

RUTH LAKE IMPROVEMENT DISTRICT

2025 ANNUAL REPORT

October 30, 2025

Submitted to:	Submitted by:
<p>CROW WING COUNTY Amy Stoneking, Environment Services Coordinator</p> <p>322 Laurel Street, Suite 15 Brainerd, MN 56401 Phone: (218) 824-1010 Email: Amy.Stoneking@crowwing.gov</p>	<p>RUTH LAKE IMPROVEMENT DISTRICT Daniel Brennan, President</p> <p>PO Box 33 Emily, MN 56447 Phone: (612) 889-9764 Email: djb101@me.com</p>



Lake Improvement District (LID)

ANNUAL CHECKLIST

CONTACT INFORMATION

NAME: Daniel Brennan

MAILING ADDRESS: PO Box 33, Emily, MN 56447

PHONE: (612) 889-9764

EMAIL: ruthlakedistrict@gmail.com

- **Name of LID:** Ruth Lake Improvement District
- **Date of annual meeting:** August 16, 2025
- **Proposed LID Assessment for upcoming year \$ 180.54 per parcel.**
- **Copies of published & written notice of the annual meeting (Page#____).** 6-29
- **Evidence that election ballots were mailed out to all property owners in the LID at least 3 weeks prior to the annual meeting (Page#____).** 30-41
- **Proof of insurance showing liability coverage to the current tort limits sent to CWC Land Services immediately upon renewal (Page# ____).** 42-55
- **Financial report and budget sheet which includes approved budget (Page# ____).** 56-65
- **Monitoring reports, including studies and management program (water quality surveys, AIS surveys & treatments, etc.) (Page#____)** 66-95
- **Remedial actions and construction projects undertaken (in accordance with original order), including specific details on such activities (Page#____).** 66-95
- **Membership and elected officers (Page#____).** 96-103
- **Plans for the future, goals, and accomplishments of the LID (Page#____).** 104

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.

/s/ Daniel Brennan

LID representative

October 30, 2025

Date

Crow Wing County Staff

Date

RUTH LAKE IMPROVEMENT DISTRICT
PO Box 33
Emily, MN 56447

October 30, 2025

CROW WING COUNTY
Amy Stoneking
Environment Services Coordinator
322 Laurel Street, Suite 15
Brainerd, MN 56401

Dear Ms. Stoneking:

The attached is the information requested by the annual checklist required for lake improvement districts.

Scope:

The scope of Ruth Lake Improvement District (RLID) is principally confined to the detection and remediation of Eurasian Water Milfoil (EWM), and to preventing introduction of other Aquatic Invasive Species (AIS) into Ruth Lake, including but not limited to, Zebra Mussels, Starry Stonewort and Spiny Water Fleas, through watercraft inspection and decontamination, and lake surveillance.

2025 Activities:

In 2025, RLID contracted with Freshwater Scientific (Freshwater) to complete a full-lake survey to locate and quantify EWM in Ruth Lake. After finding a large amount of treatable EWM in 2024 (20.1 acres), RLID's 2025 EWM survey found only 6.8 treatable acres. The resulting treatment cost to RLID was \$14,462.00 in addition to the survey cost of \$1,970.

While Ruth Lake did not formally participate in Starry Search, it is fortunate to have a member who participates in Starry Search and, in fact, instructs others on how to search for Starry Stonewort. She conducts regular informal searches of Ruth Lake and has not found any as of this writing.

RLID, through its Delegation Agreement with the DNR, operates its watercraft inspection program. RLID employs 6 inspectors between early May and the end of September. It staffed the Ruth Lake Public Access Thursday through Sunday each week for either 8 hours (Thursday) or 10 hours (Friday through Sunday) per day. RLID hires, schedules, pays wages, pays for liability insurance, pays employer taxes, and pays

workers compensation insurance for its employees. The total 2025 cost of this effort was \$21,786.10.

RLID also conducts monthly water testing for the presence of zebra mussel veligers. Since finding, isolating and eradicating a small number of zebra mussels found on the northeast shore of Ruth Lake in 2015, RLID has conducted approximately 39 water samplings over 10 years for the presence of veligers, and every test has been negative. In addition, this year RLID participated in Zebra Mussel Safari conducted by the Minnesota Aquatic Invasive Species Research Center (MAISRC), in which 12 settlement plates were hung from docks around the lake at a depth of 2 feet. In September, the plates were retrieved, photographed and sent to MAISRC for digital analysis searching for evidence of zebra mussels in Ruth Lake. As of this writing, MAISRC has not provided RLID with results.

Last, RLID has corroborated with Minnesota Lakes and Rivers Advocates (MLR) to promote and recognize RLID members' efforts at shoreline restoration. RLID and MLR have two trained two shoreline steward trainers on Ruth Lake who have now recognized five RLID members as "Shoreline Stewards."

2026 Plans:

RLID plans to continue with its aggressive EWM treatment plan in 2026. It will also continue to monitor for other invasive species as noted above and operate its watercraft inspection program to hopefully prevent the introduction of any new AIS along with continue participating in the Lake Stewards program.

2025 Financial Summary:

The 2025 budget approved in August 2024 required a \$199.47 assessment from property owners and generated \$30,166.78 in revenue. RLID projects expenses for 2026 of \$53,250, with most of those funds dedicated to EWM remediation and AIS infestation prevention. RLID maintains approximately \$10,000 in reserve to bridge expenses incurred and owing between the time that Crow Wing County provides RLID its initial and second tranche of assessment funds.

2026 Financial Projections & Budget:

The 2026 budget approved at the August 2025 annual meeting requires an assessment of \$180.54 per member. This will generate \$27,261.54 in revenue. RLID expects to receive \$3,600 from CWC as support for EWM remediation. An additional \$1,500 is available from the DNR for AIS efforts should RLID be selected from the applicable competitive application process. Based on past practice, the City of Emily is also

expected to contribute approximately \$6,583 to assist RLID with AIS efforts, particularly EWM treatment.

Included in its 2026 budget is a \$7,500 contribution to a capital fund dedicated to replacing RLID's 25-year-old watercraft decontamination unit, which will soon be necessary. RLID will also strive to maintain its \$10,000 expense reserve fund.

Please let me know if you need any additional information.

