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S•C•L•C STEUBEN COUNTY LAKES COUNCIL

317 South Wayne Street, Suite 2A
Angola, In 46703



ADDRESS CHANGES

We are diligently working on our database to make sure we have current lake addresses and current mailing addresses of those who prefer receiving mail other than at the lake. Please keep us informed of any changes that need to be made. If you are a "Snow Bird" and have a different winter address, please advise us of this address and the times this should be used. We want to be sure to reach you with any mailings we may have. To make a change, please email to: office@lakescouncil.org, send a note in the mail, or call the office (260) 665-1730. Thank you for your assistance.

Bobber Watchin' is a publication of the
Steuben County Lakes Council, Inc.

317 South Wayne Street, Suite 2A, Angola, IN 46703

Telephone (260) 665-1730, Fax (260) 665-8798

E-mail: office@lakescouncil.org

Website: www.LakesCouncil.org

Bobber Watchin'

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E-mail office@lakescouncil.org
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Summer 2020

S•C•L•C



STEUBEN
COUNTY
LAKES
COUNCIL

PRESIDENT'S LIVE BOX

Submitted by Cheryl Silverhart
Steuben County Lakes Council President

It is my honor to serve as the Steuben County Lakes Council president for the 2020-2022 term, and I invite you to reach out to me during this time with any of your thoughts or suggestions. During the next two years, I intend to work closely with our county officials, local lake councils, and the representatives of the Steuben County Lakes Council to develop a strong, public environmental stewardship.

From its very beginning, the Steuben County Lakes Council has fostered and promoted sound environmental stewardship. Environmental stewardship is the responsible management of human activity affecting the natural environment to ensure the conservation and preservation of natural resources and values for the sake of future generations. Public recognition of the fragility of the natural systems on which present and future generations depend has prompted calls for the practice of environmental stewardship.

I encourage you to partner with the Steuben County Lakes Council and consider your own role in promoting a more sustainable future. I encourage you to be compliant with 1) environmental requirements, 2) pollution prevention, and 3) conservation of energy, water, and other resources. Please, make every effort to increase your awareness of these actions. Through our actions, Steuben County Lakes Council seeks to promote the health of our lakes while promoting valuable programs and research that contribute to a stronger, healthier relationship between humans and the environment. We need the collaboration of all of you. I hope you take this opportunity to be a part of it and support the efforts of the Steuben County Lakes Council.

Thank you, and I look forward to working together in the near future!



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SCLC OFFICERS 2019

- President – Cheryl Silverhart
- President Elect – Steve Schroeder
- Technical Vice President – Pete Hippensteel
- Government Vice President – Karen DeForest
- Public Relations Vice President – John Williamson
- Membership Vice President – Helen Miller
- Secretary – Cheri Carpenter
- Treasurer – Gary VandenElst
- Assistant Treasurer –Jim Simons
- Member at Large – Don Reitz
- Member at Large – Bob Glick
- Member at Large – Max Robison
- Advisor – Bill Schmidt

MEMBERSHIP FORM FOR 2020

Name _____ Name of Lake _____

Address of Lake Property _____

City _____ State _____ Zip _____ Phone _____

Preferred mailing address if different than lake address:

Mailing Address _____

City _____ State _____ Zip _____ Phone _____

Individual Membership \$35.00 _____

Scholarship Donation _____

Water Quality Donation _____

Total Amount Enclosed (Donations are tax deductible.) _____

Mail to: SCLC – 317 S. Wayne St., Ste. 2A, Angola, IN 46703

MEMBERSHIP NOTES

Submitted by Helen Miller, SCLC Membership Vice President

Steuben County Lakes Council is celebrating our 48th year. Our annual member-ship drive for 2020 began in January. It gives me great pleasure to thank all of you who have joined us again with your membership contribution. If you have not yet joined for this year, please use the form above to show us your support.

Membership dues help provide funding for materials to Steuben County 2nd grade students to teach water quality. In cooperation with Steuben County Soil & Water Conservation District, 4th graders receive environmental materials following a field day trip in the fall. We also provide a \$2400 scholarship for a Trine University student studying in the environmental sciences field each year. Monies given for scholarships throughout the year are used to supply this scholarship fund.

Your membership contribution also funds the publication of the *Bobber Watchin'* in the summer and the *Soundings* in the fall. Your contribution to the Water Quality Donation also helps to fund over 60 sites of water quality testing in the watersheds of Steuben County.

