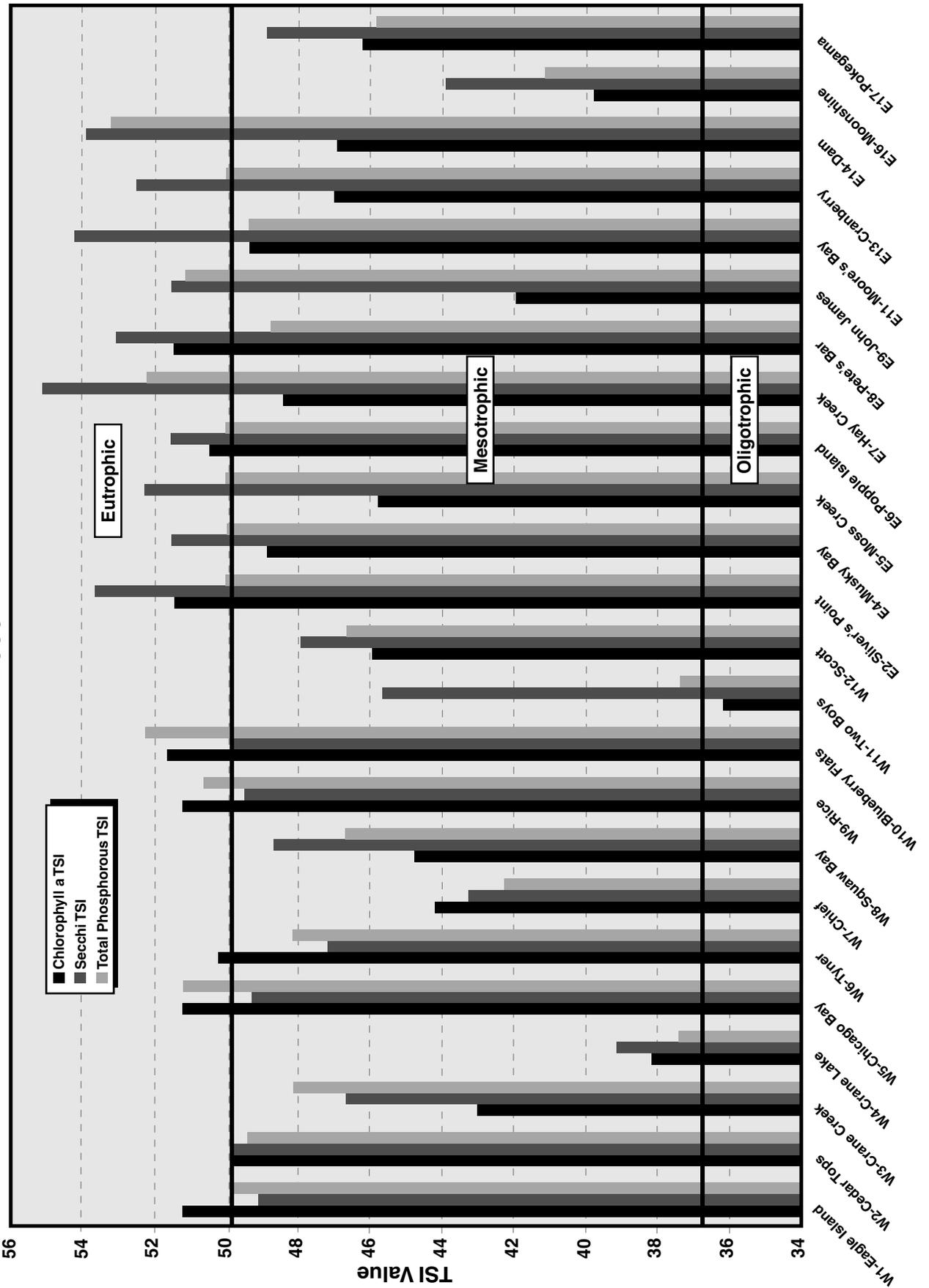
by Doug Kurtzweil

Three years ago, at Spring Fling 2003, the Chippewa Islands Project was publicly launched. At first glance, it seemed to be a daunting task: Acquire 30+ acres of land with around a mile of frontage on the greatest inland body of water in Wisconsin with a price tag of around \$1.25 million. How you gonna do it? I didn't have a clue. But, I made the commitment to try. And so did you.

