

### October 2025 Newsletter

In its first six (6) months, this Lake Board has accomplished a lot:

- The Association's Treasurer reporting, Budgeting, and multi-year budgeted expense forecasting practices have been updated.
- Our Board Meeting Agendas and Minutes are now content rich and present more information for Association Members to consider
- The boat launch driveway/approach was straightened, widened, and resurfaced
- The Entry Sign floodlights and electrical components have been updated
- The Little Book Library has been replaced
- The Lake has been re-stocked with Walleye
- The Lake Preservation Committee (LPC) modified and managed the Weed Harvesting Program to reach acceptable levels of biomass removal
- An Inlet Stream Water Testing Program was initiated (and our initial data looks good)
- A new Community Events Committee was formed and has done an excellent job managing the Boat Parade, Fishing Jamboree, the Boat Poker Run and Awards Banquet and Trunk-or-Treat

#### Further changes are planned for 2026:

- At the Annual Meeting we will question Association Members about the overall management
  of our community. A show-of-hands "Straw Polling" will be used to determine majority
  opinions for: Covenant and By-Law change considerations; Access to Contact Information on
  the Association Website Directories; Placement for the Navigation Lane (maintained by weed
  harvesting); and many more topics
- The LPC has developed options for residents who would like to hire Aquatic Plant Management
  (APM) or Silver Mist Garden Center to remove weeds and rake muck from their shoreline
  docking and swimming areas. A detailed overview report on these services and the actual
  service offers from each company will be posted on the Association Website and shared via
  Email and USPS mail. Further information is also presented below.
- Our 'No Wake Buoys' are being replaced with new 'No Wake / 5 MPH Speed Limit Buoys'
- The content, structure, and navigation within the Association Website is being improved

Members are encouraged to visit the Association Website, www.silverspringsneshkoro.com to review:

- Annual Members Meeting Minutes and Presentations
- Association Newsletters and Announcements
- Board of Directors (BOD) Meeting Minutes
- Lake Preservation and Special Events Committee Reports
- Community Event Schedules, Fliers, Reports, and Photos
- Board Member and Association Lot Owner Listings
- Covenants, By-Laws, Lake Maps and Property Plat Maps
- Compliance Guidelines and Forms used for new construction projects
- Frequently Asked Questions (currently in a Service Provider Listing format)

#### **Protective Covenant and By-Law Non-Conformance Investigation:**

Many hours of work were invested to document >60 observed cases of Covenant Non-Conformance. All but one of these cases have been closed. Thankfully, more than half of the cited conditions were corrected by homeowners without deliberation. None of the proceedings resulted in fines or mandated (expensive and unplanned) corrective actions.

The Lake Board is satisfied knowing that we have done the right thing, as unpleasant as it has been, to issue the Non-Conformance Notifications. We know that it has been equally unpleasant (or more) for our neighbors on the receiving end. The Association and its future BOD Members now have Documentation and Variance-Justifications for these (new and old) Covenant Non-Conformances.

Variances have been granted for lot Improvements made before Covenants were applicable (Grandfathered), where challenges were made because applicable Covenants were not concisely worded, where 'Special Conditions' warranted a Variance, and where a Covenant was updated without providing an appropriate level of information for homeowner review.

In our proceedings, we identified several instances where the Covenants and By-Laws can be improved. We initiated a procedure for ledgering notable improvements and we have decided to use 'Straw Polling' at the Annual Association Meeting, to determine whether the recommended changes are desirable and/or warranted.

#### **Lake Preservation Program - Weed Harvesting Program Updates:**

As in 2024, Aquatic Plant Management (APM) conducted three (3) weed harvesting campaigns this year. Weed growth in April was light and 1<sup>st</sup> harvest yields were low. Weed growth going into July was more substantial, but widespread. The July harvesting campaign duration was increased by eight (8) hours, but this was still inadequate to get the job done to our level of satisfaction. The Lake Board reallocated Lake Maintenance Funding and added 16 hours to the October campaign. These changes were effective! The total harvest for 2025 was 30 truckloads of biomass, compared to 31 truckloads in 2024. Please review the October Lake Preservation Committee Report on our website, for a comprehensive analysis of harvesting activity in 2024-2025, and a forecast for the 2026 program.

