BLACK OAK LAKE NEWS

Fall 2025

-- A LETTER FROM THE PRESIDENT --

Keith Montgomery

What brings us together as residents of the lake?

I was reflecting on that question the other day when I was up at the lake to finish off some things at the cabin. It was so quiet and hard to imagine the hive of activity the lake had been in the summer. "Activity" – both on the water and off.

The shared experience of one of Wisconsin's premier lakes is the obvious answer to the question of what brings us together. But our experience of the lake is not just a single thing.

For one, there are strong social ties centered on the lake in the summer. Several residents have lived on the lake for decades as their families had before them. But it is a sociable and friendly lake, and newcomers such as Michele and I felt welcomed immediately. It's not difficult to meet people. Events bring us together: The walk around the lake, the progressive dinner, pontoon parties, the progressive dinner, the annual picnic, the annual meeting, the survivor's dinner. You can also meet other BOL residents off the lake – for example at the Community Garden or the Land O' Lakes Museum, and their events, or in local restaurants.

If you have not been able to attend any of these events, they are great opportunities to meet others – and a schedule will be in the Spring Newsletter: Look out for that!

The water itself is another shared aspect. We enjoy what the lake has to offer by way of recreation: Touring the lake at a stately pace in a pontoon, skiing, zipping along on a jet-ski, tubing, kayaking; swimming at the beach or off the dock.

Our experience of the lake varies by location: Barbers Bay and Weisse Bay; the three bays on the south shore; Dollar Bay; the West Channel and West Bay; the main body of the lake centered on the Deep Hole; the sand bar and west of that; the boulder-lined north shore. These offer differing experiences in terms of shore, views, and traffic (with all that can entail). In Dollar Bay, where Michele and I stay on the west shore, the lily pads are so thick now we must row our little boat out -- but few others venture very far in, making it a generally quiet place. The early morning Sun rising over the trees can sparkle and dance, almost electrically, on the lake. But then on some mornings a soft mist can cover the water. Residents on the

east shore of the lake (and other locations) get spectacular views of the sunsets and auroras, as well as long views of the lake.

All of us enjoy the clarity of the water, which is one of the best in the state. The lake is clear partly because the surrounding environment is in forest (and not agriculture, with its attendant chemical run-off and the unwanted growth that can induce), and also because the shoreline is mostly in trees, which also serves to protect the lake. For the most part, residents have preserved the trees and thus there is not excessive runoff from lawns that can impair the lake. Lake bottom disturbance could also release compounds from the sediments into the lake but, for the most part, we are careful about what activities we engage in, in a given depth. I see the quality of the water when I kayak along the shore. The near shore of the lake varies in slope and depth and vegetation, but it is clear water, and the bays are not clogged by invasives such as Eurasian Water-Milfoil.

"A lake is the landscape's most expressive feature. It is Earth's eye; looking into which the beholder measures the depth of their own nature" (HD Thoreau).

The beauty of the lake and its waters is natural, but it is preserved for future generations by our respect for it.

-- NOTES OF THANKS --

OUR DONORS (first and foremost):

Members and those who go beyond in making additional donations – "dollars of hours", "$500 for 5", auction and hats purchases, legacy donations – you are the financial engine of our Clean Boats-Clean Waters program which maintains the health of our lake. Thank you.

The Foundation:

Board: Jack Barnum (Finance/Investment Cte), Bonnie Clark (Past President), Morgan Fleming (Secretary), Mark Hoffman (vice-President), Keith Montgomery (President), Dave Paton (Treasurer), Mary Thomas, Nancy Hill Travis, Galia Vineyard, Richard Woodrow, Dan Zane.

Finance/Investment: Fred Aikins, Jack Barnum, Bob Beedie, Dave Patton.

Nominating: Kathy Gelb, Cathy Hesselman, Sue Woltman.

Membership: Sharon Basten

The Lake:

Citizens Lake Monitor: Walt Bates

Shoreline monitoring program coordinator: Cindy Miller

CBCW: Keith Montgomery

Events and Fundraising:

Annual picnic: Sharon Basten

Annual Silent Auction: Kathy Kelly, Bonnie Clarke, Jeany Cuttell, Darlene Erickson, Diane Foreman, Celia Kistler, Debbie Porsche, Galia Vineyard, Susie Whipp and Mary Jo Zane.

Pontoon parties: Sara Beedie

BOL clothing and items: Elizabeth Eaton, Sara Beedie

Progressive dinner organizers: Cathy Hesselman, Sandy Seymour, Galia Vineyard and Elizabeth Eaton. Dessert hosts Dan and Mary Jo Zane.