Respectfully submitted,

/s/ Daniel Brennan

President
Ruth Lake Improvement District

Section A

Published and Written Notice of

Annual Meeting

Ruth Lake notice

(Published in Crosby-Ironton Courier)

Wednesday, May 7, 2025.)

NOTICE**Ruth Lake Improvement District
2025 Annual Meeting**

Ruth Lake Improvement District's Annual Meeting will be held at Emily City Hall, 39811 State Highway 6, Emily, MN 56447, on August 16, 2025, at 9:00 a.m. All Ruth Lake property owners (i.e., RLID members) are invited. The members present will, among other things, vote to approve, disapprove or modify RLID's proposed 2026 budget and vote for directors.

AFFIDAVIT OF PUBLICATION

State of Minnesota,)
) ss.
County of Crow Wing)

Lori J. LaBorde, being duly sworn, on oath says that she is the publisher and employee of the publisher of the newspaper known as Crosby-Ironton Courier, and has full knowledge of the facts which are stated below:

(A) The newspaper has complied with all of the requirements constituting qualification as a qualified newspaper, as provided by Minnesota Statute 331A.02, 331A.07, and other applicable laws, as amended.

(B) The printed: **Ruth Lake Improvement District Annual Meeting Aug. 16** which is attached, was cut from the columns of said newspaper, and was printed and published once a week, for one successive week. It was published on Wednesday, the 7th day of May, 2025.

Printed below is a copy of the lower case alphabet from A to Z, both inclusive, which is hereby acknowledged as being the size and kind of type used in the composition and publication of the notice:

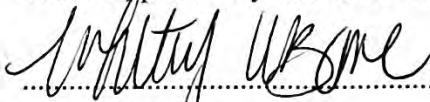
X abcdefghijklmnopqrstuvwxyz – 7 pt.
..... Display format

BY:

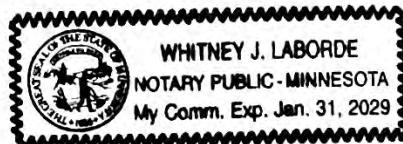


TITLE: Publisher

Subscribed and sworn to before me on this
day of May 2025, before me, the
undersigned Notary Public personally appeared Lori J.
LaBorde, personally known to me.



Notary Public

**RATE INFORMATION**

Line, word, or inch rate Effective Jan. 1, 2025

(1) Lowest classified rate paid by commercial users for comparable space	\$9.40 col. inch (10 pt.)
(2) Maximum rate allowed by law for the above matter	\$9.40 col. inch (\$10.35 col. in. in 7 pt.)
(3) Rate actually charged for the above matter	\$9.40 col. inch (\$10.35 col. in. in 7 pt.)

(Conversion formula approved through Minnesota Newspaper Association)

Crosby-Ironton Courier

Newspaper on the Cuyuna Range
 12 East Main - PO Box 67
 Crosby, MN 56441
 TEL. (218) 546-5029 - FAX (218) 546-8352

DATE

5/7/2025

BILL TO

RUTH LAKE IMPROVEMENT ASSOCIATION
 PO BOX 33
 EMILY, MN 56447

TERMS

DATE	DESCRIPTION	QTY	AMOUNT	BALANCE	
04/30/2025	Balance forward			0.00	
05/07/2025	Legal 7 pt.--Annual Meeting Notice	1.5	15.53	15.53	
CURRENT	1-30 DAYS PAST DUE	31-60 DAYS PAST DUE	61-90 DAYS PAST DUE	OVER 90 DAYS PAST DUE	AMOUNT DUE
15.53	0.00	0.00	0.00	0.00	\$15.53

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Ruth Lake Improvement District
2025 Annual Meeting

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Ruth Lake Improvement District
PO Box 33
Emily, MN 56447
Tel: (612) 889-9764
Email: ruthlakedistrict@gmail.com

August 1, 2025

Subject: RLID Board of Directors Election & 2026 Proposed Budget

Dear RLID Members,

This is to follow up on the nomination form that we sent to you last month. As of the nomination deadline, July 28, we received 3 nominations for the 3 open Board of Directors seats. Those in attendance at the annual meeting – Saturday, August 16, 2025, at 9:00 am in the City Hall Gymnasium – can request that they be considered as a write-in candidate. In the meantime, please see the attached ballot that will permit you to vote absentee for the currently known candidates for the 3 open seats and/or write in a candidate of your choosing. Please see the attached ballot for more information. The current candidates are:

Paul Huynh;
Annie Nord; and
Steve Nord

You can fill out and return the attached ballot or attend the meeting and vote in-person for directors. If you choose to vote absentee, please fill out the ballot, including the member verification, and return it to us by no later than the start of the Annual Meeting at 9:00 am on August 16, 2025. You can mail your ballot to RLID at PO Box 33, Emily 56447 in time to be received before the start of the annual meeting (we will check RLID's PO Box immediately before the start of the meeting), email your ballot as an attachment to ruthlakedistrict@gmail.com, or drop it off at 40416 South Bay Drive, Emily.

Also attached is the Board's proposed budget for 2026. Those in attendance at the annual meeting will vote on a 2026 budget – either as proposed or as amended by the members present at the meeting. If you have questions about the budget, you can write to the Board at ruthlakedistrict@gmail.com, or call the number above.

Thank you again for your continued support of RLID's efforts to protect Ruth Lake!

