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Home closings down sharply as prices rise

The Wisconsin REALTORS Association released its April 2025 Wisconsin Real Estate Report recently, revealing home sales experienced a significant downturn for the second consecutive month, falling 10.4% compared to April 2024, even as the median price climbed during the same period.

Despite this monthly decline, year-to-date sales were down by a more moderate 3.5% compared to the first four months of 2024, buoyed by strong sales in January and February 2025.

Statewide, housing inventories saw a slight improvement, increasing 5.9% to a 3.6-month supply in April, yet this figure remains considerably below the six-month supply indicative of a balanced market, which would necessitate a 67% increase in current listings.

Inventory levels varied across the state, remaining static in larger metropolitan counties, with improvements in micropolitan counties, and rising to a five-month supply in rural counties.

Chris DeVincentis, 2025 Chair of the Board of Directors of the Association, highlighted affordability in rural Wisconsin.

"It's still a strong seller's market statewide, but we are seeing signs of improvement in our smaller communities as well as in rural parts of the state. Potential buyers may want to consider expanding their home search into areas where supply is growing to increase their likelihood of success," DeVincentis said.

Tom Larson, President & CEO of the WRA, contextualized declining home sales.

"Sales dropped 10.4% over the last 12 months, but we need to remember that April of last year was a very strong month for sales," Larson said.

"In fact, closings spiked 27.7% in April 2024 compared to April 2023. This was the strongest annual growth seen since late



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STOCK PHOTO *Lake Living*

2020. April 2025 sales were 14% higher than they were two years ago in April 2023, which is a solid month for home sales," he added.

David Clark, Professor Emeritus of Economics and WRA Consultant, attests that lowering inflation and trade negotiations may help the market.

"In its most recent meeting, the Fed left the federal funds rate unchanged with Fed Chairman Jerome Powell indicating that the risk of higher inflation as well as higher unemployment increased since March. Indeed, the initial estimates of first quarter real GDP growth were slightly

negative, falling 0.3%," Clark explained.

"However, since that meeting, the administration announced promising trade negotiations with China, which was followed by better-than-expected April inflation data. Hopefully, the threat of tariff wars is subsiding, which will help keep inflation in check," he added.

Report highlights

- For a second straight month, home sales fell by a substantial margin while prices increased. Existing home sales slid

- CONTINUED ON PAGE 4

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on the cover: W5712 North Dr, Elkhorn \$1,049,700 - Exquisitely remodeled in 2020, this stunning 3-bed, 2-bath ranch offers 92 feet of Middle Lake frontage with breathtaking, expansive views. The main level features soaring vaulted ceilings, a wall of sliding glass doors opening to a spacious wraparound deck, and a chef's kitchen with elegant Quartz countertops, designer backsplash, KitchenAid SS appliances, and a striking waterfall island with bar seating. A luxurious bedroom and spa-like bath with heated floors and a glass shower complete the main floor. The walk-out lower level boasts a chic beverage center, 2 additional bedrooms, a modern bath with glass shower, and laundry. Two 9x12 sheds, including one lakeside, lead to the pier and manicured yard. MLS 000000

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HOME CLOSINGS

• CONTINUED FROM PAGE 3

10.4% when compared to April 2024, and the median price increased 7.3% to \$322,000 over that same 12-month period.

- The year-to-date sales were down just 3.5% compared to the first four months of 2024, due to solid growth in January and February of this year. Home sale prices rose 8.8% when compared to the first four months of 2024.

- Inventory levels improved, but remain below the six months of available supply that signals a balanced market, with April inventory at 3.6 months, which is up 5.9% from April 2024. Total listings increased over the last 12 months, new listings rose 6.3% compared to April 2024.

- An annual re-benchmarking of statewide median family income data by the U.S. Department of Housing and Urban Development revealed that income growth over the past 12 months was relatively unchanged, and affordability rose just 0.8%. Wisconsin's median family income rose 7.6% between April 2024 and April 2025. This, combined with moderating price appreciation and a slight improvement in mortgage rates – specifically, a 26 basis point drop in the 30-year fixed mortgage rate to 6.73% in April – helped improve statewide housing affordability.

- The Wisconsin Housing Affordability Index measures the portion of the median-priced home that a typical buyer with median family income qualifies to purchase, assuming a 20% down payment, and the remaining balance financed using a 30-year fixed mortgage at current rates. The index rose 0.8% to 128 in April 2025. The 7.6% increase in median family income and quarter-point improvement in mortgage rates more than offset the 7.3% increase in the median price.

For more information, visit wra.org.



DNR launches Fishing Finder tool

It offers a variety of information for anglers

The Wisconsin Department of Natural Resources recently launched a new Wisconsin Fishing Finder, a comprehensive online fishing resource for anglers.

State officials said there are a lot of great places to fish in Wisconsin, including over 15,000 inland lakes, 42,000 miles of perennial streams and rivers, 1,000 miles of Great Lakes shoreline and 260 miles of the Mississippi River.

“With so many places to choose from, finding the place you want to fish is a little like finding a needle in a haystack,” DNR officials said.

The Wisconsin Fishing Finder is here to help anglers find the fishing spot they are looking for.

It works using any internet browser to give anglers access to various fishing information, including the following:

- Fishing regulations (including bag and length limits) for lakes and trout streams
- Boat launch locations and access points
- Shore fishing locations
- Public lands and easements
- Healthy guidelines for eating fish
- Lake habitat information
- Habitat improvement projects
- Invasive species
- Fish stocking information
- DNR service center locations and where you can buy a fishing license

“We’ve created this tool to help anglers find new places to fish or get insights into their current favorite fishing spots,” said Justine Hasz, DNR Fisheries Management Bureau director.