Walk around the lake lunch host: Nancy Travis, Dirk Meyer

Survivors' dinner: Bonnie Clark, Keith Montgomery

-- REPORT FROM THE TREASURER --
Dave Paton

I'm pleased to report that with the 2025 season mostly over, the balances of BOLPF accounts are holding strong. Over the course of the summer, we paid our beach inspectors a net total of $31,566.16 for their diligence in keeping Black Oak Lake clear of invasive species. Another successful audit of the lake bottom and surface validated the effort with another report of a pristine lake… thanks to Walt and Dr. Knight.

In addition, the fundraising efforts of so many individuals who show initiative and creativity offers another way your award-winning foundation is allowed to keep its "head above water". While these efforts are regarded by those involved as their own reward, I would be remiss if I didn't recognize those responsible for the annual picnic (Sharon Basten and company), the silent auction (Galia Vineyard, Kathy Kelly, and others) and the "Merch" table (Elizabeth Eaton and Sara Beedie) where they'll keep your coffee hot, or cold as the case may be, and at the height of lake fashion with caps, sweatshirts, and lots of other fun stuff.

In terms of annual dues, here's a warning… the BOLPF board motioned to raise the annual dues to $50. Remember, this is ANNUAL and a bargain at twice the price. These dues can't cover it all so other efforts like the recently offered "$500 for 5" is intended to add more buffer to those balances for that day when they might be needed. This effort is meant to augment dues and current balances. Lastly, we are seeing increasing generosity from

"planned giving" coming from those who maintain IRAs with the charitable Required Minimum Distribution (RMD), Donor-advised funds, and family foundations. I'm thrilled to see the generosity by all as that will help ensure the quality of the lake for generations.

Our account balances, and comparison, are as follows:

	10/31/2024	10/31/2025
Headwaters Bank	$ 48,212	$ 51,458
Fidelity/Vanguard	$104,668	$106,674
TOTAL	$152,880	$158,132

I suspect we'll see additional contributions between now and year-end and I look forward to sharing those with you in the Spring!

David Paton
Treasurer – Black Oak Lake Preservation Foundation

-- ANNUAL SEARCH FOR EURASIAN WATER-MILFOIL -- September 2025

Dr. Susan Knight, UW Madison Trout Lake Limnological Station

On 14 September 2025, Walt Bates, Cindy Stewart, John and Bonnie Clarke …… and Packer and I started out on our annual Eurasian water-milfoil (EWM) search on Black Oak Lake. ***We found no EWM or any other aquatic invasive species (AIS).***

It was a nice day with light winds. I used the Aqua Scope attached to the special boom that was created to support the Scope. As usual, we started at the western end of the lake and finished the western part of the lake before stopping for lunch: delicious soup provided by Sandi Bates. After lunch we continued along the north shore to Barber's Bay and then along the south shore back to where we had stopped before lunch.

As in other years, we found some EWM look-alikes, including northern water-milfoil, water marigold and alternate-flowered water-milfoil. I pulled up some northern water-milfoil to convince myself it was not EWM, as the northern water-milfoil in Black Oak Lake often has a reddish tinge to the uppermost leaves and stems, as is also common with EWM. The water marigold was abundant and largely restricted to the western part of the lake. The alternate-flowered water milfoil is also abundant throughout the western part of the lake. We found plenty of other native plants, including fern-leaf pondweed, and large-leaf pondweed ("cabbage") in the western part of the lake. In the western end of the lake, I asked Walt to stop several times to double check a plant that had whizzed by but either I couldn't find it again, or there was nothing suspicious upon another look. We repeated at least one line in

this part of the lake since I thought I had seen something suspicious. The eastern part of the lake has abundant wild celery, with its corkscrew-like flowers and fruits so popular with ducks. I also saw other pondweeds (besides cabbage) indicating a healthy plant community.

I continue to see a robust population of large purple bladderwort (LPB) in the far west end of the lake and in the north bay. Like common bladderwort, LPB is a carnivorous plant, and ingests small aquatic animals, especially zooplankton, to augment their nutrient supply. In some lakes, LPB forms floating rafts that interfere with recreation and can become a nuisance. LPB in Black Oak Lake appears to stay close to the bottom and does not appear to cause any trouble. This plant does not have any roots, and it is unlikely to persist in any other parts of the lake where it would likely be wind-rowed onto shore. In the past, rising lake levels coincided with an increase in the area and abundance of LPB. Since lake levels may be heading down, the LPB on Black Oak Lake will not likely expand, although there was no sign it was decreasing, either.

