

CFAPOA

CHIPPEWA FLOWAGE AREA
PROPERTY OWNERS ASSOCIATION

Established 1983

Fall 2018

The Big Chip News

View from the Chair Fall 2018

Another summer comes to a close. We're all asking what happened to autumn? It was hot and sweaty one day, and then it seemed like November.

2018-2019 Chippewa Flowage Winter Draw-down

Xcel does not plan an early fall drawdown, this year. It wants to drawdown the Flowage by one and one-foot in October and then attempt to re-fill in November with the Moose Lake release. Depth of the winter drawdown will be determined by inflow and snowpack.

Ever wonder about the Moose Lake release? Moose Lake is also operated by Xcel and the release is mandatory under the provisions of the 1928 Railroad Commission Order.

Clean Boats Clean Waters

Barb Salomon has an article in this newsletter about the 2018

Clean Boats Clean Waters successful program. Thanks so much to Barb and Diane Hulke and their crew for all their hard work to keep this program going. It is a complicated process and runs like a small business. Think the Flowage was busy this summer? It was. On only four boat ramps on weekends, the Clean Boat Clean Waters inspectors contacted more than 3000 boats and 7000 people.

Fish Sticks Map

You will find a map showing the locations for the WDNR fish sticks program. I've fished around some drop sites, this summer, with good results. The yellow lines show completed sites and the red lines possible future sites for tree-stick drops.

Max Wolter's Article.

Max Wolter, our local WDNR fish biologist, has written an article in

Continued on Page 2

Don't forget about the

HOLIDAY
PARTY

at The Rusty Hook

See Details on Page 10!

Membership Renewal

January 1, 2019 is the start of our membership year. For your convenience we sent out renewal forms for you in a separate mailing. If you did not get one, you can use the renewal form in this newsletter.

Please send your donations in by the end of the year, so we can prepare the membership directory in January.

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Big Winners at the Summer Picnic!
See more photos on Page 9.

View from the Chair...Continued from Page 1

this newsletter about plans to manage the Northern Pike population on the Flowage. Details will follow as the program plans progress.

Annual Meeting/Picnic

The Association held its annual meeting at Deer Run Resort on August 5. The Members approved some minor By-Law Changes and approved a change to the Association Fiscal Year to a calendar year (January 1 through December 31) We made the Fiscal Year change on the advice of our accountants. The Members re-elected Pete Czarnecki and Mark Zich to the Board of Directors for another three-year term and also elected Ray Flezser as a new Director for a three-year term.

The Members at the meeting seemed very receptive to the speaker, Patrick Goggin, who gave some very practical aspects for shoreline preservation and restoration. Patrick received a MS in Natural Resources from UW-Stevens Point following undergraduate degrees in environment science and history from UW-Madison. He joined the UW-Extension Lakes team in 2008. Thanks, Patrick, for taking time to share some knowledge with us.

Wake Boat Update

The Sawyer County Board, following the advice of its attorney, will not pursue wake-enhancement boat regulations.

The CFAPOA surveyed members regarding wake boats and took a position to support the proposed ordinance by a letter to the County. The member survey produced a 26% membership response (12% is a usual response rate for organizations.) Of those

members responding, 87% approved of a 700-foot wake requirement and 77% approved of a total ban on wake boats. The Round Lake Property Owners Association also voted to support the ordinance.

The Sawyer County lakes association held a meeting in Spooner, October 12 to discuss regulation. One person opined, "It won't go anywhere. There is too much money involved."

CFAPOA Calendar

September 2018 – AUGUST 2019

Board Meetings:

(6:00 p.m. CT) at Town of Hunter Hall

- October 4, 2018
- November 1, 2018
- December 6, 2018
- January, February and March, 2019 – No meeting
- April 4 2019
- May 2, 2019
- June 6, 2019
- July 11, 2019
- August 8, 2019

CFAPOA Board of Directors

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MEMBERSHIP UPDATE

New!

