# Lake Wisconsin

## March | April 2016

AN EXCLUSIVE NEWSLETTER FOR THE RESIDENTS OF LAKE WISCONSIN

## Shoreland Stabilization Project on Lake Wisconsin Reduces Soil Erosion and Improves Fish and Wildlife Habitat

Submitted by Melissa Keenan, Resource Conversationist | Sauk County Conservation, Planning & Zoning

s you take a boat ride around Lake Wisconsin, you may see shorelines that are lined with rock rip rap, concrete storm walls, and maybe even natural vegetation. Shoreline erosion is common on lakes and rivers especially where the shoreline is exposed to wave action, ice pushes in the spring, or boat traffic. Shoreline

protection is important not only because you lose precious shoreland you personally share with family and friends and for which you pay taxes, but also because the soil that is carried to the lake may also contain nutrients including phosphorus. Phosphorus is responsible for algal blooms making the lake unusable for fishing, swimming, and other activities. Soil eroding from the shoreline may also deposit in the shoreland area resulting in lake access difficulties, burying of fish and wildlife habitat such as walleye spawning beds, and fostering dense aquatic plant growth.



A site visit to a lake home near Merrimac this winter revealed an impressive shoreland stabilization project underway. Back in the mid-1990's, the fifty foot hillside of this property was stabilized using 6"x6" timbers and access was limited to a series of switchback landings and steep stairs. Many of the timbers had started to shift and rot making the hillside unstable and vulnerable to erosion. The toe of the bank was infested with invasive species and slowly losing protection with a number of large boulders moving away from the shoreline exposing the bare bank below. Pat Dixon, owner of Dixon Shoreline/Landscaping, was contacted in 2014 to look at different options for replacing the deteriorating timbers with something that would provide long term stabilization, offer aesthetic beauty, and improve fish and wildlife habitat.

As with any other project located within 75 feet of the lakeshore, the first step was to obtain erosion stabilization recommendations from the land conservation department and apply for necessary permits from the local planning and zoning office. Due to the size of

Continued on page 7...

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## LAKE WISCONSIN Another FREE Educational Program **Titled:** Shoreland Zoning Ordiance Changes & Impacts to Lake Wisconsin Residents

The Lake Wisconsin Alliance (LWA) is hosting its second educational seminar for 2016 at the Lodi Women's Public Library on Thursday, March 10th at 6:00 p.m. This free event will focus on the Shoreland Zoning Laws and how they affect you as a lake frontage owner or as a user of the lake, and how they protect water quality.

Changes to the shoreland zoning law were included in the 2015-2017 Wisconsin State Budget that was passed last year. This education seminar will highlight these new changes. Randy Thompson, Planning and Zoning Administrator for Columbia County Planning and Zoning Department and Brian Cunningham, Deputy Director for Sauk County Conservation, Planning, and Zoning Department will be available to discuss specific changes that may impact Columbia and Sauk County residents.

If you have questions about this event or any other LWA educational event(s), feel free to contact Melissa Keenan at 608-355-4838 or mkeenan@co.sauk.wi.us.

### Additional LWA Upcoming Meetings & Events

• Thursday, March 10, 2016, Education Meeting, "Shoreland Zoning Laws & Impacts to Lake Wisconsin, 6-8 p.m., Lodi Women's Public Library • Thursday, March 24, 2016 LWA Board Meeting, 6:30 p.m., Location TBD - Check LWA website to verify location • lakewisconsinalliance.org Thursday, April 28, 2016, LWA Board Meeting, 6:30 p.m., Location TBD - Check LWA website to verify location • lakewisconsinalliance.org • Thursday, May 12, 2016, Near Shore Fishery Survey Demo, 6 p.m., Camp Rest Park & Boat Launch (N3814 Tipperary Rd) - Rain Date May 19

Lake Wisconsin Alliance (LWA) – a recently developed, non-profit (501(c) 3, citizen advocacy organization with a mission to endeavor to balance the diverse interests of the Lake Wisconsin community while improving recreational opportunities, water quality, and sustaining a healthy ecosystem within the Lake Wisconsin watershed.

## Devil's Lake Gets NEW Retaining Wall & Paths

Reprinted from Baraboo News Republic (Rhonda Siebecker)



Beachgoers and hikers at Devil's Lake State Park will notice some changes to the scenery as park officials work to limit erosion along the lake's north shore beach. Construction crews are installing a retaining wall and paths to separate the sandy beach from grassy areas above, while still providing parkgoers with access to the lake.