Dedicated, generous members of CFAPOA opened their eyes and their wallets and check-books. And so did members of other organizations and members of none. In less than a year, \$50,000 was donated and leveraged with Knowles-Nelson Stewardship Funds (saved by the tactical use of Governor Doyle's veto pen), Big Timber Island was saved.

That left Moonshine Island. Larger parcel, more frontage, lots more money. Due to the WDNR reluctance to buy it outright, we enlisted the expertise of Shawn Hamilton from The Trust For Public Lands (an organization whose work parallels The Nature Conservancy). Two years ago it looked like we might have to come up with up to \$200,000 to pull this off. Well, things have changed. Shawn is putting the finishing touches on the Stewardship Grant Application. He has secured a substantial commitment from the Lac Courte Oreilles Band. We have a current gap of about \$40,000 to bridge in order to complete a 1.25 million dollar project. I'm confident I can cover a significant portion of that from individuals and organizations over the next month or so. Shawn would really like to close in September or early October. I will be sending my fourth annual check to CWRLT/CHIP at PO Box 13097, Hayward, WI 54843 within a week. I ask you to consider joining me.

Chippewa Flowage Summer Average TSI Values 2005



CHIPPEWA FLOWAGE SUMMER 2005 GRAPH EXPLANATION/CLARIFICATION



Three parameters are most often used to assess the water quality of Wisconsin Lakes.

1. **Water Clarity** is measured with a black and white disk called a Secchi disk.
2. **Chlorophyll a** is a measurement of how much algae is in the lake.
3. **Total Phosphorus** is an important nutrient and is used to determine if algae blooms will be likely.

TSI	TSI DESCRIPTION
TSI < 30	Classical oligotrophy: clear water, many algal species, oxygen throughout the year in bottom water, cold water, oxygen-sensitive fish species in deep lakes. Excellent water quality.
TSI 30-40	Deeper lakes still oligotrophic, but bottom water of some shallower lakes will become oxygen-depleted during the summer.
TSI 40-50	Water moderately clear, but increasing chance of low dissolved oxygen in deep water during the summer.
TSI 50-60	Lakes becoming eutrophic: decreased clarity, fewer algal species, oxygen-depleted bottom waters during the summer, plant overgrowth evident, warm-water fisheries (pike, perch, bass, etc.) only.
TSI 60-70	Blue-green algae become dominant and algal scums are possible, extensive plant overgrowth problems possible.
TSI 70-80	Becoming very eutrophic. Heavy algal blooms possible throughout summer, dense plant beds, but extent limited by light penetration (blue-green algae block sunlight).
TSI > 80	Algal scums, summer fishkills, few plants, rough fish dominant. Very poor water quality.

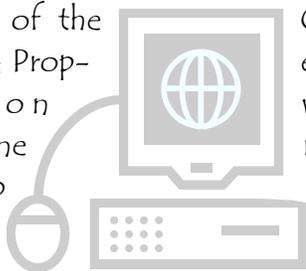
Trophic state index (TSI) is then determined using a mathematical formula (Wisconsin has its own version). The TSI is a score from 0 to 100, with lakes that are less fertile having a low TSI. We base the overall TSI on the Chlorophyll TSI when we have Chlorophyll data. If we don't have chemistry data, we use TSI Secchi. We do this rather than averaging, because the TSI is used to predict biomass. This makes chlorophyll the best indicator. Visit Bob Carlson's website, dipin.kent.edu/tsi.htm, for more info.

CFAPOA DIRECTOR OPENINGS Is it time for you to be more involved? If you are interested in running for one of the three director openings, please let us know. Each term is for three (3) years and involves monthly meetings and other responsibilities. The election of Directors will take place at the Annual Meeting on August 13th. For more information, contact Doug Kurtzweil or any Board member. We look forward to hearing from you!

CFAPOA Website Policy

The following policy has been approved by the CFAPOA Board of Directors:

The purpose of the Flowage Area Prop-Association provide online pertinent to business and



Chippewa erty Owners website is to information association goals.

The CFAPOA Board of Directors maintains the right and responsibility to oversee and control all website content.

The following guidelines will be used in constructing and maintaining the site:

1. cfapoa.org links must be to non-profit links only.
2. cfapoa.org will not contain any business advertising.
3. cfapoa.org will not provide an online membership directory.
4. cfapoa.org will not provide an online chat area for members.

