



# SPRING/SUMMER 2002 ISSUE



## Lake Lines

### President's Column

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#### Warm Spring Greetings!

Very soon the lakes lose their icy coat. The loons will return the same day and overnight it will be... **LAKE TIME!** Even though many of you haven't been here since fall, the Burnett County Lakes Association & myself have been engrossed in several projects for your enjoyment & information. The new Burnett County UW-Extension Community Development Agent, Mike Kornmann, has eagerly lent a hand. Please come meet him at the Spring Conference on Saturday, April 27, 2002, beginning at 9:30 a.m. (see details in this newsletter).

Burnett County Lakes & Rivers Association has joined in hosting a five-county (Bayfield, Burnett, Douglas, Sawyer, Washburn) Lakes Leader Conference to be held Friday, June 28 at the new Schwan Retreat & Conference Center located between Danbury and Minong just south of Highway 77. The Center is spectacular and our program will equal the setting. Again, see further details in this newsletter, AND, mark your calendars for both events.

Over the past months I've received several calls from concerned riparians about "What's going on" on their lake. Consequently, I've been asked to speak at several lake association spring gatherings. Thank you for your invitations. I look forward to personally meeting more county lakeshore owners.

The most frequent question asked? What can I do about.....? You fill in the blank. My reply plays like a cracked record:

Get Involved — Get Involved.

If the lake you live on does not have an association, be a leader and start one. If that is not possible, get involved with the county lake association. More & more people like yourself are needed to bring new ideas, new techniques & talent. Volunteer a bit of your time and you & your lake will richly benefit.

I hope your summer will be filled with special times & special people. Remember... adhere to boating, shoreline & ATV ordinances.

Susan Wallin, President, Burnett County Lakes & Rivers Assoc.



**Michael Kornmann**

Community Development  
Agent

UW-Extension, Burnett  
County

Kornmann began his job with Burnett County Extension in December 2001 and advises the Burnett County Lakes and Rivers Association. He has visited the county's lakes, rivers, and wildlife areas for over 20 years. He now resides in rural Webster.



## Protecting Your Listening Point by Michael Kornmann

A huge white pine leans gently over the lake. Its roots project from the ground forming a throne of timber. The lily pads quake in the waves acknowledging the trees threats. Centered in a undeveloped bay, this place provided me a place to reflect, dream and observe the beauty of the north woods.

Sigurd Olson dedicates his book Listening Point to "all those who have found their Listening Points and to those who are still searching." Whether a remote piece of wilderness in the northwest territories, a lake front cabin, or a pocket of pines hidden in a corner of a metropolitan area, we all need Listening Points. They provide more than recreational opportunities and healthy returns on land investments. They renew our spirits and our souls.

As full or part time residents of Burnett County, most of us have probably found our Listening Points. Some of us may even have more than one. We are lucky. However, those special places will not remain without your support and dedicated stewardship. You can protect your Listening Point by participating in many programs and activities including:

- ? The **shoreline program** provides technical expertise in restoring your lake or river shoreline. It also provides a credit on your property taxes to boot!
- ? If you are already enrolled, you can participate in the **Neighbor To Neighbor Incentive Program** to encourage others to restore their shoreline.
- ? Consider joining and volunteering with **Loon Watch**. The organization provides educational materials to help people protect habitat vital to loons. What would your lake or river be like without the cry of the loon?
- ? As land values continue to increase, the ability to stay in your waterfront home may be becoming more and more difficult. Consider a **reverse equity mortgage** as an opportunity to continue your enjoyment of your Listening Point. Its an option that might be right for you.

The previous activities and programs are discussed in more detail in this newsletter. If you are not participating in one of the previous programs or activities, then your Listening Point may be threatened. Your participation in your lakes association or other conservation organization ensures that you and future generations will continue to enjoy the north woods for years to come.

*Michael Kornmann*

### Burnett County Lakes & Rivers Association

#### 2002 Spring Conference

Saturday, April 27  
9:30 a.m.

Burnett County  
Government Center

Room 165

## Burnett County Pays Shoreline Property Tax

Shoreline property owners enrolled in the Burnett County Shoreline Incentives Program received tax credits totaling \$17,500 on 2001 property taxes. A total of 350 parcels were covered by the shoreline buffer covenant that qualifies a parcel for the program. The covenant states that the property owner will follow county ordinances and standards to preserve and restore shoreline buffers. Shoreline buffers of natural vegetation extend at least 35 feet back from the ordinary high water mark. A thirty-foot wide opening is allowed for views and access to the water on each parcel.

