



A Brief History
of the
Crystal Lake Club, Inc.
Oldham County, KY

James D. Allen

A Brief History of the Crystal Lake Club, Inc. Oldham County, KY

Dedicated to all the men and women,
past, present and future,
who contributed to making Crystal Lake Club, Inc.
a great place to live.

CRYSTAL Lake

PRE-DEVELOPMENT

SALE

**LARGE VACATION
and HOME SITES...**



**ENJOY LIVING
WHILE YOU ARE LIVING!**

It Is Easy To Own
Your Vacation And
Home Site At Beautifully
Wooded Crystal Lake.
We Do Our Own Financing.
No Credit Investigation
Or Closing Cost.



**EASY BUDGET TERMS
SMALL DOWN PAYMENT
SMALL MONTHLY PAYMENTS**

Enjoy more than 100 acres of crystal
clear private lake, restricted to the use
of property owners only, nearing
completion in the heart of a wooded
wonderland just 30 minutes from
Louisville. Over 700 homesites to select
from in this beautiful location SUPPLIED
WITH CITY WATER. The lovely surroundings
and lake, which will be heavily stocked
with game fish when completed,
make this your own private
paradise. Act now...
for choice
selection.



**JUST A SHORT RIDE
FROM LOUISVILLE**

Drive out Old Brownsboro Road (Ky. 22)
to Crestwood, Ky. . . . then (Ky. 146)
to LaGrange, turn right at blinker light
and drive 5 blocks to Crystal Lake.

OFFICE ON CRYSTAL LAKE SITE

OPEN EVERY DAY 8:30 A.M. TILL 7 P.M.

ALL SALES SUBJECT TO APPROVAL OF CLUB MEMBERSHIP COMMITTEE.
We are a member of the LA GRANGE, OLDHAM COUNTY CHAMBER OF COMMERCE

(Source: The Courier Journal (Louisville, Kentucky), June 16, 1963, Page 69)

Note the outdated comment: "ALL SALES SUBJECT TO APPROVAL OF CLUB MEMBERSHIP."

A Brief History of Crystal Lake

Copyright 2017, 2020, 2023

by

James D. Allen

All rights reserved

Commissioned and published by the Crystal Lake Club

Printed in the United States of America

All rights of the Oldham Era (LaGrange, KY) and The Courier-Journal (Louisville, KY) are retained by the respective organizations as cited and used here with permission.

CRYSTAL Lake

Large Vacation or Home Sites . . .

LOW, LOW BUDGET TERMS
At Pre-Development Prices
\$48⁰⁰ DOWN
\$24⁰⁰ PER MONTH




City Water to Every Site

We do our own financing . . . no credit investigation or closing costs.

The Dam is Finished —the Lake is Filling.
Don't delay! See beautiful Crystal Lake today. Office at Crystal Lake open every day until dark.

JUST A 30 MINUTE RIDE FROM LOUISVILLE
Drive out Old Brownsboro Road (KY 22) to Crestwood, Ky., then (KY 146) to LaGrange, turn right at blinker light and drive 5 blocks to Crystal Lake.



ALL SALES SUBJECT TO APPROVAL OF CLUB MEMBERSHIP COMMITTEE.
We are a member of the LA GRANGE, OLDHAM COUNTY CHAMBER OF COMMERCE.

(Source: The Courier-Journal (Louisville, Kentucky) Sunday, July 21, 1963)

Forward

In September of 2016, President Connie Oldham requested the “History of the Crystal Lake Club” (CLC) be written for the benefit of the CLC members. The document is intended to be informational and in no way may it be used for, or is suitable for, legal use, or for revenue-generation. This book is based on a variety of sources to the best of the author’s ability. Text comments in square brackets are those of the author.

We hope you find it entertaining.

Sincerely,

The following 2016-17 Board of Directors

Connie Oldham – President
Faye Frank – Treasurer
Jim Allen – Secretary
Meri Hutchison – Club House Manager
Aaron Curtsinger – Lake and Grounds
Arnold Oldham – Lake and Grounds
Kim Moore – Lake and Grounds
Mike Glasser – Lake and Grounds

Office at
CRYSTAL LAKE
Open Daily
8 A.M. 'til Dark

There's a
Great New World
of Fun for Everyone at
CRYSTAL LAKE!
at La Grange, Ky.
Select the Site for Your
Resort Home Now!

Just Look What Crystal Lake Offers
You, Your Family and Friends!

- LOVELY HOME SITES AT BARGAIN PRICES

\$24 FROM **\$24** PER MONTH
DOWN AND

- 80' x 150' LOTS—MANY EVEN LARGER!
- YOU DON'T HAVE TO BUILD NOW

Enjoy fishing, boating and swimming privileges NOW and build when you are ready. Your home site will be increasing in value during every pleasurable minute!

- STREET LIGHTS, CITY WATER, FIRE PLUGS,
- A 110-ACRE CLEAR LAKE STOCKED WITH 50,000 FISH. BEAUTIFUL SWIMMING BEACH INCLUDING TWO FLOATS AND A SHALLOW END FOR CHILDREN.
- BATHHOUSE PLUS CLUB HOUSE FOR USE BY EVERY HOME SITE OWNER!

Yes, buy the site for your resort or retirement home at beautiful Crystal Lake NOW—while bargain prices are still available! Crystal Lake is located only 25 minutes from Louisville at La Grange, Ky.

CHOICE LAKE FRONT AND LAKE VIEW VACATION SITES

BOATING AND FISHING IN 110-ACRE LAKE

BEAUTIFUL SWIMMING BEACH

LIFE GUARD ON DUTY ALL DAY LONG

CRYSTAL Lake

ALL SALES SUBJECT TO APPROVAL OF CLUB MEMBERSHIP COMMITTEE
We are members of the LAGRANGE, OLDHAM COUNTY CHAMBER OF COMMERCE

(Source: The Courier-Journal, Sunday, July 12, 1964, Page 69)

Notice that this is a 1964 advertisement, about one year past the opening date.

Acknowledgements

Many thanks to the people, organizations and businesses who helped in the process of writing this book:

- Billy Neubauer for extensive editing of the book
- Connie and Arnold Oldham
- Danny Doty
- David (Mike) Taylor – Public Records Management - Open Records Section, Division of Environmental Program Support, Kentucky Department for Environmental Protection
- Nancy Doty (and in recognition of her late husband Lawrence)
- Jerry Miller for his editing and contributions
- Joseph and Judith Ott for their review
- John Duncan, Clore & Duncan Realtors, LaGrange, KY
- Julie K. Barr, Oldham County Clerk, Oldham County, KY and her staff including Nancy Donner and Phyllis Cousens from the deed and records office.
- Laura Hammond for her editing and advice
- Nancy Theiss and The Oldham County Historical Society (www.oldhamcountayhistoricalsociety.org)
- Ollie Puccillo
- Renée Koerner, Big Fish Farms, Bethel Ohio
- Ron Gruzesky, Kentucky Division of Water
- Software Management LLC - for the electronic access to eCLLIX
- Mr. Ray Simpson, Esq.

A special “Thank You” to The Courier-Journal and the Oldham Era for permission to use their content.



CRYSTAL Lake

SALES ARE GOOD!

Things are really popping at CRYSTAL LAKE. The past two Sundays we've been flooded with buyers . . . but we don't want to neglect anyone so come on out any day or in the cool of the evening.

**OFFICES OPEN EVERY DAY 8:30 A.M. UNTIL DARK
ON CRYSTAL LAKE SITE**



*Come out and
select your
large vacation
or home site now*

**EASY
BUDGET
TERMS**



JUST A 30 MINUTE RIDE FROM LOUISVILLE

Drive out Old Brownsboro Road (Ky. 22) to Crestwood, Ky. . . . then (Ky. 146) to LaGrange, turn right at blinker light and drive 5 blocks to Crystal Lake.

ALL SALES SUBJECT TO APPROVAL OF CLUB MEMBERSHIP COMMITTEE.
We are a member of the LA GRANGE, OLDHAM COUNTY CHAMBER OF COMMERCE

Source: The Courier-Journal, July 23, 1963, Page 69)

Table of Contents

Forward.....	1
Acknowledgements.....	3
Introduction	1
Geology and Early Maps	3
Crystal Lake History.....	9
The Subdivision	9
The Club	19
In the News	21
The Dam.....	25
Wasted	33
The Roads.....	39
The Other Road: I-71.....	47
Go Into The Light!	51
Ship Shape.....	55
In Memory of	61
The Lake	63
Fish	66
“Carpe” Diem	68
Piranhas.....	70
The Fox Cemetery	73
Stories	78
Got Gas?.....	78
Lover’s Lane	78
Trivia Question	79
Tornados	79
Water Skiing	80
Alligator.....	80
Motor Skates.....	80
Oh, Rats!.....	81
Events of 1963.....	83
Statistics	85



Sunrise over Crystal Lake - 2016

Introduction

In 2018, the Crystal Lake subdivision will be 55 years old and the Club will be 53.

There are still eyewitnesses to the creation of the subdivision and the challenges they overcame to create this little piece of God's country, and the effect it had on the lives of the people who live here.

The intention of this book is to capture as much history and personal stories as possible in one place. If you have a suggestion, corrections or ideas that come after this book is published, please contact a Board Director, or send them to:

CLC Board of Directors – ATTN: History of CLC
1606-A Grange Drive
LaGrange, KY 40031

-or-

webmaster@ourcrystallake.org

DON'T WAIT!
Enjoy Lake Living NOW On



... your ideal year 'round vacation homesite
SPACIOUS • ECONOMICAL • IMMEDIATE



All city conveniences are yours at this
fun-packed lakeside wonderland!

ENJOY YOUR OWN RESORT at BARGAIN PRICES!

✓ 80'x150' Homesites—Many Larger	✓ Bath House Plus Club House
✓ Bargain Prices	✓ New Interstate Highway I-71 Will Have An Exit at Crystal Lake
✓ Low, Easy Budget Terms—Lake Front Property May Never Be Offered Again at These Low Prices and Easy Terms	✓ 110-Acre Clear Lake Well Stocked With Over 50,000 Fish
✓ Street Lights	✓ You Are Not Required to Build. Enjoy Fishing, Boating and Swimming While Your Homesite Increases In Value
✓ City Water and Fire Plugs	
✓ Beautiful Swimming Beach Including 2 Floats and Shallow End for Children	

Office at Crystal Lake Open 8:30 A.M. Until Dark Every Day

Buy your retirement homesite NOW at bargain prices at Crystal Lake, only 25 minutes from Louisville at LaGrange, Ky. Drive out Old Brownsboro Road (KY 22) to Crestwood, Ky., then (KY 146) to LaGrange, turn right at blinker light and drive 5 blocks to Crystal Lake. All sales subject to approval of the club membership committee.

(Source: The Courier Journal (Louisville, Kentucky) Sunday, June 14, 1964, Page 78)

Geology and Early Maps

The U.S. Army Core of Engineers¹ describes the Crystal Lake dam area (and by proximity, the subdivision) as:

“General Geology: (Geologic Quadrangle Map: Smithfield, Kentucky.) The dam is located in the Outer Bluegrass Physiographic Region. The topography in the vicinity of the site is gently to moderately rolling with flat topped ridges. Bedrock at the dam consists of the Saluda Dolomite and Bardstown Members of the Drake Formation (formerly called the Richmond Formation). The formation is Upper Ordovician in age. The Saluda Dolomite Member is composed of Dolomite, dolomitic mudstone, shale and limestone. The Bardstown Member is composed of interbedded limestone and shale. The Ballardsville Fault is located approximately two miles east of Crystal Lake Dam. The Fault strikes north-south and has a maximum vertical displacement of approximately 120 feet. The dam is located in moderate risk zone 2.”

The University of Kentucky geological maps² show the extent of these features, sampled here as Figure 1. The brown area is Upper Ordovician Drakes Formation. The fault lines are black; red circles are known sink holes; gas wells are numbered in white blocks. A few pointers have been added, explaining a few map labels. For example, it indicates that the city of LaGrange is sitting on a natural gas field. This is a very interesting resource to visit on the internet and much easier to read than Figure 1.

¹ U.S. Army Corps of Engineers, Crystal Lake Dam Oldham County, Kentucky, KY00300, Phase I Inspection report National Dam Safety Program, July 6, 1978

² University of Kentucky, <http://kgs.uky.edu/kgsmap>

A Brief History of Crystal Lake

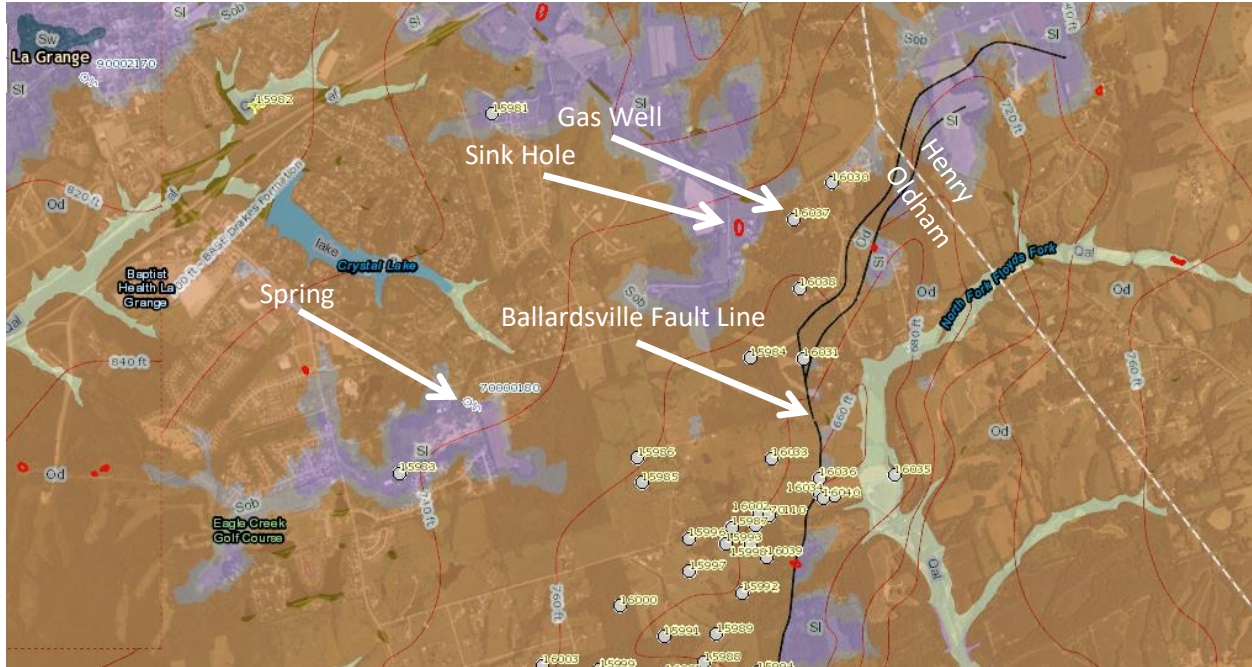


Figure 1 Geological Map

The Ordovician age was named after the people of early Britain. It is part of the Paleozoic Era [from palios (old) and zoön (animal)] that began 542 million years ago and lasted about 291 million years, ending in a “gigantic extinction” event. Dinosaurs appeared after the end of this Era. During the Ordovician period, there was a diversity of marine life including vertebrates and vascular plants. Fossils can be seen around Crystal Lake. Some of the fossils found in LaGrange are in very hard and dense rock, while nearby, in the same layer of rock, there may be loose conglomerates of fossils. Many layers of the local strata appear to be alluvial and “lifeless”.



Figure 2 Rock Layer examples

Figure 2 shows alternate layers of brown mud, loose gray shale, and sandstone at a construction site on the south-east corner of Highways 146 and 393 and is at roughly the same elevation as Highway 53. These rocks are Late Ordovician and Silurian³. This specific excavation did not contain any fossil content.

³ Thanks to Kyle Hartshorn and Lawrence Howard for their help identifying each rock layer.

A Brief History of Crystal Lake

LaGrange and L & N Lake of about 92 acres, previously owned by Marian R. Rankin and his wife Dorris (sic).

On the same day TWL also purchased⁵ about 101.25 acres from Robert M. and Catherine A Stoess (which the Stoess' previously purchased from "Edmonia De Busk Schlenker and husband") for about \$16,300. It excluded the Fox cemetery (See "The Fox Cemetery" chapter) described as: "Excepting therefrom a lot 12 x 12 as a burial ground with right of ingress and egress thereto."

On May 2, 1963, Twin Lake Developers purchased⁶ a 10.2 acre lot north of Massie School House road from Henry and Anna Allgeier. It began at a post on the southwest corner of the Robert Stoess 101.25 acre tract and shares an edge with the Dulaney tract. It was previously owned by Earl and Nellie Heilman.

Those three acquisitions were the basis for the Crystal Lake subdivision.

Figure 4 (page 8) shows the planned extent of Crystal Lake on the U.S.G.S Topo map as is recorded in the KY00300 report. Note that north is to the left. The watershed boundary encompasses about 1.6 square miles (1011 acres), according to their records. The original subdivision is 420 acres, according to Mr. Bray, the head of Twin Lakes Developers.

In 1964, the lake was full and apparently causing some issues with James and Margaret Coffey's 77.25 acre farm on the south east side of the lake. The dam across Curry's Fork Creek on the property obtained from Dulaney Veneer Company, Inc. had filled, resulting in about a 110 acre lake according to the deed⁷. [A subsequent estimate of the Lake's size by Board Lake and Grounds members was between 96 and 98 acres and it is common to see 80 and 88 acres cited in literature.] The water caused branches of the creek to flood certain parts of Coffey's farm. It interfered with the time it took Mr. Coffey to travel from the west side of his farm to the east side. It also caused damage to grass and crops growing in the low areas adjacent to the creek.

On May 27, 1964, Twin Lake Developers and Mr. and Mrs. Coffey entered into a legal agreement⁸ to settle the issues. Per the agreement, Twin Lake Developers (TLD) agreed to:

- Fill in the irregular area in the clover field in the bottom land affected with top soil obtained from its adjacent land.
- Fill in the rectangular area in the pasture field in the bottom land affected with top soil obtained from its adjacent land.
- Fill in the triangular area in the corn field in the bottom land affected with top soil from its adjacent land

⁵ Oldham County, Deed Book 95, Page 271

⁶ Oldham County, Deed Book 95, Page 365

⁷ Oldham County, Deed Book 98, Page 346

⁸ Oldham County, Deed Book 88, Page 346

A Brief History of Crystal Lake

The total of fill covered approximately $\frac{1}{2}$ to $\frac{3}{4}$ of an acre and was to be filled enough to drain the areas to the banks of the creek.

