



Tishomingo News

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Gail Lents, LTIA Way & Means Director, decorating the Community House for Christmas.

Lake View

by Dixie Bryant, LTIA Treasurer

Hi, I'm Dixie Bryant. Most of you know me or have heard of me by now. Almost everyone on the lake knows that we've lived here since July of 1997, that we moved here from Arkansas (which accounts for my sweet southern drawl) and more importantly that Lowe's is my favorite store, but what you don't know is that the first 3 years we lived here, we were happy and content to live just sliding through life.

What I mean by this is that we never joined LTIA, never went to a LTPOA board meeting, never (gulp) voted in the LTPOA elections unless it involved an assessment increase, never volunteered.... Put simply, we never got involved.

Then in 2000, Phil and Dee Chambers moved across the street from me and all — broke loose. First they convinced me to go to bingo a few times. Then it was joining them at the LTIA dinner meetings. Before you know it, I started making friends. I was elected as Treasurer of LTIA, and am now looking forward to my third term. AND it just keeps getting better.

My first project after joining the LTIA board was to have air conditioning put in the community house. I asked, we put it before the LTIA members, donations came in, and the next thing you know, the air-conditioning and new furnaces were installed.

We have chosen two new projects that I hope to have completed in 2004. We need to replace the steps from the community house to the pavilion and the steps at the road (by the

continues on page 9

Next Event . . .

January Dinner

Saturday Jan 10, 6:30 pm

Lake Tishomingo Community House

Bring: a casserole to share

Start the New Year right with old friends and new neighbors as we gather for the first LTIA dinner meeting of 2004.

Coming in February . . .

February Dinner

Ethnic Food Fest

Sat Feb 14, 6:30 pm

Lake Tishomingo Community House

Bring: an ethnic dish

Bring something you like and make a little label to identify it. Like maybe Irish soda bread, Vienna sausage, German potato salad, Chinese fried rice, Swiss cheese . . .

Holiday Decoration Contest

Right: Wanda Fisher, winner of the first annual Holiday Decoration contest.

Below: Fisher's decorations.



Congratulations Wanda!

Wanda Fisher, F-27, won the contest with her beautifully decorated home. Wanda generously donated the prize money back to the LTIA. Thanks to all who participated in the contest: Marilyn Meyer, Bob & Joan Johnson, Barb & Ron Rohm, Dan & Kim Dickinson, and Janet & Dale Farwig.



This is your last issue, unless . . .

**Join LTIA today and receive
 Tishomingo News all year**

Tishomingo News is the official publication of the Lake Tishomingo Improvement Association. Articles, letters, photos, and classified ads should be sent to newsletter Editor.

Subscription to this newsletter is included with membership to LTIA Annual membership fee is \$25.

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Display Advertising

Business card \$10
1/4 page \$15
1/2 page \$25
Full page \$50

laketishomingo.com

New Stuff

The Lake Tishomingo website, www.laketishomingo.com, continues to grow and new material is always being posted. Be sure to visit.

We now have an Opinion Box on the News page so you can voice your opinions about anything at the lake.

To help support this website, or if you have questions, comments, or suggestions contact Janet Hirsch, F-29, jhirsch@catenary.com, (314) 962-7833 or (636) 285-0813.

This is your last issue, unless . . .

**Join LTIA today and receive
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2004 Calendar

- Jan 10 Sat **6:30 pm LTIA Dinner meeting.** Bring your favorite casserole to share.
- Feb 14 Sat **6:30 pm LTIA Dinner meeting.** Bring an ethnic dish to share.
- Mar 13 Sat **6:30 pm LTIA Dinner meeting.**
- Mar or Apr **Trivia Night**
- Apr 10 Sat **6:30 pm LTIA Dinner meeting.**
- Apr Sat **Easter Party for children.**
- May 8 Sat **6:30 pm LTIA Dinner meeting.**
- Jun 12 Sat **6:30 pm LTIA Dinner meeting.**
- Jul 4 Sun **Boat parade**
- Jul 4 Sun **Fireworks display**
- Sep 11 Sat **6:30 pm LTIA Dinner meeting.**
- Sep **Golf Tournament**
- Oct 9 Sat **6:30 pm LTIA Dinner meeting.**
- Oct Sat **Children's Halloween Party**
- Nov 13 Sat **6:30 pm LTIA Dinner meeting.**
- Dec 11 Sat **6:30 pm LTIA Dinner meeting.**
- Dec Sat **Children's Christmas Party**
- Dec **Christmas Caroling**

Classified Ads

Classified ads are free for LTIA members

FOR SALE

FRANKLIN STOVE \$250 (636) 274-1814.