STEUBEN COUNTY LAKES COUNCIL, INC. BOARD MEETINGS

Learn more about your Steuben County Lakes Council by attending our Board meetings. They are held the first Saturday of each month (except January) at the First Congregational United Church of Christ, 314 West Maumee, Angola, IN, at 8:30 A.M. Exception: The August 1 meeting will be at the Lake James Christian Camp & Retreat Center. The meetings are open to the public. Come, join the discussions, and help us keep the lakes and streams clean and beautiful.

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As you can see from the numbers from the eDNA test and the presence of *Bacteroides fragilis* bacteria that humans are the primary source of bacteria coming into Crooked Lake.

We are working with both the Steuben County Health Department and Angola/Trine MS4 to find a solution to the identified problem in the Crooked Lake watershed.

In the upper reaches of both Black Creek and Fish Creek humans were the main contributor to bacteria in these streams. In the downstream sections agricultural animals were the dominate sources.

For the past two summers I have been working with a group of farmers in the Black and Fish Creek watersheds in doing additional water sampling as well as encouraging them to keep their cattle away from the streams and to plant grass buffer-strips along the streams to filter the runoff from their cattle operations.

WATER QUALITY COMMITTEE REPORT

Submitted by Bill Schmidt

First, the water quality committee would like to thank the membership of the Lakes Council for its on going support of our water quality testing program. In 2020 we will start the year testing all sites that were monitored in 2019. When this was written, the county was still in quarantine, and we do not have a signed contract with our contractor, but we do have a email handshake to start the testing in May. When the Council meets again, we will present a contract for the boards approval.

So where do we go with the testing program in the future? The leadership of the Council, as well as the water quality committee, feel that we have a good idea where the major on going water quality problems are. The council is attacking these areas on two fronts. The water quality committee funded testing , on a limited basis, that hopes to identify the source of e coli contamination. The question we are trying to answer is the source human or nonhuman. If human, the implication is there is/are failed or leaking septic systems. Once this is established, proper steps can be take to correct the situation.

The second approach is to develop programs that mitigate the problem. The idea is to develop and fund projects that reduce or eliminate the e coli in the water. A wet land retention area would be an example. This would be a way to correct water quality issues that cannot be addressed by other means.

The water quality committee is an open committee and you are welcome to attend its meetings. If you are interested, please contact the Lake Council office for meeting information.

CHARITABLE GIVING

Submitted by: Jennifer Danic, President & CEO of Steuben Co. Community Foundation

At Steuben County Community Foundation (SCCF), we like to think of charitable giving as a big puzzle. There are many wonderful nonprofits and community organizations providing food, shelter, education, support for animals, protection for the environment, and hundreds of other services that are vital to Steuben County. At the same time, we work with donors every day who want to make a difference in this community by supporting organizations like Steuben County Lakes Council. SCCF is always trying to fit together those puzzle pieces, and it's been our motto for decades — connecting people who care with needs that matter to our community!

Since 2016, generous people have been supporting two funds at SCCF that were established to provide annual support for the Steuben County Lakes Council, forever. The council's endowment fund offers annual funding for general operations, while the Steuben County Lakes Council Scholarship Fund allows the organization to award a scholarship each year. Gifts to these endowment funds are permanently invested, meaning they continue to support the organization year after year through investment returns.

These are 2 of hundreds of funds managed by SCCF for the benefit of Steuben County nonprofits and community organizations. SCCF's mission of connecting donors to nonprofits also includes grantmaking and training for local nonprofit organizations to help them improve their important work in our community.

You can support the future of the Steuben County Lakes Council along with a variety of other causes at SCCF through gifts of stock, cash gifts, or through your estate. If you are passionate about a cause or a nonprofit organization and have questions about establishing an endowment fund, don't hesitate to contact us. We are here for the long-term benefit of Steuben County.



