



Lake Improvement District (LID)

ANNUAL CHECKLIST

CONTACT INFORMATION

NAME: Mike Bosquez

MAILING ADDRESS: 15729 85th Place N Maple Grove MN 55311

PHONE: 763-442-3808

EMAIL: mjbosquez@gmail.com

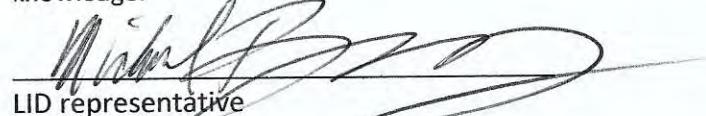
- Name of LID: Lower South Long Lake Improvement District
- Date of annual meeting: August 2, 2025
- Proposed LID Assessment for upcoming year \$ 80 per parcel.
- Copies of published & written notice of the annual meeting (Page# 2).
- Evidence that election ballots were mailed out to all property owners in the LID at least 3 weeks prior to the annual meeting (Page# 5).
- Proof of insurance showing liability coverage to the current tort limits sent to CWC Land Services immediately upon renewal (Page# 6).
- Financial report and budget sheet which includes approved budget (Page# 23).
- Monitoring reports, including studies and management program (water quality surveys, AIS surveys & treatments, etc.) (Page# 27)
- Remedial actions and construction projects undertaken (in accordance with original order), including specific details on such activities (Page# N/A).
- Membership and elected officers (Page# 50).
- Plans for the future, goals, and accomplishments of the LID (Page# 60).

Annual report to be submitted to Crow Wing County and other entities no later than 4 months after the annual meeting or by November 1st, whichever comes first.

Shaded boxes indicate CWC use only:

<i>Date report received:</i>		<i>Received By:</i>	
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I hereby acknowledge that all information required above has been provided and is accurate to the best of my knowledge.


LID representative

10/20/2025

Date

Crow Wing County Staff

Date

Lower South Long Lake Improvement District to meet August 2nd

The Lower South Long Lake Improvement District will host its annual meeting at 9 am August 2nd at the Long Lake Town Hall on Highway 25.

All property owners within 1000 feet of the lake are encouraged to attend.

One board position is up for reelection. The 2026 budget will be presented and voted on.

Lower South Long Lake Improvement District

PO Box 1165, Brainerd, MN 56401

2025 Annual Meeting Notice

Notice is hereby given that the 2025 Annual Meeting of the Lower South Long Lake Improvement District (LID) shall be on Saturday, August 2nd, 2025 at 9:00 AM at the Long Lake Township Hall on Hwy. 25 in Brainerd. All property owners residing within 1000 feet of Lower South Long Lake are invited and encouraged to attend. One director position is up for election and the budget for 2026 will be approved.

Agenda, financial report, and last year's minutes will be posted on our private Facebook page and emailed to our property owners distribution list. Any comments or questions can be addressed via posting to Facebook, reply email, or by calling 763-442-3808.

Enclosed Ballot Instructions (Please note some property owners received more than one vote)

Unable to Attend: If you are unable to attend the Annual Meeting on Saturday, August 2nd, 2025, please complete the enclosed ballot(s), affix stamp(s), and mail back to the LID. You may also hand deliver your ballot to the LID. Your mailed ballot must be received by August 1st, 2025.

Attending in Person: If you will be attending the Annual Meeting on Saturday, August 2nd, 2025, you **MUST** bring the enclosed ballot(s) with you to vote. No ballots will be available at the meeting.

Facebook Groups

We have two private Facebook groups. One is specifically for property owners. If you use Facebook and are not currently a group member, please join that group at LSLL Property Owners. You must provide your address when you submit to join. Requests are monitored and only property owners and their families are allowed to join.

We also have a more general private Facebook group named Lower South Long Lake. Anyone with a connection to the lake can join that group.

Email Distribution Lists

We also have an email distribution list for property owners. If you are not on that, and wish to be, email Mike Bosquez at mjbosquez@gmail.com to be added.

And we have a more general email distribution list for anyone connected to the lake. If you wish to be on that, please email Mike Bosquez at the address listed above.

(Over)

Website

Our website is at Isllid.org and Isllia.org. Both resolve to the same site. Association Membership is online at our website. We've continued our new Lake Steward Program via Facebook and our website. The Lake Steward Program is designed to encourage shoreline restoration projects, and to educate about sustainable land management as it relates to water quality. Participants raising their score to a specific threshold are awarded a Lake Steward sign to display on their property.

We use Facebook, email, and our website to communicate with everyone. This letter is the only physical mailing we do each year. Please be sure to connect via one or more of our communication channels.

Lake Steward Program

As overviewed at our recent membership meeting, we've starting a Lake Steward Program, sponsored by Minnesota Lakes and Rivers. Maribeth Grimsby and Peggy Aschenbeck are leading the way. The Lake Steward Program is a program designed for Lake Association use to encourage shoreline restoration projects among its members, and to educate about the sustainable land management as it relates to water quality.

So, do you want to become a Lake Steward and have an awesome sign to prove it? Steps are:

1. Watch an overview video, that we played at our meeting.
2. Take the online Quiz to see how you're doing already.
3. Be contacted by Maribeth and/or Peggy to review your quiz results and look at ways to improve your score.
4. Once your score meets the threshold, you'll be awarded a Lake Steward sign to display on your dock or in your yard to show everyone you are a Lake Steward and doing what you can to improve water quality on Lower South Long Lake.

This program is completely voluntary and I can tell you that my initial score was awful, but I've already worked to improve it. We know that many of us cannot do everything suggested, but that's not the point. The point is to do what makes sense for your property to improve your score and thereby improve what we all do together to maintain and improve water quality in Lower South Long Lake! We've started our journey to be Lake Stewards. If you're interested in joining us, visit our website at <https://Isllia.org/lake-steward-program/> to get started. All steps and links are there.

PROOF STAMP

<input type="checkbox"/> OK	<input type="checkbox"/> OK with changes	<input type="checkbox"/> Send revised proof
Proofreader _____		Date _____
<input type="checkbox"/> OK	<input type="checkbox"/> OK with changes	<input type="checkbox"/> Send revised proof
Sales _____		Date _____
<input type="checkbox"/> OK	<input type="checkbox"/> OK with changes	<input type="checkbox"/> Send revised proof
Customer _____		Date _____

Lower South Long Lake Improvement District 2025 Ballot

VOTE FOR ONE

Mike Bosquez

Write In _____

Place
Stamp
Here

Lower South Long Lake Improvement District

PO Box 1165
Brainerd, MN 56401

USI INSURANCE SERVICES LLC
8000 NORMAN CTR DR STE 400
BLOOMINGTON, MN 55437-1180

952-945-0200

Policy Number: **CWP 7327174**

**LOWER SOUTH LONG LAKE
IMPROVEMENT DISTRICT
PO BOX 1165
BRAINERD MN 56401**

Assembly Instructions

These pages update your current policy. To keep it current, you should:

1. Check the upper right hand corner of each page in this packet.
 - a. If it says "Renewal or Rating Period Declarations", **remove** the expired declarations page from your current policy and **replace** it with the updated "Renewal or Rating Period Declarations" page.
 - b. If it says "Amended Declarations", insert this amended page **on top** of the last declarations page you received.
2. Every time you receive a "Renewal or Rating Period Declarations", **remove** all prior "Amended Declarations".
3. When you remove pages from your policy, retain them for a permanent record.

Thank you for placing your business with us!



WESTFIELD®

P.O. Box 5001, Westfield Center, Ohio 44251-5001

INSURANCE AGENCY:

USI INSURANCE SERVICES LLC
8000 NORMAN CTR DR STE 400
BLOOMINGTON MN 55437-1180

AGENCY PHONE # 952-945-0200

DATE OF MEMO: 07/13/25

NAMED INSURED:

LOWER SOUTH LONG LAKE
IMPROVEMENT DISTRICT
PO BOX 1165
BRAINERD MN 56401

POLICY NO.: CWP 7327174

POLICY TERM: 10/15/25 - 10/15/26

COMPANY: WESTFIELD INSURANCE COMPANY

CROW WING COUNTY
ENVIRONMENTAL SERVICES
322 LAUREL STREET STE 14
BRAINERD MN 56401

RE: EVIDENCE OF INSURANCE -- ADDITIONAL INSURED NOTICE

YOU ARE SHOWN AS AN ADDITIONAL INSURED ON THE POLICY SHOWN ABOVE AND THE GENERAL LIABILITY LIMITS ARE DISPLAYED BELOW.

THIS NOTICE IS EVIDENCE THAT INSURANCE HAS BEEN ISSUED TO THE NAMED INSURED(S).

WE HAVE DISPLAYED BELOW THE NECESSARY INFORMATION FOR YOU. IF YOU DESIRE ANY ADDITIONAL INFORMATION, PLEASE CONTACT THE AGENCY SHOWN ABOVE AND THEY WILL SECURE IT FOR YOU FROM WESTFIELD INSURANCE.

POLICY LIMITS:

GENERAL AGGREGATE LIMIT (OTHER THAN PRODUCTS/COMPLETED OPERATIONS)	\$2,000,000
PRODUCTS/COMPLETED OPERATIONS AGGREGATE LIMIT	\$2,000,000
PERSONAL & ADVERTISING INJURY LIMIT (PER PERSON OR ORGANIZATION)	\$1,000,000
EACH OCCURRENCE LIMIT	\$1,000,000
DAMAGE TO PREMISES RENTED TO YOU LIMIT	(ANY ONE PREMISES) \$100,000
MEDICAL EXPENSE LIMIT	(ANY ONE PERSON) \$5,000



Westfield Privacy Notice to US Insurance Customers

Effective: 2024 April 1

We are committed to protecting your privacy. This notice describes the personal information we collect about you and how we use it. This privacy promise applies to all our Westfield US insurance companies.

SUMMARY

- We gather information directly from you¹, from your transactions with us and from outside sources.
- We use your information only to provide insurance to you, to investigate and resolve claims or to improve the products and services we offer.
- We will share your information with the independent agent or insurance broker that you chose.
- We share your information with third-parties who help us deliver services to you.
- *We do not sell your personal information.* We do not share your information with other companies for their marketing purposes.
- We take measures to protect your information while it is in our custody. We require the third-parties who help us to protect your information, too.

INFORMATION WE COLLECT

We collect information about you in order to quote and service your insurance and to investigate and pay claims. This includes:

- Information from your application and other forms (such as your name, address, date of birth, email address, driver's license number and type of vehicle or property).
- Information about your transactions with us, our affiliates or others (such as your insurance coverages, limits and rates, payment and claims history and information needed for billing and payment).
- Information from third parties (such as your driving record, claims history with other insurers and credit information).
- Information about your online interactions with us (such as your IP address, the kind of device you used, the time of your visit to our site and pages visited). We use this information to deliver online services to you and/or to evaluate and improve our services.

We also use de-identified aggregate information to measure readers' interest in and use of various areas of our website and of the programs we administer. Although we may share this aggregate information with third parties, none of this information will allow anyone to identify you or to determine anything personal about you.

INFORMATION ABOUT MINORS

We do not sell to or intentionally communicate with children under the age of 16. We may request specific information about a child from parents in order to properly quote an insurance policy, verify identities or deliver requested transactions. We do not retain information about minors other than what is necessary to deliver requested services.

¹ For a personal lines policy, this could include information from the head of household or other family member buying insurance that covers you. For a commercial lines policy, this could include information from your company's representative.

INFORMATION WE DISCLOSE

We do not sell or rent your personal information. We disclose your information to third-parties only as permitted by law:

- To process transactions that you request or to service your policy.
- To investigate and pay claims.
- To prevent fraud.
- To perform marketing services on our behalf. (We do NOT allow third-parties to use the information they receive from us to market on their own or anyone else's behalf.)
- To comply with legal requirements.

Recipients include employees within our family of insurance companies, claims representatives, insurance agents or brokers, service providers, auditors, consumer reporting agencies, government agencies, law enforcement and the courts.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees and outside service providers who need to know that information in order to provide our products or services to you. Their use of information is restricted by law, by our employee code of conduct and by written agreements where appropriate. We maintain physical, electronic and procedural safeguards that comply with applicable federal and state regulations to guard your information.

If you believe you have found a security issue with one of our products or services, please report it to InfosecAlerts@Westfieldgrp.com as quickly as possible. Please describe the issue in as much detail as possible, including the date and time you discovered the issue and how to reproduce the issue. Screenshots and videos can be especially helpful. Please also include your name and contact information in case we need additional detail.

SOCIAL MEDIA AND ONLINE ENGAGEMENT

We sometimes use new technologies, including social media, to communicate with customers, potential customers, employees and potential employees. These sites and applications include things we develop ourselves and certain third-party platforms such as Facebook, X, formerly known as Twitter, LinkedIn or Instagram. Those third-party websites and applications are not operated or controlled by us. When using those services, you may reveal personal information to us and to third parties. Please carefully read the privacy policies of those third-party platforms before posting any non-public information.

Our employees will not use, share or retain your personal information from a social media or other third-party service except as necessary to respond to a specific message or request from you, to provide services to you, or to comply with legal requirements.

FORMER CUSTOMERS

If you end your relationship with us, we will continue to adhere to the policies and practices described in this privacy promise for as long as we have your information.

PRIVACY CONTACT INFORMATION

If you have any questions, concerns or comments about our privacy promise, you may contact us by phone (1-800-552-9139), email (privacy@westfieldgrp.com) or by physical mail to Privacy Officer, Westfield Insurance, One Park Circle, PO Box 5001, Westfield Center, OH 44251.



WESTFIELD®

IMPORTANT NOTICE TO OUR POLICYHOLDERS

NOTICE CONCERNING POLICYHOLDER RIGHTS IN AN INSOLVENCY UNDER THE MINNESOTA INSURANCE GUARANTY ASSOCIATION LAW

PLEASE READ THIS IMPORTANT INFORMATION ABOUT YOUR POLICY

The financial strength of your insurer is one of the most important things for you to consider when determining from whom to purchase a property or liability insurance policy. It is your best assurance that you will receive the protection for which you purchased the policy. If your insurer becomes insolvent, you may have protection from the Minnesota Insurance Guaranty Association as described below but to the extent that your policy is not protected by the Minnesota Insurance Guaranty Association or if it exceeds the Guaranty Association's limits, you will only have the assets, if any, of the insolvent insurer to satisfy your claim.

Residents of Minnesota who purchase property and casualty or liability insurance from insurance companies licensed to do business in Minnesota are protected, SUBJECT TO LIMITS AND EXCLUSIONS, in the event the insurer becomes insolvent. This protection is provided by the Minnesota Insurance Guaranty Association.

Minnesota Insurance Guaranty Association
7600 Parklawn Ave. #329
Edina, Minnesota 55435

The **maximum amount** that the Minnesota Insurance Guaranty Association will pay in regard to a claim under all policies issued by the same insurer is **limited to \$300,000**. This limit does not apply to worker's compensation insurance. Protection by the Guaranty Association is subject to other substantial limitations and exclusions. If your claim exceeds the Guaranty Association's limits, you may still recover a part or all of that amount from the proceeds from the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The Guaranty Association assesses insurers licensed to sell property and casualty or liability insurance in Minnesota after the insolvency occurs. Claims are paid from the assessment.

THE PROTECTION PROVIDED BY THE GUARANTY ASSOCIATION IS NOT A SUBSTITUTE FOR USING CARE IN SELECTING INSURANCE COMPANIES THAT ARE WELL MANAGED AND FINANCIALLY STABLE. IN SELECTING AN INSURANCE COMPANY OR POLICY, YOU SHOULD NOT RELY ON PROTECTION BY THE GUARANTY ASSOCIATION.

THIS NOTICE IS REQUIRED BY MINNESOTA STATE LAW TO ADVISE POLICYHOLDERS OF PROPERTY AND CASUALTY INSURANCE POLICIES OF THEIR RIGHTS IN THE EVENT THEIR INSURANCE CARRIER BECOMES INSOLVENT. THIS NOTICE IN NO WAY IMPLIES THAT THE COMPANY CURRENTLY HAS ANY TYPE OF FINANCIAL PROBLEMS. ALL PROPERTY AND CASUALTY INSURANCE COMPANIES ARE REQUIRED TO PROVIDE THIS NOTICE.