Park Superintendent Steve Schmelzer said plans for the wall began more than five years ago as a way to prevent the erosion of picnic area soil that was washing away into the beach. "A section of wall put in 20 years ago was showing signs of starting to fail," he said. That wall has been removed and will be replaced with the new retaining wall that stands at most 2 feet high. "It depends on elevation and slope, but the wall tapers down to less than a foot," Schmelzer said of its height.

The wall will run the entire length of the north shore beach on the west side of the chateau, about 400 feet. The concrete wall is white at the moment but will be stained light brown with some purple added to it to "make it look more natural" and fit in with the natural surroundings.

Schmelzer said he is unsure of the typical lifespan of the product, but officials hope it will last for at least 30 years. Money for the construction came from a park development fund.

The wall was supposed to be completed in mid-December, but other projects, such as updated restrooms and new sewer lines, forced a delay. Some retaining wall work was completed mid-January and the rest will wait until early spring, according to Schmelzer.





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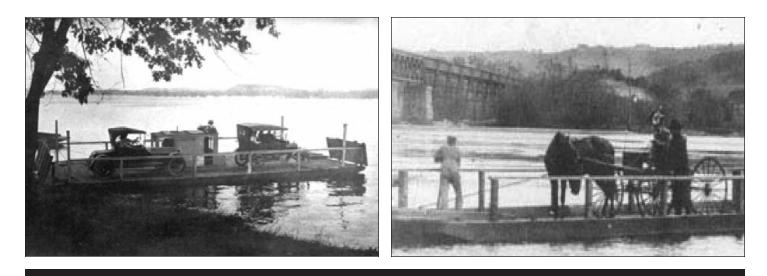


## Do you know WHERE on Lake Wisconsin Brown's Cabin is located, or should I say, WAS *located?*

By Kirk M. Boehm - Sales Agent | Terra Firma Realty

When the home of "Mr." Brown, the first known structure in the area which also served as a local tavern in the middle of a growing settlement. One day, Mr. Brown mysteriously disappeared, and with him not being around to object, the local Postmaster, Chester Mattson, decided to rename the growing settlement to Matt's Ferry – as he operated the ferry there. When the post office was established, the name changed to Collamer, after the standing Postmaster General, Jacob Collamer, of the day. Then in 1855, the settlement was again renamed Merrimack by Mrs. J.G. Train from Merrimack, New Hampshire, and was organized as a township. In 1950, the "k" was officially dropped by Assistant Post Master General Joseph Lawler, and the official name of the settlement became Merrimac – as we all know today.

**A little sidelight** | In 1848, Chester Mattson was the first person to obtain a charter for the ferry we all know and love. This first ferry was a pole ferry that was 16 feet wide and 40 feet long. In 1858, Sam Flanders bought the pole ferry for \$700 and converted it into a "current ferry" which was guided by a 3 inch tarred manila rope that stretched 1200 feet across the river between two high towers.



**Do you have a question about Lake Wisconsin or the Wisconsin River?** *If so, please send your question to newsletter*@TFMwisconsin.com.



### Shoreland Stabilization, continued from front page...









the project and the limitations on site, additional permits needed to be obtained from the Wisconsin Department of Natural Resources. The site was considered a high energy site, (long fetch across the lake resulting in intense wave action and ice pushes during spring thaws), so the base of the bank would need additional armoring consisting of fifty cubic yards of 6-8" granite quartzite and fifteen cubic yards of 3/4" washed stone that would be incorporated amongst the larger boulders. The remainder of the fifty foot hillside would be stabilized using polypropylene GEO synthetic non-woven fabric bags that Pat called "Soil Bags" that are filled with sand and soil. The bags have grass seed incorporated into the fabric and thousands of native prairie plant plugs were to be installed in between the bags. The grass seed and prairie plants would establish quickly providing a deep root system that would stabilize the bank by, in Pat's words, "Working with Mother nature". The bags would also be anchored into the hillside using 12-14' cables, 20' sections of rebar, and a BMX Polypropylene geo grid, a reinforcement material used to hold the bags in place. All of this work was done by hand using a mini conveyor belt, working hands, and good old fashioned hand tools and wheel barrows. Pat also had to take care during the project to keep all soil in place and prevent erosion while he was working at the site. He first addressed the runoff from the non-permeable surfaces (house and garage roofs, paved driveway) by diverting it away from the hillside. He also kept areas of bare soil covered with tarps to avoid erosion issues. Pat estimates that over the 18 month project period he may have lost one or two wheel barrows of soil - not bad considering the site is 6,000 square feet in size with a slope of 40%!