2020

SCHOLARSHIP

CONTRIBUTORS

Chris & Becky Abbey
 Clayton & Janice Adams
 Don & Janet Ahlersmeyer
 Gary Anderson
 Rob Armstrong
 Aquatic Enhancement
 Susan Baer
 Warren & Barbara Barnes
 Dwight & Carol Bieberich
 Jeff & Janet Bosler
 Michael Burkhalter
 James & Karen Bushey
 William & Jeanette Cady
 Rob & Heather Callahan
 Caruso's Restaurant
 Mark & Dawn Christman
 Larry & Joan Cimino
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 Craig Walker
 Leo & Betty Weber
 Brian & Molly Weber
 Steve & Keitha Wesner
 John & Nancy Wilhelm
 Woodward Rentals
 John & Dawn Wysong
 Norman Yoder

ENVIRONMENTAL DNA TESTING

Submitted by Pete Hippensteel, Technical Vice President

As I reported last fall in *Soundings* we sampled four inflows for environmental DNA (eDNA) to help identify the source of the high E coli readings in these inflows. I also promised you the results of the tests which I did not have at the time I wrote the article last fall.

We had sampled these four inflows for several years near where each inflow enters the lake. When the high readings alerted us to a problem, we expanded our E coli sampling to subsections along the stream. This assisted us in narrowing down the location of sources. We also used an optic brightener test, an indicator of the presence of laundry detergents, to help determine if the source was of human origin.

The question still remained if other species were also be contributing. A new type of test, eDNA, was initiated last summer to further clarify the sources of the E coli bacteria. Each of the four streams were sampled at an upstream location as well as at the inflow to the lake. The *Bacteroides fragilis* test is a bacterium that is indicative of human waste. We did this test as a double check on the validity of the eDNA test. The results of these samples taken on July 2, 2019 are on the following table.

Crooked Lake	<i>Bacteroides fragilis</i>		eDNA		
			turkey	human	
Carpenter Ditch					
100 N	present		17		
4-H Park	present	9	53		
Palfreyman Ditch					
Wohlert St	absent		0		
200 W	present		25		
Hamilton Lake	<i>Bacteroides fragilis</i>		eDNA	eDNA	eDNA
			human	cattle	pig
Black Creek					
450 S	present	88			
St. Rd 1	absent				172
Fish Creek					
Metz Rd	present	46	5		
SR 427	absent		28		

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Teenagers Are Still at Risk

Once children get to be teenagers, it is no longer necessary to be within an arm's length at all times, but that doesn't mean there's no danger around water. The lake culture is often very accepting of alcohol. Whether parents know it or not, teens may be drinking around water. Dr. Frayer says that most drowning of teenagers involve alcohol. So, stay aware of what teens are doing. Make sure you warn them about the dangers of drinking and have a zero-tolerance policy about boating and drinking. In addition, talk to all the teenagers about their ability to swim, and insist on lifejackets for anyone who can't swim – both in and around the water.

General Water Safety Guidelines

There are some easy things you can do to help keep everyone safe around water. For example, keep your phone nearby in case you have to call for help. Designate someone or a few people to be "on duty" so there's no confusion about who is watching the kids. Get CPR certified. The class is offered at several places, including most Red Cross locations. Dr. Frayer says to watch out for the unexpected, such as fast-moving water or rip tides in large bodies of water. You should also be careful around streams and retention ponds that you'll find in many housing additions. Often there is no fence around these ponds, so you must warn children to stay away from them. You can add a fence to your own yard as an added deterrent.

Boats. If you have a boat, be especially careful when putting the boat into the water. It's an exciting moment and children can run behind the boat or truck without being seen. Make sure you know where everyone is. Once on the water, always make sure you have lifejackets for everyone on the boat.

Reviewed by: Susan Frayer, Cameron Pediatrics

Dr. Frayer is a double board-certified specialist in pediatrics and emergency medicine with more than 15 years of experience. She is now accepting new patients. To schedule an appointment, call Cameron Pediatrics at [260-667-5690](tel:260-667-5690)



A CORDIAL INVITATION TO THE PUBLIC

**STEBEN COUNTY LAKES COUNCIL
INVITES YOU
TO OUR 48TH ANNUAL MEETING**

WHEN—SATURDAY, AUGUST 1

**WHERE
LK. JAMES CHRISTIAN CAMP & RETREAT
1800 WEST 275 NORTH
LAKE JAMES**

FREE BREAKFAST AT 8:00 A.M.

BUSINESS MEETING AT 8:45 A.M.

**SPEAKER – Carl Voglewede
USDA Wildlife Specialist**

COME AND SHARE YOUR CONCERNS

Please join us in this timely celebration. Everyone is welcome!

These waters are important to all in the county!