- Construct a crossing across the creek using culverts and a rock top, and build two new crossings over the two small creeks, grading off the banks of the creeks and adding crushed stone on the sloping bank that Mr. Coffey may use.
- Remove the trees that were growing on the property so that the Mr. Coffey might have a roadway to the eastern portion of his farm which is on the eastern side of the creek.
- Acquire 3.04 acres of land adjacent to both parties from Henry Allgeier, and to convey that land to Mr. and Mrs. Coffey.

Fast forward in time to September 22, 1966: The Conveyance Deed⁹ from The Twin Lake Developers to the Crystal Lake Club, Inc. describes the property transferred to the Crystal Lake Club, Inc. Working back in time to connect these lots to the Bishop farm was interesting but not productive.

⁹ Oldham County, Deed Book 106, Page 558

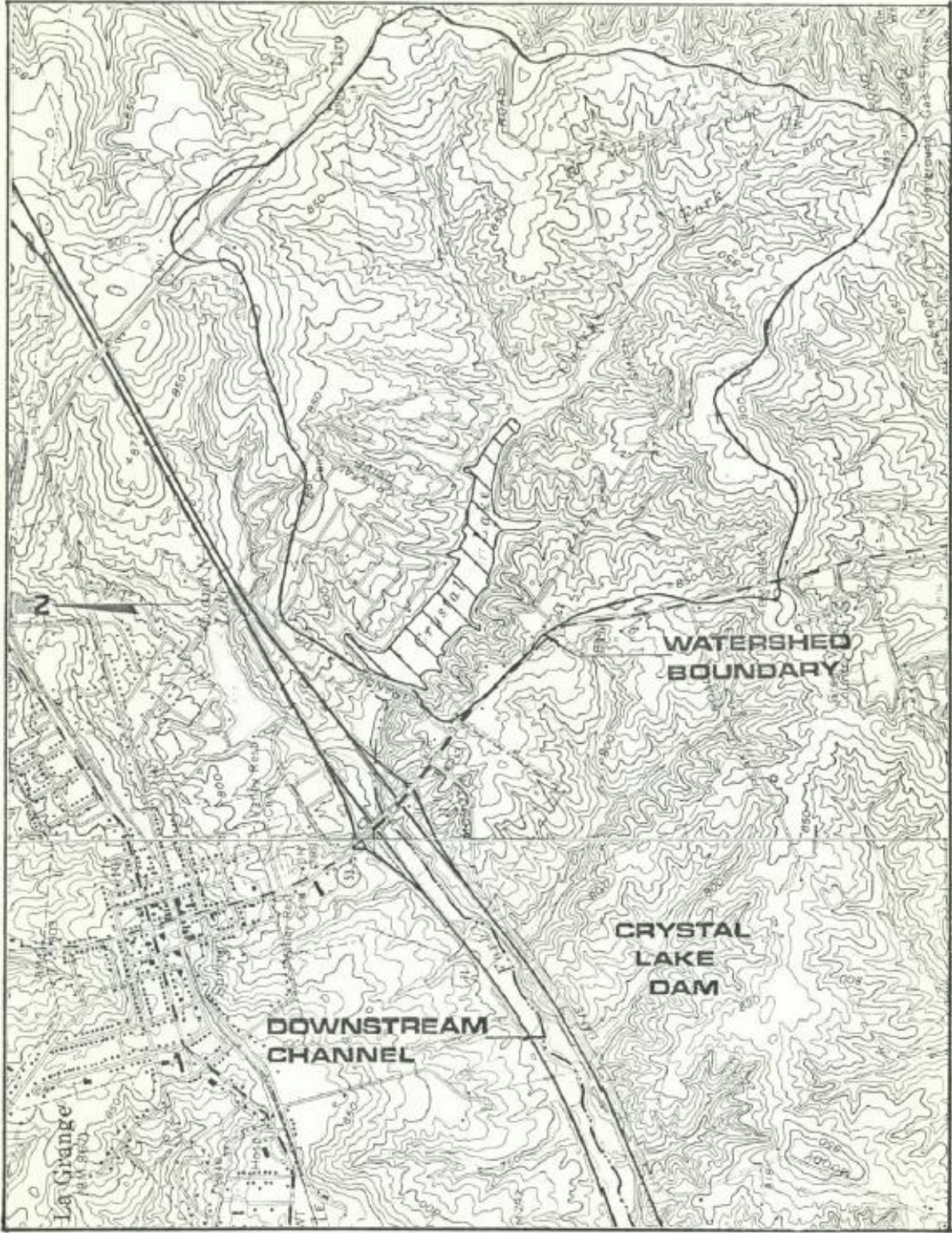


Figure 4 U.S.G.S Topo Map with Crystal Lake

Crystal Lake History

The subdivision was a hot item when it started in 1963 and has been in the news a few times since then. This chapter relates some of those stories about the development of the subdivision and how it evolved to what it is today.

The Subdivision

Figure 5 is a reproduction of the photo in the clubhouse. The water appears to have been artificially added and isn't a 100% accurate representation. John Duncan (Clare & Duncan Realtors) remembered the photographs and thought they may have been taken by Bill Davis, a photographer for The Courier-Journal newspaper. Bill was taking aerial photos of Kentucky's county seats and also captured the Crystal Lake subdivision. Prints were being made for Danny Doty in the office next to John's which is how he came to know about it.



Figure 5 Aerial view c.1963

Figure 6 is a September 2016 satellite map¹⁰ with approximately the same perspective.

¹⁰ Google Earth, ©2016, Imagery date: 9/20/2016, 38°23'56.03" N 85°21'55.36" W, Elevation 776 ft., Eye Altitude 6776 ft.



Figure 6 Aerial View 2016

The subdivision was advertised as having 780 to 800 lots (depending on the account). It was anticipated to be a short drive from Louisville by the proposed Interstate highway. The Interstate's route was approved in 1963 and it had a large effect on the subdivision (also see "The Other Road: I-71").

The "In the News" chapter includes some status reports from the Oldham Era, and the following article¹¹ describes the development of the subdivision in April 1963.

¹¹ Oldham Era, April 18, 1963, Vol. 87, Number 11, Page 1



NEW ROADS—Shown above is one of the new roads being built along the proposed shore line of the lake in the new subdivision being built south of LaGrange.

Work Started On New Land Development Near LaGrange

“Construction started last week on the 410-acre subdivision near LaGrange and Harry Bray, developer, said he hoped to be able to start selling lots by the middle of May. The location of the development is just east of Highway 53 (Ballardsville Road) about ½ miles south of the city.

Two construction crews are working full blast in laying out the roads, clearing land and moving dirt for the construction of the lake dam that will form a 100 acre lake.

The subdivision will feature homes in the \$10,000 and up bracket and local contractors will construct a model home for inspection by the public. These homes will be offered either in a package deal or put up on an owner’s lot in the development.

Mr. Bray stated that the subdivision will be under restrictions and some of these are: no trailers, no used home may be moved to the property, set-back regulations on the closeness of homes, and many other protective features.

A Brief History of Crystal Lake

The business of the subdivision will be handled by a corporation and each person buying a lot will become a member of the company. Lot owners will be allowed the privilege of fishing, boating, swimming, etc. on the lake which will be heavily stocked by the developer. The lake, the dam of which is now being constructed, will take approximately six to eight weeks to fill, according to the engineers' estimates. Water from the city of LaGrange will be available to lot purchasers and this will solve one of the most pressing problems of any new land development."



DAM SITE—The heavy black line in the above photo shows the approximate position of the new dam that will be built in the subdivision to form a 100-acre lake.

An article in The Courier-Journal¹² on July 26, 1964 follows up on the status of the subdivision,

"The Commercial Lake – built with one purpose alone: to provide a magnet for lot sales – is doing well around Louisville, judging from two current developments within 40 to 60 minutes of Louisville.

The developer of Crystal Lake, a mile south of La Grange, has sold 500 lots since opening last summer, mostly to Louisville buyers. The lake filled up in March, and is now the busy scene of weekend lot-shopping and grass cutting.

¹² The Courier-Journal, "Commercial Lakes Attract Home-Lot Buyers", Sunday morning, July 26, 1964, Page 8

A Brief History of Crystal Lake

Harry Bray, developer, says 14 families have moved into new homes, 50 families expect to build this summer, and the remaining 400-buyers appear to drive around every weekend just to see how things are going.

I-75 Involved

All remaining lots will probably be sold by Labor Day, said Bray, whose development company owns the 420 acres on which the subdivision and lake lie. He is especially optimistic since Interstate Route 75 (Louisville to Cincinnati) [we know this to be Interstate 71] will cross a corner of the subdivision. Lots at one corner already have been sold for future commercial use, he said.

...”

In 1967, the Commonwealth of Kentucky purchased about 146 lots (counted from the deed records) of the fledging Crystal Lake subdivision for Interstate 71. Twin Lake Developers sold about 65 lots¹³ for \$72,550. That included some of the subdivision’s commercial lots that bordered Highway 53 (known as “Tracts A, B, C, and D”). The Commonwealth also purchased all or parts of about 81 other Crystal Lake lots from the individual owners. Ollie Puccillo recalled that some of the lot owners affected by I-71 purchased other lots within the subdivision. The right-of-way functionally split the subdivision into two parts as shown in Figure 7, reducing the total number of residential lots and consequently, the number of financially contributing members in the subdivision.

¹³ Oldham County, Deed Book 108, Page 298. Described as “Lots in Crystal Lake Sub.”

A Brief History of Crystal Lake

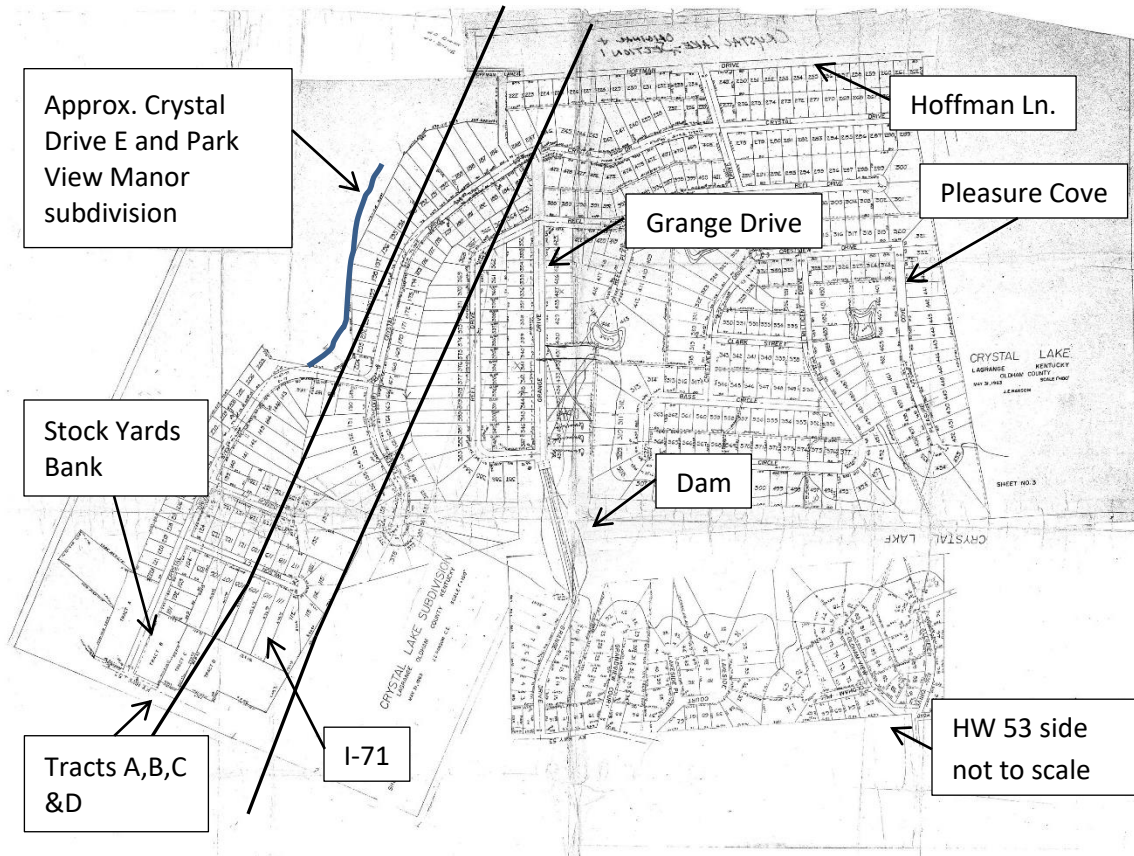


Figure 7 Crystal Lake (Portion)

Figure 7 is the original plat map for two sections of the Crystal Lake subdivision with I-71 approximately superimposed. Note that the “additions” [section] for most of Crystal Drive, Rankin Drive, Tina Court, Bobber Court and Spinner Place are not part of this Figure. They are part of other additions and consequently, different plats.

After the dust settled, there were still about 80 lots or parcels (per court documents) north of Interstate 71. Today, about 25 individual lots on Crystal Drive East are still there. Although the Oldham County Planning and Zoning map¹⁴ in Figure 8 shows these lots as part of the “Crystal Lake” subdivision¹⁵, they are only referring to the original plat map description. The lots are actually part of the City of LaGrange and no longer part of the Crystal Lake Club, Inc. An entry in the September 2, 1969 Crystal Lake Club minutes said: “*The part of Crystal Lake on the other side of I-71 has been taken in by LaGrange.*”

On, August 1, 1976 The Courier-Journal (page 9), simply indicated that 35 parcels of Crystal Lake went up for sale by the department of transportation commonwealth of Kentucky (Invitation Number T-8-19-76).

¹⁴ Planning and Zoning Map, USDA FSA Microsoft, <http://ogicgis.maps.arcgis.com/apps/webappviewer/index.html?id=08218d3f67334524b75f3df3c988d342>

¹⁵ ID 131, Year 1960

A Brief History of Crystal Lake

Jumping ahead for a moment, on November 30, 2004, the Crystal Lake Club, Inc.'s Board addressed the rights of Park View Manor. Park Manor is the subdivision on Crystal Drive, north of I-71. The Oldham County Property Value Administrator's office considered the lots part of Crystal Lake because of the original plat.

The minutes indicated:

“... Papers at the courthouse said that State of Ky. gave the lots back because the real estate is not needed for public use by the Commonwealth of KY. The problem is that it was not given back to the developers of Crystal Lake (Twin Lake Developers) but to the owners of the connecting property.

It is likely that Park View Manor was a result of T-8-19-076.

For the first thirty years, the Club could not change its deed restrictions. Because approval from at least 51% of the lots is needed to change deed restrictions, it became important to determine the number of lots that were legally part of the Club. After consulting with an attorney, the Board decided it was too expensive to pursue a legal determination of that number and easier to collect an additional 23 affirmative votes to make sure a 51% approval was never in question.

Hoffman Lane was severed by Interstate 71 and the houses on North Hoffman Lane, near LaGrange, are not part of the Crystal Lake Club. The loss of Hoffman Lane left the subdivision without two entrances/exits. Subdivisions with fewer than 2,000 cars a day only require one entrance/exit but a reliable all-weather all-season entrance/exit was needed. The original road across the dam dipped down and crossed over the spillway. When the lake was draining, or frozen in the winter, it was dangerous to cross. The Crystal Lake roads, at that time, were also made from gravel and gravel sprayed with tar which means they were often in bad repair. Danny Doty related that his father, Lawrence, this was the catalyst for arranging the bridge over the dam's spillway. Lawrence was well connected to the local Democratic leadership. Lawrence explained that because State's I-71 severed the second entrance to the subdivision, that a reliable and paved road was needed for the residents, Emergency Medical Services, fire and police. In 1965, the Commonwealth took over Grange Drive up to Reel Drive and Crystal Drive, built the concrete bridge (technically it is a "box culvert") over the original dam spillway and paved them. The County has since taken over these Grange and Crystal Drives.

Figure 8 shows the 2016 plat map¹⁶ used by Property Value Assessment. Notice that the lots on the north side of Grange Drive between Highway 53 and the Crystal Lake dam also have Crystal Lake parcel IDs and were originally Crystal Lake lots 1 through 9. They are now part of the City of LaGrange and not part of the Crystal Lake subdivision or the Crystal Lake Club.

¹⁶ <http://ogicgis.maps.arcgis.com/apps/webappviewer/index.html?id=08218d3f67334524b75f3df3c988d342>

A Brief History of Crystal Lake

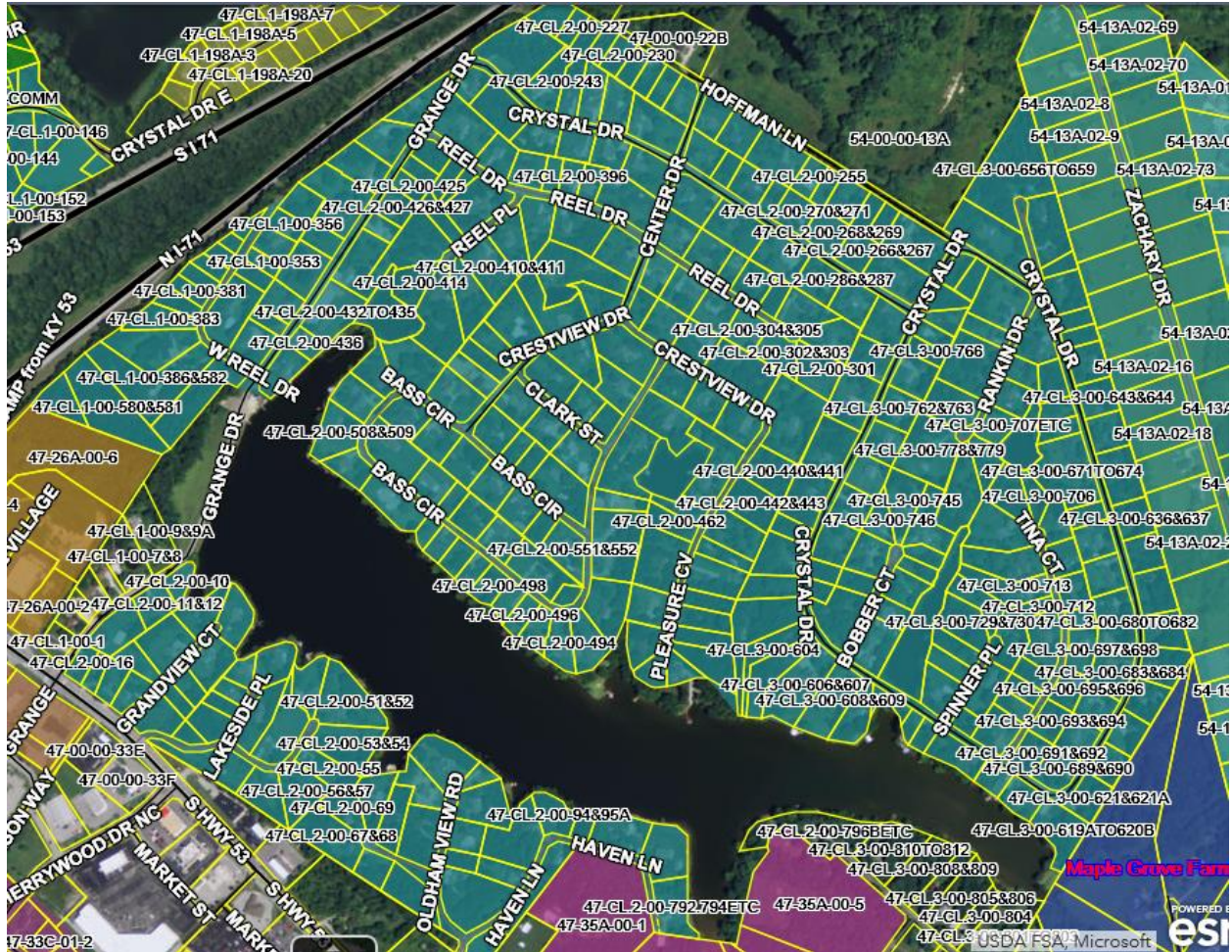


Figure 8 Planning and Zoning Map - 2016

In the summer of 1987, the Crystal Lake residents on the LaGrange side of I-71 sued in order to release themselves from the Crystal Lake deed restrictions¹⁷. The Club defended its deed restrictions.