Currently, the soil bags stacked along the hillside look like concrete pavers, but once summer arrives, the entire hillside will be vegetated, green, and growing. Many lake home owners are under the impression that rock rip rap or concrete storm walls are the only solution to addressing the shoreland erosion on their property; however, this project is a great example of how bioengineering can work to address these resource concerns - if it can work on a huge site like this, it can work on a small site as well. A number of options are available to shoreland residents to help prevent shoreline erosion. The first step to looking at these options needs to be a phone call to your land conservation department. Staff will complete a site visit and determine what type of shoreland erosion control practices can be installed and if financial assistance is available. Permits will also need to be obtained from your local planning and zoning office and the Wisconsin Department of Natural Resources.

Additional information related to shoreland stabilization can be found on the Lake Wisconsin Alliance (LWA) website at www.lakewisconsinalliance.org under Resources – Education and Outreach.



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# BUSINESS... Spotlight

Submitted by Aaron Meyer, Mortgage Loan Officer ameyer@settlerswi.com | 608.842.5024

# Settlers Bank... Timely decisions, lenders you know

ettlers bank understands the importance of selecting the right lender for your home purchase or construction loan. Local underwriting and servicing helps us provide fast and accurate loan decisions for our clients. We have both fixed rate financing and portfolio loan products available to meet your request.

Because every loan request is unique, the staff at Settlers Bank start by listening to what you need and tailor your request with a mortgage specifically for you. Getting a mortgage shouldn't be a stressful process, so we try from the very beginning to gather the information needed to quickly guide you to final approval. One way we do this is with electronic signatures. This allows us to get your loan into underwriting days if not weeks faster. Our lenders have experience in processing/underwriting so we know what to ask for at the time of application.

This year – 2016 – will be a great year to purchase a home. Interest rates remain low. Economists' predictions of higher rates have failed to manifest as we continue to see 30-year fixed mortgage rates below 4%. Historically, rates tend to rise in the summer, so this spring might provide one last opportunity to get an interest rate below 4% and enjoy your new Lake Home the entire summer season.

One common question we get asked: "Is mortgage interest on a second home tax deductible?" The IRS publication 936 states "Home mortgage interest is any interest you pay on a loan secured by your home (main home or a second home)". Of course, be sure to consult your tax advisor because any rental of your second home can have an impact on this.

With interest rates low and home sales on the rise, some of the new financing processes and terminology have raised eyebrows... For example, many of our customers have asked, "What is TRID or TILA RESPA Integrated Disclosures?" This relatively NEW rule is designed to help borrowers understand the terms of their home mortgage. The main differences occur on the application – the Loan Estimate has replaced the Good Faith Estimate. The Loan Estimate is designed to clearly set forth the loan terms, costs, and any items you can shop for. The second difference is that before closing, a new document



needs to be signed by the client at least 3 business days prior to closing. This is known as the Closing Disclosure. This document reflects the costs, total interest paid, and loan terms in advance of closing. Only minor variations in costs can change within that final 3 business day window, otherwise the 3 business days starts over.

St Settlers bank

When considering financing, note that second home purchases require a 10% down payment on fixed rate financing and 20% with Adjustable Rate Mortgages. While a down payment of 20% will avoid private mortgage insurance (PMI), it is not required. With rates low potentially one last time, be sure to weigh the advantage of paying PMI until you have 20% equity.

As you can see mortgage financing is ever evolving. Rates are time sensitive, approvals and loan commitments require immediate action to fulfill contingency dates. Settlers Bank utilizes the best technology available to meet the needs of our clients. Time is valuable and we make the mortgage process efficient all the way through Approval.

If you are in the area be sure to stop and see us at Settlers Bank. We are located at 4021 Meridian Drive, Windsor, WI. You can also reach us by phone at 608-842-5000 or visit our webpage at www.settlerswi.com.





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## Fishing on Lake Wisconsin and the Wisconsin River

By Gary Sanders | Lake Wisconsin Walleyes, LLC | www.lakewisconsinwalleyes.com



arch is traditionally the time when we pack away our ice fishing equipment, renew our fishing licenses, and start getting ready for open water fishing. Longer days and warmer temps trigger pre-spawn walleyes and saugers to make their journey upstream to traditional spawning

areas within a few miles of both the Prairie du Sac Dam and the Kilbourne Dam at Wisconsin Dells. Rising river levels will flood many of those areas where rock and gravel are present, and makes for the best spawning habitat.

