BLACK OAK LAKE PRESERVATION FOUNDATION NEWSLETTER

SPRING 2025

PRESIDENT'S REPORT

Michele and I are looking forward to being back on the lake! These past few weeks I have been up from Wausau for various meetings with our boat inspectors, Vilas County, and Vilas and Oneida County conservation groups, and these trips are such a reminder of how much Michele and I like being in the Northwoods and on the lake.

What do we appreciate about being there? Friends on the lake, attending lake events, walking around the lake, walking the dogs, cycling on trails, kayaking, puttering around the lake in our tiny boat, driving around the north, waterfalls, supper clubs, the night sky, and ….. sitting on the dock doing nothing. Just writing this, in late April, is giving me an appetite for it all again – it can't come soon enough!

There's a lot of good reading in this newsletter, as there always is. We have a great season of events coming up. As you read, have your calendar beside you so you can reserve time for the picnic and auction, the 4th of July Boat Parade, pontoon parties, walk around the lake, the progressive dinner, and the "survivors" dinner.

None of this happens without the work of many individuals in our lake's community.

But first, let me thank Chris Hook for his years of producing this Newsletter. It has been a publication we can be proud of – "Thank you, Chris!" Your work has been truly appreciated.

Dan Mayer, Celia Kistler's son-in-law, will be taking over production and keeping it running. "Thank you" to Dan.

The board has been meeting over the winter, keeping track of our finances and investments, and talking about social events and fundraising. You'll see reports on these things through this newsletter. Our board is Keith Montgomery (President), Mark Hoffman, Dave Paton (Treasurer), Celia Kistler (Secretary), Bonnie Clarke (past President), Mary Thomas, Dan Zane, Nancy Hill Travis, Morgan Fleming, Jack Barnum, Meghan Woltman.

We have particular thanks to extend to Celia, who will be stepping off the board as her term expires June 30 this year. Celia has been our secretary, and a great one. Also, thanks to Morgan Fleming will be stepping in as secretary on June 30, and we greatly appreciate her willingness to do so. And Megham Woltman, who will be stepping down June 30, as her term expires. Again, many thanks to all and to

continuing members for your service. Our Nominating Committee – Barbara Annin, Cathy Gelb, and Sue Woltman -- will have nominations to present at our Annual Meeting, July 5. Nominations may also be made from the floor on the day of the meeting.

Off the board, many – many - others keep things moving: Walt Bates, Kathy Kelly, Cindy Miller, Sara Beedie, Elizabeth Eaton, Sharon Basten, John & Bonnie Clark, Fred Aikins, Bob Beedie, Cathy Gelb, Barbara Annin, Sue Woltman, Mary Jo Zane, Cathy Hesselman, Kay Fleming, Galia Vineyard, Darlene Erickson, and Susie Whipp.

Lists like the above make me very nervous. If I have omitted anyone (or misspelled a name), my sincere apologies.

ANNUAL MEETING NOTICE

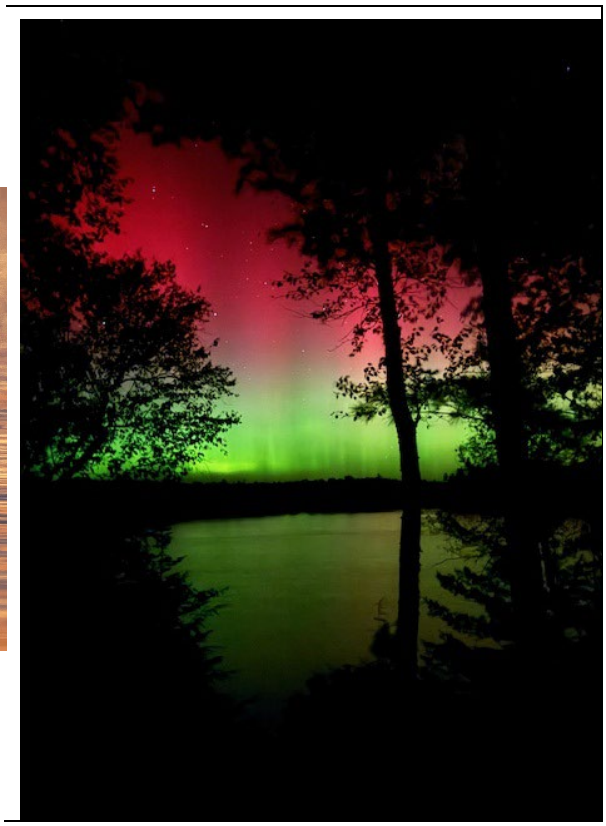
>> Saturday, July 5, 10:00am, Land O Lakes Town Hall <<
[NOT the Snowflake]