Call the Burnett County Land and Water Conservation Department (715.349.2186) for information about the program, or visit the Burnett County web site [www.burnettcounty.com](http://www.burnettcounty.com)

### **New this year! Neighbor-to-neighbor enrollment incentives offered!**

The success of the Shoreline Incentives Program is due in large part to participants sharing their interest and commitment to natural shorelines with friends and neighbors. To encourage and reward this effort, incentives are being offered

to current participants that sponsor new enrollments. If your sponsorship results in a signed covenant, the county is offering one of the following gifts as a thank-you.

- ? New Restore Your Shore CD - with great native plant photos
- ? Another of our exclusive Natural Shorelines Shirts
- ? Lakescaping for Wildlife and Water Quality - a beautiful and useful text by the MN DNR.

Call the Burnett County Land and Water Conservation Department

## New from Minnesota DNR – Restore your Shore CD

We love this new tool offered by the MN DNR. Restore your Shore addresses case histories of restored shoreline sites, things to consider in a restoration project, and common problems and solutions. Steps and techniques for shoreline restoration are also included. The best part of the CD is a native plant encyclopedia with wonderful pictures of Minnesota's (and Wisconsin's) native flora.

Copies of the CD are available for \$29.95 + tax, shipping, and handling from Minnesota's Bookstore in St. Paul.

Phone: 652.297.5077 Twin Cities Metro, or nationwide 800.657.3757.

The Land and Water Conservation Department staff will be happy to demonstrate the CD for you.

## Attention Lake Associations!

Please send only corrections, additions and deletions for your membership lists. This will help cut down on hours it takes to update the mailing list. Please **DO NOT** send your whole membership list unless you are a new association.

Thanks so much for your cooperation.



*Restore Your Shore  
CD*

*Available At:  
Minnesota's Bookstore*

*Price: \$29.95 + tax*

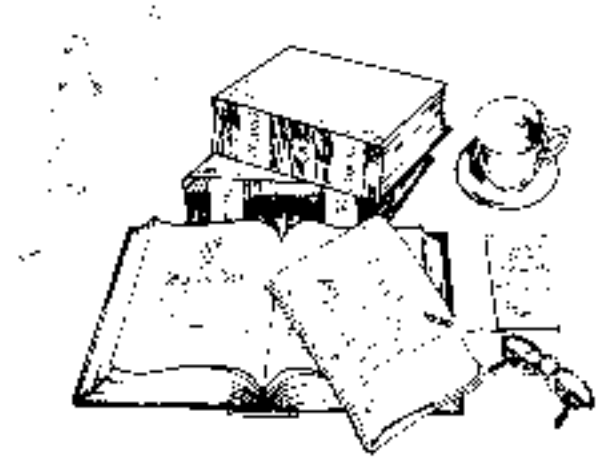
*see article at left for  
details*

## Cutting News!! Wisconsin's New Aquatic Plant Laws

### The New Laws

In September 2001, a new law was passed, s. 23.24 Aquatic Plants that requires the Department of Natural Resources to Establish a program to:

1. Protect and develop diverse and stable communities of aquatic plants
2. Regulate how aquatic plants are managed
3. Provide education and conduct research concerning invasive aquatic plants



A second law, s. 30.715 prohibits the launching of boats or boating equipment or trailers in navigable water if the person has reason to believe that the boat, boat trailer, or boating equipment has any aquatic plants or zebra mussels attached.

### What is happening?

As a result of the Aquatic Plant Law, the Department of Natural Resources is drafting a new set of rules to manage aquatic plants. First priority is to establish a permit program for removal of plants by cutting and harvesting, planting aquatic plants and any other methods of plant control. A draft Administrative Rule is being developed, numbered and titled NR 109, "Aquatic Plants: Introduction, Manual Removal and Mechanical Control Regulations". The department is seeking input from lake organizations, aquatic plant service providers and individuals interested in protecting our valuable aquatic plant communities.