“This is an easy-to-use resource that we hope will become a staple for all anglers looking to discover more about Wisconsin’s fishing opportunities,” Hasz added.

For more information, visit dnr.wisconsin.gov.

Anglers have another resource to find an ideal fishing spot using a tool recently launched by the Wisconsin Department of Natural Resources.

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210 E Walworth St, Elkhorn - Endless possibilities with B1 zoning—ideal for a variety of business ventures or easily used as a single-family home. Charming 1900s Farmhouse in Prime Location - Walk to Town! Step into timeless charm with this beautifully maintained 1900s farmhouse, perfectly situated within walking distance to the heart of Elkhorn. Featuring 4 spacious bedrooms and 1.5 baths, this home blends historic character with everyday convenience. Whether you're drawn to the inviting front porch, the classic architectural details, or the unbeatable location, this property is ideal for those seeking comfort, charm, and community. Don't miss this rare opportunity to own a piece of local history in an ideal setting. **\$319,700**

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9 S Wisconsin St, Elkhorn - Prime Downtown Elkhorn Location! Unlock the potential of this versatile 2,000 sq ft commercial space, ideally situated in the heart of downtown Elkhorn. Featuring two bathrooms and a flexible second level—perfect for additional retail, office use, or even conversion into an apartment. Enjoy excellent street visibility with large window displays and high foot traffic. Just steps away from popular shops and restaurants. Bring your vision and watch your business thrive! **\$259,700**

BLUE SPRING LAKE



W1260 South Shore, Palmyra - Your lakefront search stops here! Move-in ready two-story with walk-out lower level and 65' of frontage on Blue Spring Lake. Low-voltage lighting runs to the floating pier and boat Shore Stations which stay in year-round. Lakeside kitchen with large breakfast bar and dining area offer extended lake views and access to multi-level decking which leads to lake access. Lakeside level lawn and shed. Cozy living room with wood-burning fireplace. In-floor heating system upgraded in 2021 with back-up furnace and new A/C system installed in 2025. Main floor laundry room and Master Suite with lakeside sitting room. Upstairs offers four bedrooms and a full bath. Lower-level rec room with sliding glass door for lake access. Blue Spring Lake is an all-sports lake with crystal clear water. **\$789,700**

NEW PRICE



N8367 Hillburn Mill Rd, Elkhorn - The ultimate nature enthusiast property on a very private 5.73 acres, amongst majestic oak trees. You'll be impressed by this 5 BD, 3.5 bath, 2 story with finished walk-out. As you enter the foyer off the covered porch you're greeted by the LR with vaulted ceiling gas fireplace adjacent to Ktch with wood floors, large breakfast bar, granite tops and new Bosch appliances WiFi capable. Off the kctch you have a dinette with deck access, formal dining room plus den off dinette. Master BD ensuite with double vanity, soaking tub plus glass shower and walk-in closet. 2nd Bd with Vaulted ceiling. Upstairs offers a loft 3rd BD with sitting area, Jack and Jill bath & 4th Bd. Family room walk-out to cement patio, 5th Bd and ample storage. Walking trails throughout the woods and natural spring pond. **\$1,049,700**

NEW PRICE



W5712 North Dr, Elkhorn - Exquisitely remodeled in 2020, this stunning 3-bed, 2-bath ranch offers 92 feet of Middle Lake frontage with breathtaking, expansive views. The main level features soaring vaulted ceilings, a wall of sliding glass doors opening to a spacious wraparound deck, and a chef's kitchen with elegant Quartz countertops, designer backsplash, KitchenAid SS appliances, and a striking waterfall island with bar seating. A luxurious bedroom and spa-like bath with heated floors and a glass shower complete the main floor. The walk-out lower level boasts a chic beverage center, 2 additional bedrooms, a modern bath with glass shower, and laundry. Two 9x12 sheds, including one lakeside, lead to the pier and manicured yard. **\$1,049,700**

LAKEFRONT CONDO



W5135 Sterlingworth Ct, Elkhorn - Located in a prime spot at Sterlingworth Condominiums in the atrium, this 2-bedroom, 2-bath unit is just steps from the beach with its own boat slip. Enjoy stunning lake views through a wall of sliding glass doors leading to a spacious deck. The eat-in kitchen features a breakfast bar and dinette, while the living room offers a cozy gas fireplace. The master suite boasts an updated bath with a walk-in multi-head tile shower and double vanity. Wood flooring throughout. Direct access to the indoor pool, tennis and pickleball courts, and the finest sand beach on the lake. Just a short walk to Lauderdale Golf Course & minutes to Kettle Moraine trailhead. Turn-key for effortless lakefront living! **\$697,700**

AS SEEN ON TM14



W5357 Lauderdale Dr, Elkhorn - The Iconic Lauderdale Lakes home, "The Boathouse" on Deakin Isle is situated on 192' of premier shoreline. Rebuilt in 2015 to its original 1915 Jazz Age glory, this 4 bedroom, 3.5 bath home is bursting with historical details and architectural styles. Ballroom features 1,200 sq ft with original hard rock maple floors, unique hanging Meiji era Japanese lanterns, with the original Opium Den prepped for a future hidden wine cellar. All 3 Lauderdale Lakes are visible from numerous vantage points throughout the four levels. Kitchen features custom marble countertops, farm sink, Wolf & Sub-Zero appliances. Master BR ensuite with luxury freestanding tub, full steam room, and private deck with fireplace. A finishe swim basin provides access to the marquee wet boathouse w/ underwater lighting. **\$4,499,700**