Joe & Lora Garceau (Steward)
Matt & Melanie Mikesch
John & Julie Schreiber

Kirk, Vicky & Matt Thompson
(Contributor)

Contributors

Bob & Debbie Hart
Jim & Diane Mazzone

Events:

Holiday Party December 8, 2018
(Saturday) –Rusty Hook
Spring Fling June 2, 2019
(Sunday)—Trelands Resort
August 4, 2019: Annual
Members' Meeting (Sunday) – Deer
Run Resort

Reach us at CFAPOA@gmail.com
Visit our Website @ WWW.CFAPOA.ORG

CLEAN BOATS CLEAN WATERS UPDATE

Barb Salomon and Diane Hulke, CBCW Co-coordinators



2018 Clean Boats, Clean Water Program

2018 brought us our second \$16,000 Clean Boats Clean Waters grant from the Wisconsin Department of Natural Resources. For each dollar of program expense, WDNR pays 75 cents from the grant, and CFAPOA donates labor or pays 25 cents. With its Clean Boats Clean Waters program, the CFAPOA continues to support the weekend and holiday education of boaters and inspection of boats at the Flowage's four public boat ramps. Our aim is to limit introduction and transfer of Aquatic Invasive Species that are spreading across the entire country.

WDNR requires a minimum of 200 inspector hours at each public ramp to fulfill grant requirements. In addition, CFAPOA encourages Flowage resorts to publicize CBCW efforts and set up cleaning and inspection stations for their special fishing events. For example Treeland Resorts for the second year had a cleaning station for tournament participants at their Musky Fly Fishing Tournament. Those anglers are great supporters of AIS control efforts.

With a regular paid inspector crew of eight, including three students (all returnees from last season) and five "senior" (retired??) inspectors, this year's results improved from last year's.

Number of anglers/boaters contacted and educated: In 2018, 7022 vs. in 2017, 5870.

Number of boats inspected: In 2018, 3068 vs. in 2017 2556.

CFAPOA 'Clean Boats, Clean Water' for 2019

The CBCW program requires Board reauthorization and application to WDNR by December 10. Diane Hulke and Barb Salomon have agreed to manage a Clean Boats program on the Flowage for another year if the CFAPOA continues to support the program. We would appreciate member comments and ideas to improve our CBCW effort. If you are interested in finding out more information on a paid or volunteer part-time position, or have comments for us, please email or call dihulke@comcast.net (763) 458-5392, or barbara7748@msn.com (303) 947-1117.

Diane Hulke and Barb Salomon, Co-coordinators, CFAPOA CBCW program.



Once again we produced the biggest effort in Sawyer County, at least as recorded through October 14:

CBCW Sawyer County Lakes	Boats Inspected
Chippewa Flowage	3068
Grindstone	1398
Lake Chetac	342
Lac Courte Oreilles	No program 2018
Nelson	No data
Red Cedar	634
Round	1706
Spider Chain of Lakes	No data

Ramp	Boats Inspected	People Contacted	Hours Spent	Boats per Inspector Hour
Hay Creek	786	1762	390	2.0
CC North	877	2018	326	2.7
CC South	791	1773	343	2.3
Winter Dam	614	1469	308	2.0

By location, these were our results in 2018.

How to build a better Pike

Max Wolter

Chances are if you have fished the Chippewa Flowage in recent years you've caught a few northern pike (regardless of whether you were trying to or not). Chances are also very good that these pike were not very big. We know from surveys that only about 25% of pike in the flowage are over 21 inches. An even smaller percentage (around 2-3%) are over 28 inches. That leaves us far short of our goals for what we want the pike fishery to look like. In short, we would like to have less pike, and the ones we do have be bigger.

So, how do you transform a bunch of "hammerhandles" into a population with better size? The answer is easy, the execution of that plan may be more difficult. Virtually all fish species operate

like carrots in your garden. When you have a lot of them, the size tends to be small. When you thin them out, the size can get better because there is now more food to go around. There are indications that thinning pike out on the flowage would have a wide range of benefits both to pike and other species. But we've been telling people to do that for years, and the message doesn't seem to be fully resonating. Perhaps some perspective from a neighboring lake will help.