### What is proposed in the new rule (NR 109)?

NR 109 will create a permit program for introducing aquatic plants, manual removal, and mechanical cutting and harvesting. As proposed in an earlier draft:

- ? Manual cutting and raking will be exempted from a permit if the area of plant removal is a single area with a maximum width of no more than 30' along the shoreline provided that any piers, boatlifts, swimrafts and other recreational and water use devices are located within the 30' zone. All cut plants must be removed from the water.
- ? Mechanical harvesting will require a permit. Initially permits will be issued annually, and after completion of an approved Aquatic Plant Management Plan, permits may be issued for multiple years.
- ? Other methods of plant control and plantings and introductions will require a permit

The permit may specify the quantity of plants, the species, the locations, the methods, the times and disposal methods for managing aquatic plants. Fees will be established based on size of the proposed project.

## Who it affects

Anyone doing aquatic plant control should be aware that a permit may be needed. The main exemption is for small manual removal by riparian property owners when it is done strictly by manual removal and is no larger than 30' wide of shoreline width. Lake associations, Lake Districts, contractors for cutting and harvesting, lake management consultants, persons planning plant restoration projects, groups proposing water drawdowns for plant control, or others managing, controlling, or planting aquatic plants should stay aware of final rule development that will regulate these actions.

All persons are covered by the boat launch law.

## Invasives

The law allows DNR to designate plants as "invasive plants", such as Eurasian Water Milfoil, Curly Leaf Pondweed, and Purple Loosestrife. No person may intentionally introduce these plants. In addition, anyone cutting plants of any species must remove them.

Also, the Boat Launch Law makes it illegal to launch watercraft or associated equipment if there may be aquatic plants or zebra mussels attached. Fines under both laws are established at \$200 for first time violations, and for second violations may go from \$700 - \$2000 or include prison, and the courts have the ability to order restoration.



## Stay tuned!

This is a new law and the rules to implement it are still being written. No final rules are available yet. It is planned to have the new NR 109 in effect beginning in **May 2002**.

More revisions are underway that will cover chemical control, biological control, and other aquatic pest management methods. These changes will be drafted and presented during summer 2002 and taken to hearing in Fall 2002, to be in effect for 2003.

Aquatic Plants have finally become a recognized resource in Wisconsin. The loss of natural shorelines and effects of invasive species have better made us aware of the important benefits plants share in providing fish, wildlife, and invertebrate habitat, and in protecting shores from erosion, loss of aesthetics, and maintaining water quality. These changes will help conserve native plants and their beneficial role on lakes, and will help to better manage problem and invasive plants.

For more information and updates, and permit application forms, contact the Wisconsin DNR (Mark Sundeen) @ 715-635-4074 or Burnett County Land & Water Conservation Department (Dave Ferris) @ 715-349-2186.

## High taxes getting you down?

If you live at your lake property, there are a couple of ways to mitigate your tax bill. The first is to make sure that you claim your Wisconsin Homestead Tax Credit. In addition, Wisconsin Housing and Economic Development Authority (WHEDA) has a property tax deferral loan program that is similar to the reverse equity loan. The WHEDA program, however, is only for paying property taxes and has restrictive income guides and annual loan limits. Lastly, some counties may administer other programs to help low income and elderly households meet their growing tax expenses.

These web pages provide more information about reverse equity loans:  
[www.aarp.org/revmort/](http://www.aarp.org/revmort/) the American Association of Retired Persons site has a no-nonsense guide to reverse mortgages  
[www.financialfreedom.com](http://www.financialfreedom.com) Financial Freedom is the largest lender providing reverse mortgages; their site has an easy to use loan calculator.  
[www.reversemortgage.com](http://www.reversemortgage.com) The official site of the National Reverse Mortgage Lenders Association  
[www.homepath.com](http://www.homepath.com) Fannie Mae's official site has information on reverse equity mortgages and more.

For more information about the WHEDA property tax deferral program, contact their Madison office toll free at 1-800-755-7835.

Eric Olson  
 UW-Madison  
 Department of Urban and  
 Regional Planning

## Reverse Equity Mortgages: An Option for Realizing the Growth in Your Property Values

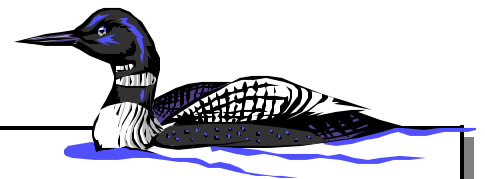
Like the bull stock market that treated investors well in the 1990s, the hot market for lake property in northern Wisconsin has provided a substantial growth in value for many property owners. Unlike stockholders, property owners have a difficult time enjoying that value growth. In fact, with the higher property taxes that come with more valuable property, lake-shore property owners may actually be unhappy with what would otherwise be a welcome windfall. But there is a way that property owners can realize the growth in their property's worth without having to move or take out a second mortgage. It is known as a reverse equity mortgage, and while not for everyone, it does have some unique features that could be very appealing to older people who's property has seen significant value increases.

