



PINE LAKE NEWS

The Official Publication of:
Pine Lake Recreation & Rehabilitation District
Hiles, Wisconsin

The Pine Lake Recreation & Rehabilitation District Commissioners wish everybody a happy holiday season.

ANNUAL MEETING Hiles Town Hall, Hiles, Wisconsin July 21ST, 2001

The meeting was called to order by the chairman, Vic Burkey, at 9:00 a.m. Also, in attendance were board members Pat Coraggio, Karl Tauer, and Patricia Balzer. Introduction of guest speaker, Pam Lebine. Vic read the posted agenda from the Forest Republican and made a motion to amend the agenda to allow Pam Lebine to present her presentation as the first order of business, seconded by Pat Coraggio.

9:05 a.m. - meeting turned over to Pam Lebine, Forest County Zoning Administrator.

The following is an excerpt from the presentation by Pam Lebine. Pam introduced herself and stated that one of her first duties as zoning administrator since October 2000 was to have the sanitary ordinance rewritten because the State Department of Commerce changed and therefore her department had to change to become compliant. The second issue the State Department of Commerce dealt was the gravel pit ordinance. While she was addressing these two issues, she also dealt with the zoning ordinance passed in August of 1999. The word "non-compliant" is the big issue such as that going on in Onieda County. Under the new ordinance, Pam Lebine stated, if you are not 75 feet back from the lake, you are non compliant and you are limited with what you can do with your home. She further stated that in some instances if

your lot is not 100 feet or 200 feet in some places, you are non compliant. If you do not have 20,000 square feet, you are non compliant. Pam went on to state that this list only represents a small portion of things that can make you non compliant. Pam also discussed the affects of selling and buying non compliant property.

The big question Pam stated is "what are we going to do with word non-compliant?" Pam stated that (1) the County does not have to have the word "non-compliant". In the Statutes, the word is "may", the County "may" not "shall". Pam further stated that we wrote ourselves in non conformity. The only way to undo this is to have consensus. She stated that there are two questions. (1) Houses too near the lake are going to pollute and (2) a conforming property versus a non-conforming property and that the County cannot afford to put any more restraints on the private tax base, which is what non-conforming would do.

Questions were taken from the floor by Pam that covered a variety of issues including but not limited to equalized value, enforcement of zoning violations, encroachments, out-houses near a river or creek that enters Pine Lake, filing a complaint, selling an 80 foot lot, holding tanks, 75 foot set back ordinance, filling in a drainage ditch and applying for a rip-rap permit. She further stated that she now has the authority to do something about the violations because she has a citation form of enforcement and that she is focusing on health and safety violations. However, she further stated (they) are looking to rewrite the ordinance. Pam stated NR-115 is the legislation that gives zoning the power. Pam indicated she did not care who initiated the compliant, whether by an individual or by the "District", as long as it is in writing and you are reasonably sure as to what you are looking at.

Pam stated a zoning meeting has been scheduled for the evening of July 30th at the Crandon Court House (County Board Room). They will go through every change. The Board directed her to get rid of the current equalized value assessment, which is a formula by which zoning decides how much improvement you can put on the non-conforming property. Right now there is too much of a "thumb" on current development and there has to be another formula. The formula zoning is now looking at is referred to as the "foot print" formula. Zoning is hoping to pass a 50% increase in the "foot print". Pam stated that if you think this new zoning formula is too restrictive, to please show up at the zoning meeting and voice your opinion. It will be up to the people as to whether or not the word "non conforming" appears or not.

Pat Coraggio followed with indicating that a copy of NR-115 is available to those interested in receiving a copy.

A special thanks to Pam for giving up her Saturday morning.

SECRETARY'S REPORT

The minutes from the April 2001 quarterly meeting were published in the Pine Lake newsletter and available for those who needed a copy. B. Driggs from the floor made a motion to accept the minutes as published. D. Stober seconded, and the motion passed.

TREASURER'S REPORT

Pat Coraggio distributed copies of the treasurer's report covering the period of April 1, 2001 through June 30, 2001. The quarter starts out with \$28,840.22. Ending balance is \$8,714.88. Most of the expenses are identifiable except \$3,500.00 which is attributed to the building. On May 6, 2001, \$500.00 was paid to Waggoner Electric to start the electrical work. On May 6, 2001, the septic tank on the property was pumped and removed by Chaney Excavating. Pat further stated that the tank was removed as it was in the way for getting in and out of the building, the tank remains available in case it is needed for future use. On May 18, 2001, \$1,878.86 was paid to Waggoner Electric to do the electrical work. Pat stated that after the electric company would hook up the power to the building, Waggoner would complete the job. Waggoner's expense for this appears at June 18, 2001 in the amount of \$621.14.