Walleyes and saugers in Lake Wisconsin will funnel through the deeper sections of the narrows at the head of the lake along Tipperary Road on their way upstream to spawn. The walleyes typically go first in a succession of waves over a period of a couple weeks. The saugers come next as they spawn just a bit later than walleyes in a normal year. As this is typically the first area that the ice goes out on Lake Wisconsin, as soon as the three public launches are clear of ice, lots of angler will be competing for relatively few parking spots, so plan on getting there early.

In April, the best bite is typically below the dams

on either side of Lake Wisconsin. After spawning, these fish will make their way back downstream again to Lake Wisconsin. It's usually May by the time that the last of these fish pass once again through the narrows along Tipperary Road. Springtime on Lake Wisconsin brings other opportunities as well. Seeking out Prespawn crappies and turkey hunting are other choices.

These hungry fish are typically aggressive and are susceptible to a variety of hook and line presentations. Practicing selective harvest will help ensure that more fish get an opportunity to spawn and provide future opportunities to catch more fish.

Tight Lines...



## Be Part of Your Newsletter...

To make your newsletter even better, we invite you to submit your information to be published in Lake Wisconsin *Living.* 

Do you want to highlight stories about your friends, family activities you have experienced, etc.?

Let us know by emailing your information to newsletter@TFMwisconsin.com. We look forward to hearing from you!



Calendar of Events

#### LUCKY'S BAR & GRILLE ON THE LAKE

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- 70 degree party! FREE BEER the 1<sup>st</sup> day it reaches 70 degrees in Okee!
- March Madness "Kick-Off" Party March 16<sup>th</sup>, come watch all of the tournament games here on multiple large screen HDTVs!
- Easter Brunch March 27<sup>th</sup>, now accepting reservations.
- Breakfast Buffet every Saturday and Sunday starting March 27<sup>th</sup>.

ICE AGE TRAIL ALLIANCE (IATA) - LODI VALLEY Chapter



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ANNUAL Meeting – Saturday, March 19<sup>th</sup>, 5pm, West Point Town Hall, N2114 Rausch Road, Lodi. Mark your calendars for an evening of socialization, potluck dinner and stories from the Trail, by thru-hiker, Todd McMahon. Learn more about what's happening with the Ice Age Trail in this area. For additional information visit <u>http://www.iceagetrail.org/event/lodivalley-chapter-annual-meeting-2/</u>

WEEKLY HIKE – Lodi Valley Chapter of IATA invites all who like to walk and enjoy being outside to meet at **9am on Fridays** at Coffee Roasters (in downtown Lodi) for a low key walk/hike. Location and duration of hike is determined by whomever shows up. Group typically heads out at 9:30am and is finished by 12noon. For more info contact Bill Welch 608-843-3926.

- FULL MOON HIKE. Join Lodi Valley Chapter of IATA for a short walk under the full moon. Bring flashlights and headlamps and wear appropriate clothing/shoes. Watch for the yellow "Ice Age Trail Event" signs. Leashed, well-behaved dogs welcomed.
  - Wednesday, March 23<sup>rd</sup>, 7pm at the Slack Road Trailhead. For directions and additional info visit <u>http://www.iceagetrail.org/event/lodi-valleychapter-full-moon-hike-9/</u>
  - Wednesday, April 20<sup>th</sup>, 7pm at the Robertson Trailhead on Riddle/Springfield Road. For directions and additional info visit <u>http://www.iceagetrail.org/event/lodi-valleychapter-full-moon-hike-10/</u>

EASTER EGG HUNT sponsored by Portage Lions Club – Saturday, March 26<sup>th</sup>, 10-10:30am. Foil-wrapped chocolate eggs will be scattered on the grounds of Woodridge and John Muir School at 10am on Saturday morning. Bring baskets or bags to collect eggs. Children will be separated by age groups from 1-10 years of age. <u>www.portagewi.com</u> or contact Nancy Schaper at 608-742-7242

