

Treasure Chest

JULY 2006

Volume 6 Issue 3

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POW/MIA FLAG CEREMONY



Pictured from left to right: Domenick Kurtz, director of Veteran's Affairs of Clearfield County, Richard C. Anderson, Barry Abbott, member of Board of Directors, Treasure Lake and Matt Begley general manager of Treasure Lake. Photo courtesy of the Courier-Express.

At the June 5, 2006 TLPOA Board of Directors' meeting, Treasure Lake resident, Richard C. Anderson presented to the board and residents of Treasure Lake a POW/MIA flag to be flown at the front gate entrance to Treasure Lake. The directors gladly accepted the flag and suggested the June 14 date to raise the flag as an appropriate way for the community to celebrate Flag Day. Director Barry Abbott volunteered to organize the ceremony.

Mr. Anderson told the directors and members present at the June 5 meeting that since World War I more than 200,000 Americans have been listed as POW or MIA. The POW/MIA flag was the idea of Mrs. Michael Hoff in 1971, the wife of a prisoner of war, and was designed by Newt Heisley, a WWII pilot who's son became so ill while training for combat that he was given a medical discharge and returned home after the illness ravaged and emaciated his body. Mr. Heisley sketched his son's profile onto the center of the design when it occurred to him that those service men in POW camps may have similar profiles after their POW/MIA experiences. The design of the flag was never copyrighted as a result the flag belongs to us all.

Only one flag beside the Stars and Stripes that represents the U.S.A. has ever flown over the White House, or has been displayed in the U.S. Capitol Rotunda. That flag is the flag designed to call to mind the sacrifice and plight of Americans who have sacrificed so much to preserve our freedoms, the POW/MIA flag.

The board of directors and the property owners of Treasure Lake would like to thank Mr. Anderson for his generous gift and state that they are proud to fly this flag at the front gate for all to see and to help us remember those who have given so much to protect our freedom.



Visit Our Showroom Located at:

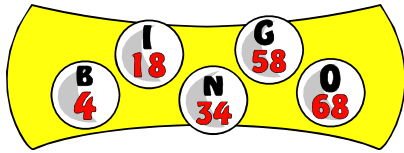
109 Main Street
Falls Creek, PA 15840
1-800-870-9338
814-375-9388

*Exceeding Your Expectations
One Project at a Time*

**ALL
PROPERTY OWNERS
PLEASE NOTE:**

On page 7 of this newsletter is a very important article regarding litigation that may affect you and your property in Treasure Lake. Please carefully read the article and plan to attend the special meeting to be held at 10 a.m. on August 12, 2006 at the POA building.

NOTICE
The Annual Meeting of the Treasure Lake Property Owners Association, Inc. will be held at 9:00 a.m. on Saturday, July 8, 2006 at the Lakeview Lodge, Treasure Lake Subdivision, Sandy Township, DuBois, Pennsylvania.



Treasure Lake Lions Club Bingo

6:00 p.m.

Every Saturday night through Labor Day

at CAYMAN LANDING LODGE

Must be 18 yrs. of age or older

Bring your neighbors & friends and
have a fun night!!

FREE COFFEE & SOFT DRINKS

Prizes range from \$10 to \$100

TLPOA FAMILY BINGO

6:30 p.m.

Every Wednesday night

At CAYMAN LANDING LODGE

Everyone Welcome

1st card is \$1.00

Each additional card is \$.75

Prizes awarded



TREASURE LAKE WALK-RUN CLUB

A new club has begun in Treasure Lake and everyone is welcome!

Would you like to get out of the house and enjoy the beautiful summer this year while getting some exercise and making new friends? Then join the new Treasure Lake Walk/Run Club. Each week the club members will meet and walk/run in a different area of Treasure Lake. By tracking your mileage you can even earn incentives as you walk. The club meets on Mondays and Wednesday at 6:30 p.m. and on Wednesday and Fridays at 7:30 a.m. For detailed information on where the club will be walking next, call 375-1742 and then put on your walking shoes and join us.

SAND VOLLEYBALL

Register your team and come to
New Providence Beach to play each
Tuesday evening at 6:00 p.m. and
Friday afternoons at 1:00 p.m. Call
814-375-1742 to register.
SEE YOU THERE!