IMPORTANT NOTICE TO OUR POLICYHOLDERS

Please be advised of an upcoming change to our payment terms that may affect how you make your policy payments.

What's Changing?

Effective April 1, 2025, a fee of up to 3% will be applied to all payments made using a credit card, where permissible. This fee is charged by our payment processing vendor to cover credit card processing costs.

How to Avoid the New Credit Card Fee:

We offer several alternative payment methods that do not involve a credit card fee, such as:

- Electronic Funds Transfer (EFT) - direct payment from a checking or savings account. You can set up EFT through MyWestfield or by calling our Billing Team at 800.243.0210, option 2.
- Paying by check or other available payment method other than credit card.

We understand that this change may cause an inconvenience for you, and we appreciate your understanding and continued support as we strive to deliver exceptional service. If you have any questions or concerns, feel free to reach out to our Billing Team at 800.243.0210, option 2 or email billing@westfieldgrp.com.

AD 94 20 01 25



NOTICE: BROADENED AND REDUCED COVERAGE GENERAL LIABILITY AND UMBRELLA MULTISTATE ENDORSEMENT REVISION

This Notice does not form part of your policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the Policy and this Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

The areas within the policy that broaden or reduce coverage or constitute other changes are highlighted below. This notice does not reference every editorial change made in your policy.

The material in this Notice refers to form and endorsement numbers; **however, not all forms and endorsements are included in a particular policy.**

BROADENING IN COVERAGE

CU 04 03 Employee Benefits Liability Coverage

This endorsement is revised to state, in part, that "our obligation to pay damages on behalf of the insured applies only to the amount of 'ultimate net loss' in excess of the 'retained limit' shown in the Schedule of this endorsement". The definition of "retained limit", as it applies in this endorsement, will mean the available limits of "underlying insurance" shown in the Schedule of this endorsement as Retained Limit. The definition of "employee benefit program" is revised to include any similar benefit program specified in any underlying insurance. When this endorsement is attached to your policy, there is no impact as a result of the addition of the retained limit definition, as it generally reinforces the language presently in the endorsement. However, with respect to the revision of the employee benefit program definition, if any underlying insurance benefit plan was not already designated in the Schedule of this endorsement or added thereto by endorsement, it may result in a broadening of coverage.

REDUCTION IN COVERAGE

CG 20 11 Additional Insured - Managers Or Lessors Of Premises

CG 20 24 Additional Insured - Owners Or Other Interests From Whom Land Has Been Leased

These endorsements have been revised to delete "arising out of" and add specific language that provides an additional insured with coverage for their vicarious or contributory negligence only. When these endorsements are attached to your policy, there may be a reduction in coverage for those states in which:

- Named insureds are permitted to contractually hold harmless an additional insured for that additional insured's sole negligence; and
- Courts have enabled coverage for the sole negligence of the additional insured.

BROADENING OR REDUCTION IN COVERAGE

CG 20 17 Additional Insured - Unit-owners Of Townhouse Or Homeowner Associations

This endorsement is revised to include unit-owners of homeowner associations. In addition, a provision is added to address restriction of coverage to the unit-owner for liability arising out of maintenance, use or repair of a portion of the premises (common area) that is reserved for the unit-owner's exclusive use or occupancy, e.g., assigned parking area, garden plot, storage closets or lockers.

With respect to unit-owners of homeowner associations, this represents a broadening of coverage. With respect to unit-owners of townhouse associations, the provision restricting additional insured status for a unit owner's liability arising out of the ownership, maintenance, use or repair of that portion of the premises which is reserved for the unit-owner's exclusive use or occupancy may be a reduction in coverage.

CG 21 31 Limited Exclusion - Designated Operations Covered By A Controlled (Wrap-up) Insurance Program

This endorsement is revised to add a definition of "controlled (wrap-up) insurance program" and revise Paragraph A. to emphasize the application of the exclusion to bodily injury and property damage arising out of ongoing operations as well as included within the products-completed operations hazard at the location(s) described in the Schedule. The attachment of this endorsement may result in a reduction of coverage, unless:

- If this endorsement replaces the previous version **CG 21 31** on a policy, it may result in a broadening of coverage.
- If this endorsement replaces **CG 21 54 Exclusion - Designated Operations Covered By A Controlled (Wrap-up) Insurance Program** on a policy, it will result in a broadening of coverage.

CG 21 54 Exclusion - Designated Operations Covered By A Controlled (Wrap-up) Insurance Program

This endorsement is revised to add a definition of "controlled (wrap-up) insurance program" and revise Paragraph A. to emphasize the application of the exclusion to bodily injury and property damage arising out of ongoing operations as well as included within the products-completed operations hazard at the location(s) described in the Schedule. The attachment of this endorsement may result in a reduction of coverage, unless if this endorsement replaces the previous version of **CG 21 54** on a policy, it may result in a broadening of coverage.

CG 22 36 Exclusion - Limited Products And Professional Services - Pharmacists

This endorsement has been revised to limit the products/completed operations hazard exclusion to apply only to bodily injury or property damage arising out of the insured's products dispensed or sold in connection with the pharmacist's services, e.g., prescription drugs. If the attachment of this endorsement replaces the prior version of **CG 22 36**, it may result in a broadening of coverage. The attachment of this endorsement to a policy not containing the prior version of **CG 22 36** results in a reduction of coverage.

CG 22 69 Pharmacists

This endorsement is revised to:

- Generally, address state or federal laws affecting the professional services provided by pharmacists;
- Amend the exclusion for willful violation of a penal statute or ordinance to apply to the willful violation of applicable state or federal laws governing pharmacists, not just sales of pharmaceuticals;
- Amend the exclusion for certain specific services performed by a pharmacist to apply to all tests, not just blood tests;
- Remove managing drug therapy from the exclusion for certain specific services performed by a pharmacist; and
- Other editorial changes.

With respect to removal of managing drug therapy from the exclusion of certain specified services, this change may be considered a broadening in coverage. With respect to the amendment to the willful violation exclusion and the amendment to the exclusion for certain specified services related to tests, these changes may result in a reduction of coverage. Other changes have no impact on coverage.

REINFORCEMENT IN COVERAGE

CG 21 01 Exclusion - Athletic Or Sports Participants

CG 21 41 Exclusion - Intercompany Products Suits

This endorsement is revised to include the term "suit" within the endorsement, for consistency with language used in the new cross suits liability endorsements and is a clarification of coverage intent.

CG 22 65 Optical And Hearing Aid Establishments

This endorsement is revised to replace "including" with "the following" in the Insuring Agreement provision and other editorial revisions. This is a reinforcement of coverage intent and has no impact on coverage.

CG 22 71 Colleges Or Schools (Limited Form)

CG 22 72 Colleges Or Schools

These endorsements are revised:

- So that negligent supervision-related language will apply to the participation or practicing of any sports or athletic contests; and
- To replace "while" with "arising out of" in relation to the phrase "practicing for or participating in" to reinforce that injuries can be revealed at a time later than the related practice or participation.

These revisions are a reinforcement of original coverage intent and have no impact on coverage.

CU 21 01 Exclusion - Athletic Or Sports Participants

This endorsement is revised:

- So that negligent supervision-related language will apply to the participation or practicing of any sports or athletic contests; and
- To replace "while" with "arising out of" in relation to the phrase "practicing for or participating in" to reinforce that injuries can be revealed at a time later than the related practice or participation.

These revisions are a reinforcement of original coverage intent and have no impact on coverage.

CU 22 18 Optical And Hearing Aid Establishments

This endorsement is revised to replace "including" with "the following" in the **Insuring Agreement** provision and other editorial revisions. This is a reinforcement of coverage intent and has no impact on coverage.

CU 22 21 Colleges Or Schools

This endorsement is revised:

- So that negligent supervision-related language will apply to the participation or practicing of any sports or athletic contests; and
- To replace "while" with "arising out of" in relation to the phrase "practicing for or participating in" to reinforce that injuries can be revealed at a time later than the related practice or participation.

These revisions are a reinforcement of original coverage intent and have no impact on coverage.

CU 24 36 Products-Completed Operations Aggregate Limit Of Insurance

These endorsements are revised to include a non-concurrency provision regarding underlying insurance written on a claims-made basis. These changes reinforce coverage intent consistent with the limits of insurance provisions of the Commercial Liability Umbrella Coverage Form.



IMPORTANT NOTICE TO OUR POLICYHOLDERS

Westfield Insurance Fraud Hot-Line

PLEASE READ THIS IMPORTANT INFORMATION

- Fraudulent insurance claims cost us all money.
- Call us if you have information concerning a fraudulent insurance claim.
- All information will be kept confidential.
- Call and discuss your information with a trained investigator, or leave the information anonymously on a telephone answering machine.
- We can all help fight insurance fraud.

AD 8522 (08-10)

Be a Fraud Buster
1-800-654-6482

Detach and retain information below for future use.



Fraud Hot-Line
1-800-654-6482



Fraud Hot-Line
1-800-654-6482



Westfield Center, Ohio 44251
www.westfieldinsurance.com

Westfield Center, Ohio 44251
www.westfieldinsurance.com

THIS NOTICE DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY SHALL PREVAIL.

POLICYHOLDER DISCLOSURE

NOTICE OF TERRORISM

INSURANCE COVERAGE and PREMIUM

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

PREMIUM CHARGED

During your current policy period, the portion, if any, of your premium that is attributable to coverage for acts of terrorism as defined in the Act is \$_____ (refer to Common Policy Declarations if blank).

If you do not desire the coverage for acts of terrorism as defined in the Act, as amended, you may reject the coverage and instruct the insurance company to remove it and refund the premium described above. **To reject the coverage, you must:**

- 1) advise the insurance company by letter (on your company letterhead),
- 2) signed by the owner, representative, or properly designated official of the named insured.

The insurance company must receive your letter within 60 days from the date shown at the bottom right side of the forms titled "Common Policy Declarations". Please refer to "Common Policy Declarations" for the mailing address of the insurance company.

If your policy premium is \$500, that may represent a minimum premium. In that case, the portion that is attributable to acts of terrorism as defined in the Act, as amended, may be included within that minimum and your total premium will not be reduced if you reject coverage for acts of terrorism. The minimum premium will still apply.

Should you have any question regarding this notice, please contact your insurance agent.



TERRORISM REJECTION AUTHORIZATION

During your current policy period, the portion of your premium that is attributable to coverage for acts of terrorism can be found in the Declarations.

If you do not desire the coverage for acts of terrorism, you may reject the coverage and instruct the insurance company to remove it at issuance by submitting a letter on your letterhead or by completing and submitting this Terrorism Rejection Authorization form.

If your policy premium is \$500, that may represent a minimum premium. In that case, the portion that is attributable to coverage for acts of terrorism may be included within that minimum, and your total premium will not be reduced if you reject coverage for acts of terrorism. The minimum premium will still apply.

The rejection of coverage for Terrorism is valid and binding on all insureds and persons claiming benefits under the policy/application for the policy term as shown below.

This rejection of coverage for Terrorism will apply to any reinstatement, amended, altered, or modified policy with this company or with any affiliated company unless the Named Insured makes a written request to the company to exercise a different option.

After careful review of the Terrorism Coverage provided, I wish to reject coverage for acts of terrorism. Following is my signature authorizing the removal of this coverage from the policy noted below:

Policy Number: CWP 7327174	Policy Term: 10/15/25 - 10/15/26
Agency: USI INSURANCE SERVICES LLC	
Named Insured: LOWER SOUTH LONG LAKE	
Signature:	
Name:	
Title:	Date:

The insurance company must receive this notice within 60 days from policy issuance.

AD 93 41 03 21



**RENEWAL
COMMON POLICY DECLARATIONS**

COMPANY PROVIDING COVERAGE		WESTFIELD INSURANCE COMPANY		
NAMED INSURED AND MAILING ADDRESS		AGENCY	22-06239	PROD.
LOWER SOUTH LONG LAKE IMPROVEMENT DISTRICT PO BOX 1165 BRAINERD MN 56401		USI INSURANCE SERVICES LLC 8000 NORMAN CTR DR STE 400 BLOOMINGTON MN 55437-1180 TELEPHONE 952-945-0200		

Policy Number: CWP 7 327 174	03	WIC Account Number: 2270016224	A		
Policy Period	From 10/15/25 To 10/15/26	at 12:01 A.M. Standard Time at your mailing address shown above.			
Business: LAKE IMPROVEMENT ASSOCIATION	Named Insured is: JOINT VENTURE				
In return for the payment of the premium, and subject to all terms of this policy, we agree with you to provide the insurance as stated in this policy.					

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS

COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$ 607.00
TERRORISM INSURANCE COVERAGE	\$ 2.00
 Policy Annual Premium	 \$ 609.00
 Total Advance Annual Policy Premium	 \$ 609.00

The above is a summary of your coverages. For more detail,
please refer to the individual coverage parts inside your policy.

Forms and Endorsements applicable to all coverage parts:
IL7002 0488 , IL0017 1198 , ID7004 0625 , IL0003 0908 .

COUNTERSIGNED: _____ BY _____
Date _____ Authorized Representative _____



**RENEWAL
GENERAL LIABILITY DECLARATIONS**

COMPANY PROVIDING COVERAGE	WESTFIELD INSURANCE COMPANY			
NAMED INSURED AND MAILING ADDRESS	AGENCY	22-06239	PROD.	PUD
LOWER SOUTH LONG LAKE IMPROVEMENT DISTRICT PO BOX 1165 BRAINERD MN 56401	USI INSURANCE SERVICES LLC 8000 NORMAN CTR DR STE 400 BLOOMINGTON MN 55437-1180 TELEPHONE 952-945-0200			
Policy Number: CWP 7 327 174	03	WIC Account Number: 2270016224	A	
Policy Period	From 10/15/25 To 10/15/26	at 12:01 A.M. Standard Time at your mailing address shown above.		

LIMITS OF INSURANCE -

General Aggregate Limit (Other Than Products/Completed Operations)	\$2,000,000
Products/Completed Operations Aggregate Limit	\$2,000,000
Personal & Advertising Injury Limit (Per Person Or Organization)	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You Limit (Any One Premises)	\$100,000
Medical Expense Limit (Any One Person)	\$5,000

TOTAL ADVANCE ANNUAL GENERAL LIABILITY PREMIUM	\$607.00
--	----------

Forms And Endorsements Applicable To This Coverage Part:

CG2002 1185 , CG2012 1219 , CG0001 0413 , IL0021 0908 , CG7000 1298 ,
 CG2503 0509 , CG2504A 0509 , CG2147 1207 , CG7017 1298 , CG2106 1223 ,
 IL7013 1206 , CG4015 1219 , CG9909 1219* , CG7230 0722 , CG4032 0523 ,
 CG4035 1223 , CG0069 1223 , CG4028 0922 , CG2170 0115 , IL0245 0908 ,
 CG2605 0207 , CG2426 0413 .



**RENEWAL
GENERAL LIABILITY DECLARATIONS
(Continued)**

COMPANY PROVIDING COVERAGE		WESTFIELD INSURANCE COMPANY		
NAMED INSURED AND MAILING ADDRESS		AGENCY	22-06239	PROD.
LOWER SOUTH LONG LAKE IMPROVEMENT DISTRICT PO BOX 1165 BRAINERD MN 56401			USI INSURANCE SERVICES LLC 8000 NORMAN CTR DR STE 400 BLOOMINGTON MN 55437-1180 TELEPHONE 952-945-0200	
Policy Number: CWP 7 327 174	03	WIC Account Number: 2270016224		A

Policy Period From 10/15/25 To 10/15/26 at 12:01 A.M. Standard Time at your mailing address shown above.

Location Of All Premises Owned By, Rented To Or Controlled By The Mamed Insured Are The Same As The Mailing Address Of The Policy Declarations Unless Otherwise Indicated.