PONTOON BOAT 1992 24-ft Suntracker Party Barge, '91 Johnson 40 hp, \$1900. Larry Furrer, M-33, (314) 968-4832 or 968-3212, lfurrer@earthlink.net.

1988 MARINER Oil-injected 40 hp outboard. Runs good. Recently replaced with 9.9 hp motor. \$500, OBO. Rich Hirsch, (636) 285-0813, rhirsch@catenary.com.



Chyree De Roode planting bulbs in the Sales Office garden, Nov 15, 2003.

Letters to the Editor

Financial State of the Lake

When my husband and I first saw Lake Tishomingo we fell in love with the area and within one week we had signed a contract to purchase the house that we now live in.

We have owned our home for five years and until recently used it as a weekend retreat. This past July we became full-time residents.

We began to attend the LTPOA meetings and heard information about the lake's current financial situation and became very concerned.

This letter is to inform the community that our lake has critical financial problems.

In a nutshell we do not have enough money to continue lake operations as they have been done in the past.

Our financial problems have grown to alarming proportions.

At the LTPOA meeting in December a finance committee was formed. The finance committee will make recommendations to help solve our financial crises.

At the first meeting of the finance committee on Dec 16 seventeen very concerned property owners including three LTPOA board members met to find solutions to our problems.

The committee's primary concern is a loan of \$450,000 that the lake must begin repaying in Oct of 2004.

The lake does not have enough money to make the payments, which will consist of approximately \$55,000 per year for principal and interest. The term of the loan is 10 years.

Another big concern is the bridge to the south side. [See pictures below. -- *jmh*] It is in terrible condition and if we have a heavy rain the road could wash out. The entire south side would not be able to get in or out for our jobs, groceries or medical attention.

We do not have enough money on hand to repair the bridge

and little or no borrowing power.

The finance committee came up with this tentative list of recommendations.

1. Collect delinquent assessments, this represents over \$10,000.
2. Stop all spending except for snow removal and emergencies.
3. Dredging will stop until money is available and a comprehensive plan is in place with a time frame for the completion of the project.
4. Communicate to the property owners the current situation and our suggestions to correct the problems.
5. Implement a \$1 to \$2 per front footage temporary assessment increase. We will need this increase as soon as possible and will probably need to hold a special election.
6. Have special LTPOA meetings to explain the situation and answer questions from the property owners.
7. Improve the financial reporting at the monthly LTPOA meetings to present the information in an easy to understand format. The report should show year-to-date amounts, budget amounts, and variances.

The committee's immediate concerns are the south side bridge and to repay the loan.

Due to the lack of funds the committee also encourages the community to come together on a voluntary basis to take care of some of the tasks that the lake currently pays for.

We have a very special place here.

We have a beautiful large lake close to St Louis. Our properties have increased in value considerably and if we work together as a community this will continue.

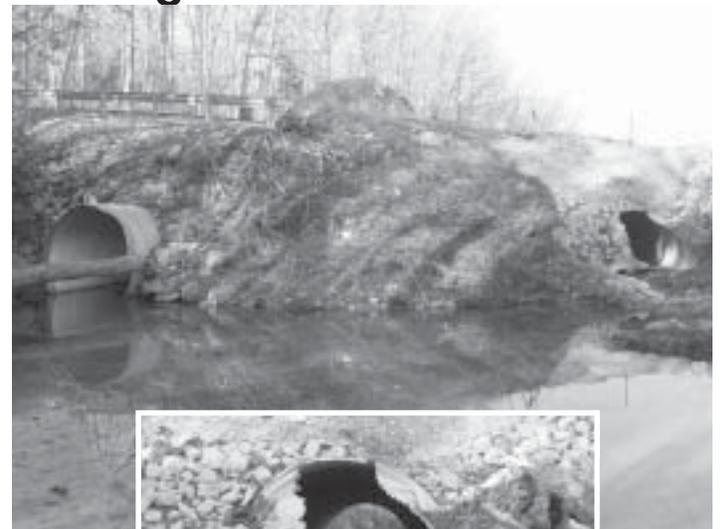
Together we will be able to enjoy this very special place.

