

Lakes of the Four Seasons

Boating and Fishing Rules and Regulations



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A: GENERAL RULES & INFORMATION

#01. General Regulation

The boating and fishing laws of the State of Indiana are applicable to Lake Holiday, Big Bass Lake, Trouthaven Lake and Lake on the Green and are to be considered a part of the Lakes of the Four Seasons Property Owners Association, Inc. Boating & Fishing Rules and Regulations. The provisions of these regulations shall apply to all waters under the jurisdiction of the Lakes of the Four Seasons Property Owners Association, Inc. and to all watercraft navigated or moving thereon and all fishing thereon. The Lakes of the Four Seasons Property Owners Association, Inc. Board of Directors reserves the right to adopt rules and regulations that may be more restrictive than the boating and fishing laws of the State of Indiana in accordance with private waters owned by the Lakes of the Four Seasons Property Owners Association, Inc.

#02. Implied Consent

If you operate a watercraft and/or fish in waters over which the State of Indiana and the Lakes of the Four Seasons Property Owners Association, Inc. has jurisdiction, you implicitly consent to:

- a) Abide by all laws of the State of Indiana and the rules and regulations of the Lakes of the Four Seasons Property Owners Association, Inc. set forth herein; and
- b) Submit to the Chemical Test provisions of this act as a condition of operating a watercraft; and
- c) Submit to Safety Patrol Inspections, without prior notice, as a condition of operating a watercraft; and
- d) Operate any and all watercraft in a safe and prudent manner at all times.

#03. Enforcement

All peace officers of the State of Indiana and individuals acting as agents of the Lakes of the Four Seasons Property Owners Association, Inc. shall have the power to enforce any and all lawful rules and regulations.

#04. Violations & Fine Procedures

Violations will result in a fine or fines being issued to the property owner(s) and/or person(s) involved. In such cases as family members or guests are violating these rules and regulations, the registered owner of the watercraft involved and/or the property owner of record on file with the Lakes of the Four Seasons Property Owners Association, Inc. shall be responsible for the payment of any and all fines levied for violations. Fines shall be payable to the Lakes of the Four Seasons Property Owners Association, Inc. and will be assessed in accordance with the following fine structure:

Boating and Fishing Violations

CLASS A – \$100.00

CLASS B – \$150.00

CLASS C – \$250.00

CLASS D – \$500.00

CLASS E – Suspension pending grievance/ board approval

Fishing violations will include replacement fees per species if necessary:

Largemouth & Smallmouth Bass, Walleye and Muskellunge- \$125.00 per fish.

Yellow Perch, Sunfish including- Bluegill, Red Ear and Pumpkinseed- \$10.00 per fish.

Channel, Blue and Flathead Catfish- \$10.00 per fish

Any person to whom a CLASS E violation is issued shall have their boating and/or fishing privileges suspended for a 12 month period pending a grievance hearing/ Board approval. The suspension of boating and/or fishing privileges applies to all lakes of the Lakes of the Four Seasons Property Owners Association, Inc.

Any property owner who receives a second CLASS E violation during a period when their boating and fishing privileges are already suspended shall have said privileges suspended for an additional period of up to 5 years at the discretion of the POA Board of Directors.

The continued use of any of the lakes of the Lakes of the Four Seasons Property Owners Association, Inc. by any person who has had their boating privileges suspended can also result in trespassing charges being filed in the Superior Court of either Lake County or Porter County, Indiana.

#05. Appeal Process

It is the right of each property owner or individual, in accordance with Grievance Procedures adopted by the Board of Directors, to appeal any violation and subsequent fine to the Grievance Committee of the Lakes of the Four Seasons Property Owners Association, Inc. Important provisions of the appeal procedure include:

- a) All Written Notices of Appeal requesting a grievance hearing must be filed in the P.O.A. Office at the Clubhouse within ten (10) days of receipt of the violation.
- b) Written Notices of Appeal must include the following information: Name, Address or Lot Number, Date of Violation, Violation Number and a brief statement requesting a hearing.
- c) Once a hearing has been scheduled, a Notice of Hearing will be mailed indicating the date, time and place that the Grievance Committee will hear appeals. Failure to appear before the Grievance Committee without canceling a scheduled hearing at least twenty-four (24) hours prior to its scheduled time will result in forfeiture of the right to appeal and a \$10.00 failure to appear penalty.

