

July 1, 2017



HAPPY INDEPENDENCE DAY!

Message from the President: Courtesy as holiday nears

Inside this issue:

Table listing contents: Tax Q&A (2), Classifieds (2), Lake quality (3), Lake Hayward store (5), Calendars (6-7), Contacts/Beach rules (9)

Upcoming Events

- 7/2 YOGA ON THE BEACH w/ KARLA, 9-10 a.m. at First Beach
7/4 KIDS BINGO, 7 p.m. at First Beach Pavilion
7/8 REDHEAD BAND, First Beach Pavilion, 7-11 p.m.
7/9 YOGA ON THE BEACH w/ KARLA, 9-10 a.m. at First Beach

Thanks to all of you who gave up some of your time at the lake to come to the June meeting last Sunday. We had lots of great discussion and good ideas to make our time at the lake easier. One idea was to occasionally publish the calendar in the newsletter, so we are doing that today.

Please be aware that this calendar changes regularly and the most current version will always be online at lakehaywardct.com.

Remember to be considerate of your neighbors. If you park on the streets because of limited parking on your property, make sure you pull as far as possible on to your property.

What: Concerts at the Pavilion.
When: Saturday nights (times vary; see calendar inside).
Where: First Beach Pavilion.

This is especially important with all of our friends visiting during the holiday weekend. Keep the noise down while celebrating. Blasting music and celebration noise-makers are fun in small doses. Our houses are very close to each other.

Thanks to Don Smith for the fun and competitive setback

tournament last Saturday night. I understand that tonight, July 1, might be a good night to sit down by the water after dark. There might be some colorful surprises if the weather cooperates. Yoga on the Beach with Karla begins Sunday at 9 a.m.

Bring your mat (or towel) and \$5 and let go of all the stress of the week as you get a little exercise. Kid's Bingo starts on July 4 and Kid's Arts and Crafts begins July 10. There are some great events coming up. I will see you at the Pavilion for the band Redhead on July 8. Bring your beverage of choice in an unbreakable container along with food you enjoy and bring your friends (especially those who like to dance).

2017 setback champion is crowned: Kelly Masotta

The calendar located at http://lakehaywardct.com/html/calendar.html is your reference to the season's events. Please visit often as updates are made frequently.

The first tournaments of the season started last Saturday night. Twenty setback players competed for the title of Lake Hayward setback champion of

2017. The winner was Kelly Masotta.

Thanks to Don Fantozzi for sponsoring this event.

The first band event will take place at 7 p.m. on July 8 at the Pavilion.

The band RedHead returns to the lake, sponsored by Evelyn Passan.

Contact POALH: POALH, P.O. Box 230, Colchester, CT 06415, carie@lakehaywardct.com, Walk-up mailbox: 83 Wildwood Rd.



Have some questions about paying POALH taxes? Here are some answers

Tax Collector Q&A

Question: What is the new Association tax billing and collection system?

Answer: Two years ago, the Association contracted with the same vendor the Town of East Haddam uses to prepare its tax bills. The Association's tax bills will look very similar to the Town of East Haddam's tax bill except that the color of the bill will be different. It will not have any information regarding personal property or motor vehicles because the Association does not tax these items. And the Association will be providing a return envelope for you to send your payments to the Association's tax collector. In addition, the Association's system will bill each property you own separately just as the Town of East Haddam does. So if you own a residence and one or more vacant lots, you will receive a bill for each property. We will try to combine all your bills in one mailing, but each property owner must check their bills carefully to make sure they have a bill for each property they own especially if you own more than one lot.

Question: Who is responsible for paying Association property taxes?

Answer: The property owner is responsible for paying the taxes. Banks and mortgage companies do not escrow Association taxes. Regardless of any arrangement you make with your bank or mortgage company, the property owner is always responsible to pay their Association property taxes on time to avoid interest charges.

Question: What if the property owner does not receive a property tax bill?

Answer: All tax bills are mailed to each property owner of record on or about July 1 of each year. **If a Property Owner does not receive a bill by July 12, they should call or e-mail tax collector Ed Bader (860-295-8769) or e-mail (taxcollector@lakehaywardct.com) to request a property tax bill be sent to them.**

Failure to receive a tax bill is not an adequate defense to avoid delinquent interest charges if the payment is late.

Question: When do I have to pay my bill?

Answer: All tax payments are due on July 1 of each year. Interest is waived if the payment is received or postmarked by Aug. 1. This means that if you mail your payment, the envelope must be postmarked on or **before Aug. 1** to avoid interest charges. If you drop your payment off at the treasurer's residence at 83 Wildwood Road in the POALH mailbox, it must be received and date-stamped by the Association's treasurer on or before Aug. 1 to avoid interest charges.