Ken and Bev Jost

South Side Bridge



Top: Damaged culvert pipe May 2003.



Right: The south side bridge viewed from the east (creek side), December 27, 2003. Note damaged pipe at right.

Right inset: Closeup of the damaged culvert pipe, December 27, 2003.



photos by R Hirsch.

LTIA Meetings Summary

November 8, 2003

President Janet Farwig thanked the Higgins and Hannick families for making and donating the turkeys for tonight's dinner.

Welcome Wagon, Dixie, reported that 2 baskets were delivered to the Judemans and the Leiwekes. Dixie then re-introduced Ken and Bev Jost to all of us.

Tishomingo News, thanks to Barb Fitzgerald, Lou and Pat Harting, and Dixie Bryant for folding, stapling, and labeling the



Bonfire: Becky Harper, Kathy Hopfer, Marilyn Meyer, Rich Hirsch.



Hayride: Jason & Emily Covington, Rick Hannick, Ken Jost, Marilyn Hannick, Bev Jost, Janet Farwig, Sharon & Wayne Evans.



Admiring the dancing: Mike and Liz Higgins, Kathy Hopfer, Rich Hirsch, Dee Chambers.



Line dancing: Janet Hirsch, Sharon Evans, Dixie Bryant, Marilyn Hannick, Marilyn Meyer, Becky Harper.

newsletters and to Frank Jarus and Marilyn Hannick for their articles.

Ways n Means, Jan Hunnicutt, reported that there were 17 children at the November 1 Halloween Party. There were great costumes. Jan wanted to thank Kathy Hopfer, Joan Kreilick, Janet Farwig and her 3 children for all their help.

The Halloween Hoedown was fun and a success. We had 25 attendees. Jan thanked Sharon/Wayne Evans for teaching us line-dancing that night. She thanked Dale Farwig for barbecuing, making the fire and driving the trailer for our hayride. Jan also asked Farwigs to thank Stuckmeyers for loaning us the wagon with hay.

December 7, Sunday at 3:00 p.m., we will be Christmas carolling on both the north side and the south side and collecting donations for the Hillsboro Food Pantry.

Also, Jan announced the new Holiday Decoration Competition.

Lakeside Gardeners, Marilyn Meyer, reported that 10 people were in attendance at the last meeting at Barb Rhom's house last Thursday night. They still have 16 packs of Christmas cards left to sell. Their next meeting will be at Fran Hovis' house on January 8. Gail Lents reported that the proceeds from the Christmas cards will help with the cost for the plantings around the entryway and the flagpole.

Dixie is getting bids for replacing the steps leading from the pavilion to the Community House. There is only \$80 difference between building it with railroad ties vs. keystone blocks. Dixie has not heard back from the other bidder as yet. The kitchen cabinets' project is tabled for right now.

We talked about voting in the new Board members at the next meeting. Gail Lents is interested in possibly chairing the Ways n Means committee. Janet Farwig told us that the Maintenance position hasn't been filled for one year. Since we have 107 members, could each family take a turn once a year to clean the Community House. Dave Fitzgerald immediately responded that he could help and then others joined in. So this is the schedule for cleaning the Community House that we have thus far: January – Fitzgeralds; February – Rohms; March – Josts; April – Hunnicutts.

Rick Hannick thought that it would be a good idea when we get new members to ask them if they are handy with carpentry,



Korrine, Alexis, and Michael Leiweke at the Halloween Party.



Hannah Ziebol and Jake Kreilick at the Halloween Party.

Photos on this page show the cleanup and decorating of the Sale Office, Dec 6.



Barb Rohm starts the removal of the stump.



Rich Hirsch joins Barb to remove the stump.



Ron Sansone takes over as Barb and Rich rest.



Barb is determined to get rid of the stump. (It is gone now, thanks to Barb, Rich, and Ron.)

electricity, etc. so that we can take better advantage of the skills that we already have at the lake. Also, we will be putting notices on the bulletin board and website for all upcoming projects and how to respond if you are able to help us.

Rick then said that he thought that the dues should be raised for 2004.

Board felt that many members have already renewed their membership for 2004 and could be raised for 2005. After much discussion there was a show of hands for dues increases:

- \$15 – 8 people
- \$10 – 12 people
- \$5 – 2 people.