#06. Definitions

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| "Association" or "LOFS" or "P.O.A." | means the Lakes of the Four Seasons Property Owners Association, Inc. |
| "Board" | means the Board of Directors of the Lakes of the Four Seasons Property Owners Association, Inc. |
| "Boat" | means watercraft. |
| "Chemical Test" | means an analysis of a person's blood, breath, urine or other bodily substance for the purpose of determining the presence of alcohol or a controlled substance. This shall include, but is not limited to an Alco-sensor test and/or field sobriety test. |
| "Child/Children" | means any person under thirteen (13) years of age. |
| "Idle Speed" | means the slowest possible speed so as to maintain steerage, whereby the wake or wash created is minimal. See also "No Wake". |
| "Intoxicated" | means under the influence of alcohol and/or a controlled substance and/or any other drug or combination thereof such that there is an impaired condition of thought and/or action, and the loss of normal control of a person's faculties to such an extent as to endanger any persons or property. |
| "Lake" | means any and every body of water connected to or a part of those waters over which the Lakes of the Four Seasons Property Owners Association, Inc. has jurisdiction. |
| "Litter" | means bottles, glass, crockery, plastic, cans, scrap metal, junk, human or animal excrement, paper, garbage, rubbish and similar refuse. |
| "Main Body of Lake Holiday" | means those areas on Lake Holiday seventy-five feet or more from shore where thirty-five mile per hour (35 mph). Watercraft-operating speeds are permitted. |
| "Member or Property Owner" | means a member or associate member of the Association (any person who belongs to the family of a member or associate member and maintains the same residence as the member or associate member to whose family he/she belongs). |

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| “Motorcraft” | means a watercraft propelled by an internal combustion, steam or electrical inboard or outboard motor or engine or by any mechanical means. |
| "No Wake" | means the same as proceeding at "Idle Speed". |
| "Owner" | means a person who has legal title to a watercraft. |
| "Person" | means natural person, firm, partnership, association or corporation. |
| "Personal Floatation Device” | means a U.S. Coast Guard approved life vest, life jacket, life belt or equivalent. Seat cushions and life rings are specifically excluded for purposes of this definition. |
| "Personal Watercraft" | means smaller, agile boats powered by an inboard engine and a jet pump mechanism. These watercraft are considered by the U.S. Coast Guard to be "Class A inboard motors", and include but are not limited to jet skis, wave runners, water scooters, water bikes and cruise craft. |
| "Reckless Operation" | means any conduct or act while operating a watercraft that Could endanger the safety of persons or property. Reckless operation includes, but is not limited to: zigzagging; racing; excessive speeding; excessive weaving; jumping; high speed turns; playing chicken; chasing waterfowl or other wildlife; operating a watercraft while intoxicated; operating a watercraft too close to swimmers; intentionally violating no wake or idle speed zones; intentionally operating a watercraft too close to the shoreline or another watercraft; waiting until the last minute to swerve out of the way of another watercraft; operating a watercraft during conditions of poor visibility; etc. |
| "To Operate" | means the act of navigating, driving, steering, sailing, rowing, paddling or otherwise moving or exercising physical control over the movement of a watercraft. |
| "Trespassing" | means entering upon property of another without consent. |
| "Watercraft" | means any instrument or device in or by means of which a person may be transported upon waters. This includes but is not limited to every: motorboat, personal watercraft, sailboat, rowboat, skiff, dinghy, paddleboard, canoe, paddleboat or raft of whatever length or size. |
| "Water Skiing" | means towing a person/s by a motorboat in any manner such as on: skis, tubes, wake boards, surfboards, kneeboards or other flotation devices. |

B. BOATING RULES & REGULATIONS

#01. Registration of Watercraft & Trailers

All POA members owning a watercraft of any type that requires a registration shall register the watercraft and any trailer with the Association and obtain an annual permit (decal) before placing the watercraft upon any lake.

Only those POA members in "good standing" will be issued a registration permit (decal) and allowed to operate a watercraft on any of the waters under the jurisdiction of the Association.

The registration of a watercraft shall include:

- * Property Owner's Name
- * Lot Number
- * Address
- * Telephone Number
- * Watercraft description including make, model, length, color, present registration number (State and number, if applicable) and Hull Identification Number (H.I.N.)
- * Trailer license number
- * Type of motor and horsepower
- * Outboard Motor Serial Number (if applicable)
- * Proof of Ownership (current registration or registered Indiana Title or proof of title)
- * Proof of Insurance (current)

(Proof of Registration and Insurance must bear the name of the POA member)

All watercraft and trailers must display a current LOFS POA decal of the proper category. All decals must be placed as described below so as to be clearly visible at all times for identification purposes:

- * Boats - the decal shall be on the rear of the watercraft and to the right (starboard) side, above the waterline. Only the current decal is to be displayed and all others are to be removed. (rev. 2/98)
- * Personal Watercraft (i.e., jet ski, wave runner, etc.) - the decal shall be on the front of the watercraft and to the right (starboard) side, above the waterline.
- * Trailer - the decal shall be on the left side of the trailer near the winch.
- * Rental Dock - the decal shall be directly adjacent to watercraft decals.

Watercraft operating on the lakes within LOFS are restricted to a twenty-one feet (21 ft) class maximum length for motorboats and sailboats measured bow to stern and twenty-six feet (26 ft) for pontoon boats. Lengths are to be verified in accordance with the State of Indiana registration designations.

