

Hook, Line & Sinker



Cumberland Lakes Newsletter, Monterey, TN

Summer 2025 Edition

FROM THE DESK OF THE P.O.A. PRESIDENT:

It is incredible how fast our community is growing. If I have not had a chance to meet you yet, I would like to introduce myself, my name is Michael Perkowski. I am the current 2025 POA President. Moved here from Illinois. Avid bass angler. Married my beautiful wife Wendy right here on our property and celebrated with our neighbors at the community center in 2019. My Father, Richard, lives with us also after a long life in Wisconsin. We love all the nature and the beauty that our wooded and lake community has to offer. Planning a long life in our forever home. I am looking forward to collaborating with you, our board members, and our committees for the continued astounding growth of our community.

We have many opportunities for you to volunteer your time and connect with community members. Maybe you like to plan parties and would like to help our Activities committee. Enjoy wildlife? What about volunteering for some time on the Lakes & Parks committee. We also have volunteer opportunities for Neighborhood Watch to keep our neighborhood safe. Simply riding around our neighborhood on average once week every other month up to two times a day. Report what you see. How easy is that? By the way, this was the first committee I was on and still am. Volunteering your time for the community is greatly appreciated. "Many hands make light work." "It takes a village." You get the idea. Reach out and we can find the right fit for you on one of our many committees.

Summer is coming in quickly! Many exciting events for planned July Fourth celebration at the community center with good food, fun, and friends. August 16th potluck. September 1st Labor Day Bash. Check out the community calendar at cumberlandlakes.net for upcoming dates and times.

If you are cleaning up your property, please keep a watchful eye out for snakes as they will start to emerge as the weather starts to heat up. Please follow the AECC guidelines for clearing and burning found on the website. Burn permits are not currently required again until Oct 15th. Be a smart burner. Stay with the fire. Keep it manageable. Have a water source on hand to extinguish it along with a shovel. Remember, we have blowers, chain saws, a chipper, and a brush hog to help community members with clearing efforts.

If you have any questions, please use the "Contact Us" button on the community website at cumberlandlakes.net and we can work at getting you an answer. Please enjoy the rest of the newsletter!

Michael Perkowski
Cumberland Lakes
P.O.A. President

FIREWISE:

Good news for our community. The 3rd District commissioner has moved to tentatively fund the rescue unit in Mayland in the amount of \$300,000. Motion was unanimously approved with the help of the 7th District commissioner. Funding provides \$60,000 for a used fire engine along with \$40,000 for building expansion to house the extra equipment.

PARK/LAKES MANAGEMENT & IMPROVEMENT:

I hope that you enjoy all the nature and beauty that Tennessee has to offer as much as I do. We have an incredible amount of wildlife just inside Cumberland Lakes. We share our community with the animals that existed before we all moved in. We have Canadian geese. Fun to watch despite being a little messy on your lawn or road. They provide a true back to nature moment as they take off honking through the sun lit mist rising off the lake at early dawn. Just remember, they are protected under the Migratory Bird Treaty Act which does not allow them to be hurt or killed. Snakes - Yep. We got 'em, and they're out! Fortunately, only two are poisonous. Copperheads and Timber Rattlers. Tennessee Wildlife and Resources Agency (TWRA) is a good source for information on the State of Tennessee Wildlife Resources Agency (tn.gov/twra) website for more information and identification. If you are lucky to have a black snake hanging around your property they will chase the poisonous ones away. Cumberland Lakes is the home for deer, racoons, skunk, skinks (think lizard), frogs, hummingbirds, possum, squirrels, chipmunks, turtles, loons, beaver, bobcat, boar, and even bear. OH MY! Armadillos - Didn't even know Tennessee had these. Yes, it does, and their presence is being seen more and more. Be careful, these animals can carry leprosy. **DO NOT** handle them. If you must touch one, always wear gloves and wash your hands. There is a risk of disease.



