

**Boating, Skiing, and Fishing Rules and Regulations
OF
SCHAEFER LAKE LOT OWNERS ASSOCIATES, INC.**

The Schaefer Lake Lot Owners Associates (hereinafter referred to as the “Association”), per Article III of the Bylaws to the Articles of Incorporation, has the responsibility and authority to adopt and publish rules and regulations governing, regulating, and restricting, the use of Common Area(s) and the personal conduct of the members and their guests thereon and also to regulate, govern, and restrict the use of boats, motors, and water safety on Schaefer Lake.

These rules and regulations are intended to promote the common benefit and enjoyment of Association members and the residents of Schaefer Lake. To that end, courtesy and respect for the rights of others should be shown at all times.

All lot owners are subjected to these rules and regulations. Members may extend their privileges to their family and guests and are responsible for their awareness and compliance with these rules and regulations.

Persons in violation of these rules and regulations will be notified by letter and provided an opportunity for a hearing with the Board of Directors. The Board may impose fines and/or restrictions on the use of Schaefer Lake.

These rules and regulations are based on and consistent with the Laws of the State of Indiana, specifically Indiana Boating Laws and Responsibilities (IBL&R) (IC 14-15) and Indiana Fishing Regulations.

I: Boating

1. A watercraft is defined as any vessel, powered or non-powered, such as but not limited to, speedboat, pontoon boat, fishing boat, personal watercraft (PWC), sail boat, kayak, canoe and paddleboard.
2. Watercraft shall operate safely at all times, even when there is no specific rule that applies. A person may not operate a watercraft in manner that unnecessarily endangers the person or property of another person. (IBL&R)
3. All powered watercraft are required to be registered with the Association, per the Watercraft Registration Policy. The registration sticker must be displayed on the right rear corner of the watercraft.
4. No “guest” watercraft, powered or non-powered, are permitted on the lake at any time, except for the purpose of test driving a watercraft. Test drives will be limited to one hour and the member shall notify the Secretary of the Board of Directors.
5. Each lot owner is permitted up to four powered watercraft, such as but not limited to, speedboat, pontoon boat, fishing boat, and PWC.
6. Watercraft are limited to less than 26 feet in length (tip of bow to stern).
7. All watercraft must carry one wearable (Type I, II, III or V) U.S. Coast Guard-approved personal floatation device (PFD) for each person on board or being towed. (IBL&R)
8. Watercraft 16 feet in length or longer (except a canoe or kayak) must have one Type IV (throwable) USCG-approved PFD on board and readily accessible. (IBL&R)
9. Each person on board a PWC must wear a PFD. (IBL&R)
10. No one under 15 years of age may operate a motorboat greater than 10 horsepower or a PWC unless accompanied by a lot owner.
11. All powered watercraft shall proceed in a counter-clockwise fashion and use extreme caution when crossing the lake. (Direction may vary when fishing from lake bank side.)

12. Non-powered watercraft have the right of way at all times.
13. Operating a watercraft at more than idle speed between sunset and sunrise is prohibited. (IBL&R)
14. All watercraft are restricted to idle speed within 50 feet of the shoreline. (IBL&R)
15. All watercraft must maintain safe and clear distance from other watercraft and skiers.
16. Allowing passengers or operators to ride on the gunwale or on the bow where they may fall overboard is not permitted. (IBL&R)
17. Operating a watercraft causing a hazardous wake or wash from your watercraft is prohibited. (IBL&R)
18. Lights are to be used on all watercraft approximately 30 minutes before sunset and ending 30 minutes after sunrise. Reference *The Handbook of Indiana Boating Laws and Responsibilities* for proper navigation lights.
19. It is prohibited to operate a powered watercraft or PWC while intoxicated due to alcohol or any combination of alcohol, controlled substance, or drugs. It is prohibited for owners of motorboats or PWCs to operate or allow anyone else to operate their motorboat or PWC while that person is intoxicated. (IBL&R)
20. Racing boats and racing of watercraft are prohibited.
21. Maximum speed shall be reasonable and prudent for traffic and lake conditions.

II: Skiing

1. A skier is defined as anyone riding a water ski (or barefoot), tube, or other floatation device.
2. All skiers are to remain at least 50 feet from the shoreline and other traffic.
3. All skiers must wear a USCG-approved PFD. (IBL&R)
4. Every boat or PWC towing a skier(s) must have a person on board, in addition to the operator, observing the skier(s) at all times. (IBL&R)
5. Each lot shall be restricted to one watercraft towing skiers on the lake at a time.
6. No watercraft shall tow more than two ski lines, i.e., skiers or towables, at any time.
7. The slalom ski course shall be removed by noon on summer holiday weekends: Memorial Day, Independence Day and Labor Day.

III: Fishing

1. Indiana Fishing Regulations apply to fishing on Schaefer Lake except as noted below.
2. No fishing license is required.
3. No size or bag limits apply.
4. Only members and their guests accompanied by a member are permitted to fish in the lake.
5. Commercial fishing is prohibited.
6. Placing fish in the lake for stocking purposes is prohibited.
7. Use of seines, traps (except minnow traps), gigs, firearms, pellet and air guns, explosives, shocking devices, arrows, spear guns, trot lines, limb or drop lines, and other similar devices is prohibited.
8. Unattended lines secured to docks, etc., are not permitted.

IV: Miscellaneous

1. No traffic, including fishing, swimming, etc., shall be permitted on the dam and spillway.
2. Deposit of debris, waste or trash of any kind into the waters of the lake is prohibited. This includes trees, limbs, and leaves. It is also the responsibility of any lot owner to remove all fallen trees, limbs, etc., that came from their property.
3. It is the responsibility of the lot owner to remove, at their expense, any boat house, boat lift, or pier that is unsafe for use.
4. No hunting shall be permitted on the lake at any time.
5. Firearms shall not be discharged on, onto, or across the lake. B-B guns or other potentially dangerous weapons for varmint control should be used with extreme caution and with due respect for the safety and peace of mind of others.
6. The Association Safety Committee has the responsibility and authority for ensuring member safety in all common areas. Safety issues, especially disregarding boating regulations and operating unauthorized boats, should be reported to a safety committee representative or Board member and they will administer appropriate corrective action. Each lot owner has the responsibility to preserve the safety of our lake.
7. Persons in violation of these rules and regulations will be subject to fines following one written warning (annually), and having had an opportunity for a hearing with the Board. A \$50 fine may be imposed for the second offense and up to \$500 for subsequent occurrences.

These rules and regulations were approved by the membership and executed this ____ day of _____, 2018.

Carrie Trotter, President