

THE LOON

Tim's Cove Property Owners Association

SPRING, 2003

ON THE ROAD AGAIN.....Gene Snyder

This year, as most of you know, we've had a very cold winter on Sebec Lake, and with the lack of a heavy snow cover, the frost has gone deep into the ground. Sebec Shores road was plowed out to the camps at the top of the mountain so we may have a bad mud season this year. Also, the road was badly rutted in the fall/early winter period due to traffic on the road when it was partially thawed from rains which were then followed by freezing temperatures. To minimize damage this spring, we should try to stay off the road until we can use it without severe rutting. We will start spring road work as soon as it is safe to have the heavy equipment on the roads.

This past year we continued to improve our roads by the addition of gravel, grading and culverts. The roads were not graded a second time last year because they remained in good shape (with the help of filling pot holes) through the summer and fall. Major improvements were made to the causeway over Bennett Brook to repair damage to the large culvert last summer. These improvements will strengthen that area and greatly reduce the possibility of a major washout around the culvert. In addition to ditching on South Cove Road, a work party cleared brush and cut trees to provide better drainage and let sunlight in to help keep the road dry. Paul Belmain's road report which follows herewith has more detail on the 2002 road work. We spent over \$14,000 on road repair and improvements in 2002. This includes money from sources other than our road dues, and we would not have been able to accomplish all we did without this extra income. Let's hope mother nature is kind to us as the frost comes out of the ground this spring so that we spend less money on repairs and can put more into improvements.

ROAD SPEED - As our roads improve, the tendency is to drive faster on them with automobiles, motorcycles and ATV's. The Association has posted 20 MPH speed limit signs on all of our roads. It is important that you drive at these speeds for safety and to minimize damage to the roads. This is especially important at road intersections and tight curves where visibility is the poorest. At higher speeds, your vehicle does not maintain good contact with the road and can skid quite easily, making it difficult to avoid a collision with another vehicle, someone walking or an animal. On Tim's Cove Rd. and South Cove Rds. you should also be alert for children at play, walkers and joggers. Please mention these concerns to your guests.

MAINE TURNPIKE WIDENING UPDATE - Three years, 22 miles and 14 bridges down - two years, eight miles and 4 bridges to go. This year's project will involve the widening of 2.3 miles in Kennebunk (mile marker 23 north to mile 25.5) and 1.7 miles in Biddeford (mile marker 31 to 33). In addition, 3 bridges will be rebuilt and the reconstruction of the Biddeford interchange will be completed. Work is well underway at this writing, and traffic and construction are both moving well together.

ANNUAL MEETING - JULY 4TH - AT THE 'Y' - 10:00 A.M. (Please bring your own chairs.)

Tim's Cove Property Owners' Association - Report of the Treasurer
January 1, 2002 thru December 31, 2002

Balance as of December 31, 2001 (Checking Account) **\$ 5,701.34**

INCOME:

Dues	\$8,400.00
Interest - Checking	\$ 29.84
Town of Willimantic	\$3,000.00
Interest - Certificate of Deposit	\$ 457.81
Insurance Reimbursement	\$6,000.00

Total Revenues: **\$17,887.65**

DISBURSEMENTS:

Secretary of State (Annual Filing Fee)	\$ 120.00
Jan Waterman (Postage, Printing)	\$ 105.83
Drummond Construction - (Main Road-June)	\$2,000.00
Drummond Construction - (Tim's Cove Road-June)	\$1,400.00
Drummond Construction - (South Cove Road-June)	\$2,600.00
Drummond Construction - (Main Road-Fall)	\$1,769.00
Drummond Construction - (Tim's Cove Road)	\$2,537.00
Drummond Construction - (South Cove Road)	\$3,475.00
Postmaster - Postage	\$ 14.80

Total Disbursements **\$14,022.13**

Balance as of December 31, 2002 (Checking Account) **\$ 9,566.86**

Total Investments (CD as of 12/31/01) **\$33,881.51**

Total Cash and Investments as of 12/31/01 **\$43,448.37**

Note 1:	<u>Year</u>	<u>Total Dues Collected</u>
	2002	\$8,400.00
	2001	\$9,350.00 (Excludes Culvert Replacement Donations)
	2000	\$8,725.00
	1999	\$7,225.00
	1998	\$8,030.00
	1997	\$7,200.00
	1996	\$6,900.00
	1995	\$5,850.00
	1994	\$6,445.00

TO ALL WHO PAID DUES IN 2002 - THANK YOU FOR SUPPORTING YOUR ASSOCIATION

ROAD DUES

We wish to say "thank you" once again to those of you listed below who paid your road dues for the year 2002. We collected \$8,400 last year. Your support greatly enables us to continue making the improvements our roads need to be safe and dependable.