Two questions from the floor were posed to Pat.

(1) Why was electric needed to the shed? (2) Were bids obtained for this job? Pat explained that zoning required lights by the exits and seeing that this is also a workshop area, lights were needed. Pat further explained no other bids were obtained as Waggoner Electric was recommended as the only electrician in this area who has the authority to go in and cut the clips on circuit breaker boxes and replace them.

No other questions were raised from the floor. B. Reimer motioned to accept the Treasurer's report as read. D. Stober seconded. The motion passes.

The second item presented by Pat was in regards to the Annual Report for the year ending December 31, 1999 and 2000. Pat continued by highlighted the purpose of the audit (Page 1), going over the assets and liabilities (Page 2), revenues and expenditures (Page 3). Pat pointed out two items on Page 3. The first item pertained to real estate taxes. Pat stated that he filed for an exemption with the State of Wisconsin. The second item is that in 1999 Maintenance on the equipment increased from \$2,071.00 to \$2,359.00. Page 5 deals with the deposits, checking account and CD started 4-5 years ago. The CD was taken out and applied for a new 16 month CD. Currently the bank balance is at \$11,879.00. \$7,500.00 was then added to that and put into a new 16 month CD at 4.7%. We have a total of \$19,736.97. Pat indicated that there is an option under the 16 month plan that at the eighth month anniversary, we can look at what the CD's are paying and leave it ride at 4.7% or we can get a higher percentage, we can renew it at a higher rate and that CD would have to remain in effect for 12 month. Page 6, identifies the equipment and land improvements.

Just for informational purposes, Pat indicated he just received the annual membership for the Association of Lakes for \$275.00 and the CPA fee of \$950.00 for services rendered by Wayne Link. He also stated he wrote a check for \$25.00 to the Forest County Walleye Association.

The last item discussed was to set a budget for the next year. Pat Coraggio made a motion and recommended no change. A motion from the floor by S. Shampo was made to decrease the budget and use the CD to reduce the tax base. Pat explained that the concept of the resolution incorporated in 1997 required the Board to put \$5,000.00 per year into a "tax freed account" and eventually the interest on that money would help offset or reduce the taxes. Pat further

explained that the reason the \$7,500.00 was added was because last year the amount of money we had to operate on was not enough so we could not put in \$5,000.00. So we split it up \$7,500.00 for last year, this year and next year. S. Shampo also added to his previous motion, that the tax levy should be reduced by \$5,000.00. P. Nirchel seconded the motion. A vote was taken on the above motions. 6 members were in favor and 26 opposed. The motion was defeated.

Another motion from the floor (S. Stanislawski) was made to maintain the budget at \$40,000.00 for the upcoming year. Seconded by R. Balzer. 6 opposed and 27 in favor. Motion carried to maintain the tax levy at \$40,000.00 for the next tax year.

WEED HARVESTING REPORT

Vic mentioned that L. Handeland was not in attendance and therefore asked for a weed harvesting report from T. Wirth. Tom reported that besides bad weather, the equipment is in good running shape. Tom further reported that he was out in deep water with his pontoon and unable to find weeds and that if (you) are out in deep water and find weeds, just see Tom or Larry for a buoy to mark the weeds. A question was raised from the floor if a plan from the DNR is followed when cutting. Tom indicated we cannot cut closer than 1000 feet from the mouth of the creek and north of the island; however, Pat Coraggio stated that he has requested clarification from the DNR on that issue.

Another issue was raised from the floor in regards to a "weevil" that is used to control Eurasian milfoil. Vic indicated that Pine Lake has what is called North American Milfoil, and to date there has been no documented Eurasian milfoil. Vic indicated that the weevil seems to be working in Lake Metonga; however, because of the size of the weevil, you would need \$100,000 just to get started to be effective. Vic further stated that samples of weeds were taken into Crandon 3-4 times per year to the biologist. Pat added that the samples of weeds taken from the camp grounds were taken to Northern Lakes for testing and the weeds were not Northern or Eurasian, but a hybrid. Pat offered pictures showing the different types of milfoil.