President Janet Farwig then asked for a motion that for 2005 dues will be increased to \$35 and Barb Rohm made a motion. All were in favor of this motion.

Names were then drawn for the refunds of the A/C bonds: Marilyn Meyer (donated the money back to us), Farwigs, and Beasleys.

Also, Dixie said that she wanted to thank Jackie Haas for also sending back her A/C bond refund to us. The plant donated by the Lakeside Gardeners was won by Ed Melchior.

Dec 13, 2003

In the absence of President Janet Farwig, Dixie Bryant called the meeting to order. Dixie welcomed all and thanked us for the chili and the good sides to go with it. She then asked us to take a moment of silence for the passing of Grant Hagemeyer who died of a heart

attack; also Ms Marscheutz' brother Bill also passed away.

Ways n Means, Joan Kreilick, is still selling Tishomingo drinking cups and they are now 2 for \$1.00. She also has Tishomingo tote bags for \$8 and the larger ones for \$10.

Joan also reported that the Christmas carolling was not successful; however, we did collect \$185 for the food pantry and she thanked all for the canned goods.

Joan also added that we cannot get Corky for our New Year's Eve Dance. So now any member can rent the Community House or any LTIA members can come down as a group and play games, etc., if it is not rented.

The **Holiday Decoration** contestants will be judged December 20 at dusk. Half of the entry fees will go to the winner and the rest to the Hillsboro Food Pantry. On December 21, the winner will be notified.

TAA will use discarded Christmas trees for building fish cover. Bring your trees to the corner of the parking lot at the Community House. Social and Recreation, also Joan Kreilick, told us about the Children's Party that was today. There were 14 children present and they made ornaments and had a good time.

We have one handicap sign up now and Dale may get a load of gravel brought in for that parking area.. Dale also will be in charge of the Community House cleaning schedule. Wanda Fisher and Kathy Ziebol volunteered to clean the Community House one month.

Lakeside Gardeners, Janet Hirsch, reminded all of us that she still has 3 packs of Christmas cards left to sell. The gardeners have been busy beautifying the area around the bus stop and the former office. They have decorated the office for Christmas.

Many thanks to Joan Kreilick, Jan Hunnicutt, and Marilyn Hannick who are retiring from the LTIA board.

The LTIA board for 2004 will be Kathy Hopfer – VP Dixie Bryant – Treas Janet Farwig – Social and Recreation Barb McGlynn – Sec Gail Lents – Ways n Means Dale Farwig – Maintenance and Coordinator of cleaning schedules, and Janet Hirsch – Tishomingo News

Attendance prizes were won by Tim Schryver, Violet Kruse, and Gail Lents. The A/C buy-back bonds went to Hunnicutts and Chambers. Raffle winners were Rick Hannick, Brett Cardell, and Barb McGlynn



Chyree DeRoode made the wreath and Lou Harting helps her put the final touches on it.



Dixie Bryant and Gail Lents hang garlands and red bows.



Lake Happenings

New Residents

Lisa and Paul Juedemann have moved into 5724 S Lakeshore. Lisa is the daughter of lake resident Mike Higgins.



Paul's Painting
 Paul Juedemann
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Wedding Bells

A hearty congratulations to Alan Ricotta who was married Dec 27 to Suzanne Rhodes. Best wishes for a long and happy life together.



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Sewers for Lake Tishomingo?

by Marilyn Meyer

Sewer Committee Meeting

The Sewer Committee met Dec. 15 at Hilda Schryver's home. Those attending were Ken Lanning, Dixie Bryant, Charlie Lents, Mike Higgins, Ron Sansone, Chris Townsend, Hilda Schryver, and Marilyn Meyer.

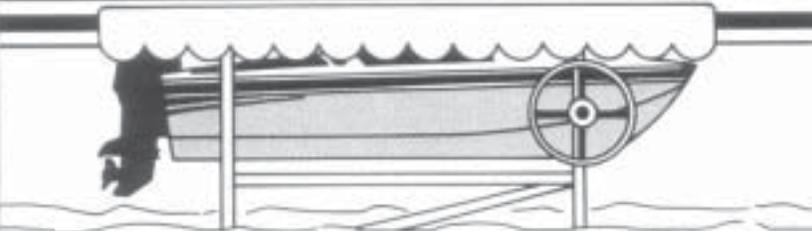
Our guest speaker was Martin Toma from the Jefferson County, Dept. of Land Use Development and Code Enforcement. Martin delineated the procedures for us to form a Lake Tishomingo Sewer District. The committee had many questions regarding engineering costs,

construction costs, homeowner's hookups, legal fees and bond obligations. The committee gained a great deal of information and appreciated Martin's time and effort.