NEW BLACK OAK LAKE DIRECTORY (WALT BATES)

These are the cover photos for our new upcoming directory. The two passing Loons will be on the front cover and was shot by Kate Kennedy. The Aurora Borealis shot by Cindy Stewart will be on the back cover.

There are hundreds of changes from the older 2024 directory. The new ones have been printed and will be available soon at $5 each.





MEMBERSHIP AND FUNDRAISING – AN APPEAL

The Black Oak Preservation Foundation is not just about helping out our social life on the lake! Its primary purpose as a tax-exempt 501(c)(3) is to work on maintaining the water quality of the lake, enhancing its recreational features, and keeping the lake's ecosystem in balance. And, because of our efforts, BOL is a gem – clear and AIS free. And with that, we can be sure our property values are enhanced.

One of programs is the "Clean Boats, Clean Waters", program (aka CBCW). This is the program that is responsible for personnel at the public beach that inspect each and every boat for invasives that might be hitching a ride and may create problems later. For those who have visited other area lakes, the benefit of such a program is obvious.

To support our work, we ask of each resident – not simply each household – to take out a membership of $30 in annual dues. Dues can be paid via check: The address to which your check should be sent is: BOLPF Inc. P.O. Box 151 Land O Lakes, WI 54540.

You can also join or renew online at https://blackoaklake.com/donations-page/

However, even if we had every single resident chip in their annual $30 we would come nowhere near to covering the cost of the CBCW program.

Please consider adding to the $30 minimum. As you will see in Dave Paton's Treasurer's Report, "Dollars for Hours" donations significantly close the gap.

Additional funding is provided by grants as well as the various fundraising efforts that happen most often at the annual picnic. A special thanks to Sharon Basten (Caruso) and her crew for their tireless work over many years that make that picnic the highlight of the summer. The silent auction held at the annual picnic is a big job as well. Kathy Kelly (Surpless) is our leader in that. There are MANY to thank here! You know who you are … please give yourselves a pat on the back! Please support their efforts at the picnic.

However, dues and picnic revenues do not cover it all.

Having dear friends on the lake who are very generous really helps close the gap!

We've been able to closely balance the needs and resources of the Black Oak Lake Preservation Foundation …. but our fears are always that one of these years there will be a demand on those that puts these efforts at risk. PLEASE never let the $30 annual dues be a limit to what you give to BOLPF!

Do you have an IRA which is now subject to the RMD (Required Minimum Distribution) but you would rather see it going to Black Oak Lake and not the IRS? The charitable RMD allows you to direct some or all of it to a charity of your choice and I have a suggestion!

Do you have donor-advised fund (aka DAV)? These are pretty slick in a lot of ways but the bottom line is that you can gift financial assets to a DAV which will give you a tax break right now and those sums can be redirected to a charity of your choice.

Do you have a stock position you have held for a LONG time but haven't sold due to a large capital gain? Perfect example for a DAV or an outright gift!

There are ways for you to direct your wealth now in ways that will continue to give to future generations and their enjoyment of Black Oak Lake.

Please consult with your tax advisor for the right ways to do just that!

TREASURER'S REPORT
(DAVE PATON)

Attached you will find a couple of exhibits that I hope will recap 2024 BOLPF dealings.

Our biggest expense is the payroll of our fantastic boat inspectors. In that we should take great pride as it is their dedication, along with the efforts of our President Keith Montgomery and others, which keeps our dear Black Oak Lake the cleanest, clearest lake in the state!