No watercraft without a current P.O.A. decal shall be allowed through the security gate(s) into the community unless it is being towed by an automobile with a current P.O.A. decal or the property owner has contacted the Security Department to inform them that their watercraft is being delivered by a third party.

Violations & Fines

- a) Failure to properly register a watercraft before placing it in and upon the lake(s).
FINE: The cost of this fine will be equal to the cost of the registration for this Watercraft PLUS the price for the proper registration.
- b) Failure to prominently display a current P.O.A. decal of the proper category on a boat, personal watercraft or trailer.
FINE: 1st violation - CLASS A; 2nd violation- CLASS B;
3rd violation- CLASS C; 4th violation- CLASS D; 5th violation- CLASS E
- c) Failure to remove out-dated POA decals.
FINE: Class A.
- d) Operation of a watercraft that exceeds the length restrictions of the Association.
FINE: CLASS: 1st violation - CLASS C; 2nd violation- CLASS D;
3rd violation- CLASS E plus immediate removal from the lakes.
- e) Any watercraft and trailer found not to have been cleared of all aquatic plant and animal life before entering or leaving our lakes
Fine: Class B. plus immediate removal from L.O.F.S. waters.

#02 Boat Docks & Boat/Trailer Storage

Residents can rent dock space by one of the following procedures:

- a) If you currently rent a dock space you have the option of reserving the same dock space for the new budget year by meeting the following criteria:
The yearly dues assessment and the dock fee must be paid by April 1st each year or you will lose your dock space.
- b) Any remaining P.O.A. dock spaces will be rented to the next property owner on the "Waiting List" after the Property Owners on the Seniority List have been given an opportunity to switch dock spaces if they so wish.(approved 1/14/2019. See Dock Distribution System online at www.lofs.org)

P.O.A. dock spaces may only be used by the property owner who has rented a specific dock space and may not be used for temporary parking. Only the current dock decal is to be displayed and it must be located on the stern of the boat next to current boat decal.

No Sub-leasing of POA rental docks allowed.

No watercraft is allowed on P.O.A. rental docks until April 15 of each year.

All watercraft must be removed from P.O.A. Rental Docks by November 15 of each year.

All Speed & Fishing boats must have a working automatic bilge pump at all times. This will keep boats from sinking during storm events and causing damage to docks and other watercraft.(approved 1/25/10)

All watercraft must be properly tied to POA owned rental docks and Personally owned docks and boat lifts. (No loose watercraft.)

Trailers may not be parked on P.O.A. property, with the exception of **boat trailers** which may be parked on the grass areas by the South Lake Holiday boat ramp while attached to a POA decal vehicle during the boating season (**April 1 through November 30**), provided they have a **current P.O.A. decal** prominently displayed at all times and provided they are parked **for no more than one (1) day**. The grass area is to be used for parking boat trailers while boating on the lake for the day – not for all summer. Keeping this area open will allow the Operations Department to maintain them thus enhancing the beauty of your lake accesses and your launch sites.

Small unpowered boats may be parked on designated POA rental spaces at lake access areas, provided they have paid for rental space and have a current P.O.A. decal prominently displayed at all times.

Improperly parked trailers and boats will be impounded. If the owners cannot be located trailers and boats will be sold at public auction. Impounded trailers and boats can be claimed by the owner by purchasing a P.O.A. decal and showing proof of ownership at least two weeks prior to the day of auction.

Violations & Fines

- a) Unauthorized use of a P.O.A. dock space.
FINE: CLASS A.
- b) Unauthorized or improper storage of a watercraft or trailer.
FINE: CLASS A, plus the cost of impounding.
- c) Unauthorized or improper parking of a watercraft or trailer.
FINE: CLASS A, plus the cost of impounding.
- d) Improper mooring of watercraft on all Docks and Boat Lifts. (Loose Watercraft.)
FINE: 1st violation - CLASS A; 2nd violation - CLASS B;
3rd violation - CLASS C.(approved 1/25/10)
- e) Failure to keep bilge pump operational while on P.O.A. Docks.
FINE: 1st violation - CLASS A; 2nd violation - CLASS B;
3rd violation - CLASS C.(approved 1/25/10)

#03. Watercraft Hours of Operation

"Normal Boating Hours" shall be from 7:30 a.m. to sunset.

"Nighttime Boating Hours" shall be from sunset to 7:30 a.m.

*Note: LOFS Lake Patrol will signal sunset by utilizing flashing lights on patrol boat in middle of Lake Holiday.

#04. Watercraft Operating Rules

A person must be at least sixteen (16) years of age to operate any powered watercraft.

Everyone must have a passing Lake Knowledge and Safety Test score before operating any watercraft on any of the LOFS lakes.

The operator of any gasoline powered watercraft or a personal watercraft must possess and be able to produce a current, valid driver's license for age verification and identification purposes.

The maximum speed limit for the operation of a watercraft during nighttime boating hours; no wake must be maintained.