On June 21, 2005, the Crystal Lake deed restrictions (“Amended Declaration of Covenants, Conditions and Deed Restrictions for Crystal Lake Subdivision”¹⁸) went into effect.

The CLC minutes from June 6, 2006 indicate that Mr. Jeff Dean called and said he and his neighbors are going to get an attorney to let them out of our deed restrictions. (Mr. Dean is on the deeds for lots 194 to 198 up near L&N Lake on the north side of Crystal Drive.) It was the opinion of the Board that if these residents were willing to pay the legal fees and have the paperwork done, the board would sign the paperwork to release them. On October 15, 2007, the Club released the lots north of I-17 from the deed restrictions, including maintenance fees. The lots on the south-side of I-71 were not affected.

¹⁷ Civil Action No. 87-CI-173 (Earing, et al vs. Allen, et al)

¹⁸ Oldham County, Restrictions, Book 9, Page 86

A Brief History of Crystal Lake

Based on Oldham County records, the first deed¹⁹ granted by Twin Lake Developers was lot #341 to Thos. F. Manby, Sr. and Thomas F. Manby, Jr. on June 10, 1963. That lot is most likely one of the three original lots, which together make up 1613 Grange Drive. The number of deeds and lots sold by Twin Lake Developers over time are listed below. An individual could purchase multiple (usually adjacent) lots with one deed so both deed and lot data are listed.

Year	Deeds	Lots	Comments
1963	77	81	
1964	89	99	
1965	83	85	
1966	43	315	Including one deed for five tracts to the Crystal Lake Club, Inc., two deeds for Louisville Gas and Electric, and 301 lots sold to Curry's Fork Realty Co.
1967	32	116	Including 65 lots sold to the Commonwealth of KY for I-71.
1968	8	67	
1969	15	19	
1970	27	27	
1971	5	5	
1972	2	2	
1973	2	4	
1974	-	-	No sales in 1974. See the "Wasted" chapter.
1975	2	2	
1976	3	3	
1977	1	1	
<u>1979</u>	<u>3</u>	<u>3</u>	
Total		829	

Between the lots that were sold together or later acquired, and mergers of lots over time, there are now a total of 378 lots listed by the Oldham County Property Valuation Administration's website. This number does not including utility rights-of-way. There are currently 305 property owners in the Crystal Lake Club, Inc. subdivision.

¹⁹ Oldham County, Deed Book 95, Page 499, Plat Book 1, Page 36

A Brief History of Crystal Lake



Crystal Lake looking east - 2016

The Club

The Crystal Lake Club was incorporated on September 8, 1965²⁰. The Crystal Lake Club Board of Directors started meeting in September 1965. The Board has broad authority to conduct the Club's business including: establish, operate, manage, control and conduct a club or clubs with recreational and entertainment facilities for the members thereof including, but not limited to, fishing and boating lake, swimming pools, [playground], tennis courts, picnic areas, and similar facilities. The Club can re-sell or sell food and beverage, athletic equipment and other sundry merchandise. The Club can also sponsor and promote athletic teams for competition in various sports and to provide and conduct public exhibitions of various sporting events. As members know, the can also fix dues, assessments and maintenance charges for the operation of its Club and the operation of Crystal Lake and Crystal Lake subdivision as provided in the By-Laws, and do everything necessary, proper, advisable or convenient to manage all aspects of the property which is not forbidden by law²¹ or its articles of incorporation.

Because the Crystal Lake Club is incorporated as a Kentucky corporation, it is referred to as the "Crystal Lake Club, Inc. rather than an HOA, which does not require incorporation.

On September 22, 1966, Twin Lake Developers conveyed²² (deeded) the public areas of the subdivision to the Crystal Lake Club, Inc. so that the club members would take over responsibility for the subdivision's "*recreational facilities, lights, roads*" including the dam, lake, club lots and club house. This included lots:

- #436 [the clubhouse lot],
- #432, #433, #434, #435 [these three lots are the parking lot and field to the north of the clubhouse],
- #95 [this is 0.21 acres on Haven Lane which was eventually sold²³ December 9, 2003],
- #497 [the Club's lake-access lot on Bass Circle],
- #605 [The Club's lake-access lot at 1946 Crystal Drive], and
- "*Crystal Lake, including dam, spillway, and drainage area below said dam and the lake proper as shown in the plans of Crystal Lake Subdivision*"²⁴.
- "*Crystal Drive Lake fronting on Crystal Drive as shown on the plan of Crystal Lake, Second Addition, recorded in Plat Book 1 page 42 of the Oldham Count Clerk's Office, together with the drainage area below the dam on Crystal Drive Lake between Crystal Drive [Parcel number 47-CL.3-00-LAKE2] and Crystal Lake [Parcel number 47-CL.3-00-LAKE1]*".

²⁰ Oldham County Clerk's office, Articles of Incorporation (AOI), Book 1, Page 604, Ledger Book 103, Page 189

²¹ Commonwealth of Kentucky, Kentucky Nonprofit Corporation Act, Chapter 273 of K.R.S. Sections 273.160 through 273.290

²² Deed – conveyance, Oldham county book 106, page 558, September 1966

²³ Oldham County, Deed, Book 786, Page 158

²⁴Crystal Lake Subdivision, Sections 1 and Section 1A as recorded in Plat Book 1, page 40, section 11 as recorded in Plat Book 1 page 42 and Section 111 as recorded in Plat Book 1 page 43, all in the Oldham County Court Clerk's Office.

A Brief History of Crystal Lake

In March of 1985, the Oldham County Sheriff was authorized to enforce all the rules and regulations of the Crystal Lake Club pertaining to all club property as well as the lake.

**SEE
IT
IN
LOUISVILLE!**

THE FORMICA WORLD'S FAIR HOUSE



*Most sought after home in America . . .
acclaimed by millions at the 1964
WORLD'S FAIR!*

As dramatic as the World's Fair itself. And for good reason. Here's a magnificent home you can buy in your own area today. It's loaded with a blue ribbon list of nationally advertised brand name features. This is not a tomorrow home . . . it's a home with a beauty, a charm, a feeling of excitement all its own that you and your family can buy now. Once you've seen it, you'll know that this is the home you've been looking for. See it today. 1 until dark. 1-5 daily. 6 to 9 Evenings. Monday Thru Thursday. Our Old Newsweek Road 2.7 miles beyond Watterson Expressway next to Standard Country Club.

FURNISHED BY HUBBUCH IN KENTUCKY

3 bedrooms, 2 baths, kitchen, breakfast room,
family room, additional space for 3 bedrooms
and 1 bath.

\$40,000⁰⁰

KW KINBERGER-WINKLER
Builders, Inc.
• TW 424-0633 • 425-1618

Other Homes in Maryhill Estates—Off Hubbards Lane Near U.S. 42

FEATURING: 

CLIMATE ENGINEERED BY  **CHRYSLER CORPORATION**

Hot or cold outside, it's always spring in the all-new World's Fair House.

A sample 1964 home
(Source: The Courier-Journal, July 26, 1964, Page 8)

In the News

The Oldham Era and The Courier-Journal often reported on Crystal Lake. This is a brief chronological sequence of information updates that describe the unfolding of the development. Note that the newspaper publication dates may be delayed from the actual events.

April 18, 1963²⁵

“Real Estate Transfer” announcements include:

“Dulaney Veneer Co., to Twin Lake Developers, farm south of LaGrange.” [This conveyance of two tracts (tract one about 210 and tract two about 92 acres) actually happened on April 1, 1963 for \$50,000.]

April 18, 1963²⁶

“Real Estate Transfer” announcements include:

“Mr. and Mrs. Robert Stoess [pronounced “Stess”] to Twin Lakes Developers, track south of LaGrange.” [This conveyance of about 101.25 acres actually happened on April 1, 1963 for about \$16,300. It excluded the Fox cemetery (See “The Fox Cemetery” chapter).]

May 9, 1963²⁷

“Real Estate Transfer” announcements include:

“Dulaney Veneer Co., to Twin Lake Developers, tract south of LaGrange . . . Mr. and Mrs. Henry Allgeier to Twin Lakes Developers, land near LaGrange.” [This last conveyance was actually on May 2, 1963 for about 10.2 acres.]

June 6, 1963²⁸

“The Crystal Lake subdivision located south of LaGrange really jumped into high gear this week with the advertising of the new development in Louisville papers. The subdivision is said to contain some eight miles of roads as well as lakes and other recreational facilities.”

(Note: It is interesting that there were no Crystal Lake ads in the Oldham Era. The advertisements in this book are all from The Courier-Journal. Given the updates found in the front-page “HIGHLIGHTS” column, perhaps no additional advertising was needed.)

June 13, 1963²⁹

“Crystal Lake is reported to be selling lots at a brisk pace . . . the new subdivision has been well accepted by the public and target date for the lake to commence filling is in about two weeks (weather permitting). Construction at the site is approximately 70 per cent completed and city water has now been piped into the subdivision. The office site being constructed now is almost

²⁵ Oldham Era, Real Estate Transfers, April 18, 1963

²⁶ Oldham Era, Real Estate Transfers, April 18, 1963

²⁷ Oldham Era, Real Estate Transfers, May 9, 1963, Vol 87

²⁸ Oldham Era, HIGHLIGHTS, June 6, 1963, Vol 87, No. 18, page 1

²⁹ Oldham Era, HIGHLIGHTS, June 13, 1963, Vol 87, No.19

A Brief History of Crystal Lake

completed and ready for occupancy. If you haven't looked this development over, drive down and see for yourself the rapid pace at which things are moving."

June 10, 1963

"Twin Lakes, Inc., sold to Thos. F. Manby, Sr. and Thomas F. Manby Jr., lot 341 in the Crystal Lake subdivision." [Mr. Ray Simpson, Esq. related that Thomas Sr. referred to himself as "Thos" just like the documents are written.]

June 27, 1963³⁰

"Crystal Lake Subdivision is really a big one and any Oldham Countian that has not been out and seen this development right here in our midst should do so at once. The dam was scheduled to be closed on Monday of this week and this means that the lake will be filling shortly. When the lake gets full this will be one of the prettiest land developments in this part of the county. The first building completed on the new subdivision was erected by the Doty Construction Co., and it is the office for the Crystal Lake salesmen."

[It was said that Crystal Lake developer, Harry Bray, brought his own "high pressure" sales staff of six men with him from Florida.]

July 4, 1963³¹

"The big dam at Crystal Lake has been closed and if we can get some nice rains, the lake should begin filling . . . Several areas of the county received some rain during the past week but a good general rain is needed to keep field and garden crops going along at a good pace."

July 11, 1963³²

"Crystal Lake began to show the first signs of filling last Saturday with we had that wonderful rain. Not too much water in the lake but two or three more big rains and we should see quite a change in the scenery. Lots continue to sell good and another home has been started near the site of the new office building."

July 14, 1963³³,

The Courier–Journal published a story titled *"Lakeside Living – Year-round and vacation houses booming in Louisville region"* by Grady Clay and Simpson Lawson³³.

This story includes Doe Valley, Guist Creek Lake and Crystal Lake. An excerpt follows:

"2-Prices of lots and houses, types of amenities vary from lake to lake"

"... In the opposite direction, Crystal Lake in Oldham County has been a weekend magnet for Louisville buyers since lot sales began in June.

³⁰Oldham Era, HIGHLIGHTS, June 27, 1963, Vol 87, No.21

³¹Oldham Era, HIGHLIGHTS, July 4, 1963, Vol 87, No. 22, page 1

³² Oldham Era, HIGHLIGHTS, July 11, 1963, Vol 87, No.23, page 1

³³ The Courier-Journal, "Lakeside Living – Year-round and vacation houses booming in Louisville Region", July 14, 1963, Section 5, page 1

A Brief History of Crystal Lake

Developer Harry Bray, formerly president of a Columbus, Ga., soft-drink company, has sold 170 lots, ranging from \$895 to \$4,795, since sales opened June 11. He owns 420 acres, which eventually will be subdivided into some 780 lots.

Dam is Complete.

Most of the buyers so far have been residents of the Louisville metropolitan area; a fair number come from LaGrange, only a quarter a mile away. Last week the dam was completed, to give a 29-foot depth, and the 1¼-mile lake slowly began to fill from the weekend rains.

A major attraction is the fact that an interchange for Interstate 71 (Louisville-Cincinnati) is scheduled to be built at one corner of the property, Bray says, although he adds, "They might move it; politics always gets into those things."



The lake is now about 31 miles from downtown Louisville, by way of narrow, winding KY22, but Bray and his six energetic salesmen tell prospects their future homes will be "only 20 minutes from the City" when the new Highway is finished. Most of the buyers are expected to be year-round residents.

He estimates that he has \$380,000 of his own money in the project. The owning corporation, Twin Lakes Developers, is owned by Mr. and Mrs. Bray, who now live at Adams Hill Apartments on Zorn Avenue. Bray is accepting buyer's mortgages notes himself, on terms including small down payments. ..."

August 1, 1976

The Courier-Journal³⁴, Aug 1, 1976, page 9, simply indicated that 35 parcels of Crystal Lake went up for sale by the department of transportation commonwealth of Kentucky (Invitation Number T-8-19-76).

August 8, 1963³⁵

³⁴ The Courier-Journal, Aug 1, 1976, page 9

³⁵ Oldham Era, HIGHLIGHTS, August 8, 1963, Vol 87, No.27, Page 1

A Brief History of Crystal Lake

“Another house was started at Crystal Lake recently, this being the third house to start construction since the subdivision was opened. The lake is filling slowly and is beginning to take on the looks of a real nice lake. Most of the sales thus far have been to Jefferson Countians but quite a few local people have purchased sites and say they plan to build in the near future.”

September 5, 1963³⁶

“Crystal Lake continues to fill, and more houses are going up in the subdivision. Three houses were started recently at the top of the hill just south of LaGrange, facing Highway 53. The builder says he has plenty of prospects and has plans to build several more as soon as three are completed.”

September 1965

Club Minutes from 1966 indicate that the Crystal Lake Club Board of Directors meets first time. Incorporators were Thomas F. Manby Jr., President; Thos. F. Manby, Vice President; Patricia L. Manby, Secretary-Treasurer.

September 22, 1966

Deed conveys Crystal Lake subdivision from Twin Lake Developers (Harry Bray’s company) to the Crystal Lake Club.

Club dues were \$12/lot per year.

November 21, 1963³⁷

It is interesting to note that the new lake had lots of attention... and it still does.



Unrelated to the subdivision, the Oldham Era’s HIGHlights column also included this interesting sign of the times:

“Oldham County is in the exclusive company of nine other Kentucky counties which have been declared off limits to Soviet citizens traveling in the States. The State Department, in announcing the ban, stated that it does not apply to Russians assigned to the United

³⁶ Oldham Era, HIGHlights, September 5, 1963, Vol 87, No.31, Page 1

³⁷ Oldham Era, HIGHlights, November 21, 1963, Vol 87, No.42, Page 1 & other

A Brief History of Crystal Lake

Nations or who are traveling under exchange programs. The other counties are Jefferson, Bullitt, Hardin, McCracken, Christian, Meade, Todd, Trigg and Trimble. So, if you see any Soviet spies, please notify the State Department.”

The Dam

Crystal Lake is formed by the Crystal Lake dam on North Curry's Fork Creek. The creek drains south-westerly between the north and south bound lanes of I-71 to Floyd's fork on its way to the Salt and Ohio Rivers. Crystal Lake is considered part of the Curry's Fork watershed as shown³⁸ in Figure 9.