In 2016 we estimated the total number of pike in Lac Courte Oreilles (LCO). We had similar concerns there about pike density and size. We determined there were far too many and wanted to take action on the situation. LCO set up nicely as a lake to experiment with pike removal because they congregate to spawn in the now-ironically-named Musky Bay. My crew, along with a crew from the DNR hatchery in Spooner, LCO Conservation Department, and volunteers from Muskies Inc. and the Courte Oreilles Lake Association undertook an aggressive netting removal in 2017. In the first year

we were able to remove 3,000 pike, an estimated 34% of the adult population. It's important to note that every single one of these fish was put to positive use. Large pike (over 26 inches, typically) were transferred to the Couderay River where anglers can still enjoy them, but they cannot return to the lake due to the Billy Boy Dam. Small pike, which most anglers would scoff at and toss back into the lake, were taken to a wild game processor and turned into fish patties. The result of that effort was 1,600 pounds of healthy local food that was donated to food shelters across the county. Muskies Inc. paid for that processing.

In 2018 we returned to LCO to net out more pike. But I was shocked by how much things had changed in just one year. The average length of pike left in the lake shot up 3.5 inches (in one year!). Where pike had previously averaged around 20 inches, with

LCO – Pre-Removal (2016)

Mean length = 20.3"
RSD-21 = 33
RSD-28 = 1

Initial removal efforts (2017):

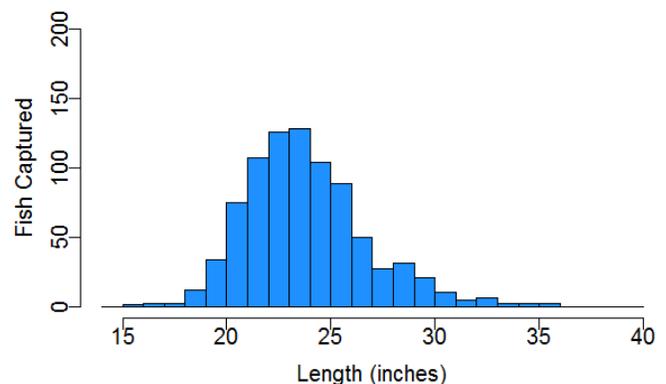
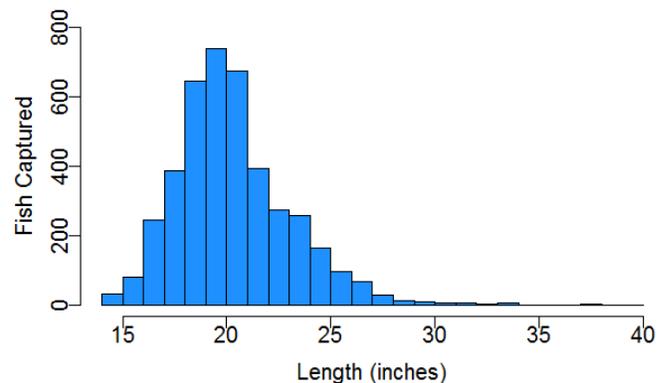
Removed 3,002 pike (all sizes), primarily from Musky Bay
Estimated 34.4% (CI 24-59%) reduction in adult population

LCO – Post-Removal (2018)

Mean length = 23.8" (+3.5)
RSD-21 = 85 (+55)
RSD-28 = 10 (+9)

Reference population – Chippewa Flowage

2016 – mean size = 18.8, RSD21 = 25, RSD28 = 11
2018 – mean size = 19.5, RSD21 = 19, RSD28 = 3



many being smaller than that, now the average was close to 24 inches, and fish under 20 inches were rare. The percentage of pike over 28 inches also increased dramatically, from 1% before the removal, to 10% afterwards. On top of that, pike were now fatter, indicating that our assumption that food was previously limiting was likely correct. Musky stocking survival, which we had been struggling with, appeared to be considerably better. It is not unreasonable to think that this change in the fishery could have ripple effects that would help the walleye fishery as well.