FCAL REPORT

Viv Burkey introduced Pat Coraggio as the FCAL representative. Pat stated that FCAL had a meeting on July 20, however, he was unable to attend. Pat stated that he sent a letter to 300 Pine Lake residents for the purpose of joining FCAL. 28 respon-

ded by joining. As a result, Pat indicated that Pine Lake has the largest membership in Forest County.

Pat reported that some of the things FCAL is working on are the proposed zoning changes. FCAL has a committee that works with Pam Lebine on the zoning changes and what is going to be needed in that ordinance to make it more livable for us to live here. As far as the zoning changes go, we have lawyers look at these documents to tell us what we can and cannot do, and then there are some of us who have to proof read and some of us were picked to review the ordinance. Pat indicated the proposal was published in the Forest Republican. As a result of that, some of these changes will be recommended in front of the board on July 30, 2001.

Another issue FCAL is working on is condominium development. Silver Lake had a resort that the owner just started to sell the cottages under a condominium ordinance (that is a problem FCAL is watching) and that ties into what they call "key holding", where someone buys 40 acres off the lake, then buys 100 foot strip from the 40 acres to the lake, and then takes that 100 foot strip and allows the condo owners to have lake access. This is followed up with a court case pending in Lake Geneva called the "docominium" case.

Dick Yahnke of Roberts Lake is on the FCAL Board and really a zoning violation watchdog. Of concern is a new home that was constructed on the lake which apparently bulldozed 200 feet of lake frontage right into the lake. They are asking FCAL to take a more active role in enforcement zoning and giving zoning office some more "teeth". Robert's Lake went to FCAL and FCAL is pursuing getting Pam Lebine her own corporation counsel attorney to work on zoning issues. The corporation counsel we have is not interested in working with her.

FCAL is sponsoring a shore land restoration workshop for private landowners. Pat believes it is tentatively set on August 18, 2001 at the Crandon Committee Building, but he will confirm the date. Laura Herman will be there from the DNR who issues permits to discuss water way regulations and Pam Lebine on zoning regulations. There will be a \$10.00 registration fee.

FCAL now has two shelves in the Crandon Public Library where publications are available on shoreline restoration and water quality, including videos for purchase and use. Pat mentioned that some of the

other counties have been establishing what they call a "courtesy code" CPR, courtesy, polite, and respectful. Pat had samples of the handouts that are being posted at boat landings and handed out as a welcome packet.

The issue of the zebra mussel is of particular concern as the zebra mussel is now present at lake Metonga. Pat indicated the Forest Republican recently published the story.

Pat indicated that he and Vic recently met with representatives of the DNR and Corps of Engineers regarding a rinsing station at the federal boat landing. They laid out an area where the rinsing station could be implemented. They do have the go ahead. A question was raised from the floor as to who could be responsible for the upkeep of the well and the electricity. Pat indicated that the District would be responsible. Pat continued by indicating he asked for the installation of a pier and presented a copy of what it will look like. The District will be responsible for removing the pier in the fall, storing it and putting it back in the spring. There will be a sign indicating "no fishing". The pier will be approximately 24 feet.

ELECTION OF OFFICERS

Vic indicated this year Pat Coraggio is up for re-election. Pat Coraggio inquired "which Pat" and Vic confirmed Pat Coraggio. Floor opened for nominations. S. Stanislawski nominated Pat Coraggio, J. Zver seconded. Motion carried and Pat Coraggio was re-elected for a two year term.

Also, the Secretary position vacated in April 2001 by Pat Balzer, however, was not filled during the Annual Meeting.

OTHER BUSINESS

Vic Burkey stated that a year ago at our Annual Meeting, a motion was made to contact the DNR about setting slot sizes on game fish. A letter was written to the DNR in January. The letter was published in our last newsletter. Vic received a letter from the DNR. Basically, the DNR said the slot sizes could be checked into but there is a resolution that needs to be passed before the DNR will look into it.