Annual 4th of July Celebration at the Lakeview July 1, 2006

Enjoy an old-fashioned 4th of July celebration with your family and neighbors this year at Treasure Lake! The day will be filled with fireworks, a craft show, a strawberry festival and many more activities. The events will be taking place at Cayman Campground during the day, and at the Lakeview Lodge after 4:00 p.m.

Registration forms for the boat parade can be picked up at the Marina, POA building or by calling 375-1742. The boat parade will begin at 7:30 p.m., and then the highlight of every 4th of July celebration at the Lake is the beautiful fireworks display that will begin at dusk.

The schedule for the day is as follows:

Cayman Landing

Breakfast	8:00 a.m.-10:00 a.m.
Craft Show and Flea Market	10:00 a.m.-2:30 p.m.
Strawberry Festival	11:00 a.m.-2:30 p.m.

Lakeview Lodge

Cook-out	4:00 p.m.
Kid's Games	4:00 p.m.
Boat Parade Registration	
at Galion Bay	7:00 p.m.
Boat Parade at Galion Bay	7:30 p.m.
Fireworks at LVL	at Dusk

The answer to all questions on Page 6: YES

**ANSWERS TO THE PROPERTY
OWNER'S Q&A**

SOMETHING FOR EVERYONE

If you haven't stopped in at the Cayman Landing Ice Cream Shack lately you will be surprised because they now have something for everyone in your family! The Ice Cream Shack has delicious hand dipped cones and other wonderful ice cream concoctions including sugar free and fat free ice cream. If you're watching your diet and aren't interested in ice cream, you'll find a large variety of Treasure Lake novelties and clothing in addition to milk, bread, hotdogs, buns and other items that any camper might need. Stop in soon.

HAVE YOU GOTTEN YOUR 2006-07 TLPOA MEMBER/GUEST CARDS?

If you are a member in good standing and have not yet received your 2006-07 member/guest cards, please stop in to the POA office Monday-Friday from 8:00 a.m.-4:00 p.m. to pick them up or call 814-371-0711 to have them mailed to you.

BOAT RENTALS AT THE MARINA

Even if you don't own a boat you can still enjoy a relaxing day on the lake. Dot and the gang will be happy to rent you either a row boat, a canoe or a paddle boat for an hour, half a day or for a full day. Call the Marina at 814-375-1813 for rates and availability.



James E. Eshelman Memorial Tennis Tournament Charity Event

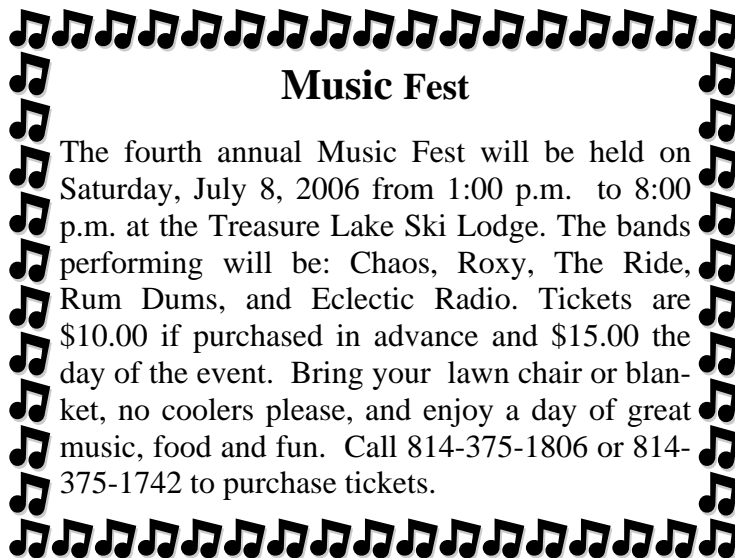
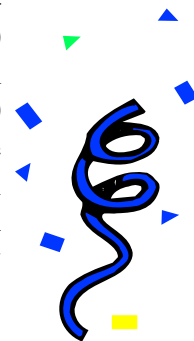
The 11th Annual James E. Eshelman Memorial Tennis Tournament will take place July 21st-23rd at the Treasure Lake Tennis Center. This year's tournament will benefit the United Way and Goodwill, Inc. The tournament's divisions will be: Men's Open Singles, 35s singles, 45s Singles, 55s Singles; Women's Open Singles and Doubles, Men's Open Singles and Doubles, and Mixed Doubles. For more information please call 814-375-1717.