NEW PRICE



N7729 Laura Lane, Elkhorn - Luxurious lakefront estate on Lauderdale Lakes' exclusive "Gold Coast" with 142' of pristine sand frontage and 1.28 acres of gated, wooded privacy, all on a private road for additional exclusivity. The 4BD, 4.5BA main home is designed for elevated lake living, with panoramic views, lakeside dining, a vaulted screened porch, and a lakeside primary suite with private deck. Entertain with ease in the walkout lower level featuring a family room, wet bar, brick fireplace & patio with fire pit. A rare wet boathouse includes a stunning 2BD/1BA guest cottage above with vaulted ceilings, full kitchen, living room, and screened porch. Premium amenities include a 36x30 heated/cooled garage with 4 vaulted rooms including workout room & dog run, plus an additional heated 3.5-car detached garage **\$2,999,700**



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A passion for Geneva Lake

Fishing

Whether for business or pleasure, guide service offers quality outings

By **Sandra Landen-Machaj**
CORRESPONDENT

Each year as the weather turns warmer, many people flock to the Lake Geneva area and surrounding communities. While the reasons vary, a common denominator is to spend time outdoors, from wandering the streets exploring the countless stores and restaurants to spending a day at the beach or taking a hike on the lake path.

Geneva Lake is a major attraction for a variety of watersports including for those who enjoy fishing, which has been popular in this area from days long ago when

people lived along the shores and fished so they could feed their families.

Today, many people fish for the sport of it, taking in the beauty of their surroundings while waiting to catch their first fish of the season, or perhaps their first fish ever.

Geneva Lake is a great fishing lake because of its clear, clean water and it serves as home to many species of fish. It's the second deepest natural lake in Wisconsin, according to Lake Geneva Fishing Guide Service members – and clear, deep water offers the ideal habitat for the large variety of fish found here.

Fish regularly caught on the lake include walleye, small mouth and large mouth bass, northern pike, lake trout, brown and rainbow trout, white bass, perch, crappie, bluegill and cisco.

And the crew of local fishing guide service are here to help ensure a fun day

out on the water.

“For a successful day of fishing, you need the water to be warm. This usually occurs about mid-May after we have had some 80-degree days and some warm rain,” said Tom Billing, owner of Lake Geneva Fishing Guide Service.

Billing, who has been a professional fishing guide for many years, said once the water is warm the fish are more active and more willing to bite at the bait.

He grew up on the shores of Geneva Lake and began fishing its waters at the

• CONTINUED ON PAGE 9

from left: It isn't often when a fish caught is taller than the boy who landed it, likely with some help from his dad; The size and depth of Geneva Lake offers endless opportunities for the guides to find where the fish are biting.

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Tom Billing, owner of Lake Geneva Fishing Guide Service, and this family are all smiles while spending time out on the water fishing.

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FISHING • CONTINUED FROM PAGE 7

age of 7. Now, 60 years later and despite some health challenges in recent years, he continues to enjoy the sport of fishing just as much as he did when he was younger.

Not only does he have a deep passion for fishing, but Billing is also very knowledgeable about the history of the area and enjoys sharing it with friends and visitors while spending time out on the lake.

How it began

In 1979, Billing founded Lake Geneva Fishing Guide Service and engaged several of his fellow fisherman to work with him. Today those who work with him are full time professional guides with knowledge of where to fish on Geneva Lake.

The goal is to help both the beginner and well-seasoned fishing enthusiasts have a great time and the other guides, like Billing, enjoy sharing their knowledge of Geneva Lake with their clients.

One thing that can be bet on is that the fishing trip will not be boring. If the fish aren't biting in one spot the guides will move to another location, and with the lake being so large, there are countless areas to explore.

While traveling across the sparkling water on the fishing boat, history lessons are often given by pointing out some of the mansions along the shore, many of which

were considered summer cottages when they were built.

Family names like Wrigley, Harris (of Harris Bank) and Maytag are among some of the popular Chicago families who spent their summers on the shores of Geneva Lake.

“As a child I knew many these families because my father worked for the Harris family, while my grandfather was their dog trainer, and my mother, who was a nurse, worked for the Wrigley family,” Billing said.

Many returning clients

Over the years, Lake Geneva Fishing Guide Service has grown to become a popular fishing guide service on Geneva Lake. Many of the resorts on the lake refer those seeking a fishing guide to Billing’s company. The guide service is also a member of the Chamber of Commerce and as such receive referrals.

“Many of our customers are referred by other customers and many are repeat customers who return year after year,” Billing said. “We have had customers who came every week for 10 years or longer on the same day of the week throughout the season, to enjoy fishing.”

The people they take out on the lake vary from families with young children

going fishing for the first time to corporate groups seeking a day of camaraderie, friendship and a little competition as each strives to catch the largest fish.

Billing said they work with a mix of people, all of whom enjoy the benefits that come with time spent casting a line.

“We have professionals – lawyers, architects and company presidents who can’t wait to get out on the water. We also have students who enjoy spending their free time fishing,” he said.

“No matter what their age or calling in life, fishing is a way to relax,” he added.

Variety of packages

To fish in Wisconsin, anyone 16 years of age or older must have a fishing license.