GENERAL LIABILITY SCHEDULE

PREMIUM BASIS LEGEND -
 S = GROSS PER \$1,000 A = AREA PER 1,000 SQ. FT. U = UNITS PER UNIT
 SALES C = TOTAL COST PER \$1,000 T = SEE CLASSIFICATION
 P = PAYROLL PER \$1,000 M = ADMISSIONS PER 1,000 NOTES
 O = OTHERS PER \$1,000

RATE LEGEND -
 PREM/OP = PREMISES AND OPERATIONS MP = MINIMUM PREMIUM
 PROD = PRODUCTS AND COMPLETED OPERATIONS
 CMPCBN = COMPOSITE PREMISES/PRODUCTS COMPLETED OPERATIONS

CLASSIFICATION	CODE	PREMIUM BASIS	RATE	PREMIUM
MINNESOTA				
9033 STATE HIGHWAY 25 BRAINERD MN 56401 CLUBS- CIVIC, SERVICE, SOCIAL 41670 - NO BUILDINGS/PREMISES OWNED/		400	PREM/OP 1.517	\$607
PREM/OP MP \$161				
TOTAL TOTAL PREMIUM - PREMISES AND OPERATIONS				\$607
			TOTAL ADVANCE ANNUAL GENERAL LIABILITY PREMIUM	\$607



**RENEWAL
GENERAL LIABILITY DECLARATIONS
(Continued)**

COMPANY PROVIDING COVERAGE	WESTFIELD INSURANCE COMPANY			
NAMED INSURED AND MAILING ADDRESS	AGENCY	22-06239	PROD.	PUD
LOWER SOUTH LONG LAKE IMPROVEMENT DISTRICT PO BOX 1165 BRAINERD MN 56401	USI INSURANCE SERVICES LLC 8000 NORMAN CTR DR STE 400 BLOOMINGTON MN 55437-1180 TELEPHONE 952-945-0200			
Policy Number: CWP 7 327 174	03	WIC Account Number: 2270016224	A	
Policy Period	From To	10/15/25 10/15/26	at 12:01 A.M. Standard Time at your mailing address shown above.	

ADDITIONAL INSUREDS

CROW WING COUNTY
ENVIRONMENTAL SERVICES
322 LAUREL STREET STE 14
BRAINERD MN 56401
ADDITIONAL INSURED -
POLITICAL SUBDIVISION
PERMITS (CG2012)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**PREMIUM AUDIT NONCOMPLIANCE CHARGE**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 ELECTRONIC DATA LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 POLLUTION LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 UNDERGROUND STORAGE TANK LIABILITY COVERAGE PART

SCHEDULE

Total Advance Premium:	\$ 609.00
Audit Noncompliance Charge Factor:	Up to 2 times the Total Advance Premium
Number Of Written Attempts to Obtain Audit Information:	2
Reassessment Charge:	\$0

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

Paragraph 5.c. of the **Premium Audit** Condition under **Section IV - Conditions** is replaced by the following:

c. The first Named Insured must keep records of the information we need for premium computation and send us copies at such times as we may request. If the first Named Insured fails to comply with this request at the close of an audit period, an Audit Noncompliance Charge will be assessed, and notice will be sent to the first Named Insured.

The additional charge will be determined by multiplying the Total Advance Premium by the Audit Noncompliance Charge Factor indicated in the Schedule of this endorsement. (The following example is for illustration purposes only.)

Example:

Total Advance Premium: \$25,000
 Audit Noncompliance Charge Factor: 1
 Audit Noncompliance Charge: \$25,000

(1) We will only assess the Audit Noncompliance Charge:

- (a) For audits conducted after the end of the policy period; and
- (b) When we have made the number of written attempts indicated in the Schedule of this endorsement to obtain audit information from the first Named Insured.

The due date for the Audit Noncompliance Charge is the date shown as the due date on the bill.

(2) **Subsequent Compliance And Reassessment Charge**

- (a) The first Named Insured may notify us in writing, prior to the due date on the bill for the Audit Noncompliance Charge, that the Named Insured agrees to comply with the audit request.
- (b) A Reassessment Charge may apply if this charge is indicated in the Schedule.
- (c) The first Named Insured must comply with the audit within 30 days of our receipt of the written notification described in Paragraph (2)(a) above, and then the Audit Noncompliance Charge will no longer apply. If a Reassessment Charge is indicated in the Schedule of this endorsement, that charge will remain applicable.
- (d) If the first Named Insured fails to comply with the premium audit after 30 days of our receipt of the notification described in Paragraph (2)(a) above, a subsequent notice will be sent to the first Named Insured indicating that the Audit Noncompliance Charge and the Reassessment Charge (if applicable) will be final. The due date for the Audit Noncompliance Charge and the Reassessment Charge is the date shown as the due date on the bill.

Budget Worksheet

LID Name Lower South Long Lake
Time Period 2025-2026

2025 Beginning Fund Balance		\$ 149,034.51
Revenue		
Special Assessment		\$ 22,538.56
Other Revenue Sources		
Total Revenue		\$ 22,538.56
Expenses		
Insurance		\$ 1,181.00
Lake Treatments		\$ 7,010.92
Lake Treatment Reimbursement		\$ 129.50
Water Sample		\$ 945.00
Lake Surveys		\$ 3,340.00
Miscellaneous		\$ 306.04
Annual Meeting		\$ 885.27
Total Expenses		\$ 13,797.73
2025 End of Year Fund Balance (as of 10-15-25)		\$ 157,775.34

Lower South Long LID

2026
Projected

Tax Revenue	\$34,600.00
Additional Tax Revenue	
Grants	\$0
Total Revenue	\$34,600.00
Ledger Balance (Year End)	
Expenses	-\$41,900.00
Surplus/Deficit	(-\$7,300.00)
<i>Projected</i>	
Access Monitoring	\$0.00
LR Individual Treatments	\$7,000.00
LR Lake Treatments (CLP)	\$25,000.00
Indiv Treat Reimbursements	\$450.00
Buoy Mgmt & Maintenance	\$150.00
Annual Meeting	\$1,000.00
Water Sampling	\$1,200.00
Board Salaries	\$0.00
CLP/Weed Survey	\$3,400.00
EWM Survey (FW Scientific)	\$1,000.00
Communications	\$0.00
Misc. (PO Box, Fees, Supplies)	\$650.00
Insurance	\$1,800.00
County LID Fee	\$250.00
Expenses	\$41,900.00

Lower South Long Lake Improvement District (LID) – 2025 Annual Meeting

August 2, 2025

1. Welcome – Introductions

Business Meeting

2. **LSLLID Updates**

- a. Board Update – Mike Bosquez
 - i. Officers: President-Mike Bosquez, VP-Lee Aschenbeck, Secretary – Scott Gross, Treasurer-Josh Young, Board Member-Dave Switzer
 - ii. By Minnesota Statute, ballots required to be mailed to property owners in advance for a “secret ballot” election, and ballots can be mailed, but must be received by the meeting
Discussed board election, board remained unchanged last year, Mike Bosquez only person on ballot, discussed votes, one per assessed parcel
 - iii. Request and appoint counter(s), gather ballots from ballot box, which include ballots received via PO Box
 - iv. Election results were to re-elect Mike Bosquez
- b. Treasurer’s Report – Mike, filling in for Josh who was ill.
 - i. New DNR person insisted on personally validating the 2024 survey in the Spring and did not find much CLP. He only allowed 16 acres to be treated, We’ve discussed a better plan for 2026. We budgeted \$25,000, but because we only could treat 16 acres had a surplus of \$16,019, Because of surplus we’re projecting a \$184,923 account balance at end of 2025.
 - ii. Voted to approve \$7000 for Individual Shoreline Treatments.
 - iii. Voted to approve \$25,000 for offshore CLP treatments. This is anticipated to be large due to DNR not allowing treatment in 2025.
 - iv. Voted to approve \$41,900 budget for 2026, thereby running a \$7300 deficit.
- c. 2026 Proposed Budget Review
 - i. Review proposed budget by line item – Josh Young (Mike Bosquez filling in)
 - ii. Discuss Offshore CLP Treatment, call for motion, Voted to approve \$25,000 for offshore CLP treatments. This is anticipated to be large due to DNR not allowing treatment in 2025.
 - iii. Discuss Property Owner general shoreline weed treatment cost share, call for motion, Voted to approve \$7000 for Individual Shoreline Treatments.
 - iv. Voted to approve \$41,900 budget for 2026, thereby running a \$7300 deficit.
- d. Water Clarity & Quality – Paul Grimsby & Mike Bosquez
 - i. Measured 16.1 ft in August
 - ii. Measured 29 ft in May which is the clearest ever. Was 7.6 ft in 2014
 - iii. We monitor and sample water quality in 3 different locations, May through Sept. Discussed what’s in water quality.
- e. Aquatic Invasive Species Updates
 - i. update from upper lake, no milfoil found yet on LSLL, upper lake 9.7acres, good news, none found at outlet, that feeds our lake!
 - ii. Zebra’s cleaning the water- 29 ft all time high for LSLL, upper 15 ft
 - iii. Faucet snails: no new update
 - iv. Starry Stonewart program nothing found thus far, received \$800 grant from county for Starry Stonewart Program

- f. Old Business
 - i. ??? None
- g. New Business
 - i. briefly discussed new housing development, but explained this is not within our purview and the County had previously identified the area for a program to preserve it, but it is now too late.

3. **LSLLIA Updates**

- a. Treasurer's Report – Lee Aschenbeck: In the black, \$1386 net in checkbook, budget in line, Bingo only event left
- b. Membership – Mike Bosquez for Tracy Gerasch. Since 2024 online membership option, increased every year, 159 members vs 158 YTD 2024 Donations up every year \$2,300 up from \$1760 used for various events and programs we help fund
- c. Lake Steward Program – Maribeth Grimsby (9,500 plus feet of lake sure accessed, over 40 properties given lake steward award) Goal is to improve water quality! Anything you can do will help.
- d. Coming Events
 - i. Bingo Fundraiser – Stephanie Shook (August 31st) Need new leader for kids fishing contest Randy Gardner retiring, thanks Randy!
Bingo main fundraiser for club, spread the word!
- e. Old Business
 - i. ???
- f. New Business
 - i. Association Merchandise order for cozies soon, do it direct so association may gain small profit
 - ii.

4. Adjourn (Motion made and so approved)

Analysis Report

June 02, 2025

REPORT TO:

Lower South Long Lake Association
Mike Bosquez
PO Box 1165
Brainerd MN 56401-

INVOICE TO:

Lower South Long Lake Association
Mike Bosquez
PO Box 1165
Brainerd MN 56401-

Date Rcvd-Brnd: 5/23/2025 **Sampled By:** Mke Bosquez
Time Rcvd-Brnd: 12:02 **Sample Type:** SW
Recv Temp°C: 10.8 on ice

LOCATION:
Surface Water Monitoring

SITE / ANALYTE	Sample Date/Time	Analyzed Value	Units	Reporting Limit	Analytical Method	Analysis Date/Time	Analyst	Code #
Site 209 (18-0136-00-209) 5/23/2025 @ 09:00								
Chlorophyll a, Corrected for Pheophytin-NA		1.6	ug/L	1	SM 10200 H	5/30/25 10:03	MH	110388
Total Phosphorus		0.018	mg/L	0.005	EPA 365.3	5/29/25 09:24	KU	110388
Site 212 (18-0136-00-212) 5/23/2025 @ 09:20								
Chlorophyll a, Corrected for Pheophytin-NA		2.1	ug/L	1	SM 10200 H	5/30/25 10:03	MH	110389
Total Phosphorus		0.017	mg/L	0.005	EPA 365.3	5/29/25 09:24	KU	110389
Site 203 (18-0136-00-203) 5/23/2025 @ 09:10								
Chlorophyll a, Corrected for Pheophytin-NA		2.1	ug/L	1	SM 10200 H	5/30/25 10:03	MH	110390
Total Phosphorus		0.018	mg/L	0.005	EPA 365.3	5/29/25 09:24	KU	110390

Approved By: 

Date Approved: 6/2/2025

Sara Ahlers, Laboratory Director

A.W. Research Laboratories, Inc. is accredited by the MNELAP and follows approved methods and procedures. MN State Laboratory ID: 027-035-135 and EPA Lab Code: MN00098. All data generated using non-accredited methods noted as -NC, and all analytes for which accreditation is unavailable -NA. The results above relate only to the samples tested. This report must not be reproduced, except in full, without the written approval of the laboratory. We appreciate your feedback, please email us at awlab@awlab.com with questions or comments. Thank you!

~End of Analysis Report~



Analysis Report

June 27, 2025

REPORT TO:

Lower South Long Lake Association
Mike Bosquez
PO Box 1165
Brainerd MN 56401-

INVOICE TO:

Lower South Long Lake Association
Mike Bosquez
PO Box 1165
Brainerd MN 56401-

Date Rcvd-Brnd: 6/19/2025 **Sampled By:** Mike Bosquez
Time Rcvd-Brnd: 13:22 **Sample Type:** SW
Recv Temp°C: 20.4 on ice

LOCATION:

SITE / ANALYTE	Sample Date/Time	Analyzed Value	Units	Reporting Limit	Analytical Method	Analysis Date/Time	Analyst	Code #
Site 209 (18-0136-00-209) 6/19/2025 @ 13:05								
Chlorophyll a, Corrected for Pheophytin-NA		3.7	ug/L	1	SM 10200 H	6/27/25 09:19	KU	112402
Total Phosphorus		0.018	mg/L	0.005	EPA 365.3	6/25/25 08:54	KU	112402
Site 212 (18-0136-00-212) 6/19/2025 @ 13:20								
Chlorophyll a, Corrected for Pheophytin-NA		4.3	ug/L	1	SM 10200 H	6/27/25 09:19	KU	112403
Total Phosphorus		0.022	mg/L	0.005	EPA 365.3	6/25/25 08:54	KU	112403
Site 203 (18-0136-00-203) 6/19/2025 @ 13:10								
Chlorophyll a, Corrected for Pheophytin-NA		2.7	ug/L	1	SM 10200 H	6/27/25 09:19	KU	112404
Total Phosphorus		0.018	mg/L	0.005	EPA 365.3	6/25/25 08:54	KU	112404

Approved By: 

Date Approved: 6/27/2025

Sara Ahlers, Laboratory Director

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~End of Analysis Report~



Analysis Report

July 18, 2025

REPORT TO:

Lower South Long Lake Association
Mike Bosquez
PO Box 1165
Brainerd MN 56401-

INVOICE TO:

Lower South Long Lake Association
Mike Bosquez
PO Box 1165
Brainerd MN 56401-

Date Rcvd-Brnd: 7/14/2025

Sampled By: Mike Bosquez

LOCATION:

Time Rcvd-Brnd: 10:47

Sample Type: SW

Recv Temp°C: 19.9 on ice

SITE / ANALYTE	Sample Date/Time	Analyzed Value	Units	Reporting Limit	Analytical Method	Analysis Date/Time	Analyst	Code #
Site 209 (18-0136-00-209) 7/14/2025 @ 08:35								
Chlorophyll a, Corrected for Pheophytin-NA		7.5	ug/L	1	SM 10200 H 23RD ED	7/18/25 10:02	KU	113884
Total Phosphorus		0.025	mg/L	0.005	EPA 365.3	7/17/25 10:48	KU	113884
Site 212 (18-0136-00-212) 7/14/2025 @ 08:50								
Chlorophyll a, Corrected for Pheophytin-NA		7.6	ug/L	1	SM 10200 H 23RD ED	7/18/25 10:02	KU	113885
Total Phosphorus		0.028	mg/L	0.005	EPA 365.3	7/17/25 10:48	KU	113885
Site 203 (18-0136-00-203) 7/14/2025 @ 08:42								
Chlorophyll a, Corrected for Pheophytin-NA		6.9	ug/L	1	SM 10200 H 23RD ED	7/18/25 10:02	KU	113886
Total Phosphorus		0.023	mg/L	0.005	EPA 365.3	7/17/25 10:48	KU	113886

Approved By: 

Date Approved: 7/18/2025

Sara Ahlers, Laboratory Director

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~End of Analysis Report~



Analysis Report

September 10, 2025

REPORT TO:

Lower South Long Lake Association
Mike Bosquez
PO Box 1165
Brainerd MN 56401-

INVOICE TO:

Lower South Long Lake Association
Mike Bosquez
PO Box 1165
Brainerd MN 56401-

Date Rcvd-Brnd: 8/25/2025
Time Rcvd-Brnd: 10:27

Sampled By: Mike Bosquez
Sample Type: SW
Recv Temp°C: 20.8 on ice

LOCATION:
Surface Water Monitoring

SITE / ANALYTE	Sample Date/Time	Analyzed Value	Units	Reporting Limit	Analytical Method	Analysis Date/Time	Analyst	Code #
Site 203 (18-0136-00-203) 8/25/2025 @ 09:13								
Chlorophyll a, Corrected for Pheophytin-NA		7.1	ug/L	1	SM 10200 H 23RD ED	9/9/25 10:24	KU	116978
Total Phosphorus		0.021	mg/L	0.005	EPA 365.3	8/27/25 09:04	KU	116978
Site 209 (18-0136-00-209) 8/25/2025 @ 09:05								
Chlorophyll a, Corrected for Pheophytin-NA		8.5	ug/L	1	SM 10200 H 23RD ED	9/9/25 10:24	KU	116979
Total Phosphorus		0.02	mg/L	0.005	EPA 365.3	8/27/25 09:04	KU	116979
Site 212 (18-0136-00-212) 8/25/2025 @ 09:21								
Chlorophyll a, Corrected for Pheophytin-NA		8.5	ug/L	1	SM 10200 H 23RD ED	9/9/25 10:24	KU	116980
Total Phosphorus		0.022	mg/L	0.005	EPA 365.3	8/27/25 09:04	KU	116980

Approved By: 

Date Approved: 9/9/2025

Sara Ahlers, Laboratory Director

A.W. Research Laboratories, Inc. is accredited by the MNELAP and follows approved methods and procedures. MN State Laboratory ID: 027-035-135 and EPA Lab Code: MN00098. All data generated using non-accredited methods noted as -NC, and all analytes for which accreditation is unavailable -NA. The results above relate only to the samples tested. This report must not be reproduced, except in full, without the written approval of the laboratory. We appreciate your feedback, please email us at awlab@awlab.com with questions or comments. Thank you!