Unlike regular mortgages or conventional bank loans, reverse equity mortgages do not have to be repaid in monthly installments. Instead, the loan is secured by a portion your property's resale value. It is repaid when the property changes ownership, whether through a sale or inheritance. Since there are no payments, the bank will not and cannot foreclose on your property. You are free to live in the property for as long as you wish. Also, you can open a line of credit or take a one-time lump sum for the amount of your property's value you wish to access. Because the mortgage is secured by the value of your property, you cannot have a substantial balance on your existing mortgage.



The bank will only provide a loan amount equal to a relatively small portion of your property's value, usually less than one-third. The loan amount also depends on the borrower's age. You must be at least 62 years old to qualify, and the older you are, the larger the loan you will be eligible for. Included in the amount are the principle as well as the interest anticipated to accrue and the originating fees. Because these fixed fees are substantial, the most valuable properties will yield the lowest total loan costs. Once you have the loan or line of credit, you may spend the money as you see fit: a trip to Australia, perhaps... or college expenses for junior...or better still, that major lakeshore restoration project you have been putting off!

As mentioned earlier, reverse equity mortgages are not for everybody. You must reside in your property, you must be 62 years old or older, and you must receive pre-loan counseling. However, if you're looking for a way to get at the equity in your property without having to sell and move, this financial instrument may be right for you. There are resources available for people who want to learn more about reverse equity mortgages, including counselors and a number of World Wide Web sites.



## **LoonWatch**

Many of us have had the joy of watching and listening to the common loon. Although loons are widely spread throughout most of Alaska and Canada, the common loon's population has decreased in the 48 continental states of the U.S. Approximately 20,000 loons located in Minnesota, Wisconsin, and Michigan make up nearly three-fourths of the loon population outside of Alaska. Researchers have found that the loon population has grown miraculously in the last century, even though many threats still remain. Our actions cause the main problem with the disappearance of the loons from our lakes. The development of shorelines and islands for summer homes, campgrounds, and marinas has ruined nesting areas. Interfering with loons especially during their chick-rearing periods, can cause the loon population to become extinct. Pollution into the lakes of nesting loons can cause toxins to destroy the eggs.

A loon-conservation program was started by the Sigurd Olson Environmental Institute in 1978 for Wisconsin areas and later, a similar program in Minnesota. Ten years later these loon programs combined into one program known as LoonWatch. Although Minnesota and Wisconsin are the main focus of LoonWatch, it covers Michigan and Ontario as well.

LoonWatch promotes the preservation of the loons. They need clean lakes but most of all our help. This program educates users, residents, managers, and the general public about loons, aquatic ecosystems, and environmental threats. Newsletters, audio visual programs, pamphlets, scientific reports, and lectures are all part of the educational effort.

Contributions from the public has helped in protecting loons and their habitat. Supporters of \$25 or more receive "Horizons," a publication of the Sigurd Olson Environmental Institute, with a special section devoted to LoonWatch news and Information, an annual report of LoonWatch activities, Northland College publications, and satisfaction in helping to preserve the quality of northern lake ecosystems.

You can also volunteer to help with annual loon surveys on Wisconsin Lakes. For more information, contact us at the address below or e-mail [loonwatch@northland.edu](mailto:loonwatch@northland.edu). Sigurd Olson Environmental Institute, Northland College, Ashland, WI 54806.

### There is Strength in Numbers!

Your Burnett County Lakes & Rivers Association was recently recognized as having more than twice as many lake associations (42) as any other county in Wisconsin! We have over 3500 individuals as members, which gives us an important voice, not only on the local level, but also on the state level with the Wisconsin Association of Lakes. Our main source of income is from lake associations whose yearly dues are \$25 per year. We also encourage individual memberships at \$5 per year. It's important for all associations to keep their memberships current, and we'd like to issue this reminder to those associations who, according to our records, are in arrears for one or more years.