WESTERN LAKES ERIE BASIN ALGAL BLOOMS? WHAT'S BEING DONE?

Submitted by Janel Meyer, Steuben Co. Soil & Water Conservation District

The Western Lake Erie Basin, or WLEB, is important both ecologically and economically. It is one of the nation's most significant collections of inland rivers & streams. The basin covers about 7 million acres, encompassing most of northwest Ohio, as well as portions of northeast Indiana (parts of Steuben, DeKalb, Noble, Allen and Wells counties) and southeast Michigan. Nearly 1.2 million people live in the WLEB, distributed between three main urban centers (Toledo, Fort Wayne, Lima) and many cities and towns.

In the 70's and 80's, WLEB water quality was impaired by algal blooms. Particulate phosphorus, attached to soil particles, was considered the culprit. Water quality improved when farmers began to implement no-till and conservation tillage, greatly reducing phosphorus loads. Flash-forward to today – algal blooms have once again been increasing.

Recent studies show Dissolved Reactive Phosphorus (DRP) (soluble phosphorus) is considered to be the main problem. Of the Great Lakes, Lake Erie's watershed has the least amount of forest, the most agricultural land and the second-most urban/suburban land. It has also lost 85% of the wetland area that used to surround the lake. Lake Erie, because of all these factors, receives more sediment and nutrients than the other Great Lakes. The phosphorus in Lake Erie is coming from a combination of agricultural and urban sources, including agricultural fertilizer and runoff (*intensified with the occurrence of more frequent and severe storms*), sewage treatment plants, combined sewer overflows, water treatment plants, cleaning products, faulty septic systems and residential lawn fertilizers. As you can see, the scope and magnitude of where nutrients and sediment are coming from is enormous. Farmers and other groups have invested millions of dollars in research aimed at determining the best management practices to rectify the problem. They also work closely with universities, government agencies and other environmental groups to make changes/apply conservation practices such as cover crops, nutrient management and soil sampling to protect the water. Most farmers are applying less fertilizer than ever before, but where is all this phosphorus coming from?

Dr. Chris Winslow, Director of the Ohio Sea Grant College Program, has described three phosphorus "buckets". Real-time phosphorus use, legacy phosphorus (i.e., phosphorus already found in the lake or held in soils with high phosphorus levels) and phosphorus from the heavy rainfall events/large amounts of precipitation we frequently receive. Getting too much rain carries excess fertilizer that hasn't been utilized by growing plants over the surface of the land. Recent research shows evidence phosphorus is also carried through the soil. So why can't we just stop fertilizing? Unfortunately, it's not that simple. It's important to remember that phosphorus and nitrogen are naturally occurring essential nutrients and plants need both. Phosphorus utilized by growing crops sometimes needs to be replaced to ensure a good yield.

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Geese eat approximately 4# of grass a day, worse 3# per day in droppings which results in fish kills, water. All of which can be spread to humans. Swans consume 8 to 10# of aquatic plants per day. This robs the lakes of the native plants from the natural habitat, creating the setting for invasive species growth. Swan may seem beautiful and natural, but they cause problems for human water quality. As each bird excretes 1 ton of poop each season.

This egg oiling project for Snow Lake has been in place for over 25 years. We have brought down the population of these birds by two thirds. We plan to continue this program as long as we can find brave men or women to volunteer in early April. This is not a cure all, or obliteration of these birds. We are just trying to co exist with the nature that we have to deal with, in today's climate and environment.

WATER SAFETY TIPS FROM CAMERON'S PEDIATRICIAN

Submitted by

Jenn Gibson | Director – Business Development | Community Wellness | Marketing

With warmer weather on the horizon, it's time once again to think about swimming, boating and other fun activities in and around the water. For many of us, that is what summer is all about. However, when it comes to water and children, safety has to come first. To find out more, we spoke with Dr. Susan Frayer of Cameron Pediatrics. Dr. Frayer is double-board certified in pediatrics and emergency medicine, making her an expert in the field of child safety. She's also the parent of four kids ranging in age from 11 to 20, so she's very aware of the challenges of keeping children safe around water. These are her top recommendations.