SYMPATHIES We extend our condolences to the family and friends of Ruth Mary Suk who died early March, 2006. Ruth Mary and her husband Leonard enjoyed many happy years together at their home on Squaw Bay. Leonard plans to continue enjoying time on the Flowage.

Ideas for summer & fall ...

Ongoing

- Hayward Fame Flea Market—Memorial Day to Labor Day; Hwy 27 & County CC; Tuesdays and Wednesdays
- Monday Flea Market—Memorial Day to last Monday in August; Hayward Sports Center; 715-634-4791
- Farmer’s Market—June to September; Sawyer County Fairground

July

- 14-16 LCO Honor the Earth Powwow; 634-8924
- 28-30 Lumberjack World Championships; 634-2102

August

- 3-6 Sawyer Cty Fair; Fairgrounds; 462-4662
- 5 Moose Lake Festival; 462-3300
- 13 **CFAPOA Annual Meeting & Picnic**
- 25-27 Musky Shootout; Musky Tale Resort; 462-3838

September

- 6-9: Chippewa Flowage Musky Hunt; Chippewa Flowage Resort Assoc; 462-3276
- 23: 22nd Annual Fall Festival; downtown Hayward; 634-8662

October

- 6-8: 29th Annual Fishing Tournament.; Hayward Lakes Chapter of Muskies, Inc.; 634-4543
- 7-8: Crappie Quest; Musky Tale Resort; 462-3838

For more information about these events, call the numbers listed above or visit the Hayward Visitors Center. You may also want to visit the Chamber of Commerce website at www.haywardareachamber.com. They have even more information and ideas for you!

~ CHIPPEWA FLOWAGE ~ CONSERVATION PROJECTS RAFFLE



GRAND PRIZE - \$1,000 CASH!!!

Purpose: To support the programs and projects of the CFAPOA

Tickets: \$10 each or 3/\$20

Drawing – December 8, 2006 6:00 p.m. at Blue Heron Supper Club

You don't need to be present to win!

- 1st Prize - \$500 Cash
- 2nd Prize - \$500 Gift certificate donated by Hayward Home Center
- 3rd Prize - 1/3 K diamond three-stone 14K gold ladies ring donated by Reeder's Recess Resort appraised by Anthony Jewelers
- 4th Prize - 14K white and yellow gold diamond and Tourmaline earrings donated by Anthony Jewelers
- 5th Prize - Traditions .50 cal muzzleloader donated by Shooting Star Archery & Coffee
- 6th Prize - Guided fishing trip on Chippewa Flowage
- 7th Prize - \$250 Cash
- 8th Prize - Custom-built walleye rod donated by Northland Custom Rods/Doug Tripamer
- 9th Prize - Northland custom-built walleye rod donated by Terry and Bobbie Kinderman
- 10th Prize - \$100 Cash
- 11th Prize - \$100 Cash
- 12th Prize - \$100 Cash

..... Plus many other valuable prizes



CFAPOA CONSERVATION PROJECTS RAFFLE TICKET REQUEST



Please PRINT all information below.

Please send me _____ tickets.

I've enclosed my check made payable to CFAPOA for \$10 per ticket or 3 for \$20.

Name _____

Address _____

City, State Zip _____

Please mail this form & your check to: CFAPOA, PO Box 555, Hayward, WI 54828-0555

ADDITIONAL BOARD NEWS

- **2 Board Directors Retire:** The CFAPOA Board has reluctantly accepted the decisions of Marl Reeder and Carmen Sipes to retire from the Board at the conclusion of their terms this summer. Both have been valuable members of the Board and their contributions will be greatly missed. Thank you both for years of service! We are a better organization because of your efforts.
- **15 Month Membership** The Board recently approved a 15 month membership for new members who join on or after May 1st of any year. This provides them with immediately benefits of membership without having to pay dues twice in a short period of time.
- **Mary Kahler Memorial** The Board has approved a picnic table with a plaque to be place on Pine Island (sometimes called Picnic Island) located on the west side of the Flowage in memory of Mary Kahler. This is in appreciation for all she did for the CFAPOA during her tenure as Director and Secretary/Treasurer. Mary served on the Board from 1993-2005. The table will be dedicated later this summer. Any-



one wishing to make a donation directly for this may send to check to the CFAPOA.

Mary's family will be notified of all contributions.