If you like to fish, we have you covered. You do however require a TN fishing license. Both Cumberland Lake and Lazy Lake are stocked with Largemouth bass, catfish, various bream, and sterile grass carp. Please follow the catch and keep rules and regulations that can be found at tn.gov/twra and that are posted at both our boat ramps. TWRA advises that we DO NOT introduce crappies or other species as these fish will destroy the balance formed by the existence of the other fish. Unfortunately, we somehow have black crappies in our waters. If you catch a black crappie, please don't release it back into the lakes. DO NOT transport fish from other bodies of water into our lakes as this may introduce unwanted parasites, upset the existing balance, and it is illegal.

Our lakes are limited to vessels using electric motors, pedals, paddle, or wind power only. If you put your boat in and your gas motor is on the back the lower unit MUST BE covered inside a bag. This is to ensure that no oil is released into our waters. It does not matter how new your motor is....ALL gas motor's lower end unit MUST be covered. We also require that any vessel you intend to put on our lakes have boat stickers on the left and right side of the bow. Our lakes are for private use by the property owners of Cumberland Lakes. If you have had your boat out on other lakes, it is a good practice to rinse down your boat and trailer as not to transport unwanted vegetation species into our lakes.

In 2024 we had a bad bloom of vegetation crop up in both lakes. This may have been helped due to the low water levels and extreme light penetration. 150 sterile grass carp were divided and introduced into both lakes in the Spring of 2025. Over the next 2 years these vegetation eating carp should work naturally to control the growth in the lake without the problem of reproduction and without the need to introduce chemicals into the waters. If by chance you catch one of these please immediately release them back into the water.

If you have any questions, please use the "Contact Us" button located on cumberlandlakes.net

NEIGHBORHOOD WATCH:

Our community Neighborhood Watch program was formed in January of 2008, using approximately 16 volunteers. Instances of Burglary averaged between 1 and 3 instances per year. Suspicious vehicles started out at about 13 per year and have steadily decreased to about 1 to 2 per year. Refuse dumping has averaged around 1-2 instances per year. For various reasons number of volunteers has steadily decreased down to about 15 this year.

This is OUR community and the safety of our community is our responsibility.

The purpose of the Neighborhood Watch program is to add the visibility of watch patrollers to the community. Our group was started by the Cumberland County Sherriff's Department who offers consistent support and monitors our community activity through the use of our Cumberland Lakes Facebook site. It has been proven that visibility, through use of Magnetic Signs and or Flags on vehicles, of watch personnel throughout the community is an effective deterrent in crime control. The more volunteers that we have, results in less time per volunteer patrolling. Currently our watch personnel patrol about ONE week per 4 to 6 weeks of a schedule. The duty of each patroller is to drive through the community once (twice if possible) per day for a total of seven days. Our objective is to observe the property of our residents and look for open doors and or unusual vehicles parked in driveways or cul-de-sacs. Our patrollers are not authorized to enter a compromised home, only to report to 911 for investigation. Our other responsibility is to watch for fires of any sort. Home fires are to be reported to 911 and UNSUPERVISED fires are to be reported to President Mike Perkowski or Watch Chairman Thomas Torbleau. All this effort is designed to promote a safer community. If anyone would like to volunteer, please contact either our president Mike Perkowski or Watch Chairman Thomas Torbleau.



Quick Note: As an added measure of security at home, most cars now days come with a Key Fob. Keep your key fob at your bedside in case of emergency. When you detect strange noises in your home, just activate your key fobs Emergency Button to alert your neighbor and or deter a burglar from further criminal actions.

ENVIRONMENTAL CONTROL:

As of this writing, there are 15 home building projects going on in our area, along with many "summer time" work request like fences, sheds/garages, tree removal, etc. This demonstrates our community is still highly desired as a home destination.

In this article, I want to speak specifically to folks looking to purchase a lot in our community with the intention of building a home, or those that have already purchased their lot.

First, I would highly encourage you to read over and become familiar with the documents easily found on our website (cumberlandlakes.net), such as the Rules/Regulations for the AECC and the Covenants & Restrictions (C&R's) for our community, particularly sections 6,9,10. This will probably answer most, if not all of your questions about how to build and what you can build in our community. Understand that as an POA, we are a deed-restricted community which means our rules, regulations and guidelines are all meant to enhance the appearance of, the enjoyment of, and the property values of the properties in our neighborhood.