Best,

RLID Board of Directors
Enclosures: 2025 BOD Ballot
2026 Proposed Budget

**Ruth Lake Improvement District
PO Box 33
Emily, MN 56447**

**A M Zwirn, Revocable Trust
782 Evergreen Knls
Mendota Heights Mn 55118**

**Ruth Lake Improvement District
PO Box 33
Emily, MN 56447**

**Nevanen, Brian & Martha
4977 Pine Ln
Eagan MN 55123**

**Ruth Lake Improvement District
PO Box 33
Emily, MN 56447**

**Edward & Joann Marben
1440 Wolf Den Ct
Hubertus, Wi 53033**

**Ruth Lake Improvement District
PO Box 33
Emily, MN 56447**

**YC Guggemos LLC / Yvonne C. Guggemos Trust
21042 Babcock Ave
Lester Prairie, MN 55354**

Ruth Lake Improvement District
PO Box 33
Emily, MN 56447

Janice K Anderson
2301 Village Lane, # 218
Minneapolis, MN 55431

**Ruth Lake Improvement District
PO Box 33
Emily, MN 56447**

**Jessie Guelich
41482 Poplar Dr
Emily, Mn 56447**

Ruth Lake Improvement District
PO Box 33
Emily, MN 56447

Michael & Matthew Horwath
40359 Pinewood Dr
Emily, MN 56447

**Ruth Lake Improvement District
PO Box 33
Emily, MN 56447**

**Mary Louise Radzevicius-Haynes
41756 State Highway 6
Emily, MN 56447**

Ruth Lake Improvement District
PO Box 33
Emily, MN 56447

Roann M. Frome
41072 Loon Trail
Emily Mn 56447

Ruth Lake Improvement District
PO Box 33
Emily, MN 56447

William R. Hansen
4138 Bridgewater Cir
Vadnais Heights, MN 55127

Ruth Lake Improvement District
PO Box 33
Emily, MN 56447

Donald Leroy Yungner Family Trust
19200 81st Place
Maple Grove, MN 55311

Subject: Ruth Lake Improvement District Annual Meeting
Date: Monday, August 4, 2025 at 10:07:47 AM Central Daylight Time
From: Ruth LID
BCC: trabe@kpmg.com, earlready@gmail.com, ready004@usfamily.net, tomrevard@msn.com, brex0518@frontiernet.net, vmrrexine@gmail.com, kayreynolds56@gmail.com, elrodell@gmail.com, ronneberg@charter.net, dsronneberg@gmail.com, markyrossi@gmail.com, tennisiga@gmail.com, thechosen1mr25@yahoo.com, starry@emily.net, hjrybak78@msn.com, mschmitt6@gmail.com, mms2477@emily.net, hrsgo@msn.com, sharonslye@hotmail.com, tlslye@msn.com, jwslyeot@emily.net, billottespiess@emily.net, margo.twaddle@gmail.com, jastibal@gmail.com, jstibal82@gmail.com, pennystiles9@yahoo.com, jpsunder@msn.com, ruthlakeresort@hotmail.com, glthesing@charter.net, doreenziegler4@gmail.com, sziegler@phbcpa.com, mish.12@hotmail.com, ktrenn@sbcglobal.net, gopackwin4@yahoo.com, michelle.eisenberg@yahoo.com, admin@vierkantdisposal.com, jrvonberge@comcast.net, rvosen@msn.com, jeremyw@blattnerenergy.com, wackermom@mac.com, lisacwagner@comcast.net, danadoer@gmail.com, pwaldon@gmail.com, janenorstrom@comcast.net, snorstromw@gmail.com, nitawallace@yahoo.com, dwestaai@aol.com, dorrisorris@aol.com, rgwhitmore@aol.com, cwilmot736@hotmail.com, wipperfurth@yahoo.com, twordell@q.com, bigbladesjohnson@gmail.com, tony3johnson@hotmail.com, k59playtime@gmail.com, paulacst@yahoo.com, whitmoretm@aol.com, pattyjimsullivan@gmail.com, djb101@me.com, jorn.nelsen@msn.com, gregrybak2@msn.com, jtalmo@comcast.net, ptalmo@comcast.net, crwalla@yahoo.com, colleenhellen@gmail.com, emilysandandgravel@gmail.com, drpalmer3252@gmail.com, stevezabka@gmail.com, denisekanieski@comcast.net, lisahanowski@gmail.com, stellmacher.matthew@yahoo.com, smfowler52@gmail.com, jcox41210@gmail.com, mollycox1109@gmail.com, ATFAB61@gmail.com, amyw2@charter.net, marydougherty3@me.com, Drufusb1@yahoo.com, Jpresteg@gmail.com, bryanmlarson@gmail.com, briansill@yahoo.com, nicolesill@yahoo.com, 02machinegirls@gmail.com, marthanevan@gmail.com, joanlzabka@gmail.com, Bill Rexine, sherryfrattalone@gmail.com
Priority: High
Attachments: image001[18].png, image002.jpg

Dear RLID Members,

Our annual meeting will take place on **Saturday, August 16, at 9 am at Emily City Hall, 39811 MN-6, Emily, MN 56447 (gymnasium)**. Immediately following the business portion of our meeting – at approximately 10 am – we are excited to have Jeff Forester of Minnesota Lakes and Rivers Advocates update us on the latest on the status of Minnesota lakes, the 2025 legislative session, and the results of the University of Minnesota's watercraft impacts study. Please see the flyer below and plan to attend the meeting. We rely on the guidance of our members to make good decisions for all of us and Ruth Lake.

We will be sending out ballots for the election of Directors shortly.

Thank you!



WATER CONNECTS US ALL

Save the Date: August 16th, 10AM

Location: Emily City Hall Gymnasium

Speaker: Jeff Forester, MLR Executive Director

Please join us for a compelling presentation by one of Minnesota's most passionate water and lake advocates. Jeff will speak on the state of MN water, recent legislative activity that impacts lakes and lakeshore property owners and MLR's partnerships and projects aimed at preserving thriving waters essential to our identity, economy and way of life.