Our inspectors are really great and they might have some fishing tips for you too. Shake their hand and give them a pat on the back!

Black Oak Lake Preservation Foundation

Balance Sheet

12/31/2024

Account Number	Account Name	Amount
Assets		
1000	BOLPF Checking Account	$33,740.14
1050	BOLPF Savings Account	$ 9,449.95
1100	Certificates of Deposit	$ 20,078.08
1150	Fidelity	$103,717.05
Total Assets		**$166,985.12**
Liabilities		
Total Liabilities		**$0.00**
Equity		
3000	General Fund - Fund Balance	$166,985.12
Total Equity		**$166,985.12**
Total Liabilities + Total Equity		

Black Oak Lake Preservation Foundation

Budget vs. Actual

01/01/2024 to 12/31/2024

Account Number	Account Name	Actual	YTD Budget	Difference
Income				
4000	Membership Dues	$3,819.40	$4,780.00	($960.60)
4025	Donations - Auction	$0.00	$2,700.00	($2,700.00)
4050	Donations - Dollars for Hours	$28,650.00	$10,000.00	$18,650.00
4075	Gifts & Memorials	$350.00	$9,000.00	($8,650.00)
4100	Auction	$6,380.00	$9,000.00	($2,620.00)
4101	Clothing & Glassware Sales	($529.74)	$3,200.00	($3,729.74)
4102	Progressive Dinner	$0.00	$1,000.00	($1,000.00)
4103	Picnic	($3,268.96)	$4,500.00	($7,768.96)
4104	Survivor Dinner	$0.00	$1,000.00	($1,000.00)
4200	Clean Boats Clean Waters Grant	$2,634.47	$4,000.00	($1,365.53)
4300	Interest Income	$0.00	$1.00	($1.00)
4301	Directory, Maps, Etc	$0.00	$500.00	($500.00)
4303	Unrealized Gain on Investment	$10,202.61	$0.00	$10,202.61
Total Income		**$48,237.78**	**$49,681.00**	**($1,443.22)**
Expense				
5000	AIS Lake Plant Survey	$500.00	$600.00	($100.00)
5001	Aplos Accounting Software	$0.00	$540.00	($540.00)
5002	Clothing & Glassware	$0.00	$2,500.00	($2,500.00)
5003	Directories	$0.00	$800.00	($800.00)
5004	Insurance	$2,765.00	$2,850.00	($85.00)
5005	Picnic	$ 3.095.00	$4,000.00	($5)
5006	Survivor Dinner	$0.00	$1,000.00	($1,000.00)
5007	Miscellaneous	$210.30	$450.00	($239.70)
5008	Wisconsin Lakes & VLCRA Dues	$0.00	$450.00	($450.00)
5009	Boat Parade	$127.06	$100.00	$27.06
5010	Lake Inspector Supplies	$0.00	$300.00	($300.00)
5011	Auction	$0.00	$500.00	($500.00)
5014	Website Expense	$1,201.12	$800.00	$401.12
5402	Bank Fees	$50.00	$0.00	$50.00
5200	Inspector Payroll	$28,469.69	$27,250.00	$1,219.69
5300	Lake Inspector Payroll Service	$628.20	$1,000.00	($371.80)
5400	Tax: Federal	$5,171.84	$6,500.00	($1,328.16)
5401	Tax: State	$0.00	$10.00	($10.00)
Total Expense		**$42,218.21**	**$49,650.00**	**$6,531.11**
Total		**$6,019.57**	**$31.00**	**$7,974.33**

THE BOLPF FOUNDATION INVESTMENT UPDATE (JACK BARNUM)

The Board Foundation recently transitioned our primary investment account from Vanguard to Fidelity Investments. This decision came following a careful review and the ease of taking off and assigning new board members in the future.

Upon liquidating our previous fund, the foundation realized a small profit, concluding the transaction with a total of $103,786, a 3.7% return on investment.

Currently, our funds are securely positioned in a Fidelity money market account, gaining a conservative 3.96% on a 7-day yield (as of April 24th, 2025). This cautious stance provides us with liquidity, capital preservation, and flexibility. Given the ongoing market volatility from economic uncertainty, inflation concerns, and fluctuating interest rates, holding cash in a money market account allows the foundation to remain strategically agile.