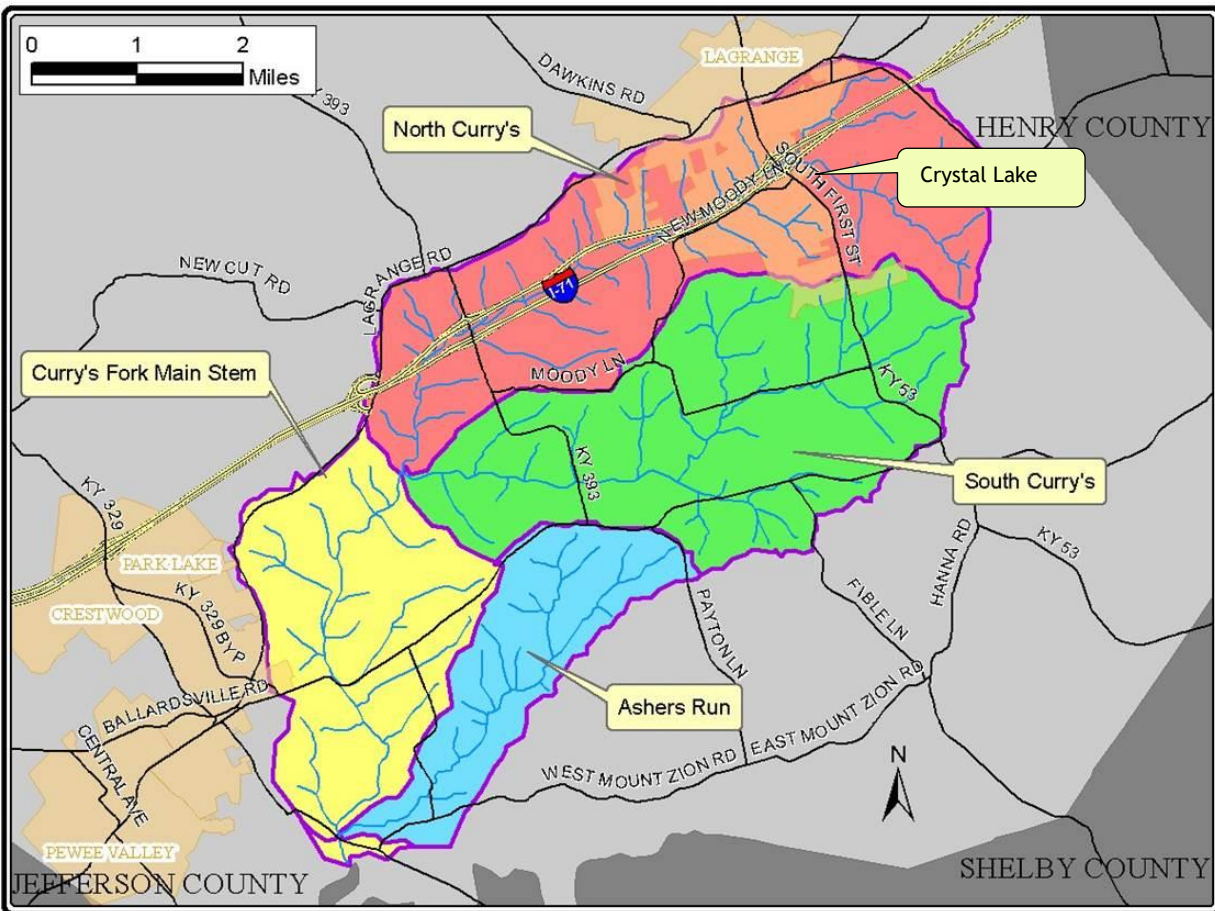


Figure 9 Curry's Fork Creek Watershed

The dam was built by the subdivision developers in 1965, back before there were a lot of rules and regulations in place. In 1974, the Kentucky Legislature passed a law requiring the Department for

³⁸ Oldham County Fiscal Court, Curry's Fork Watershed, copyright 2015, <http://www.oldhamcounty.net/currys-fork-watershed-0>

A Brief History of Crystal Lake

Natural Resources and Environmental Protection to conduct a program of regular inspection of all dams in Kentucky. As a result, this chapter is derived from report KY00300³⁹ and eye-witness accounts.

The dam was designed by Civil Engineer, James E. Ramson (Florence, Kentucky). A 1976 letter from Mr. Ramson to the U.S. Army Corps of Engineers in the report⁴⁰ indicates that the original design and construction documents were probably stored off site and were no longer available. The Courier-Journal⁴¹ reported that the cost to build the dam was \$25,000.

The dam was originally a solid dam with a ford where the boat launch (spillway) is today. Figure 10 is a photo of the ford area of the dam. In heavy rains and winter weather, it could be difficult to cross. Nancy Donner lived near the dam on Grange Drive and remembered winter days as a child, trying to guess which cars would make it up the hill to Highway 53.



³⁹ The KY00300 document in end note #20 is filed in the TEMPO system as Gray Bar number SHF2010001 and contains five separate documents including the KY00300 report.

⁴⁰ U.S. Army Corps of Engineers, "Salt River Basin, Crystal Lake Dam, Oldham County Kentucky, KY00300", page 54, July 6, 1978

⁴¹ The Courier-Journal, "A Paradise Lost? Subdivision's residents hope not", Monday June 12, 1972, Section B, Page 1

Figure 10 Crystal Lake Dam

The box culverts/bridge located at the auxillary spillway was added by Kentucky DOT in 1967. Grange Drive (along with Crystal Drive) was later transferred to Oldham County.

By law, the dam's owner, The Crystal Lake Club, Inc., is obligated to maintain the dam to assure public safety. Grange Drive over the dam can be closed or detoured if there is any threat to the dam. Currently, this is the only active road access to the majority of the subdivision so it is important to keep it maintained.

These days, Kentucky small lakes and ponds (ponds are loosely defined as covering fewer than 5 acres) are managed under the Kentucky Energy and Environment cabinet, department of Environmental Protection, Division of Water (DoW). The DoW has the mission to "... manage, protect and enhance the quality and quantity of the Commonwealth's water resources ...". Consulting services are provided by the U.S. Army Corps of Engineers but the Corps is not responsible for the Commonwealth's lakes and ponds.

A project analysis report⁴² (KY00300-12-093), includes Figure 11, a January 18, 1979 image of the downstream ("toe") side of the dam looking west towards Highway 53.



Figure 11 Crystal Lake Dam Toe

The dam's design information in this section is from a document within the KY00300 report⁴³.

⁴² Ken Taylor, *Department for Natural Resources and Environmental Protection, Bureau of National Resources, Memo, Report on "Corps Inspection of Crystal Lake Dam in Oldham, County, KY00300-12-093, July 7, 1978*

⁴³ *U.S. Army Corps of Engineers, Crystal Lake Dam, Phase I Inspection Report, Oldham County, Kentucky, KY00300, 1978, 6 July 1978*

A Brief History of Crystal Lake

Some of the information was recreated by the KY00300 authors including a cross section of the dam shown in Figure 12 and the plan view shown in Figure 13.

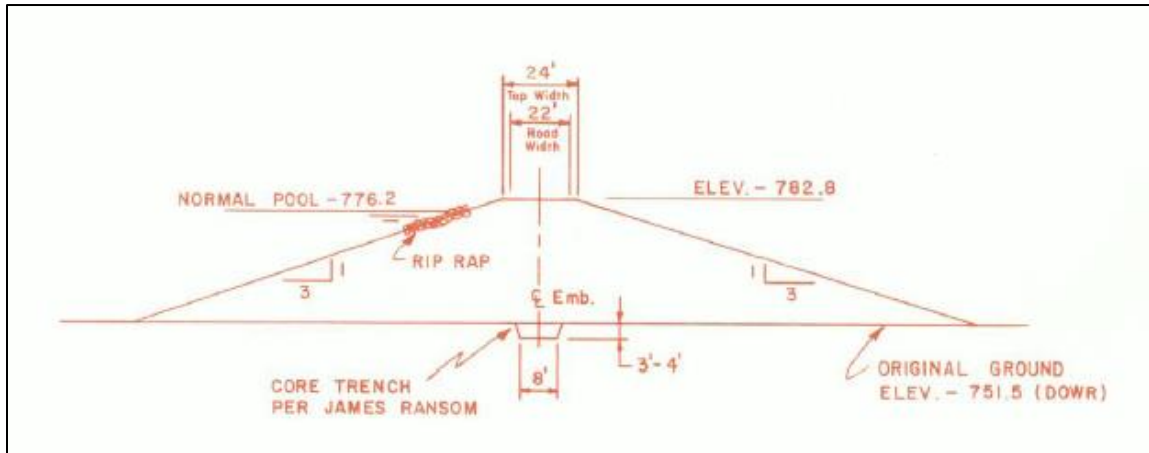


Figure 12 Dam Cross Section

A Brief History of Crystal Lake

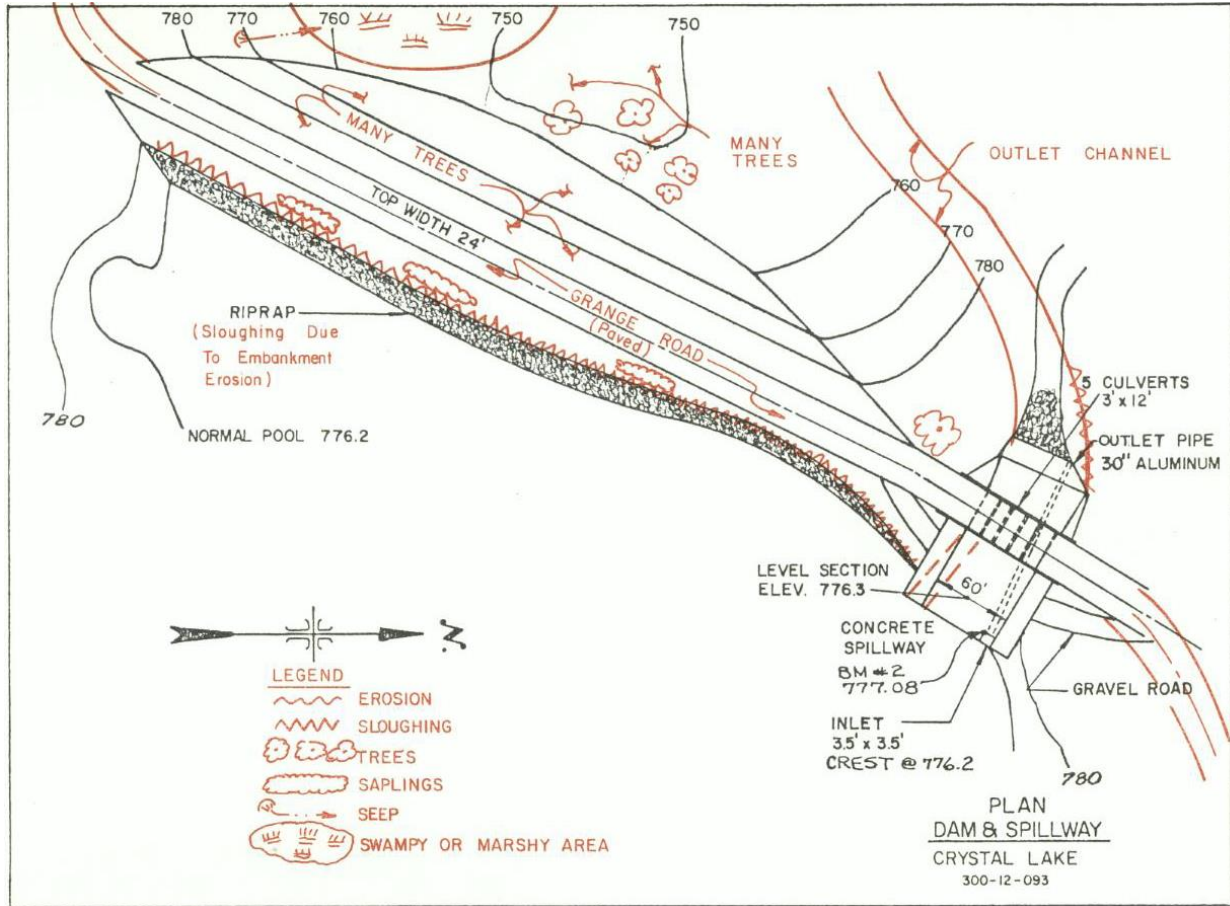


Figure 13 Plan View of Dam (Field findings in Red)

This Dam photo, Figure 14, is also from KY00300.



Figure 14 Overview of Crystal Lake Dam

Some dam specifications from KY00300 include:

- *Normal Pool Elevation - 776.2 MSL (Mean Sea Level) feet at 45 acres*
- *Normal Capacity of 375.8 acre-feet [122,454,967 gallons]*
- *The MAX design is 782.9 MSL feet at 89.5 acre-feet [270,130,834 US gallons]*
- *Dam height - 34 feet*
- *Top of the dam - 785.0 MSL feet*
- *Construction: Earth-fill embankment about 800 feet long [elsewhere listed as 500 feet long] with a top width of 24 feet*
- *The dam was completed in 1965 [On July 4, 1963 the Oldham Era reported that the dam was closed and started to fill.]*
- *A 1999 report says that the intended draining area is 1011 acres [1.6 sq. miles], 1200 feet long. [Figure 9 shows the Curry's Fork area to be much larger than this but Crystal Lake is close to the head of the watershed.]*

The Dam and spillway are capable of handling the runoff from 13.6 inches of rainfall in a 6 hour period, which is more than the 100-year flood estimates for this area of 13.25 inches in 6 hours.

A Brief History of Crystal Lake

It is interesting that a dam failure analysis included flash flood wave height estimation. Some estimates indicated a 16 foot wave could be possible but the force could not be estimated without more data. However, Interstate 71's backfill-height is 15-plus feet, so there was little concern a dam breach would ever be an issue for I-71.

Over the years, a lot of work has been done to maintain the dam. Report KY00300 specifically noted major work done in 1979, when the principle spillway was graded and repaired, the drain pipe was replaced, concrete was repaired, trees and debris on the dam's slope were removed, and rip-rap was redistributed to fill thin spots along the bank. The fight against trees, groundhogs, muskrats and erosion has been going on since the dam was built and will continue.

This chapter is a small tribute to all the Lake and Grounds volunteers, past, present and future, who maintain the club, grounds and dam facilities.



Figure 15 Arnold Oldham (left) and Steve Reynolds repairing the marina dock (Bill Frank not shown) – 2016

Wasted

About 76% of Kentucky residents are on septic systems. That includes all of the Crystal Lake subdivision. As noted in the “Geology and Early Maps” chapter, the Crystal Lake subdivision is built on land that is largely rock and clay. This is a very challenging environment for septic systems to function adequately with 1970’s technology.

On Monday, August 4, 1974, The Courier-Journal⁴⁴ reported that new health rules regarding septic systems can prevent property owners from building homes. Fortunately, today’s technology and a very helpful county environmental department have mitigated these issues. Recent testing of the lake indicates a healthy pollution free resource for all to enjoy.

The August 4th article by Larry Werner is captured below:

Health Rules Prevent subdivision Owners’ building

By LARRY WERNER

Through the quiet of summer evening, a car crunches along the gravel roads, sometimes only narrowly missing wild rabbits that scurry from weed-covered lot to weed-covered lot.

Birds sing in the trees that grow in the fields, and, on the picturesque lake, a lone fisherman stands in his boat and breaks the water’s surface with a cast of his line.

Here and there, throughout the 420-acre Crystal Lake subdivision is a house. In fact, there are only about 50 in the entire 800-lot Oldham County development.

And this may be the way Crystal Lake will remain – wild, peaceful and largely uninhabited – because of health regulations that prohibit septic tanks on the subdivision’s tiny lots.

For present residents, the regulations which make building permits difficult to obtain are generally seen as a blessing: A private subdivision with a 100-acre lake and other amenities that is uncluttered by the high-density housing of other suburban Louisville developments.

But for those lot owners who haven’t yet begun to build, the 1973 Oldham County regulations and a proposed state regulation may have rendered their property virtually worthless for building.

Many lot owners who may be prohibited from building on the lots they bought in early 1960s are complaining that their property rights are being violated.

⁴⁴ The Courier-Journal (Louisville, Kentucky), Health Rules Prevent subdivision Owners’ building”, Monday, August 4, 1975, Pages 1 & 18

A Brief History of Crystal Lake

Health officials say the rights of all Oldham Countians would be violated if septic tanks were allowed on the small hard-clay and rocky lots that aren't suitable for private sewage systems.

"You're damned if you do and damned if you don't," is the way Paul Cuffe, Oldham County Health Department environmentalist, described the situation.

Cuffe and others familiar with the problem see it as a clash between two popular causes that generally operate in harmony – the battles for consumer and environmental protection.

Those who bought property on which they might not be able to build say their rights as consumers are being violated by the adoption of regulations that weren't in effect when they paid their money.

Present residents and health officials say the development and its pretty lake must be protected from the pollution that would undoubtedly result from mass installation of private septic systems.

"It's an interesting situation," said a LaGrange attorney. "I could make a case for either side."

The regulations which have created the dilemma at Crystal Lake are:

√ *A 1973 regulation adopted by the Oldham County Board of Health which says a lot must be a minimum of 21,000 square feet [0.48 acres] before a private sewage system can be installed on it. The lots at Crystal Lake are about 12,000 square feet [0.275 acres].*

√ *A regulation that has been proposed by the state Department for Natural Resources and Environmental Protection which states that any lot which does not pass a "percolation test" with an acceptable rating must be at least an acre (43,560 square feet). Cuffe estimates that half of the lots at Crystal Lake won't "perk" because of the rocky, clay soil that contains numerous underground springs.*

Cuffe says the regulations may affect three or four other developments in Oldham County, which is known for having soil conditions that produce drainage problems. However, no other Oldham County development has as many lots that may remain undeveloped because of restrictions on septic tanks.

Mrs. Tate Combs had just finished picking wild berries in the lot next to her house. The lot, like many others in the subdivision, is overgrown with brush and weeds.

Mrs. Combs and other residents interviewed said they weren't disappointed that the development hasn't yet been built-up.

"It's like a vacation home," she said, looking over the wide-open spaces that were intended to be filled with homes.

And residents interviewed said that although they feel sorry for lot owners who can't build, they don't want development if it would mean backyards ankle-deep in sewage and destruction of the lake, which has already experienced some pollution from septic tanks.

A Brief History of Crystal Lake

“I think the people that live out here they don’t want it developed too much,” said Joe Ott, treasurer of the Crystal Lake Club, Inc., an association of property owners.

But Ott agrees that those who haven’t built and apparently won’t be able to build are probably being treated unfairly by the regulations.

One of the single lots at Crystal Lake is owned by Mr. and Mrs. Barnes Minton of Pleasure Ridge Park. They would like to sell their lot, but can’t because of the building restrictions.

“How could they do that to people after they bought the lots?” Mrs. Minton asked in an interview. “It isn’t fair.”

Mrs. Minton said she and her husband received promotional literature from Crystal Lake’s developers when the lots were being sold about 1962. She said they planned to build a vacation home on the lot, but heart attacks suffered by both the Mintons prevented them from building a second home.

Now, Mrs. Minton said, real estate agents won’t even list the land because the lot can’t be used for a building.

Mrs. Minton said she and her husband pay property taxes and maintenance fees on their lot, and this raises another question in her mind:

“Why should people go on paying maintenance fees when they are not going to be able to build on the lots?”

Mrs. Minton says her land is “worthless.” She places most of the blame on the developers.

“This should have been taken into consideration before these lots were sold,” she said.