~End of Analysis Report~



Analysis Report

September 19, 2025

REPORT TO:

Lower South Long Lake Association
Mike Bosquez
PO Box 1165
Brainerd MN 56401-

INVOICE TO:

Lower South Long Lake Association
Mike Bosquez
PO Box 1165
Brainerd MN 56401-

Date Rcvd-Brnd: 9/9/2025
Time Rcvd-Brnd: 14:19

Sampled By: Mike Bosquez
Sample Type: SW
Recv Temp°C: 9.6 on ice

LOCATION:
Surface Water Monitoring

SITE / ANALYTE	Sample Date/Time	Analyzed Value	Units	Reporting Limit	Analytical Method	Analysis Date/Time	Analyst	Code #
Site 203 (18-0136-00-203) 9/9/2025 @ 11:15								
Chlorophyll a, Corrected for Pheophytin-NA		4.5	ug/L	1	SM 10200 H 23RD ED	9/19/25 10:29	KU	118038
Total Phosphorus		0.029	mg/L	0.005	EPA 365.3	9/11/25 09:05	KU	118038
Site 209 (18-0136-00-209) 9/9/2025 @ 11:15								
Chlorophyll a, Corrected for Pheophytin-NA		9.1	ug/L	1	SM 10200 H 23RD ED	9/19/25 10:29	KU	118039
Total Phosphorus		0.032	mg/L	0.005	EPA 365.3	9/11/25 09:05	KU	118039
Site 212 (18-0136-00-212) 9/9/2025 @ 11:15								
Chlorophyll a, Corrected for Pheophytin-NA		13	ug/L	1	SM 10200 H 23RD ED	9/19/25 10:29	KU	118040
Total Phosphorus		0.026	mg/L	0.005	EPA 365.3	9/11/25 09:05	KU	118040

Approved By: 

Date Approved: 9/19/2025

Sara Ahlers, Laboratory Director

A.W. Research Laboratories, Inc. is accredited by the MNELAP and follows approved methods and procedures. MN State Laboratory ID: 027-035-135 and EPA Lab Code: MN00098. All data generated using non-accredited methods noted as -NC, and all analytes for which accreditation is unavailable -NA. The results above relate only to the samples tested. This report must not be reproduced, except in full, without the written approval of the laboratory. We appreciate your feedback, please email us at awlab@awlab.com with questions or comments. Thank you!

-End of Analysis Report-



**INVASIVE AQUATIC PLANT MANAGEMENT PERMIT
(AMENDED)**
EXPIRATION DATE: 05/23/2025

Contact the Authorized Issuer (listed below) if you have any questions regarding this permit.

The Commissioner of the Natural Resources, pursuant to authority by law, hereby **GRANTS THIS PERMIT** to the person whose name appears below, for the purpose specified, dates inclusive as shown, in the conditions hereinafter set forth:

Project Name: Lower South Long CLP		Control Method: Pesticide Control
County: Crow Wing	Watershed: Mississippi River - Brainerd	Resource: South Long (18013600)
Permittee: LOWER SOUTH LONG LAKE ASSOCIATION CONTACT: BOSQUEZ, MIKE, (763) 442-3808 8987 PARADISE BEACH ROAD BRAINERD, MN 56401 (218) 764-2666		Authorized Agent: LAKE RESTORATION, INC. CONTACT: KRETSCH, PAUL, (763) 428-9777 12425 IRONWOOD CIRCLE ROGERS, MN 55374 (763) 428-9777 x116
Lake Address (if different):		

Authorized Control Area:

Pesticide control of curly-leaf pondweed is permitted within the area identified on the attached map up to 16.3 acres.

Authorized treatment sites identified from the Freshwater Scientific Services survey include Sites 1, 7, 9, 10, 11, and 12. I have submitted an updated proposal for Site 8, which encompasses an area of 6.4 acres. The total area available for treatment is 16.3 acres.

Following the treatment upload your treatment tracks to MPARs.

Authorized Action:

Pesticide control of curly-leaf pondweed. One treatment with an aquatic labeled pesticide registered in MN to be applied by a licensed commercial applicator as per instructions on the product label for selective control of curly-leaf pondweed. It is recommended that treatments be done when water temperatures are above 50 degrees F, are increasing, and less than 60 degrees F.

Treatment signs must be posted in accordance with the DNR posting instructions.

Pursuant of State Admin Rule 6280.0250 Subp. 6 (E) all public water access sites must be posted prior to any chemical treatments occurring, and within the posting a clear map of treatment areas shall be included.

Issued Date: 05/14/2025	Effective Date: 05/14/2025	Expiration Date: 05/23/2025	
Authorized Issuer: Darrin Hoverson	Title: District Manager	Email Address: darrin.hoverson@state.mn.us	Phone Number: 218 578-0771

This permit is granted **subject to** the following **CONDITIONS:**

Conditions (Continued):

NOTICE OF CONTROL DATES: The permittee or their agent must notify the DNR of the planned treatment date(s) at least 48 hours prior to treatment. Failure to notify prior to beginning work or violation of other terms and conditions of this permit, including failure to remove signs in a timely manner, shall be grounds for revocation of this permit or refusal to renew. Notify: Camden Droppo, camden.droppo@state.mn.us, (218) 350-5004 or submit a new treatment notification through MPARS.

ANNUAL SURVEY: The permittee or their agent must complete an annual survey indicating the actual treatment dates no later than December 31st. The survey will be sent to you in the fall.

POSTING OF NOTICE SIGNS: All areas in public waters treated with pesticides must be posted with "Notice" signs prior to treatment in accordance with DNR posting instructions and Minnesota Rule 6280.0600, subp. 2. Signs, and any buoys or other structures to which the signs are attached, must be removed within seven days after the last water use restriction has expired. After seven days, signs and associated buoys or structures will be considered to be litter.

NPDES/SDS PESTICIDE GENERAL PERMIT: If your property is on a lake that is located within the boundaries of an Indian Reservation, then you are required to follow the conditions prescribed in the EPA's NPDES Pesticide General permit. The requirements can be reviewed online at: <https://www.epa.gov/npdes/pesticide-permitting-2021-ppg> or you may call EPA Region 5 (312) 886-6106 for further information. For all other public waters, you are granted coverage under the National Pollutant Discharge Elimination System (NPDES) / State Disposal System (SDS) Pesticide General Permit for the control of Nuisance Aquatic Animals (MNG87C0000) and Vegetative Pests and Algae (MNG87D0000) administered by the Minnesota Pollution Control Agency (MPCA). Compliance with the DNR permit will satisfy the requirements of the NPDES/SDS permit. More information and copies of MPCA's permit can be found at www.pca.state.mn.us/pesticidepermit.

ENFORCEMENT: Impacts to aquatic plants outside permitted area or without valid permit will result in enforcement action.

CONTROL EFFECTIVENESS: The Minnesota Department of Natural Resources does not vouch for the effectiveness of any control method or operation nor does it stand as arbiter whether or not any such method or operation has been satisfactory. This permit is permissive only and no liability shall be incurred by the State or by any of its offices, agents, or employees by reason of the issuance of it or by reasons of acts or operations of the permittee. The permittee shall be solely responsible for any damage or injury to persons, domestic or wild animals, waters, or property, real or personal of any kind, resulting from the permittee's acts or operations, and at all times the State of Minnesota, its officers, agents, and employees, shall be held harmless from any liability for such damage or injury.

PERMIT EXPIRATION: This permit is only valid until the expiration date listed at top of the permit and must be renewed if you want to continue plant control in future years.

POST-TREATMENT REPORT: A post-treatment report including a Pesticide Applicator Report, GIS tracks and/or GPS coordinates must be submitted to the DNR following treatment. The report must be received before the end of the calendar year and should be sent to: Camden Droppo, camden.droppo@state.mn.us, (218) 350-5004

VALID FOR CONSENTING PROPERTIES ONLY: This permit is valid for treatment adjacent to properties that have provided consent only. Treatment must not occur within the area 150 feet lakeward of properties that did not consent. Failure to notify the DNR of all property owners who have not provided consent for near-shore treatment may result in termination of your permit. Written signatures or signature waiver documentation must be received by DNR before treatment can begin and provided to contractor.

cc: Darrin Hoverson, Brainerd Area; darrin.hoverson@state.mn.us
Andrew Struffert, Conservation Officers, Pierz; andrew.struffert@state.mn.us
Michael Knapp, DNR Fisheries, Brainerd Area; brainerd.fisheries@state.mn.us



LAKE RESTORATION

12425 Ironwood Circle, Rogers, MN 55374

Tel: 763-428-9777

Email:

ServiceForms@LakeRestoration.com

Project Treatment Record

Customer ID:	LOWERSOUTHLONG - Lower South Long Imprc	Lake Name:	Lower South Long CLP Site1
Contact Name:		County:	Crow Wing
Billing Address:	PO Box 1165,,Brainerd,MN,US	Treat Address: (If different)	Same as Billing Address
Phone:	(763) 442-3808	Permit #:	2020-0185
Account Email:	mjbosquez@gmail.com	Acreage:	3.000

Application Date:	05/21/2025	Start Time:	10:22
Applicator/License:	Steve Symalla 20034996	End Time:	10:35

Lake Information

SITE 1 - 3 ACRES

Concerns:		Environmental Conditions		
Air Temp (F):	41	Water Temp (F):	55	Avg Depth (ft): 4.2
Wind Direction:	NE	Wind Speed: (MPH)	4	
Site		Target Species		
		CURLY-LEAF PONDWEED		

Product/EPA#	Dosage	Unit	Quantity Used	Unit
Flumigard SC 81927-78	17.000	Oz / Acre ft	214.200	Ounces
			0.000	
			0.000	
			0.000	
			0.000	

Notes/Comments:



LAKE RESTORATION

12425 Ironwood Circle, Rogers, MN 55374

Tel: 763-428-9777

Email:

ServiceForms@LakeRestoration.com

Project Treatment Record

Customer ID:	LOWERSOUTHLONG - Lower South Long Imprc	Lake Name:	Lower South Long CLP Site 7
Contact Name:		County:	Crow Wing
Billing Address:	PO Box 1165,,Brainerd,MN,US	Treat Address: (If different)	Same as Billing Address
Phone:	(763) 442-3808	Permit #:	2020-0185
Account Email:	mjbosquez@gmail.com	Acreage:	2.100

Application Date:	05/21/2025	Start Time:	11:15
Applicator/License:	Steve Symalla 20034996	End Time:	11:24

Lake Information

Concerns:	Site 7 - 2.1 acres
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Environmental Conditions

Air Temp (F):	41	Water Temp (F):	54	Avg Depth (ft):	8
Wind Direction:	NE	Wind Speed: (MPH)	7		

Site	Target Species
	CURLY-LEAF PONDWEED

Product/EPA#	Dosage	Unit	Quantity Used	Unit
Flumigard SC 81927-78	17.000	Oz / Acre ft	285.600	Ounces
			0.000	
			0.000	
			0.000	
			0.000	

Notes/Comments:



LAKE RESTORATION

12425 Ironwood Circle, Rogers, MN 55374

Tel: 763-428-9777

Email:

ServiceForms@LakeRestoration.com

Project Treatment Record

Customer ID:	LOWERSOUTHLONG - Lower South Long Imprc	Lake Name:	Lower South Long CLP Site 8
Contact Name:		County:	Crow Wing
Billing Address:	PO Box 1165,,Brainerd,MN,US	Treat Address: (If different)	Same as Billing Address
Phone:	(763) 442-3808	Permit #:	2020-0185
Account Email:	mjbosquez@gmail.com	Acreage:	6.400

Application Date:	05/21/2025	Start Time:	11:52
Applicator/License:	Steve Symalla 20034996	End Time:	12:29

Lake Information

Concerns:	Site 8 - 6.4 acres
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Environmental Conditions

Air Temp (F):	41	Water Temp (F):	53	Avg Depth (ft):	5
Wind Direction:	NE	Wind Speed: (MPH)	6		

Site	Target Species
	CURLY-LEAF PONDWEED

Product/EPA#	Dosage	Unit	Quantity Used	Unit
Flumigard SC 81927-78	17.000	Oz / Acre ft	544.000	Ounces
			0.000	
			0.000	
			0.000	
			0.000	

Notes/Comments:



LAKE RESTORATION

12425 Ironwood Circle, Rogers, MN 55374

Tel: 763-428-9777

Email:

ServiceForms@LakeRestoration.com

Project Treatment Record

Customer ID:	LOWERSOUTHLONG - Lower South Long Imprc	Lake Name:	Lower South Long CLP Site 9
Contact Name:		County:	Crow Wing
Billing Address:	PO Box 1165,,Brainerd,MN,US	Treat Address: (If different)	Same as Billing Address
Phone:	(763) 442-3808	Permit #:	2020-0185
Account Email:	mjbosquez@gmail.com	Acreage:	1.300

Application Date:	05/21/2025	Start Time:	11:07
Applicator/License:	Steve Symalla 20034996	End Time:	11:12

Lake Information

Concerns:	Site 9 - 1.3 acres
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Environmental Conditions

Air Temp (F):	41	Water Temp (F):	54	Avg Depth (ft):	3
Wind Direction:	NE	Wind Speed: (MPH)	7		

Site	Target Species
	CURLY-LEAF PONDWEED

Product/EPA#	Dosage	Unit	Quantity Used	Unit
Flumigard SC 81927-78	17.000	Oz / Acre ft	66.300	Ounces
			0.000	
			0.000	
			0.000	
			0.000	

Notes/Comments:



LAKE RESTORATION

12425 Ironwood Circle, Rogers, MN 55374

Tel: 763-428-9777

Email:

ServiceForms@LakeRestoration.com

Project Treatment Record

Customer ID:	LOWERSOUTHLONG - Lower South Long Imprc	Lake Name:	Lower South Long CLP Site 10
Contact Name:		County:	Crow Wing
Billing Address:	PO Box 1165,,Brainerd,MN,US	Treat Address: (If different)	Same as Billing Address
Phone:	(763) 442-3808	Permit #:	2020-0185
Account Email:	mjbosquez@gmail.com	Acreage:	0.800
Application Date:	05/21/2025	Start Time:	09:13
Applicator/License:	Steve Symalla 20034996	End Time:	09:20

Lake Information

Site 10 - 7.7 acres

Concerns:

Environmental Conditions

Air Temp (F):	41	Water Temp (F):	54	Avg Depth (ft):	7.74
Wind Direction:	NE	Wind Speed: (MPH)	7		

Site	Target Species
	CURLY-LEAF PONDWEED

Product/EPA#	Dosage	Unit	Quantity Used	Unit
Flumigard SC 81927-78	17.000	Oz / Acre ft	105.264	Ounces
			0.000	
			0.000	
			0.000	
			0.000	

Notes/Comments:



LAKE RESTORATION

12425 Ironwood Circle, Rogers, MN 55374

Tel: 763-428-9777

Email:

ServiceForms@LakeRestoration.com

Project Treatment Record

Customer ID:	LOWERSOUTHLONG - Lower South Long Imprc	Lake Name:	Lower South Long CLP Site 11
Contact Name:		County:	Crow Wing
Billing Address:	PO Box 1165,,Brainerd,MN,US	Treat Address: (If different)	Same as Billing Address
Phone:	(763) 442-3808	Permit #:	2020-0185
Account Email:	mjbosquez@gmail.com	Acreage:	1.300

Application Date:	05/21/2025	Start Time:	09:25
Applicator/License:	Steve Symalla 20034996	End Time:	09:32

Lake Information

Concerns:	Site 11 - 1.3 acres
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Environmental Conditions

Air Temp (F):	41	Water Temp (F):	54	Avg Depth (ft):	5
Wind Direction:	NE	Wind Speed: (MPH)	8		

Site	Target Species
	CURLY-LEAF PONDWEED

Product/EPA#	Dosage	Unit	Quantity Used	Unit
Flumigard SC 81927-78	17.000	Oz / Acre ft	110.500	Ounces
			0.000	
			0.000	
			0.000	
			0.000	

Notes/Comments:



LAKE RESTORATION

12425 Ironwood Circle, Rogers, MN 55374

Tel: 763-428-9777

Email:

ServiceForms@LakeRestoration.com

Project Treatment Record

Customer ID:	LOWERSOUTHLONG - Lower South Long Imprc	Lake Name:	Lower South Long CLP Site 12
Contact Name:		County:	Crow Wing
Billing Address:	PO Box 1165,,Brainerd,MN,US	Treat Address: (If different)	Same as Billing Address
Phone:	(763) 442-3808	Permit #:	2020-0185
Account Email:	mjbosquez@gmail.com	Acreage:	1.400

Application Date:	05/21/2025	Start Time:	09:46
Applicator/License:	Steve Symalla 20034996	End Time:	09:53

Lake Information

Concerns:	Site 12 - 1.4 acres -
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Environmental Conditions

Air Temp (F):	41	Water Temp (F):	54	Avg Depth (ft):	5.9
Wind Direction:	NE	Wind Speed: (MPH)	7		

Site	Target Species
	CURLY-LEAF PONDWEED

Product/EPA#	Dosage	Unit	Quantity Used	Unit
Flumigard SC 81927-78	17.000	Oz / Acre ft	140.420	Ounces
			0.000	
			0.000	
			0.000	
			0.000	

Notes/Comments:

2025 Curlyleaf Pondweed Delineation Survey

Lower South Long Lake (# 18-0136)
Crow Wing County, MN

Surveyed June 11, 2025



Survey, Analysis, & Reporting by:

James A. Johnson – Aquatic Ecologist – Freshwater Scientific Services, LLC



Certified Lake Manager
www.NALMS.org

Purpose of Survey

This survey was conducted to document the location and abundance of curlyleaf pondweed (CLP) remaining in Lower South Long Lake (#18-0136) in the late-spring of 2025 (3 weeks after treatment; treated 5/21/25). The results from this survey will help to assess the effectiveness of the spring 2025 herbicide treatments and guide curlyleaf management in 2026.

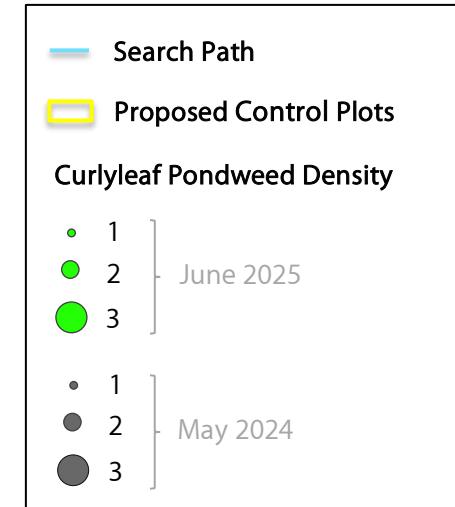
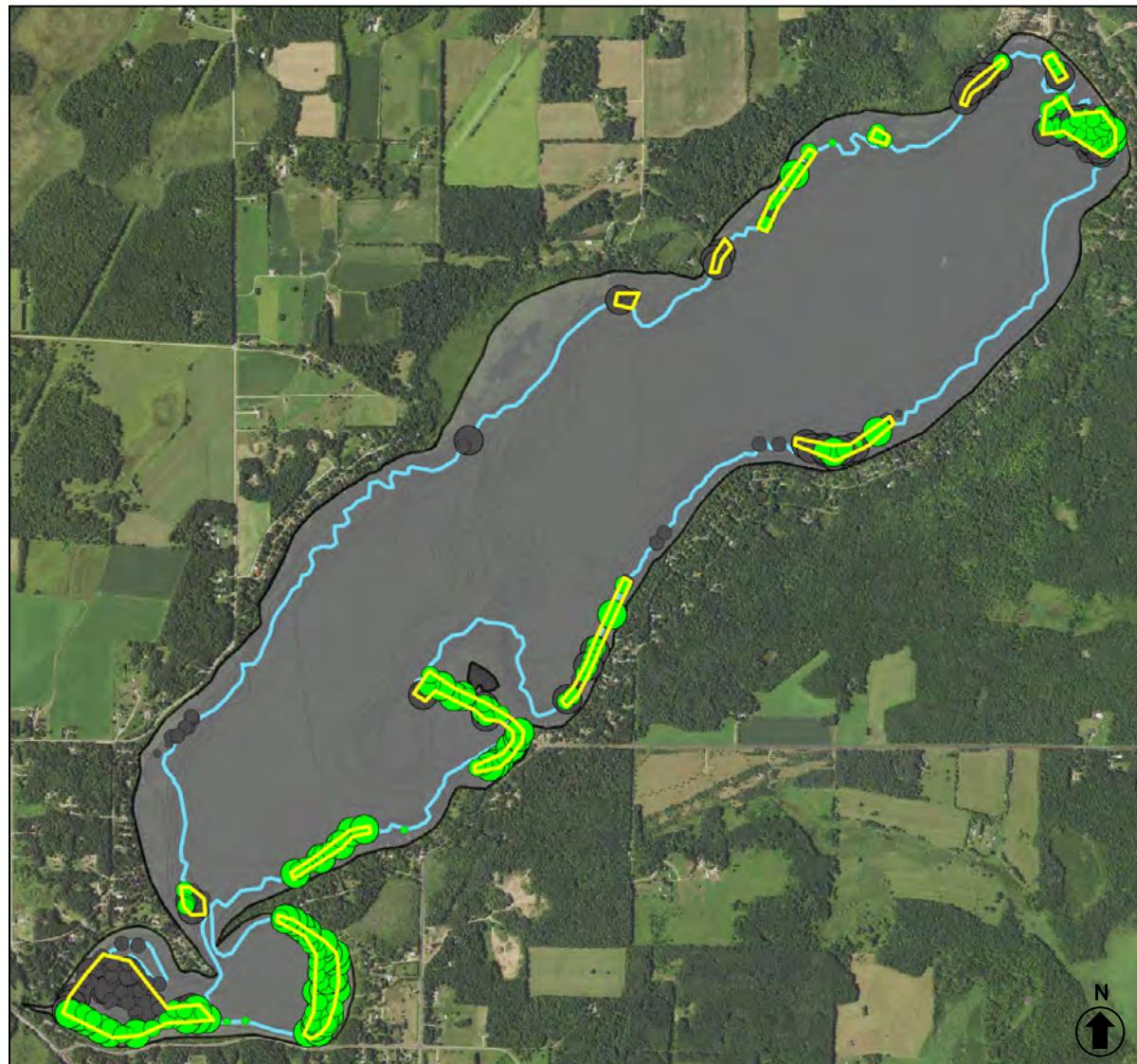
Survey Method

CLP Delineation

We surveyed nearshore areas of Lower South Long Lake on June 11, 2025, with additional focus in areas where we have found denser CLP in the past. During this survey, we navigated a meandering path through the search areas while using a combination of surface observations, sonar readings, rake tosses, and aquascope observations to locate and delineate any areas of denser CLP growth. We used a hand-held Garmin GPS unit (GPS-MAP78) to record the search path and any locations where we encountered CLP. We also documented water depth and growth density (density rating; 1 to 3 scale as described below) at sites with CLP. The recorded water depths and CLP densities were linked to the appropriate GPS locations and then mapped using desktop GIS software.

Score	Visual	Rake
1	Light / Solitary plants	1-2 stems
2	Moderate / Scattered dense patches	3 to 9 stems
3	Dense / Uniform dense growth	10+ stems

Lower South Long Lake (#18-0136) 2025 Curlyleaf Pondweed Delineation (3 weeks posttreatment)



This 2025 survey was completed after treatment, so we have included CLP points from 2024 when delineating plot boundaries for the 2026 control permit.

Surveyed: June 11, 2025

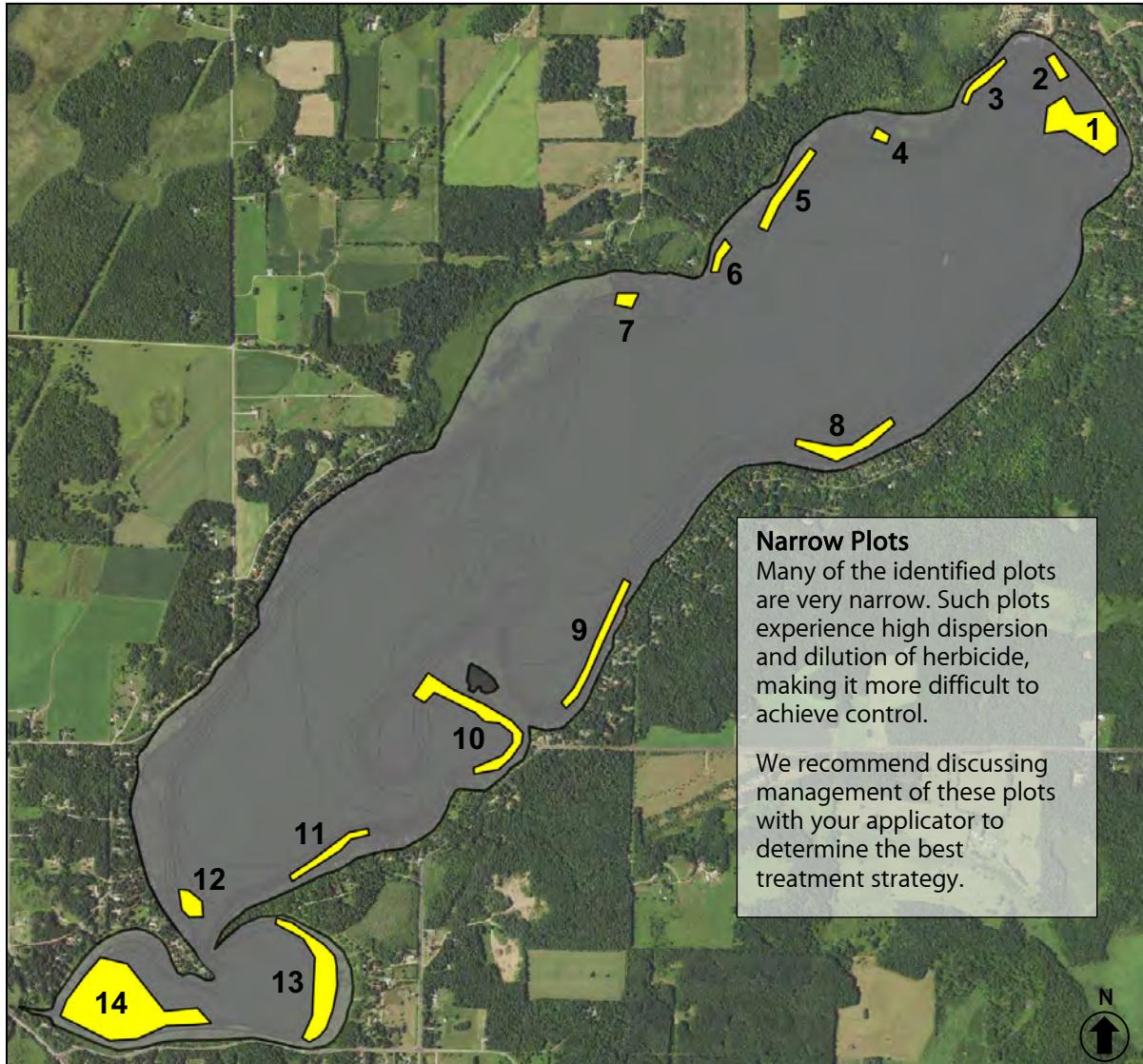
Surveyor: JA Johnson

Methods: Visual, Rake, Sonar

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 Certified Lake Manager
www.NALMS.org


freshwater
SCIENTIFIC SERVICES
15771 Creekside Lane
Osseo, MN 55369
fixmylake.com
(651) 336-8696

Lower South Long Lake (#18-0136) 2025 Curlyleaf Pondweed Delineation (3 weeks posttreatment)



Proposed 2026 Plots			
Plot	Acres	Avg Depth (ft)	Avg CLP Density (1-3)
1	8.5	9.8	2.2
2	1.0	9.4	2.3
3	1.7	4.5	2.8
4	0.6	4.5	2.0
5	3.4	4.5	1.8
6	1.1	5.7	2.8
7	1.0	5.2	2.3
8	4.2	6.1	2.6
9	4.2	6.4	2.2
10	7.6	6.1	2.5
11	2.6	6.0	2.5
12	1.8	8.7	2.3
13	8.8	4.0	2.7
14	23.6	5.8	2.4

Total 70.1 acres

Surveyed: June 11, 2025

Surveyor: JA Johnson

Methods: Visual, Rake, Sonar



15771 Creekside Lane
Osseo, MN 55369
fixmylake.com
(651) 336-8696

Online Resources & Contacts

Minnesota Administrative Rules for Aquatic Plant Management
<https://www.revisor.mn.gov/rules/?id=6280>

Minnesota DNR – Aquatic Plant Management Regulations & Permit Application Forms
<http://www.dnr.state.mn.us/apm/index.html>

Camden Droppo
Invasive Species Specialist
Minnesota DNR
camden.droppo@state.mn.us
(218) 350-5004

Mike Verhoeven
AIS Management Consultant
Minnesota DNR
michael.verhoeven@state.mn.us
(651) 259-5974

2025 Late-Summer Eurasian Watermilfoil Search

Lower South Long Lake (# 18-0136)
Crow Wing County, MN

Surveyed August 13, 2025



Survey, Analysis, & Reporting by:

James A. Johnson – Aquatic Ecologist, Freshwater Scientific Services, LLC



Purpose of Survey

This late-summer survey was conducted to search for any Eurasian watermilfoil (EWM) growing in the designated portions of Lower South Long Lake (#18-0136). This information will help guide prevention and management decisions and would be required for DNR permits for controlling any areas of EWM.