According to Billing, in the early days of the business, they would issue licenses on the boat before they went out on the lake. Today it’s done online by those who are going out fishing and they usually take care of it before arriving at the boat. For visitors or those who don’t need a license for a full season, one- or three-day fishing licenses can be purchased.

Billing said those who plan to fish two or three times over the summer should purchase a regular license (resident or non-

• CONTINUED ON PAGE 11

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FISHING • CONTINUED FROM PAGE 9

resident if they live in another state) as it will be less expensive in the long run than purchasing a short-term license more than once.

“But if you are only planning to fish once over the summer, the day pass is all that is needed, especially if it’s your first time fishing. If it is your first experience, you aren’t sure if you will develop a love for the sport,” he said.

The crew at Lake Geneva Fishing Guide Service are members of the Lund and Mercury Pro Team, which ensures new top of the line Lund boats every season. Lund is the top name in fishing boats which means a comfortable ride for the time spent on the water.

“Lund fishing boats often cost up to \$100,000 for their top line boats,” said Billing. “Much like a top of the line and high-powered pontoon boat, which can also fit into that price category.”

With summer approaching, it’s recommended to book a fishing outing sooner rather than later. Early in the season, when not as many visitors have descended on the Lake Geneva area, it is sometimes possible to make a reservation on shorter notice but as the season progresses – especially for weekends –

advanced reservations are needed.

For families or small groups of up to four people, fishing from one of the Lund boats is a perfect fit. For larger groups like the corporate outings or bachelor parties, the pontoon boat is more suitable.

Keith Hahn, a veteran fishing guide with over 25 years of experience on Geneva Lake also has a wealth of knowledge about the history of the area. Hahn is the group’s pontoon fishing charter captain and enjoys working with bigger groups including families and those on a corporate outing.

The Lund boat packages usually are scheduled for 4 1/2 hours, and the cost is determined by number of guests included. All fishing equipment – poles lines, nets and a variety of bait, both live and plastic – are included. For special baits such as suckers, chubs and minnows, there is an extra charge.

The pontoon boat fishing outings can be customized to include snacks and beverages and other specialties.

The fishing guide will work with each person to the extent that they need guidance, from baiting the hook to getting the line in the water and helping land the fish.

There is nothing as satisfying as helping a youngster land his or her first fish, according to Billing.

The catch-and-release method of fishing is recommended. Generally, someone from the group will take a photo of the fish caught before returning it to the water so there is a memento of the catch. If someone lands a large trophy fish that they want to have mounted, or some small pan fish they wish to cook, they will be accommodated.

Wisconsin fishing regulations have to be followed regarding the size and number of fish allowed (when keeping them) and it varies for different species of fish.

The guide service leaves from the Town of Linn boat launch off of Hillside Avenue.

For more information about Lake Geneva Fishing Guide Service or to make a reservation, call 414-791-0703 or visit the website at lakegenevafishing.com.

from left: The guide service uses Lund fishing boats, such as what is shown here, for smaller groups. When taking out larger groups, they utilize a roomier pontoon boat; Catching a large fish always brings a smile to the face of the fisherman.

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Don't let kids drown – Teach them to swim

Cooling off in a pool, lake or ocean can be a refreshing idea – but only if you know how to avoid the dangers. Drowning is a leading cause of death in children under 14.

Some of the reasons include:

- Lack of swimming access – Facilities in traditionally underserved communities are few and far between and tend to be expensive.
- Cultural constraints – Data shows there may be a legacy of fear, perpetuated through generations.
- Parental perceptions – Adults who don't swim may not know what needs to be done so that their children learn to swim safely.

To help, the YMCA created Safety Around Water, a program that teaches children of all ages and backgrounds – and their parents – that water should be fun, not feared, as long as you know how to stay safe.

The children learn fundamental water safety skills that include what to look for in a safe place to swim, what to do if they find themselves in the water unexpectedly, and how to swim a short distance on their front, roll over onto their back to rest, and then roll on their front to continue swimming to safety.

“The Y teaches more than 1 million children from all backgrounds invaluable water-safety and swim skills every year, and the disturbing statistics about youth drownings underscore the significance of this work,” said Kevin Washington, president and CEO of YMCA-USA.

“We are giving swim scholarships to children in underserved communities who statistically are at greatest risk of drowning so they can learn to be safe in and around the water. The Y is committed to reaching more kids, saving more lives and changing the statistics,” he added.

Water safety

If you know how to stay safe in and around water, swimming can be a lifelong source of fun and exercise. Here are six things you should know:

- Never swim alone. Swim only

• CONTINUED ON PAGE 15



Red Cross reminders about swimming safely

The American Red Cross and other organizations regularly offers reminders in an effort to reduce drownings and urge people to make sure they and their families can swim safely.

This year marks 100 years of Red Cross swimming safety education, and the Red Cross is making a new sustained multi-year push to teach more people to swim safely.

“As we all gear up for trips to the pool, beach, rivers and lakes, we’re asking that adults everywhere make water safety a priority this summer,” stated Patty Flowers, Regional Chapter Executive.

“Families need to make sure that both adults and children have the knowledge and skills they need to be safe in and around the water,” she added.

The prevention efforts are partially in response to surveys that show people believe they are better swimmers than they actually are.

Every year in the United States, an estimated 4,000 die from unintentional drowning. That is an average of 11 drowning deaths per day.

There are twice as many people who experience non-fatal drownings, at an average of 22 non-fatal drownings per day.

Drowning is the number one cause of death for children ages 1 to 4 years.