Adult Supervision – At All Times

When it comes to water safety, the number one thing according to Dr. Frayer is having adult supervision. She explains that this means 100% of the time, without looking away at all. For emphasis, Dr. Frayer points out that the number one cause of accidental deaths for children from the ages of one to four is drowning. It only takes a moment for a child to drown. It is also important that adults who are responsible for watching the children are sober. Adult supervision doesn't stop at the lake. A one-year-old can drown in as little as two inches of water. So the idea of constant supervision applies to anywhere there's water, such as baths and backyard kiddie pools. She also stresses that adult supervision is important for all kids, even those with flotation devices on or those who have had swimming lessons.

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WATER FOWL AND US TOGETHER

Submitted by Steve Schroeder, President Elect & President, Snow Lake Cottage Assoc.

In 1978, I moved from Fort Wayne to Big Long Lake. Seeing a pair of Canadian geese in our yard on New Year's Eve was magical. This beautiful pair was rarely seen on our lakes back then. And invasive species management never crossed my mind. Fast forward to 2000, a different lake, coming home to a flock of geese in your yard was not magical. What a mess. No more bare feet or flip flops. Once rare, the migration of these birds, now have taken over our lakes and yards at alarming rates. I found myself intentionally reading the DNR websites on how to make their new home less inviting. Generally none of it worked.

Now living on Snow Lake I went to the association meetings. The Goose population problem was a regular topic and we were implementing a conservation management plan. I was asked to join the oiling team. Two men from the team had already done the home work on the birds breeding habits. DNR Permits in place we were oiling eggs on the nest in early April. This process of egg oiling is 95%-100% effective at preventing successful reproduction. The application of vegetable oil to each egg blocks the pores in the eggshell preventing transfer of oxygen. The egg stays intact and the female returns to the nest. This keeps her on the nest through her fertile period which is only about three weeks. The Hen will continue to incubate the unviable eggs, eventually giving up once their nesting instinct is satisfied.

When we started this program we oiled approximately 150+ goose eggs each year, with the DNR monitoring our success. About 10 years ago they sent a biologist to convince us to start the same program with the Mute swan, an invasive bird. I was skeptical because they are a very aggressive bird. But we agreed to try. And found the female to be very docile when on the nest. This same process has been very successful. Our numbers of eggs oiled this year 2020: 47 goose eggs and 20 swan eggs.

The process is slow to change a species nesting habits for population control. It is approved by the State DNR. It is a humane process supported by the Humane Society of the United States. Here are a few facts on Goose and Mute Swan damage to our aquatic environment.



Continued from page 6

The farming community is incorporating changes to their practices; however, there are so many unique situations with respect to each field that a silver bullet does not exist to fix the Lake Erie problem. Dr. Winslow was recently quoted, stating, "...if individuals believe there is one solution to this problem, that's not the case." The problem is not just a nutrient issue, it is also a water management issue. A whole-system approach is required to manage nutrients in the field and manage the water at the edge of the field. So why doesn't every farmer just do that? Why can't this problem be fixed tomorrow?

Agriculture is complex. There are 7 million acres in play. Every single field is different – soil types, slope, etc. Tactics that work in one field may not work in another. There are areas that may be nutrient hotspots and others where nothing needs to be changed. How can those areas be identified? Research continues to answer these questions, but we also need to be cognizant that the things farmers are being asked to do may not be feasible within the planting or growing season or may be cost-prohibitive to implement. Then there's the weather. We can't just turn off the rain. The SWCD, along with other state and federal agencies continue working with landowners to help improve the water quality of our streams, inland rivers, and lakes, including Lake Erie. We're moving in the right direction with extensive research, application of conservation practices, etc. Remember that everyone can help – and remember that fixing Lake Erie's excessive algal issue will take time.

101 LAKES TRUST, A YEAR IN REVIEW

Submitted by Janet Albright, President of 101 Lakes Trust, Inc.

We continue to protect and enhance Steuben County's natural and built environment of lakes, rolling hills, streams and neighborhoods; to stimulate and support a sense of community through conservation, management, education and research (Mission Statement). During the past year, the 101 Lakes Trust...

- Collaborated with Amy Oberlin to donate the book, *The Lorax*, to children's programs and/or classes where she visited, read, and discussed the timely message of saving the trees. Thanks to Amy for her stewardship of and educational efforts for this precious resource.
- Have established a conservation easement agreement with Ryan Matthews for lakeshore land at Meserve Lake, which is the 101 Lakes' second conservation easement within the last two years.
- Submitted a birdhouse that tied for second place in the Community Birdhouse Tree Project. Thanks to our secretary, Dee Howard, and her daughter, Jackie Howard, whose talents, time, and commitment made this possible.
- Conducted the annual writing competition. Amy Oberlin spearheads this wonderful educational endeavor; we appreciate her involvement and dedication.