Hosted by Ruth Lake Improvement District

Board of Directors
Ruth Lake Improvement District
(612) 889-9764



Subject: Ruth Lake Improvement District Annual Meeting
Date: Monday, August 4, 2025 at 10:07:43 AM Central Daylight Time
From: Ruth LID
BCC: aaanestad@yahoo.com, ddjkanderson@hotmail.com, annacereliabattistini@gmail.com, nancyebacon@gmail.com, sallymorris2118@gmail.com, m.barkman@comcast.net, jtbartusiak@outlook.com, v9875568@yahoo.com, moryb@comcast.net, fauntel@hotmail.com, marsi@emily.net, roseb@hickorytech.net, sassytkdgirl@comcast.net, scarlton@emily.net, susancarltonclark@gmail.com, gcurtis715@gmail.com, corrinelee@live.com, deshayes@mail.com, jordandols@yahoo.com, thedols@comcast.net, thedols@centurylink.net, kats1956@att.net, deeull@aol.com, prevans@comcast.net, hfleetham@hotmail.com, wgutenkauf@hotmail.com, amybethflynn@gmail.com, sfowler@emily.net, franksresort@emily.net, sfrattalone@msn.com, shellyb@frattaloneco.com, dfredes1@charter.net, german10@yahoo.com, grathenr@comcast.net, yvonnml@tds.net, jhall0308@aol.com, brianhallock1948@outlook.com, Mikehelberg0@comcast.net, ehenderson0429@hotmail.com, grimm.c93@gmail.com, norwaypinecottage@gmail.com, bethany8289@gmail.com, cjhummel13@gmail.com, kevinhummel11@yahoo.com, ljohns1@isd77.org, krispendergast@comcast.net, kikelly22@comcast.net, kwkettelhodt@gmail.com, skettelhodt@gmail.com, jaklein1047@aol.com, cgknowlen@charter.net, wjknudson16@gmail.com, 51mike.knudson@gmail.com, dawn_korinek@msn.com, kortebsmn@aol.com, dskoshiol@comcast.net, kwkramer@fedins.com, dlandes54@gmail.com, shandalandes@gmail.com, lanzdennis@aol.com, larson3k@comcast.net, brianlassi@yahoo.com, kellylassi@hotmail.com, mmlogsdon@gmail.com, jmartin7765@gmail.com, rmartin497@gmail.com, shane@shanemartin.com, mcombsrm@msn.com, lmeacham@salesjw.com, mike.meelberg@gmail.com, mike.melberg@gmail.com, chrisdeb8523@yahoo.com, dsexton13@gmail.com, dean_919@hotmail.com, thmonette@msn.com, rmoritz@emily.net, michelle.m.motzko@gmail.com, mamfly36@gmail.com, muellerk@gmail.com, snord1@gmail.com, bananniest@gmail.com, jnordvall@aol.com, marknordvall@yahoo.com, mjnordvall@gmail.com, ddnorstrom@gmail.com, leora.norstrom@gmail.com, jeano1930@gmail.com, ganscandia@aol.com, juliesmithson@mchsi.com, jparkermi@yahoo.com, apribyl@artemis-pribyl.com
Priority: High
Attachments: image001[43].png, image002.jpg

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Hosted by Ruth Lake Improvement District

Board of Directors
Ruth Lake Improvement District
(612) 889-9764



Subject: Ruth Lake Improvement District Director Ballot & 2026 Proposed Budget
Date: Tuesday, August 1, 2025 at 2:45:51 PM Central Daylight Time
From: Ruth LID
BCC: trabe@kpmg.com, earlready@gmail.com, ready004@usfamily.net, tomrevard@msn.com, brex0518@frontiernet.net, vmrexine@gmail.com, kayreynolds56@gmail.com, elrodell@gmail.com, ronneberg@charter.net, dsronneberg@gmail.com, markyrrossi@gmail.com, tennisiga@gmail.com, thechosen1mr25@yahoo.com, starry@emily.net, hjrybak78@msn.com, mschmitt6@gmail.com, mms2477@emily.net, hrsgo@msn.com, sharonslye@hotmail.com, tlslye@msn.com, jwslyeot@emily.net, billottespiess@emily.net, margo.twaddle@gmail.com, jastibal@gmail.com, jstibal82@gmail.com, pennystiles9@yahoo.com, jpsunder@msn.com, ruthlakeresort@hotmail.com, glthesing@charter.net, doreenziegler4@gmail.com, sziegler@phbcpa.com, mish.12@hotmail.com, ktrenn@sbcglobal.net, gopackwin4@yahoo.com, michelle.eisenberg@yahoo.com, admin@vierkantdisposal.com, jrvonberge@comcast.net, rvoson@msn.com, jeremyw@blattnerenergy.com, wackermom@mac.com, lisacwagner@comcast.net, danadoer@gmail.com, pwaldon@gmail.com, janenorstrom@comcast.net, snorstromw@gmail.com, nitawallace@yahoo.com, dwestaai@aol.com, dorrisorris@aol.com, rgwhitmore@aol.com, cwilmot736@hotmail.com, wipperfurth@yahoo.com, twordell@q.com, bigbladesjohnson@gmail.com, tony3johnson@hotmail.com, kj59playtime@gmail.com, paulacst@yahoo.com, whitmoretm@aol.com, pattyjimsullivan@gmail.com, djb101@me.com, jorn.nelsen@msn.com, gregrybak2@msn.com, jtalmo@comcast.net, ptalmo@comcast.net, crwalla@yahoo.com, colleenhellen@gmail.com, emilysandandgravel@gmail.com, drpalmer3252@gmail.com, stevezabka@gmail.com, denisekanieski@comcast.net, lisahanowski@gmail.com, stellmacher.matthew@yahoo.com, smfowler52@gmail.com, jcox41210@gmail.com, mollycox1109@gmail.com, ATFAB61@gmail.com, amyw2@charter.net, marydougherty3@me.com, Drufusb1@yahoo.com, Jpresteg@gmail.com, bryanmlarson@gmail.com, briansill@yahoo.com, nicolesill@yahoo.com, 02machinemirls@gmail.com, marthanevanen@gmail.com, joanlzabka@gmail.com, Bill Rexine, sherryfrattalone@gmail.com

Attachments: image001[4].png, 2025 RLID Director Ballot.pdf, 2026 Proposed Budget - 2.pdf

Dear RLID Members,

This is to follow up on the nomination form that we sent to you last month. As of the nomination deadline, July 28, we received 3 nominations for the 3 open Board of Directors seats. Those in attendance at the annual meeting – Saturday, August 16, 2025, at 9:00 am in the City Hall Gymnasium – can request that they be considered as a write-in candidate. In the meantime, please see the attached ballot that will permit you to vote absentee for the currently known candidates for the 3 open seats and/or write in a candidate of your choosing. Please see the attached ballot for more information. The current candidates are:

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Annie Nord; and
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Thank you again for your continued support of RLID's efforts to protect Ruth Lake!