An added event this year is the Eshelman Extravaganza on July 20th for Junior players of all ages. The registration deadline for the Eshelman Extravaganza is July 17th.



PLAN YOUR CHILD'S BIRTHDAY PARTY AT CAYMAN LANDING

Are you looking for birthday party ideas? Your child can have a birthday party that they will always remember at Cayman Landing! The party will include a round of mini-golf and ice cream for the birthday child and guests. Parties can be booked by calling the Cayman Landing Ice Cream Shack at 814-375-1709 during any of the following times: Monday -Thursday noon-7:00 p.m.; Fridays from noon - 10:00 p.m. Saturdays from 10:00 a.m.-10:00 p.m. and Sundays from noon -8:00 p.m. The cost is \$3.50 per child. A minimum of 10 people is required. Parties can be held on Fridays and Saturdays. You and your guests are also welcome to stay after the party and enjoy the playground in the campground.



Music Fest

The fourth annual Music Fest will be held on Saturday, July 8, 2006 from 1:00 p.m. to 8:00 p.m. at the Treasure Lake Ski Lodge. The bands performing will be: Chaos, Roxy, The Ride, Rum Dums, and Eclectic Radio. Tickets are \$10.00 if purchased in advance and \$15.00 the day of the event. Bring your lawn chair or blanket, no coolers please, and enjoy a day of great music, food and fun. Call 814-375-1806 or 814-375-1742 to purchase tickets.

DODGE BALL

Have you been looking for something fun to do on Friday afternoons? Join us at the basketball courts located near the Ski Lodge for dodge ball. We play each Friday from 4:30 p.m.-6:00 p.m. Call 814-375-1742 for details.

Sunday	Monday	Tuesday	Wednesday
Marina 7am-7pm Daily Phone#: 375-1813	Daily Pools: Noon-7 pm Beaches: 11 am-5 pm	Ice Cream Shack: Mon-Thurs: Noon-7 pm Friday: Noon-10 pm Saturday: 10am-10 pm Sunday: Noon-8pm	June 28 Bridge 10:30 am @ POA Family Bingo 6:30 pm @ CL
2 TL. Interden. Church Sun. Worship 9:15 am & 10:45 am Golf Cart Parade 3:00 pm @ CL	3 Aerobics 7:30 am@ POA Quilters 1:00 pm @ POA Bridge Club 7:00 pm @ POA	4 Aerobics 7:30 am@ POA Sand Volleyball @ NPB— 6:00 pm Sportsman's Club 7:00 pm POA Offices Closed	5 Coffee with Mgr. 9:00 am @ POA Bridge 10:30 am @ POA Ladies of the Lake 12:30 pm CIC 7:00 pm @ POA Family Bingo 6:30 pm @ CL
9 TL. Interden. Church Sun. Worship 9:15 am & 10:45 am Covered Dish Dinner @ CL - 12:30 p.m.	10 Aerobics 7:30 am@ POA Quilters 1:00 pm @ POA Bridge Club 7:00 pm @ POA	11 Aerobics 7:30 am@ POA Sand Volleyball @ NPB— 6:00 pm TLVFC 7:00 pm @ VFC	12 Bridge 10:30 am @ POA <i>Property Control 6:00 pm @ POA</i> Family Bingo 6:30 pm @ CL
16 TL. Interden. Church Sun. Worship 9:15 am & 10:45 am Covered Dish Dinner @ CL - 12:30 p.m.	17 Aerobics 7:30 am@ POA Quilters 1:00 pm @ POA Bridge Club 7:00 pm @ POA	18 Aerobics 7:30 am@ POA Sand Volleyball @ NPB— 6:00 pm	19 Bridge 10:30 am @ POA Family Bingo 6:30 pm @ CL
23 TL. Interden. Church Sun. Worship 9:15 am & 10:45 am Covered Dish Dinner @ CL - 12:30 p.m.	24 Aerobics 7:30 am@ POA Quilters 1:00 pm @ POA Bridge Club 7:00 pm @ POA	25 Aerobics 7:30 am @ POA Sand Volleyball @ NPB— 6:00 pm	26 Bridge 10:30 am @ POA <i>Property Control 6:00 pm @ POA</i> Family Bingo 6:30 pm @ CL
30 TL. Interden. Church Sun. Worship 9:15 am & 10:45 am Covered Dish Dinner @ CL - 12:30 p.m. Gospel Music 7:00 pm @ CL	31 Aerobics 7:30 am@ POA Quilters 1:00 pm @ POA Bridge Club 7:00 pm @ POA	August 1 Aerobics 7:30 am@ POA Sand Volleyball @ NPB— 6:00 pm Sportsman's Club 7:00 pm	2 Coffee with Mgr. 9:00 am @ POA Bridge 10:30 am @ POA Ladies of the Lake 12:30 pm Family Bingo 6:30 pm @ CL CIC 7:00 pm @ POA