A discussion from the floor between several members pursued regarding maintaining Pine Lake as the "family" lake which produces all species. Pat Coraggio indicated that the DNR would be putting together a study. Money has been put in the budget

for 2002 and 2003 and the DNR will be going to Pine Lake to gather information on the types of fish in the lake, size and numbers. Additionally, Pat Coraggio added that he would like to see what the DNR had to say about the lake and then go forward. A question from the floor was raised if the DNR uses the same method as counting deer. Another question was raised from the floor that if the DNR is no longer stocking Walleye, can they come and set up a study? A motion was made from the floor to table the size limits. Another motion was made to dump large loads of rock into the lake. Pat Coraggio indicated the Board wants to look at stocking Walleye in the lake through a purchase program. Vic acknowledged several motions made were open on the floor that needed to be addressed. A vote was taken to table size limits, which passed.

Quickly, the interest moved to putting rocks on the ice to create a fish habitat. Vic moved on to indicate that a meeting took place on June 25, 2001 with Pat Coraggio, Michael Keefe from the Federal Corps of Engineers, Jane Wade, Laura Herman and Bob Young all from the DNR. The meeting held was to discuss the rinsing station and the fishery on Pine Lake. The idea of putting rocks on Pine Lake was brought up at this meeting and Bob Young of the DNR indicating introducing (dumping rock) was not allowed without a permit.

Vic mentioned one thing he is trying to work with the DNR on is trying to dredge out the creek. The north end of the lake is filling in and we cannot cut there. Samples of the muck will have to be taken and analyzed. The DNR will allow for two sediment holding stations and any sediment from dredging will have to be trucked. Vic further indicated that the Board is applying for a grant as soon as the paperwork is received from the DNR. Vic is putting together a feasibility study. Pat Coraggio discussed with Bob Young of the DNR about adding Walleye in Pine Lake.

Bob Young stated that Walleye which are between 4"-6" have an 80% survival rate. And the DNR only stocks 1" fingerlings. A motion was made to purchase approximately 900-1200, 4"-6" Walleye and spend \$1,000.00 for this stocking adventure. 15 were in favor and 8 opposed. Motion carried.

Paul Nirchel presented an issue to the Board on the "District Boundaries" and who is part of the District and who is not. A motion from the floor was made to redefine the boundaries of the Lake District. Karl T. indicated a "District" could not be changed by a motion

and that to redefine the boundaries of the Lake District would have to be taken from a legal aspect through the courts. The "District" is like a town and you would have to individually petition the courts to get out. P. Nirchel continued to bring to the floor that there is a map at the Crandon Courthouse with the original Petition incorporating the Pine Lake District.

With no other issues from the floor, the meeting adjourned at 11:20 a.m.

QUARTERLY MEETING OF THE BOARD OF COMMISSIONERS

Following the Annual Meeting, a short Commissioners meeting was opened at 11:20 a.m.. Pat Balzer advised Vic that she had resigned her position as commissioner. Vic tabled the appointment of the secretary until the next quarterly meeting and that he will appoint a secretary at the time. A motion was made by Pat Coraggio to maintain the same officers, seconded by Karl Tauer, passes unanimously. The officers for the next 12 months will be Vic Burkey, Chairperson, Pat Coraggio, Treasurer, and Karl Tauer, Town Board appointee. The Secretary position to be filled.

No other issues were brought before the Board and therefore the meeting closed at 11:30 a.m.

Note: The above minutes are a summary of what took place at the above referenced meetings. Due to space, the minutes have been condensed. A complete copy can be attained by Chairperson Vic Burkey.

QUARTERLY MEETING Hiles Town Hall, Hiles, Wisconsin September 6th, 2001

The meeting was called to order by the chairman, Vic Burkey, at 9:00 a.m. Also, in attendance were board members Pat Coraggio, and Karl Tauer. Chairman Vic Burkey made a motion to amend the agenda to have Karl Tauer made interim secretary, Pat Coraggio seconded. Motion passed.

SECRETARY'S REPORT

No July minutes from past secretary.

TREASURER'S REPORT

A \$300.00 transfer note to be paid back from funded is now on hand. Pat Coraggio made a motion

to change \$10,000.00 note to \$6,000.00 note for loan payments. Seconded by Vic Burkey, motion carried.

DREDGING OF PINE LAKE

Chairman Vic Burkey has received permits from the DNR. He will go forward with getting information for the permits.

FUTURE MEETINGS

The annual meeting is October 20, 2001.

OTHER BUSINESS

Motion was made by Pat Coraggio to accept detachment petition- resolution. Seconded by Vic Burkey, motion carried.