Adams, Bobby & Isolda	Gronberg, Chris & Kathy	Page, Don & Elaine
Allen, Elizabeth	Gronberg, Robert & Barbara	Pearson, Lewis & Patricia
Anderson/Dickinson	Guyotte, Joe & Bonnie	Penikas, Richard & Paula
Arsenault, Brian & Lynda	Harris, Carolyn	Perkins, Robert & Barbara
Aten, Edward & Deirdre	Hartley, Ronald	Plaia, Charles & Kathleen
Barry Family	Hewitt, Vandy	Preston, Alan
Belmain, Paul & Carol	Hill, Dorothy & Jerry	Rathbun, Larry & Jeanette
Blanchard, Mac & Dot	Hilton, Scott	Rathbun, Robert
Bonsey, Ernest	Hooper, Ben	Ring, Greg & Kathy
Bonsey, Marguerite	Hughes, Tammy & Greg Harmon	Rollins, Steven
Broadhead, Stephen	Hyvonen, Jon & Rebecca	Ruksznis, Clair
Canfield, Mark & Andrea	Inglehart, Dave & Donna	Rush, Don
Casalli, Al & Marie	Jacobson, Ed & Dianne	Ryan, David & Linda
Coll, Louis & Edna	Jellison, Charles & Phyllis	Sanderson Family
Cookson, Steve	Kamys, Tim & Devora	Shaffner, Tom
Cote, Ken & Jean	Kemp, Greg & Carol	Shields, James D. Jr.
Crepeau, Tom & Sharon	Kramer, Michael	Shields, James III & Donna
Dale, Steven	Larrabee, Dr. Roland & Kathie	Simpson Family
Dever, Ben & Janine	Levasseur, Lois & Stephen	Smith, Vinal & Carol
Ehrlich, Paul	Levitz, Robert	Snyder, Gene & Elizabeth
Fairbrother, Hoyt & Cheryle	Lowe, John	Stearns, Rollin
Fischer, George & Peg	McGraw, Malcolm & Terri Lee	Therriault, William & Mary Ellen
Fish Family	Means, Paul & Rachel	Varnum, Robert & Ruth
Flanders, Dale & Julia	Medaglio, Karen	Vicari, Ken & Jean
Freeman, Arlan	Mills, Dean & Cheryl	Waterman, Charlie & Jan
Gibson, Robert & Merlene	Nicholas, Robert & Susan Pod	Weston, Don & Barbara
Goodell, Barry & Jody	Noble, Ralph & Maureen	Wilkinson, Charles & Winifred
Goodwin, Jean (Hyvonen)	Orcutt, Amos (Univ. of ME)	Wooster, Elizabeth & Joseph

Our road dues for the year 2003 are \$100 as was voted on at the 2002 Annual Meeting. This amount is reviewed yearly by the Board of Directors and approved at the Annual Meeting. We would appreciate dues being paid as early as possible as it gives us the funds to make improvements early in the year.

Please make checks payable to: Tim's Cove Property Owners' Association.

Mail checks to: Ben Dever
109 Anderson Road
Dover-Foxcroft ME 04426

A LOOK AT LAST YEAR'S REAL ESTATE TAXES

John Lowe
141 Tim's Cove Road

Willimantic real estate taxes due in late 2002 were 43% higher than in the previous year as a result of a rate increase from 8.40 to 12.00 mils. No assessment change occurred (unless something new was built on your property). The town's need for higher tax income results primarily from costs in three categories: school costs, winter roads, and the transfer station. Summarized below are projected costs for the past three years. The numbers in bold type are the portions of costs paid from real estate taxes.