The next meeting is Jan. 5, 7 p.m. at Marilyn Meyer's home.



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Tishomingo Anglers Assn

by Jason Covington, TAA Secretary

TAA Tishomingo Anglers Association (TAA) will sponsor a Christmas tree recycling program December 26 to January 10. Simply take your trees to the community house parking lot. In the far left corner, you will find a sign and a pile of trees. Simply discard your trees there.

TAA members will gather January 10, Saturday morning at 9 am to recycle the trees. Help is needed. Please contact Jason Covington, TAA Secretary, at 636-285-0527 to volunteer or simply show up.

Meeting Minutes for TAA Meeting, December 17, 2003

Three TAA Officers were in attendance: Rick Hannick, President; Gary Ryan, Treasurer, and Jason Covington, Secretary. Decisions were made concerning the Christmas tree recycling program.

Additionally, members discussed efforts to reduce the numbers of overabundant grass carp. Bowfishing is allowed, and chumming an area with corn and then catching carp with a small kernel of corn and a small hook is encouraged. Be sure to kill and eat the fish. They are good for food. Do not throw them back.

Next year's meeting and tournament schedule were discussed. The first meeting in 2004 will be the second Thursday in March at 7 pm in the community house. There, members will further discuss the April bass fishing tournament. It was unanimously decided that next year's tournament will have an optional advanced registration. If you fill out the advanced registration form before the tournament, entry fees will be \$10 per person and \$5 for the big bass pot. If you show up on the day of the tournament, entry will be \$15 per person and \$5 for the big bass pot. Advanced registration will help us be better organized in the future and improve participation. Remember, in order to participate in the tournament, all boats must have a recirculating livewell or a cooler with a battery or electric-powered aerator. These can be bought at Wal-Mart for \$10-25 and will save the life of any fish you keep in there all day. No stringers are allowed.

Gary proposed that TAA pay out only one place in future bass tournaments. The payout will be 50% of the entry money and a Tishomingo Bass Tournament 1st place plaque. The rest of the money will go toward future improvements on the lake.

The aluminum collection has been a successful endeavor, and TAA has collected over \$900 in 2003 from your recycled cans. Thanks everyone! Please continue to bring your cans to the maintenance area. Also, much thanks to Dale Farwig and other members who have selflessly hauled the cans to the recycling center without reward or thanks. The money will be used in the Spring to continue the stocking program. We will make decisions in the March meeting about where improvements are needed the most.

There is another hot issue that TAA members want everyone to be vigilant about and that is trespassers, both hunters and fishermen who do not belong out here. ALL vehicles, boats and cars, MUST have Lake Tishomingo stickers on them or else they will be ticketed by security and boat patrol. TAA members and boat patrol volunteers will also have the authority under Gary Ryan, Security Director, to issue citations. We also ask that full-time residents especially watch for people putting in boats. If you don't recognize someone, stop and ask them who they are. If they are not lot owners, politely tell them that this is a private lake and they are trespassing. Take their name and license plate numbers. If a vehicle (boat or car) does not have a LTPOA sticker, take the license plate number or boat

Lakeside Gardeners

by Janet Hirsch

The Lakeside Gardeners met November 6 at the home of Barb Rohm. Present were

| | |
|------------------|------------------|
| Dixie Bryant | Marilyn Meyer |
| Chryree De Roode | Barbara Rohm |
| Janet Hirsch | Ron Sansone |
| Frances Hovis | Charlene Sansone |
| Bev Jost | Hilda Schryver |
| Jennie Kimmel | |

Project - well area and bus stop

Saturday Oct 25 the cleanup of the well house area was successful. Participants were Ron Sansone, Dixie Bryant, Chryree De Roode, Barb Rohm, Chris Townsend, Gail and Charlie Lents. The plan is to restore it to be a wildflower garden as it used to be.