Looking forward to another year of growth & accomplishments in Steuben Co.!

THANKS

BUSINESS & PROFESSIONAL AFFILIATES 2020

BUSINESS

Andrews & Shipe LLC	Jacob Insurance Services, LLC
Austin Budreau—State Farm	JMR Cottage, Inc.
Big D's Bait & Tackle/Archery	J.W. Services
Bradley Overhead Doors, LLC	Steve Jennings—Ecowater
Campbell & Fetter Bank	Lakeland Electronics
City of Angola, MS4	Lawnscape Garden Center
Clear Lake Electric, Inc.	McLatcher Refrigeration, Heating & Air Conditioning, Inc.
Core Communications	Metropolitan Title of Indiana, LLC
Croxton & Roe Insurance	Midwest American Fed. Credit Union
Culligan Water	Pleasant Township Trustee
Farmers State Bank	Satek Winery
Ference Fine Jewelry	Special Cutting Tools
First Federal Savings Bank of Angola	Steuben County Community Foundation
Fort Financial Credit Union	Steuben County REMC
Franz Nursery	Steuben County Tourism Bureau
G & C Farming, LLC	The Corner Landing
Gay's Hops-N-Schnapps	Tom's Donuts
Hartland Winery	Wayside Furniture
Hotrod Golf Carts	Will's Heating & Air, Inc.
Indiana Warm Floors	

LAKE ASSOCIATIONS

Ball Lake Association	Lake George Lake Association
Big Turkey Lake Improvement Assoc.	Lake James Lake Association
Buena Vista Homeowner's Association	Lake Pleasant Homeowners Assoc.
Clear Lake Association	Lake of the Woods, McClish Lake
Crooked Lake Association, Inc.	North Otter Lake Association
Fox Lake Property Owners	Pine Canyon Lake Association
Hamilton Lake Association	Silver Lake Association
Indian Lakes Subdivision (Lk Arrowhead)	Snow Lake Cottagers Association
Jimmerson Lake Prop. Owners Assoc.	West Otter Lake Association
Lake Gage/Lime Lake Association	

Thank You!

ENVIRONMENTAL INTERESTS

Aquatic Enhancement & Survey, Inc.	Pond Champs
Aquatic Management, Inc.	Sandhill Environmental Services, LLC
Aquatic Weed Control	Steuben Co. Soil & Water Conservation District
Blue Heron Ministries, Inc.	Steuben Lakes Regional Waste District
Clear Lake Township Land Conservancy	
Lake George Conservancy, Inc.	
NE IN Solid Waste Mgt. District	

MARINAS/BOAT SUPPLIES

Clear Lake Marina
 Dry Dock Marine Center
 Hamilton Lake Marine, Inc.
 Lake Pleasant Marine
 The Pier Place of Angola, Inc.

CAMPGROUNDS, CONDOS, PARKS

HiVue Campground
 Jimmerson Shore Cooperative, Inc.
 Jimmerson Woods Cooperative
 KOA Campground (Angola/Hogback Lake)
 Manapogo Park
 Pow Wow Point RV Park, LLC
 Russell's Point, MP, LLC
 Sheehan's Hamilton Lake Mobile Home Park

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 Barbara Hendrick
 Craig Walker
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 Realty Pro Hansbarger Realty
 Re/Max Results, Brad Cookson
 RE/MAX Results, John Stock
 RE/MAX Results, Todd Stock
 Streibig Real Estate

RESTAURANTS

Caruso's Restaurant
 Mad Anthony's Lakeview Ale House

CONSTRUCTION/DEVELOPER

Four Seasons Design & Remodeling, Inc.
 Jaz Development, LLC
 JICI, Inc. (Kenneth W. Wilson)
 Manahan Construction, LLC
 Star Homes by Delagrang & Richhart, Inc.

PROFESSIONAL

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 Duch, Ronald V.
 Hawkins, Pamela, Attorney
 Lake James Christian Camp
& Retreat Center
 Lake James Lutheran Chapel
 McCardle, Dan, C.P.A.
 Scheumann Dental Associates
 Wernet, Lynn, C.P.A.