Best,

Board of Directors
Ruth Lake Improvement District
(612) 889-9764



Subject: Ruth Lake Improvement District Director Ballots & 2026 Proposed Budget
Date: Tuesday, August 1, 2025 at 2:42:33 PM Central Daylight Time
From: Ruth LID
BCC: aaanestad@yahoo.com, ddjkanderson@hotmail.com, annacereliabattistini@gmail.com, nancyebacon@gmail.com, sallymorris2118@gmail.com, m.barkman@comcast.net, jtbartusiak@outlook.com, v9875568@yahoo.com, moryb@comcast.net, fauntel@hotmail.com, marsi@emily.net, roseb@hickorytech.net, sassytkdgirl@comcast.net, scarltton@emily.net, susancarltonclark@gmail.com, gcurtis715@gmail.com, corrinelee@live.com, deshayes@mail.com, jordandols@yahoo.com, thedols@comcast.net, thedols@centurylink.net, kats1956@att.net, deeull@aol.com, prevans@comcast.net, hfleetham@hotmail.com, wguntenkauf@hotmail.com, amybethflynn@gmail.com, sfowler@emily.net, franksresort@emily.net, sfrattalone@msn.com, shellyb@frattaloneco.com, dfred1@charter.net, germann10@yahoo.com, grathenr@comcast.net, yvonmil@tds.net, jhall0308@aol.com, brianhallock1948@outlook.com, Mikehelberg0@comcast.net, ehenderson0429@hotmail.com, grimm.c93@gmail.com, norwaypinecottage@gmail.com, bethany8289@gmail.com, cjhummel13@gmail.com, kevinhummel11@yahoo.com, ljohns1@isd77.org, krispendergast@comcast.net, kikelly22@comcast.net, kwkettelhodt@gmail.com, skettelhodt@gmail.com, jaklein1047@aol.com, cgknowlen@charter.net, wjknudson16@gmail.com, 51mike.knudson@gmail.com, dawn_korinek@msn.com, kortebsmn@aol.com, dskoshiol@comcast.net, kwkramer@fedins.com, dlandes54@gmail.com, shandalandes@gmail.com, lanzdennis@aol.com, larson3k@comcast.net, brianlassi@yahoo.com, kellylassi@hotmail.com, mmlogsdon@gmail.com, jmartin7765@gmail.com, rmartin497@gmail.com, shane@shanemartin.com, mcombsrm@msn.com, lmeacham@salesjw.com, mike.meelberg@gmail.com, mike.melberg@gmail.com, chrisdeb8523@yahoo.com, dsextion13@gmail.com, dean_919@hotmail.com, thmonette@msn.com, rmoritz@emily.net, michelle.m.motzko@gmail.com, mamfly36@gmail.com, muellerk@gmail.com, snord1@gmail.com, bananniest@gmail.com, jnordvall@aol.com, marknordvall@yahoo.com, mjnordvall@gmail.com, ddnorstrom@gmail.com, leora.norstrom@gmail.com, jeano1930@gmail.com, ganscandia@aol.com, juliesmithson@mchsi.com, jparkermi@yahoo.com, apribyl@artemis-pribyl.com
Priority: High
Attachments: image001[58].png, 2025 RLID Director Ballot.pdf, 2026 Proposed Budget - 2.pdf

Dear RLID Members,

This is to follow up on the nomination form that we sent to you last month. As of the nomination deadline, July 28, we received 3 nominations for the 3 open Board of Directors seats. Those in attendance at the annual meeting – Saturday, August 16, 2025, at 9:00 am in the City Hall Gymnasium – can request that they be considered as a write-in candidate. In the meantime, please see the attached ballot that will permit you to vote absentee for the currently known candidates for the 3 open seats and/or write in a candidate of your choosing. Please see the attached ballot for more information. The current candidates are:

Paul Huynh.
Annie Nord; and
Steve Nord

You can fill out and return the attached ballot or attend the meeting and vote in-person for directors. If you choose to vote absentee, please fill out the ballot, including the member verification, and return it to us by no later than the start of the Annual Meeting at 9:00 am on August 16, 2025. You can mail your ballot to RLID at PO Box 33, Emily 56447 in time to be received before the start of the annual meeting (we will check RLID's PO Box immediately before the start of the meeting), email your ballot as an attachment to

ruthlakedistrict@gmail.com, or drop it off at 40416 South Bay Drive, Emily.

Also attached is the Board's proposed budget for 2026. Those in attendance at the annual meeting will vote on a 2026 budget – either as proposed or as amended by the members present at the meeting. If you have questions about the budget, you can write to the Board at ruthlakedistrict@gmail.com, or call the number below.

Thank you again for your continued support of RLID's efforts to protect Ruth Lake!

Best,

Board of Directors
Ruth Lake Improvement District
(612) 889-9764



Section B

**Evidence Election Ballots Mailed to All
LID Members 3 Weeks Prior to Annual
Meeting**



Ruth Lake Improvement District
PO Box 33
Emily, MN 56447
Tel: (612) 889-9764
Email: ruthlakedistrict@gmail.com

August 1, 2025

Subject: RLID Board of Directors Election & 2026 Proposed Budget

Dear RLID Members,

This is to follow up on the nomination form that we sent to you last month. As of the nomination deadline, July 28, we received 3 nominations for the 3 open Board of Directors seats. Those in attendance at the annual meeting – Saturday, August 16, 2025, at 9:00 am in the City Hall Gymnasium – can request that they be considered as a write-in candidate. In the meantime, please see the attached ballot that will permit you to vote absentee for the currently known candidates for the 3 open seats and/or write in a candidate of your choosing. Please see the attached ballot for more information. The current candidates are:

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Thank you again for your continued support of RLID's efforts to protect Ruth Lake!

Best,

RLID Board of Directors
Enclosures: 2025 BOD Ballot
2026 Proposed Budget

BOARD OF DIRECTORS ELECTION BALLOT

RUTH LAKE IMPROVEMENT DISTRICT

ANNUAL MEETING:
AUGUST 16, 2025 @ 9:00 A.M.
EMILY CITY HALL GYMNASIUM

The known candidates for the 3 open Director seats are:

Paul Huynh	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Annie Nord	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Steve Nord	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

Write In:

Name: _____

Name: _____

Name: _____

Member Verification (Absentee Ballots Only – Do Not Fill Out If Voting In-Person):

Name: _____

Address: _____

Signature: _____

Ruth Lake Improvement District Board of Directors

RUTH LAKE IMPROVEMENT DISTRICT BOARD OF DIRECTORS

BOARD MEMBER NOMINATION FORM

Annual Meeting: August 16, 2025, 9:00 A.M., Emily City Hall

There are three (3) open Ruth Lake Improvement District Board of Director seats this year. Directors serve for three (3) year terms. The Board meets four (4) times a year.