Big Bass Lake shall be idle speed and/or no wake at all times.

Waverunners are only allowed to be operated on Lake Holiday and may not be operated on any other lakes within Lakes of the Four Seasons.

The speed limit in marked bay areas of Lake Holiday shall be no wake at all times.

The maximum speed limit during normal boating hours on Lake Holiday is thirty-five miles per hour (35 mph).

The operator of a watercraft must reduce the speed of the watercraft to "no wake" at least twenty-five feet (25 ft) prior to entering a "no wake" zone.

All watercraft operated on the main body of Lake Holiday must travel in a counter-clockwise direction at all times. All turns and rotational maneuvers must be done in a counter-clockwise direction (SEE EXCEPTION: when retrieving a downed skier, SECTION #05). East-West traffic must yield the right of way to North- South traffic.

Sailboats are requested to also travel in a counter-clockwise direction. However, other boaters need to watch for unexpected changes in the travel of sailboats due to the winds.

All watercraft being operated on the main body of Lake Holiday must maintain a distance of not less than seventy-five feet (75 ft) from the shoreline when producing a wake.

All watercraft being operated on the main body of Lake Holiday must maintain a distance of not less than one hundred- fifty feet (150 ft) from any other watercraft, skiers, swimmers and flotation devices when producing a wake (SEE EXCEPTION for personal watercraft section #11).

When approaching another boat, which is towing a skier, all watercraft must maintain a distance of not less than one hundred and fifty feet [150] from the water skier.

Violations & Fines

- a) Failure to meet the minimum age requirements while operating a powered watercraft
FINE: CLASS B.
- b) Failure to produce a valid driver's license for identification purposes and verification.
FINE: CLASS A.
- c) Operating a watercraft in excess of established speed limits.
FINE: 1st violation- CLASS A; 2nd violation - CLASS B;
3rd violation- CLASS C; 4th violation- CLASS D.
- d) Operating a watercraft in the wrong direction on the main body of Lake Holiday.
FINE: 1st violation - CLASS B; 2nd violation- CLASS C;
3rd violation- CLASS D; 4th violation- CLASS E.
- e) Operating a watercraft too close to the shoreline or any other watercraft, skier, swimmer or flotation device.
FINE: 1st violation - CLASS B; 2nd violation- CLASS C;
3rd violation- CLASS D; 4th violation- CLASS E.

#05. Water-skiing, Tubing & Towing Rules

The recreational activities of water-skiing, tubing or towing any persons, objects or flotation devices is permitted only on the main body of Lake Holiday.

Water-skiing, tubing or towing any persons, objects or flotation devices is permitted only during normal boating hours.

The pulling or towing of any persons, objects or flotation devices behind a personal watercraft is strictly prohibited.

The pulling, towing or moving in any way of any buoy or lake marker is strictly prohibited.

Towing or pulling more than two (2) persons, objects or flotation devices behind any one watercraft at any one time is prohibited

Water-skiing or towing any persons, objects or flotation devices without a spotter is strictly prohibited. The spotter must be at least thirteen (13) years of age, and the spotter's attention must at all times be focused on the persons or objects being pulled or towed.

A spotter shall continuously observe the person or persons being towed and shall display a flag immediately after the towed person or persons fall into the water, and during the time preparatory to skiing while the person or persons are still in the water. Such flag shall be a bright red or brilliant orange color, measuring at least twelve inches square, mounted on a pole not less than twenty-four inches long and displayed as to be visible from every direction.

When picking up a downed skier you must immediately come off plane and then turn your watercraft in a CLOCKWISE direction and idle back to your downed skier. No power- turns are allowed.

Any time a skier loses a ski or any other item, the skier must immediately retrieve the item so as not to leave an unsafe condition for unsuspecting boaters or skiers.

Violations & Fines

- a) Water-skiing, tubing or towing any persons, objects or flotation devices in unauthorized areas.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.
- b) Water-skiing, tubing or towing any persons, objects or flotation device during unauthorized times.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.
- c) Towing any persons, objects or flotation devices behind a personal watercraft.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.
- d) Pulling, towing or moving any lake marker or buoy.
FINE: 1st violation- CLASS B; 2nd violation- CLASS C.
- e) Water-skiing or towing any person, object or flotation device without a spotter and/or without a spotter of the authorized age.
FINE: 1st violation- CLASS B; 2nd violation- CLASS C; 3rd violation- CLASS D.
- f) Towing or pulling more than two (2) persons, objects or flotation devices behind any one watercraft at any one time.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.
- g) Not retrieving a ski or any other object left in the water immediately.
FINE: CLASS A.
- h) Failure to display the red or orange flag when a person or persons fall into the water.
FINE: No Fine during the 2015 Season.

#06. Lake Holiday Swimming Restrictions

Swimming beyond twenty- five feet (25 ft) from the shoreline on the main body of Lake Holiday is prohibited.