Project - sales office

In preparation for decoration for Christmas Marilyn Meyer will power wash the building and windows. Chryree has candle lights and a wreath. Ron will help with putting in lights. Everyone is invited to help with the decoration: 10 am Sat Dec 6.

Project - entrance

Our long-term project is beautification of the approach to the lake along Tishomingo Road. We have five feet along each side of the road to work with.

We will coordinate with John Dauernheim to organize a major cleanup for Earth Day, April 2004. At that time we can paint the sales office.

Projects - funding

To raise money for the lake beautification projects we will sell packs of Christmas cards based on winter photos taken around the lake. Roger Hovis created four designs. The cards are winter photos on the front, a greeting on the inside, and the Lakeside Gardeners logo, designed by Jennie Kimmel on the back.

We've sold 24 packs to gardeners and have another 16 packs ready to sell at the LTPOA and LTIA meetings.

Other fundraising ideas are note cards, a plant and seed sale, bird house kits.

Group trip

We will plan to visit the Missouri Botanical Garden Orchid Show as a group. The Orchid show begins in Feb 2004 and runs for about 2 months.

Next meeting

Meet 7 pm Thursday Jan 8 at the home of Frances Hovis. Everyone is invited to join the Lakeside Gardeners. No dues. No requirements. For information contact Marilyn Meyer 274-1812, K-1. 

registration number and report that to Gary Ryan. Also, if you know the person is trespassing, call the police (911) and report trespassers, e.g. someone you see on a lot or in the community house parking lot who you know is not the lot owner, especially if this person is a repeat offender. 

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Lake View continued from page 1

propane tank), and the kitchen needs to be renovated. If you've ever seen the kitchen, you'll know what I mean. If you're good with a hammer and nails, or have a knack with replacing steps, call me.

In the last year or so, I've seen a rise the amount of volunteerism here at the lake. Just look at what has been accomplished! We started a Welcome Wagon, which has delivered 24 baskets to new lake residents. (Thank you Marilyn Meyer!). Another big thanks to Phil and Dee Chambers for painting the doors and window frames of the community house a couple of months ago. All volunteers in action!

Last June I asked if anyone would be interested in starting up a new garden club and now the Lakeside Gardeners have monthly meetings in each other's homes. We share ideas, plants, and resources. We've adopted areas around the lake - the beds around the flagpole, the guard shack, and the old Sales Office (it sure was pretty decorated for Christmas). We've cleaned up around the signs at the entrance to the lake, cleared the brush around the wild flower garden and at the water pump pavilion and planted spring flowering bulbs. I am so proud of the work that Ron Sansone, Marilyn Meyer, Chyree De Roode, Rich Hirsch, Barb Rohm, Gail and Charlie Lents and ALL the other Lakeside Gardeners have done so far. Also a BIG Thank You to Roger Hovis. We sold 40 packages of Christmas Cards to raise



money for plants we will be installing in the springtime. We are also planning some activities that the kids around the lake can participate in as well. There are no dues required to be a member of the garden club, just a wish to beautify the lake for everyone's enjoyment. If you'd like to be involved with the Garden Club, give me a call.

Just last month, we had people volunteer to clean the community house for the first 4 months of the New Year. (And I can't say thank you enough for that!) Janet Farwig only had to ask, and we all received a blessing.

What have I learned from all of this? I like being in control of my life.

I'm glad I've gotten involved. By serving on the LTIA board and volunteering with other committees, I feel that I'm helping to make decisions regarding activities and events that people enjoy. Sometimes the best ideas come from someone new - so stop sliding through your life like I did and make a New Years resolution to get involved in our community. Make a difference by volunteering and getting to know the wonderful people around here.

Come to bingo. You never know where it might lead you. Thanks Phil and Dee for getting me hooked on bingo and for not selling the TV!



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Leaf Disposal

Burn Leaves . . .

Burning Season

by Hilda Schryver

Although we have lived here for over two years, until recently we were not aware that a burning permit is required to burn leaves. A neighbor told us about the permit and also that it is available from the Goldman Fire Protection District Firehouse at 9001 Old Lemay Ferry Rd (636 789-9841). The permit is free and can be picked up at the firehouse. Here are some of the important guidelines as set out in the burn permit:

- Burning season is September 15 to April 15.
- Fire must be completely out by 4 pm.
- Burning must be a minimum of 50 feet from any structure and monitored at all times.
- Petroleum products are prohibited from starting fires.
- Burning of substances which emit toxic or large amounts of smoke such as roofing materials, tires, household garbage, vinyl, plastics, railroad ties, etc. is prohibited.
- A fire extinguisher, garden hose, or other water source must be on site while burning.
- When in doubt about weather conditions, call firehouse before burning.
- No burning when wind speed is 15 mph or more.