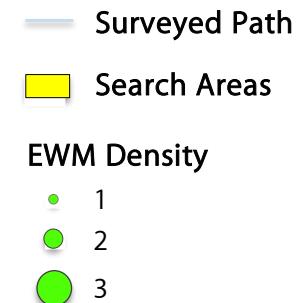
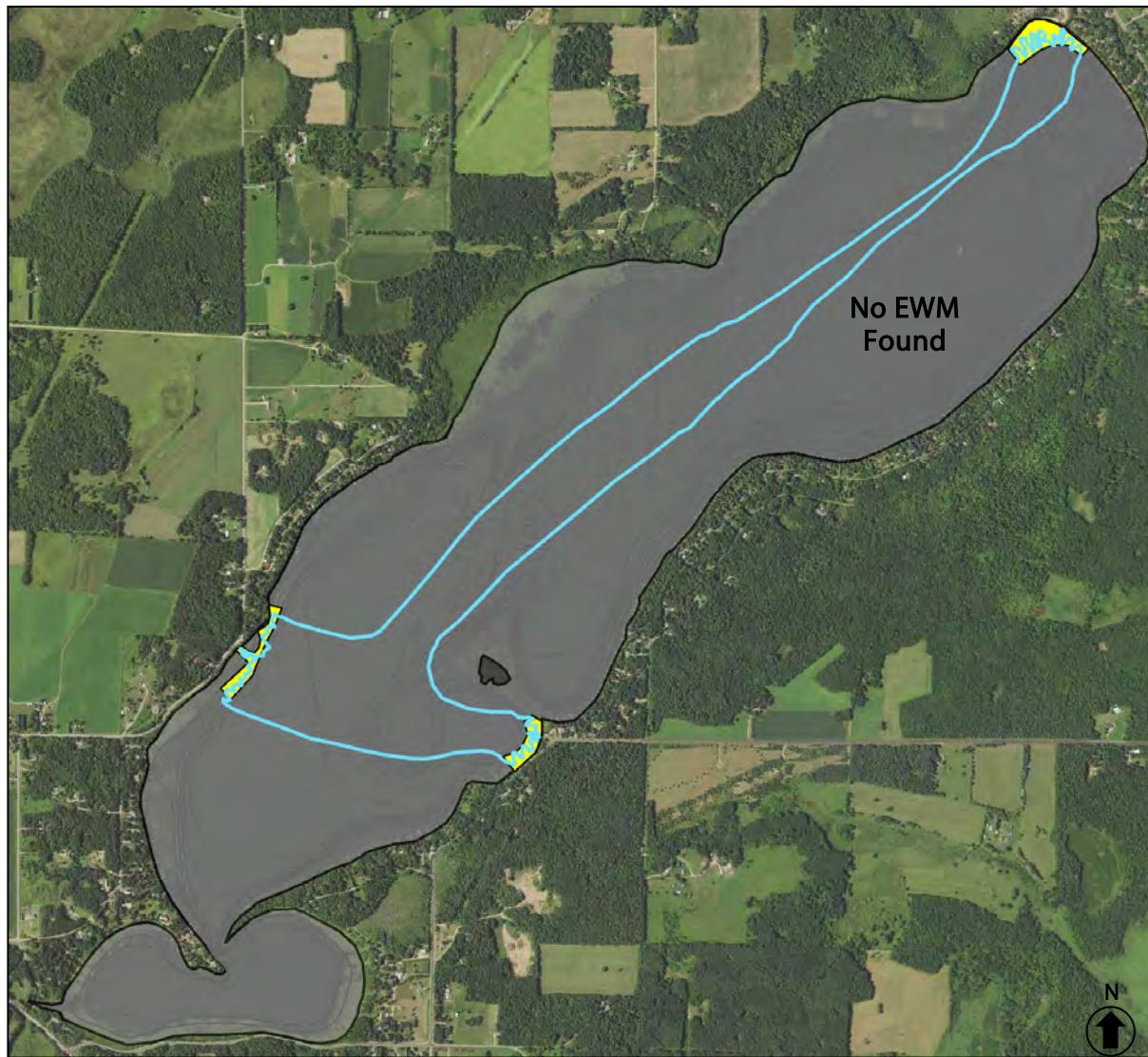
Survey Method

EWM Delineation

We surveyed the designated portions of Lower South Long Lake on August 13, 2025. During this survey, we navigated a meandering path through the search areas while using a combination of surface observations, sonar readings, and rake tosses to locate and delineate any areas of EWM growth. During this search, we also looked for any other invasive aquatics, but the primary focus was looking for EWM. We used a hand-held Garmin GPS unit (GPS-MAP78) to record the search path and any locations where we encountered EWM. For any locations with EWM, we also documented water depth and growth density (density rating; 1 to 3 scale as described below). The recorded water depths and any EWM densities were linked to the appropriate GPS locations and then mapped using desktop GIS software.

Score	Visual	Rake
1	Light / Solitary plants	1-2 stems
2	Moderate / Scattered dense patches	3 to 9 stems
3	Dense / Uniform dense growth	10+ stems

Lower South Long Lake (#18-0136) 2025 Late-Summer Eurasian Watermilfoil Search



No Eurasian Watermilfoil (EWM) Found
We did not find any EWM (or other invasive aquatic plants) in any of the surveyed areas. However, we did observe areas of very dense native northern watermilfoil and native coontail. Fluctuating water level can lead to greater surface-matting of these aquatic plants – particularly if water is high in the spring and then drops over the course of the summer.

Surveyed: Aug 13, 2025

Surveyor: JA Johnson

Methods: Visual, Rake, Sonar



Certified Lake Manager
www.NALMS.org

 **freshwater**
SCIENTIFIC SERVICES
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Online Resources & Contacts

Minnesota Administrative Rules for Aquatic Plant Management
<https://www.revisor.mn.gov/rules/?id=6280>

Minnesota DNR – Aquatic Plant Management Regulations & Permit Application Forms
<http://www.dnr.state.mn.us/apm/index.html>

Camden Droppo
Invasive Species Specialist
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(218) 350-5004

Mike Verhoeven
AIS Management Consultant
Minnesota DNR
michael.verhoeven@state.mn.us
(651) 259-5974

The following people are our Board:

- Mike Bosquez – President
- Lee Aschenbeck – Vice President
- Josh Young – Treasurer
- Scott Gross – Secretary
- Dave Switzer

Mike Bosquez was re-elected at the Annual Meeting.

The following pages list members as determined by the 1000' from lake rule and was used for our mailing:

Full Name	Address Line 1	City State ZIP Code
7926 Lakeview Llc	716 Woodland Hill Ct	Medina MN 55340-2301
Adkisson, Jeanette M Rev Trust	9704 County Road 23	Brainerd MN 56401-2257
Albers, David T & Kelly L	8769 Paradise Beach Rd	Brainerd MN 56401-1868
Alec Lochner	14271 County Road 22	Brainerd MN 56401-1841
Allbee, Gary D & Dena R	9150 Five Mile Rd	Brainerd MN 56401-1818
Allbee, Gary D & Dena R	9150 Five Mile Rd	Brainerd MN 56401-1818
Allen Family Trust	7796 S Long Lake Bay Rd	Brainerd MN 56401-6476
Allord, Larry E & Laurel	14153 County Road 22	Brainerd MN 56401-2396
Amanda Rasinski	14390 County Road 22	Brainerd MN 56401-1840
Amber Ann Anderson	16445 226th Ave NW	Elk River MN 55330-7669
Amber L McKay	8059 Paradise Beach Rd	Brainerd MN 56401-2376
Amy Lynne Bear	8866 Mogensen Shores Rd	Brainerd MN 56401-1385
Amy M Wentland	6474 Moonlight Ln	Sartell MN 56377-4750
Anderson, Gary D & Christopher D	14946 County Road 22	Brainerd MN 56401-2478
Anderson, Joel M & Kathryn J	12800 Kiska St NE	Blaine MN 55449-7530
Anderson, Mark K & Cheryl A	7301 Lake Ridge Dr	Savage MN 55378-2277
Andrewsen, Richard L & Judith L Trust	14894 County Road 22	Brainerd MN 56401-1879
Annette Schiebout	3939 Xerxes Ave S	Minneapolis MN 55410-1136
Anthony J Bissener	4121 W 200th St	Jordan MN 55352-9530
Art Mehr	9694 Crescent Bay Rd	Brainerd MN 56401-2262
Atkins, Jay Thomas & Murray, Collee	12922 196th Ln NW	Elk River MN 55330-5729
Bahmann, Todd & Barbara	8464 County Road 144	Brainerd MN 56401-1383
Baker, John G & Lanna R (life Est)	37540 Goodhue Ave #4	Dennison MN 55018-0125
Bankes, Lynne Tellers & Robert Earl	930 207th Ave NE	East Bethel MN 55011-4430
Barbara Ann Driver	1650 Lakeland Cir	Centerville MN 55038-8769
Becker, Jean M & James G	307 7th Ave SE	New Prague MN 56071-6832
Bednar, Daniel E & Kimberly S	6409 Blaisdell Ave	Richfield MN 55423-1555
Bednar, David & Amy	13959 County Road 22	Brainerd MN 56401-2315
Bednar, Jeffrey R & Mary E Julien	7325 Bednar Shrs	Brainerd MN 56401-1850
Bement, Harry & Arliss	11279 Ash Ave	Brainerd MN 56401-5856
Bement, Harry & Arliss	11279 Ash Ave	Brainerd MN 56401-5856
Bement, Harry & Arliss	11279 Ash Ave	Brainerd MN 56401-5856
Bement, Harry & Arliss	11279 Ash Ave	Brainerd MN 56401-5856
Bement, Harry & Arliss	11279 Ash Ave	Brainerd MN 56401-5856
Benita Tautges	21434 Grouse Rd	Little Falls MN 56345-4051
Benjamin A Trebesch	2500 Hillcrest Dr Apt 10	Brainerd MN 56401-5915
Berg, Nathan P & Natalie J	402 SW 5th St	Brainerd MN 56401-3955
Bernard E Maciej	7616 Lakeview Dr	Brainerd MN 56401-6468
Berndt, Richard A Rev Trust	2316 Archers Ln	Minnetonka MN 55305-2936
Bescheinen, Lorrie & Bryan Johnson	3110 Lawndale Ln N	Plymouth MN 55447-1688
Besocke, Mark R & Dawn	7433 Tenby Ct	Castle Pines CO 80108-8808
Biernat, Peggy A & Robert J	70 Spring Farm Rd	North Oaks MN 55127-2100
Birkenholz, Larry & Lynette Rev Trs	511 E 28th St S	Newton IA 50208-2753
Bissener, Christopher J & Anthony J	4121 W 200th St	Jordan MN 55352-9530
Bittman, Daniel T & Julie A	9347 Meadow Brook Ln	Brainerd MN 56401-2188
Bobette C Living Trust Turnwall	19108 Inndale Dr	Lakeville MN 55044-4430
Boeder, John L & Michelle L	22812 133rd St	Pierz MN 56364-2581
Booth, Galen & Nicole	208 Ridge Dr	Brainerd MN 56401-4558
Bosquez Family Living Trust	15729 85th Pl N	Maple Grove MN 55311-1568
Bosquez Family Living Trust	15729 85th Pl N	Maple Grove MN 55311-1568

Bosquez, Toribio & Betty	8521 Paradise Beach Rd	Brainerd MN 56401-1867
Boyles, Steven & Debra	16234 Kamacite St NW	Ramsey MN 55303-3621
Boyles, Steven & Debra	16234 Kamacite St NW	Ramsey MN 55303-3621
Brandon Rademacher	8061 Paradise Beach Trl	Brainerd MN 56401-1877
Brenda J Larson	6112 Lisa Ln	Brainerd MN 56401-8564
Brent Bednar	7263 Bednar Shrs	Brainerd MN 56401-1849
Bresnahan, Eric J & Brynn J	11341 Gravitation Dr	Las Vegas NV 89135-3411
Brick, John & Brittney	13345 Edgewood Ave	Savage MN 55378-6633
Brown, Gregory & Nicole	8475 Oakwood Ave NE	Otsego MN 55330-6846
Brownell, Christian L & Alicia S	8312 Hiawatha Ave	Brainerd MN 56401-1876
Butler, Benjamin & Julie Cedarleaf Trust	1765 Lindig St	Falcon Heights MN 55113-5505
Carlson, Angela C & Donald E	40759 310th Ln	Aitkin MN 56431-4523
Carol E (life Estate) Hendricks	8830 Mogensen Shores Rd	Brainerd MN 56401-1385
Carole Lynn Kraklau	8098 Paradise Beach Trl	Brainerd MN 56401-1877
Carolyn Jean Ahlquist	2560 Kenzie Ter Apt 225	Minneapolis MN 55418-4259
Cedarleaf Inc	13010 Europa Trl N	Hugo MN 55038-4410
Cedarleaf Inc	13010 Europa Trl N	Hugo MN 55038-4410
Cederstrand, Eric & Heidi	12416 Partridge St NW	Coon Rapids MN 55448-1843
Chad Yezek	14217 County Road 22	Brainerd MN 56401-1841
Chasity Gahbow	8546 Paradise Beach Rd	Brainerd MN 56401-1867
Cherne, Ronald F & Ellen T	7795 Canyon Creek Rd	Brainerd MN 56401-1885
Cheryl Dove Skluzacek	7838 Pearson Way NE	Fridley MN 55432-2419
Christman, Larry & Debra Trust Agmt	1312 Scout Dr	Sartell MN 56377-4539
Cole, Anthony James and Joseph Casey	13740 Weidel Point Rd	Brainerd MN 56401-6470
Cook, Kathleen G Rev Trust 10-30-97	5915 Abbott Ct	Hopkins MN 55343-9426
Croatt, Gideon & Caroline	13716 Lakeview Cir	Brainerd MN 56401-6511
Culbertson, David D & Janet M	7029 Thesing Rd	Brainerd MN 56401-2866
Cunniff, Gerald & Elizabeth	1616 Beechwood Ave	Saint Paul MN 55116-2408
Cunniff, Gerald & Elizabeth	1616 Beechwood Ave	Saint Paul MN 55116-2408
Cynthia L Trust Agreement Mitchell	8326 Foothill Rd S	Cottage Grove MN 55016-3222
Dale Keith Olshanski	14270 Cedarleaf Point Rd	Brainerd MN 56401-1888
Daniel M Bubalo JR	9386 Five Mile Rd	Brainerd MN 56401-1815
Daryl H Handeland	7037 Jocelyn Ct S	Cottage Grove MN 55016-3617
David A Bear JR	413 NW Chimney Creek Dr	Lawton OK 73505-5919
David Bowen	8358 Paradise Beach Rd	Brainerd MN 56401-1865
David Hill	15798 Jordan Rd	Brainerd MN 56401-5816
David M Bednar	13959 County Road 22	Brainerd MN 56401-2315
David R Miller	7789 Lakeview Dr	Brainerd MN 56401-6471
Davies, Sheila Viola & Edward Harry	8201 Sunkist Blvd	Brooklyn Park MN 55444-2234
Day, Bradley & Denise Christianson	1791 Grace Dr	Big Lake MN 55309-4503
Day, Bradley & Denise Christianson	1791 Grace Dr	Big Lake MN 55309-4503
Day, Robert E & Christine K	2 Farm River Rd	Branford CT 06405-4712
Delano J Toomey	2937 119th Ln NW	Coon Rapids MN 55433-1710
Denise J Grunzke	8762 Paradise Beach Rd	Brainerd MN 56401-1868
Dertinger, Marty & Lynette	8677 Paradise Beach Rd	Brainerd MN 56401-1873
Desiree Lou Bosquez	8510 Paradise Beach Rd	Brainerd MN 56401-1867
Desmarais, Joseph E & Lisa L	8686 County Road 144	Brainerd MN 56401-1833
Dianne M Bubalo	9456 Five Mile Rd	Brainerd MN 56401-1817
Dibble, Larry D & Julie M	8486 Paradise Beach Rd	Brainerd MN 56401-1866
Dickinson Living Trust	8808 Mogensen Shores Rd	Brainerd MN 56401-1385
Dillingham, Douglas R & Carol A	7827 Canyon Creek Rd	Brainerd MN 56401-1884