Willimantic Budget Data

	2000-2001	2001-2002	2002-2003
Schools			
No. of students (projected)	18	24	23
Subsidies and reserves	\$21,000	\$70,000	\$16,000
Raise from R.E. taxes	\$158,000	\$87,000	\$157,000
Total Projected cost	\$179,000	\$157,000	\$173,000
Winter Roads			
Excise tax & capitol reimburse	\$17,500	\$9,000	\$9,000
From surplus	-0-	\$10,000	-0-
Raise from R.E. taxes	\$20,000	\$30,000	\$40,000
Total cost	\$37,500	\$49,000	\$49,000
Transfer Station			
Total (all from R.E. taxes)	\$24,000	\$24,000	\$30,000
Other			
Remaining R.E. taxes collected	\$31,000	\$48,000	\$46,000
Total R.E. taxes collected	\$233,000	\$189,000	\$273,000
Town tax base	\$19,625,000	\$22,518,000	\$22,710,000
Rate in mils	11.85	8.40	12.00

Some observations: After 2000-2001 it was found that actual school costs were unexpectedly low (only \$120,000) generating a large surplus of \$59,000. This produced a large reserve fund that allowed \$70,000 of the 2001-2002 school costs to be paid from non R.E. tax money. This accounts for part of the lowering of the tax rate to 8.40 mils. The other factor lowering the rate that year is the tax base increase of about \$3 million due to reassessment of waterfront property.

The tax rate rose by 3.60 mils between '01-'02 and '02-'03. 3.60 mils raises \$82,000. The above figures show that the projected tax income needed in '02-'03 compared to '01-'02 for schools rose by \$70,000, for winter roads by \$10,000, and for the transfer station by \$6,000. These more than account for the 3.60 mil tax increase.

The tax support needed for schools jumped by \$70,000 in '02-'03, primarily because it is being compared to an unusually low need for tax support in the previous year (brought about by the \$59,000 surplus accumulated in

the two years previous to that). I have asked what transpired to create the \$59,000 surplus. I was told that there was confusion in the superintendent's office about how to apply the state formulas for budgeting. This led to a build up of surplus over two years. (Notice how large the projected total need was in '00-'01, due to incorrect application of the formula.) The misunderstanding was eventually corrected and the surplus was spent in '01-'02.

At this point I must insert a disclaimer to the effect that I cannot be absolutely sure that I have all of these numbers appropriately described. The fact that the Town uses moneys from various sources for some purposes (as the above table hints) makes it very difficult to sort everything out from the Town's Annual Report. However, I think I've gotten the basic picture right.

Willimantic has had a fairly constant tax rate. Going backwards in time, the millage rates have been 12.00, 8.40, 11.85, 10.00, 10.00, for a five year average of 10.45. I'm sure that everyone hopes that the town can hold the line, but their control over costs (especially education) is limited. There is certainly no reason to expect decreases in the cost of road maintenance or the transfer station in future years. My hunch is that the taxes we paid for 2002-2003 reflect future costs more accurately than the lower taxes of the previous year.

OTHER TOWNS

It is interesting to compare tax rates for other towns near or on Sebec Lake. The rates in mils for 2002 are given below.*

Willimantic	12.00
Bowerbank	4.70
Guilford	14.85
Monson	16.30
Sebec	12.40
Dover-Foxcroft	21.34

(The tax rate average for all towns in Piscataquis County was 14.38 mils in 2001.)

Bowerbank's low rate is the result of lower costs due to a smaller permanent population and relatively less paved road together with a large amount of lakefront property to provide a hefty tax base. Comparing Willimantic and Bowerbank in 2001,:

Willimantic	Tax base: \$22,518,000	times	rate of 8.40 mils	raises	\$189,151
Bowerbank	Tax base: \$29,838,261	times	rate of 4.93 mils	raises	\$147,103

Bowerbank's expenses are lower in part because they have fewer school-aged residents. The student counts in October 2001 were 24 for Willimantic and 7 for Bowerbank.** According to the 2000 census, Willimantic has 135 permanent residents and Bowerbank has 123. (I was surprised that Bowerbank has this many. My recollection from our early years at Sebec is that there were not nearly so many. Sure enough, census data*** for Bowerbank show 17 permanent residents in 1960 (our first summer at the lake), 29 in 1970, 27 in 1980, 72 in 1990 and 123 in 2000. The town is growing rapidly, bucking the norm for small towns in Maine. Willimantic's figures are 189 in 1950, 137 in 1960, 126 in 1970, 164 in 1980, 170 in 1990, 135 in 2000—oscillating without yet establishing a trend.)