Swimming from any watercraft while on the main body of Lake Holiday is prohibited, except in no wake areas, designated swimming areas and for swimming that is associated with water skiing, tubing or to remount a personal watercraft.

Violations & Fines

- a) Swimming in unauthorized areas.
FINE: CLASS A.
- b) Unauthorized swimming from a watercraft.
FINE: CLASS A.

#07. Safety Equipment

All watercraft being operated on the lakes in LOFS are subject to safety patrol inspections without prior notice. The P.O.A. Board of Directors reserves the right to restrict the use of any watercraft or equipment that jeopardizes the safety and well being of any persons or property.

All watercraft must carry one (1) Coast Guard approved personal flotation device (PFD) of Type I, II, III or V per passenger if required. Any child or children under the age of 13 that are passengers on a watercraft must wear a personal flotation device at all times when a watercraft is being operated (in motion). All watercraft over 16 foot must carry one (1) Coast Guard approved Type IV throwable device, such as a life ring or floating cushion.

Coast guard approved personal flotation devices must be worn by the operator and any passengers on a personal watercraft.

Coast guard approved personal flotation devices must be worn at all times by any persons water-skiing, tubing or being towed on any flotation device behind a watercraft.

All gasoline-powered watercraft must be equipped with a properly approved ABC-rated fire extinguisher.

All watercraft operated on any lake during nighttime boating hours must be equipped with proper lighting as required by Indiana Boating Laws and Regulations. Required lighting is to be in good repair and operating condition, and must be used at all times during nighttime watercraft operation.

Violations & Fines

- a) Operating a watercraft without required safety equipment and/or proper lights.
FINE: CLASS A.
- b) Failure to wear required safety equipment while operating a personal watercraft.
FINE: CLASS A.
- c) Failure to wear the required safety equipment while water-skiing, tubing or being towed behind a watercraft.
FINE: CLASS A.
- d) Refusal to submit to a safety patrol inspection.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.

#08. Watercraft Safety Rules

Reckless operation of any watercraft is strictly prohibited.

The operation of a watercraft while intoxicated is prohibited.

Any person operating a watercraft in LOFS must submit to a chemical test upon the request of any person acting as an agent for the Association.

The attachment of a watercraft to any buoy or lake marker or overflow tower is prohibited.

The loading of any watercraft beyond its safety limits with passengers and/or cargo as determined by the B/A certification is prohibited.

While operating above idle speed, all watercraft must yield the right-of-way to all swimmers, sail craft, unpowered watercraft, and other craft operating at idle speed or less.

Riding on the closed bow, gunnels or back of seats by any person while a watercraft is in motion is prohibited.

The operator and any passengers on a watercraft must be seated at all times while the watercraft is in motion, except to see over the bow while starting out.

Violations & Fines

- a) Reckless operation of a watercraft.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C; 4th violation- CLASS D; 5th violation- CLASS E
- b) Operating a watercraft while intoxicated.
FINE: 1st violation- CLASS C; 2nd violation- CLASS D; 3rd violation- CLASS E
- c) Refusal to submit to a chemical test.
FINE: 1st violation- CLASS B; 2nd violation- CLASS C; 3rd violation- CLASS D; 4th violation- CLASS E
- d) Attaching a watercraft to a buoy or lake marker.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C
- e) Operating a watercraft while loaded beyond its safety limits.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.
- f) Failure to yield the right-of-way while operating a watercraft.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.
- g) Riding on the closed bow, gunnels or back of seats of a watercraft that is in motion.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.
- h) Failure to be seated while a watercraft is in motion.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.

#09. Additional Watercraft Rules

Littering in the lakes, on beaches or private property is prohibited.

Para sailing or kite boarding on any of the lakes is prohibited.

The operation of any watercraft with a rooster-tail spray or an open modified exhaust is prohibited; except for rooster-tail devices on personal watercraft, which are for safety purposes.

No motorboat powered by a motor having a horsepower rating in excess of ten (10) horsepower shall be operated on Big Bass Lake. If the boat is capable of carrying two motors, one of which is more than ten (10) horsepower, it will be permitted to use Bass Lake providing the larger motor is completely out of the water and not in use.

Violations & Fines

- a) Littering.
FINE: 1st violation - CLASS A; 2nd violation - CLASS B;
3rd violation - CLASS C.
- b) Para-sailing or kite boarding on a lake in LOFS.
FINE : 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.
- c) Operating a watercraft with a rooster-tail device or an open modified exhaust.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.
- d) Operating a watercraft powered by a motor with a horsepower rating in excess of ten (10) horsepower on Big Bass Lake.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.

#10. Accident Procedures

The operator of any watercraft involved in any accident or collision resulting in injury, death or damage to any boat or other property shall immediately and by the quickest means possible, give notice of such incident to the LOFS Security Department. This notice requirement applies to any and all accidents or collisions, regardless of the extent of damage to persons or property.