I believe Barber's Bay is the part of the lake most vulnerable to invasive plants for several reasons. Winds are often out of the west, so winds could potentially carry invasive plants from the landing (where they are most likely to originate) toward Barber's Bay. This bay has a rich diversity of native plants, which is good and bad. With such a density of natives, there is perhaps less "room" for an invasive plant to find space to root. However, the high density and diversity means that aquatic plants are successful there, and EWM would likely be successful too, given a chance to get started. We should all be especially appreciative of Cindy Stewart's lake monitors' diligence in combing the western end of the lake as well as Barber's Bay many times each summer. I understand it is hard to pick out EWM among all those other plants, and I appreciate everyone's efforts. On our survey every year, we traverse these bays more than other areas to be as sure as possible they are free of any invasive plants.

It is critically important that everyone involved in the Clean Boats Clean Waters and the Lake Monitors program and residents in general remain alert to invasive species throughout the open-water season. While we crisscross the lake and look hard for invasive species, the area I am directly observing is tiny compared to the entire lake. Walt and the others told me a boater launched into Black Oak Lake one morning before your CBCW inspector arrived, and the inspector found the trailer festooned with EWM. This may have happened more than once. Someone on our boat said that after it happened there was extra scrutiny of the areas to the east and west of the boat landing. This is fabulous dedication of the property owners.

Your lake-wide attention has obviously paid off. Remember to watch for EWM along the shoreline as well as in the water, since EWM, should it ever occur, will likely fragment and some fragments may wash up on shore. Also, any fragments coming off a motor or trailer may float into shore and could be seen there. Thanks to everyone, but especially to Walt Bates for piloting the search vessel year after year. See you next year!

[*Editors note: Using the aqua scope requires Dr. Knight to spend the five-hour survey lying flat and extending out over front of the pontoon boat.*]

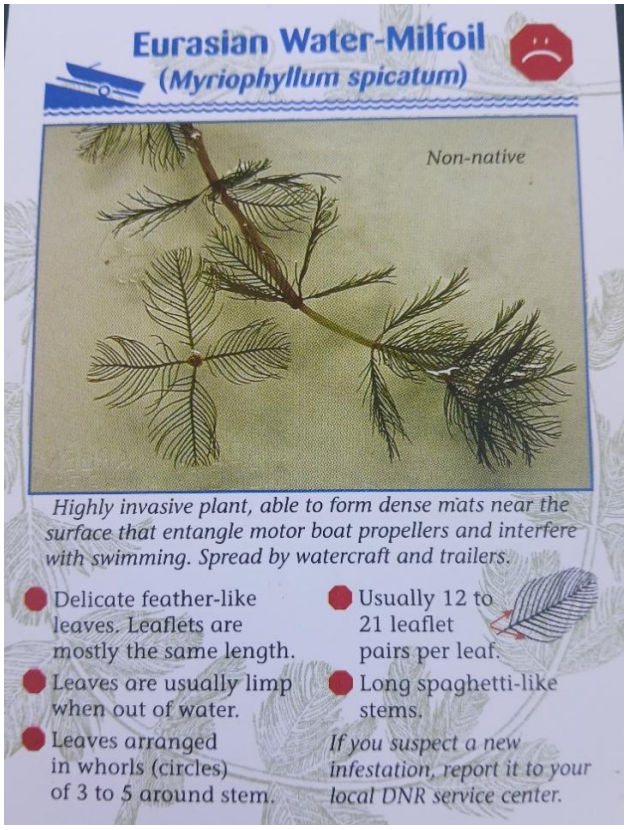
Eurasian Water-Milfoil, Northern Water-Milfoil, Water Marigold

Walt says that most of the "Look what I found….is it EWM?" calls he gets are Water Marigold. It looks like a milfoil, but is not. As Dr. Knight wrote, it is very common in Black Oak Lake. It is carefully pictured on the inside cover of recent Lake Directories as are other types of milfoil so we can compare anything we find."

Dr. Knight wrote (above): "As in other years, we found some EWM look-alikes, including northern water-milfoil, water marigold and alternate-flowered water-milfoil. I pulled up some northern water-milfoil to convince myself it was not EWM, as *the northern water-milfoil in Black Oak Lake often has a reddish tinge to the uppermost leaves and stems, as is also common with EWM.* The water marigold was abundant and largely restricted to the western part of the lake."

