



Boating, Skiing, Swimming, Fishing & ATV Safety Rules - Member Responsibilities

October 2025

All members of the Association have the responsibility to follow and enforce the rules outlined in this document.

- A. Every person operating a boat shall do so in a careful and prudent manner, having due regard for the rights, safety, and property of others. Operators must also have due regard for current conditions and hazards, either actual or potential, including weather, visibility, density of traffic, and possible injury to persons or property of others. No guest shall operate a boat on Lutheran Lake, unless the member responsible for said guest is present at the Lake.
- B. Each member is responsible for ensuring that their relatives and guests are informed of all Association rules and comply with them.
- C. All members are responsible for proper safety equipment in boats, as specified under "Safety Equipment Required" below. A permanent boat permit sticker will be issued and applied by a Board Member, upon receipt of the insurance certificate and completion of inspection. No boats (except paddle boats) may operate on the Lake without a sticker and proper registration with the Board of Directors.
- D. All boaters share the responsibility of maintaining a recommended 40 mph maximum speed limit on the water.
- E. All eligible boat operators are encouraged to complete the DNR boating safety course.
- F. A minimum of \$500,000 public liability insurance must be maintained against damage to persons or property resulting from the use of any motorized boat or ATV, UTV, any off-road vehicle, golf cart, or scooter.

All boats new to Lutheran Resort Association shall be pre-approved by the Safety Committee: Tom Rebber & Doug Denny

Boating and Skiing

1. Runabouts, outboard, **modified deck boats**, and inboard/outboard type boats shall not exceed the 19-foot series with a maximum centerline length of 18'-8" measured from bow to transom. The horsepower cannot exceed the USCG approved horsepower rating of the boat. The engine shall be the standard equipment version only as specified by the manufacturer.
2. Ski boats shall be AWSA approved 3-event tow boats (past or present) direct drive only and shall not exceed the 20-foot series with a maximum centerline length of 20'-6" measured from the bow to transom. No v-drives or wake-enhancing devices allowed. The horsepower cannot exceed the USCG approved horsepower rating of the boat. The engine shall be the standard equipment version only as specified by the manufacturer.
3. Pontoon boats shall not exceed the 20-foot series. No tritoons. **No fiberglass hulled pontoon boats**. The horsepower cannot exceed the USCG approved horsepower rating of the boat. The engine shall be the standard equipment version only as specified by the manufacturer. Pontoons shall stay in the areas between the shore and the orange buoys or the no-wake zones during skiing hours. Pontoons shall not anchor in coves or idle lanes during skiing hours.
4. Boats of more than 10 horsepower may be operated by persons 16 years of age who have been properly trained in the operation of the equipment. Operators less than 16 years of age are allowed only when accompanied by an adult 18 years of age or older.
5. All persons must be properly seated in **manufacturer provided seats** while the boat is in motion.
6. Only boats owned and insured by members of this Association are eligible to be registered.
7. No guest boats, no racing type craft, jet boats, deck boats, or houseboats, or personal watercraft (jet skis, wave runners, etc.) parasails are allowed on Lutheran Lake. Guest boats are defined as any boat not belonging to the member named on the membership certificate or an immediate family member defined

as spouse, son, or daughter. This person shall also provide proof of and maintain liability insurance on the approved boat. The member then assumes all responsibility for the operation of the boat, including enforcement of all Lutheran Lake Resort Association rules.

8. All approved boats may operate at high speeds from 10:00 a.m. – 8:00 p.m. or sunset, whichever comes first. All other times, boats are to idle with no wake.
9. All boats, knee boarders, skiers, and tube riders traveling at high speeds are to operate outside the orange buoys (in the main lake) except when starting or landing a skier, knee boarder, or tube rider, as long as conditions permit.
10. Slow moving boats (fishing, paddle, row, and others) are to operate in the area between the shore and the orange buoys during high-speed hours as defined in rule #8.
11. Ski-Booms are allowed on non-holiday weekdays only on direct drive ski-boats.
12. All boats must be properly lighted after dark.
13. All boats entering the main body of the lake must yield right-of-way and then turn right to follow in a counterclockwise direction.
14. All boats must carry one USCG approved life jacket per person (ski belts and cushions are not approved flotation devices).
15. All skiers, knee boarders, tube riders and others being pulled behind a boat must wear USCG approved flotation devices.
16. On holiday weekdays and weekends, only one device may be pulled behind a boat with one rider on that device. This includes skis, tubes, kneeboards, etc.
17. On non-holiday weekends (weekend is defined as Saturday & Sunday):
 - a. A maximum of two (2) devices may be pulled behind a boat with one rider per device. One device may be pulled with a maximum of two (2) riders subject to the manufacturer's recommendation. Devices must be pulled in a straight line (no weaving).
 - b. An observer, in addition to the driver, is required any time more than one (1) skier, knee boarder or tube rider is towed. There must be an observer present on all weekends and holidays.
18. The Lake may be closed to all boating and swimming for weed control treatment.
19. Each membership is limited to one (1) runabout and one (1) fishing boat.
20. Sailboats can only operate in ski lanes during non-holiday weekdays.
21. Boats and skiers, tubers, etc. must stop and start outside of the no wake restricted areas.
22. No towing of any device or persons after dusk.