* <http://www.state.me.us/revenue/propertytax/homepage.html>

** <http://www.state.me.us/education/enroll/aproct/aproct.htm>

*** <http://www.library.umaine.edu/census/townsearch.htm>

FALL 2002 ROAD WORK.....Paul Belmain

Tim's Cove Road - An automobile accident last summer resulted in irreparable damage to the wood cribbing on the upstream end of the original Bennett Stream culvert. Using proceeds from the resulting insurance settlement all wood cribbing at the upstream end of this culvert was removed and replaced with rock cribbing. Additionally, rock cribbing was added to the downstream side to help shore up the adjacent road banks. Most of the rocks used were collected along the camp roads with the extra benefit of helping rid the ditches of rocks and improving driving visibility. Large rocks were also added at road level on both sides of the road to serve as barriers and to help direct traffic over the roadway. Some gravel was added to the road surface for grading purposes. This work appears to be a vast improvement over the original cribbing and should last for many years to come. Additional insurance settlement funds repair work was cut short due to bad November roads and will be finished in the spring. The allocated Association funds for Tim's Cove Rd. fall roadwork also were not spent due to a combination of early snow and muddy road conditions as well as cost effectiveness.

South Cove Road - The fall road maintenance allotment was spent on ditching approximately the distance between Snyders and Pages camps. Proceeds from the annual Labor Day party were used to purchase a new culvert to replace a short and rusted out culvert in this stretch, as well as pay for the rental of a wood chipper used to clean up the cleared brush and branches. Thanks to all who helped clear out trees and brush from the ditched area (a full day of hard work by 6 families, but many hands made it possible). The clearing of brush and trees greatly increases the efficiency of the ditching operation and gives us more bang for the buck. Gravel was also added to the road surface to help cover muddy areas disturbed by this work. Slowly but surely we are seeing the benefits of our efforts. Washouts are practically eliminated, since ditches and culverts are draining the water away.

Sebec Shores Road - Funds were spent ditching in the area of the big pine near the top of the hill. Unfortunately no work party was available to cut away trees and brush; however, in spite of this a tremendous amount of dirt was removed and ditches created to help direct the water away from the road. A very large rock was uncovered and could not be moved, so a ditch was made around it. The ultimate goal is to get all water coming down the road to travel down ditches and not the roadway as it has done in the past.

As a reminder, everyone is encouraged to help in any way they can to help clear away trees and brush for ditching as well as improving roadway visibility on corners for the safety of everyone using our roads. Such clearing also allows the sun to dry out the road, which is especially important in areas that continue to pothole due to wetness.

DIRT ROADS - by Paul Harvey

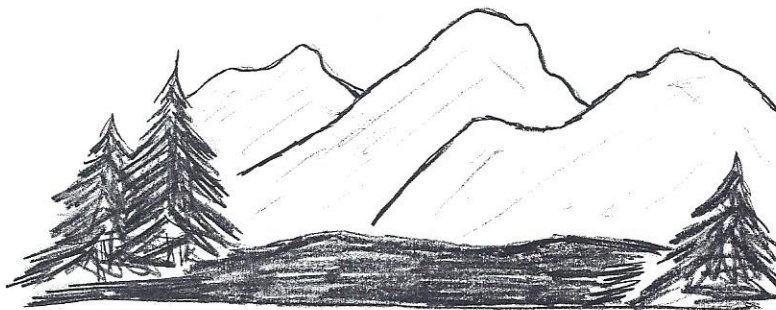
What's mainly wrong with society today is too many Dirt Roads have been paved. There's not a problem in America today - crime, drugs, education, divorce, delinquency - that wouldn't be remedied if we just had more Dirt Roads, because Dirt Roads give character. People who live at the end of a Dirt Road learn early on that life is a bumpy ride. That it can jar you right down to your teeth sometimes. But it's worth it if at the end is home...a loving spouse, happy kids and a dog. We wouldn't have near the trouble with our educational system if our kids got their exercise walking a Dirt Road with other kids, from whom they learn how to get along.