Northern Water-Milfoil (NWM) and Eurasian Water-Milfoil (EWM) are pictured below with some notes. The big differences are the greater abundance of leaves and fewer leaflets in NWM compared to EWM.







Water Marigold: Note the very distinctive "bushy" leaves compared to EWM and NWM. The leaflets are much different.

Water marigold is abundant and largely restricted to the western part of the lake. (Dr. Knight). It is a native plant.

Which spurs a thought: Why do we call so much aquatic vegetation, "weeds"? That might be true of invasives (I always compare EWM to Creeping Charlie, in more than one respect), but native vegetation is part of a healthy lake ecosystem. The lake would be a dead lake if it had nothing but water – no matter how clear -- in its basin.

-- CLEAN BOATS – CLEAN WATERS REPORT, 2025 --

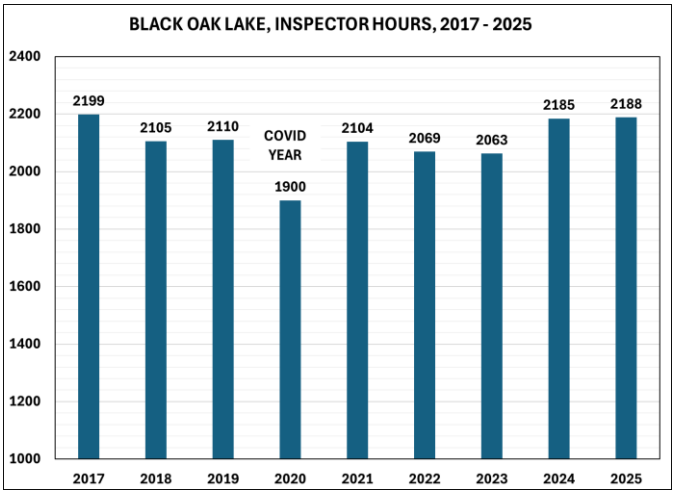
Keith Montgomery, Coordinator

During the season, our inspectors collect data on boats entering and leaving. We're most concerned about entering boats, but if our lake had invasives then inspecting leaving boats would be of equal concern (we do talk to boats that are leaving). I trust that inspectors at other lakes which have invasives, are inspecting departing boats carefully as it helps to protect us all. And then, of course, boaters should be taking the lead in all this as they move around – they should be inspecting their own boats: I'd venture that most do, but some don't.

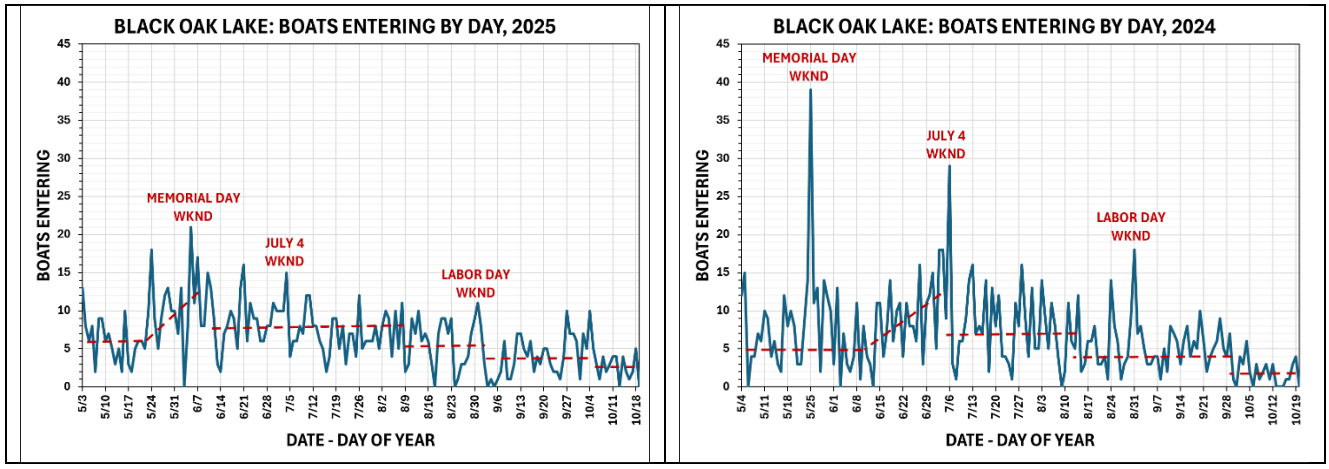
The DNR awards us a grant of $4,000 each year. We have to apply for that grant and, in return, I have to upload our inspection data. I then get to download the data in a usable format (Excel), summarize it, and make visuals out of it. (Such fun!) The grant is only part of what funds our inspections: We have to add ~$33,000 to that, not including payroll costs. That's our "Dollars for hours" and other fundraisers such as the picnic auction.