Drowning is also the leading cause of

death for children and adults with autism. People with autism spectrum disorder are nearly 40x as likely to die from drowning as compared to the general population.

Among children 5 to 14 years, drowning is the second leading cause of unintentional injury death behind motor vehicle crashes.

- Just four in 10 parents of children ages 4-17 report that their child can perform all five basic swimming skills, yet more than nine in 10 (92 percent) say that their child is likely to participate in water activities this summer.

- Men are significantly more likely than women to report that they have all five basic swimming skills (57 percent for men compared to 36 percent of women.)

The survey found that nearly half of Americans (46 percent) report that they have had an experience in the water where they were afraid they might drown. In addition, one in five (19 percent) said they knew someone who had drowned, and 20 percent knew someone who nearly drowned.

Swimming in lakes, rivers and streams

Being water competent in natural water requires additional knowledge and skills than in the pool.

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“As we all gear up for trips to the pool, beach, rivers and lakes, we’re asking that adults everywhere make water safety a priority this summer,” stated Patty Flowers, Regional Chapter Executive. “Families need to make sure that both adults and children have the knowledge and skills they need to be safe in and around the water.”

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when a lifeguard is on duty.

- Supervise children whenever they are in or near water. Whether it's a bath, the ocean or anything in between, stay within arm's reach of the child at all times.

- Don't hold your breath. When swimming, children should avoid holding their breath for any length of time. This can lead directly to drowning and other severe physical side effects.

- Wear a life jacket. Novice and nonswimmers should wear Coast Guard-approved life jackets.

- Don't jump in to save someone struggling in deep water. Even if you're a great swimmer you can be overpowered by a panicked person, pulling you underwater. The Y teaches the "reach, throw, don't go" concept of using a long object to reach for the swimmer and pull him or her to safety.

- Enroll in water safety classes. The Y teaches fundamental water safety skills and how to react if you find yourself in water unexpectedly.

Families interested in more information about the Safety Around Water program or swim lessons through the YMCA should visit ymca.net/watersafety.

(NAPS)



Now that it's the time of year when more people will be spending time on the water, safety classes are a good idea for all kids – and their parents.

FILE PHOTO *Lake Living*

RED CROSS • CONTINUED FROM PAGE 13

Whenever you are near a lake, river, stream or other natural water environment, watch and prepare for:

1) Unexpected changes in air or water temperature.

2) Thunder & lightning – Leave the water immediately.

Stay inside an enclosed area for at least 30 minutes after the last thunder clap. If outside, avoid open areas, tall, isolated trees and metal objects.1

3) Fast-moving currents, waves and rapids, even in shallow water.

4) Hazards, such as dams, underwater obstacles, or rocks and debris.

5) Vegetation, animals and fish.

6) Drop-offs that can unexpectedly change water depth.

7) Other people's activities in the same waters, such as boating.

According to the survey, while 80 percent of Americans said they could swim, only 56 percent of the self-described swimmers can perform all five of the basic skills that could save their life in the water.

These critical water safety skills, also known as "water competency," are the ability to:

- Step or jump into the water over your head;
- Return to the surface and float or tread water for one minute;
- Turn around in a full circle and find an exit;

- Swim 25 yards to the exit; and
- Exit from the water. If in a pool, be able to exit without using the ladder.

Lifeguards are important

While stronger swimming skills would reduce the risk of drowning, the Red Cross survey found that only two percent of adults plan to take swimming lessons this summer, and about one in five children (20 percent) are likely to take swimming lessons this summer.

"Parents and caregivers should take advantage of the summer months to enroll children in Red Cross swim lessons and download the free Red Cross Swim App to track their progress," Flowers concluded.

"Parents and caregivers, in addition to learning how to swim, should also know critical water safety rules and know how to respond to a water emergency, so they can protect children and others."

It's important to also establish and enforce rules and safe behaviors, such as:

- Enter the water feet first for your safety! Always enter unknown or shallow water cautiously. Dive only in water clearly marked as safe for diving, at least 9 feet deep with no underwater obstacles.
- Do not enter the water from a height, such as a bridge or boat.
- Be careful when standing to prevent being knocked over by currents or waves.
- Swim sober.

- Supervise others sober and without distractions, such as reading or talking on or using a cell phone.

- Swim with a buddy.

Some water safety steps that should be taken include:

- Employ layers of protection including barriers to prevent access to water, life jackets, and close supervision of children to prevent drowning.

- Ensure every member of your family learns to swim so they at least achieve skills of water competency: able to enter the water, get a breath, stay afloat, change position, swim a distance then get out of the water safely.

- Know what to do in a water emergency – including how to help someone in trouble in the water safely, call for emergency help and CPR.

About Red Cross

The American Red Cross shelters, feeds and provides emotional support to victims of disasters; supplies about 40 percent of the nation's blood; teaches skills that save lives; provides international humanitarian aid; and supports military members and their families.

The Red Cross is a not-for-profit organization that depends on volunteers and the generosity of the American public to perform its mission. For more information, visit redcross.org.

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Tips for first-year boat maintenance



You bought a boat. To maintain it, keep the following three points in mind, and the first year should be smooth sailing.

First off, engines, steering equipment, water pumps and anything else aboard that moves will benefit from use. Turn everything on and use it at least a couple of times a season. Raise and lower your anchor at the dock, for instance, if you never anchor out. Turn on a seldom-used air conditioner for at least 10 minutes every week or two. Let your circuit-breaker panel and the switches at the helm be your guide to be sure you don't miss anything. This also ensures that everything is in working order if you ever need it.