(1 Year)	Clam Lake	Lipsett Lake	Devil's Lake
	Clear Lake	Long Lake	Loon Lake
	Ham Lake	Webb Lake	Hayden Lake

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(2 Years)	Burlingame
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(3 Years)	Bass Lake Property Owners	Crooked Lake
	Des Moines Lake	Lake 26

We would greatly appreciate the attention of these lake associations to the matter of renewing their memberships in 2002. If our records are incorrect, please call Buck Gooding (Treasurer) at 715-656-7628.

Thanks to all associations and individuals for your support which makes us strong!

#### **Burnett County Lakes & Rivers Association Board Members**

Susan Wallin  
President

Fred Kruger  
Vice –President

Greta Michaels  
Secretary

Buck Gooding  
Treasurer

#### **Board of Directors**

Dick Golding

Lin Lehmke

Shirley Sandquist

Terry Utzig

Mary Persells

#### **Burnett County Lakes & Rivers Association Membership Application**

Subscriber Name \_\_\_\_\_ Phone \_\_\_\_\_

Mailing Address \_\_\_\_\_

Summer Address Street \_\_\_\_\_ Town/City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Lake/River Street \_\_\_\_\_ Town/City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Lake Phone \_\_\_\_\_

Lake Organization \_\_\_\_\_

Contact Person and Address \_\_\_\_\_

Type of Membership (Check Category)  
 Group Organization \$25.00/Year   
 Individual/Family, \$5.00/Year

Please make check payable and mail (with membership application) to:  
 Treasurer, BCL&R Assoc., Inc., 7410 County Rd K, #107,  
 Siren, Wisconsin 54072

## NORTHWEST LAKES LEADERSHIP CONFERENCE SLATED FOR JUNE 28

*Five Counties Partner to Produce Lake Event*

Trego, WI.....The fourth annual Northwest Lakes Leadership Conference will be held at the Marvin M. Schwan Retreat and Conference Center on Friday, June 28, 2002. Sponsor organizations include the Bayfield County Lakes Forum, Burnett County Lakes and Rivers Association, Douglas County Association of Lakes and Streams, Sawyer County Lakes Forum, Washburn County Lakes and Rivers Association, and the Wisconsin Association of Lakes. The event will be funded in part by contributions from area businesses and a grant from the WDNR Lakes Planning Grant Program.

The one day event will focus on four major themes: Local government issues, building more effective lake organizations, protecting our lakes and fisheries from exotic species and threats, and recognition of lake organization volunteers.

Jeff Bode, WDNR Section Chief, Lakes and Wetlands, and a panel of local legislators will provide insight into department and government action affecting lakes. Attending lake advocates, county and local government leaders and other attendees will have opportunities to participate in discussions with these state leaders.

Newsletters, web pages, fundraising and grant application will be among subjects explored in sessions on the nuts and bolts of successful lake organization operations. Wisconsin Association of Lakes specialists will be on hand to answer questions and help with the formation of new lake associations.

Purple Loosestrife, Eurasian Water Milfoil, Zebra Mussels and other invasive species will be the focus of sessions on lake protection and modern lake monitoring techniques. Lake specific information will be available. Successful lake management techniques and ideas will be exchanged as northwestern Wisconsin lake leaders are recognized for their accomplishments as the conference closes.

The Schwan Center, associated with Bethany College, is a new retreat nestled between two lakes near Minong, Wisconsin. Pre-registration is required; no registrations will be taken at the door. Early registration discount is \$35 through June 1, \$40 afterward. Registration closes June 20. A buffet lunch and refreshments will be provided.

Local and county governments and all lake organizations are asked to send representatives to the Northwest Lakes Leadership Conference. Lakeshore owners, lake users, relevant businesses and media representatives are also urged to attend.

For information go to [bclf.freewebspace.com](http://bclf.freewebspace.com) or contact Sybil Brakken, Northwest Lakes Leadership Conference Coordinator, at 715-798-3163 or [NWLLC@hotmail.com](mailto:NWLLC@hotmail.com). (See map on back page)

Number attending \_\_\_ x \$35 = \$\_\_\_\_\_ enclosed.