Our primary aim is to protect the foundation's principal and responsibly grow our financial resources, ensuring our philanthropic endeavors' long-term sustainability and effectiveness. Which primarily protects Black Oak Lake from a milfoil event or having to respond to one.

In collaboration with Fidelity's advisory team, our finance committee will regularly reassess market conditions and evaluate prospective investment avenues. This ongoing partnership aims to optimize future returns, aligning investment decisions closely with the foundation's mission and goals.

We appreciate everyone's continued trust and support and assure everyone that the BOLPF finance committee remains dedicated to responsible stewardship of our assets. As markets stabilize, we anticipate making informed, strategic investment decisions to foster meaningful, long-term growth for the foundation's financial health and preservation of Black Oak Lake.

SOCIAL EVENTS ON THE LAKE 2025 (MORGAN FLEMING)

Black Oak Lake has a strong association of residents. One thing that contributes to this is our respect for the lake and another is the social events we have each summer that get us together

Look out for notices of dates and times:

1. Pontoon parties – see notice below from Sara Beedie.

2. Progressive Dinner – Saturday, June 21 – see the sign up from at the end of the Newsletter

3. July Fourth Boat Parade – details to come.

4. BOLPF Annual Meeting – July 5, LoL Town Hall.

5. Annual Picnic and Auction – Saturday, August 2. Lowenwood.

6. Walkaround the Lake -- late August/early September following by a BBQ lunch.

7. Survivor Dinner -- late September/early October.

BOLFP ANNUAL PICNIC AND AUCTION

Saturday, August 2. Time TBA

Lowenwood

PONTOON PARTIES
(SARA BEEDIE)

Mark your calendars for this summer's Pontoon Parties:

Saturday, May 24th, Saturday, July 5th, Saturday, July 26th and Saturday, August 30th.

Grab your favorite beverage and an appetizer to share and join in the fun as we enjoy the evening on Black Oak. Festivities begin in Barber's Bay at 5 p.m. Stay for an hour or for the evening, it's up to you! Rain date will be the following evening.

Remember your friends and family who might not have a pontoon boat, offer to pick them up on your way.

Please bring only plastic glassware.

LOWENWOOD REPORT
TRAIL CLOSURES AND EVENTS
(WALT BATES)

The Lowenwood property is a great neighbor and their 1,200+ acres are by far the largest property on Black Oak Lake with about 16% of the total shoreline!

They have again agreed to host our annual picnic on Saturday, August 2 (more on this elsewhere in the newsletter) .

Additionally, Lowenwood continues to permit our use of a designated trail on their property connecting West and North Black Oak Lake Roads so we can walk/bike around the lake. Here are the rules and we ask for your strict observance of them:

- The "designated route" is described on the lake website under "Members" and has many little pink and blue flags along it. Don't get lost!

- This permission is for Black Oak Lake residents and their guests only. A Black Oak resident must be part of any group that goes through. Be sure your children know these rules as it is usually them or friends that are violators.

- Dogs and bikes are permitted but no gas engines are allowed

- There will be times during the summer that Lowenwood has groups visiting and requests that we keep out. I will advise by lake-wide emails of any upcoming closures and signs will be posted at both ends of the trail. This permission is a huge benefit to us. Please don’t spread this to non-Black Oak friends.

Summer 2025 days of trail closure ..... If you're a frequent user, put these dates on your calendar. June 23 - 26, July 14 -17, Oct 1-2, 13, 20-24. There will also be a sign at each end of the trail to remind you should you forget.