Please pay particular attention to recently voted on (by the POA) and adopted by our board, guidelines for construction, such as minimum livable square feet, roof pitch, garage requirements.

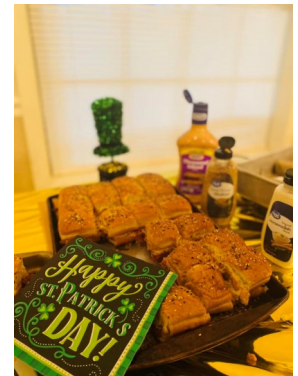
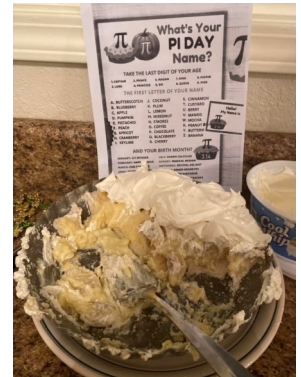
We are also a Fire Wise community and with that, have very strict regulations about burning both brush and construction slash fires.

In your planning, should you have questions that these forms don't seem to answer, you can reach out to me at cumberlandlakes.aecc@gmail.com

Wayne Benson, AECC Chairman

ACTIVITIES:

March Potluck: Oh, don't ya know we had a shamrockin' good time at the PIRISH themed potluck! Between Irish trivia and learning that there is more to Pi than just following a recipe we all know a wee bit more! Thank you, Carlson's & Pitcher's for, hosting an evening full of lots of laughter, good company, Irish food, & Pi-e!



April Potluck: Thank you to Christopher and Andrea S. Gardner for hosting an Egg-cellent Easter potluck dinner. Great that so many peeps hopped on over to the center to join in the fun. It was Egg-tra fun playing the Easter egg roll and bingo games.



Memorial Day Festivities: Let us unite in gratitude for the heroes who made our liberty possible. Their sacrifice lives on in the freedoms we cherish. Let us never forget. Because of those hero's we are able to gather freely and enjoy our neighbors. Our Memorial Day Cookout was a fantastic time. Unfortunately, we were not able to enjoy the outdoors but the rain couldn't dampen the great time had by all! Great to see so many neighbors and meet a few new ones.



June Potluck: This community is blessed with so many great cooks and two of the finest were the hosts of a smokin' good BBQ potluck tonight, featuring Pork Butt, Brisket Burnt Ends & Mississippi Chicken! Louie & Julie will need to go to bed early to catch up on sleep after the VERY early morning start to prepare all this goodness for us!



NEIGHBORHOOD NOTES:

If you are considering selling your Cumberland Lakes property...

As beautiful as our Cumberland Lakes community is, some of our property owners are finding that their life's plans have changed. Retirement looks like it will be somewhere other than our wooded wonderland or it is time to cash in on an investment. No matter the reason, their Cumberland Lakes plan is no longer part of what is next.

Should you find that your life plan has changed, too ... the Cumberland Lakes Property Owners' Association's website: www.cumberlandlakes.net is a great resource for you. You will find two menu buttons designed to help you with your property sale. Should you decide to list your property yourself – the menu button labeled **“For Sale by Owner Guidance”** is just for you. This tool will help you as you market and organize your property ownership papers. If you choose to hire a real estate company, the second menu button labeled **“Information for Realtors”** provides essential information to not only your agent, but you, too. Whether you choose to handle the sale yourself or hire an agent these menu buttons are extremely useful instruments for both the marketing of your property and closing process.

The Cumberland Lakes Covenants and Restrictions, By-Laws and building requirements and restrictions are all available on the website, as well. The site is a public site and available for any perspective buyer and their agent. The Cumberland Lakes website is most helpful when utilized early in your listing process and in any perspective buyer's assessment.

It is a general practice that a closing agent will contact the Property Owners' Association to check the status of your property maintenance fee payments. As well, they will inquire concerning any liens against property due to taxes or maintenance fees. The POA treasurer handles those questions. A \$185 set-up fee is due to the POA at the time of closing.