2025 Numbers

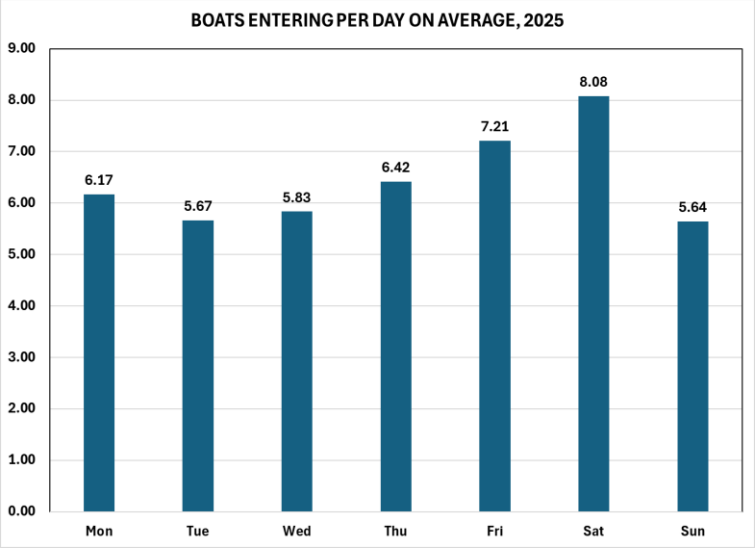
You can see the total number of inspection hours on the graph below for the past 9 years. All years end the 13-hour schedule and go to a 12-hour schedule at the end of September (+/- 1 day). The higher numbers in 2017, 2024, and 2025 are accounted for by two things: Early and ice-free opening days and good weather into October which leads us to add additional days to the schedule.



Day-by-day numbers were a little different in 2025 – see the 2024 and 2025 graphs:



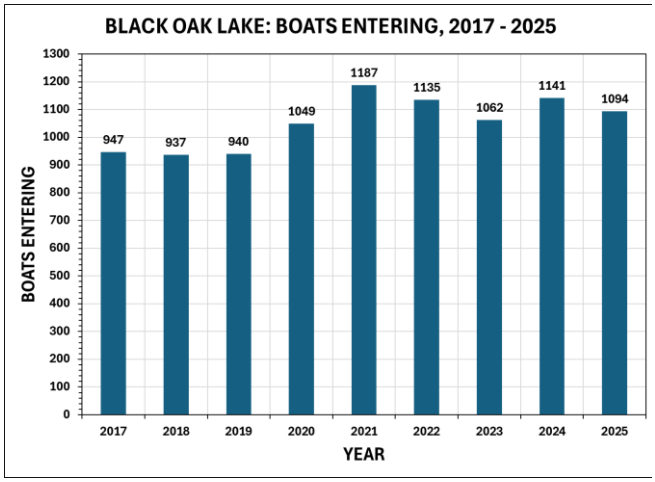
The big weekends were not as busy in 2025. Boat numbers ramped up before Memorial Day in 2025 – more so than in 2024 -- and that took the place of the increase between Memorial Day and July 4 in 2024. There were fewer extreme fluctuations in 2025 – fewer days with low numbers. Both years had a mid-August pullback, presumably as kids returned to school.

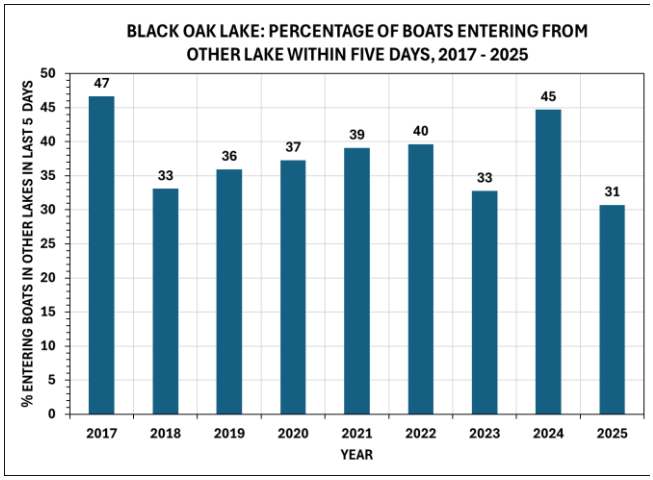


In and among all these fluctuations -- caused by weather one assumes – there is some order that one can hope to discern objectively: Thursday through Saturday are the busiest days (in 2024 it was clearly Friday through Sunday – why the change in anyone's guess). On average, there were 6.4 boats entering per day.