They also host monthly Fish and Game Club meetings and programs on the first Tuesday of every month at 6:30pm. The schedule for 2025 follows:

- June 3: "Back to the Future: Achieving Wolf Coexistence in the Western Great Lakes Region". Peter David, Retired GLIFWC Wildlife Biologist
- July 8: "The Appalachian Trail". Anne Small, Northstate Mycological Club
- August 5: "Bogs and Shorelines in the Northwoods". Mariquita Sheehan
- September 2: "What Makes Black Oak Lake an Incredible Lake?" Black Oak Lake Preservation Foundation
- October 7: "The Boys of Winter". Bill Jamerson

OTHER LAKE HAPPENINGS AND THINGS

ANNUAL SIX-COUNTY MEETING:

Join lake residents from across the north on Friday, July 11 -- doors open 8:30am and the meeting runs 9:00am - Noon at Nicolet College on Rhinelander's south side. This in-person event will bring together experts, enthusiasts, and community members to discuss the conservation and preservation of our precious water resources.

Get there early for snacks and visit the table displays.

The theme this year will be "Quakes to our Lakes - What's Shakin'?" Come to learn about the threats shaking up our surface water health and the tools we use to fight those impacts.

Register ahead of time – it's free, and registering ahead of time saves you signing on the day – skip the queue! Register here : https://sixcountymeeting.eventbrite.com A full agenda is available at this online registration site.

OTHER ORGANIZATIONS:

We take care of business on BOL for ourselves, but there are others also working in the north that help us out.

The Vilas County Lakes and Rivers Association publishes a free newsletter https://vclra.org/newsletter-archive/. Check out the homepage at https://vclra.org/ and consider joining at only $25.

The UW Extension Lakes publishes "Lakes Tides" newsletter and it's available free: https://www3.uwsp.edu/cnr-ap/UWEXLakes/Pages/resources/newsletter/default.aspx (You can also donate at any level, if you wish.)

Facebook and other pages:

Black Oak Lake's Facebook page: https://www.facebook.com/groups/603917789628159/

Land O Lakes Community Group on Facebook: https://www.facebook.com/groups/315695735269580/

Check out the latest regional news and upcoming events at: https://borderbulletin.com/index.html

Vilas County News-Review: https://vcnewsreview.com/

Vilas county mapping: https://geo.vilascountywi.gov/

THE DNR'S CITIZEN LAKE MONITOR NETWORK (CLMN) AND BLACK OAK'S WATER CLARITY (WALT BATES)

The DNR has restarted the publishing of the annual spreadsheets covering all the monitored lakes in the state. They show each lake's Secchi readings, Phosphorous and Chlorophyll contents and each lake's Trophic State Index. This index (scores from 0 to 100) measures a lake's, well, ickiness. The clearest lakes are "Oligotrophic" (0-40) then "Mesotrophic" (40-60) and "Euthrophic" (60-100). You would not want to swim, or even wade, in a eutrophic lake. I'll cut to the chase. Black Oak's TSI is 30 which is the lowest in the state. The worst is Eagle Lake in Racine with a TSI of 81. It's clarity is 9 inches!

If you want to see all the spreadsheets they are on our website. Go to OUR WORK > WATER QUALITY and scroll down to "Clearest Lake In The State". If you just want to know where we rank in clarity there are spreadsheets covering the last 19 years. Black Oak is #1 in 13 of them (including 2024) and #2 and #3 three times each.

VOLUNTEER SHORELINE MONITORS 2025:

A group of Black Oak Lake residents volunteer as shoreline monitors, to inspect assigned sections of the lake for Eurasian Watermilfoil, and other invasives. They inspect at least once monthly in June, July, and August, on their own schedule. We are in need of a few new shoreline monitors who can help 3 months this summer. If you are only able to help one or two months, please contact me- we would love your help! Please contact Cindy Stewart at 815-861-1707 to sign up.

We can all help by inspecting the area around our dock monthly. A multi-pronged approach by paid inspectors at the beach, volunteer monitors, and home owners is our best defense against invasive plants. See Wisconsin DNR for more information: https://dnr.wisconsin.gov/topic/Invasives/fact/EurasianWatermilfoil.html

CBCW REPORT

Inspections started this year on Opening Day, May 3 (last year, ice delayed the opening by a few days).

Karl Hoessel, our long-time inspector-scheduler has moved to be closer to family in Appleton, and Chris Phelps is our new inspector-scheduler.