Question: I am a new property owner, what should I do?

Answer: You should call the tax collector and confirm that he has your correct address so your property tax bill is mailed to your correct mailing address in time for the tax payment to be made on time. Failure to receive a property tax bill is not a valid defense to avoid delinquent interest charges. The property owner is responsible to get his/her tax bill and pay it on time to avoid interest charges on late payments.

Question: Our property is owned by a trust, a corporation, two or more members of a family or by two or more individuals. Each year or periodically, a different person pays the property taxes. What should the property owners do if the owner paying the taxes does not receive the property tax bill?

Answer: In these ownership situations, it is the responsibility of the owners to pay their property taxes on time irrespective of the number of owners involved. The owners need to plan for the payment of their property taxes on time including notifying the tax collector of any change of address of the owner who is paying the tax in the current year.

Question: I own several lots within the Association boundaries. How do I determine whether I have all the tax bills related to my properties?

Answer: The Association tax collector uses the Town of East Haddam assessor's files to bill property owners for taxes on vacant lots. You will receive separate bills

for each lot you own. In the past, the Association's billing system put the additional lots on the bill with the property owner's residence. The new Association tax billing system does not allow us to do this. So you will receive separate bills for each property you own. In certain cases, the property owner has filed the necessary forms to designate their vacant lots as open space or another specific designation reducing the assessed value of the lot to a nominal value. In those cases, the Association does not bill a property owner for taxes on a lot that results in a property tax bill of less than \$3. If in doubt, call the town assessor to confirm ownership. Each lot has a separate map and lot number to identify itself. **However, this minimum charge does not apply to those property owners who only own a vacant lot or lots. In these cases, the minimum tax due on property owners who do not have a cottage is \$50 for each vacant lot.**

Question: What if I have an issue with the assessed value of my property or lot?

Answer: Any questions regarding the assessed value of a property or lot must be handled through the process established by the Town of East Haddam assessor.

Question: What is the interest rate on tax payments made late?

Answer: Interest is charged at the rate of 1.5 percent per month (18 percent per year) on all unpaid taxes or late payment of taxes. If you pay your taxes after Aug. 1, you will be charged interest from July 1, the date the tax was due until the tax is paid in full. There is no pro-ration of the interest charge. If, for example, you owe \$400 in property taxes and your payment is made on Aug. 10, you are charged 3 percent interest (July and August) and the \$12 interest charge is deducted first from your payment and the balance (\$388) is applied to pay the \$400 tax liability and you still owe \$12 in taxes. The \$12 unpaid taxes continue to accrue interest at 1.5 percent per month until paid. There is a minimum interest charge of \$2 when a tax payment is late. The Association is not required to send you

See Q&A, Page 4

Lake Quality Improvement Committee: Dos and don'ts (1st in a series)

By Corinne Holliday
LQIC chairwoman

DO leave existing rocks in place along the shore. Large rocks are the most effective buffer against erosion because they diffuse wave action.

DO leave naturally vegetated areas (buffer strips) along lake shores. These strips intercept runoff and filter sediment and phosphorus from water before it reaches the lake.

DON'T use herbicides and pesticides in excess on your garden and lawn. Avoid it altogether if possible.

DON'T put leaves, branches or any kind of organic matter in the lake. Plant

debris adds phosphorus and other unwanted nutrients directly to the lake.

DO organize neighborhood septic tank pumping for a potential discount.

DO conserve water, and give the septic system time to “rest” after heavy use. The less water you use the better your system will work.

DON'T flush strong cleaning agents into your septic system. They will kill the microorganisms that break down the waste.

DON'T flush other paper goods (paper towels, etc.). They fill up the tank quickly and cannot be broken down by microorganisms.

We can all contribute to the health of our beautiful lake by following these tips.



Lake Hayward garbage pickup runs twice-weekly through Labor Day

All-Waste Control is now collecting trash and recyclables twice a week (Monday and Friday) during the summer.

The last Monday pickup will be Sept. 5, after which pickup will be on Fridays only.

The Town of East Haddam has implemented “single stream recycling” so it is no longer necessary to separate the various recyclables into separate containers and/or put them out on separate days. All recyclables can be combined and placed into a

single container and put out with your regular trash. We must recycle:

1. Glass and metal food and beverage containers (rinsed); lids go in trash (No broken glass, mugs, windowpanes, ceramics, light bulbs, mirrors, dishes or tempered glass)
2. Plastic containers No. 1 through No. 7 (rinsed); lids go in trash
3. Newspaper, magazines, cereal/pasta boxes, milk and juice cartons, junk mail

(No phone books, wax- or plastic-coated cardboard, soiled newspaper or magazines, books, plastic (Tyvek) envelopes)

4. Cardboard (broken down) (No wax coated boxes, soiled boxes, pizza boxes)
5. Garbage bags should not be left uncovered for more than one day to prevent animals getting into them.