Cuffe, of the Health Department speaks in defense of the development company, which moved out of Kentucky in the mid-sixties and turned the subdivision over to the lot owners.

Cuff said the developers subdivided Crystal Lake in the days before Oldham County officials became concerned about the sewage-disposal problems that come with high-density development. Oldham County was rural in 1962, and most homes were built on enough land to allow for large lateral fields that could disperse the sewage even in the hard Oldham County ground.

But in May of 1973, metropolitan Louisville was spreading east into Oldham County with small-lot subdivisions. That was when Oldham County Board of Health decided that lots must be 21,000 square feet if they are to contain septic tanks.

Cuffe explained that the larger lots allow for the laying of additional lateral fields if the normal amount doesn’t handle the sewage.

Protests have been by individuals who want to build at Crystal Lake and on the substandard lots.

And so far, Cuffe said, the Board of Health has been able to find solutions for those who wanted to build even though their lots were too small.

A Brief History of Crystal Lake

Some people were given variances to build on the smaller lots if they used additional equipment, such as sand filters, in their sewage system. And others were able to purchase adjacent lots so they could meet the 21,000 square foot minimum.

But now, Cuffe said, the state has proposed a stricter standard for lots which may be equipped with septic tanks. The proposed regulation, which Cuffe is now using for guidance in ruling on requests for building permits, say lots must be an acre or more if percolation test shows the soil to be unsuitable.

At Crystal Lake, says Cuffe, probably “50 per cent” of the lots won’t “perk” because of soil conditions. He said some of the homes that were built years ago have experienced problems with sewage coming to the surface and polluting the lake.

The regulation does allow the local health board to grant variances, but it is Cuffe’s opinion that variances may be harder to get as a result of the state standard.

In discussing variances, the regulation says: “The department must have the local Health Department’s assurance that the variance will not create undue threat to health.”

Cuffe wonders whether the Board of Health will want to give such “assurance” when experience has shown that the land at Crystal Lake isn’t suitable for Septic tanks.

Since the Crystal Lake lots are generally about 12,000 square feet, it would take four lots to make up the acre required by the proposed state regulation.

Most of those familiar with the Crystal Lake situation agree that it might be difficult for a single-lot owner to acquire four adjacent lots at a reasonable price. Public hearings will be scheduled soon on the proposed state regulation, but many have already expressed opinions about any restrictions on property already purchased.

“I planned on at one time or another maybe building a house on it,” Robert Moody of Jeffersontown said about the lot he bought for \$1,200.

Moody said he was unaware of the septic-tank regulations before told about them by a reporter.

Moody said the “retroactive” regulations “decrease the property value” at Crystal Lake.

Cuffe says he is sympathetic, but he says the public health must come first.

Perry White Jr., general counsel for the state natural resources department insists that environmental officials have the authority to make regulations that affect land already owned.

White said the regulations aren’t “retroactive” as some property owners contend.

“It only relates to new development,” White said. “If they haven’t gotten a building permit, it is new development.”

A Jan. 6, 1976, attorney general’s opinion also appears to support the position of the health officials that such regulations can be made.

A Brief History of Crystal Lake

In an opinion on a similar Woodford County board of Health regulation, Assistant Atty. Gen. Mark F. Armstrong writes:

“A reasonable exercise of the police power may lawfully have retroactive application: that is, the regulation may be applied to rights acquired prior to its adoption.”

Per a memo from the Oldham County Health Department:

“On May 25, 1989, Oldham County adopted an ordinance requiring that allots proposed for development, and requiring a septic system, be a minimum of one (1) acre in size.”

“A variance process exists through the Oldham County Health Department for lots that are less than one Acre. The lot must have been recorded with the county prior to May 25, 1989. The criteria for the approval are based primarily on available space and soil suitability.”

The bottom line is that the Oldham County Health department works with the lot owner to consider all the laws, lot factors and septic technologies that may apply to each individual situation to help the land owner but protect the public good. The Crystal Lake Board of directors requires that the septic system was approved the Oldham County Board of Health and will be maintained.



Sunset over the dam at Crystal Lake - 2016

The Roads

The subdivision's roads were an issue for some time. Some reports indicated cars were not able to drive down the single lane roads because the ruts and erosion.

The Crystal Lake Club Board formed a road committee on June 28, 1970. Road funds were donated by residents and many board meetings included complaints from residents and discussions about insufficient donations to keep the roads maintained. At this time, the roads were all stone and stone/tar. Subdivisions were not required to have paved streets. At one point, if a lot owner didn't donate (about \$12/year) to the road fund, it was likely that no stone would be added to the road in front of their property. Because many lot owners did not actually live in the subdivision and didn't have to deal with the roads on a daily basis, contributions were insufficient to do more.

On July 18, 1983, Oldham County allowed the creation of the Crystal Lake road district. Each resident is taxed a small amount on their annual county tax bill for Crystal Lake road maintenance. The Crystal Lake Road Committee is responsible for all of the subdivision roads (on both sides of the lake) except for Grange Drive and Crystal Drive which are maintained by the County. Over time, the road committee was able to catch up with repairs using tax dollars. The Road Committee constantly reviews the subdivision's roads and maintains them as appropriate and within budget.

It's important to know about the time and effort put into Crystal Lake so that we can more fully appreciate what we have, and realize it's important to maintain for the future. The following The Courier-Journal⁴⁵ article provides a good summary of the situation in 1972.

A paradise lost? Subdivision residents hope not

By CHRIS WADDLE

"Paradise has its problems, the property owners of the Crystal Lake subdivision are finding out.

A land developer named Harry Bray bought 420 acres of Oldham County farmland in the early 1960s. He had a dam built for \$25,000 and a commercial lake a mile and a quarter long began to form.

The rolling land around the bass-stocked water began to attract buyers for all the 700 or more lots.

People bought home sites for later retirement. A few probably expected to sell their lots for a profit. Those who didn't build on the land right away – and there were plenty – still had the benefits of a private lake and clubhouse privileges.

⁴⁵ The Courier-Journal, "A paradise lost? Subdivision's residents hope not", Section B, Page 1, June 12, 1972

A Brief History of Crystal Lake

Other land buyers built attractive homes in the suburban quiet just south of La Grange and Interstate 71.

But there are problems now, and some blame the developer. However, Bray defends his performance and says lots in the subdivision have been resold at substantial profits. If there are any problems he said, it's up to the property owners to solve them.

There are about 40 homes in the development now. Subdivision restrictions insure that the homes would be good-sized and on large, neat lots. Mobile homes are prohibited.

But left unstipulated in deeds was any requirement that the property owners pay for upkeep of the subdivision road. A voluntary road maintenance fund is ignored by at least half the owners, residents say.

So roads leading in and through the subdivision have holes that swallow the wheels of cars, ruts that grip tires.

Septic tanks – instead of a sewer system – were installed at the homes. So potential builders around the lake can't get loans insured by the Federal Housing Administration.

A septic tank sprung a leak once, putting raw sewage into the lake – the jewel of the subdivision – and swimming had to be prohibited for a month.

Water lines were too small in some places and fire hydrants are insufficient for some municipal zoning regulations, according to one public official.

The city of La Grange won't annex the subdivision and assume road maintenance and other problems until, in effect, the deficiencies are already solved. La Grange officials say they lack the money to meet needs of their own city, let alone take on new ones through annexation.

Oldham County hasn't maintained the roads because Crystal Lake is considered a private subdivision responsible for its own road maintenance.

But the development can't be incorporated as a municipality to levy taxes and care for itself because it doesn't have enough residents.

And at that point, the vicious circle becomes complete – because Crystal Lake may not get enough resident property owners while the road, sewer and water line problems exist, hindering loan arrangements.

"I own a couple of lots there." said Pat Cloutier, a Louisville secretary. "I bought there to build, but I can't build because I can't get a loan."

She was told the roads would have to be in better condition in Crystal Lake subdivision before she could borrow money for a house.

However, Tommy Duncan, an Oldham County real estate dealer, said it is possible to arrange some conventional loans for 75 per cent of appraised home value in the subdivision.

A Brief History of Crystal Lake

Miss Coultier is chairman of a committee of Crystal Lake property owners who sought annexation by La Grange.

Earlier, they had tried – and failed – to get the Kentucky General Assembly to enact permissive legislation for the creation of a road district in any county where citizens want to levy property assessments for road maintenance. Currently, only Jefferson County residents have the right to create such a district.

“I can see their not wanting to spend any money down there, because they don’t get any revenue from it,” Herbert Maynard, who retired with his wife to 507 Bass Circle in the subdivision about a year ago, said in reference to La Grange’s reluctance to annex Crystal Lake.

But the county is a different matter, according to Maynard, who said \$1,300 in Oldham County taxes come out of the subdivision annually, “But we don’t get anything from them,” he said.

Even the milkman threatens to cut off service to the area because of the bad roads, according to Mrs. Maynard. Her husband called county officials last winter to warn them that a steep entrance road at Crystal Lake got so slippery and was in poor repair that the school bus could slip into the lake.

“They said they would stop sending the school bus if it got too bad,” Mrs. Maynard said. “That’s the solution: To stop sending the school bus.”

Oldham County Judge James Al Hall denied the subdivision gets nothing from its tax payments.

“The taxes you pay go to support all of your government functions,” he said, “not just building roads.”

He explained Oldham hasn’t done anything about the roads in the subdivision up to now because they are private. But he held out a hint of hope.

“If they’re not annexed to the city (of La Grange),” The judge said, “it is possible to get the subdivision roads accepted on the county system. It’s done on an individual basis depending on the degree of (subdivision) development.”

[Note, in 2017, the County roads are Grange Drive and Crystal Drive.]

Some of the residents of the subdivision have tried to take care of the roads on their own, but they complain that so few property owners pay into the voluntary road fund that the effort is practically meaningless.

Miss Cloutier, the annexation committee chairman, blames Harry Bray, the developer, for the road situation.

But Bray said the roads were in good shape when he sold his last parcel of land in the subdivision and moved from the state about six years ago to develop another project.

A Brief History of Crystal Lake

If the subdivision has problems now he said, it's because the property owners let things go downhill.

"Those people have a good buy. They've all got a profit," he said. "You can't complain when you get a profit. What you do is fix it up yourself."

[Now, Crystal Lake is one of three road tax districts in Oldham County. The tax is collected by the Sheriff and administered by the Crystal Lake Road Committee for the subdivision's road maintenance.]

The developer said he paid \$176,000 for the land Crystal Lake and the lots are on, and his own profit "wasn't a hell of a lot." But he sold the lots for less, he said, than he could have if he had installed "highway type" roads.

"We thought we were going to get roads in here, and they were in pretty good shape when we came here." said T. W. Madden, whose house sits on three lots overlooking the water.

Madden, a retired salesman, says he uses his own equipment to mow grass along some of the subdivision roads.

His wife, a retired Louisville school teacher, admitted that they and others knew what they were getting into when they moved to Crystal Lake, however.

She said there was no guarantee the developer would carry through on making the subdivision what everyone would like it to be.

But for all the problems, Mrs. Madden is happy at Crystal Lake.

"It's just wonderful," she said. "It's so quiet and peaceful and pretty."

And that seems to be the way many people feel about Crystal Lake: A place people like and would like to see perfected."

A Brief History of Crystal Lake



HOLEs pock the main road leading into the Crystal Lake subdivision from KY 53. Residents

say a voluntary-pay road maintenance fund is ignored by at least half of the property owners.



A LONE FISHERMAN tries his luck at Crystal Lake in the subdivision of that name in Oldham

County. The lake was formed by a dam built for \$25,000 after a developer bought the farmland.

Staff Photo by Paul Eckmann

The Courier-Journal⁴⁶ reported on the struggle subdivisions like Crystal Lake had trying to maintain and improve their roads. If the subdivision were a 6th class city, all of the taxes and assessments would stay local the city.

City Status not needed, subdivision told

By Al Cross

Residents of the Crystal Lake subdivision in Oldham County should be able to solve their land-use and lake-maintenance problems without forming a sixth-class city, two residents were told by the House Cities Committee.

Crystal Lake residents wanted the committee to approve House Bill 326, which would have reduced to 250 from 300 the number of people needed to incorporate a city. Estimates of the Crystal Lake population range from 225 to 275.

Area residents told the committee that they needed the powers of a city to maintain their lake, enforce deed restrictions and keep vacant lots clear.

After some Louisville-area representatives voiced opposition to the bill, citing the proliferation of sixth-class cities in Jefferson County, Rep. Marshall Long, D-Shelbyville, said the residents should be able to solve their problems by petitioning Oldham Fiscal Court for the creation of a special district.

The Crystal Lake residents said they would pursue that idea, and the committee agreed not to consider the bill.

House Bill #326 was introduced into committee but The February 21, 1984 Club minutes indicated that the Bill failed. Other legislation was in the works. The Club minutes from March 20, 1984 states that a new tax district law was passed by the Legislature and was expected to become law on July 15th if it wasn't vetoed.

By 1987, the roads in Crystal Lake were in good condition. This article⁴⁷ comments on the issues experienced while large construction vehicles (like concrete trucks, dump trucks and material delivery trucks) were being used to build local home homes were being built in the subdivision. The Road Committee now monitors the roads holds the home owner responsible for any damage resulting from work on their homes or property.

⁴⁶ The Courier-Journal, (Louisville, Kentucky), "City Status not needed, subdivision told", Thursday, Feb 2, 1984, Metro Edition, Page 17

⁴⁷ The Courier-Journal (Louisville, KY) Kentucky Edition, "Road protection for subdivisions studied", Wed, Apr 15, 1987, Page 74

Road Protection for subdivisions studied

By NINA WALFOORT

Jim and Sue Brouhard, of Crystal Lake subdivision, say heavy construction trucks carrying materials to a new house on the corner of Rankin Avenue wore a hole in the middle of their road and put ruts in the shoulders.

John and Rusti Morrison, of Zaring Farms, are concerned about the heavy trucks that go too fast in front of their house. The trucks throw up the gravel, the Morrisons say.

And Larry Dawson, of Borowick Farms, worries that his newly paved road, which cost residents on his street about \$650 each – will be destroyed by trucks on their way to construction sites in the subdivisions. He said other roads in the subdivision were torn up when builders came up to put up another house.

“All the heavy equipment is what does it,” Dawson said. “If they tear it up, what can you do?”

One solution being considered by Oldham Fiscal Court would require construction companies to post a bond guaranteeing they would not damage subdivision streets with heavy trucks.

Road protection required.

In many of the county’s subdivisions, some or all of the roads are privately maintained. Residents pay an annual fee or tax, and a road committee or homeowners’ association arranges to repair and maintain the roads.

Although they maintain them, residents can’t control who uses the roads. In most cases, the roads are not designed for heavy equipment.

Dawson brought the problem to the attention of county officials.

“They can see the inequity in us maintaining the road and not being able to do anything when they’re damaged,” he said.

Last week, the magistrates asked County Attorney Jim Pike to determine whether subdivision road committees can be given the authority to limit the weight of vehicles allowed on a privately maintained road.

Under such a system, anyone exceeding the limits would be required to post bond money, which could be used to repair any damage caused to the road.

That is the procedure the county uses on the roads it maintains, Pike said, but he doesn’t know whether it can apply to privately maintained roads.

But he said, he recognized that private roads are vulnerable to damage.

“The homeowners’ associations are saying [to the county], either take them over and maintain them, or give us some authority to control what goes on on these streets.”

A Brief History of Crystal Lake

Builder Gregory Esposito, who has built homes in many Oldham County subdivisions, including Borowick Farms and Crystal Lake, said he had mixed feelings about the proposal. He said some subdivision roads aren't very well built and it's difficult to prevent some wear.

"The subdivision roads were not put in to handle any type of heavy construction or heavy traffic," he said. He said his firm tries to "exercise caution in unloading equipment and the manner of construction," but, "in the course of normal business operation, not abuse, these roads are getting torn up."

Esposito said he recognized that the homeowners need some protection, but he worries that builders will be held accountable for damage they aren't responsible for.

"Right in front of the site, the builder should be responsible. But not for vehicles traversing in and out of the site. That would get uncontrollable," he said.

Dawson said he sees the bond procedure as a solution that would be welcomed by some residents in Crystal Lake and Zaring Farms.

John Morrison, of Dana Road, said construction trucks racing down the gravel roads are "the [worst] problem we've had" in the subdivision.

If the builder was required to post a bond, "they would take it a lot easier," Rusti Morrison said.

David Lorenz, chairman of the Zaring Farms' road committee, said he thought speeding was a problem, but didn't think the construction trucks had done much damage.

Jeff Rankin, chairman of the board of the Crystal Lake road taxing district, called the proposed ordinance a "wonderful idea."

"Every time I see a truck driving across [the roads] I wince because it took years to get them fixed," he said. Having the construction companies post a bond "protects the small people," he said.

The Other Road: I-71

The advertisements for Crystal Lake refer to the future construction of Interstate 71 on the north-east side of the subdivision. It was a big advantage over using routes 22 and 146, and distinguished Crystal Lake from its contemporary competing subdivisions.

The Encyclopedia of Louisville⁴⁸ summarizes that:

“The first section of I-71 in Louisville opened in December 1966 between its terminus at Spaghetti Junction and Zorn Avenue, its first exit. Its junction with I-264 opened in July 1968, and the complete Kentucky portion of the interstate was opened to the public in July 1969. At that point, it replaced U.S. Route 42 as the primary link between Cincinnati and Louisville.”

The Courier-Journal⁴⁹ reported that:

“[Bray] was especially optimistic since Interstate Route [71] (Louisville to Cincinnati) will cross a corner of the subdivision. Lots at one corner already have been sold for future commercial use, he said.”

The route is officially named Interstate 71 but it shares part of its length with Ohio’s state route 75 which connects to I-71 at Walton on its way south to Lexington.

One result of I-71 was that it bisected the pre-existing Hoffman Lane at the north-east side of the subdivision. The Highway 53 bridge over I-75 served to reconnect LaGrange to Crystal Lake.

The Courier Journal⁵⁰ carried the following story March 6, 1963 (including Figure 16), which was a month before Mr. Bray purchased the land for the Crystal Lake subdivision:

LaGrange-Walton I-71 Route Chosen

By Hugh Morris

Frankfort, Ky., March 6 [1963].

Location of Interstate 71, between LaGrange and Walton, has been approved by the Bureau of Public Roads, Highway Commissioner Henry Ward announced Wednesday.

The approved corridor provides 55 miles of the superhighway link connecting Louisville and Cincinnati.

