

LAKEWORD

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A Quarterly Publication of "The Lakewood Property Owners Association" located on Castle Rock Lake in Adams Cty, WI

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PRESIDENT'S CORNER

I think that the many of you who attended our 4th of July picnic will agree that it was a great success, due in a large part to the efforts of Tom Walsh and his wife Donna. We hope to make this an annual event for the fun and friendship of the property owners.

Many thanks to you who keep your property assessments up to date. There are still some who feel they do not have to pay these assessments and refuse to do so. I have made copies of the pages in the Declarations, Covenants & Restrictions for publication in the newsletter.

ARTICLE 6.5 Effect of non-payment of Assessments. Remedies of the Association. (Please read these carefully, because it is my intention to foreclose the liens against delinquent properties) Any assessment not paid within 30 days after the due date may upon resolution of the Board bear interest from the due date at a percentage rate no greater than the current statutory maximum annual interest rate, to be set by the Board for each assessment period. The association may bring an action at law against the Owner personally obligated to pay the same or foreclose the lien against the property in the same manner, and subject to the same requirements, as a foreclosure of mortgages on real property in Wisconsin, and there shall be added to the amount of such assessment actual costs and attorney's fees incurred to collect the assessment. The association may bid on the Property at a foreclosure sale, and acquire and hold, lease,

mortgage and convey the same. If the association has provided for collection of assessments in installments, upon default in the payment of any one or more installments, the Association may accelerate payment and declare the entire balance of said assessment due and payable in full. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Area or abandonment of his Lot.

ARTICLE 6.6 Exempt Property. The following property subject to this Declaration shall be exempted from the assessments, charge and lien created herein: (I) all properties to the extent of any easement or other interest therein dedicated and accepted by a local public authority and devoted to public use; (II) all Common Areas; (III) all properties exempted from taxation by state or local governments upon the terms and to the extent of such legal exemption. Notwithstanding any provisions herein, no land or improvements devoted to dwelling use shall be exempt from said assessments, Charges or liens.

Once we have a list of the delinquents and have Board approval, I will meet with our Attorney and have certified letters sent to the delinquent Property Owners. If you do not sign for the letter or do not receive it, this will not be considered a valid excuse, but will be considered a non response. Once it is turned over to our attorney, you will receive a court summons. If you do not appear in court to defend yourself, your property will be sold at a sheriff's foreclosure sale to satisfy our lien. You will also be required to pay our attorney's fees & court costs. If

you currently have a lien against your property or are now delinquent in your assessments, the time to call a board member to make payment arrangements is **NOW!!** Numbers to call are: Mike Templeton - 708-746-9321, Tom Walsh 608-339-9152 or George Robinson 708-455-1190.

The Board of Directors has been more than fair and patient in collecting our property assessments. If you own property in Lakewood, you will have to pay your assessments. While it is an unpleasant task on our part to collect the assessments THE HARD WAY, if that's what it takes, **do not underestimate our resolve in this matter.** The consequences for not settling up will not be pleasant.

For those of you who plan to run for the Board of Directors next year, it is to your advantage to announce your intentions early and even write an article for the newsletter explaining your views. While we take nominations from the floor, most elections have already been decided before the meeting. Ballots are mailed out with the meeting notification in March and many people vote by proxy before the meeting. If you want to be on the ballot, please notify someone on the Board of your intentions **In Writing!!** Have a nice rest of the summer.

Thanks - Mike Templeton, Pres.

VICE PRESIDENT'S REPORT

Our first annual 4th of July picnic was a huge success. Everyone enjoyed themselves. The weather couldn't have been better. My wife and I want to thank all the people who helped make it a success; namely the Templetons, Jameses, Oliphants, Mendelsens and Kathy Bischof. We also want to thank the Meils family for their donation of a huge picnic table to the association.

I would like to remind you again that the containers at the park are for picnic garbage only. Every week there are several bags of household garbage. Can you imagine what it would be like if everyone of you brought their garbage down to the park? Many of you have gone that extra mile to do little extra picking up at the park. For this we thank you.