MAPLE SYRUP FESTIVAL – Saturday April 2<sup>nd</sup>, 8am-2pm. MacKenzie Center, W7303 County Rd. CS & Q Poynette. A fun-filled educational event for families. Event begins with a pancake breakfast (served 8am-12pm) and includes horsedrawn wagon rides and guided tours of the sugarbush. Demonstrations of how to tap a maple tree for sap and how to make syrup; also interpretative talks about how Native Americans and Pioneers made maple sugar and syrup. Contact 608-635-8105 or visit the website at dnrmackenziecenter@wisconsin.gov or www.dnr.wi.gov/education/macenzie

FEED THE ANIMALS AT OCHSNER PARK ZOO, 903 Park Street, Baraboo – Saturday April 16<sup>th</sup>, 10am – 11am. Families and children (ages 3-11) will be able to make food creations and toys for the zoo animals. Children will be able to watch the zoo animals eat the food that they crated. For additional information call Kipp at 608-356-6166 or go our website www.baraboopubliclibrary.org

Wisconsin DELLS RARE BARREL AFFAIR – Saturday April 16<sup>th</sup>, 1pm-5pm, at Mt. Olympus Theme Park. The Dells Rare Barrel Affair brings Wisconsin brewers together for a springtime celebration of the brewer's art. Featuring unlimited sampling from over 40 Wisconsin breweries and brewpubs. Ticket includes beer, food and tasting glass. www.wisdelss.com/whisconsin-dells-events

FARMERS' MARKET DANE COUNTY – 1<sup>st</sup> Outdoor Market of 2016 – Sat, April 16<sup>th</sup>, 6am-2pm. Conveniently located on the tree-lined grounds surrounding the State Capitol building – otherwise known as "the square." See <u>www.dcfm.org</u> for directions and parking.

LODI CITY-WIDE GARAGE SALES – April 21<sup>th</sup>-24<sup>th</sup>. Get your house and goodies ready for a fun weekend of garage sale shopping. Be sure to contact Lodi Enterprise at 608-592-3261, to get your ad in the paper. Map and ad for all garage sales will appear the week before.

SAUK COUNTY EARTH DAY 2016! Sunday, April 24th, 11am-3pm, UW-Baraboo/Sauk County, 1006 Connie Road, Baraboo. FREE Admission! An indoor family event with around 50 hands-on, fun displays for youth and adults, four mini-workshops, door prizes, and more! For more information call 608-355-4839, or email ppohle@co.sauk.wi.us, or check out www.saukcountyearthday.org.

MADISON COUNTY AT THE PUMPHOUSE – Saturday April 23<sup>rd</sup>, 9:30pm, E11614 Tranquility Lane, Baraboo. This group has earned the respect of some of the most talented musicians in the area, along with radio stations and fans alike. They have also shared the stage with many national acts through the years! For additional information call 608-356-7707

WINE WALK - WISCONSIN DELLS – Friday April 29th, Downtown Wisconsin Dells. Tickets - \$30 Advance or \$35 Day of Event. For a list of participating businesses visit www.facebook.com/wisconsindellswinewalk



PORTAGE WINE WALK – Friday April 29th, 6pm-9pm. Downtown Portage – Tickets will be sold by cash or check at the Chamber of Commerce and at 205 Vino. Participants must be 21 or over and ID is required. 608-742-6242 or visit www.portagewi.com