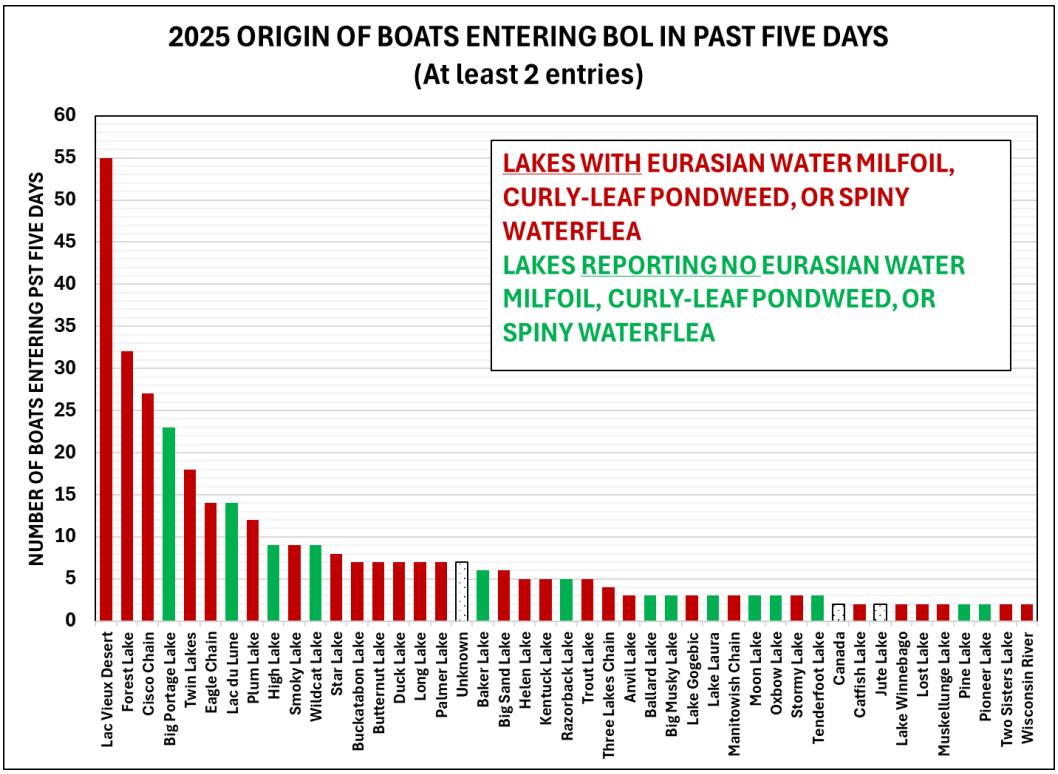
What this all added up to in terms of total numbers is shown below. There were 47 fewer boats entering in 2025 compared to 2024. The difference is mostly due to the lower numbers on the "big" weekends in 2025 (see above).

Perhaps more significant, there were far fewer boats that had been in another lake in the past 5 days (generally, the limit of viability of an invasive). In 2025 31% versus 45% in 2024. In actual numbers that was 513 in 2024 versus 336 in 2025. *We are not going to complain about that!*





Lastly, here are the lakes these 336 boats were coming from in 2025:



That graph shows the kind of pressure BOL is under. Counting lakes that two or more boats came from (graph above), 76% of boats entering within the past five days came from lakes with invasives – or, 33% of all boats that entered BOL.

It's important to remember that there are boats in before we begin inspecting, at 7am. Last year, that was 30 boats, but this year the DNR did not report back that statistic -- likely it was ~20-25 boats. One of those boats this year had Eurasian Water Milfoil on the trailer in the parking lot. Another had Northern Water Milfoil. *"Thank you" to all residents near to landing who quickly inspected their shores on the day the EWM was discovered on the trailer.*