Any and all persons/parties involved in a watercraft accident or collision are required to follow any and all directions of the LOFS Security Department in a prompt manner.

Violations & Fines

- a) Failure to report a watercraft accident and/or collision.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.

- b) Failure to follow the directions of the LOFS Security Department and/ or Lakes Patrol during and/or after a watercraft accident or collision.
FINE: 1st violation- CLASS B; 2nd violation- CLASS C; 3rd violation- CLASS D; 4th violation- CLASS E

#11. Specific Personal Watercraft Rules

NOTE: All boating rules and regulations apply to the operation and use of a personal watercraft. Therefore, you should read and abide by all of the rules contained herein. The operation of a personal watercraft is restricted to use upon Lake Holiday only.

Personal watercraft(s) may be operated on Lake Holiday only during the normal boating hours of 7:30 a.m. to sunset.

Any and all acrobatic turns done while operating a personal watercraft must be done in a counter-clockwise direction on Lake Holiday.

No figure eights allowed on any of the LOFS lakes at any time.

The operator of any personal watercraft that was manufactured with a lanyard type engine cutoff switch must have the switch attached to the operator at all times. The lanyard type engine cutoff switch must be in good repair and must be used at all times when a personal watercraft is operated that was manufactured with this type of safety device.

The operation of personal watercraft is limited to two [2] abreast when above idle speed, While riding two abreast, operators must maintain a safe parallel distance of at least twenty feet [20 ft.] between themselves. The operators must maintain the previously described distance of one hundred- fifty feet [150 ft] from all other craft (SEE SECTION #4). Pack riding of three [3] or more personal watercraft is strictly prohibited.

Violations & Fines

- a) Operating a personal watercraft above idle speed in no wake areas.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.
- b) Operating a personal watercraft during unauthorized times.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C; 4th violation- CLASS D; 5th violation- CLASS E
- c) Performing acrobatic turns in the wrong direction while operating a personal watercraft.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.
- d) Failure to use a lanyard type engine cutoff switch while operating a personal watercraft that was manufactured with such a device.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.

#12. Operation of a Watercraft by an Invited Guest

Only LOFS property owners are permitted to place any watercraft into any LOFS lakes and only after proper registration with the P.O.A. The placement of any watercraft that is registered to someone other than a P.O.A. property owner into any LOFS lake is strictly prohibited. VIOLATION OF THIS RULE WILL RESULT IN IMMEDIATE REMOVAL OF THE WATERCRAFT FROM LOFS AND THE OWNER OF THE WATERCRAFT WILL BE PROHIBITED FROM ENTERING LOFS AND TRESPASSING CHARGES WILL BE FILED AGAINST THE WATERCRAFT OWNER.

The amenities at LOFS are restricted and are for use by P.O.A. members and their invited guests only. Guests cannot operate a watercraft within LOFS without the POA member whom the watercraft is registered, on board and present during operation. Operator must also be at least sixteen years of age as stated in section #4.

The POA reserves the right to prosecute any unauthorized personnel using a boat without the presence of the registered POA member.

When an invited guest operates a watercraft, the member who invited the guest assumes responsibility for making sure the guest is aware of all rules and regulations of the Association. Any member who allows an invited guest to operate a watercraft implicitly consents to assume financial responsibility for all actions, violations, subsequent fines and any damages resulting from the operation of the watercraft by their guest. A property owner must be on the watercraft, including wave runners with their guests at all times.

Violations & Fines

- a) Operation of a watercraft by an invited guest without a member on board.
FINE: 1st violation- CLASS B; 2nd violation- CLASS C; 3rd violation- CLASS D; 4th violation CLASS E.

#13. TEMPORARY BOAT PERMITS

Residents who wish to try out a boat before purchasing it may obtain a Temporary Boat Permit. The Temporary Boat Permit is issued to P.O.A. members in good standing, and is good for two (2) hours on weekdays only, with a limit of five (5) permits per household per assessment year. The fee is \$25.00 per permit and requires proof of insurance, boat registration and must have a passing LOFS Lake Knowledge and Safety Test score before issuance. The permits and tests are issued by the P.O.A. office.

Violations & Fines

- a) Placing of a non-resident's boat on any waters of LOFS without proper permits.
FINE: 1st violation- CLASS C; 2nd violation- CLASS D; 3rd violation- CLASS E.

C: FISHING RULES & REGULATIONS

#01. General Permission

Fishing on any of the lakes at LOFS is reserved for the exclusive use and enjoyment of P.O.A. members in good standing with the Association. The right of an invited guest to fish on any lake in LOFS is subject to the guest being accompanied by a P.O.A. member at all times. When an invited guest fishes at LOFS, the property owner who invited the guest assumes responsibility for making sure the guest is aware of all rules and regulations of the Association. Any member who allows an invited guest to fish at LOFS is responsible for all actions, violations and subsequent fines of their guest.