Just a reminder that our inspectors are obligated to approach all boats entering and ask a few questions and inquire if they may inspect your boat – that's a requirement for our DNR grant, and it includes residents and not just day visitors. Please be polite to these requests. Thank you.

CBCW is only one component of our work in keeping invasives out: Cindy Miller, "Thank you" for coordinating the Lake Monitor Program which inspects the shore zone at least every month from May through September. Thanks, of course, to the lake monitors: In order of lots that's Eaton, Thomas, Morris, Lippert, Allman, Duff, Beedie, Beers, Hattenhauer, Bates, Zane, Gelb, Hill, and Hook! Lastly, there are several residents who stand ready to fill in on inspections: Adams (x2), Arpke, Beedie, Clarke, Hoffman, Paton, Surpless Kelly, Rao.

And we have a new sign at the landing, courtesy of the town. (Don't' worry, I'll fix the signs on the left.) The town also bolstered the legs of the billboard, which were causing it to lean over.



ICE-OUT DATE
(WALT BATES)

2025's ice out was on April 29.

The DNR's definition of "ice out" is the date that the last ice on the lake melts. The most common site for that on Black Oak is the south shore of Barbers Bay from about Basten's to Erickson's. This shoreline faces directly north and has a steep hill behind it with tall trees above, shielding the ice from the sun. Our unbroken 117 year record of recorded ice out dates through 1997 comes from folks who lived in

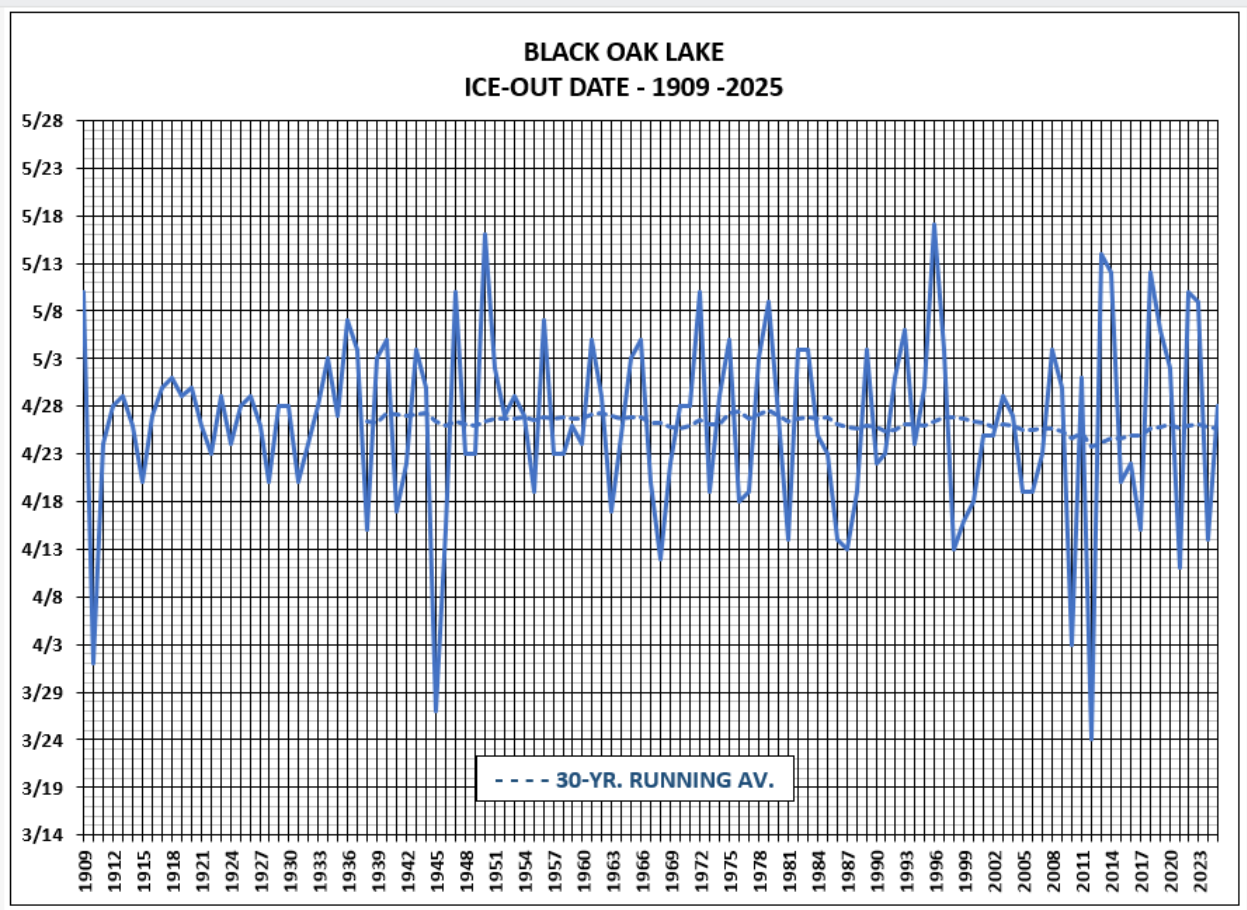
Barbers Bay and could easily view that last ice from their homes. Since then, the dates have been recorded by John Annin and now Walt Bates. All that data is on the website at OUR WORK > ICE OUT REPORTING and click on the link in the text. A quick summary of all that averaging is:

The overall average of the 117 dates is April 26. When breaking that down it looks like this:

Halves: Oldest half is April 26, Recent half is April 26.

Thirds: Oldest third is April 26, Middle third is April 27, Most recent third is April 26.

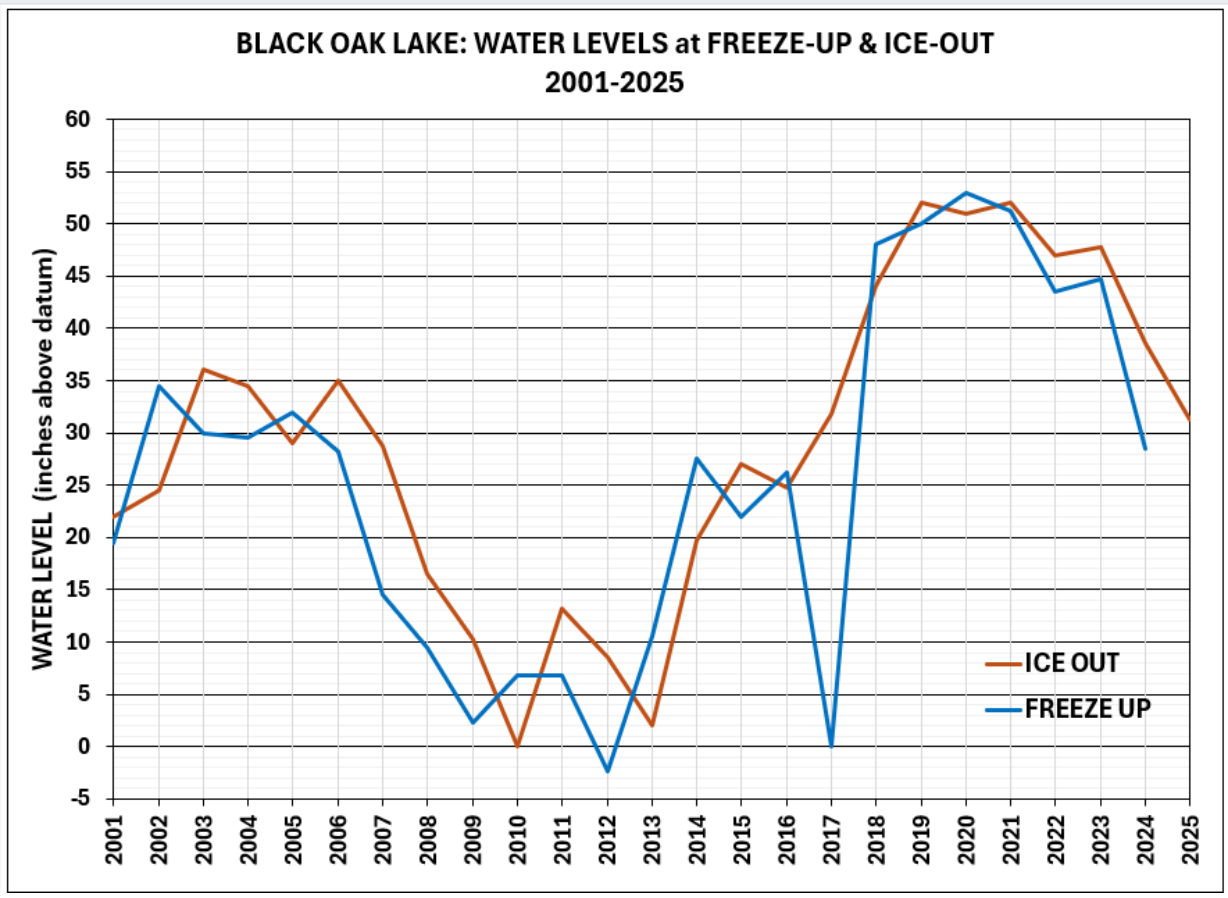
Fourths: Oldest Fourth is April 27, Third fourth is April 27, Second fourth is April 26, Most recent fourth is April 26.



