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# Grindstone Trumpeter



## Members Wanted!

Grindstone Lake needs you! It is time to sign up or renew your Grindstone Lake Association membership. As a member, you empower the association to work on your behalf to protect your investment and your enjoyment of one of the best lakes in Wisconsin.



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## July 2<sup>nd</sup> - Save the Date!

### ANNUAL GLA MEETING AND PICNIC

Plan to attend the annual GLA meeting and picnic to be held at the Bass Lake Town Hall on **Saturday, July 2<sup>nd</sup>**. The annual meeting will begin at 10:00 A.M. followed by the picnic at noon. There will be lots of good food served and plans are afoot to have a licensed bar tender provide beer service. We are also planning to have a keynote speaker from UW Stevens Point to present the findings of the critical habitat survey. We look forward to seeing you there!

## A Letter From The President

It's been my first year working in the President's role, and I want to start by thanking all the members, volunteers, board members, and friends that make it possible to carry out the mission of the Association. 2010 was an eventful year:

### 2010 Grindstone Lake Association Accomplishments

- Improved communication through the new website at [www.grindstonelake.org](http://www.grindstonelake.org) and periodic e-mail updates to membership. The publication of the Grindstone Trumpeter will continue on an annual basis and be distributed by mail to members choosing not to receive communications by e-mail.
- Completed the fieldwork portion of the Critical Habitat Survey of the lake through the combined efforts of Association volunteers, the UW-Stevens Point GIS Department, and the Wisconsin DNR.
- Applied for and received a \$9,000 grant from the Wisconsin DNR for the creation of an Aquatic Invasive Species prevention program including a Clean Boats Clean Waters inspection program at the DNR Landing on County Road K.

### What can you do for the Grindstone Lake?

#### Volunteer!

In addition to becoming a Board Member, there are many opportunities to become more involved in the Association. In 2011, the GLA will begin a volunteer based Littoral Zone Monitoring program to increase the chances of identifying aquatic invasive species early so they can be effectively treated. Please reach out directly to a board member, or complete the volunteer form at [www.grindstonelake.org](http://www.grindstonelake.org) and then clicking on VOLUNTEER.

Sincerely,

Steve Buss

President, Grindstone Lake Association



# Cranberry Marsh Update

By Bruce Paulsen

It is official; in February 2011 the lender took possession of the cranberry marsh on Grindstone Lake. Area North Realty has listed it for sale for \$1,600,000.

The marsh is 57 acres; the front 25 acres are a natural wetland converted to a cranberry farm. As an operating cranberry farm, it discharged up to 16 times the normal phosphorus levels into the lake each fall after the harvest.

Some of you may recall we were able to work with the former owner to produce a lake friendly plan to develop the property. A new owner operating it as a cranberry farm will not be obligated to comply with the conditions we were able to obtain from the former owner.

The best solution would be for this property to be bought by a conservation minded group. If the property were to be restored to its natural state, this would contribute greatly to the water quality of Grindstone Lake. The phosphorus discharge would be eliminated, there would be no future lakeshore development and the natural wetland would again act as a filter to clarify runoff going into Grindstone Lake.

It is not out of the question that our Lake Association, working with others, could acquire this property. State and Federal agencies are in favor of converting this property to its natural state.

All it would take is someone to step forward to lead the project. Much legwork has already been done. Board members and others are willing to devote time to the effort to preserve this property.

All we need is a leader. If you are willing to make a significant contribution to the quality of Grindstone and ensure that your children and grandchildren continue to enjoy our beautiful clean lake please let Bruce Paulsen know at [blpaulsen@centurylink.net](mailto:blpaulsen@centurylink.net) or 715-634-3618.



# Shoreline Wildlife

By: Dag Sohlberg

Good stewardship of our lake does not end at the shoreline. Two GLA members on the west side of the lake have gone to great lengths to restore acreage bordering their lake lots. The land had been logged over for popple by previous owners, leaving behind various hardwood and evergreen species plus lots of logging debris and rutted trails.

Debris was cleaned up, trails restored, and alfalfa food plots were planted in bare areas. Afterward, stealth cameras tripped by passing animals showed that the restoration was appreciated by wildlife. Countless deer and black bear have been photographed during the past five years, as well as many ruffed grouse, wild turkeys, three bobcats, six fishers, one marten, lots of coyote, and one wolf. No cougar have been photographed to date, but cougar sightings have been reported in the area of North Olker Road as recently as this past Christmas Day. So keep track of your kiddies and pets!

Photos provided by landowners



# Critical Habitat Survey

By: Bruce Paulsen

The Grindstone Lake Association is reaching the final stages of the DNR sponsored Critical Habitat grant.



Volunteers and University specialists have collected and mapped a series of lake indicators, including shoreline ownership, aquatic macrophytes, ecological reference areas, mature timber specimens, natural scenic beauty, and coarse woody structures. We will use these indicators to prioritize the shorelines of Grindstone Lake and identify critical areas that, if protected, best contribute to maintaining the natural beauty of Grindstone Lake and its waters. Once the priorities are set, the Board of Directors will solicit input on plans to protect our most critical habitat.