Please contact All-Waste Control at 860-873-9005 with any questions.

Newsletter submission guidelines for 2017 includes new deadline, styles

Send the submissions to newsletter editor at secretary@lakehaywardct.com. Deadline for submissions is Sunday 6 p.m.

Present your submission using the following formatting:

- Word document
- Garamond 10-point type
- Single space after punctuation.
- 1/2 page = maximum of 420 words
- 1 page = maximum of 840 words

**Submit all materials by 6 p.m.
Sunday for entry into the
following Saturday's newsletter**

- Graphics and photos in .jpg format only

Classifieds

- Will only run one week, but can be resubmitted until sold
- Teenage/youth services run once with beginning and end date of availability

- Community interest events or local fundraisers for charity, local fire department, etc. run once with dates

No advertising of professional businesses or services will be allowed.

The newsletter editor and board reserves the right to modify format, graphics or text as necessary to meet publishing guidelines.

Submissions received after the deadline will be included in following newsletter, unless voided due to time-sensitive content.

Tax collector's Q&A: Find out all you need to know for this year's tax collections

Q&A, from Page 2

monthly statements of your balance. So it is very important to pay your taxes on time to avoid interest charges.

Question: Does the tax collector send out monthly or quarterly statements of unpaid taxes?

Answer: The tax collector is not required to send out monthly or quarterly statements of unpaid balances to its members. The tax collector will send out a statement of unpaid balances in December. However, there is no requirement for periodic statements and it is up to the property owner to pay their taxes on a timely basis. The process of sending demand notices for payment can be done at the tax collector's discretion, but no later than in the spring (April or May) to comply with the legal requirements to place a lien on a property for non-payment of taxes before June 30 of the current year for the delinquent taxes from the previous July 1 billing of taxes. Last year, demand notices were sent out in early December. We will continue to follow this policy for the collection of delinquent taxes this year.

Question: What if I don't have the money to pay my taxes?

Answer: You should make every effort to pay your taxes since the unpaid balance of taxes is subject to a 1.5 percent interest per

month charge (18 percent per year) and the imposition of a tax lien on your property. Further collection efforts by the Association's attorney ensue with all costs of collection borne by the property owner. State law prohibits the Association from waiving or negotiating taxes, interest, or fees or from giving advice to people who are unable to pay other than to advise them to consult with their own attorney about their rights and obligations.

Question: Who makes all these rules regarding tax collection?

Answer: The Association is a specially chartered tax district created by the State of Connecticut to collect taxes from Association property owners.

As a tax district, the Association must comply with all of the statutes, rules and regulations regarding the levying of taxes, collection and enforcement actions regarding taxes in the same way towns do. The Association's policies and procedures are in compliance with Connecticut statutes, regulations and rules.

The Association employs a law firm, Pullman and Comley, who specializes in advising towns and tax districts regarding such matters and this firm acts as the Association's collection attorney.

Question: Why does the Association place a lien continuance certificate on my property?

Answer: Connecticut statutes require tax collectors to place a lien continuance certificate on properties that are delinquent in the payment of taxes. There is an automatic unrecorded lien from the date of assessment, Oct. 1, the grand list date. This automatic unrecorded lien is called an "inchoate" lien that expires in 12 months. The tax collector sends a tax collector's demand notice to each property owner whose taxes are unpaid following the last July 1 billing of taxes notifying the property owner that if they do not pay their taxes within 10 days, a lien continuance certificate will be placed on their property. The lien continuance certificate is good for 15 years. All costs of the placement and removal of the lien continuance certificate are borne by the property owner.

Question: What if I have further questions not answered by this series of Q and A?

Answer: Paying taxes is a serious responsibility. Please call or e-mail the tax collector (860-295-8769) or e-mail taxcollector@lakehaywardct.com with any questions. We are here to help you.

CPR course will be offered twice during this summer

Bonnie Sudell will again offer the American Heart Association's Family and Friends CPR course to Association members.

The courses will run Saturday, July 22, from 9 a.m. to noon and Saturday, Aug. 19 from 1-4 p.m. at the First Beach Pavilion.

Family and Friends is designed for members of the general public who would like to learn basic CPR and relief of choking, including families with children or elderly relatives, and those who do not need a course completion card.