#### **Fish Stocking Program:**

Silver Moon Springs Fish Hatchery released 1,920 5-8" Walleye fingerlings into SSL on Saturday, October 25<sup>th</sup>. Walleyes do not reproduce in our lake. A healthy population of Walleyes are maintained by introducing a new generation each year. Resident anglers catch walleye in the 12-16 inch range with some regularity - - usually at round sunrise and sunset. A report with pictures (and Walleye fishing tips) has been posted on the Association Website.

#### **Boat Launch Maintenance and Driveway Approach Upgrade:**

Warranty Maintenance was performed on the Association boat launch ramp on Monday October 6<sup>th</sup>. S&G Excavating re-leveled the concrete launch ramp pads, which had settled, separated, and became uneven due to ice-heaving this past winter. The launch ramp is likely to become uneven due to ice-heaving every winter. Routine maintenance funds are budgeted to address this on an ongoing basis.

On Tuesday October 14<sup>th</sup> S&G widened, straightened, and resurfaced the boat launch driveway with compressed gravel. This work was planned and quoted in the spring of 2024, when the launch ramp and pier were installed. A report with Before and After pictures has been posted on the Website.

Capital improvements made to the boat launch ramp, pier, and access driveway were needed to support Lake Preservation Program activities including ongoing Weed Harvesting and future targeted Hydraulic Dredging operations (as warranted and cost justified).

#### **Silver Springs Lake Entry Sign Improvements:**

Lake Board Members investigated the possibility of moving our entry signs forward / toward the roadway and out from under the surrounding evergreen trees. We determined that our signs are already inside of the minimum roadway setback. They are 'grandfathered' by Marquette County and therefore cannot be moved.

An inspection of failed sign lighting at E Silver Spring Drive by Zernach Electric revealed a burned out floodlamp bulb, a weak photocell, and a rusty non-weatherproof GFCI receptacle. The high intensity bulb replacement cost (for one bulb, if available) exceeded the \$40.00 cost for two new high efficiency LED floodlight fixtures. Compatible replacement LED Floods, Photocells and Weatherproof GFCI Receptacles were installed for both Entry Signs. The total cost was under \$700.00 and within our 2025 Maintenance Budget. A report with photos has been posted on our website.

#### **Water Inlet Stream - Nutrient Concentration Testing:**

The LPC initiated a chemical monitoring program at the Lake Inlet Stream in June, to determine whether this is a source for excessive levels of Phosphate and Nitrate nutrients entering our lake. The data collected will tell us whether a Nutrient Absorption Program (placing bagged nutrient absorbing material in the lake inlet stream) is warranted. If so, this program would be priced, budgeted, and initiated in 2027.

Water testing to date indicates that there is no problem and therefore no program justification. Test results indicate that the average Nitrate level for water in the SSL inlet stream (0.3 ppm) is in the lower 10% of the 'normal range' for uncontaminated streams (0.12-2.2 ppm), and that the average Phosphate level (0.13 ppm), is near the mid-point of the 'normal range' for uncontaminated lakes and streams (0.03-0.22 ppm). An increasing trend was noted from June through August, which we believe to be a seasonal effect and related to water temperature.

To further observe and document seasonal variations, the LPC will continue testing for the next 18 months. Our expert aquatic biologists from Onterra will review our data, calculations, and analysis when they come to perform invasive weed bed mapping next spring. A detailed report with data and charts for the testing performed to date has been posted on our website.

#### **New Shoreline Maintenance Services:**

The Lake Board and LPC are keenly aware that everyone values clear lake water, fishing from our docks without continually snagging weeds, and having a weed-free and firm sand bottom in our swimming areas. Unfortunately, the Association's involvement in preserving the recreational value of our lake is limited to weed harvesting in the Navigation Lane. (Using the Navigation Lane for touring the lake by boat reduces the incidence of prop-fouling by weed entanglement.)

Last year Terry Klaves wrote a Best Practices article "Aquatic Weed and Algae Identification and Management", which was posted on the Association Website. This and future articles address the use of Weed Cutters, Weed and Muck Rakes, Muck Pellets, Water/Muck-Thrusters, and Manual Hydraulic Dredges (muck suckers) - - all used for shoreline maintenance. This "free" information helps our ablebodied and energetic residents control weeds and reduce muck accumulation, from the shoreline out to the boating Navigation Lane.