WATER LEVELS
(WALT BATES)

At ice out, the Black Oak water level in 2025 was at 31.25", near the low end of last summer's levels.

Average depth from ice-out 2001 through freeze-up 2024 is 27.92".



The most common question people ask when looking at this depth chart is "Inches above what?"

We needed a reference (a datum – see chart "Inches above datum") that could be counted on to never move and that is a challenge giving the freezing and thawing of the lake. So in the winter of 1987 we slid a large, poured concrete block out onto the ice near the Bates / Meyer property line. The block is about 2 feet by 3 feet by 8 inches thick and landed flat on a gravel bottom in about 7 feet of water where ice would never affect it. It is about 150 feet out from shore and therefore inconvenient to regularly access for readings. So we established a shallower and closer to shore reference whose elevation above the deep block is known and that is the reference used for the recorded depths.

BLACK OAK LAKE PROGRESSIVE DINNER

Saturday, June 21, 2025

Dear Fellow Black Oakers,

We are pleased to announce the return of the Black Oak Lake Progressive Dinner! What a great way to meet new people and celebrate old friends. Sandy Seymour, Cathy Hesselman, and Elizabeth Eaton are organizing the evening.

his is a fundraiser for the Black Oak Lake Preservation Foundation. There will be a $25.00 charge per person … payable at the dessert course. We will also have a 50/50 drawing at dessert, bring cash!

You will be scheduled at a different house for each course; we are dispensing with the main course. The three courses will be: appetizers, salad and soup. The dessert course is graciously being hosted by Dan and Mary Jo Zane. Appetizers will be from 5:00-6:00, salad from 6:15-7:00, soup from 7:15-8:00 and dessert from 8:15-???

If you choose to not host, please sign up to contribute by bringing an appetizer or dessert.

If you have houseguests, you are welcome to include them, and we will keep them with you for the evening … sorry, no children at this event.

A reminder that hosts will provide some sort of beverage but this is a BYOB event…so please bring your favorite adult beverage with you to each course.

This is a great chance to raise money and spend a fun evening with fellow Black Oakers.

The deadline for registering is **June 7**, please text, call, or email one of the organizers.

Your personal schedule for the evening (with guest list if you are hosting) will be delivered to you by June 15th.

We are looking forward to an evening of great food and great neighbors! Please call if you have any questions … Sandy Seymour 602-828-2145, Cathy Hesselman 330-509-9021, or Elizabeth Eaton 612-718-7057.

Names _____

Black Oak address_____

Email address_____

Cell Phone_____

- ○ I would like to host a course (indicate your first, second and third choice)

  _____ Appetizer _____ Salad _____ Soup

- ○ I can accommodate _____ (8-20) people, including hosts
- ○ I would like to attend but cannot host a course, and I will bring an appetizer or dessert for our gathering (please indicate which) Appetizer Dessert Either

Please note if there are any special accommodations needed, such as physical abilities, allergies, and dietary restrictions:

➢ _____