Thursday	Friday	Saturday
29 Aerobics 7:30 am @ POA Bridge Club 7:00 pm @ POA	30 POA Office open 8:00 a.m. -6:00 p.m. Dodge ball @ SL courts -4:30 p.m.	JULY 1 Breakfast @ CL 8:00 am-10:00 am Strawberry Festival/Craft Show @ CL Lion's Bingo 6:00 pm @ CL Boat Parade 7:30 pm FIREWORKS @ DUSK LVL
6 Aerobics 7:30 am @ POA Bridge Club 7:00 pm @ POA	7 POA Office open 8:00 a.m. -6:00 p.m. Sand Volleyball @ NPB—1:00 pm Dodge ball @ SL courts -4:30 p.m.	8 Breakfast @ CL 8:00 am-10:00 Music Fest @ SL 1:00 pm POA Annual Membership Mtg. 9:00 am @ LVL Lion's Bingo 6:00 pm @ CL POA Office open 8:00 a.m. - noon
13 Aerobics 7:30 am @ POA Investment Club 5:30 pm @ POA Bridge Club 7:00 pm @ POA	14 Dodge ball @ SL courts -4:30 p.m. Sand Volleyball @ NPB—1:00 pm	15 Breakfast @ CL 8:00 am-10:00 am Lion's Bingo 6:00 pm @ CL
20 Aerobics 7:30 am @ POA Bridge Club 7:00 pm @ POA	21 Bonfire Sing-A-Long @ CL Sand Volleyball @ NPB—1:00 pm Dodge ball @ SL courts -4:30 p.m.	22 Breakfast @ CL 8:00 am-10:00 am Lion's Bingo 6:00 pm @ CL Cayman Campers @CL 10:00 am
27 Aerobics 7:30 am @ POA Bridge Club 7:00 pm @ POA	28 Sand Volleyball @ NPB—1:00 pm Dodge ball @ SL courts -4:30 p.m.	29 Breakfast at CL 8:00-10:00 am Lion's Bingo 6:00 pm @ CL Kid's Christmas 9:00 am @ CL Christmas Dinner noon @CL Family Dance/ Light Up Night 9:00 pm @ CL
3 Aerobics 7:30 am @ POA Bridge Club 7:00 pm @ POA	4 Sand Volleyball @ NPB—1:00 pm Dodge ball @ SL courts -4:30 p.m.	5 Breakfast @ CL 8:00 am-10:00 am Lion's Bingo 6:00pm @ CL

JULY 2006

PROPERTY OWNER QUIZ

- ◆ Does **Treasure Lake Common Property** include:
 - * A **PERIMETER** of varying depth around both lakes and golf courses?
 - * **PARKLETS, BEACHES, ACCESS & UNDEVELOPED AREAS** (between residential lots and outer Treasure Lake Property boundaries)?
 - * The **EASEMENTS** between the road and the front of residential lots?
- ◆ Is approval required to cut trees of **ALL SIZES** (below 6" diameter) on all TLPOA common property?
- ◆ Is approval required to remove **STUMPS** or **BRUSH** or to **EXCAVATE** on TLPOA Common Property?

See answers on page 2

MOM, I'M BORED!!