To contact the POA Treasurer or if you have any questions, please use the **“Contact Us”** option on the website. Should you find that selling your Cumberland Lakes property is what is best for your life plan, we wish you great happiness in the future.



The Furbabies of Cumberland Lakes –

Our Cat Pepper – Julie and Louie Check

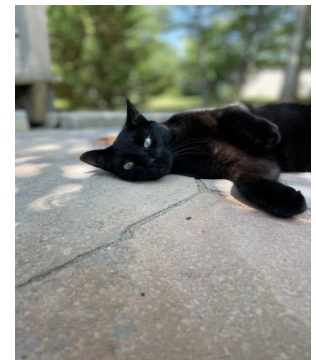
My husband and I are new to retirement here in Tennessee. We enjoy being retired. We moved here with no pets, but we had enjoyed cats previously. We decided not to get another pet because of the same old reason; we will be traveling and what to do with our pet. But we agreed that if the situation presented itself, we would consider it because we are cat lovers.

Well, fast forward about three years later - the situation presented itself. O elderly neighbor, Ken, who we had met just a handful of times, was going to an assisted living home. The word was sent out to the community. Would anyone consider adopting his cat? My husband and I looked at each other and said, what do you think? It would be nice to have a cat again. So, we said we could take him. We met with our other neighbor Phillip to meet the cat and gather all his items. When we got to Ken's house, we were very nervous. Phillip introduced us to a beautiful black cat named Pepper. We looked at each other and said it's meant to be. You see all my life; all my cats have had a 'name that began with the letter "P".

Pepper was not happy in his pet carrier. Phillip said it was a challenge to get him into the carrier. So, we got him home with all his familiar items. We set him up with food, water, cat box, and his toys. Opened the carrier and let him decide when the time was right.

We heard him at night, roaming the house. Exploring, eating, using his box, even playing with a toy or two, but no contact with us. He spent his daylight hours under the downstairs bed. We would talk to him but no luck getting him to come out. This went on for two weeks. Then one afternoon, I was sitting on the floor, just talking to him, scratching the rug and reaching towards him, trying to convince him to come out. Then he reached towards me, and he moved a little closer and closer.

I was able to touch his paw, then his head. Slow- slow... By this Louie came down and helped talk and encourage. Finally, he came out and moved to my lap and gladly received loves. He moved to Louie and proceeded to drool on both of us. He missed that connection that the pet and owner both enjoy! He was good after that. He is still a happy cat after four years!! We are happy too!!



Critter Corner: The Piliated Woodpecker



The Piliated Woodpecker or, *Dryocopus pileatus*- The Piliated woodpecker is the largest living woodpecker on our continent, growing nearly 3 times the size of more petite woodpecker species at nearly 20 inches in length. The bird is named for its prominent red crest. Piliated comes from the Latin term *pileatus*, meaning capped. The bill is long and chisel-like, about the length of the head. Piliated Woodpeckers are mostly black with white stripes on the face and neck and a flaming-red crest. Males have a red stripe on the cheek

Both Sexes

Length: 15.8-19.3 in

Weight: 8.8-12.3 oz

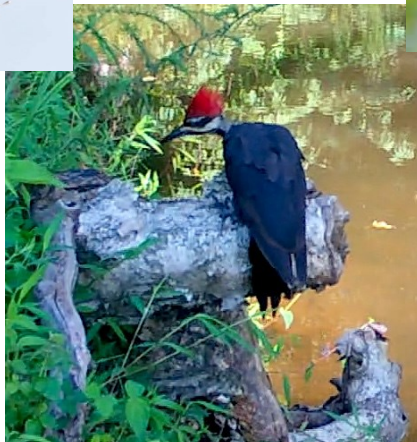
Wingspan: 26.0-29.5 in

With a long neck and a triangular crest that sweeps off the back of the head. In flight, the wings are broad and the bird can seem crow like revealing extensive white underwings and small white crescents on the upper side, at the bases of the primaries. Their flight undulates like other woodpeckers, which helps separate them from a crow's straight flight path.