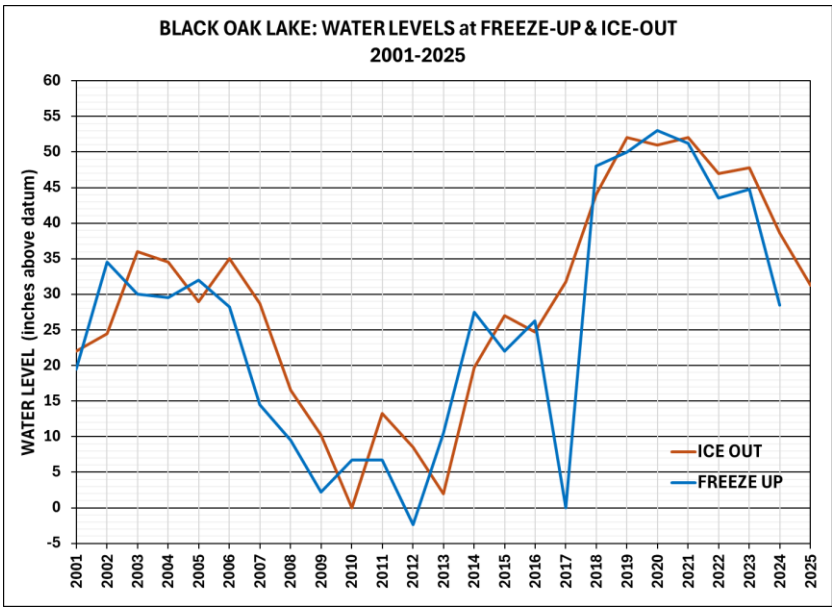
LAKE MONITORING PROGRAM

Because we can't cover everything at the landing, our Lake Monitor Program is important: 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, Basten, 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.

-- BLACK OAK'S WATER LEVELS OVER THE YEARS --

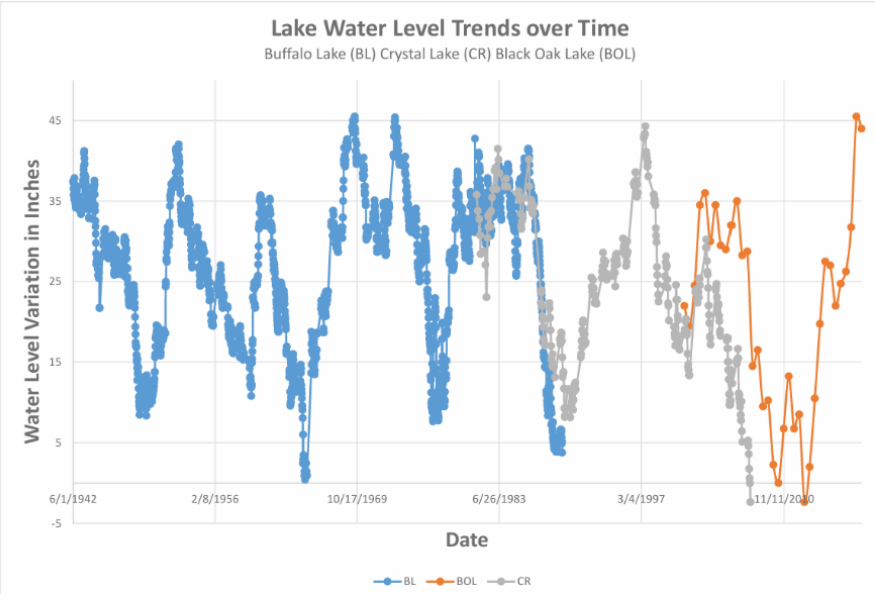
Walt Bates

Our water level is highly variable. Notice that the highest level (in 2020) and the lowest level (in 2012) are 55" apart. As a seepage lake, we are at the mercy of precipitation and evaporation. Our level in late October 2025 was 26", very near the middle of the levels in this chart. The actual average of all these measurements is 28.3".



Though Black Oak's level has been accurately recorded only since 2001 there are two other area lakes where levels have been recorded since the 1940s. Buffalo and Crystal Lakes are

near Woodruff and, like Black Oak, are groundwater seepage lakes. Therefore, their levels go up and down in lockstep with Black Oak's.



The graphs have been normalized to show what the levels have done for the entire (1942 to present) time span. Look for any regular spacing in the highs and lows – they appear to be totally random. One obvious thing is that most of the peaks are very temporary, two or three years being about the longest before the level reverses.