Dingmann, Lori Ann Rev Trust	25 86th St NW	Rice MN 56367-4504
Dircks, Richard & Michelle	9496 County Road 144	Brainerd MN 56401-1827
Donald W Archer	3241 Stinson Blvd	Minneapolis MN 55418-2339
Dosh, Jerry L JR & Linda	8214 Paradise Beach Rd	Brainerd MN 56401-1874
Dove, Karen L Rev Liv Cabin Trust	7505 Jackson St NE	Fridley MN 55432-3212
Dove, Karen L Rev Liv Cabin Trust	7505 Jackson St NE	Fridley MN 55432-3212
Driver Family Living Trust	1650 Lakeland Cir	Centerville MN 55038-8769
Dunlap, Caelan M & Joseph	10641 Oakridge Rd	Brainerd MN 56401-6407
Durose, Thomas J & Linda	3731 77th St E	Inver Grove Heights MN 55076-3154
Eagle Property Management Llc	9799 Lakeside Rd	Brainerd MN 56401-2378
Eaton, Patrick & Jade	8569 County Road 144	Brainerd MN 56401-1834
Edward M Trust Hall	9303 Meadow Brook Ln	Brainerd MN 56401-2188
Elfering, Robert H & Nancy A &	11350 225th St E	Lakeville MN 55044-9772
Elfering, Troy M & Brianna K	11350 225th St E	Lakeville MN 55044-9772
Emma Bowen	8303 Hiawatha Ave	Brainerd MN 56401-1876
Emslie-Drummond, Dennis M & Jody	7890 Lakeview Dr	Brainerd MN 56401-6472
England, Vance E & Robin M	4940 129th St N	Hugo MN 55038-9273
Eric Taufen	7594 S Long Lake Bay Rd	Brainerd MN 56401-6538
Erickson, Stan & Mary A	257 Barefoot Beach Blvd Apt 604	Bonita Springs FL 34134-8569
Erickson, Stanley K & Mary	257 Barefoot Beach Blvd Apt 604	Bonita Springs FL 34134-8569
Erickson, Stanley K & Mary	257 Barefoot Beach Blvd Apt 604	Bonita Springs FL 34134-8569
Ernest J Swanson	14418 Cedarleaf Point Rd	Brainerd MN 56401-1889
Esterly, Darrell & Teresa	55 86th St NW	Rice MN 56367-4504
Fairbairn, David R & Jo M	1680 Dodd Rd	Mendota Heights MN 55118-3726
Finnestad, Leann & Anthony	8568 Paradise Beach Rd	Brainerd MN 56401-1867
Fischer, Robert T & Julie A	5435 Underwood Ln N	Minneapolis MN 55442-1764
Fischer, Robert T & Julie A	5435 Underwood Ln N	Minneapolis MN 55442-1764
Froiland, Elroy & Sandra	19405 Grass Lake Trl	Rogers MN 55374-5508
Fuerst, Charles D & Lora	858 170th Ln NE	Ham Lake MN 55304-4913
Gallant, Norman & Celeste Fam Trst	9240 Soderman Bay Trl	Brainerd MN 56401-2883
Gamble, James F & Anastasia R &	5067 Nine Mile Creek Cir	Bloomington MN 55437-1324
Gamble, James F & Anastasia R &	5067 Nine Mile Creek Cir	Bloomington MN 55437-1324
Gamble, Scott A Rev Trust	9158 Five Mile Rd	Brainerd MN 56401-1818
Gary E Bednar	7281 Bednar Shrs	Brainerd MN 56401-1849
George, Joanna L Rev Living Trust	22950 Typo Creek Dr NE	Stacy MN 55079-9349
Gerasch, Derek & Tracy	9123 Rosewood Ln N	Maple Grove MN 55369-6708
Geronime, Leonard & Sandra &	2160 62nd St E	Inver Grove Heights MN 55077-2162
Gigstad, Paul R & Christin E	14591 Joppa Ave S	Savage MN 55378-3017
Gittinger, Dennis & Debra A Morgan	8377 Paradise Beach Rd	Brainerd MN 56401-1865
Glenz Revocable Family Trust	5512 Countryside Rd	Edina MN 55436-2504
Gma Papa Family Cabin Llc	1616 Beechwood Ave	Saint Paul MN 55116-2408
Goettl, Ricky L & Nancy L	9900 Oakwood Ct N	Brooklyn Park MN 55443-1770
Graedler, Gerhard P Rev Living Trst	7849 Canyon Creek Rd	Brainerd MN 56401-1884
Gregory C Hinds	5547 Trenton Ln N	Plymouth MN 55442-3243
Gregory J Kroll	5247 Bryant Ave N	Minneapolis MN 55430-3559
Gross, Jodean D & Amy	26705 Meadow Ridge Ct	Elko MN 55020-8542
Gross, Sandra L & Scott T	38275 Honeysuckle Ln	North Mankato MN 56003-4131
Hahn, Joshua E & Kayla M	9302 Five Mile Rd	Brainerd MN 56401-1815
Hannah M Brandes	9755 Dunes Ave	Cottage Grove MN 55016-4637
Hans Siefker	7525 Halstead Dr	Minnetrista MN 55364-9593
Hardy, Dawn M & Clafton, Daniel B	8854 County Road 144	Brainerd MN 56401-1831

Harley Lindberg	8270 Hiawatha Ave	Brainerd MN 56401-1871
Harmon, Jeffrey C & Genelle	7646 Lakeview Dr	Brainerd MN 56401-6468
Harry Kraemer JR	1300 Sheridan Rd	Wilmette IL 60091-1834
Heller, Tayne & Crystal	8182 Paradise Beach Rd	Brainerd MN 56401-1864
Hennum, Lavern & Debra	14373 County Road 22	Brainerd MN 56401-1840
Herman, Reed & Sandra	4495 Napier Pkwy NE	Saint Michael MN 55376-8414
Hideaway Llc	1803 Minnehaha Dr	Fergus Falls MN 56537-3949
Hilda Lee	2503 Woodridge Ln	Brainerd MN 56401-5544
Hilderbrand Pierce Revocable Trust	834 S Phillips Ave	Sioux Falls SD 57104
Hoffmann-Wilson Living Trust	6129 N Golden Eagle Dr	Tucson AZ 85750-1397
Holen, Gerald & Mary	11131 Territorial Trl	Maple Grove MN 55369-2871
Hoppe, Timothy P & Megan J L	8441 Paradise Beach Rd	Brainerd MN 56401-1866
Hoppe, Timothy P & Megan J L	8441 Paradise Beach Rd	Brainerd MN 56401-1866
Howell, Craig W & Susan E	8862 Mogensen Shores Rd	Brainerd MN 56401-1385
Hutchinson, Karen L & Grace M Huver	8753 County Road 144	Brainerd MN 56401-1832
Huver, Grace M & Karen L Hutchinson	8753 County Road 144	Brainerd MN 56401-1832
Jack Kahlhamer	6038 18th St N	Saint Cloud MN 56303-0202
Jacobson, Gregory J & Carrie I	6710 120th Ave N	Champlin MN 55316-2465
James R Babcock	6015 Manderson St	Omaha NE 68104-2716
Janel Loven	8798 Mogensen Shores Rd	Brainerd MN 56401-1384
Jarve, Dana & Heather	1180 24th Ave NE	Sauk Rapids MN 56379-4600
Jason R Nolan	9557 Leisure Ln	Brainerd MN 56401-2197
Jeanette Marie Gordon	8867 Paradise Beach Rd	Brainerd MN 56401-1869
Jeff Larson	8595 County Road 144	Brainerd MN 56401-1834
Jeffrey L Buss	8481 133rd St W	Apple Valley MN 55124-9504
Jeffrey M Bracken	8043 Paradise Beach Trl	Brainerd MN 56401-1877
Jennifer Cedarleaf	14190 Cedarleaf Point Rd	Brainerd MN 56401-2490
Jennifer Hedrick	14208 County Road 22	Brainerd MN 56401-1841
Jesse G Huber	12470 70th St	Brainerd MN 56401-6456
Jesse Jay Sanders	8236 Lincoln Way	Brainerd MN 56401-6565
Jill K Anderson	13441 Memorywood Dr	Baxter MN 56425-1003
Jill Spencer	2512 119th Ct NE Unit B	Blaine MN 55449-5043
Jodi Hyatt	8772 Mogensen Shores Rd	Brainerd MN 56401-1384
John P Miller	9296 Five Mile Rd	Brainerd MN 56401-1816
Johnson, Chad & Janelle	7119 Hilltop View Rd	Brainerd MN 56401-1838
Johnson, Richard Lee & Maureen	945 Carriage Hills Dr	Chaska MN 55318-2918
Joshua James Luster	5046 5th St NE	Minneapolis MN 55421-1650
Julie Ann Ruane	8201 Paradise Beach Rd	Brainerd MN 56401-1874
Julie Weidemann	960 Zanzibar Ln N	Plymouth MN 55447-3611
Just, Jackie & Holmstrom, Jason	4005 19th Ave S	Minneapolis MN 55407-3401
Kaiser, Debra Ann & Jay Dean	3504 Highland Dr	Burnsville MN 55337-1828
Kalis, Scott & Amy	505 E Centre St	Royalton MN 56373-9137
Karen E Huber	8054 Paradise Beach Trl	Brainerd MN 56401-1877
Kari K Oehme	20436 Victoria Dr	Council Bluffs IA 51503-2525
Karri K Yezek	7436 S Long Lake Bay Rd	Brainerd MN 56401-6466
Katcavage, George & Marilyn	902 Thompson Ave	South St Paul MN 55075-1657
Kathleen M Reiter	8907 Paradise Beach Rd	Brainerd MN 56401-1870
Kathy P Hyatt	9901 Highway 23 NE	Foley MN 56329-8501
Keene, Robert L & Beverly	12994 Echo Ln	Apple Valley MN 55124-8656
Kenneth R Peters	2240 Bayberry Ave	Stillwater MN 55082-5393
Kenneth Trust Engholm	10831 Bonnie Rd	Brainerd MN 56401-5308

Kerri Feist	8412 Hiawatha Ave	Brainerd MN 56401-1872
Kessler, William P & Kerry A	7471 56th St NE	Saint Michael MN 55376-9264
Kevin N Brown	8814 Paradise Beach Rd	Brainerd MN 56401-1869
Kierzek, Jeffrey & Shalla	13478 Georgia Ct	Apple Valley MN 55124-7639
Kimball, Mark V & Mary A	9646 Crescent Bay Rd	Brainerd MN 56401-2262
Kipka, Terry & Beverly	212 5th St S	Sauk Rapids MN 56379-1110
Klima, Mike A & Julie A	5950 Upland Ave	New Germany MN 55367-9514
Knapp, Michael L & Tiffanie D R	7169 Hilltop View Rd	Brainerd MN 56401-1838
Kodet, Mark & Rebecca Lorentz Fam Trust	9563 Leisure Ln	Brainerd MN 56401-2197
Koosmann, Jason & Tami	1913 11th St N	Sartell MN 56377-4586
Kowal, Blake R & Kelly A	10524 Ketch Cir	Anchorage AK 99515-2428
Koziol, Daniel J & Michael S &	18570 146th St NW	Elk River MN 55330-7631
Kraemer, Harry M JR & Julie M	1300 Sheridan Rd	Wilmette IL 60091-1834
Krahulec, Richard A & Gail L	4340 Toledo Ave N	Robbinsdale MN 55422-1205
Kraig C Thompson	9513 Leisure Ln	Brainerd MN 56401-2197
Kruse, Douglas B & Vicki J Family Trust	14438 Cedarleaf Point Rd	Brainerd MN 56401-1889
Kucera, John & Sandra	8010 NE 19th Ave	Medford MN 55049-8016
Kullman Family Rev Living Trust	12454 Wedgewood Pl NW	Coon Rapids MN 55433-6776
Laforte, Julie Lynn & Jeffrey Donald	99 Congress St W	Saint Paul MN 55107-2149
Langan, Jeffery J & Kimberly I	9799 Lancaster Ln N	Maple Grove MN 55369-3859
Lange, Dennis & Karen	480 206th Ave NE	East Bethel MN 55011-9282
Layne Risnes	13678 Gun Club Rd	Brainerd MN 56401-1224
Lee, Michael N & Peggy A	1822 Merlot Curv	Eagan MN 55122-3163
Lee, Sonny & Kristi	40610 Vickers St NE	Stanchfield MN 55080-3231
Leech JR Family Trust	9818 Fallgold Pkwy N	Brooklyn Park MN 55443-1542
Leech, Edward H JR & Audrey H Trtee	9818 Fallgold Pkwy N	Brooklyn Park MN 55443-1542
Lefebvre, Paul D & Ann Liv Trust	10030 Newton Ave S Apt 356	Minneapolis MN 55431-2938
Leo M Roufs	8198 Paradise Beach Rd	Brainerd MN 56401-1864
Lewandowski, Thomas P & Tammy K &	27237 Galleon Dr	Bonita Springs FL 34135-4442
Lewis, David & Jennifer	28090 Boulder Bridge Dr	Excelsior MN 55331-7900
Lin A Swadner	13844 84th Pl N	Maple Grove MN 55369-4679
Linda Joan Thompson	14446 County Road 22	Brainerd MN 56401-1842
Linda L (life Est) Ekstrum	7692 Lakeview Dr	Brainerd MN 56401-6468
Lindroth Enterprises Llc	16734 Riverwood Dr	Little Falls MN 56345-6415
Lindroth Enterprises Llc	16734 Riverwood Dr	Little Falls MN 56345-6415
Lindroth Enterprises Llc	16734 Riverwood Dr	Little Falls MN 56345-6415
Lindroth Enterprises Llc	16734 Riverwood Dr	Little Falls MN 56345-6415
Lindroth, Gary W & Diane	21 Hidden Lake Ct	Savannah GA 31419-1661
Lisa Mayland-Waytashek	9124 Trinity Gdns	Brooklyn Park MN 55443-1662
Logan Baumann	14463 County Road 22	Brainerd MN 56401-1842
Logan, Sarah R & David A	8856 Mogensen Shores Rd	Brainerd MN 56401-1385
Londgren, Daniel & Allison	41498 Central Dr NE	Braham MN 55006-4405
Lori C Bednar Olson	14405 Woodchuck Ln	Brainerd MN 56401-7315
Lori C Olson	14414 County Road 22	Brainerd MN 56401-1842
Lucas Living Trust	2475 Lincoln Meadows Dr	Reno NV 89521-5256
Luettjohann, Keith E & Laurie L Trust	19306 173rd Ave	Sigourney IA 52591-8504
Luft, Michael & Michelle	26461 Pattow St	Roseville MI 48066-3514
Maa Revocable Living Trust	8852 Mogensen Shores Rd	Brainerd MN 56401-1385
Maciej, Leroy J & Roxanne	10344 Little Rd	Bloomington MN 55437-2858
Maciej, Robert J & Linda J	14319 Stewart Ln Apt 306	Minnetonka MN 55345-5857
Maloney, Donald J JR & Ann D	8293 Paradise Beach Ct	Brainerd MN 56401-1875

Mandery, Teresa & Charles JR	200 6th Ave S	Buffalo MN 55313-1437
Maribeth Trust Barrett-Grimsby	25188 Marion Ave Apt E311	Punta Gorda FL 33950-4192
Marilyn C Trust Carlson	5224 27th Ave S	Minneapolis MN 55417-1942
Mark G Olson	8809 County Road 144	Brainerd MN 56401-1831
Mark L Mills	4926 145th Ave NE	Ham Lake MN 55304-7745
Marlene A Quatmann	374 Tower Rd	Hudson WI 54016-8026
Mary A Cedarleaf	149 Maple St	Mahtomedi MN 55115-1917
Mary Elizabeth Living Trust Rollie	2305 Golfview Dr	White Bear Lake MN 55110-5504
Mary L Galvin	1280 Ohio St	West Saint Paul MN 55118-2053
Masica, Scott A & Connie L	7580 Lakeview Dr	Brainerd MN 56401-6467
Mathews, Mark & Cynthia	7862 Lakeview Dr	Brainerd MN 56401-6472
Matthew Charles Dobias	7635 Lakeview Dr	Brainerd MN 56401-6468
Matthew P Thielen	7980 Lakeview Dr	Brainerd MN 56401-6474
Matthew Soule	8858 Mogensen Shores Rd	Brainerd MN 56401-1385
Melissa J Woitala	29754 268th St	Pierz MN 56364-2008
Merrell and Patnode Trust	1068 Bel Marin Keys Blvd	Novato CA 94949-5335
Mervin J Bjork	14610 County Road 22	Brainerd MN 56401-2468
Meyer, Stephen W Rev Liv Trust	9539 Leisure Ln	Brainerd MN 56401-2197
Michael R Olson	8829 Mogensen Shores Rd	Brainerd MN 56401-1385
Miller, Glenn H & Hai Xia Wang	2385 Keystone Ave NE	Saint Michael MN 55376-2216
Mitchell John Airhart	8430 Paradise Beach Rd	Brainerd MN 56401-1866
Mitchell, William & Melissa	305 15th Ave NW	Kasson MN 55944-1918
Montgomery, Kent L & Paula J	15498 County Road 22	Brainerd MN 56401-1847
Morgan, Thomas G & Debra J	275 Turnberry Ct	Hudson WI 54016-8051
Muchow, Dion D & Amy J	1846 Westchester Ln	Shakopee MN 55379-4566
Myrna K Living Trust Anderson	PO Box 324	Brainerd MN 56401-0324
Nathan G Kub	6930 Fairview Rd	Baxter MN 56425-8290
Nelson, Barry A & Brent D	1734 Kay Rd	Wheaton IL 60187-2803
Nelson, Daniel J & Julie A	224 Maple Ln SW	Saint Michael MN 55376-9770
Nelson, Graeme E Revocable Trust	124 Parkway Cir	Delano MN 55328-8720
Nelson, Rueben L & Shirley	1302 Presidential Dr	Northfield MN 55057-3546
Newton, Ben & Stacy	13651 Lakeview Cir	Brainerd MN 56401-6473
Nicklas Frolander	16015 Iodine St NW	Ramsey MN 55303-6093
Nolan, James Michael & Joann Marie	7772 Canyon Creek Rd	Brainerd MN 56401-1885
O'Brien, Michael L & Connie	8987 Paradise Beach Rd	Brainerd MN 56401-1870
Olin Family Limited Partnership	14803 Edgewood Dr	Baxter MN 56425-8455
Olson, Christopher & Candy B	6047 158th St W	Apple Valley MN 55124-6167
Olson, Christopher & Cheryl	14389 Woodchuck Ln	Brainerd MN 56401-7330
Olson, Deland B & Deborah M	16539 87th St SE	Becker MN 55308-4138
Olson, Rick A & Lisa A	13883 County Road 22	Brainerd MN 56401-2395
Olson, Rick A, Mark G & Scott J	7156 Hilltop View Rd	Brainerd MN 56401-1838
Ost, Janell J & Jason G	7297 Highway 25	Brainerd MN 56401-9468
Our Gang Trust	1721 W 140th St	Burnsville MN 55337-4420
Owen J Henry	10399 34th Pl NE	Saint Michael MN 55376-9137
Pamela J Weeks	900 Mallard St NE	Hanover MN 55341-4076
Paradise Beach Retreat Llc	2536 Wilshire Ct	Mendota Heights MN 55120-1706
Parins, Charles L & Peggy	11878 Zebulon Shores Dr	Little Falls MN 56345-6139
Parker, Michael R & Jacqueline E	13654 Lakeview Cir	Brainerd MN 56401-6473
Patnode, Rudy R & Rachel S	14743 Narrow Lane Rd	Brainerd MN 56401-2382
Patrick D Schmeichel	17754 Aztec St NW	Andover MN 55304-1002
Patrick R Morcomb	8421 County Road 144	Brainerd MN 56401-1383