They are quite vocal birds, typically making a high, clear, series of piping calls that lasts several seconds. Piliated Woodpeckers also give shorter calls that sound like *wuk, wuk* or *cuk, cuk* to indicate a territory boundary or to give an alarm.

Both sexes drum powerfully on trees at any time of the year, typically a fairly slow, deep rolling that lasts about 3 seconds. Males drum in late winter to establish and defend a territory, both sexes drum as part of courtship, and either sex may drum to solicit mating, to summon a mate from a distance, or in response to an intruder near a nest.

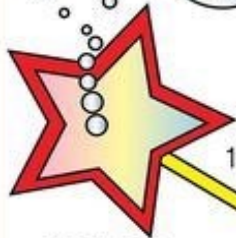
Piliated Woodpeckers are forest birds that require large, standing dead trees and downed wood. Forests can be evergreen, deciduous, or mixed and are often old, particularly in the West. In the East they live in young forests as well and may even be seen in partially wooded suburbs and backyards.



Reading Club Fun!

"Summer Words"

(Synonym Fun)



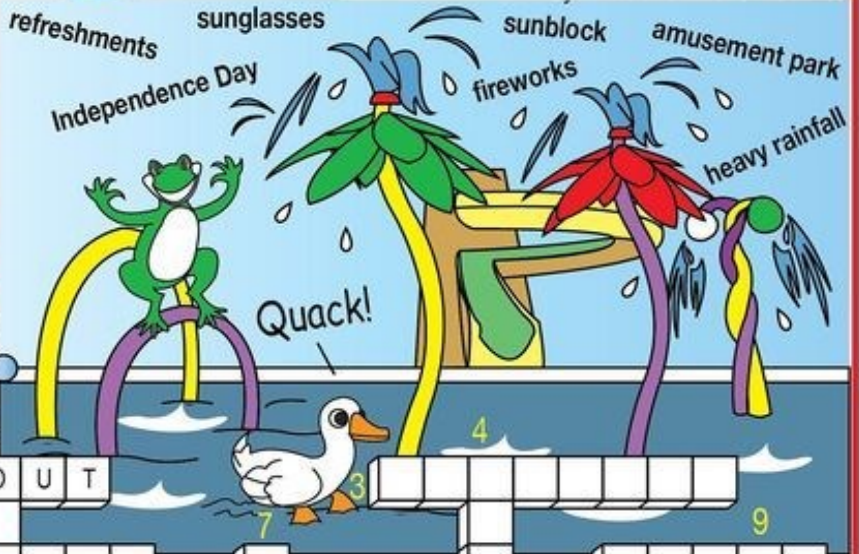
Read each numbered word below, then find the other word or phrase scattered around the puzzle that means almost the same thing (a synonym). The first one is done!



1. relax
2. outside
3. fair
4. shades
5. disk
6. frankfurter
7. pyrotechnics
8. shadow
9. sunshine
10. shoeless
11. barbecue
12. yard
13. humid
14. water gun
15. Fourth of July
16. bathing suit

17. shore
18. snacks
19. flip-flops
20. insects
21. perspiration
22. WaveRunner
23. breezy
24. make-believe
25. swimming hole
26. fun trip
27. boating
28. exercise
29. sunscreen

30. angling
31. theme park
32. playground
33. sweltering
34. downpour
35. sunny
36. trekking



Crossword puzzle grid with the following words pre-filled:

- 1. CHILL OUT
- 11. hiking
- 15. sweat
- 16. beach
- 19. shade
- 21. bright
- 26. muggy
- 27. hot
- 29. park
- 30. swimsuit
- 31. park
- 32. barefoot
- 33. festival
- 34. park
- 35. work out
- 36. festival