Please remember, no parking on the boat ramp. This is for people putting their boats in the water. The parking lot in the back is for cars with trailers. Please keep the front lot open for cars only. I want to thank all members for their cooperation this past summer.

Tom Walsh - Vice President

We have reduced the number of properties having liens filed against them to about 15. The number of owners still not up to date on dues (including those with liens on file) is now under 50. I commend and thank those of you who have paid your assessments. As mentioned in President Templeton's article above, payment of association dues for maintenance of the common area is **NOT AN OPTION**. It is a condition of ownership and is implicitly agreed to by virtue of ownership. Members not yet having a copy of the Association Declarations and Covenants may order a copy by sending payment of \$5.00 to defray cost of copying and mailing. Send request to Arkdale address on front page of this Newsletter. Many second owners and even some original owners did not receive a copy of the Constitution, By-Laws and Declarations & Covenants upon purchase. It is in your best interest to know what your ownership obligations are.

I have gone out of my way to avoid filing additional liens and the board has granted several extensions, but in fairness to the vast majority who do pay up, we can no longer continue to let those few defy the rules by which their ownership binds them. The current deadline for lien filing now is the 3rd week of October when I will return from a trip to California and Utah. Those whose assessments are delinquent according to our records will receive one final notice during Sept. before these liens are filed. Please cooperate by paying up or arranging a payment schedule.

Thanks - George Robinson Secy/Trsr

Lake Access

George Robinson has asked for contributions to LAKEWORD. This is the second in a series of articles I will be submitting for publication. Any comments regarding my articles are welcome.

Adventures In Boating.

Probably the biggest reason my family chose to invest in the Lakewood subdivision was because of the lake accessibility. In the past couple years, this meant daily trips to the beach whenever we were in town. And every time I looked out on the water, I wondered what it looked like looking from the water.

So this year I purchased a boat.

My requirements for this watercraft were simple:

- I wanted enough power for skiing.
- I wanted something easy to handle.
- I didn't want to mix oil and gas.
- I wanted something I could maintain.
- My limit on price was under \$5000.

I ended up purchasing a 16 foot 1984 Mach 1 runabout with a Volvo Penta engine and stern drive.

This is where the adventure begins.

Even though Volvo has been making marine propulsion units longer than anyone else, and even though they are high quality reliable pieces of machinery - like every other machine, they require some maintenance. I have yet to find anyone in central Wisconsin who wants to touch them. Obtaining parts is possible by paying premium prices for mail order parts. Shawn at Edgewater Marine said he would order a propeller for me. He placed the order in late May and is still waiting for delivery.

Fortunately, this boat is still operable.

The next adventure was launching this boat. At our private launch this is quite difficult. Even with the tow vehicle backed into the water with its back wheels submerged, the boat is not quite floating. I'm not the only one who has experienced this problem. Even launching small fishing boats is challenging.

I find the public launch at the Lake Shore Estates inlet works well. It does get a little crowded at times.

A recent adventure involves learning about the submerged surface of the lake.

As you know, Castle Rock Lake is formed by the impoundment of the Wisconsin River flowage. This forms a deep body of water near the Castle Rock Dam but as you travel upstream of the dam the water becomes shallow at unpredictable locations.

To assist boaters, channel markers show the navigable areas of the river. So, I felt confident to speed along at 25 miles per hour on a trip upriver of our beach. This worked well until the channel switched from the west bank to the east bank, and I lost sight of the channel marker.

I found an area of the river that was only two feet deep. My first sign of trouble occurred when the propeller found the bottom of the river, which caused the boat to abruptly cease forward motion. My 3 year old daughter did not cease forward motion, thus propelling her overboard.

She recovered from her first swimming lesson remarkably well. The boat was not so fortunate.

The sudden stop had caused the big marine battery to travel farther than the battery cables wanted. This caused some kind of short circuit that disabled the starter and the power tilt unit. The boat was literally dead in the water.