Next, keep it clean. This isn't just aesthetic. If the engine space is clean, you'll see an engine-coolant or steering-fluid leak right away, so you can have it taken care of before it gets worse. Debris in the waterways around deck hatches can clog drains. Then when it rains, if the water can't drain, it finds its way into that hatch, and sometimes onto equipment that

shouldn't get wet.

When you notice a bit of metal looking rusty or dull, take five minutes to polish it with wax that protects stainless steel and aluminum and cleans minor corrosion before it permanently etches into the finish. That time pays off at the dock, when your boat sparkles brighter than your neighbors'.

And finally, the adage a stitch in time saves nine holds particularly true on boats. If you notice fluid leaking or salt deposits forming anywhere in the engine space, for instance, take care of those small things when you see them to avoid a bigger job to work on later.

Use more than your eyes too. As you spend time aboard your boat, you'll learn what noises and vibrations are normal. Pay attention when anything seems different, since that is often the first indicator of something amiss.

Beyond that general advice, here's a quick list of maintenance items you'll need to address during your first year:

Engines

In cold climates, winterize engines every fall to protect cooling systems where water might be trapped and freeze.

At the same time, treat engine inner workings with fogging oil to prevent corrosion. Except for a few outboards, engines require an oil change, along with new oil and fuel filters, every year.

Annual service also includes a comprehensive, though fairly simple, list of places to lubricate and inspect. Engine-cooling pump impellers last for two or three years, but change them more frequently if you often operate or dock in shallow, silty water, which abrades rubber impellers.

Underwater paint and hardware

Change sterndrive or outboard gearcase oil every fall, or at least check for water intrusion while winterizing the

• CONTINUED ON PAGE 19

In addition to some general maintenance tips for your new, or new-to-you boat, as you spend time aboard, you'll learn what noises and vibrations are normal. Pay attention when anything seems different, since that is often the first indicator of something amiss.

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engine. Send propellers with more than a couple of minor nicks to the prop shop to be reconditioned.

The paint on your boat's bottom prevents marine growth, such as barnacles and sea grass, but its effectiveness varies by paint type, climate, region and even local water bodies. Ask around, but expect to repaint the boat's bottom every one to three years.

Unpainted metal anodes attached to sterndrives or inboard prop shafts and rudders are there to prevent corrosion. Replace them when they're 50 percent deteriorated.

Batteries and electrical systems

Maintenance-free batteries should last for three years or more.

Never ignore a hard-to-start engine, though, as even brand-new batteries occasionally fail. Fully charge batteries after each trip and before winter or prolonged storage, and have batteries load-tested every spring – a simple procedure done aboard the boat. Immediately address any signs of water dripping onto electrical panels or junctions, and don't store gear where it might damage wiring.

Fiberglass

Rinse your boat thoroughly after each outing, and wash it once a week with mild boat soap – one that won't remove wax.

Southern latitudes and saltwater boating require wax as often as every two months from the main deck up. Northern and freshwater boaters might wax only once a season.

You'll know it's time when grime becomes harder to wash off the boat. Between wax jobs, use a cleaner wax that scours the dirt, but also leaves behind a protective wax coating, to quickly touch up trouble spots.



Canvas and upholstery

Polyester or acrylic fabric covers and sunshades need just a good freshwater rinse, plus an occasional light scrub with Woolite or natural-soap flakes. Once or twice a season, rejuvenate stain and water repellency with fabric sealer.

Use only manufacturer-approved cleaners on window-like clear panels. Wash cushions with mild boat soap to remove sunscreen, food crumbs and dirt, and deep-clean and protect the fabric as needed with vinyl cleaner and protectant. Store cushions on their edge when you're not using the boat so they dry inside and out.

Teak decks, wood trim and metal hardware

Wax is the best protectant and cleaner for metal, particularly aluminum. Whatever you choose – spanning bright, glossy varnished trim to just soap and water on teak, letting its natural oil protect the wood – stay on top of it. Stripping old varnish

once it starts to crack and peel is expensive, but a coat of varnish midseason, as soon as the finish dulls, is a quick, simple job.

Interior

Use only recommended cleaning products aboard – many boats use plastic vanity mirrors, for instance, which are damaged by household glass cleaners.

Water dripping from leaking hardware on deck can be hard to see, but if you find that one particular storage compartment smells musty, look around that area with a flashlight the next time you're aboard during a rain shower.

Some water invariably finds its way into the boat, which collects in the bottom of the hull, or the bilge, in nautical terms. Bilge pumps keep that water level low, but there is always a bit left. Add biodegradable bilge cleaner where it collects to keep the boat smelling fresh.

Air-conditioning systems

If your boat has air conditioning, consider using the dehumidifier mode while you're not aboard, but only if you're able to check on the boat every day or two.

Clear debris from air conditioner's seawater-plumbing strainers weekly, or anytime the air conditioner's cooling-water stream coming out of the side of the boat seems to be weaker than normal. Clean the return-air filters in the cabin monthly.

Most air-conditioner problems stem from poor seawater flow, so inspect pumps and plumbing a few times each season.

Owner's manuals for each onboard system include maintenance schedules. When in doubt, ask a pro. Advice from other boaters is well-intentioned but not always correct for your boat. The boat dealer, or anyone who repairs boats for a living, is a much better source.

For more, visit discoverboating.com.