MEMBERSHIP We now have 381 members in our association. New and returning members are always welcome. Please feel free to share the application form in this newsletter with anyone who lives within 2 miles of the Chippewa Flowage who's interested in joining. The membership application form can also be found online at www.cfapoa.org Just click on "JOIN."

**CFAPOA 2005-2006
BOARD OF DIRECTORS**

Doug Kurtzweil, Chair	462-9679
Marl Reeder, Vice Chair	945-2286
Grants & Funding Committee	
Social Committee	
Barb Schweig, Secretary	945-2340
Patti Jeffords, Treasurer	945-3085
Chuck Block	266-8800
Shoreline Protection Committee	
Dennis Clagett	462-4814
Invasive Species Committee	
Chris Jeffords	945-3085
Water Quality Committee	
Dick Kahler	945-2491
New Members Committee	
John Kaiser	462-3450
Grants & Funding Committee	
Terry Kinderman	462-3733
Nancy Ruhlow	945-2340
Fish Habitat Committee	
Carmen Sipes	945-2247
Fish Habitat Committee	
Social Committee	

PLEASE STAY IN TOUCH We're always interested in your opinions and comments. Contact us anytime at cfapoa@hotmail.com OR www.cfapoa.org OR CFAPOA, PO Box 555, Hayward, WI 54843-0555. And, please remember to let us know of any change in your addresses, phone numbers or email address.

MEMORIALS CFAPOA respectfully accepts donations in the name of members and friends of the Chippewa Flowage. To make a donation, just send your check and the person's name to us. The family will be notified of your donation. Current donations will be used for the Islands Project, unless specified differently by you.

Please share with a friend or neighbor!

CHIPPEWA FLOWAGE AREA PROPERTY OWNERS ASSOCIATION

2006-07 MEMBERSHIP APPLICATION

(Please print or type)

Name(s) _____

Home Street Address _____

Home Town, State & Zip _____

Home Phone _____ Local Phone _____

Email _____

Local Area Address _____

Local Area Town, State & Zip _____

Please return this form and your check to:
 CFAPOA, PO Box 555, Hayward, WI 54843-0555

2006-07 membership= \$25 per property
 * All new members joining after May 1st will have
 membership benefits through July 31, 2007.



TO BE VOTED ON AT THE ANNUAL MEETING ON AUGUST 13TH:

PROPOSED CFAPOA BYLAW CHANGES

(Underlined = current wording ~ *Italic & bold* = proposed change.)

ARTICLE I

SECTION 4 – DUES. Annual dues are payable at or before the annual meeting. The amount of the dues is to be set by the Board of Directors of the Chippewa Flowage Area Property Owners Association, Inc. Dues will be set for both single and family memberships. ***Dues will be determined by property ownership.***

ARTICLE II – MEETINGS & VOTING

SECTION 5 – VOTING PRIVILEGES. Voting privileges are given to any member current in dues. Each single member is entitled to one (1) vote. Each family membership is entitled to two (2) votes. ***Each property will be entitled to one (1) vote.***

ARTICLE IV – CONTRACTS, LOANS, CHECKS & DEPOSITS

SECTION 3 – CHECKS, DRAFTS, ETC. All checks, drafts or other orders for payment of monies issued in the name of the Association shall be countersigned by the Secretary, the Treasurer, and/or other person designated by the Board of Directors. Any two (2) signatures of the three (3) are required. ... ***signed by the Secretary, the Treasurer, and/or other person designated by the Board of Directors.***

CHIPPEWA FLOWAGE AREA PROPERTY OWNERS ASSOCIATION
P.O. Box 555
HAYWARD, WI 54843-0555



Please mark your calendar

- | | |
|----------------|---|
| 7/6/06 | CFAPOA Board meeting at the Town of Hunter Hall (7 p.m.) |
| 8/3/06 | CFAPOA Board meeting at the Town of Hunter Hall (7 p.m.) |
| 8/13/06 | Annual CFAPOA Meeting & Picnic at Deer Run Resort
(Please bring donations for the Northwoods Humane Society.) |
| 9/7/06 | CFAPOA Board meeting at the Town of Hunter Hall (7 p.m.) |
| 12/2/06 | 14th Annual CFAPOA Holiday Party at Blue Heron
(Please bring donations for the Northwoods Humane Society.) |
| 12/8/06 | CFAPOA Conservation Projects Raffle Drawing at Blue Heron |