We must be careful in biology not to extrapolate too far. But to me, there is much that could be gained and very little to be lost by applying this pike thinning concept elsewhere, including on the Chip. But there's a big difference between the two lakes. The Chip is 3x larger and considerably more complex than LCO. Pike don't congregate to spawn in one isolated bay on the Chip either. So, netting out huge portions of the population is not a viable option. In the Chip, we are going to have to rely on anglers to do the heavy lifting. And there is some lifting to be done. I estimate that we'd need 10,000 pike harvested in one year



to potentially see positive effects.

The good news is that the stats indicate it should be possible for anglers to make a difference. Our last creel survey in 2011 estimated over 32,000 pike were caught in open water alone. Of those, only 4,600 were kept, which is about 14%. To get to 10,000, we only need to convince about 30% more of the people fishing to keep the pike they catch. I hope that hearing about the results on LCO and the positive changes we might be able to expect on the Chip will motivate people to consider harvesting pike (especially small ones!!!). But if that's not enough, the Resort Owners Association, CFAPOA, and Muskies Inc. are scheming up some contests and prizes that might help incentivize people to harvest pike too. They are also looking at ways fish can be donated to those in need. All these efforts will also help us track progress

towards our goal. You'll certainly be hearing more about this as we move towards rolling out this program in 2019.

Before I conclude, there are some important points that I don't want anyone to lose sight of. First, this is not an anti-pike project. Nor are we trying to eradicate them. This is a means to manage more efficiently to help pike and other species reach their full potential. Second, pike need to be harvested, not just killed. This program is not an excuse to rip out gills or throw fish on shore. That is considered waste of the resource and will still be illegal and ticketable! Pike harvest will also still be subject to the regular bag limits. I know, I know, that seems silly. But it's one of the rules we have to play by for the time being. I'm always looking for a fix to that issue.

Pike of all sizes can be put to use. Here are a handful of ideas that I will leave you with:

Eat them! Pike are phenomenal to eat and would likely rival walleye and panfish for table fare if not for the pesky y-bone that scares many anglers



Above: Max Wolter presents to the CFAPOA Board at the October meeting.

Continued on Page 6

away from harvest. I can tell you both professionally and personally that y-bone removal is not as difficult as you may have heard. There are some great videos on the web.

Donate them! Maybe you don't like to eat pike, but know someone who might. Donating fish is completely legal, provided that you and the person you are donating to are never in excess of your possession limit (10 pike). The person receiving fish does not have to have a fishing license either. Maybe you have an elderly neighbor who can't fish anymore but would love a Friday night fish fry! We are also looking at methods for allowing donation to food shelters at some fixed drop-off points on the flowage. Stay tuned for more on that.

Pickle them! I'll admit, pickled fish are not my personal favorite, but many people love them! Pike are great for pickling because the bones basically disintegrate. Added bonus: once pickled, pike no longer count against your possession limit.

WANTED!

Lake Loving Members of the CFAPOA for our Board of Directors.

Contact: Connie Peterson,
Chair,
715-462-4209 or any of
your board members.

Fisheries Committee Update

Brenda Dettloff Fisheries Committee Chair:

LCO Fish Hatchery Update

The following is an excerpt from an email conversation I had with Brett McConnell who oversees the construction of the new state-of-the-art LCO Fish Hatchery.