Make check payable to BCLF & Mail to:

NWLLC

c/o Sybil Brakken

Route 1, Box 271

Cable, WI 54821-9766

### DRAFT PROGRAM

8:30 - 9:45 Sign in, morning refreshments, displays

9:45 - 10:50 Welcome- opening speaker, Jeff Bode

11:00 - 12:00 Break out sessions AM

12:00 - 12:30 Lunch

12:30 - 1:30 Legislative Panel

1:40 - 2:40 Break out sessions PM

2:50 - 3:30 Lake stewards' recognition, wrap up

#### **Track 1 Local government issues**

AM Variance

PM Legislation and rule making status

#### **Track 2 Building more effective lake organizations**

AM-A Enhance chances of obtaining grant funds

AM-B Newsletter and Web site creation made easy.

We show you how.

PM Keys to success shared by highly effective groups.

#### **Track 3 Helping your lake**

AM Exotic species status in NW WI.

PM Using lake monitoring data

## Water Quality: New Rules on Runoff

by John Haack, St. Croix Basin Educator, UWEX

What affects the water quality of Burnett Counties lakes? Well that all depends. The answers are often varied and sometimes complex. Each lake has unique characteristics and a variety of activities occurring along their shores and within the watersheds that bring water to the lakes.

However, from a statewide perspective, the primary threat to water quality of lakes and rivers is something called non-point pollution. The pollution that RUNS OFF of construction sites, farms, road construction and maintenance, parking lots and residential property is referred to as polluted RUNOFF (or nonpoint source pollution). Polluted runoff from these common land uses is typically loaded with nutrients. Nutrients, such as nitrogen and phosphorus, can be thought of as junk food for lakes and rivers and often results in nuisance plant growth and algae blooms.

Since the clean water act of the early 1970's, communities and states have done an admirable job of cleaning up many end-of-the-pipe pollutants. These would include things that are easy to identify such as factory and municipal waste water effluents and other things that flow out the end of discharge pipes often referred to as "point sources".

Cleaning up sources of non-point pollution/runoff has proven a bit more challenging. The sources are wide spread, difficult to nail down and often challenging to correct. Add to all this the need to balance private property rights and the protection of public water resource and you can begin to understand the complexity of fixing the problem.

These "non-point" issues are in the news a lot lately because the Wisconsin Department of Natural Resources (DNR) board recently approved sweeping new rules to clean up Wisconsin's waters by targeting runoff. The rules are a set of performance standards that farmers, construction crews, park directors, golf course managers and private homeowners would have to follow. To lessen the amount of pollutants ending up in water, the rules target fertilizers, construction waste, salt for icy streets and leaf collections. Burnett County would not be affected by many of the rules aimed at larger residential areas (1000 people/square mile or more).

However, farmers in the county would be required to follow rules to control soil erosion from their land, divert rainwater from manure storage areas, barnyards and feedlots and locate manure piles away from streams and lakes. These rules couldn't be enforced unless the state helps share the cost. The Department of Agriculture, Trade and Consumer Protection is now developing performance standards for these rules. County Land and Water Conservation Departments are the third main partner, and will be the ones who talk to farmers and landowners, explain the programs and administer the details.

The pollution that **RUNS OFF** of construction sites, farms, road construction and maintenance, parking lots, and residential property is referred to as polluted **RUN-OFF** (or non-point source pollution).