⁴⁸ Kleber, John E. (ed.), *Encyclopedia of Louisville*, page 418

⁴⁹ The Courier-Journal, Sunday, July 26, 1964

⁵⁰ The Courier-Journal (Louisville, KY), “LaGrange-Walton I-71 Route Chosen”, Thu, Mar 7, 1963, page 32

A Brief History of Crystal Lake

The westernmost 21 miles connecting LaGrange with I-64 and I-65 at Louisville, had been settled earlier. I-75 connecting Covington with Dry Ridge, through Walton, already is open to traffic.

When constructed, I-71 and I-75 bridge over the Ohio River at Cincinnati will connect Louisville by superhighway to the urban centers of the Northeast by way of Cincinnati, Columbus, and Cleveland.

The federal bureau has now approved corridor locations for all of I-64, all of I-71, and all of I-75. Only I-65 in the Mammoth Cave area and I-24 in Western Kentucky remain to be decided.

“Intensive effort by the Highway Department has put Kentucky in a position where it can move ahead to get under construction (all of) its portion of the interstate system by 1969,” Ward said.

“All sources available to this part of the highway program will be used to make visible progress along the entire network.”

Federal approval of the I-71 link between LaGrange and Walton followed public hearings held last October at Campbellsburg and Warsaw.

A survey is underway by State engineers to provide data from which detailed construction plans can be drawn.

Federal Highway Administrator Rex M. Whitton said the I-71 line proposed by the State and approved by his agency is about \$700,000 cheaper to build than an earlier proposed routing to the south.

Although all proposed interchanges have not received final approval, those proposed by the State for the stretch of I-71 are:

With KY 53 south of LaGrange, with KY 146 and KY 153 south of Pendleton, U.S. 421 northwest of Campbellsburg, KY 55 north of Campbellsburg, KY 389 north of English, U.S. 227 south of Carrollton, KY 47 and KY 184 north of Sanders, KY 35 north of Sparta, U.S. 127 north of Glencoe, KY 14 north of Verona, and I-75 north of Walton.

Ward expressed hope that engineering on all interstate roads in Kentucky can begin this year.

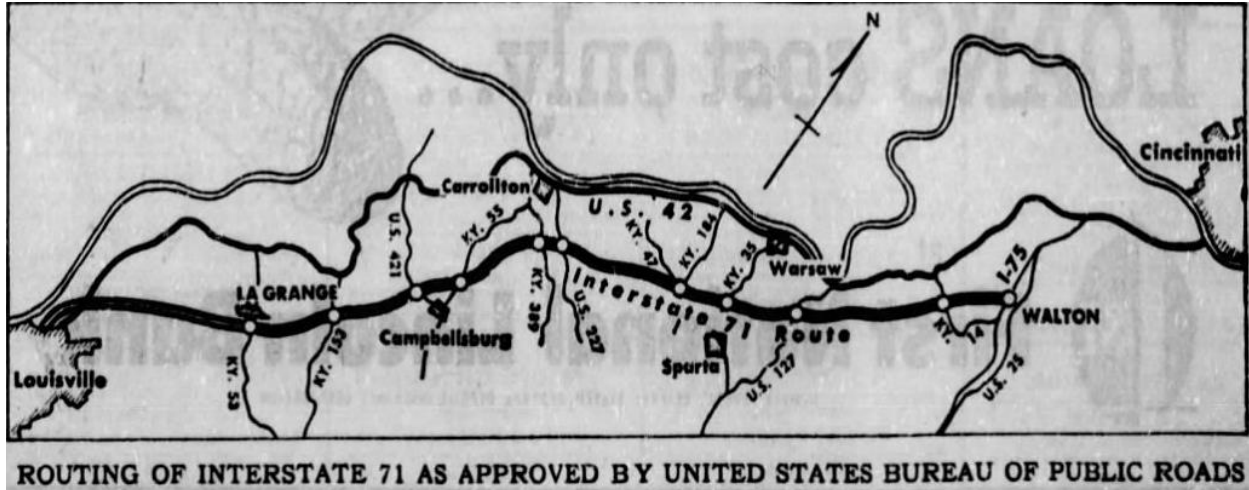


Figure 16 Interstate map - 1963

Another article (no byline) from the Oldham Era⁵¹, including Figure 17 further explains the situation in 1963:

KENTUCKY'S INTERSTATE SYSTEM AND PARKWAYS ON JULY 1, 1963

Forty-six percent of the interstate and parkway road system planned in Kentucky is either open to traffic or under construction, according to the State Department of Highways.

About 220 miles of interstate roads and parkways are open and 244 miles are under construction, the Department reports.

Under construction and partially completed are Interstate 64, 65, 75 and 264 and the Mountain and Western Kentucky Parkways. Either in planning or engineering phases are Interstate 24, 71, 275 and 471 and the Central Kentucky Parkway.

Interstate 64 – forty miles of this 192-mile route are open from Louisville to US-60 east of Frankfort and 18 miles from Winchester to east of Mt. Sterling. I-64 will extend in Kentucky from Louisville to the West Virginia border. Eleven miles from the Big Sandy River in Boyd County to the Carter County line are expected to be completed this year. Fourteen miles from near Lexington to west of Winchester are under construction. This route will serve 12 counties and the cities of Louisville, Shelbyville, Frankfort, Lexington, Winchester, Mt. Sterling, Morehead and Ashland.

⁵¹ Oldham Era, August 1, 1963, "Kentucky's Interstate System and Parkways on July 1, 1963"

A Brief History of Crystal Lake

Interstate 264 (Watterson Expressway) – This is a 14-mile route encircling Louisville from Shively to US-42. It will tie in later with I-64 and then stretch 22.5 miles to I-71. This expressway system will be capable of handling Louisville’s heavy traffic volume.

Interstate I-71 – mainly in planning stage, although some right-of-way acquired in Louisville area. This 77-mile route will reach from I-264 near Louisville to I-75 at Walton, south of Cincinnati, and then continue bearing both I-71 and I-75 markers to Cleveland, Ohio. It will cross seven Kentucky counties.

More than half of Kentucky’s 120 counties will have either an interstate or parkway within their borders and 12 counties will have two or more super-roads.

Money for financing the interstate network comes mostly from the Federal government, with the U.S. furnishing nine of every \$10 of the cost of the routes. Kentucky’s share of the interstate costs is supplied by two bond issues - \$100 million and \$90 million, approved by the voters in 1956 and 1960.

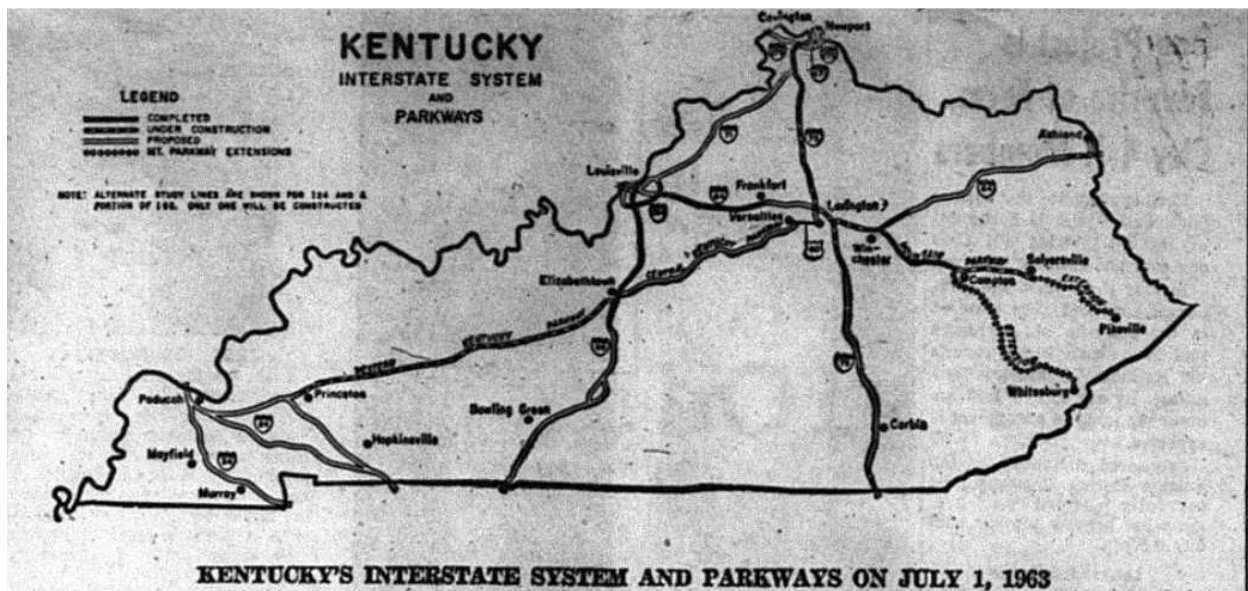


Figure 17 Kentucky's Interstate System

The Subdivision chapter describes the significant effect I-71 had on the subdivision.

Go Into The Light!

As Oldham County grew out of the 1960's and into the new millennium, the traffic on Highway 53 also grew. As Wal-Mart and the shopping malls were added, residents had an increasingly difficult time safely exiting south from Grange Drive. Several of the Club's minutes express concern for the safety of residents. On March 7, 2006 the minutes include:

“Residents Jackie Clauser and Val Robinson are very concerned about traffic accident on Highway 53 at the entrance to our subdivision. Jackie has started a petition that will lower the speed limit on that stretch of road to 35 MPH and request a traffic light be installed at the intersection of Grange Drive and Highway 53. Jackie feels a new traffic study is necessary and is going to talk to Wal-Mart about helping to get one ordered. Val has composed a letter to include with the petition and will send both to State rep. David Osborne and to the Governor. Tina will compose a letter on behalf of the subdivision, voicing our concerns. That letter will also be sent to the agencies mentioned above in addition to the Oldham area. All present board members signed the petition. The Clubhouse will be open for the next two Sundays so other residents can also sign.”

The Club's minutes of August 1, 2006 indicate that the light was approved and should be installed within six months.

The following article from The Courier Journal⁵² covered the issue that eventually resulted in the traffic light at Grange Drive and Highway 53.

⁵² The Courier Journal (Louisville, KY), “Residents target Oldham intersection”, Wed, May 10, 2006, Main Edition Page B3



Figure 18 Intersection of KY 53 and Grange Drive”
Graphic by Steve Durbin, The Courier-Journal

Residents target Oldham intersection

Petitions to add signal prompt traffic study

By Andrea Uhde

The Courier-Journal

There’s a secret to navigating Grange Drive near the Wal-Mart in La Grange.

Ask the people who live in the area, and they’ll probably say the same thing: Don’t even try to turn left onto Ky. 53.

“It’s absolutely horrible. You can’t get out,” resident Jane Cerian said. “There’s no stoplight at the end of it.”

Her routine is to turn right, drive up to a nearby service station and turn around at the stoplight there.

“It’s just been a nightmare,” she said.

The busy intersection at Grange Drive and Ky. 53 has been home to 15 accidents since January 2004, according to La Grange police reports.

People who live in the area say it’s dangerous, and they’re fed up with it. They’ve been writing letters and circulating petitions for months, and they’re hoping that a traffic study will reveal the need for a signal or some other device to make the intersection safer.

A Brief History of Crystal Lake

After learning about the concerns, the state recently began tracking traffic in the area, said Andrea Clifford, a spokeswoman for the Department of Highways.

A representative from the department's office in Frankfort will review the numbers and the department will decide whether a signal is warranted, Clifford said last week.

"That intersection at Grange Road is very close to another 'signalized' intersection," Clifford said. "You have to look at how the traffic's going to flow" with other signals and the Interstate 71 interchange.

Grange Road leads to Crystal Lake subdivision. It's not far from a development of more than 1,000 acres called Eden Park, which is set to have offices, retail space and homes.

The last time the intersection was studied was in October 2004, said Diane Zimmerman, a traffic-engineering consultant for the county.

The study, which was done for Eden Park, concluded that the intersection might eventually need a signal, Zimmerman said.

"It's an area of concern," said La Grange Police chief Kevin Collett. But "it's not our worst area by any means."

Jackie Clauser, who lives in Crystal Lake, said she grew more concerned about the intersection last November after two cars collided near her vehicle. The debris from the wreck smashed her headlights and windshield, she said.

Since then, she and a neighbor have been writing letters to state and county officials to attract interest in a traffic study.

We "got enough interest going that things have developed pretty quickly," she said. "I hope we're close to an ending here."

A Brief History of Crystal Lake



The catfish are jumping! - 2016

Ship Shape

You may have noticed the beautiful and distinct house on the point at the south-east end the lake at 2001 Crystal Cove Drive. The house, now owned by neighbors Jay and Mary Ellen Brandi was featured on the front page of the “City & County” section (section E) of The Courier-Journal⁵³ on Sunday, Jan 16, 1966. It provides an interesting review of the house and styles of the 1960s.



The caption reads: “*With its wide expanse of glass and its vantage point high on a wooded knoll at LaGrange, Ky., the home of Mr. and Mrs. A. B. Osswald provides a sweeping view of Crystal Lake very much like the view from a prow of a ship. The Osswalds are shown here in their living room. The dining area is in the corner angle of the windows in the*

⁵³ The Courier-Journal (Louisville, Kentucky), Lakeside Home “Ship-Shape”, Sun, Jan 16, 1966, Pages E1-3

background. A story on the house with additional photographs starts on Page 2.”

The article continues on page E2 with:

LaGrange Lakeside Home Has a Shipshape View.

*By Evelyn G. Meyer
(Special Writer)*

Another picture of the Osswald home is on Page 1.

FOR THOSE who want a home with a view, a lakeside site is hard to beat. And few can match the view provided by the home of Mr. and Mrs. A. B. Osswald, perched high on a wooded knoll overlooking Crystal Lake at LaGrange, Ky.

It's almost like looking from the prow of a ship.

When the Osswalds decided to move from Morganfield to LaGrange, their objective was a house that would look a little unusual and big enough for two.

It was during their search for a site that Mrs. Osswald gazed across the lake and said to her husband, "Over there is a spot where I would like to live."

They took a boat across the lake to inspect the site. Later they talked to Charles Yunker, designer-builder. Plans were drawn up and approved, and Yunker began to build.

Two months ago, the Osswalds moved into their hillside house, located at the end of Crystal Cove Drive. The Osswalds no longer need a boat to reach the site. Subdivision owners made a road around the lake to the Osswalds' 3-acre property [currently on the Oldham county records as 4.75 acres], and a driveway now circles in front of the house. A path leads to the lake.

Osswald is vice-president and general manager of Mo-Vac International, Inc., which applies a vacuum-metalized backing to draperies. Naturally, his home reflects his business, but there are definite reasons for using specialized draperies.

Lots of Glass Used

The house has lots of glass, affording sweeping views of the lake. The roof soars up and out above windows and gables of glass, rising to a 15-foot height in the living-dining area. Windows on the lower level are 8 feet high, and this combined 23-foot-high glass wall provides plenty of light.



Roof of the home of Mr. and Mrs. A. B. Osswald on Crystal Lake at LaGrange, Ky., soars up and out above windows and gables of glass rising to a height of 15 feet. A balcony surrounds the living and dining areas. The house is built on an eye-catching three-acre lot.

The caption reads: "Roof of the home of Mr. and Mrs. A. B. Osswald on Crystal Lake at LaGrange, Ky, soars up and out above windows and gables of glass rising to a height of 15 feet. A balcony surrounds the living and dining areas. The house is built on an eye-catching three-acre lot.

The draperies serve a real purpose. Because of the specially treated backing, no one can look in, though sheer material permits easy visibility for looking out. This type of [backing] deflects the sun's rays, which in turn cuts down on cooling bills.

The house is built of brick and channel-rustic cedar, and has two levels. Each level has its own corresponding outdoor one. The basic section of the house is a square. But the way it is set on the lot, plus the high-pitched roof and wide expanse of glass, it almost gives the appearance of the prow of a ship looking out over the water.

The living-dining area has laminated ceiling-beams which cantilever out to...

House Decked Out for Lakeside Life

Continued from Preceding Page

... form supports for an overhang extending to six feet at the highest point. Sliding-glass doors along two sides of the living-dining room open out to a balcony extending round both walls. The wide overhang gives additional shade to the house.

Has Sweeping View



Staff Photos

Treads of the open risers of the circular, wrought-iron staircase of the A. B. Osswald home are wrapped in avocado-colored carpeting matching the carpet on the floor of living-dining area.

The blacktop driveway circles in front of the house, where double doors painted pomegranate color open into a small foyer. The foyer, with a vinyl asbestos floor, is set square in this corner of the house. When the front doors are open, a view across a circular black wrought-iron staircase leading below takes in the living-dining area and the lake beyond. An oval lighting fixture made of orange and red laminated cracked glass hangs in the foyer.

The staircase somewhat defines the foyer but does not block the view. Threads of the open risers are wrapped around in avocado-colored carpet which matches that in the living area.

The living-dining room is quite large, with groupings of furniture making distinctions between the two rooms. In one corner of the living room is a brick wall with open fireplace and raised semicircular hearth. On the brick wall above the fireplace is a plaque of a knight in armor astride a horse. Furniture is upholstered in soft shades of melon, green and old. Draperies all around the walls of glass are citron color.

The dining room is defined by Italian provincial furniture placed near a corner of the window walls. A cherry-paneled wall acts as a divider for the kitchen behind.

Kitchen is Efficient

This Pullman-type kitchen provides for efficiency and compactness. Cherry wood cabinets match the wall divider. Counter tops are melon-colored laminated plastic and a breakfast bar is the same color. A drop-light fixture hangs over the breakfast bar and another hangs in the kitchen. Built-in electric appliances and combination refrigerator-freezer are copper-colored.

In other rooms in the house spotlights are recessed in the ceiling.

A short hall leads from the living room to a master bedroom. Sliding-glass doors lead outside and to glass gables above a solid wall [against] which the beds are set. The glass gables let in lots of light and the solid wall below provides a feeling of privacy. A panel of pink hibiscus branches covers the wall behind the twin beds. Other walls have an off-white silk paper.

A Brief History of Crystal Lake

Draperies are light green, blending with lavender-colored carpeting. Pads on long gold benches in front of the beds are covered with a green material matching the draperies. Off-white and gold French provincial furniture completes the tone of the room. One entire wall is lined with closets having [bi-fold] doors.

The master bathroom adjoining the bedroom uses the same color scheme, and lavender-colored carpeting also covers the floor.

A powder room with striped wallpaper is in the hall.