"The hatchery construction is going slower than I planned...with all the precipitation our concrete contractor has been delayed. They still plan on pouring the structures before snow falls but if it keeps raining we may have to wait until Spring...needless to say I'm not happy. In the meantime, I've spent nearly \$40,000 on excavation and site prep for all the structures. The concrete is most important because it sets the elevation for everything else. We did get our high capacity well drilled, and have a bunch of other items prepped, etc. It was always planned to have the entire system completed by next fall (2019) and then fish will start to be raised in the Spring of 2020-so we still have time. We "rented" a pond from St. Croix this year and just collected around 8,000 fish from them last week. Our ponds were emptied this week (10/05) and they just finished this morning-I haven't had a chance to talk with Paul and Joe on numbers, but it sounded like we had a great year." The ponds referred to here are the old mud bottom ponds that require intense manual labor to net the EG (Extended Growth) Walleye for stocking in local ceded territory lakes. They were able to raise approximately 4,300 walleye this year which along with the 8,000 purchased from St. Croix for a total of 12,300 that were stocked in Lac Courte Oreilles this fall. The LCO tribe is very proactive in restocking

walleye that are speared by tribal members and generally stocks 10 for every 1 that is speared...a little-known fact about our conservationist LCO tribe. We have become partners over the years in our efforts to work together in many ways that benefit of our pristine Lake Chippewa Flowage.

The LCO Fish Hatchery is a modern, highly efficient, state-of-the-art facility modeled after already proven designs that have been perfected over the years. It is an enormous project that has experienced many setbacks due to the rain volumes we have been experiencing the last two years but with a little help from "Mother Nature" it still may be up and running by the spring of 2020. The Fisheries Committee will continue to update the construction progress in future Newsletters. The crucial partnership with the LCO Fish Hatchery can be very beneficial to the future of the Chippewa Flowage's fish populations. The need for funding for the purchase of minnows to feed the EG walleye & musky will certainly be needed when they are up and running (hopefully spring 2020) as they currently operate under funding limits that were set in the 1970's.

Paul Christel, LCO Fisheries Biologist in charge of the day to day operations of the hatchery stated the following: "We need funding for the lighting that we'll need out by the new ponds. We have LED dusk-till-dawns around the existing area. We will need 5-6 additional lights eventually. A large-ticket item we have tried to get funding for a couple years now, is a new distribution truck. With the increased production we're aiming

for, the slip-in fiberglass hauling tank we currently use for stocking is going to be very inadequate. The last time I priced a new distribution truck out, it came out to around \$60,000, with about 1/3 of that being the bed/tank/aeration and about 2/3 the truck itself. Our needs run from higher cost items like this, to more moderately priced items such as new nets for harvesting from the catch kettles, electronic scales for weighing fish, etc.”

They are currently working on repairing a metal dock that will support the large suction hose for the pump that brings lake water into the ponds. If anyone has metal cross members for those...from old dock segments or something similar...they could use them as soon as possible.

Walleye update

Preliminary results of the Fall shocking survey suggest that this year was a fantastic year for walleye with 50/mile of shoreline young of year (natural) walleye. Max Wolter has also sent specimens of walleye to be scientifically evaluated and aged for a better understanding of the walleye population in our lake. We are still awaiting both of these important final results, but I'm sure Max will share the findings when he receives them and look for these in future newsletters.

Musky update

The Fall shocking survey also gleaned useful information from the many captured EG Musky that were pit tagged and stocked in 2016...this information will be shared when it is available. We will post the complete fall of 2018 survey on our website when it is compiled and ready for distribution to the public. The DNR and GLIFWC alternate each year between the East and West side of

the Chippewa Flowage. They share the data each entity has gathered in their cooperative efforts to document the health of the fishery.

Our resort has seen an increase in their catch rate of 26” to 30” musky this year, which is good news for the future of the musky fisheries. It is likely that most are natural born due to their size and the absence of stocking in those year classes.

Pike update

CFAPOA board unanimously voted to support the removal of small pike to improve the size structure of the Pike population and reduce the numbers of 20” to 24”. Max’s article explains the rationale behind this and the positive impact it would likely have on the walleye and musky populations in addition to the pike. We are carefully weighing in on the best methods to achieve the goal of 10,000 pike removed in 2019. We are encouraging all CFAPOA members to keep their limit of pike in the 20” to 24” range as the best method to help attain this goal. This will be important factor in the survival of the EG musky that will be stocked by the DNR in the fall of 2019.