. . . But Don't Dump Leaves in the Lake!

Ecologists say leaves, grass, and dog droppings pollute lakes and rivers

from: <http://www.dnr.state.mn.us>

Farmers and livestock operators tend to receive the bulk of blame for dirtying our lakes and rivers, whose many virtues include providing habitat for fish and wildlife. In some cases, this criticism is justified. According to the federal EPA, agricultural fertilizer, herbicides, pesticides, and livestock waste are major contributors to water pollution.

Yet what's less known is that ordinary folk do their share of mucking up lakes and rivers, too.

The biggest problem, says Wayne Barstad, an ecologist with the Minnesota DNR is the buildup of organic materials such as leaves and grass clippings, which move from lawns to streets to gutters, and eventually flush untreated into lakes and rivers.

"As they decay, grass and leaves release phosphorous, which increases algae growth," Barstad explains. "When algae populations explode, they form a scum that blocks sunlight from reaching plants."

Barstad adds that when the algae die and decay, they use up oxygen needed by fish and other aquatic life.

"Organic material from yards is the number one pollutant in urban lakes," Barstad says. "The cumulative effect is like a factory dumping waste right into the water." Leaves and grass turn out to be as ecologically harmful as chemicals and other contaminants.

Barstad sees firsthand what leaves and grass clippings do to local lakes and rivers.

And it's not just people living next to urban lakes and rivers

who inadvertently pollute water with yard matter, says Amy Middleton, neighborhood watershed manager with Citizens for a Better Environment. "No matter where you live, whether it's downtown, on a lake, or in a suburban subdivision, your streets likely drain into a lake or river somewhere, even if it's miles away," Middleton says.

In addition to leaves and clippings, Minnesota waters are also assailed by motor oil, fertilizer, and pet waste washing off sidewalks, driveways, and streets. Oil from a leaky crankcase or a sloppy oil-change job can end up clinging to aquatic plants for months. Other automotive liquids, such as antifreeze and washer fluid, are toxic to aquatic life.

"Some people actually dump their used motor oil down the street drain," says Middleton. "They might as well pour it off the end of a fishing pier."

"Lawn fertilizer, which, according to horticulture specialists, is often wastefully overapplied, ends up fueling the algae blooms downstream. Dog droppings do the same after washing from parks or sidewalks to gutters and sewers, and then down to local lakes and rivers.

Another reason suburbs and cities add to water pollution, according to Middleton, is the large amount of impervious surfaces such as streets, sidewalks, and parking lots. "When a cornfield or pasture is turned into a shopping mall or parking lot, acres of soil that once absorbed rain and snowmelt get covered with concrete and asphalt," Middleton says.

Water that falls on these surfaces picks up oil, gasoline, and other pollutants as it washes into drains. Next stop: the nearest lake or river.

"It's easy to point a finger at farmers and factories," Barstad says, "but the fact is, we can all do things to clean up our lakes and streams. The main thing to remember is that most everything that's in streets ends up, untreated, in our lakes."



from Wireless Flash Weird News

"Sotally Tober" Chosen Best Boat Name Of 2003

NEW YORK (Wireless Flash) -- A man in McKeesport, Pennsylvania, is making a big splash in the boating world with his vessel -- because of its name, not its speed.

Dan Svitko has named his 23-foot Sea Ray Sundancer "Sotally Tober," and, as a result, he has won the Grand Prize in "Boating" magazine's annual boat name contest.

It wasn't a total wash. Sotally Tober had stiff competition from boats with names like "Liquid Medication," "Miss Mymoney" and "Floating Doc," which belongs to a doctor in Austin, Texas.



from <http://www.fool.com/News/mft/2003/mft03111314.htm>

Avoiding Identity Theft

By Dayana Yochim (TMF School)

It sounds like some dastardly Orwellian plot that involves making a plaster imprint of your face and fashioning silicone fingerprints and fake passports. But identity theft is an all-too-real modern-day phenomenon. According to the Federal Trade Commission, more than a half-million Americans will have their identities stolen this year. The most common types of identity theft are:

- using or opening a credit card account fraudulently
- opening cell phone or utility accounts fraudulently
- passing bad checks or opening a new bank account
- getting loans in another person's name
- working in another person's name

Though that last one doesn't sound so bad to us (especially if they're contributing to Social Security and making their way through the items in our "to do" box), the fallout from ID theft are annoying, at best, and extremely costly and really, really annoying, at worst.