You can nominate yourself or another to be considered for one or more of the open positions. If you nominate a candidate, please confirm with that person that she/he would like to serve and attach a short personal biography including why you/she/he would like to be a board member.

**TO BE CONSIDERED FOR A BOARD OF DIRECTORS POSITION, RLID MUST
RECEIVE YOUR NOMINATION(S) BY JULY 24, 2025.**

To submit your nomination(s), you can either:

1. Email your nomination as an attachment to: ruthlakedistrict@gmail.com;
2. Mail your nomination to: Ruth Lake Improvement District
PO Box 33
Emily, MN 56447; or
3. Drop your Nomination off at 40416 South Bay Drive, Emily 56447.

Once the deadline for nomination (**July 24, 2025**) has passed, we will send out a ballot with all nominees included for your consideration. You may email, mail or drop off your vote to the above addresses or attend the annual meeting and vote at that time.

Write-in Nomination(s):

Name

Address

Name

Address

Name

Address

As always, if you know of someone new on the lake or someone for whom we do not have an email address, please respond to let us know their contact information!!!

Thank you!

RLID Board of Directors

Subject: Ruth Lake Improvement District Annual Meeting
Date: Monday, August 4, 2025 at 10:07:47 AM Central Daylight Time
From: Ruth LID
BCC: trabe@kpmg.com, earlready@gmail.com, ready004@usfamily.net, tomrevard@msn.com, brex0518@frontiernet.net, vmrrexine@gmail.com, kayreynolds56@gmail.com, elrodell@gmail.com, ronneberg@charter.net, dsronneberg@gmail.com, markyrossi@gmail.com, tennisiga@gmail.com, thechosen1mr25@yahoo.com, starry@emily.net, hjrybak78@msn.com, mschmitt6@gmail.com, mms2477@emily.net, hrsgo@msn.com, sharonslye@hotmail.com, tlslye@msn.com, jwslyeot@emily.net, billottespiss@emily.net, margo.twaddle@gmail.com, jastibal@gmail.com, jstibal82@gmail.com, pennystiles9@yahoo.com, jpsunder@msn.com, ruthlakeresort@hotmail.com, glthesing@charter.net, doreenziegler4@gmail.com, sziegler@phbcpa.com, mish.12@hotmail.com, ktrenn@sbcglobal.net, gopackwin4@yahoo.com, michelle.eisenberg@yahoo.com, admin@vierkantdisposal.com, jrvonberge@comcast.net, rvosen@msn.com, jeremyw@blattnerenergy.com, wackermom@mac.com, lisacwagner@comcast.net, danadoer@gmail.com, pwaldon@gmail.com, janenorstrom@comcast.net, snorstromw@gmail.com, nitawallace@yahoo.com, dwestaai@aol.com, dorrisorris@aol.com, rgwhitmore@aol.com, cwilmot736@hotmail.com, wipperfurth@yahoo.com, twordell@q.com, bigbladesjohnson@gmail.com, tony3johnson@hotmail.com, k59playtime@gmail.com, paulacst@yahoo.com, whitmoretm@aol.com, pattyjimsullivan@gmail.com, djb101@me.com, jorn.nelsen@msn.com, gregrybak2@msn.com, jtalmo@comcast.net, ptalmo@comcast.net, crwalla@yahoo.com, colleenhellen@gmail.com, emilysandandgravel@gmail.com, drpalmer3252@gmail.com, stevezabka@gmail.com, denisekanieski@comcast.net, lisahanowski@gmail.com, stellmacher.matthew@yahoo.com, smfowler52@gmail.com, jcox41210@gmail.com, mollycox1109@gmail.com, ATFAB61@gmail.com, amyw2@charter.net, marydougherty3@me.com, Drufusb1@yahoo.com, Jpresteg@gmail.com, bryanmlarson@gmail.com, briansill@yahoo.com, nicolesill@yahoo.com, 02machinegirls@gmail.com, marthanevan@gmail.com, joanlzabka@gmail.com, Bill Rexine, sherryfrattalone@gmail.com
Priority: High
Attachments: image001[18].png, image002.jpg

Dear RLID Members,

Our annual meeting will take place on **Saturday, August 16, at 9 am at Emily City Hall, 39811 MN-6, Emily, MN 56447 (gymnasium)**. Immediately following the business portion of our meeting – at approximately 10 am – we are excited to have Jeff Forester of Minnesota Lakes and Rivers Advocates update us on the latest on the status of Minnesota lakes, the 2025 legislative session, and the results of the University of Minnesota's watercraft impacts study. Please see the flyer below and plan to attend the meeting. We rely on the guidance of our members to make good decisions for all of us and Ruth Lake.

We will be sending out ballots for the election of Directors shortly.

Thank you!



Board of Directors
Ruth Lake Improvement District
(612) 889-9764

WATER CONNECTS US ALL

Save the Date: August 16th, 10AM

Location: Emily City Hall Gymnasium

Speaker: Jeff Forester, MLR Executive Director

Please join us for a compelling presentation by one of Minnesota's most passionate water and lake advocates. Jeff will speak on the state of MN water, recent legislative activity that impacts lakes and lakeshore property owners and MLR's partnerships and projects aimed at preserving thriving waters essential to our identity, economy and way of life.