SAFETY EQUIPMENT REQUIRED

Runabout Boats

- 3" Lot # / Side of Bow, Life Preservers (USCG), Paddle or Oars, Bailing Device, Lights After Dark & Fire Extinguisher

Fishing and Other Boats

- 3" Lot # / Side of Bow, Life Preservers (USCG), Paddle or Oars, Bailing Device, Lights After Dark

Paddle Boats

- 3" Lot # / Side of Bow

Swimming and Fishing

1. Swimming is confined to within the shore and the orange buoys during skiing hours. Afterwards, any swimmers, unanchored rafts, or floats more than 75 feet from shore must be accompanied by a boat. Location and size of any anchored wood raft must be approved by the Board of Directors.
2. Fishing from boats must be confined to the areas between the shore and the orange buoys or the no-wake zones during skiing hours.
3. Fishing boats with seats mounted higher than the sides of the boat may be used for fishing only, not towing skiers, etc.

ATV – Off Road/Recreational Vehicles, ATV, UTV, Golf Cart, Scooter, Etc.

1. All members are responsible and liable for the operation and safety of their motorized recreational and work-enhancing vehicles.

2. No vehicle without proper registration, proof of insurance, and inspection by the Board of Directors may operate on Lake property. All recreational vehicles are to be inspected before use on Lake property; if not inspected before use, operation is suspended until inspected. Included with inspection will be agent signed Proof of Liability and Property Damage Insurance, signed Release of Claims, reading of the Safety Rules by the member, and signing that they have read and received a copy of the Safety Rules.
3. 3" Lot numbers and a permanent sticker must be displayed in a readable fashion on all of the vehicles mentioned in #1.
4. All vehicles listed in #1 are to be driven or ridden in accordance with the manufacturer's safety precautions. The Board of Directors strongly recommends wearing a safety helmet.
5. Only vehicles owned by members of this Association are eligible to be registered. If a family member operates an ATV, it is the members' responsibility to instruct them on ATV safety, as well as the Association rules governing the use of the vehicle. The rider's conduct is the responsibility of the member.
6. A maximum of four (4) ATVs are allowed on any lot.
7. Operation of ATVs on Association trails is permitted between the hours of 10:00 a.m. – 8:00 p.m. Riding to and from cabins or mailboxes is permitted after dark as long as vehicle is night equipped.
8. Only one operator is allowed per vehicle – NO PASSENGERS, except for two passenger equipped vehicles.
9. All operators must be at least 16 years of age (12 years of age for traditional Golf Carts only) or the manufacturer's recommended age posted on the vehicle. An adult member of Lutheran Resort Association must accompany operators of ATVs with manufacturer's recommended age under 16.
10. All vehicles must have an exhaust system, which includes an approved original equipment spark arrestor that is intact.
11. All operators of vehicles mentioned in #1 must respect the rights and wishes of adjoining property owners. Operation of all vehicles must be limited to the lot designated for your exclusive use or Association common ground. Riding on any lot other than the one designated to a rider/member is not allowable without specific permission.
12. NO GUEST ATVs ARE ALLOWED ON LAKE PROPERTY AT ANY TIME. For definition of Guest, See #7 under Boating and Skiing.
13. Guests are not allowed to operate ATVs on Lake property at any time.
14. ANYONE RIDING ON THE DAM OR SPILLWAY WILL HAVE RIDING PRIVILEGES SUSPENDED IMMEDIATELY AND PERMANENTLY.

Non-compliance to the Rules outlined in this document can result in loss of membership privileges.
Habitual non-compliance can result in loss of membership.

Non-Compliance:

- a. **1st violation each year- Upon verbal warning of violation from the Board of Directors, member must discontinue violation. In addition, the member will receive a written notice of the violation.**
- b. **2nd violation each year or continued violation of Safety Rules- Member may receive loss of Lake privileges for one summer weekend, the date of which shall be determined by the Board of Directors, and the member will be required to meet with the Board.**
- c. **3rd violation of Safety Rules each year or refusal to meet with the Board of Directors after the 2nd violation, member may receive a loss of Lake privileges of up to 30 days and is required to meet with the Board of Directors at their next regular scheduled monthly meeting.**
- d. **In addition, a member who has shown contempt for the rules set forth by the membership shall be considered in violation of the Bi-Laws of the association, and subject to penalties as outlined in Article III, section 3, of said By-Laws, dealing with members in good standing.**