How to avoid ID theft

Just how annoying is ID theft? Victims spend on average 175 hours and \$800 to clear their names. In the interest of saving you a few C-Notes and several sleepless nights, here are some tips from the FTC on how to avoid identity theft:

- Actually look at your credit card and bank account statements, instead of just glancing over them quickly or passing them along to your spouse to pay off. This is usually the first place unauthorized activity will show up.
- Call your credit card company or bank if an account statement is late. A missing bill may mean some meanie called the company using your name, and changed the billing address to prevent you from catching their shopping spree.
- Don't give out personal information on the phone, through the mail, or online unless you initiate the contact or know the caller. Thieves will pose as bank representatives, Internet service providers, government agents, and ex-boyfriends to get you to reveal personal information.
- Tear or shred any documents that contain personal information. These include credit card receipts, insurance forms, physician and bank statements, and even credit card offers.
- Deposit outgoing mail directly into post office boxes, not in your own mailbox. A shocking number of thieves troll mailboxes for your personal information. If you're going on vacation, place a hold on your mail at the post office.
- If you're one of the few people who actually knows where your Social Security card is located, don't carry it with you! Stash it away in a safe place, and only carry a minimum number of ID and credit cards with you.
- Cancel any credit cards you don't need or use. Be sure to tell the lender to note the card as "cancelled at the cardholder's request."
- Don't preprint your Social Security or driver's license numbers on your checks. The "Kittens in Basket" check motif you chose is enough to dazzle the Safeway store clerk.
- Give out your Social Security number only when absolutely necessary. Ask to use other identifiers when possible.
- If you suspect that you may be a victim of fraud, or are

simply a worrywart, order a copy of your credit reports once a year to verify their accuracy.

- If you are really paranoid, then you can subscribe to a credit watch program, like the credit monitoring service offered by TrueCredit, that sends regular updates on any credit activity done in your good name.



Mingo, Schmingo

from www.strangecosmos.com

How Smart Are You?

1. On a standard traffic light, is the green on the top or bottom?
2. What 2 letters don't appear on the telephone dial?
3. What 2 #'s on the telephone dial don't have letters by them?
4. In which hand is the Statue of Liberty's torch?
5. When you walk does your left arm swing w/ your right or left leg?
6. How many matches are in a standard pack?
7. On our flag, is the top stripe red or white?
8. Which way does water go down the drain, clockwise or counter-clockwise?
9. Do books have even # pages on the right or left side?
10. Which side of a woman's blouse are the buttons on?
11. Whose face is on a dime?
12. How many sides does a stop sign have?
13. Sleepy, Happy, Sneezzy, Grumpy, Dopey, Doc. Who's missing?
14. On which card is the cardmaker's trademark?
15. Does a merry-go-round turn clockwise or counter-clockwise?

See answers below.

Albert Einstein Quotes:

- "The whole of science is nothing more than a refinement of everyday thinking."
- "Education is what remains after one has forgotten everything he learned in school."
- "Two things are infinite: the universe and human stupidity; and I'm not sure about the universe."
- "Any intelligent fool can make things bigger, more complex, and more violent. It takes a touch of genius — and a lot of courage — to move in the opposite direction."
- "Everything should be made as simple as possible, but not simpler."
- "Imagination is more important than knowledge."
- "The hardest thing in the world to understand is the income tax."
- "Anyone who has never made a mistake has never tried anything new."

Andy Rooney on Vegetarians

"Vegetarian - that's an old Indian word meaning 'lousy hunter'."



Answers to How Smart Are You

1. Bottom; 2. Q, Z; 3. 1, 0; 4. Right; 5. Left; 6. 20; 7. Red;
8. Counterclockwise, if you live north of the equator; 9. Left;
10. Right; 11. Roosevelt; 12. 8; 13. Bashful; 14. Ace of spades;
15. Counterclockwise;



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"I knew the woodpeckers were a mistake."