The results of the Critical Habitat survey will be discussed at the Annual July GLA meeting. You will be impressed with the maps of Grindstone you will see displayed!



# Grindstone Lake Begins Clean Boats Clean Waters Program

By: Steve Buss



In May of 2011, the Grindstone Lake Association began a Clean Boats Clean Waters inspection program at the Wisconsin DNR Landing on County Road K. The Association contracted with Scott Sonnenberg to provide attendant services for the program. Funding was made possible, in part, by a grant received from the Wisconsin DNR for the early prevention of Aquatic Invasive Species. State grants are funded by the state gas tax associated with usage by motorboats and personal watercraft.

Clean Boats Clean Waters operates by educating boaters on how and where invasive species are most likely to hitch a ride into water bodies. Attendants perform boat and trailer checks for invasive species, distribute informational brochures and collect and report any new water body infestations. In 2010, this statewide effort conducted inspections of a total of 79,860 watercraft and came into personal contact with 170,473 boaters during 47,818 inspection hours.

Given the infestations already present in neighboring lakes, and the high level of transient boat traffic at the Grindstone DNR Landing, the GLA Board viewed the establishment of the Clean Boats Clean Waters inspection program as a key priority for the Lake.



*Meet Scott Sonnenberg! GLA's new Clean Boats Clean Waters Landing Attendant*

### **Clean Boats Clean Waters Schedule**

- Fishing Opener
- Memorial Day through Labor Day
- October Musky Tournament

# Curly Leaf Treatment in Little Grindstone Lake

By: Steve Buss



In the Spring of 2010, 2.35 acres of Curly Leaf Pondweed "CLP" was identified in Little Grindstone Lake, the body of water connecting Grindstone Lake to Lac Courte O'Reilles. The Grindstone Lake Association, in coordination with COLA, will be arranging for the treatment of Curly Leaf Pondweed in Little Grindstone Lake in May of 2011.

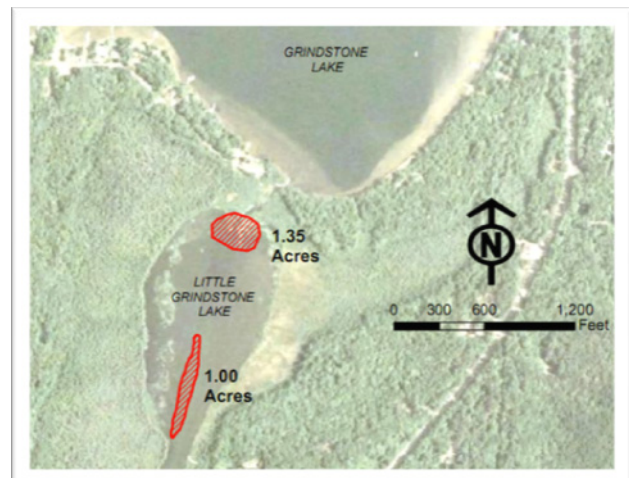
**What's the problem with CLP?** Curly Leaf Pondweed is a non-native species that begins growing earlier than other native aquatic plants. Growth actually begins under the ice. Once CLP takes hold in a water body:

- it forms dense mats in late spring and early summer and interferes with recreation and limits the growth of native aquatic plants (i.e. The Musky Bay problem)
- a mid-summer dieback of the plant causes rafts of dying curly leaf to pile up on shore, increase phosphorus concentrations in the lake, or both, which can lead to an increase in algae

The Association has applied for a rapid response grant from the Wisconsin DNR to cover treatment costs. The GLA has committed paying a portion of treatment costs for 2011, which equates to approximately \$600. 75% of the treatment costs will be covered by the rapid response grant. The areas will need to be retreated in 2012 and 2013, and additional grants will likely be available.

The rapid spread of CLP in Lac Courte O'Reilles from a small area in Musky Bay to nearly 90 acres in multiple bays reminds us of the importance of the pro-active treatment of aquatic invasive species threatening Grindstone Lake. The Littoral Zone monitoring program that will be put in place on Grindstone Lake in the summer of 2011 will also be an important tool in the early detection of any spread of CLP into Grindstone Lake.

## CLP Treatment Area on Little Grindstone Lake



## GLA Board Members 2010-2011

### Steven Buss, President

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### Bruce Paulsen, Vice President

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### Dan Tyrolt LCO Conservation, LCO Liaison and Water Quality

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## Join The GLA Today

### What your membership buys:

- 1. Information** — over a decade of valuable data collected about the ecological health of the lake's water, fish, plant life, shoreline and watershed.
- 2. Actions** — working with the DNR to protect and improve the health of our lake's environment.
- 3. Social functions** — including a great picnic at our annual meeting.
- 4. A voice in the community** — both the DNR and the local governments recognize the voice of our membership. They both value our ability to reach out and inform lake property owners about the lake and the actions, which may be needed to protect the lake.