There was less crime in our streets before they were paved. Criminals didn't walk two dusty miles to rob or rape if they knew they'd be welcomed by 5 barking dogs and a double barrel shotgun. And there were no drive-by shootings. Our values were better when our roads were worse. People did not worship their cars more than their kids, and motorists were more courteous, they didn't tailgate by riding the bumper or the guy in front would choke you with dust and bust your windshield with rocks.

Dirt Roads taught patience. What if it rained and the Dirt Road got washed out? That was the best part. Then you stayed home and had some family time, roasted marshmallows and popped popcorn and pony-rode on Daddy's shoulders and learned how to make prettier quilts than anybody. At the end of Dirt Roads, you soon learned that bad words tasted like soap. Most paved roads lead to trouble, Dirt Roads more likely lead to a fishing creek or a swimming hole. At the end of Dirt Roads the only time we even locked our car was in August because if we didn't, some neighbor would fill it with zucchini. At the end of a Dirt Road, there was always extra springtime income from when city dudes would get stuck, you'd have to hitch up a team and pull them out. Usually you got a dollar...and always you got a new friend...at the end of a Dirt Road.

REMEMBER - ANNUAL MEETING JULY 4TH - AT THE 'Y' 10:00 A.M.

ANNUAL DUES - \$100



TAKE A HIKE - Dot Blanchard

If you have never been to Mt. Kineo in the middle of Moosehead Lake, put it at the top of your list of things-to-do this summer. Even if you don't climb the mountain, it's a pleasant day trip to see the wonderful views and explore the geology and history of one of Maine's gems. Drive 20 miles north of Greenville on Route 15 to Rockwood where you turn right into the village. There is a new parking area/boat launch with plenty of room for several cars. In recent years someone in the area has operated a shuttle to Kineo (\$5.00) which in July and August, at least, runs on a regular schedule. The trail from the Kineo Cove boat dock travels the dirt road leading around the golf course and past the old cottages and fields (keep left) to a path at the water's edge. Walk the shore path through birches, under cliffs and past an old rock slide to a small point of land that faces southwest into the lake. Although its beginning is not marked, the Indian Trail turns sharply right here, leaves the shore, and heads steeply uphill. The trail is well worn and occasionally blue-blazed. It follows the edge of the cliffs, and although it's not particularly dangerous, it is wise to keep the kids under control here. They will love this hike! About 0.5 mi. after the turn from the lakeshore, the trail leaves the cliffs and heads inland toward the fire tower. At this point the Bridle Trail (unmarked) heads down through the woods to the left. You will take this trail on your way back to the boat. Continue on the Indian Trail for another 0.5 mi. to the tower which was restored in 1993. It has spectacular views in all directions. The Lily Bay mountains, the Spencers, Big Squaw (now Big Moose), as well as all of Moosehead Lake and the entire upper Kennebec watershed are visible from here. When you decide to return, take the easier Bridle Trail, keeping to the right before you emerge onto the cliffs. This path descends through the woods to the former fire warden's cabin, passes behind it and returns to the shore path 0.3 mi. north of where you started up the Indian Trail. Turn left for the 0.9 mi return to the dock. It is also possible to turn right and follow the shore path for another mile to Hardscrabble Point where there is a MFS campsite. This makes a nice walk for those who don't want to climb the mountain. The mountain hike is about 4 miles round-trip. The walk to Hardscrabble Point is also 4 miles. Happy trails!

SPECIAL THANKS

To the Belmain and Jacobson camps for holding the yearly Pig Roast and Labor Day Lobster Party, which together raised \$1000 for additional fall work on South Cove Road.

To all those who took part in the pot hole and brush cutting parties.

To those camp owners who paid their dues in 2002. We hope all camp owners will contribute in 2003!

To the Town of Willimantic for the \$3000 they provided for our 2002 road maintenance.

To John Lowe for his extensive research and contribution of the article included herewith concerning last year's 43% increase in our real estate taxes.

REMEMBER to keep your address current with Andrea Canfield (Directory) and Jan Waterman (Loon and Annual Meeting).

BOARD OF DIRECTORS

2000-2003

Ben Dever
Jan Waterman
Don Weston

2001-2004

Gene Snyder
Scott Hilton
Julia Flanders

2002-2005

Barbara Gronberg
George Fischer
Paul Belmain

ANNUAL MEETING AT THE "Y" - JULY 4TH - 10:00 A.M.