The Chippewa Flowage Area Property Owners Association, Inc. (Association) is a non-profit corporation, formed to generally promote, encourage and foster the interests of all property owners. The major objectives of the Association are: to keep the Chippewa Flowage area clean and safe for all people; to protect the environment; to provide a forum for the collection and exchange of ideas; to support acquisition of land for protection and conservation; and to pursue any other lawful objectives that may benefit this pristine lake, its wetlands, wildlife and tributaries.



MEMORIAL Plaque Donation Form

Honor someone who had/has a passion for and loved the Chippewa Flowage and positively impacted their life.

Donation: \$ _____ (\$50 minimum)

(Please print)

In Memory OR Honor (circle one) of :



Name of donor: _____

Address: _____

E-mail: _____

Please make checks payable to: CFAPOA.
Mail to: PO Box 555, Hayward, WI 54843

Tax deductible as allowed by law. You will receive a recognition for your donation via email or US mail.





*Lines for project boundaries are approximate and WILL NOT include private property. Only State-owned shorelines are being considered.

WDNR Fish Sticks Program

<https://dnr.wi.gov/topic/fishing/outreach/fishsticks.html>

Trees have been dropping naturally into Wisconsin lakes since the glaciers receded. Fallen trees provide shelter and feeding areas for a diversity of fish species and may also provide nesting and sunning areas for birds, turtles and other animals above the water. Nearly all fish species use woody habitat for at least a portion of their life cycle.

What are fish sticks?

“Fish Sticks” projects are intended to restore woody habitat in lakes by adding trees to the near-shore area. They are large woody habitat structures that use either single trees or trees grouped together. Fish sticks structures are anchored to the shore and are partially or fully submerged near the shoreline of a lake. Fish sticks projects are completed to provide additional fish habitat, as well as to expand fishing opportunities by anglers and provide protection to shorelines.

How can I get involved in a fish sticks project?

- Fish sticks projects are permitted through a general permit process. <https://dnr.wi.gov/topic/Waterways/Permits/FishWildlifeGP.html>
- How do I apply for a fish sticks project? The online permitting process [PDF] <https://dnr.wi.gov/topic/fishing/documents/outreach/FishSticksOnlinePermitting.pdf>
- Contact your local fisheries biologist for recommendations. Max.Wolter@wisconsin.gov



HOLIDAY
PARTY
at The Rusty Hook

(Note the new location at the corner of County B & CC.)

December 8, 2018

Cash Bar 5 p.m., Buffet Dinner 6 p.m.

Member Cost: \$16.50

Name: _____

Please RSVP by December 3, 2018.

Send payment to:

CFAPOA, PO Box 555, Hayward, WI 54843

Please bring a raffle prize item.

Donations are appreciated for the Northwoods Humane Society and the Hayward Food Shelf.



The Lake Chippewa Flowage Resort Association invites you to Adopt-a-Musky. Certificates are available at many Lake Chippewa Flowage resorts, or go Online to fill out your adoption form. Follow your fish throughout its lifetime. Passive Integrated Tags (PIT) are scanned every time a musky is netted or shocked by the WDNR with size and location noted. Many fishing guides are also equipped

with scanners to update musky data. Adopters will be notified to check the updated website to see if their fish has been recorded.

Follow the movement and growth of your fish throughout its life. \$5 (Suggested Donation) Your contribution is tax deductible. Tax ID #47-1250605.



Sign up at www.Spoonerhatchery.com/adopt-a-musky

Purple Loosestrife Update

by Dennis Clagett, Committee Chair

There have been many surveys done on the Chip other than invasive species by different organizations such as the WDNR, the US Forest service, the local LCO, and Northland College in Ashland. These are documented and peer reviewed surveys, but interestingly these organizations occasionally talk with our members about how things are going on the chip. The reason for this is they are aware there are many eyes available through volunteer programs like the Loon Rangers, the Adopt-A-Shoreline/ Purple Loosestrife Patrol, and Dissolved Oxygen monitoring. These are examples of citizen and scientists working together to monitor and evaluate this resource we live around, providing monitoring where their agency's cannot supply staff.