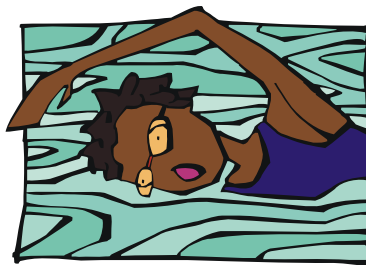
You won't be hearing your kids complaining about being bored and having nothing to do this summer when you enroll them in the Treasure Lake Summer Playground Program. The program runs from 9:00 a.m. to 1:00 p.m. Mondays through Fridays. The kids will be busy all day participating in all the fun activities that have been planned for them. There will be supervised sports, games, crafts, swimming, special events and much more. Each child needs to bring a bagged lunch, swimsuit and a towel. The cost for all this fun is only \$7.00 per day per child or \$28.00 per week. For more information or to enroll your child call 814-375-1742.



BASKETBALL TOURNAMENTS

If enough interest is shown basketball tournaments will be held at the Cayman Landing basketball courts. Teams can register as follows: 7th and 8th grade students and 9th through 12th grade students. The dates and times for the tournaments are as follows:

July 2- Girls' basketball tournament begins at 1:00 p.m. **July 9-** Boys' basketball tournament begins at 1:00 p.m.



SWIMMING LESSONS

It's not too late to enroll your child, 4 years old and older, for swimming lessons at the Cayman Landing pool. The next session of lessons will run from July 17 through August 14. Lessons will be held twice a week on Monday and Wednesday evenings from 6:00 p.m.-6:30 p.m. and 6:30 p.m.-7:00 p.m. or Tuesday and Thursday mornings from 10:00 a.m.-10:30 a.m. and 10:30 a.m.-11:00 a.m. The cost of the lesson is \$10.00 per child. Please call 814-375-1742 for more information.

CAYMAN CAMPERS CLUB SCHEDULE OF EVENTS

All Treasure Lake property owners are invited and welcome to attend these events.

- Club Meetings: 8/26, 9/23 & 10/21
- Breakfast: Saturdays 8-10 a.m.
- Church Service: Sundays at 9:30 a.m.
- POA Bingo: Wednesdays at 6:30 p.m.
- Bonfire Sing-a-long: 3rd Friday of each month
- Lions. Bingo: Covered Dish Dinners: Sundays at 12:30 p.m.
- July 2, 2006**-Golf Cart Parade 3-4:00 p.m.
- July 29, 2006**-Kid's Christmas 9-10:00 a.m.
 - Christmas Dinner noon to 1:30 p.m.
 - Family Dance 9-11:00 p.m.
 - Light-up Night 9:00 p.m.
- July 30, 2006** Gospel Music 7:00 p.m.
- August 12, 2006**-Pool Party 7-9:00 p.m.
- August 26, 2006**-Soup Contest and Lunch noon—1:30 p.m.
- September 2, 2006** Craft Show/Flea Market/Lunch 10:00 a.m. -3:00 p.m.
 - Family Dance-9-11:00 p.m.

A GREAT BIG THANK YOU TO.....

The **TL Sportsman's Club** for building and replacing picnic tables in the community, **Coldwell Banker Developac Realty** for donating the flags that line the entrance to Treasure Lake, The **Community Improvement Club** for all their hard work sprucing up the community. We have all benefited from the generosity of these individuals, organizations and companies.

HARTZFELD LITIGATION

What we now know of as “Treasure Lake” was first conceived by John DuBois. In the 1950’s, Mr. DuBois began selling lots in the immediate Treasure Lake area. A few of those sales occurred in the late 1950’s; but the bulk of lot sales by John DuBois occurred in the 1960’s prior to his ultimate sale to Great Northern Development Company.

Both John DuBois and Great Northern plotted lots surrounding Treasure Lake in a manner so as to preserve an area of land between the lake shore of Treasure Lake and the attendant lakefront lots that surround the lake. This area between the lake shore and the lakefront lots varies in width and appears (by covenants) to have been intended to be preserved as an area that can be used by all owners of lots within the Treasure Lake development.