Hosted by Ruth Lake Improvement District



Subject: Ruth Lake Improvement District Annual Meeting
Date: Monday, August 4, 2025 at 10:07:43 AM Central Daylight Time
From: Ruth LID
BCC: aaanestad@yahoo.com, ddjkanderson@hotmail.com, annacereliabattistini@gmail.com, nancyebacon@gmail.com, sallymorris2118@gmail.com, m.barkman@comcast.net, jtbartusiak@outlook.com, v9875568@yahoo.com, moryb@comcast.net, fauntel@hotmail.com, marsi@emily.net, roseb@hickorytech.net, sassytkdgirl@comcast.net, scarlton@emily.net, susancarltonclark@gmail.com, gcurtis715@gmail.com, corrinelee@live.com, deshayes@mail.com, jordandols@yahoo.com, thedols@comcast.net, thedols@centurylink.net, kats1956@att.net, deeull@aol.com, prevans@comcast.net, hfleetham@hotmail.com, wgutenkauf@hotmail.com, amybethflynn@gmail.com, sfowler@emily.net, franksresort@emily.net, sfrattalone@msn.com, shellyb@frattaloneco.com, dfredes1@charter.net, german10@yahoo.com, grathenr@comcast.net, yvonnml@tds.net, jhall0308@aol.com, brianhallock1948@outlook.com, Mikehelberg0@comcast.net, ehenderson0429@hotmail.com, grimm.c93@gmail.com, norwaypinecottage@gmail.com, bethany8289@gmail.com, cjhummel13@gmail.com, kevinhummel11@yahoo.com, ljohns1@isd77.org, krispendergast@comcast.net, kikelly22@comcast.net, kwkettelhodt@gmail.com, skettelhodt@gmail.com, jaklein1047@aol.com, cgknowlen@charter.net, wjknudson16@gmail.com, 51mike.knudson@gmail.com, dawn_korinek@msn.com, kortebsmn@aol.com, dskoshiol@comcast.net, kwkramer@fedins.com, dlandes54@gmail.com, shandalandes@gmail.com, lanzdennis@aol.com, larson3k@comcast.net, brianlassi@yahoo.com, kellylassi@hotmail.com, mmlogsdon@gmail.com, jmartin7765@gmail.com, rmartin497@gmail.com, shane@shanemartin.com, mcombsrm@msn.com, lmeacham@salesjw.com, mike.meelberg@gmail.com, mike.melberg@gmail.com, chrisdeb8523@yahoo.com, dsexton13@gmail.com, dean_919@hotmail.com, thmonette@msn.com, rmoritz@emily.net, michelle.m.motzko@gmail.com, mamfly36@gmail.com, muellerk@gmail.com, snord1@gmail.com, bananniest@gmail.com, jnordvall@aol.com, marknordvall@yahoo.com, mjnordvall@gmail.com, ddnorstrom@gmail.com, leora.norstrom@gmail.com, jeano1930@gmail.com, ganscandia@aol.com, juliesmithson@mchsi.com, jparkermi@yahoo.com, apribyl@artemis-pribyl.com
Priority: High
Attachments: image001[43].png, image002.jpg

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Location: Emily City Hall Gymnasium

Speaker: Jeff Forester, MLR Executive Director

Please join us for a compelling presentation by one of Minnesota's most passionate water and lake advocates. Jeff will speak on the state of MN water, recent legislative activity that impacts lakes and lakeshore property owners and MLR's partnerships and projects aimed at preserving thriving waters essential to our identity, economy and way of life.

Hosted by Ruth Lake Improvement District



Subject: Ruth Lake Improvement District Director Ballot & 2026 Proposed Budget
Date: Tuesday, August 1, 2025 at 2:45:51 PM Central Daylight Time
From: Ruth LID
BCC: trabe@kpmg.com, earlready@gmail.com, ready004@usfamily.net, tomrevard@msn.com, brex0518@frontiernet.net, vmrexine@gmail.com, kayreynolds56@gmail.com, elrodell@gmail.com, ronneberg@charter.net, dsronneberg@gmail.com, markyrrossi@gmail.com, tennisiga@gmail.com, thechosen1mr25@yahoo.com, starry@emily.net, hjrybak78@msn.com, mschmitt6@gmail.com, mms2477@emily.net, hrsgo@msn.com, sharonslye@hotmail.com, tlslye@msn.com, jwslyeot@emily.net, billottespiess@emily.net, margo.twaddle@gmail.com, jastibal@gmail.com, jstibal82@gmail.com, pennystiles9@yahoo.com, jpsunder@msn.com, ruthlakeresort@hotmail.com, glthesing@charter.net, doreenziegler4@gmail.com, sziegler@phbcpa.com, mish.12@hotmail.com, ktrenn@sbcglobal.net, gopackwin4@yahoo.com, michelle.eisenberg@yahoo.com, admin@vierkantdisposal.com, jrvonberge@comcast.net, rvoson@msn.com, jeremyw@blattnerenergy.com, wackermom@mac.com, lisacwagner@comcast.net, danadoer@gmail.com, pwaldon@gmail.com, janenorstrom@comcast.net, snorstromw@gmail.com, nitawallace@yahoo.com, dwestaai@aol.com, dorrisorris@aol.com, rgwhitmore@aol.com, cwilmot736@hotmail.com, wipperfurth@yahoo.com, twordell@q.com, bigbladesjohnson@gmail.com, tony3johnson@hotmail.com, kj59playtime@gmail.com, paulacst@yahoo.com, whitmoretm@aol.com, pattyjimsullivan@gmail.com, djb101@me.com, jorn.nelsen@msn.com, gregrybak2@msn.com, jtalmo@comcast.net, ptalmo@comcast.net, crwalla@yahoo.com, colleenhellen@gmail.com, emilysandandgravel@gmail.com, drpalmer3252@gmail.com, stevezabka@gmail.com, denisekanieski@comcast.net, lisahanowski@gmail.com, stellmacher.matthew@yahoo.com, smfowler52@gmail.com, jcox41210@gmail.com, mollycox1109@gmail.com, ATFAB61@gmail.com, amyw2@charter.net, marydougherty3@me.com, Drufusb1@yahoo.com, Jpresteg@gmail.com, bryanmlarson@gmail.com, briansill@yahoo.com, nicolesill@yahoo.com, 02machinemirls@gmail.com, marthanevanen@gmail.com, joanlzabka@gmail.com, Bill Rexine, sherryfrattalone@gmail.com

Attachments: image001[4].png, 2025 RLID Director Ballot.pdf, 2026 Proposed Budget - 2.pdf