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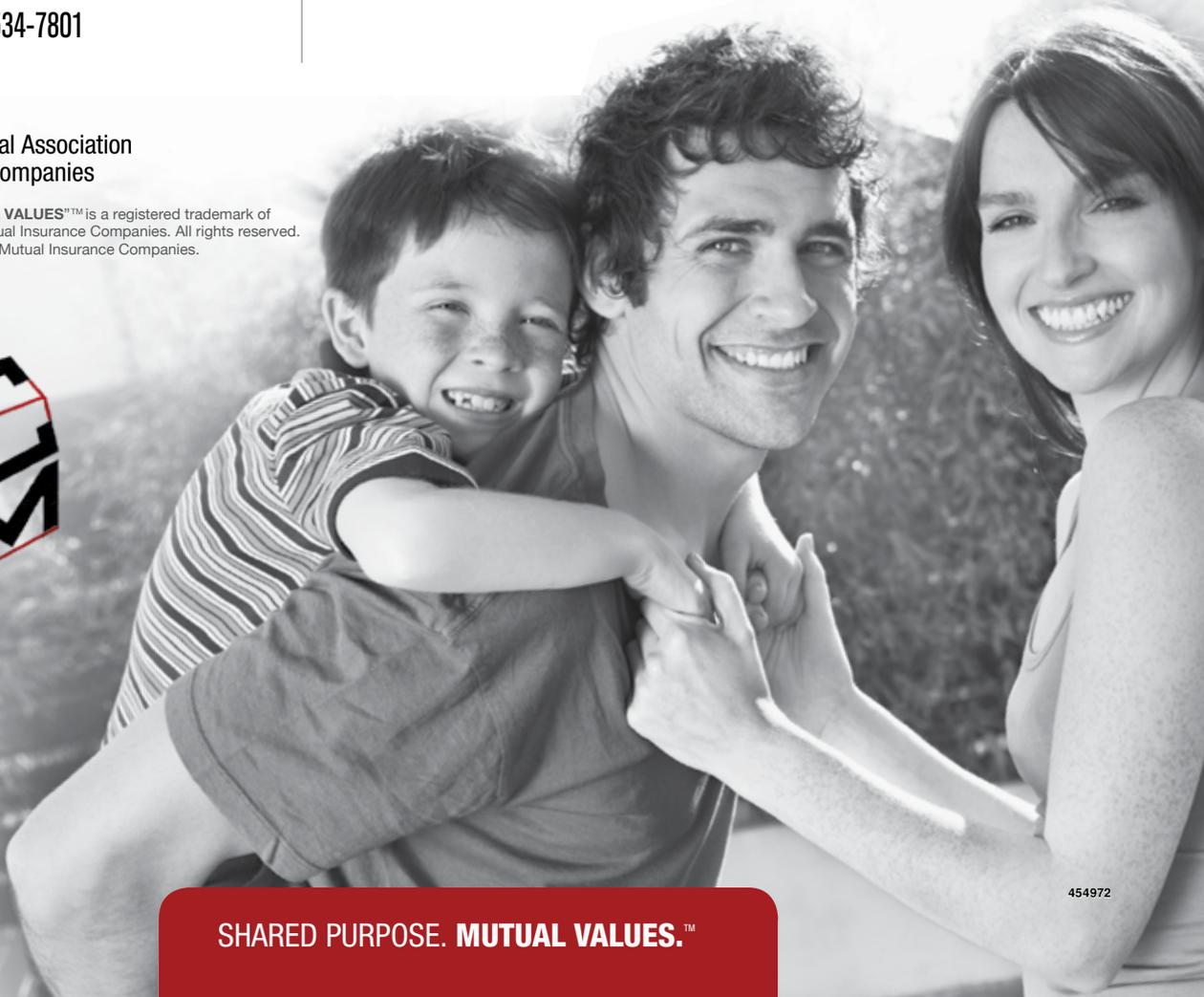
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Keep your *cottage comfortable* this summer

Although it's officially summer, the fluctuations in temperatures, sporadic downpours and tornado-inciting weather would make you think otherwise.

While many of us take the opportunity to hit the beach, lake or ranch during the summer for some rest and relaxation, cottage home improvements are often the furthest thing from our mind.

More often than not, cottages aren't built to last as long as homes, because they are used only for a short time of the year.

Yet, with newly changing weather patterns and humidity affecting the structure of a cottage home, homeowners can seek ways to keep their cottages comfortable well after summer has ended and the crowds of day-trippers have left.

Extending the usability of your summer home can also increase its market value, should you ever decide to sell. If you're unfamiliar with how exactly to go about improving your summer home's comfort, here are five quick tips to get you started:

- Plant shade-giving trees and shrubs to reduce how much heat your cottage absorbs from direct sunlight. Not only will these plants add ambiance and character, but they will help contribute to keeping the cottage cooler.

- Consider upgrading your cottage's small and large appliances to Energy Star-rated appliances that can run on very low energy during the low season.

- It might be worth having an independent contractor perform a home energy audit to determine where your home could improve its energy efficiency. This is obviously the most straightforward approach, and the one that will give you the most tangible objectives to aim for moving forward.

- Take advantage of local tax incentives to upgrade your cottage to be more energy efficient.

- Replace your home's existing insulation with a high-performance spray foam insulation like Icynene, which can help to reduce air leakage, thereby reducing the amount of work your HVAC unit has to do to keep your home heated or cooled.

Air leakage forces your air conditioner unit to work overtime to cool the warm air that enters your home through leaks, increasing energy usage and increasing your utility bill at the end of the month.