2025 AUCTION REVIEW

Galia Vineyard and Kathy Kelly

2025 was a blast of a picnic and auction! All accounted for now, and solely dependent upon our BOL patrons, we raised over $10,500+ this year which directly funds our BOL lake monitors. Thank YOU for your continued support, resourceful ideas and generous pocketbooks…

Your 2025 Auction committee and volunteers pulled rabbits out of hats: Bonnie Clarke, Jeany Cuttell, Darlene Erickson, Diane Foreman, Celia Kistler, Debbie Porsche, Galia Vineyard, Susie Whipp and Mary Jo Zane. Our Picnic Chair: Sharon Basten, the Lowenwood property and hosts and our Caterers: Rade and Tom Evert of Boondocks BBQ & Brews, Stone Bank, WI pulled it all together flawlessly. To conclude, the success of this event is dependent on YOU, the participants, the silent auction bidders and the raffle ticket purchasers. We're forever grateful and so is our BOLPF!

A special thank you to our donors:

Christine Alfery, Jennifer/Stephen Anderson, Barbara/Michael Annin, D'Arcy/Ray Arpke, Asana Suka, Nan/Andy Banton, Deb/Scott Barnum, Elisabeth/Jack Barnum, Sharon/Mark Basten, Sandi/Walt Bates, Lisa/Steve Bates, Bauer's Dam, Sara/Bob Beedie, Bonnie/John Clarke, Willow Clarke, Katie/Stu Collar, Jeany/Chuck Cuttell, Elizabeth Eaton/Rick Woodrow, Kay/Jim Fleming, Diane/Bill Foreman, Kris/Mark Gostisha, Roger Greenwald, Rindy/Rich Hesselman, Tricia/Mark

Hoffman, Barb/Ed Hook, Kathy/Peter Kelly, Celia/Rob Kistler, Rachel Kistler, Morgan/David Klaus, Wendy/Rick Lommen, Christine/Michael McElmeel, Michele/Keith Montgomery, Sondra/David Paton, Helen Jo Pierce, Debbie/Bruce Porsche, Sue/Gary Schurch, Cindy Stewart, Jeff Thomas, Mary/Jim Thomas, Nancy/Brian Travis, Galia Vineyard, Meghan/Andy Woltman, and Mary Jo/Dan Zane.

Your current auction team has officially retired and we're eagerly looking for our successors to take on this fabulous fundraiser. We've formed myriad lists of ideas and other support materials that will greatly assist in carrying the tradition forward. Volunteering and getting involved in any BOL activity is a wonderful way to meet your neighbors and other fellow Black Oaker's. And, with so many new, young BOL families, it's bound to be memorable and what a great way to build your own memories of BOL. ***So, please do not be shy and let us hear from you!***

-- 500 for 5 --
A new fundraising initiative

Thanks to the generosity of our residents in funding inspectors at the boat landing and the diligence of the lake monitors (coordinated by Cindy), we have been successful year-over-year in preventing Eurasian Water-Milfoil (EWM) from entering our lake. Keeping EWM out helps maintain the health of our lake – something we all benefit from in boating and other lake activities (kayaking, swimming). Lake health, in turn, boosts our property values. Several studies suggest the impact on values is in the order of 12%.

Over the past decade, residents have generously funded our Clean Boats Clean Waters inspection work at the boat landing through "Dollars for hours" and other donations, but less attention has perhaps been given to building up our contingency fund to combat EWM, should it arrive. This deficiency was highlighted this past summer – not for the first time -- when a boat came in before 7:00am and EWM was found on the trailer in the parking lot when the inspector arrived to start his shift.

Dealing with EWM once it has established itself is very expensive (and complicated) and will be an additional and on-going cost, beyond that of inspections.

Our general fund reserves currently stand at $110,000 and, at the annual meeting on July 5th, we made a significant request of all lake owners on Black Oak Lake: To increase the general fund to $500,000 over the next five years.

If each property – however many individuals that might represent -- was to donate $500 per year for the next 5 years over and above any annual memberships or "dollars for hours"

donations, we could hit our number. In addition to providing the reserve we need for possible EWM eradication expenses, our fund could also help subsidize our annual inspection expenses (currently $36k per year plus $4k in a DNR grant), taking pressure off annual fundraising.

We can do this!

For this year, we set a modest target of thirty (30) families/properties. Currently, over 20 families/properties have committed to doing this since the annual meeting. Will you join in and be one of the first 30?

Our lake's health and the joy the lake brings our families and friends is worth a little extra push. Together, by all of us chipping in a little, we can do big things.

Thank you for your support. Thank you for your generous donations. If you're willing to commit to the "500 for 5 (years)", or a different number, please donate to this fund either by cheque sent to BOLPF, PO Box 151, Land O' Lakes WI 54540, or make a donation online and enter "500 for 5" in the "Message" box:

Black Oak Lake