One of the first lot owners within Treasure Lake were Milton H. and M. Imogene Hartzfeld. They initially received a Deed dated November 20, 1958. On September 23, 1987, M. Imogene Hartzfeld, who survived Mr. Hartzfeld, initiated a lawsuit naming the Treasure Lake Property Owners Association, Inc., (“TLPOA”) and the then Treasure Lake developer, Recreation Land Corporation (“Rec Land”) as Defendants. That lawsuit was an attempt by Mrs. Hartzfeld to secure, by adverse possession, title to a portion of the reserved land area surrounding Treasure Lake. The area she designated though is specifically located between the Hartzfeld lot (Lot N-11-A) and the Treasure Lake shoreline.

The TLPOA and Rec Land vigorously defended that lawsuit initially arguing in Preliminary Objections that all property owners within the Treasure Lake Subdivision needed to be joined as parties Defendant in view of their various common interests in the land area surrounding Treasure Lake. That issue was litigated both in the Clearfield County Court and the Superior Court. The Superior Court determined that all lot owners within Treasure Lake should be parties Defendant. However, in doing so, that Court also surmised that such joinder of all of those lot owners could conceivably be accomplished utilizing Pennsylvania’s procedural Class Action Rules.

However, all parties had significant difficulty tailoring the lawsuit to those Class Action Rules which do not contemplate a quiet title proceeding and further do not explain how any of the Class members within Treasure Lake as lot owners could be represented by the TLPOA in such a lawsuit.

At some point in 1991-1992, the Hartzfelds decided upon a different tactic. While the other matters were still pending, they initiated the construction of a dog pen and dog run on the area between their lot and the Treasure Lake shoreline. This resulted in an action by the TLPOA and Rec Land to remove that improvement (No. 92-16-EQU).

Rec Land essentially ceased development activities within Treasure Lake in 1996 with the sale of the amenities and raw land to the TLPOA, and was essentially released from the lawsuit. The TLPOA continued to defend the case alone.

After considerable argument and discourse, the TLPOA was designated the representative of the various lot owners even though not all lot owners may have the same opinion as to this lawsuit.

After several attempts at settlement, the parties have determined that the only solution is to formally litigate the issues as to the veracity of the Hartzfeld quiet title claims. This will be accomplished in a hearing to be held on October 18 and 19, 2006 at the Clearfield County Courthouse in Clearfield, Pennsylvania. Prior to that time, all Treasure Lake lot owners and owners of property within Treasure Lake having an interest in the area surrounding Treasure Lake will be notified formally as required by the Class Action Rules described above. All lot owners will be given the choice as to how to proceed and by whom they should be represented. Lot owners have the right to secure their own attorney and be independently represented.

However, as noted previously, this lawsuit deals only with a specific land area located directly between the Hartzfeld lot (N-11-A) and the Treasure Lake shoreline.

The TLPOA is presently not staffed to respond to telephone questions. However, the TLPOA has scheduled a special meeting to be held on August 12, 2006 at 10:00 A.M. at the TLPOA Administrative Offices within Treasure Lake to discuss this matter. Written questions concerning this lawsuit which are to be addressed at the special meeting should be sent care of TLPOA/Hartzfeld Litigation, 13 Treasure Lake, DuBois, PA 15801.

The TLPOA further intends to publish a summary of significant questions and answers developed from the meeting subsequent to August 12, 2006 and otherwise make the same available at the TLPOA offices within 10 days after the above meeting.

Once again, please remember that the lawsuit only deals with the specific land area between the Hartzfeld lot and the Treasure Lake shoreline and no other land area within Treasure Lake.

Golf Course Sponsors

We are pleased to have the following companies and individuals as hole sponsors
for the Silver and Gold courses:

National City Bank	Towne Market	C.W. Graphics
DuBois EMS Ambulance	Coca-Cola of DuBois	Johnson Motors
Lombardo Forestry Consultant	Raybuck's Tax Service	Penn Central
TL Ski Lodge	Prontock Beer Distributors	
United Propane Services	RAK Computer	
Onyx Waste Services	Lundberg Paving and Trucking	
Stoneberg Paving	Jeffrey DuBois, Attorney at Law	
Paris Companies	David P. King, Attorney at Law	
McCloskey Homes	QPS Data Forms	

Treasure Lake Property Owners Association
 13 Treasure Lake
 DuBois, PA 15801
 Phone: (814) 371-0711
 Fax: (814) 375-9072

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ACQUIRE
TREASURE
LAKE
LOTS**

**Must be current
on taxes.**

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4th of July

celebration
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freedom

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