I did have a walkie talkie on board. So I transmitted a distress call on channel 9 and channel 16. After no reply I tried several other CB channels. But no one was responding.

My wife and I tried pushing the boat out of the sand, but the propeller had buried itself deeply.

Ultimately, one of our neighbors from Lake Shore Estates was traveling on the river and offered to tow us to the nearest boat launch.

We gladly accepted. With his boat pulling, and my lifting the back of our boat, it was freed from the sand. And our boat headed for port not under its' own power.

The merits of this story are summarized in the following messages:

_ Don't buy a boat until you know it can be easily serviced.

_ Until the Lakewood launch is dredged, use a different boat ramp.

_ Before taking a water craft out on any body of water, become familiar with its' waterways.

_ If you are boating and see a boater in distress, please stop to help.

-Jim Walsh.

Editors Note

We have been aware for some time of the need for dredging the boat launch ramp and have discussed it at length. The prevailing northwest wind at this open lake expanse makes dredging a very temporary fix. The parsimonious attitude of a small cadre of owners every time we suggest spending a few dollars has put a further crimp in attempts to ease this problem.

It would be well to note that shallow sand bottom is not the only hazard when boating on our lake. Watch out for those stumps and submerged trees which are every bit as bad if not worse. **GAR**

THE DISPOSAL PROBLEM

I recall that my youngest son was growing up in the 60s generation of Social and Environmental revolution. At the time, many of their views seemed outrageously radical and rebellious at the time - (though by many of today's standards they seem archaic). We were still basically in the built in obsolescence throw away economy. One very astute comment my son came home with was that - "THERE IS NO LONGER ANY AWAY". This has since become pretty much an accepted premise now in the era of environmentalism and recycling.

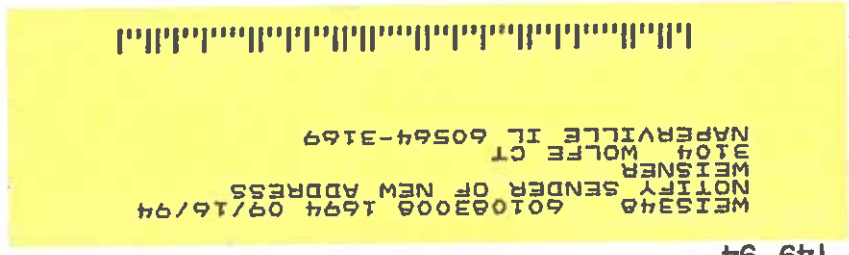
This new mania has become a bit ridiculous now with the transparent trash bags - (my daughter-in-law calls it gift wrapping the garbage) - but some of it we have brought onto ourselves by not being considerate and responsible. Trash and garbage disposal is a nuisance

at times, but if we each take care of our own messes, it can be manageable without taking the enjoyment out of life in our secluded community. Much of the garbage and food scraps can be placed outside as a treat for the wild animals and will be neatly cleaned away by morning. Paper and cardboard can be used as kindling for the fireplace. When plastic, glass and metal is then placed in recycle bins, the trash requiring landfill space has now been drastically reduced. If you are a part time Lakewood Resident like me, you no doubt have a perfectly good disposal system at home and a small bag of trash is not a big load to take back home.

Below are the summer and winter dump hours repeated once more. If you have several different family members and guest visiting you may want to post a copy on the fridge or a cabinet door. Winter hours apply from **Oct. 1 through April 14**. Summer hours are **April 15 Through Sept. 30**.

Summer - April 15 Thru Sept. 30
Wed. 5:00 to 7:00 P M
Thurs. 10:00 A M to 1:00 P M
Sat & Sun. 1:00 P M to 4:00 P M

Winter - Oct. 1 Thru April 14
Wed. 2:00 P M to 3:00 P M
Sat. 1:00 P M to 4:00 P M



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Jon & Victoria Weisner



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