Patsy R Olson	7156 Hilltop View Rd	Brainerd MN 56401-1838
Paul Koering	8089 Paradise Beach Trl	Brainerd MN 56401-1877
Paul M Szyperski	20946 Rendova St NE	Cedar MN 55011-4601
Paul R Hedlund	9547 Leisure Ln	Brainerd MN 56401-2197
Pawelk, Bruce W & Colleen K	10 4th St SW	Young America MN 55397-9230
Payonk, Derek Paul & Sara Marie	7806 Lakeview Dr	Brainerd MN 56401-6472
Peggy M Aschenbeck	2670 Kelley Pkwy Unit 220	Long Lake MN 55356-4541
Peggy Peppard	8883 Paradise Beach Rd	Brainerd MN 56401-1869
Peterson, Brian E & Lisa M	11613 Ravoux Ave	Burnsville MN 55337-3233
Peterson, Jeremy J & Katelin	15925 St Francis Blvd	Ramsey MN 55303-5945
Peterson, Robin L & Eric R &	8895 452nd Trl	Harris MN 55032-3029
Philip J Etux Wald	2738 Leyland Trl	Woodbury MN 55125-3569
Pope, Robert J & Kathleen M	2828 Labeaux Ave NE	Saint Michael MN 55376-4200
Prudence C Revocable Trust Query	4409 Eastwood Rd	Minnetonka MN 55345-2410
Prudence C Revocable Trust Query	708 4th St S	Princeton MN 55371-1902
Psh Companies Llc	17754 Aztec St NW	Andover MN 55304-1002
Pullis, Randy & Cheryl	21248 Franklin Rd	Clearwater MN 55320-1310
Rach, Daland M & Gail M	14890 County Road 22	Brainerd MN 56401-1879
Rage Holdings Llc	16085 McKay Rd	Brainerd MN 56401-6188
Randal R Schulte	8818 Mogensen Shores Rd	Brainerd MN 56401-1385
Randall R Gardner	14868 Oakcrest Cir	Savage MN 55378-4694
Rebecca A Seminari	20365 Pintail Ct	Rogers MN 55374-8787
Retterath, Charles M & Elyssa B	8081 Paradise Beach Trl	Brainerd MN 56401-1877
Retterath, Charles M & Elyssa B	8081 Paradise Beach Trl	Brainerd MN 56401-1877
Rettmann, Craig A & Connie R	750 Lincoln Ave E	Gaylord MN 55334-2007
Rhonda J Strand	9243 Soderman Bay Trl	Brainerd MN 56401-2883
Richard Stanley Johnson	4846 Girard Ave N	Minneapolis MN 55430-3525
Ricky A Moser	7745 Canyon Creek Rd	Brainerd MN 56401-1885
Risken, Matthew & Victoria A	6459 Mere Dr	Eden Prairie MN 55346-2316
Robert B Ramm	8201 Paradise Beach Rd	Brainerd MN 56401-1874
Robert L Taylor	8912 County Road 144	Brainerd MN 56401-1830
Rochelle Bailey	1250 Dunberry Ln # A	Eagan MN 55123-1806
Rondeau, Cindy R & Gerald Joint Rev Trst	610 Brookwood Ln	Saint Cloud MN 56303-4812
Rosebrook Properties Llc	124 Parkway Cir	Delano MN 55328-8720
Roseth, Michael B & Barbara	11312 Olive St NW	Coon Rapids MN 55448-3275
Roxanne J Miner	8572 Paradise Beach Rd	Brainerd MN 56401-1867
Rudolph, Nathan D & Gina R	1720 Polaris Ct	Saint Cloud MN 56303-1375
Ryan S Oehrlein	8164 Paradise Beach Rd	Brainerd MN 56401-1864
Rydel, Thomas Sebastian Rev Trust &	14091 Abercorn Ave	Rosemount MN 55068-2285
Schiebout, Thomas D & Julia M Trust	8766 Mogensen Shores Rd	Brainerd MN 56401-1384
Schlichting, James & Joy Trust	14748 Leisure Rd	Pierz MN 56364-1407
Scott C Moellman	9243 Lone Pine Rd	Brainerd MN 56401-2182
Scott R Wineberg	8802 Mogensen Shores Rd	Brainerd MN 56401-1385
Scott William Schmieg	6297 Whispering Oaks Dr	Eden Prairie MN 55346-1227
Semrau, Martin S & Carol J	15237 Cobalt St NW	Ramsey MN 55303-5928
Seven C's Llc	458 Salem Pl	Saint Paul MN 55115-1806
Seven C's Llc	458 Salem Pl	Saint Paul MN 55115-1806
Seven C's Llc	458 Salem Pl	Saint Paul MN 55115-1806
Seys, Douglas & Pamela Jt Revoc Lvg Trst	58186 Christa View Dr	Mankato MN 56001-7810
Shallbetter, Timothy R & Laura A	9141 Xylite St NE	Blaine MN 55449-5014
Shanks, Eugene G & Victoria	8794 Mogensen Shores Rd	Brainerd MN 56401-1384

Sheehy, Scott P & Julie	12330 29th Ave N	Plymouth MN 55441-2932
Shirley A Robischon	606 Main St N Apt 113	Sauk Centre MN 56378-1157
Shook, William A & Arlyce C	8983 Paradise Beach Rd	Brainerd MN 56401-1870
Simon, William M & Susan (life Est)	9613 Leisure Ln	Brainerd MN 56401-2196
Smart, Duane L & Virginia	13249 Smart Rd	Brainerd MN 56401-6464
Smart, Duane L & Virginia	13249 Smart Rd	Brainerd MN 56401-6464
Snider, Dennis & Paula	8848 Mogensen Shores Rd	Brainerd MN 56401-1385
Soderman, George E JR & & Roxanne	220 SW 7th St	Brainerd MN 56401-3241
Soiseth Family Cabin Trust	915 Hillcrest Dr	Pomona CA 91768-1619
Soiseth, Daniel & Tracy Verna and	2117 Racine Ave S	Lakeland MN 55043-9700
Spaulding, Dale H & Jacqueline L	8702 Paradise Beach Rd	Brainerd MN 56401-1868
Spaulding, Russell H & Cindy L	14294 Cedarleaf Point Rd	Brainerd MN 56401-1888
Spitale, Thomas Allen Trust (1 / 2 Int)	4125 Kipling Ave	Edina MN 55416-5069
Spitale, Thomas Allen Trust (1 / 2 Int)	4125 Kipling Ave	Edina MN 55416-5069
Spotts, Michael & Allyson Living Trust	9626 Harbor Ln N	Maple Grove MN 55369-8548
Spotts, Michael & Allyson Living Trust	9626 Harbor Ln N	Maple Grove MN 55369-8548
Spurbeck, Steven G & Sandra J	1488 132nd Ln NW	Coon Rapids MN 55448-7104
Stanek, Billie Jo & Thomas Daniel	8031 Lincoln Way	Brainerd MN 56401-6406
Stechnij, Ryan J & Kara L	8998 County Road 144	Brainerd MN 56401-1830
Stensland, Brian Gene & Tamra Jean	1006 Mallard Ave	Jordan MN 55352-4544
Stevens Family Trust	14642 Nokay Lake Rd	Brainerd MN 56401-5593
Stock, Chare Rober & John E	13534 Hawkins Dr	Rogers MN 55374-8778
Stokke, Thomas & Libbie S	8731 Paradise Beach Rd	Brainerd MN 56401-1868
Stoppelman, Randy E & Janet L	514 Americas Way PMB 4558	Box Elder SD 57719-7600
Strehlow, Mark L & Christine M	433 3rd St NW	Saint Michael MN 55376-9755
Stutsman, Michael T & Caroline J	515 13th St N	Sartell MN 56377-2516
Susan L Haskins	7848 Lakeview Dr	Brainerd MN 56401-6472
Swenson, Terrald A & Sharon	11210 16th St NE	Saint Michael MN 55376-4217
Switzer, David W & Carole A	8497 Paradise Beach Rd	Brainerd MN 56401-1866
Tait, Brent & Debbie	7140 177th St W	Lakeville MN 55044-3409
Tammie L Grimsley	14249 County Road 22	Brainerd MN 56401-1841
Tautges, Robert J & Peggy A	8853 Paradise Beach Rd	Brainerd MN 56401-1869
Tautges, Robert J & Peggy A	8853 Paradise Beach Rd	Brainerd MN 56401-1869
Teckemeyer, Mark A & Angela M	9671 Leisure Ln	Brainerd MN 56401-2196
The Barnes Cabin Llc	13 Union Ct	McCook Lake SD 57049-4020
Thielen, Matthew & Tanya	7980 Lakeview Dr	Brainerd MN 56401-6474
Thomas E Sanders	8513 County Road 144	Brainerd MN 56401-1834
Thomas, Steven J & Lynn M	9204 Lone Pine Rd	Brainerd MN 56401-2182
Thomsen, Chris & Alicia	13764 Weidel Point Rd	Brainerd MN 56401-6470
Thomsen, Cory & Michaela	7344 State Highway 25	Brainerd MN 56401-1213
Thomsen, Dennis D & Pamela	8729 County Road 144	Brainerd MN 56401-1832
Tina M Eskro	6411 Squire Dr NE	Fridley MN 55432-5244
Tina M Goskey	8255 Paradise Beach Ct	Brainerd MN 56401-1875
Todd E Strang	9496 County Road 23	Brainerd MN 56401-2187
Trevor Rome	1927 Sheridan Ct	North Mankato MN 56003-4272
Turgeon, Daniel & Michelle	8291 Paradise Beach Rd	Brainerd MN 56401-1874
Turgeon, Zachary & Lovejot	9715 27th Ave N	Plymouth MN 55441-3205
Twiton, Robert & Margaret Trust	709 Hamilton Dr	Mount Horeb WI 53572-2247
Vannurden, Allen & Vannurden, Dale	14028 15th Ave NE	Rice MN 56367-9720
Vansickle, Timothy R & Kathryn J	9357 Lindroth Ln	Brainerd MN 56401-2874
Verlstad Llc	1305 Ridge Ct NE	Rochester MN 55906-8570

Wahl, Wally & Roberta (life Estate)	16970 80th St S	Sabin MN 56580-9541
Walker, Andrea & James JR	7441 W Silver Dr	Wasilla AK 99623-9129
Walker, James B JR & Andrea L	7441 W Silver Dr	Wasilla AK 99623-9129
Waschek Family Cabin Trust	4705 Gloria St	Cedar Falls IA 50613-4052
Watkins, Christopher & Cary	17900 18th Cir N	Plymouth MN 55447-2621
Waytashek, Jamie E & Sara M	10240 18th Ave	Becker MN 55308-4536
Waytashek, Lisa Mayland & Jayme Wilfred	9124 Trinity Gdns	Brooklyn Park MN 55443-1662
Wear, Richard E & Karen D	14932 County Road 22	Brainerd MN 56401-2478
Weiss, Brian J & Lisa L	7571 Lakeview Dr	Brainerd MN 56401-6467
Wenzel, Michael J & Megan Swenson	7414 S Long Lake Bay Rd	Brainerd MN 56401-6466
Wessel, Mark W & Mary E	2485 17th Ave E	North Saint Paul MN 55109-1848
Weyers, Jenny L & Tracy Olson &	303 13th St NE	Byron MN 55920-1529
Wichner, Travis & Rebecca L	8883 Mogensen Shores Rd	Brainerd MN 56401-1385
Wiebusch, Larry J & Beth C	8854 Mogensen Shores Rd	Brainerd MN 56401-1385
Williams Family Rev Liv Trust	7742 S Long Lake Bay Rd	Brainerd MN 56401-6476
Wolf, Glenn D & Charlotte E	14974 County Road 22	Brainerd MN 56401-2478
Wright, Sharen & Dehn, Michelle A	14921 Chameleon St NW	Ramsey MN 55303-4320
Young, Jeffrey J & Jody Boyer	9143 Lone Pine Rd	Brainerd MN 56401-2184
Yvonne M Living Trust McMahan	8800 Mogensen Shores Rd	Brainerd MN 56401-1385
Zaske, Kevin M & Cheryl A Lofrano-Z	3582 Emerson Ave NW	Maple Lake MN 55358-3430
Zubich, Geri-Anne &	5051 Lowry Ter	Golden Valley MN 55422-3038

Plans, Goals & Accomplishments

In 2025 we experienced no board changes. Mike Bosquez was reelected to another 5 year term at the 2025 Annual Meeting.

We treated offshore curly leaf pondweed again this year and surveyed for effectiveness and to support 2026 treatment. Our new DNR representative insisted on personally validating the areas identified for treatment in the 2024 CLP survey. Because he surveyed when CLP is tiny, he did not find much and only allowed us to treat 16.3 acres vs the 56 acres in the 2024 survey. Therefore, CLP was rampant in our lake in 2025. The 2025 survey has now identified 70.1 acres. We anticipate meeting with DNR Management if not allowed to treat CLP in 2026. We cost shared property owner shoreline weed treatments at 50%, or \$150, whichever is less.

We continued water sampling over the Summer months and secchi disk readings.

One of our six buoys reached end of life so we will be ordering a replacement. We continue to maintain two buoys for a No Wake zone through the channel, and four buoys marking Shallow Water near the old island.

We participated in Crow Wing County's Starry Stonewort monitoring program again via monitoring the DNR Access, the inlet, the fishing dock, and the access on Cty Rd 22.

We continued monitoring for Eurasian Water Milfoil at the inlet and the accesses. None was found. We intend to monitor annually.

Water levels remained normal due to heavy rainfall throughout the Summer. They dropped substantially as the rain stopped falling. We continued coordination with the Lake Association at Clearwater Lake to keep the river flowing. We again worked with a beaver trapper to keep the water flowing. The goal remains to keep the river flowing to maintain water levels across all lakes along the Nokassippi.

Plans going forward are to continue all programs in place, and ensure we remain diligent in our surveying and treatment of AIS. Our 2026 budget was approved with a deficit due to anticipated treatment of CLP in 2026 due to the DNR not allowing us to treat it in 2025. We intend to maintain cash on hand to be ready for anticipated EWM treatment and treatment of other future AIS introduction to the lake. The large positive bank balance resulted from the DNR not allowing us to treat CLP this year and a few years of no offshore treatment of curly leaf pondweed.