As I write this, there will not be a "habitat drawdown" this winter, and I expect an increase in Eurasian watermilfoil next summer, so when you are on the water be a citizen scientist and please let me know what you find. A big "thank you" to long-time volunteers and charter members Barb Schweig and Nancy Ruhlow. They are retiring from the Adopt-A-Shoreline program after many hours searching the shorelines of sections 15 and 16. Barb and Nancy have been "on board" this program since day one so thank you!

If there are any members in the Sandy Point Rd. area that can adopt one or both of these sections, please give me a call or email. I hope to see some of you at our annual Christmas Party. Be sure to bring up any observations that may be important to the Invasive Species or shoreline protection Committee.

Adopt-A-Shoreline Volunteers

Name	East	West
Sue Baron	T	
Ron & Jan Bergman		1
Mike & Lynn Muench	M	
Lisa Costa		12, 13
Gary & Lind Crank		3, 5
Tony DeJoode	T	
Brenda and John Dettloff	L, Z	
Jim & Marion Dier	S	
Alan & Lynda Fish		8, 17
Whitley and Donna Gilbertson		2, 18
Larry Gilmer		10, 14
Gary & Mary Lou Hosler, Roman Rowen	U	
Chris & Patti Jeffords		4
Jerry & Nancy Johnson		6, 9
Larry & Sharon Kirby		10, 14
Roger & Kathy Kisch	W	
Wayne and Sandy Koening		7, 14
"Needs Adoption"	J, O	
Terry and Kay Moe	A2	
Rick & Linda Olson	R, X	
Steve & Louise Paulson	H	
Don & Sue Reinardy	E1-2	
Steve & Jane Richardson	W	
"Needs Adoption"		15, 16
Barb Salomon & Connie Peterson	T	
Terry & Debra Wall	D	
Darrell & Jean Welihert	E1-2	
"Needs Adoption"		11
Mike & Phyllis Gardner	Q	
Gage Muench	P	
Dennis Clagett	Y	
Linda Treland	A1	



Make a Donation to the CFAPOA

Go to <http://www.cfapoa.org/make-a-donation-cfapoa/>

In the "checkout notes" make sure you put what the donation is for! For example, donate to:

- Operating Expenses
- Conservation Project Fund (Board Approved Projects)
- Boat Ramp Extension Fund
- Conservation Trust Fund (Endowment Retained For Long Term Support)
- Shoreline Protection
- Clean Boats Clean Waters Program Funding



**CHIPPEWA FLOWAGE AREA PROPERTY OWNERS ASSOCIATION
PO BOX 555
HAYWARD, WI 54843-0555**

ELECTRONIC SERVICE REQUESTED

CFAPOA is a 501(c)(3) non-profit corporation, formed to generally promote, encourage and foster the interests of all property owners. Its major objectives are: to keep the Chippewa Flowage area clean and safe for all people; to protect the environment; to provide a forum for the collection and exchange of ideas; to support acquisition of land for protection and conservation; and to pursue any other lawful objectives that may benefit this pristine lake, its wetlands, wildlife and tributaries.

MARK YOUR CALENDAR

BOARD MEETINGS

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- December 6, 2018
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- July 11, 2019
- August 8, 2019

Board meetings are held at 6:00 p.m. CT at Town of Hunter Hall.



CFAPOA Board Members.

Back L-R: Terry Moe, Ray Flezser, Pete Czarnecki, Mark Zich, Connie Peterson, Mike Gardner. Front L-R, Dennis Clagett, Brenda Dettloff, Kerry Lang Ellis, Terry Wall.

CFAPOA Newsletter Editor: Julie Thompson; Newsletter Advisors: CFAPOA Board Members;
Newsletter Contributors: Friends, Directors and You!