Recreation Room Large

On the lower level, and directly below the living-dining area, is a large recreation room. It is painted in cherry, and the floor is covered with embossed asbestos vinyl. Draperies at sliding-glass doors are copper-colored, and furnishings in the room pick up this same color. A wall of brick has a built-in fireplace and log box above a raised hearth.

Adding a decorative touch to the brick wall are two fish, colorfully mounted.

The glass doors lead out to a patio made in the form of a point, purposefully exaggerating the prow appearance of the house.

On the lower level there are also large guest bedrooms, full bath, laundry room and utility-storage room. The house is heated by oil, and there is also air-conditioning.

A double garage is to the right of the front door.



The Osswalds stand on the balcony of their home overlooking Crystal Lake at LaGrange, Ky.



Morning Glory – Crystal Lake, 2016

In Memory of ...

This article is included in memory of Anthony Frerman and to remind everyone to be safe and vigilant.

Teen who drowned remembered by friend as 'inspiring'⁵⁴

By Marisela Burgos - [bio](#) | [email](#)
Posted by Charles Gazaway - [email](#)



Anthony Tyler Frerman
(Source: Facebook)



Jacob Johnson



"LaGRANGE, KY (WAVE) - Family members and friends of a 17-year-old Crestwood boy who drowned over the Memorial Day weekend are preparing to say their final goodbyes. Anthony Tyler Frerman died May 30 in Crystal Lake. Oldham County Police say Frerman was trying to swim between two boat docks when he went underwater. [The docks were from the marina, south to the opposite shore].

Frerman's friend, Jacob Johnson, said it has been hard accepting his good friend passed away.

"I'll miss him being there for me 'cause I've known him for so long," said Johnson who has known Frerman for 5 ½ years.

As Johnson shared his memories with us, he recalled that just a month ago the pair unsuccessfully tried to change Frerman's oil.

"We were changing the oil in his car for the first time," said Johnson smiling. "You have to change the oil hot in a BMW and we spilled hot oil all over us."

Johnson told us that he has learned many things from his friend.

"He was a really funny guy," said Johnson, "really trustworthy and he was always there for you."

Johnson said that he was not really one to go to church, but it was Frerman who inspired him to go more often.

"I used to go with him a lot and he just helped me be a better, well-rounded person," Johnson remembered.

Johnson said he will miss Frerman being there for him.

Frerman's funeral is scheduled Thursday, June 3 at 10:30 a.m. at Crestwood Baptist Church."

⁵⁴ WAVE3 News, June 3, 2010, Used with permission, <http://www.wave3.com/story/12585781/teen-who-drowned-remembered-by-friend-as-inspiring>

There is a tri-color Japanese maple tree planted in honor of Anthony in the front lawn at 1600 Grange Drive. It was donated by Dave Wilson and planted by Donald Garrett.

Come out and select your beautiful, large vacation or home site today or any evening at

CRYSTAL Lake

SALES ARE GOOD! Drive on out and see why so many others are buying on Crystal Lake. Ride out after dinner. We are open until DARK EVERY DAY.

LOW BUDGET TERMS

More than 100 acres of heavily stocked lake when dam is completed and lake is filled.

**OFFICES OPEN EVERY DAY 'TIL DARK
SUNDAYS, 1 'TIL DARK**



JUST A SHORT DRIVE FROM LOUISVILLE

Drive out Old Brownsboro Road, (Ky. 22) to Crestwood, Ky., . . . then (Ky. 146) to LaGrange, turn right at blinker light and drive 5 blocks to Crystal Lake

ALL SALES SUBJECT TO APPROVAL OF CLUB MEMBERSHIP COMMITTEE
We are a member of the LA GRANGE, OLDHAM COUNTY CHAMBER OF COMMERCE

(Source: The Courier-Journal, Sunday, June 30, 1963, Page 64)

The Lake

The lake was designed to be 100 acres but it's actually about 80-98 acres. It is about 4,700 feet long and 600 feet wide. It contains about 250 million gallons of water. The "Little Lake" between Bobber Court and Spinner Place is actually named "Crystal Drive Lake" and not included in these calculations. More information can be found in "The Dam" chapter.

Figure 19 is a bathometric map of Crystal Lake. The original path of North Curry's Fork Creek can be seen on the Highway 53 side where the contour lines are very dense. This map was made in 2016 and can be seen in detail by logging into the Insight-Genesis social map⁵⁵ site and zooming into LaGrange.

⁵⁵ <https://gofreemarine.com/insight-genesis/community/>



Figure 19 Crystal Lake depths

BIG 4TH OF JULY SPECIAL!

LARGE HOME SITES
VACATION SITES

EASY BUDGET TERMS FROM

\$24
DOWN
\$24
PER MONTH

We do our own financing
No credit investigation
or closing costs.

- 50,000 GAME FISH STOCKED THIS YEAR
- CITY WATER
- ELECTRICITY TO EVERY LOT

COMING SOON!
I-71
INTERCHANGING JUST WEST OF CRYSTAL LAKE
ENTRANCE—DIRECT ROUTE TO DOWNTOWN FOR CONVENIENCE OF MEMBERS

JUST 20 MINS. FROM THE MALL
DRIVE OUT HWY. 146 TO LAGRANGE

CRYSTAL Lake

ALL SALES SUBJECT TO APPROVAL OF CLUB MEMBERSHIP COMMITTEE
We are a member of the LAGRANGE, GEORGIA COUNTY CHAMBER OF COMMERCE

(Source: The Courier-Journal, 4 July 1964, not 1963)

Fish

The lake is periodically stocked with fish, mostly largemouth bass, shell crackers (e.g. red ear blue gills), crappie and grass carp. Other fish such as blue catfish, yellow bass, smallmouth bass and shad are also in the lake.

On February 10, 2009, the CLC board agreed to 10-year lease with Big Fish Farms, LLC (Bethel, Ohio) to use the lake for “paddlefish reservoir ranching”. One thousand fish (half male, half female) were put into the lake. They hope to harvest about 700 fish in 8-10 years. The fish are used for their roe (eggs), which is sold as caviar and as premium catfish filets.

Paddlefish are native to the Ohio River. They are considered a “primitive fish” because they have changed little since the late cretaceous period 70 to 75 million years ago. Because they are zooplankton filter feeders, they are constantly moving to eat and breath. [There are two general types of plankton: Zooplankton (animal types) and Phytoplankton (“plants of the sea”)]. They only lay eggs in moving water so they do not reproduce in lakes and ponds. The largest paddle fish encountered by Big Fish Farms was 120 pounds. Their rostrum (Latin for “beak”) is a convenient way to gently handle the fish.

They are often seen jumping out of the water like a porpoise and obviously make a huge splash. Because they are filter feeders, the principle way to catch the fish is with gill nets. The net openings are large enough so that game fish are not captured. Fish are occasionally caught by snagging but all paddlefish in Crystal Lake belong to Big Fish Farm, may not be intentionally fished and if caught, need to be immediately returned to the lake.

The paddlefish in Figure 20 and Figure 21 were part of a demonstration Big Fish Farms brought to the 2016 CLC annual meeting. The rostrum (snout or “paddle”) forms shortly after the fish hatches and is very firm. The fish in Figure 22 was sampled from Crystal Lake in November of 2015.



Figure 20 Audrey Hammond demonstrates



Figure 21 Young Paddlefish



Figure 22 Paddle Fish

Remember:

It is up to each lake-user to remember to wash their boats (hulls, bilge, live wells) and baits (lures and lines) between lakes to avoid bringing invasive species of weeds and animals into Crystal Lake.

Also limit the use of fertilizers whenever possible and do not apply when the forecast is for a lot of rain.

This will help keep the lake and its fish safe.

“Carpe” Diem⁵⁶

OK – it’s a bad pun, but this is really about fish. Carp to be exact.

In March of 1990, The Courier-Journal⁵⁷ reported that the Oldham County Fiscal Court was debating the use of carp or copper sulfate to manage the algae from Reformatory Lake. Triploid (sterile) grass carp (developed in the 1980’s) can be expensive at about 12 fish per acre and straight copper sulfate is poisonous in high concentrations.

During the February Fiscal Court meeting, Owen Simpson commented on the grass carp in Crystal Lake:

“The fish successfully cleared algae from ... Crystal Lake, near his house....” “When the carp ran out of algae, Simpson said they sought other sources of food, namely the grasses and minnows use as breeding ground. That was bad enough but then Simpson said the carp got so hungry that they began climbing onto the shore and began eating the grass along the bank.”

“The magistrates didn’t say much in front of Simpson but at a subsequent meeting some joked aloud about whether the shore-climbing carp might actually threaten picnickers.”

First District Magistrate Bob Miller suggested that the county might “recruit Crystal Lake’s Carp to help out at Reformatory Lake by collecting grass clippings this spring and using them to “lay a trail” between the lakes.”

“Shaw contends that the problems at Crystal Lake arose because it was overstocked with the carp. He also said that, while carp may initially be more expensive than copper sulfate, they are cheaper in the long run. To be most effective, Shaw said, copper sulfate must be added to the water each time it rains.”

“Boyd said that carp used to clear algae do not breed and would need to be restocked in about 10 years if they are used at Reformatory Lake. During that time, he said many of the fish would have died and the survivors wouldn’t be eating much. Carp “get fat and old and get lazy,” he said.”

The county need not fear that its investment in carp would be wasted. Most people who fish, said Boyd, don’t eat the algae-eating creatures because they taste bad. And their vegetarian nature also makes them pretty hard to catch. In fact, Boyd said, he couldn’t imagine what could be used as bait.”

⁵⁶ Just a little play on words in tune with the article’s levity. Carpe diem is phrase from a Latin poem by Horace. It is popularly translated as “seize the day”. Carpe means “pick, pluck, pluck off, gather” and diem means day. Horace uses the word to mean “enjoy, make use of.” One interpretation may be as an existential cautionary term, much like, “eat, drink and be merry, for tomorrow we die,” with emphasis on making the most of the current opportunities because life is short and time is fleeting. It has nothing to do with Carp unless you like to fish. Be merry.

⁵⁷ The Courier-Journal (Louisville, Kentucky), “Magistrates reel in some one-liners in debate over carp to clean lake”, Wed, Mar 28, 1990 Kentucky Edition Pages 62 & 63

"Maybe Brussel sprouts."

CLC still uses grass carp as one of its weed control methods. Each year the CLC Lake and Grounds committee considers replenishing them when they plan the annual fish stocking program.

Crystal Lake infrequently experiences years where the surface of the water in places can become a carpet of green algae and weeds. This can result from a combination of weather (e.g., high temperatures and abundance of sunlight), nutrients (e.g., fertilizer run off; fish, duck and goose waste) and other factors. The Lake and Grounds committee of the CLC Board of Directors monitors and responds as appropriate.

KENTUCKY STATE FAIR
LOUISVILLE
SEPT. 6-14

RODEO
WITH
BEVERLY HILLBILLIES
(SEPT. 6-7-8)

HORSE SHOW
SEPT. 9-14

AZTEC BIRDMEN
FREE DAILY

PLUS

KENTUCKY VALLEY FUN
Country Music as you like it. John Lee & his Kentucky Valley Stars daily. Kentucky Valley Big Top. Star Leap. Admission only 75 cents.

IT'S A HOOTENANNIT!
Top Folk Music from throughout the fair. Sept. 7 & 8 in the Stadium. 4:00 & 7:00 PM. Sept. 7 and 8:00 & 7 PM, Sept. 8. Tickets \$1.00 in advance, \$1.50 at the fair.

SPECTACULAR OF STARS
See Buck in Barkers Sam Cobbs. Star & Chuck Jackson. Plus many other exciting acts. Sept. 16 in Stadium. Tickets \$1.50 in advance. \$2.00 at the fair.

OLSON SHOWS MIDWAY
New rides on a relaxing Midway, up front where the fun is never in doubt.

Watch the world's best horses and riders who have won in the big show prospects. A champion crowned nightly. Free classes & events. 7:00 PM. Sept. 6, 11, 12 & 14. Tickets now on sale. **SPECIAL:** Reserved Seat record book for \$4.50.

Never seen before in Kentucky. You won't believe your eyes. Watching carefully from a 100-foot tall pole, authentic AZTEC Indians performing an ancient ceremonial. **FREE TWICE DAILY OUT FRONT!**

MORE THAT'S FREE IN '63
Radio-TV Shows, Airline Inclusions, Band Concerts, Exhibits and Contests Daily. **ALL FREE.**

THE FUN STARTS EARLIER THIS YEAR! BRING THE GANG!
\$1.00-1.50-2.00 tickets. 10 days every day. Hundreds of things for every kind of age.

(Source: The Oldham Era, August 23, 1963)

Piranhas

On July 26, 1994, swimming was discouraged at Crystal Lake. There was concern that piranhas were loosed in the lake. Fortunately the fish turned out to be Pacu, probably from someone's aquarium, but on July 30, 1994, The Courier-Journal⁵⁸ ran the following news story:

Oldham piranha scare proves fishy

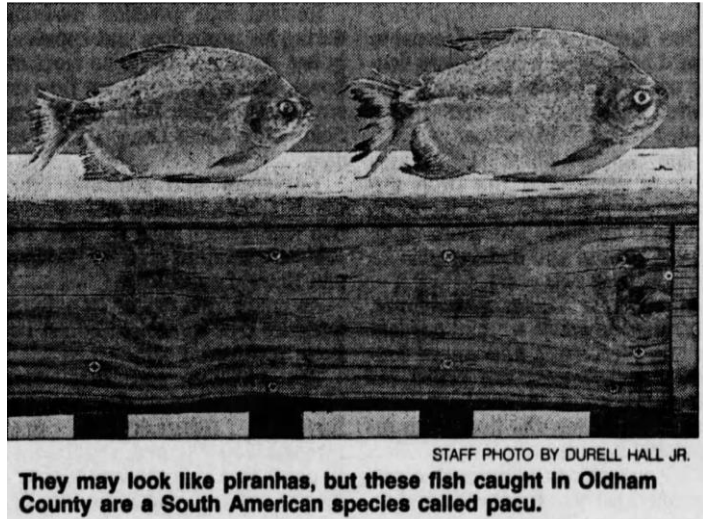
By MICHAEL QUINLAN - Staff Writer

The fish at Crystal Lake in LaGrange were biting yesterday.

Worms, not people.

A report that the 100-acre lake off Ky. 53 in Oldham County was infested with flesh-eating piranhas turned out to be merely a fish tale.

The two toothy fish caught by anglers on Tuesday were harmless piranha look-alikes – a South American species called pacu.



“Better to err on the side of caution,” said lakeside resident Bob Carlson, who hurriedly threw up “No Swimming” signs Tuesday night, only to take them down Thursday when he learned what the fish really were.

But news of the false alarm hadn't reached everyone residing near the lake.

“All I know is that I'm not going near the water until I see proof that they're not Piranha” said Alan Henson, 15, who'd seen a photograph of one of the fish. “It had a lot of sharp teeth and looked vicious.”

This can of worms was opened Tuesday evening when Thomas Harris' son, Dave, was fishing for catfish with a bobber and night crawler. He caught a feisty, 9-inch fish that resembled a blue gill or crappie – except for the fact that it had several rows of teeth.

“My other son, Tom, had caught one on the Fourth of July, and we threw it back,” Harris said. This time, “we decided to toss it in the freezer and find out what it was.”

⁵⁸ The Courier-Journal (Louisville, Kentucky), “Oldham piranha scare proves fishy”, Saturday, July 30, 1994 Kentucky Edition, Page 9

A Brief History of Crystal Lake

The Harrises called the county game warden, who, after examining the fish, said it might be a piranha. But he couldn't be certain.

Later that night, after another one of the strange fish was caught by someone else, the board members of the Crystal Lake Club (made up of residents who pay dues to swim and fish in the lake) decided they couldn't risk waiting any longer for proper identification. They issued warnings and put up the "No Swimming" signs.

Then on Thursday, Carlson took the fish to the Louisville Zoo and learned the truth.

"Pacus are in the same family as piranhas but they're as harmless as can be," said Bill McMahan, curator of ectotherms (cold-blooded animals). "They generally eat plants but will bite a worm occasionally."

McMahan said the zoo gets dozens of phone calls a year from people who want to donate their pacus to the zoo because they have grown too large. The fish can reach 70 pounds.

Zoo officials told Carlson that if there are any other pacus in the lake they won't live through the winter, because they can't survive in cold temperatures.

Thomas Harris said he doesn't know what he's going to do with his pacu now that it's back in his freezer. Zoo officials said the tropical fish was edible, but pacu fillets don't sound particularly appetizing to Harris' wife, Pam.

"I'm not eating that thing," she said. "It looks like it could eat me."

The Fox Cemetery

At 1900/1901 Crystal Drive, there is a small neat cemetery surrounded by a metal-post fence. This is the final resting place for John W. Fox (Figure 23, on the left) and his wife Nannie W. Fox and is known locally as the “Fox Cemetery”.



Figure 23 Fox Cemetery

John Fox was born in Burley, Yorkshire, England August 6, 1836 and came to America in 1859 at the age of 13. He died February 26, 1903 at the age of 66 from asthma. The headstone says he was born in “Butley” but that location does not appear to have existed, so this may have been a typo.

Figure 24 is the obituary for John W. Fox from the March 5, 1903 Oldham Era⁵⁹.

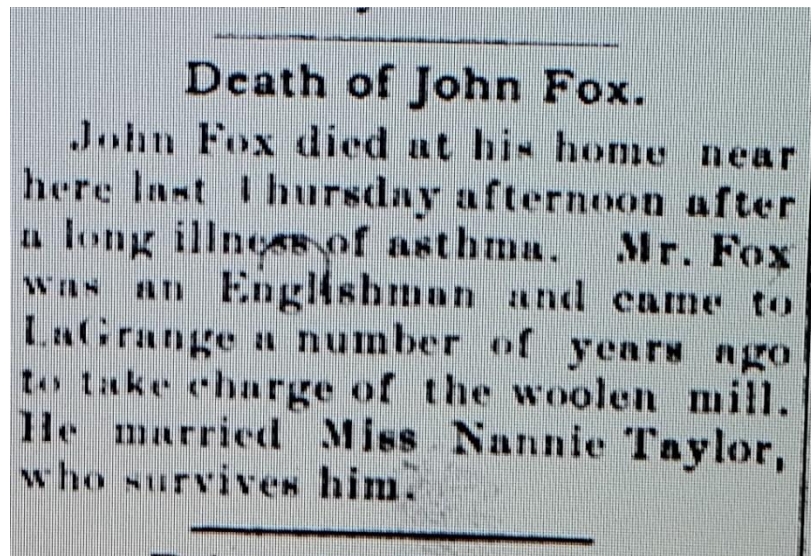


Figure 24 John Fox obituary

The specific woolen mill in which he worked is not clear.