Spray foam insulation is a wise investment for cottage owners who want to



make energy-efficient improvements and extend the livability of the cottage beyond just summer.

This modern insulation material helps effectively control a cottage's indoor environment, letting you and your family stay cool all summer long while also helping to minimize the entry of pollen and allergens that enter the space, making it ideal for allergy sufferers.

An energy-efficient and modern investment, spray foam insulation expands rapidly to completely seal a cottage's walls, floors and ceilings to prevent air

leakage.

Experts note that insulation can noticeably reduce monthly cooling and heating costs due to its ability to seal the home, a great bonus when considering that cottages and summer homes are typically only used for a limited period of time.

More information on how spray foam insulation can help homeowners minimize air leakage and transform their city home or their summer home into an energy-efficient one is available online at www.icynene.com.

(BPT)

Many summer cottages weren't build with year-round use in mind. However, extending the usability of your summer home can increase its market value, should you ever decide to sell.

FILE PHOTO *Lake Living*

Interested in renting out your home?

In Wisconsin, a Tourist Rooming House license is required for short-term rentals, meaning rentals for less than 29 consecutive days.

If you plan to rent your house for 29 consecutive days or less, you will need to obtain a TRH license from the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP).

You may also need a local permit from your city, village, town, or county.

Here's a more detailed breakdown:

- **Tourist Rooming House (TRH) License:** This state license is required for lodging facilities, including short-term rentals like Airbnb or VRBO.

- **Short-term Rental:** In Wisconsin, a short-term rental is defined as a dwelling unit rented for less than 29 consecutive days, according to the Law Offices of Mark S. Knutson.

- **Local Ordinances:** Some municipalities may have their own ordinances requiring additional permits or licenses for short-term rentals, even if they are already licensed by the state.

- **TRH License Requirements:** The state requires all lodging facilities, including short-term rentals, to have a current tourist rooming house license, which ensures the property meets health and safety standards.

Local Permits: Check with your local city, village, town, or county government to see if they require any additional permits or licenses for short-term rentals.

What to ask before renting a home for the summer

A home away from home can be the ideal retreat for couples, singletons and families. Quite often individuals reserve the same properties year after year to serve as a vacation retreat. The familiarity and comfort of a rental can be the ideal place to spend a vacation.

Data from HomeAway, a vacation rental booking service, says that many people book summer rentals as early as January to ensure they have the perfect place to stay. However, for vacations taken in July and beyond, locking down one's stay between May and July are possible.

When it comes time to research and book a rental, it is important to note that listings likely won't paint the full picture. It is important to ask the right questions and conduct a thorough vetting of properties before booking a rental.

Know the facts

Get the facts of the contract and exactly what the rental entails. Is use of WiFi or cable television available? Are you responsible for taking out the trash and recycling? What is the cancellation policy? Are there fees incurred for minor damage to the home? The contract should be as thorough as possible so there are no surprises later on.

Explore pet-friendly accommodations

What may constitute "pet-friendly" to one landlord may not be the same to another.

One house may have a fenced yard and a doghouse. Another may actually let the pet have free reign of the house without having to be crated. It helps to know the difference in advance.

Get details on parking

The Evolve Vacation Rental Network says to ask the specifics of the parking situation, including whether there is a driveway or on-street parking. If there is on-street parking, find out if the vehicle needs to



If interested in renting a home for the summer, it's important to note that listings found during research likely won't paint the full picture. Be sure to ask the right questions and conduct a thorough vetting of properties before booking a rental.

STOCK PHOTO Lake Living

be moved for street cleaning or specific zoning.

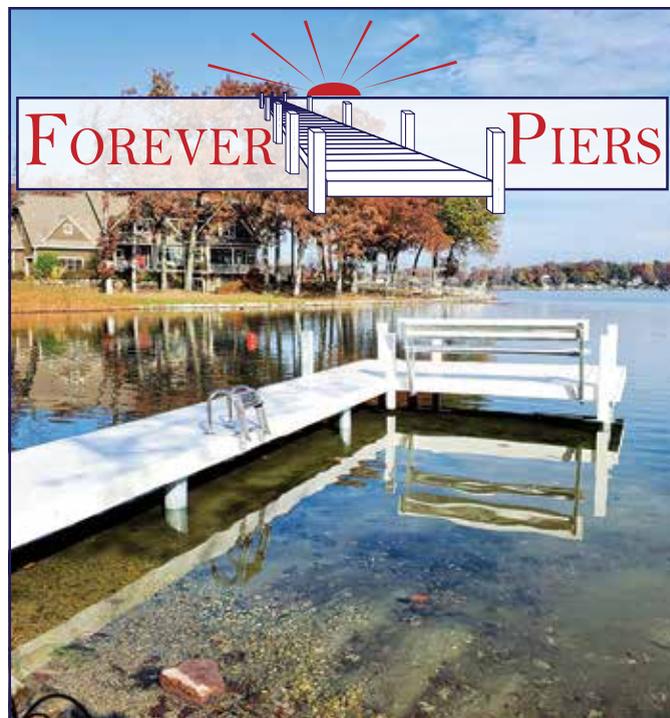
Find out if the kitchen is equipped

Learn the lingo

For those booking international rentals, certain nuances of the listing lingo may be different than you're used to. Ask for specifics to be prepared.

Some kitchens come with a ladle and saucepan only, while others may be fully outfitted. It helps to have an idea so that shopping lists can be made if meals will be prepared there.

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