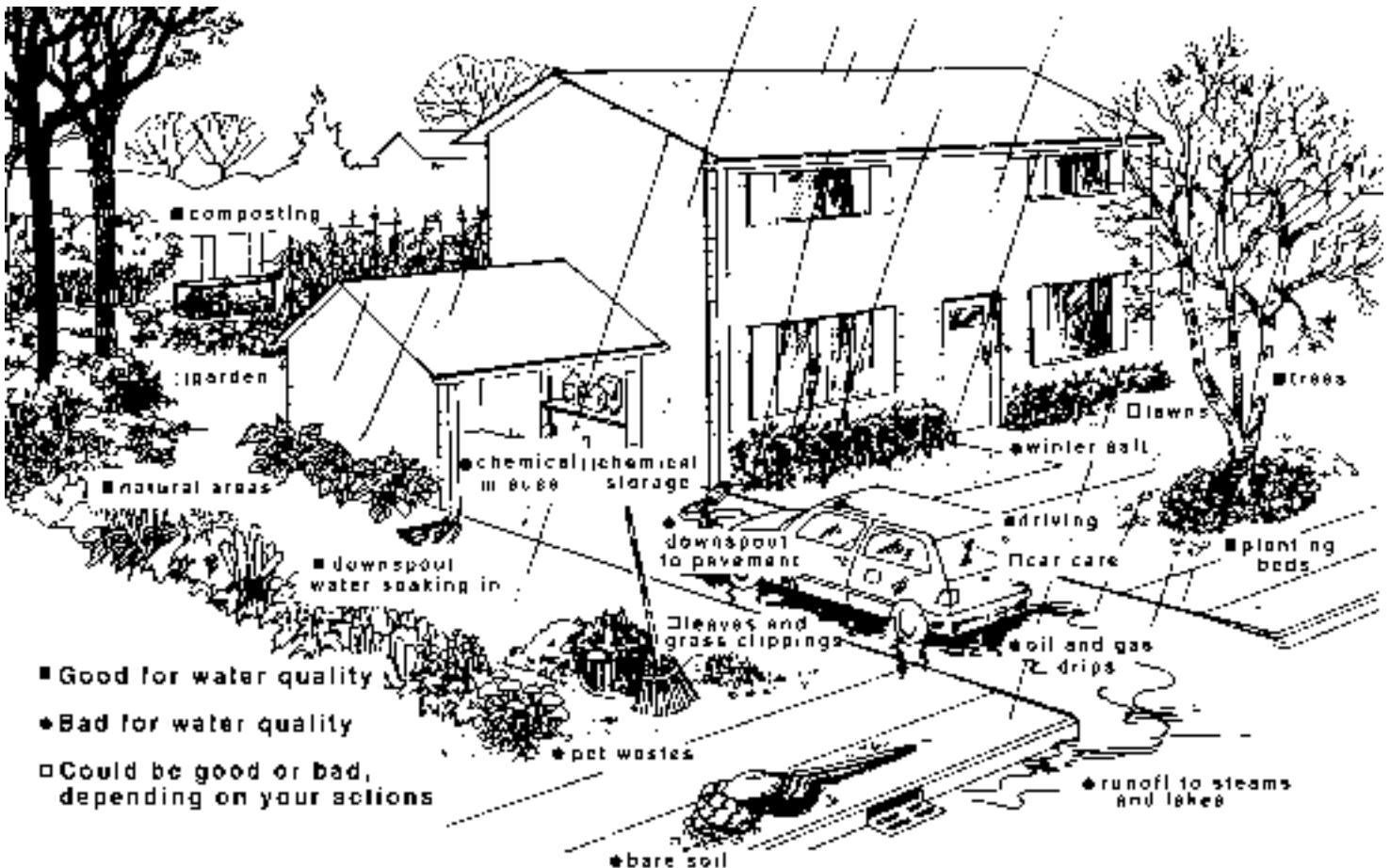


Cleaning up sources of non-point pollution/runoff has proven a bit more challenging. The sources are wide-spread, difficult to nail down and often challenging to correct.

DNR Secretary Darrell Bazzell called the proposed runoff rules the critical missing piece in Wisconsin's quest to clean up and protect all waters so they are safe to fish in and swim in.

"We're putting in place the most comprehensive set of measures in the country to reduce polluted runoff," Bazzell says. "This is groundbreaking work, and it's difficult to overstate how important they will be in providing all of us -- urban residents, farmers, developers, municipalities, highway workers and golf course owners -- the tools we need to do the right thing to protect and improve our waters. "These proposed protections will help insure Wisconsin citizens have safe water to drink, and they will help clean up and protect the lakes and rivers so important for our recreation and scenic beauty, our \$8 billion tourism industry, and our economy as a whole."

The rules still require additional legislative review and public hearings. Once they become law they will be a huge step in maintaining and protecting the waters of Burnett County and the state of Wisconsin for future generations.





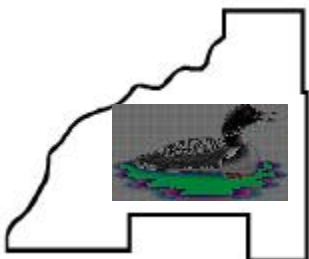
7410 County Road K, #107  
Siren, WI 54872

Phone: 715-349-2151  
Fax: 715-349-2102

Email: [mike.kormann@ces.uwex.edu](mailto:mike.kormann@ces.uwex.edu)

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Permit No. G268

**BURNETT COUNTY  
LAKES & RIVERS  
ASSOCIATION**



THE LAKE  
NEWSLETTER FOR  
BURNETT COUNTY  
RIPARIANS