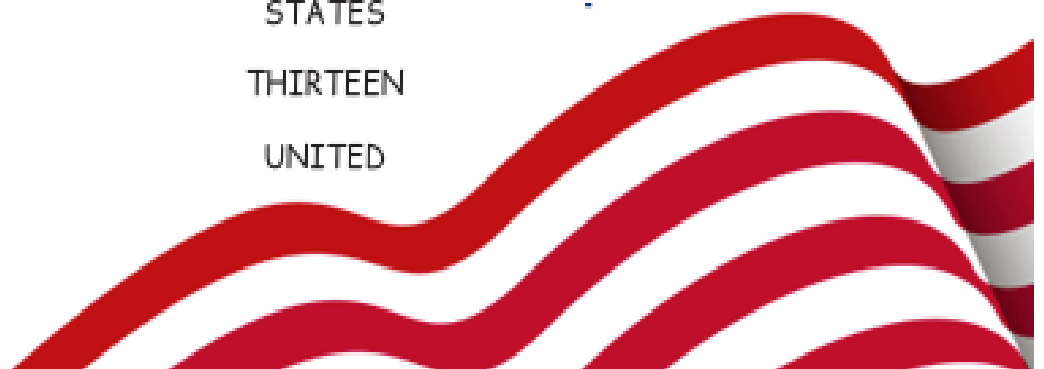
DIRECTIONS: Find and circle the vocabulary words in the grid. Look for them in all directions including backwards and diagonally.

4TH OF JULY

ADAMS
AMERICA
BARBECUE
COLONIES
CONGRESS
DECLARATION
EQUALITY
FIREWORKS
FOURTH
FREEDOM
HOTDOGS
INDEPENDENCE
JEFFERSON
JULY
LIBERTY
NATION
PARADE
REVOLUTION
RIGHTS

S	R	G	C	Q	G	Z	I	Q	E	Q	B	J	U	L	Y	P	S	L
N	O	I	T	A	R	A	L	C	E	D	X	A	U	M	R	A	A	I
L	U	M	V	D	O	M	E	X	G	L	J	A	L	E	F	R	V	B
C	V	C	X	J	E	F	F	E	R	S	O	N	V	C	G	A	X	E
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T	I	M	T	G	N	N	J	K	T	A	R	D	F	F	X	J	A	M
E	H	Q	G	M	W	E	I	I	R	G	W	Y	T	O	O	B	H	O
S	C	I	O	J	P	D	O	E	N	O	H	K	F	U	A	M	R	D
J	O	S	R	B	Q	N	U	V	S	B	W	X	U	R	L	N	B	E
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T	S	N	C	D	P	I	I	O	J	F	V	C	G	E	V	V	H	W
S	S	M	A	D	A	T	B	T	C	W	A	R	K	H	D	K	W	I
G	S	M	H	P	Y	O	G	Z	P	K	X	Y	L	U	R	X	P	P

STATES
THIRTEEN
UNITED



Nosh Nook:

Misty Dawn's Squash Casserole

3 lbs. squash, sliced or diced
1/2 cup onion
1 can cream of mushroom soup
1 cup mayo (NOT Miracle Whip)
1 egg
8 oz shredded cheddar cheese (or more if you love cheese)
1 tsp. salt
1/2 tsp pepper
2 sleeves Club or Ritz crackers (I prefer Club)
1 stick melted butter



Wash and slice or dice squash into bite-sized pieces and place in bowl.

In separate bowl mix together soup, mayo, eggs cheese, onions, salt and pepper. Pour over squash and stir until well mixed. Put in 9x13 casserole dish. In separate bowl, crush crackers and pour melted butter over top. Be sure to mix until crackers well coated and then spoon over casserole.

Cover with foil. Bake 350 for 30 min. Remove foil and cook an additional 20 min until browned on top.

Can add cooked chicken to make a complete meal.



Note from the Editor:

I apologize for the absence of the last several editions of the HL&S. The hiatus was due to my husband Jim's (the previous Web-Master and Board Member) illness. Jim lost his very hard-fought battle with leukemia on March 23, 2025. He passed at home peacefully with his dog Hobbs by his side. I miss him greatly; he was an incredibly kind person and a valued member of our community.

Note from the Editor: If you take unique pics, wildlife pics, extraordinary lake shots or others that you would like to see in next quarter's Hook, Line & Sinker Newsletter, please send them to me (dawn.dayton@gmail.com) with a tagline and I will be glad to add them to the next edition.
D.