Earlier this summer LPC members thought we had identified a cost-effective means for the Association to support our residents' excessive weed growth and muck accumulation issues. We invested time and a few bucks to determine whether the Hockney weed cutter, re-equipped with a giant rake, could be used to effectively remove weeds and muck from the shoreline out to the boating Navigation Lane. The Hockney failed miserably. It did not steer properly in reverse and the rake did not do much at all.

These failures and financial limitations have not kept LPC Members from devising and developing other cost-effective means to have weeds and muck removed from around our docks and swimming areas.

The LPC has developed two (2) service provider options for residents to consider for Shoreline Maintenance in 2026. Aquatic Plant Management (APM; Minocqua, WI) and Silver Mist Garden Center (Waupaca, WI) will each offer 'tailored' weed removal and muck raking service options for groups of Silver Springs Lake residents. Detailed service offers from these providers are provided separately.

These services are not available to individual property owners. Service programs will be managed as a collective (like our weed harvesting program). After the minimum level of participant-interest has been established, the service providers will work directly with individual lot owners to define their work areas, set pricing, and establish contracts. The Lake Association will not be involved with contracting or scheduling these services. A Lake Preservation Committee member will act as a point person to establish customer lists, which will be shared with providers after service 'minimums' are met.

#### The LPC and Lake Board Members recommend using these Shoreline Maintenance Services.

We need to make these programs effortless and profitable for APM and Silver Mist... so we can all enjoy pristine lakefront swimming and docking areas again! Residents must remember that these services are outside of APM's and Silver Mist's normal scope of business. LPC members formulated these Shoreline Maintenance Programs and 'sold' the business concept to each of these companies. They are doing our community a favor by offering each of us an affordable means to remove weeds and muck from our shorelines - - albeit on a conditional group-basis. Please sign-up, revise your spring budget, and start saving \$10 bucks a week (or more) to buy yourself a firm sand lakebed to enjoy next summer.

#### **General Boating Guidelines and Announcements:**

The Association boat launch has been locked and chained shut for the winter. The launch will reopen on May 1<sup>st</sup> 2026 and remain open through Memorial Day weekend for boat launching.

Silver Springs Lake is designate as a "No Wake Lake" to minimize shoreline erosion. Boaters are encouraged to maintain cruising speeds between 'Idle' and 5 MPH. This will get you around the lake perimeter in 45 minutes to an hour.

As noted above, we are replacing our (6) "No Wake" Buoys with "No Wake / 5 MPH Speed Limit" Buoys in 2026. The cost (\$2,500.00) is covered within our 2025 Budget. The old buoys are junk. They are available "first-come first-served" if you want to use one as a mailbox post or lawn art tchotchke. Send an Email to info@silverspingsneshkoro.com

For everyone's boating safety:

- Please navigate around the lake in a counterclockwise direction
- Children should never be allowed to bow-ride or to sit on top of side or rear seating backrests or railings while under power
- Boaters and Anglers should keep away from docks and swimming areas when children (or other anglers) are present
- Unattended Rafts, Boats, and Mooring Buoys, should never be left in the navigation lane. They should be moved inside of the dock-ends (25Ft) when not in use (during the day) and to the shoreline (according to our covenants) at night.

The Association has a Protective Covenant which requires all watercraft to display your Lot Numbers. Boats must have (3-Inch) decals with contrasting colors (for legibility) posted on their rear quarters (Port and Starboard sides). Black decal lot numbers are available from the Association free of charge. Boats without lot numbers will not be allowed to launch.

To prevent the introduction of zebra muscles or other invasive organisms to our lake, visitor boats are not allowed (by Covenant), launching your boat after boating on other bodies of water without sanitizing it, and shore-launching any trailered boat is highly discouraged.

Please contact a Lake Board or Committee Member to further discuss any of these issues.

Sincerely,

Your Silver Springs Lake Board and Committee Members

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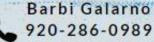








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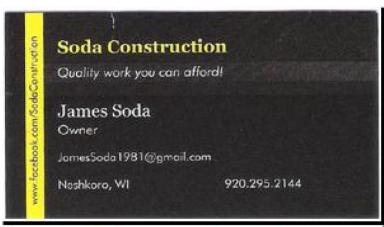
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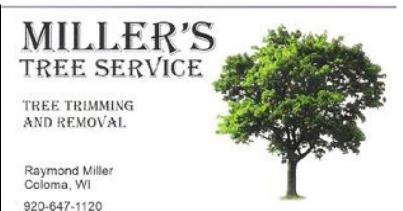
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