Tom Wirth, who is now the new foreman for weed cutting, attended a conference for new equipment and information on weed cutting equipment.

The holding tank is to be reused by the Pine Lake Recreation and Rehabilitation District.

There is an opening on the board to fill the remain term for the Secretary.

Motion by Pat Coraggio and seconded by Vic Burkey to adjourn. Motion carried. Meeting concluded at 9:27 a.m.

Note: The next quarterly meeting will be held on January 19, 2002 at 9:00 a.m..

LAKES ARE BASE OF WISCONSIN'S TOURISM ECONOMY

In 2000, \$9.97 billion was generated from the tourism revenue in Wisconsin. According to Wisconsin Department of Tourism Research Coordinator, Dave Scheler, 70% of this revenue was generated by the leisure traveler. Market research shows these tourists most often are engaged in lake-related activities (swimming, fishing, boating, viewing natural scenic beauty) or find them most memorable.

Surveys of in-state residents found the activities mentioned as most memorable were swimming (27% of the time), visiting parks/wildlife watching (23%), fishing (16% and boating (6-8%). Survey participants could check multiple activities.

Surveys of out-of-state residents from Chicago and Minneapolis areas found the activities listed as most

memorable on Wisconsin lakes in the last three years were sightseeing (28.6%), boating (26.8%), swimming (20.4%) and fishing (17.7%).

DOCKOMINIUMS IN COURT

The Wisconsin Court of Appeals ruled against the legality of dockominiums developments in *ABKA Limited v. Department of Natural Resources*, (Ct. App. 2001). This case involved the Appey Harbor Condominium Association's plans to convert a public marina to a condominium form of ownership. Under the proposed arrangement, each dockominium owner would acquire title in fee simple to a lock box and would also gain rights to exclusive use of a pier slip. The Court focused on the issue of whether the dockominium development placed riparian interests



over public interests in state waterways and whether the arrangement was in violation of the Public Trust Doctrine. The Public Trust Doctrine maintains that navigable waters are to be held in trust by the state to protect the public's right to use the water for navigation, fishing, and other forms of recreation. In a much awaited opinion released on Aug. 22, 2001, the Court stated that the "plan purports to create permanent rights in an area of public waters." In a concluding statement the Court observed that "ABKA's dockominium proposal allows ABKA and the Association to transfer ownership of public waters to private individuals and therefore is in direct conflict with the public trust doctrine." This decision is currently on appeal.

COURT OF APPEALS SAYS DOCKOMINIUM ARE UNCONSTITUTIONAL

After years of proceedings, spurred by a suit brought by WAL, the Wisconsin Court of Appeals reversed two lower court judges and declared "dockominiums" a violation of the Constitutional Public Trust Doctrine that safeguards Wisconsin lakes and streams. (*ABKA et al. V. DNR, et al.*, Case No. 99-2306)

The case involves the ABBEY Marina on Geneva Lake in Walworth County. The marina owner, ABKA Limited Partnership, converted the 407 slip facility to condominiums in 1994. The condominiums units were pint-sized "lock boxes" on the shore, but each included an exclusive right to use a boat slip designated as a "limited common element". This, they claimed, avoided the problem of "selling" the water itself.

WAL has consistently argued that the trust doctrine is violated when a riparian owner aims to establish "lots" on the surface of a public lake and sell exclusive right to occupy each lot. We have argued that the fundamental public interest in water cannot be defeated by convoluted real estate documents.

In its August 22 decision, the Court of Appeals agreed with WAL. The Court set aside the complex technicalities incorporated into condominium real estate documents and looked instead to the substance and practical effect of the scheme. The Court recognized that ABKA's scheme is to cover involved a "legal fiction" because the lock boxes themselves have no inherent value. The Court also recognized that "a boat slip is the water and the lake bed under the water. Thus, ABKA is attempting to convey a portion of the waters of Lake Geneva to the unit owners...." The Court reversed the Walworth County Circuit Court which approved the DNR permit for the marina.

ARE THERE SPONGES IN YOUR LAKE?

Yes, there are sponges among us! Freshwater sponges are common in lakes and streams around the world, and thrive in our clear Wisconsin waters. Though they are not as colorful or as large as sponges you may have seen snorkeling in the Caribbean or diving in Australia, sponges are beautiful and important in many lake ecosystems.