Course fee includes textbook and participation card. This course is three hours long and \$10 per person. Pre-registration is encouraged, but not necessary.



Register by emailing Bonnie at bonnies@lakehaywardct.com with your name, lake address and phone number.

Summer concert set for Goodspeed on July 17

PLYWOOD COWBOY, July 17, 6:30-8:30 p.m. on the Goodspeed Opera House lawn

Formed in 2015 in the Connecticut River Valley, Plywood Cowboy is poised to rewrite the Great American Songbook.

Bottle-fed on roots music, multi-instrumentalist, singer/songwriter Steve Dedman and his band strike deep at the soul of American music with songs about hound dogs, heart strings, and the vice of the bottle. "With great harmonies, clever songs & tasty guitar pickin', Plywood Cowboy is one of the best new bands on the Americana scene."

The Lake Hayward Store is open again ... look for us at the beach!



Coffee and color-change mugs



New logo Ts in soft heavy white cotton!



Plastic wine glasses



License-plate holders



Cooler bags—great for soda or beer



LH decals



Zip Sweatshirts



Colorful Tree Ts



Wooden signs

Events for July 2017

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
26 NO SWIMMING – LAKE BEING TREATED	27	28	29	30	1	2 Yoga on the Beach with Karia
3	4 Kid's Bingo 7:00pm- 8:00pm	5	6	7	8 Bartley – Private Event RedHead Band 7:00pm-11:00pm	9 Yoga on the Beach with Karia
10 Kid's Arts & Crafts 7:00pm-8:00pm	11 Kid's Bingo 7:00pm- 8:00pm	12	13	14 Karaoke with Tim Cuff 7:00pm-11:00pm	15 POALH Town Hall Meeting 10:00am- 12:00pm Pot Luck Dinner 2nd Beach 6:00pm-Dusk Movie on the Beach – Dusk	16 Yoga on the Beach with Karia Vitello – Private Party
17 Kid's Arts & Crafts 7:00pm-8:00pm	18 Kid's Bingo 7:00pm- 8:00pm	19	20 POALH Board Meeting 7:00pm-10:00pm	21 Metcalf – Private Party	22 Lake Hayward Golf Tournament Family CPR Class 9:00am-12:00pm Furious George Band 7-10 p.m. & Pizza Pave Food Truck of Hebron 6:00 p.m.	23 Yoga on the Beach with Karia Poole – Marshall Wedding
24 Kid's Arts & Crafts 7:00pm-8:00pm	25 Kid's Bingo 7:00pm- 8:00pm	26	27	28	29 Tadd Wamester – Private Event Kid's Campout on the Beach 6:00pm – 7:00am Cribbage Tournament 7:00pm-10:00pm	30 Kid's Campout on the Beach 6:00pm – 7:00am Yoga on the Beach with Karia RIZZO – PRIVATE EVENT
31 Kid's Arts & Crafts 7:00pm-8:00pm	1 Kid's Bingo 7:00pm- 8:00pm	2	3	4	5 Lemay -Private Event dis-Connected Band 7:00pm – 10:00pm / Munchies Food truck 6:30PM	6 Yoga on the Beach with Karia

Events for August 2017

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
31 Monday Kid's Arts & Crafts 7:00pm-8:00pm	1 Kid's Bingo 7:00pm-8:00pm	2	3	4	5 Lemay -Private Event dis-Connected Band 7:00pm - 10:00pm / Munchies Food truck 6:30PM	6 Yoga on the Beach with Karia
7 Kid's Arts & Crafts 7:00pm-8:00pm	8 Kid's Bingo 7:00pm-8:00pm	9	10	11	12 Kid's Fishing Derby 8:30am-10:00am - Adult Fishing Derby 6:15pm - 9:00pm Yoga on the Beach with Karia Movie on the Beach - Dusk	13 Don Smith - Private Event 11:00am-5:00pm
14 Kid's Arts & Crafts 7:00pm-8:00pm	15 Kid's Bingo 7:00pm-8:00pm	16	17	18 Lake Hayward Days - Night at the Races 7:00pm-10:00pm	19 POALH Board Meeting 9:00am-12:00pm Family CPR Class 1:00pm-4:00pm Latitude Band - Pot Luck Dinner 6:00pm- 10:00pm	20 POALH Annual Meeting 10:00am-12:00pm
21 Lake Hayward Days - Cake Walk - 7:00pm- 10:00pm	22 Lake Hayward Days - Doggie Costume Parade 7:00pm- 10:00pm	23 Lake Hayward Days - Chocolate Bingo 7:00pm-10:00pm	24	25 Lake Hayward Days - Ladies Night 5:00pm- 10:00pm	26 Lake Hayward Days - Lake Hayward Triathlon 7:00am Registration, 8:00am-11:00am Triathlon Lake Hayward Days - Beach Games - TBD Lake Hayward Days - Carnival and Cookout - TBD	27
28	29	30	31	1	2 Pot Luck Dinner - 3rd Beach 5:00pm-8:00pm	3

4th Annual Lake Hayward Triathlon

August 26, 2017/Rain Date: August 27, 2017

Second Beach Start, First Beach Finish!