Unaccompanied non-members fishing on any lakes is strictly prohibited.

Violations & Fines

- a) Unauthorized fishing by any person who is not a member of the P.O.A. and/or is not accompanied by a member in good standing.
FINE: 1st violation- CLASS C; 2nd violation- CLASS D; 3rd violation- CLASS E.

#02. General Regulations

The introduction of breeding aids by the placement of trees, branches, bushes, objects or any other artificial habitat into any lake is prohibited. The LOFS Lakes Maintenance Department reserves the exclusive right, subject to P.O.A. Board approval, to create habitat suitable for reproduction of desired fish species.

Ice fishing holes are restricted in size to not greater than eight inches (8") in diameter.

The use of a chain saw or hatchet for the purpose of cutting an ice-fishing hole is strictly prohibited.

The release of live fish used as bait into any lake is prohibited.

The deliberate destruction of any native aquatic plant's in POA designated environmentally sensitive area while recreating, fishing or retrieving any bait or lure.

The removal of tagged fish from any lakes in the community is prohibited.

The removal of a tag from a fish is prohibited.

The transporting or introduction of fish from another body of water into any of Lakes of the Four Seasons Ponds or Lakes is prohibited. (approved 1/09)

Damage caused to another property owners property while fishing is the sole responsibility of the fisherman. Any damage, even minimal, should be reported to the homeowner and the Lakes or Public Safety Departments immediately.

Violations & Fines

- a) Unauthorized placement into any lake of artificial habitat and/or breeding aids.
FINE: CLASS B, plus the cost of removal.
- b) Cutting too large a hole for ice fishing.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C.
- c) Unauthorized use of a chain saw for cutting an ice-fishing hole.
FINE: 1st violation- CLASS B; 2nd violation- CLASS C; 3rd violation- CLASS D; 4th violation- CLASS E.
- d) Unauthorized release of live fish used as bait into any lake.
FINE: 1st violation- CLASS B; 2nd violation- CLASS C; 3rd violation- CLASS D; 4th violation- CLASS E.
- f) Destruction of any Native planting areas on POA property
Fine: 1st violation- CLASS B; 2nd violation- CLASS C
- g) Unauthorized removal of tagged fish from any POA Lakes of the Four Seasons
Fine: 1st violation- CLASS C; 2nd violation- CLASS D; 3rd violation- CLASS E.
Plus replacement fees per species
- h) Unauthorized removal of tag from any fish
Fine: 1st violation- CLASS C; 2nd violation- CLASS D; 3rd violation- CLASS E.
Plus replacement fees per species
- i) Unauthorized transport or introduction of fish from another body of water into any of Lakes of the Four Seasons Ponds or Lakes.
Fine: 1st violation- CLASS C; 2nd violation- CLASS D; 3rd violation- CLASS E.
- j) Failure to report damaging homeowner property.
Fine: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C; 4th violation- CLASS D; 5th violation- CLASS E PLUS THE COST TO REPLACE/ REPAIR DAMAGED PROPERTY.

#03. Equipment

The killing or catching of any fish by the use of explosives, poison, electrical current, grab hooks, any type of net, *seine*, gig or spear is strictly prohibited. Nets may be used only for the removal of Rough Fish (Carp, Suckers & Shad). (rev. 2/98)

Each person fishing on any lake at LOFS is limited to a maximum use of three (3) lines with one (1) hook or lure per line at any one time.

Leaving any ice fishing shanty or structure unattended is prohibited.

Violations & Fines

- a) Killing or catching fish in an unauthorized manner.
FINE: 1st violation- CLASS B; 2nd violation- CLASS C; 3rd violation- CLASS D; 4th violation CLASS E. Plus replacement fees per species
- b) Exceeding the maximum number of allowable fishing lines and/or hooks and lures at any one time. FINE: 1st violation- CLASS B; 2nd violation- CLASS C; 3rd violation- CLASS D; 4th violation CLASS E.
- c) Leaving an ice fishing shanty or structure unattended.
FINE: CLASS B, plus the cost of removal.

#04. Fishing Limits

In order to maintain a plentiful supply of game fish, the following daily catch limits and minimum size requirements are in effect:

| Fish Specie | Daily Catch Limits | Size |
|---------------------------------|---------------------------|----------------------------|
| Large Mouth Bass (Lake Holiday) | 3 | 14" & under |
| Large Mouth Bass (Other Lakes) | Catch & Release Only | |
| Walleyed Pike | 3 | 15" & over |
| Muskellunge | Catch & Release Only | - |
| Crappie | NONE | ANY |
| Rock Bass | 25 | ANY |
| Bluegill/Sunfish | 25 | ANY |
| Perch | 15 | 6" & over |
| Catfish | 10 | 10" & over |
| Striped Bass | Catch & Release Only | - |
| Bullhead | NONE | DO NOT RETURN ANY TO LAKES |
| Carp | NONE | DO NOT RETURN ANY TO LAKES |

NOTE: From time to time it may become necessary to remove from the lakes undesirable fish such as shad, carp or bullheads. The LOFS Lakes Maintenance Department shall recommend to the P.O.A. Board of Directors any removal programs that are necessary for the successful elimination of such fish and the protection of other fish species.