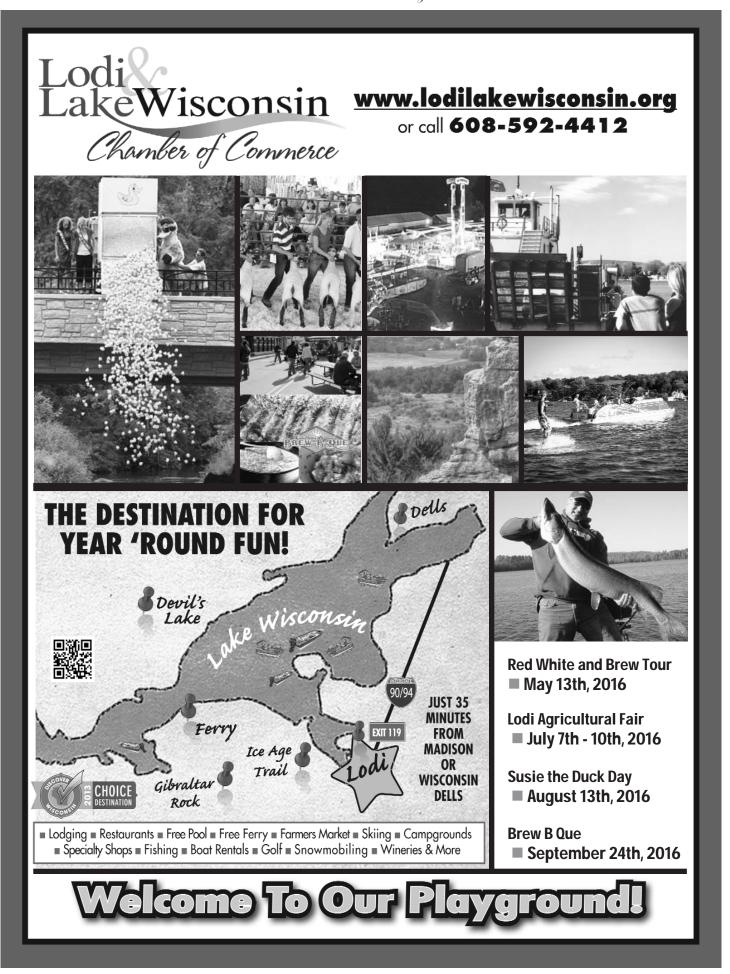
CRAZYLEGS CLASSIC – 35<sup>TH</sup> ANNUAL 8K RUN / 2 MILE WALK, Saturday, April 30<sup>th</sup>, 10am. A time-honored tradition of the University of Wisconsin, as well as an event to kickoff spring in the Madison community. Individual and team registration available. For more information visit www.crazylegsclassic.com

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- Prime Rib DINNER Saturday Nights
- Prime Rib BREAKFAST 9am-1pm, 1<sup>st</sup> Sunday, 3/6, 4/3, 5/1
- March 3<sup>rd</sup> 8pm, 35-South Band
- March 12<sup>th</sup> 8pm, High Voltage Mobile DJ
- March 19<sup>th</sup> 8pm, Nite Fire Band
- April 2<sup>nd</sup> 8pm, Midlife Crisis
- April 9th 8pm, U.S. Silver Dollar Band

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## **REAL Estate Update**



Michael J. Coke | Broker/Owner 888.470.5253 Email info@TFMwisconsin.com



ith the recent warm up and lack of snow, it seems like spring might be right around the corner. For some it means baseball is starting, the BBQ grill gets used more, and for our children, spring break is coming. But for our home it also means time to do a little maintenance. Hopefully this list will help you get started so that when warmer temps are here, you are done with your spring chores and you can spend more time on the water

• Check for loose or leaky gutters. Improper drainage can lead to water in the basement or crawl space. Make sure downspouts drain away from the foundation.

• Low areas near your foundation should be filled with compacted soil. Spring rains can cause yard flooding, which can lead to foundation damage.

• From the ground, examine your roof shingles. Shingles that are cracked, buckled or loose need to be replaced. If your home has an older roof covering, you may want to start a budget for a replacement.

• Examine the exterior of your chimney for sign of damage. Have the flue cleaned and inspected by a certified chimney sweep.

• Have a qualified heating and cooling contractor clean and service your air-conditioning unit. Clean coils operate more efficiently, and an annual service will keep your system working in peak performance.

• Check seals around windows and doors. Winter can crack and harden caulk and other weather seals. Inspect them now and repair or replace as needed.

 Check your lawn sprinkler system for leaky valves, exposed lines and improperly working heads. If it is not something you can fix yourself, call a professional.

· Landscaping. Cut back and trim all overgrown



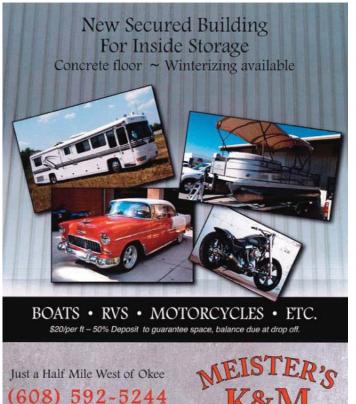
vegetation. Limbs and leaves can cut into your home's paint requiring you to have that side painted. A little trimming can save a lot of time and money.

· Wood and composite decking. Look for warped, loose or splintered boards. Stain and reseal worn and faded decks. Whether it's wood or composite, all decks should be cleaned every year, this will extend the life of your deck.

• Shoreline maintenance. Inspect shoreline for any erosion or heaving caused by winter ice movement.

• Docks and boat lifts. Inspect all framing for broken welds, defective hardware, hoses and pumps for hydraulic lifts and cables for manual boat lifts.





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