Our Wisconsin sponges are usually green, hardly move and die back to almost nothing in the winter. Does it surprise you to learn they are animals? Sponges are animals for the same reasons other animals are animals - they ingest food for their nutrition, their cells have no cell walls and they have other features of reproduction and metabolism characteristics of animals.

What do they look like? Could they be living in my lake? Freshwater sponges are invertebrates but do not have a shell like snail or an exoskeleton like crayfish.

Sponges may be encrusting (forming a thin layer on a rock or branch) or they may have finger-like projections or they may be club-shaped and lumpy. Most often, they are green and attached to submerged logs or branches or clinging to a branch of a shoreline shrub dangling in the water. Their texture is somewhat similar to that of an ocean bath sponge - but a huge difference. Many ocean sponges are soft and tough because of supporting protein called spongin. Fresh-water sponges are supported by glass needles called spicules providing a fiberglass-like scaffolding and are most unsuitable as a bath sponge.

Sponges are very common, especially in northern Wisconsin, but the habitat must be right. They require transparent, not turbid, water and usually need some sort of substrate to which they can attach. They are also common in clear, shallow streams where they often form a thin crust over a rock.

How do they work? Sponges are suspension feeders: they filter living cells such as algae and bacteria out of the lake or stream water coursing through the sponge. Water is drawn through the pores, enters into a central cavity, and eventually exits out of a larger hole called the osculum. Lining the inside of the cavities, special cells called choanocytes or collar cells have a flagellum, or a whip-like structure, generating the current to propel the water through the sponge. These collar cells also trap, and engulf (eat) the food particles.

Is there sponge sex? Sponges are male or female and, as an added twist, can change sex from year to year. Populations of sponges produce eggs or sperm and release them at the same time. Thanks to those collar cells and their busy flagella, sperm are drawn into the female sponge by the same water currents that bring them food, to achieve fertilization. The resulting larvae swim out of the sponge and eventually settle on a suitable substrate to begin life as a new sponge.

Through the year with sponges. Like the bells tolling midnight for Cinderella, falling lake temperatures signal the end of the growing season. As sponges become dormant, there is a complete transformation of all active sponge tissue into gemmules - masses of cells surrounded by a resistant coat (made, in part by those decorative gemmoscleres). In spring, gemmules will hatch and our lakes will once again be full of glorious sponges.

FOREST COUNTY ASSOCIATION OF LAKES, INC

The purpose of the FCAL, Inc. is to facilitate education, research and sharing between organizations, individuals, governmental bodies and the general public of Forest County to protect Forest County inland water bodies, environs and watersheds for now and future generations, including, but not limited to: aesthetic beauty, water quality, wildlife habitat and fisheries.

A "Member of Friend" herein means an Organization, Individual, Family or Business who subscribes to the purposes of the Corporation, meets the applicable definition of Member of Friend, has joined Corporation and paid appropriate dues or fees.

Members: Members are governmental organizations, non-stock membership organizations, individuals, or families who subscribe to the purposes of the Corporation, meet the applicable definition of membership and pay their dues in effect for the applicable membership level.

- [a] **ORGANIZATIONAL MEMBERS:** Lake Districts, Lake Associations, Rivers, and other Inland Water Organizations having significant lake or inland water management, protection or improvement purposes in Forest County, shall be eligible to become members.
- [b] **INDIVIDUAL/FAMILY MEMBERS:** Individuals or families having significant interest in the protection and improvement of Forest County inland water bodies, environs and watersheds shall be eligible to become members. Persons who chose this category did not belong to any of the organizations listed in [a] above.
- [c] **FRIENDS:** For-profit businesses, other organizations, or individuals, not qualified for membership, who subscribe to the purposes of the Corporation may become a "friend" by the paying the appropriate fee.

ANNUAL FEES AND DUES STATEMENT

Date: _____

Name(s): _____

Mailing Address: _____

Lake / River: _____

Lake Organization: _____

Summer Address: _____

Approximate Beginning Date: _____ Approximate Ending Date: _____

MEMBERS AND FRIENDS (Check appropriate membership category)

___ Lake / Waterway Organization (\$25.00 year)

___ Individual / Family (\$10.00 year)

___ Friends (\$50.00 year)

Make checks payable to: FCAL, Inc. and return form and your check to: Treasurer, FCAL, Inc.
10801 Nature Trail Lane
Three Lakes, WI. 54562