**NONE** of these things  
would be possible without  
your membership in the  
association.

The primary source of revenue for the Grindstone Lake Association is the annual membership fee. Significant annual expenditures include the Annual Picnic held over the July 4th weekend, mailing costs for the membership newsletter, fees for membership in larger lake organizations, and costs related to ongoing lake studies. From time to time the Association receives grant monies that are expended on specific projects and may have matching costs covered by the Association.

In order to maintain our tax exempt status, the GLA can no longer make a direct contribution to the annual 4<sup>th</sup> of July fireworks display put on by the Waterfront. You are encouraged to make a separate contribution for the fireworks, either with your membership renewal, or directly to our friends and fellow GLA members at the Waterfront.

## Keeping lakefront property in the family

By: Tami Jackson, WAL Communications Director

We are stewards of the lake for a brief time, and then we must pass the torch to future property owners. Many families who own lakefront property are interested in keeping these places of memory in the family for another generation. How will you perpetuate the legacy of your lake home as a part of the lives of your children and grandchildren?

Attorney Bill O'Connor has spent decades thinking about lakes and working with lake people. Passage of lake property to the next generation is a topic of interest that is surfacing with increasing frequency. While every situation is unique, we asked Bill for some general guidance on succession planning options. We have summarized some of his suggestions in this article.

Even if you have a will, the special issues of vacation homes may not have been adequately addressed. There is a suite of options to help families plan how property is passed on to ensure the continued family use of a vacation home for the next generation. Succession planning can also help families avoid the problems that beset families who don't take the steps necessary to keep the cottage and preserve the family peace.

### Considerations when planning for lake home succession

No two lake properties and no two families are exactly alike. There are many factors to consider when selecting which succession planning options are best for your circumstances: your family's members and features, financial circumstances, the lake front property itself, tax considerations, and time frame for succession planning.

When beginning a succession plan, Bill recommends asking your self a series of questions about the property. What is your vision for your lake property in the future? What is your intention as to how the property can be maintained and can be used? Is it important to preserve the natural features of the property "as is?" Are additional legal tools to protect conversation values on your property (such as conservation easements or working with land trust) something to consider? Will significant capital improvements be required in the foreseeable future to

maintain the property's value and utility? Do all family members share your vision?

Additional thought on your family members and their potential interest in the property is also advisable, according to Bill. What is your descendant's interest in the cottage? How many children do you have? Are all of the children interested? Do they live nearby? Is one or more child especially qualified to manage a vacation home trust or similar entity? Are all of the children financially able to carry their weight? Are they married? How many grandchildren do you have or expect? What is your financial situation and anticipated financial needs for the future?

Careful consideration of questions such as these may help guide you as you select the best option for your circumstances.

### Some options to keep the cottage in the family

Consulting with an experienced attorney can help guide you to a succession plan that best suits you individual property and family situation. Several common approaches are summarized below. This is not a exhaustive list and seeking professional legal counsel is encouraged.

#### Immediate transfer.

You can choose to transfer the title of your lake home to children or others, either completely or with conditions attached. Depending on the extent of the property, it may be divided and transferred, individually, to several people. You can also keep the right to use and manage the property for the rest of your life (known as a life estate). The transfer could also be in the form as a trust, cottage-in-common agreement, or a cottage club, as described below.

Transfer can be by gift, if gift taxes are not a concern, or if the children's resources allow it, by sale. A sale transfer provides benefits for Medical Assistance planning, if that is an issue. Another alternative is a transfer on death deed, which will transfer the property at death without probate proceedings.

Continued on page 9



## Keeping lakefront property in the family continued

### **A vacation home trust.**

Under this option, you can transfer title of the property to a trust. Typically the trust is revocable. This means you can change your mind if you need to sell the property during your lifetime. While the trust is in effect, the current property owners typically hold the powers of trustee. Upon the owners' deaths, the trust continues and the children and or others succeed the former owners as trustees. Provisions addressing governance powers, eventual disposition of the property and other matters are addressed in the document creating the trust.

### **A cottage-in-common agreement.**

This option is sometimes helpful for property owned by two or more members, typically adult siblings. It permits the co-owners to establish clear provisions addressing their shared use of the property, including governance and provisions to schedule use and allocate responsibility among the co-owners. Co-owners usually have the right to compel division or sale of the property so they can get out of the common ownership, but this right can be restricted by a written agreement.

### **A cottage club or company.**

This option involves the creation of an entity to own vacation property. These are sometimes created in the form of a nonstick membership corporation (usually limiting membership to family members) or a limited liability company. Other alternatives that are sometimes suitable include business corporations, partnerships and limited liability partnerships.

## Steps in succession planning

### **1. Evaluate**

Think about the property that you have and how you want to preserve it. Understand your family, its desires, needs and limitations.

### **2. Schedule**

Determine the time frame in which a decision needs to be made

### **3. Do it!**

Obtain the assistance to make the transfer work out for your family.

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**Grindstone  
Lake Association**

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