His wife, Nannie Washburn, was born in Oldham county April 2, 1844 and died March 17, 1912. They were married in 1887. They do not appear to have had any children, but keep in mind he was 51 and she was 39 years old when they married.

Nannie's parents were Edmund Francis Taylor (b. 4 Nov 1812, in Kentucky; d. Aug 20, 1879 in Ballardsville, KY) and Mildred Washington Berry (b. March 12, 1886, Oldham County). Edmund had two sons and four daughters.

Figure 25, a partial 1879 map from the "Atlas of Jefferson & Oldham Counties Kentucky"⁶⁰, shows the general location of the E. Taylor property. Figure 26, a partial 1961 U.S. G.S. Topo Map⁶¹, shows the location of the Fox cemetery (labeled "A"). In comparison, it becomes clear that John and Nannie were interred on Nannie's father's family property. A significant part of what is now the Crystal Lake Club.

⁵⁹ W.L. Dawson, Oldham Era, March 5, 1903, Newspaper, Vol. 28, No.36, Page 5, Microfilm, Oldham County Library

⁶⁰ Beers & Lanagan, "Atlas of Jefferson & Oldham Counties Kentucky", 1879. Page 62, <http://www.oldhamcountyhistoricalsociety.org/1879-atlas>

⁶¹ USGS Topo Map, KY_Smithfield_709767_1961_24000_geo

A Brief History of Crystal Lake



Figure 25 1879 Atlas (partial)

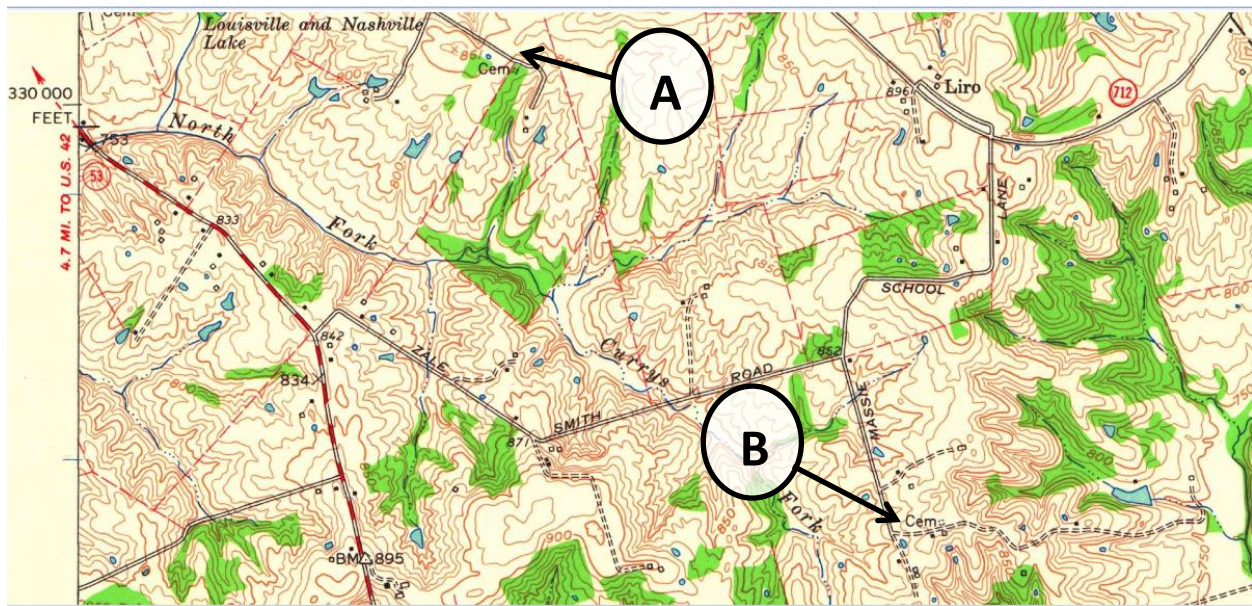


Figure 26 1961 U.S.G.S Topo Map - Smithfield, KY

The 1961 map also shows buildings at the south end of what is now called Hoffman Lane and the east end of Crystal Drive. This may be where John and Nannie lived but the buildings are no longer there.

A Brief History of Crystal Lake

Edmund Francis Taylor is buried in a cemetery off Massie School Road at the end of Zhale-Smith Road and labeled "B" in Figure 26. The cemetery is surrounded by a high stone fence and is overgrown. The only the visible headstones are for Edmund F. and his daughters Mary B. (b. Jan 20, 189, d. Feb 27, 1906) and Virginia Elizabeth (b. August 25, 1852, d.



March 8, 1899, Wife of F.W. Whitesides). It's not clear why John W. and Nannie Fox were buried separate from the rest of the family but note that there isn't much room in this cemetery and there are five other small "Taylor" cemeteries in the county, not counting the "Fox" cemetery.

As sidebar, it is interesting to note that neighbor Zhale Smith signed the death notice for Mildred E. (Taylor) Clifford, one of Nannie's sisters. It is also interesting to note that Nannie's obituary was not located in the Oldham Era. It appears that, in general, obituaries for women were not common in the Oldham Era at that time.

Stories

There are many stories regarding Crystal Lake, a few of which are captured here.

Got Gas?

On October 3, 1963, the Oldham Era published an article titled “L.G. & E. Acquires Gas Storage Leases - Will Drill Four or Five Test Wells [to] Obtain Information.”

The company believed there could be geological structures in the Ballardsville area that would support an underground natural gas storage facility. The wells were intended to prove or disprove the hypothesis. The wells were to be drilled about 1,400 feet deep to obtain information about the shape of the rock formation and its porosity and permeability, or in other words its ability to absorb and release gas at sufficient rates.

LG&E acquired underground gas storage leases on about 7,000 acres of land in the vicinity of Ballardsville. Seven thousand acres is about 11 square miles. LG&E had been acquiring and operating this type of well since 1931.

Rumor has it that there is a cave just south of Crystal Lake (toward Ballardsville), perhaps on Blankmore Lane that was part the gas storage investigation.

In 2015, Mary Miller and Edd Johannermann built the house with the blue metal roof at 1732 Bass Circle. This house has geothermal heating and cooling which requires a number of deep wells. When one of the wells was drilled, natural gas came out of the hole. It took two days to vent all the leftover gas that welled up from the depths. It is speculated that the smelly gas was from the abandoned LG&E underground storage facility or test wells.

Lover’s Lane

Remember lover’s lane, watching submarine races, that quiet secluded place where teenagers went to practice tonsil hockey and make out at night? Apparently, in its early development, Crystal Lake was a popular nocturnal hangout for teenagers.

Twin Lakes Developers once advertised in the Oldham County High School year book and placed a Crystal Lake ad that included, “Complements of Crystal Lake”. One creative and worldly teenager scribbled a preface to the ad in a yearbook which became:

May all your Children be Complements of Crystal Lake.

Trivia Question

The original Crystal Lake subdivision included:

- Fugen Court
- Damon Court
- Wilson Court

Do you know where they are located?⁶² See the footnote for the answer.

Tornados

1974 was a record year for tornados in the South. One hundred and forty-eight tornados were reported in a 24-hour period from April 3rd to April 4th which has only been superseded in 2011 with 362 tornados. **Error! Reference source not found.**⁶³ shows their wide-spread paths.



Figure 27 Tornado tracks, 1974

Nancy Doty, who at the time lived east of the Club on Grange Drive) and others remember that one tornado (#48 or #49 on the map) came across the west side of HWY 53 and bounded over to the lake. It drew up enough water that there reports that the bottom of the lake was visible in some places [assume

⁶² Answer: They were swallowed up by Interstate 71. What is left of Wilson Court is the drive way for 1500 Crystal Drive East.

⁶³ National Weather Service, Ted Fujita, <https://www.weather.gov/iln/19740403>

it was in the shallows near the spout]. It caused some of the electrical wires to spark and ignite into balls of fire.

The tornado then lifted again and didn't come back to the ground until it reached Jericho Road. The Eldridge house on HWY 53 was damaged and the Ott house's roof over the sleeping wing was also damaged.

Water Skiing

Water skiing was a popular sport on Crystal Lake in the 60's, 70's and 80's. It is a small lake for water skiing but skiers didn't seem to mind lots and lots of circles. Many folks reported fond summer memories of water skiing. Skiing was allowed in the afternoon until 5 p.m. On August 5, 1969 the CLC Board of Directors even extended the hours from 5 to 6 p.m. for daylight saving time.

Unfortunately, boat wakes from water skiing was blamed on accelerating the natural erosion of the clay shoreline and the Club was having difficulties getting insurance coverage that included jet skis and fast boats.

In May 1988 the Crystal Lake Club directors put a "no wake" rule into effect. Kentucky, the guidelines for "no wake" means "slowest speed possible to maintain maneuverability of a boat."

[Note: Heavy rains still cause a lot of bank erosion. Lakefront property owners are encouraged to secure their shorelines with rip rap, sea walls or other suitable means.]

Alligator

The September 24, 1988 Club minutes mentioned a report of an alligator in a pond near the lake. There wasn't any follow up or details but Nancy Doty suspects that it may have been the very large silver grass carp. See the "Carpe" Diem chapter.

Motor Skates

One winter, the ice on Crystal Lake froze so thick that it could support a car. A new resident from England drove from the south end of the lake to the marina at the north end. Just to prove a point, and ...

... he made it.

[Disclaimer: Don't try this "at home". The ice on the lake is usually very thin. Stay off it.]

Oh, Rats!

There is no hunting in the subdivision but occasionally trapping is allowed by the Board. In the very early days of the subdivision muskrats were in great supply and considered a threat to the dam. Permission was given and Lawrence Doty and 3 children set up and checked trap lines each morning. That year they skinned and stretched enough muskrat pelts to purchase a pool table. The Club minutes mention about 39 muskrats were trapped from the big lake and 19 from the little lake (officially named Crystal Drive Lake). That's a nice pool table.

Over the life of the lake, beaver and muskrat have been periodically removed to protect the facilities. Per the Club's minutes, 36 muskrats were removed in January 1981 and 50 in January 1982.

Events of 1963

The 1960's were full of significant and interesting events. Because the Crystal Lake Club was started in 1963, a few of those events are listed⁶⁴ here to put the year in perspective.

- January 1 – Martin Luther King gives the “I have a dream” speech at the Lincoln Memorial in Washington to commemorate the centennial of the Emancipation Proclamation.
- February - Julia Child starts her cooking show.
- April 10 - Nuclear-powered submarine U.S.S. Thresher sinks in 8,400 feet of water off Cape Cod killing all 129 aboard.
- June 3 - Pope John XXIII dies at age 81. He's succeeded by Pope Paul VI.
- June 10 - Women are guaranteed equal pay for equal work in legislation enacted by Congress.
- June 11 - Alabama's National Guard is federalized by President Kennedy who orders Governor George C. Wallace to permit two black students to be enrolled at the University of Alabama.
- June 17 - Reading of the Lord's Prayer or verses from the Bible in U.S. public schools is held unconstitutional by the Supreme Court.⁶⁵
- July 1 - The use of Zip Codes goes into effect.
- July 19 - An artificial heart is used for the first time to take over functions of blood circulation during heart surgery.
- August – An Oldham County water district is created.
- October - LA Dodgers win the World Series by defeating the New York Yankees 4 games to 0.
- November 22, President J.F. Kennedy is assassinated.
- December 12 - Jersey Central Power and Light Company announced its commitment for Oyster Creek nuclear power plant, the first time a nuclear plant is ordered as an economic alternative to a fossil-fuel plant.
- December - Valium is introduced.
- The U.S. Federal budget is \$100B. Up \$9 Billion from 1939. Almost half the total goes for military as the U.S. ramps up for the Asian conflict.
- Eastman Kodak introduces the Kodak Instamatic Cameras, which can be loaded with film cartridges.
- The Beatles score their first big success with a record of “I Want to Hold Your Hand”. Lennon is 23, McCartney is 22, Harrison is 20 and Ringo Starr is 24. They will appear on Ed Sullivan Feb. 9, 1964.
- Weight Watchers is founded in Queens NY by housewife Jean Neditch, age 39.
- Coca-Cola Company introduces Tab.

⁶⁴ Targer, James, *The People's Chronology a Year-by-Year Record of Human Events from Prehistory to the Present*, First edition, Copyright 1979, Published by Holt, Rinehart and Winston, NY, ISBN 0-03-017811-8, Pages 1096-1100.

⁶⁵ Abington Township School District [Pennsylvania] vs Schempp, “Bible reading in school”, 1963

"I want the best for my family and that's why we live Electrically"

Our growing youngsters have growing appetites too — and an electric refrigerator-freezer is the practical way to serve up delicious, beautiful meals that don't cost a small fortune. It's a hard-working appliance and a perfect partner for our electric range.

You could measure the value of electric service by putting a price tag on it. But I measure it in terms of pleasure, convenience, peace of mind — and that makes it practically priceless. We live electrically. To me, that's the only modern way to have the best for my family.



Your KEY to GOOD EATING
KEY MARKET
 WE RESERVE THE RIGHT TO LIMIT QUANTITIES!
Winburn's
 CATERING, DELIVERY
 FREE PARKING LOT
 AIR-CONDITIONED

FRYERS
 Swifts Premium Whole . . . LB. **23c**

RIB STEAKS . . . lb. 79c WIENERS . . . 12-oz. pkg. 39c
 SHORT RIBS . . . lb. 39c KEY MARKET BACON lb. 49c

KU Rib Roast U. S. CHOICE BEEF . . . LB. **69c**

- | | |
|---|---|
| <p>SYMBOL OF SERVICE</p> <ul style="list-style-type: none"> UPPER KEY Barbecue Sauce . 18 ozs. 35c UPPER KEY Grape Jelly . . . 3 jars \$1.00 UPPER KEY Green Beans . . . 4 (2 1/2) \$1.00 UPPER KEY Macaroni pkg. 10c UPPER KEY Instant Celloe . . . 6 ozs. 79c UPPER KEY Tea Bags . . . 100 count 89c UPPER KEY Dog Food . 12 (1-lb.) cans \$1 UPPER KEY Riquets 5 lbs. 49c UPPER KEY Tamales 3 (2 1/2) \$1.00 | <ul style="list-style-type: none"> UPPER KEY Tissue . . . 4 (2-roll) pkgs. \$1.00 UPPER KEY Purex gal. 49c UPPER KEY Fruit Cocktail . . 5 (303) \$1.00 UPPER KEY Colby Cheese . . . 12 ozs. 49c UPPER KEY Potato Salad . . . 4 (303) \$1.00 UPPER KEY Black Pepper . . . 4 ozs. 39c UPPER KEY Lemonade 6 cans 69c UPPER KEY Haddock Steaks 3 pkgs. \$1.00 UPPER KEY Fish Sticks 3 pkgs. \$1.00 |
|---|---|

Watermelons
 RED RIPE . . ea. **69c**
 Peaches 2 lbs. 25c
 Cabbage lb. 5c
 California Cantaloupes . . . 3 for 89c
 FRESH String Beans . . . 2 lbs. 29c

OPEN FRIDAY AND SATURDAY NIGHTS
 See our Key Market ad in the Courier-Journal and Louisville Times

(Source: The Oldham Era, August 23, 1963)

Statistics

One way to see how things have changed over time is to look at the local statistical data. Below are a few reference points of interest. Unfortunately, the data for 1960 wasn't available, but this chapter may be useful in the future.

2010

Oldham County

\$60,316 median individual income

\$84,447 median household income

LaGrange

As of the census of 2010⁶⁶ the city of LaGrange contained 8,082 people, 2,964 households and 2,087 families.

The population density was 1,131.4 people per square mile (436.8/km²).

There were 3,189 housing units at an average density of 446.4 per square mile (172.4/km²).

\$46,422 was the median income for a household in the city.

\$52,821 was the median income for a family.

\$48,511 was the median income for full-time male workers, versus \$31,180 for females.

The average household size was 2.65 and the average family size was 3.17.

The median age was 33.8 years. For every 100 females there were 92.7 males. For every 100 females age 18 and over, there were 86.6 males.

The racial makeup of the city was:

- 87.3% White (83.5% non-Hispanic)
- 8.9% Hispanics or Latinos of any race
- 4.7% African American
- 0.27% Native American
- 0.62% Asian
- 0.16% Pacific Islander
- 4.6% from other races
- 2.3% from two or more races.

⁶⁶ https://en.wikipedia.org/wiki/La_Grange,_Kentucky

There were 2,964 households out of which:

- 43.1% had children under the age of 18 living with them
- 49.9% were married couples living together
- 15.5% had a single female householder
- 5.1% had a single male householder
- 29.6% were non-families
- 25.3% of all households were made up of individuals
- 11.5% had someone living alone who was 65 years of age or older.

The age distribution was:

- 29.8% under 18,
- 7.2% from 18 to 24,
- 30.4% from 25 to 44,
- 20.4% from 45 to 64,
- 11.7% who were 65 or older.

(This page blank)

EMERGENCY 911

(502) Area code

Oldham County Central Dispatch	222-0111
LaGrange Police Department	225-0444
LaGrange Fire Department	222-1143
Oldham County EMS	222-7250
Oldham County Police Department	222-1300
Oldham County Sheriff's Department	222-9501
North Oldham Fire Department	228-1447
South Oldham Fire Department	214-8992
PeWee Valley Police Department	241-8343
Pewee Valley Fire Department	241-0025
Westport Fire Department	222-7078

Game Warden – Kentucky Department of Fish & Wildlife Resources – Information - 800-858-1549

USEFUL DATES:

(Check the website for changes.)

Monthly, First Tuesday	Board of Directors meetings meet at 7:00 p.m.
September	Annual membership meeting
September 1 st	Crystal Lake fiscal year begins
September 30th	Crystal Lake Club maintenance fees due

A FEW REMINDERS

(See your membership hang tag and By-laws for details)

- Only members in good standing or guest accompanied by members may use the Crystal Lake grounds and facilities.
- No alcoholic beverages or glass bottles are allowed.
- Boats and trailers must be marked with your lot number.
- Vehicles on Club property or the launch area have to display a valid membership card. Failure to do so may result in your vehicle being towed.
- Crystal Lake is a NO WAKE lake for insurance and erosion reasons.
- Boats and/or fishing are not allowed in the swimming area
- The use of dirt bikes and/or other off-road vehicles is not allowed on Crystal Lake property or roads.
- Report suspicious behavior to the Police.