Violations & Fines

- a) Exceeding the daily catch limits for any fish specie.
FINE: 1st violation- CLASS B; 2nd violation- CLASS C; 3rd violation- CLASS D; 4th violation CLASS E. Plus replacement fees per species
- b) Removal of any fish specie from the lake that does not meet the minimum size requirements.
FINE: 1st violation- CLASS B; 2nd violation- CLASS C; 3rd violation- CLASS D; 4th violation CLASS E. Plus replacement fees per species
- c) Failure to immediately release any of the “Catch & Release Fish” back to lake.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C; 4th violation CLASS D; 5th violation CLASS E. Plus replacement fees per species
(The only exception will be L.O.F.S. Fishing Club Tournaments; all fish will be returned after weigh in.)

Boat Launch Hours

All boat launch ramps are open 24- 7 during boating season. (May- September) During non- boating season months, all boat launch ramps will be locked up at 11pm and open again at 5am when boating season is possible. If you need to launch a boat after hours you will need to contact the LOFS Security Department. During non- boating months, launch ramps will remain locked 24- 7.

D: BOATING AND SWIMMING ADVISORY SYSTEM

It is intended that all residents and their guests enjoy the use of our lakes and beaches. For safety purposes, the Lakes of the Four Seasons Property Owners Association Board of Directors has devised an advisory flag system. The flags will be of varied colors and will be flown from flagpoles at the following locations to serve as a warning system for boaters and swimmers:

Seasons Lakehouse Docks
Seasons Lakehouse Beach
Lake Holiday Boat Launch
Sandy Beach
Big Bass Beach
South Boat Launch on Big Bass Lake (located off of Four Seasons Parkway, west of Lot P-1004)
Patrol Dock at center of Lake Holiday
Westhaven Docks
Broadacre Docks

The flag color and advisory is:

| | |
|---------------|---|
| BLACK | Lakes closed for all boating and swimming activities. |
| RED | Boating Activities Reduced to No wake |
| YELLOW | Caution, swimming advisory, boating advisory, etc. |
| GREEN | Lakes open for all activities. |

The different colored flags will be flown based on The Lake County Health Department samples of the water quality in the lakes, adverse weather conditions, construction, etc.

Removal or destruction of the flag warning system may result in a \$250.00 fine plus repair cost and suspension of the use of the lakes and beaches for the remainder of the year.

Sufficient time (one hour) will be given for boaters already on the lake to observe the BLACK or RED flags.

Example

If the **Red Flag** is displayed due to high water and there is no swimming restrictions the flag will stand alone.

If there is a swimming advisory or restriction due to high e-coli readings the red flag will also be accompanied by the yellow swimming advisory flag. This will warn the residents that not only is there a high water issue there is also a swimming restriction implicated by our e-coli testing.

If the **Black Flag** is being displayed the lake is closed to all activities. (Swimming – Boating)

Scenarios warranting displaying a Black Flag –

- Dangerous water levels on the lake
- Debris flushed in during heavy storm creating a hazard
- Chemical Spill – or Application
- Major Fish Kill
- Blue Green Algae outbreak
- Water levels dangerously low

Violations & Fines

- a) Boating or swimming in the lakes while the Black flag is flown.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C; 4th violation CLASS D; 5th violation- CLASS E.
- b) Creating a wake while the Red flag is flown.
FINE: 1st violation- CLASS A; 2nd violation- CLASS B; 3rd violation- CLASS C; 4th violation CLASS D; 5th violation- CLASS E.

E. SUNKEN OR ABANDONED BOAT POLICY

Boats that are sunken or abandoned in the lakes of Lakes of the Four Seasons will be removed from the lake in a timely fashion. The Property Owners Association retains the right to remove any boat from the lakes of LOFS if it is determined to jeopardize the safety or environment of the lake.

Sunken boats must be reported to Security immediately. Security will notify the Lakes Maintenance Department who will respond to the scene and begin oil remediation immediately. The Lakes Director will secure the boat and assist the owner in obtaining a company to remove the boat. The Lakes Director will make a determination at the scene as to the risk associated to the boat and the lake.

Sunken or abandoned boats must be removed from the lake within twenty-four hours providing they can be secured safely and will not affect the safety or the environment of the lake as determined by the Lakes Director.

The POA retains the right to charge lot owners the cost of material to secure the boat and any unusual cost associated with securing and or removing the boat. The boat owner will be responsible for any fines or fees assessed by any governmental agency.

The Property Owners Association or its' agents will not be held responsible for any damage to private property while securing or removing said vessel.(approved 11/12/01)