Start Time: 8:00 AM

Entry Fee: \$25/Individual

\$40/Two-Person Team

\$50/Three-Person Team

The fourth annual Lake Hayward Sprint Triathlon is less than three months away! This end of summer, non-competitive event invites Lake Hayward residents, of all ability levels, to enjoy swimming, biking and running around our beautiful Lake. The event consists of an approximate 1/3-mile swim, 12 mile bike ride and 4 mile run around Lake Hayward.

*Participants assume all risks associated with this event. There will be no lifeguards on duty and roads will be open to traffic. All participants must wear swim caps during the swim and helmets while riding. Swim caps are provided.

Please mail/drop off entry form and fee to:

**POALH
83 Wildwood Rd
Colchester, CT 06415**

Registration Deadline: July 31st. Event limited to the first 50 registrants.

Please contact Heather Taylor at htay9996@gmail.com with any questions.

Name _____

Lake Address _____

Phone _____

Email _____

T-Shirt Size: S M L XL XXL

Emergency Contact(s)

Name _____

Phone _____

Name _____

Phone _____

Relay Team (Optional):

Teammate 1

Name _____

Please circle your event:

Swim Bike Run

T-Shirt Size: S M L XL XXL

Teammate 2

Name _____

Please circle your event:

Swim Bike Run

T-Shirt Size: S M L XL XXL

Help Wanted!!! This event is only a success because of our awesome volunteers! Please complete the information below if you are able to volunteer at this event (7:30 AM-11 AM). You will be contacted via email with further details.

Volunteer Name _____

Email _____

T-Shirt Size: S M L XL XXL

Beach Rules



1. Parents or chaperones are responsible for their child's safety and their child's actions at all times.
2. Children cannot be left at the beach unattended.
3. Infants must be in leak-proof diapers at all times.
4. No fishing from the beach and within 25 feet of swim area.
5. Dogs are never allowed on the beach.
6. Vehicles are not allowed on any beach at any time.
7. No glass on any beach or in the pavilion.
8. All trash must be removed from the beach and beach area and disposed of properly.
9. Use of the beach and beach area is limited to Association members and their guests.
10. Cars parking in a beach parking area must display a current POALH parking permit.
11. Beaches and Association properties are closed from Midnight to 6 a.m. Police take notice.
12. No smoking on the beaches.

Contacts

Cari Eckert — President/First Beach Representative	860-268-1834; carie@lakehaywardct.com
Bonnie Sudell — Secretary/Second Beach Representative/Public Safety	860-678-1392; bonnies@lakehaywardct.com
Gail Miers — Third Beach Representative	860-531-9008; gailm@lakehaywardct.com
Gary Petersen — Properties Committee/Representative At Large	860-324-9029; garyp@lakehaywardct.com
Don Smith — Second Beach Representative	860-338-1659; events@lakehaywardct.com; dons@lakehaywardct.com
Bill Taylor — Third Beach Representative	860-537-0480; williamt@lakehaywardct.com
Adam Thompson — First Beach Representative	860-214-1030; adamt@lakehaywardct.com
Corinne Halliday — Representative At Large/LQIC chairwoman	corrinneh@lakehaywardct.com
Mike Trocchi — Newsletter and Website	webmaster@lakehaywardct.com
Lee Griffin — Treasurer	860-656-6938; treasurer@lakehaywardct.com
Ed Bader — Tax Collector	860-295-8769; taxcollector@lakehaywardct.com
Jason Griffing — E-mail alerts/membership directory /Representative At Large	jasong@lakehaywardct.com
Moira Boone—Promotional Items	mfboone@optimum.net
Resident State Trooper	860-537-7500
East Haddam Police	860-873-1226
Confidential Tip Line	860-873-5013
Connecticut Water Company	800-286-5700

SATURDAY JULY 8, 2017
7:00 PM - 11:00 PM



REDHEAD

Back by popular demand the Soulful Classic
Rock & Blues Band 'REDHEAD'
will get you on your feet dancing!

Visit their Facebook Page to learn more at:
<https://www.facebook.com/RedheadBandRocks/>