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Best,

Board of Directors
Ruth Lake Improvement District
(612) 889-9764



Subject: Ruth Lake Improvement District Director Ballots & 2026 Proposed Budget
Date: Tuesday, August 1, 2025 at 2:42:33 PM Central Daylight Time
From: Ruth LID
BCC: aaanestad@yahoo.com, ddjkanderson@hotmail.com, annacereliabattistini@gmail.com, nancyebacon@gmail.com, sallymorris2118@gmail.com, m.barkman@comcast.net, jtbartusiak@outlook.com, v9875568@yahoo.com, moryb@comcast.net, fauntel@hotmail.com, marsi@emily.net, roseb@hickorytech.net, sassytkdgirl@comcast.net, scarltton@emily.net, susancarltonclark@gmail.com, gcurtis715@gmail.com, corrinelee@live.com, deshayes@mail.com, jordandols@yahoo.com, thedols@comcast.net, thedols@centurylink.net, kats1956@att.net, deeull@aol.com, prevans@comcast.net, hfleetham@hotmail.com, wguntenkauf@hotmail.com, amybethflynn@gmail.com, sfowler@emily.net, franksresort@emily.net, sfrattalone@msn.com, shellyb@frattaloneco.com, dfred1@charter.net, germann10@yahoo.com, grathenr@comcast.net, yvonmil@tds.net, jhall0308@aol.com, brianhallock1948@outlook.com, Mikehelberg0@comcast.net, ehenderson0429@hotmail.com, grimm.c93@gmail.com, norwaypinecottage@gmail.com, bethany8289@gmail.com, cjhummel13@gmail.com, kevinhummel11@yahoo.com, ljohns1@isd77.org, krispendergast@comcast.net, kikelly22@comcast.net, kwkettelhodt@gmail.com, skettelhodt@gmail.com, jaklein1047@aol.com, cgknowlen@charter.net, wjknudson16@gmail.com, 51mike.knudson@gmail.com, dawn_korinek@msn.com, kortebsmn@aol.com, dskoshiol@comcast.net, kwkramer@fedins.com, dlandes54@gmail.com, shandalandes@gmail.com, lanzdennis@aol.com, larson3k@comcast.net, brianlassi@yahoo.com, kellylassi@hotmail.com, mmlogsdon@gmail.com, jmartin7765@gmail.com, rmartin497@gmail.com, shane@shanemartin.com, mcombsrm@msn.com, lmeacham@salesjw.com, mike.meelberg@gmail.com, mike.melberg@gmail.com, chrisdeb8523@yahoo.com, dsextion13@gmail.com, dean_919@hotmail.com, thmonette@msn.com, rmoritz@emily.net, michelle.m.motzko@gmail.com, mamfly36@gmail.com, muellerk@gmail.com, snord1@gmail.com, bananniest@gmail.com, jnordvall@aol.com, marknordvall@yahoo.com, mjnordvall@gmail.com, ddnorstrom@gmail.com, leora.norstrom@gmail.com, jeano1930@gmail.com, ganscandia@aol.com, juliesmithson@mchsi.com, jparkermi@yahoo.com, apribyl@artemis-pribyl.com
Priority: High
Attachments: image001[58].png, 2025 RLID Director Ballot.pdf, 2026 Proposed Budget - 2.pdf

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ruthlakedistrict@gmail.com, or drop it off at 40416 South Bay Drive, Emily.

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Thank you again for your continued support of RLID's efforts to protect Ruth Lake!

Best,

Board of Directors
Ruth Lake Improvement District
(612) 889-9764



Section C

Proof of Insurance

Subject: Ruth Lake Improvement District Proof of Insurance
Date: Monday, January 27, 2025 at 1:11:13 PM Central Standard Time
From: djb101@me.com
To: Jessica Shea
Attachments: 2025 RLID Ins. Decs, Sched., Premiums & Payment.pdf

Hi Jessica,

Attached are the insurance confirmation documents Crow Wing County requires. I am not sure you are the correct person to whom to send them. Please let me know if you are not and, if you know, who is.

Thanks again, Jessica. I hope this finds you well.

Dan

Daniel Brennan
Ruth Lake Improvement District
(612) 889-9764



West Bend Insurance Company
1900 S. 18th Ave. | West Bend, WI 53095

Renewal

Commercial General Liability Coverage Declarations

Customer Number: 0110570991
Policy Number: 1765706 13

Policy Period: 01/01/2025 to 01/01/2026
at 12:01 AM Standard Time at Your Mailing Address Shown Below

Named Insured and Address:
Ruth Lake Improvement District
41176 Poplar Dr
Emily, MN 56447-3017

Agency Name and Address:
THE CHRISTENSON AGENCY
P O BOX 457
DEERWOOD, MN 56444
218-546-8371

22154

Insured is a(n) Non-Profit Organization

Limits of Insurance

General Aggregate Limit (other than Products/Completed Operations)	\$2,000,000
Products/Completed Operations Aggregate Limit	\$2,000,000
Each Occurrence Limit	\$1,000,000
Personal and Advertising Injury Liability Limit	\$1,000,000
Damage to Premises Rented to You Limit	\$100,000
Medical Expense Limit, Any One Person	\$5,000

See attached Forms Schedule for forms and endorsements applicable to this coverage.



West Bend Insurance Company
1900 S. 18th Ave. | West Bend, WI 53095

Renewal

Commercial Lines Policy Declaration

Customer Number: 0110570991
Policy Number: 1765706 13

Policy Period: 01/01/2025 to 01/01/2026
at 12:01 AM Standard Time at Your Mailing Address Shown Below

Named Insured and Address:
Ruth Lake Improvement District
41176 Poplar Dr
Emily, MN 56447

Agency Name and Address:
THE CHRISTENSON AGENCY
P O BOX 457
DEERWOOD, MN 56444
218-546-8371

22154

In return for the payment of the premium, and subject to all the 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 for which a premium is indicated. This premium may be subject to adjustment.

Coverage Part	Premium
Commercial General Liability Coverage	\$688.00
Commercial Auto Coverage	\$163.00
Commercial Inland Marine Coverage	\$338.00
	Total Premium: \$1,189.00
	Total Including Taxes, Fees and Surcharges: \$1,189.00

This is not a bill. A billing invoice will be sent separately.

See attached schedule for forms applicable to all coverage parts.



West Bend Insurance Company
1900 S. 18th Ave. | West Bend, WI 53095

Renewal

Commercial Lines Policy Declaration

Customer Number: 0110570991
Policy Number: 1765706 13

Policy Period: 01/01/2025 to 01/01/2026
at 12:01 AM Standard Time at Your Mailing Address Shown Below

Named Insured and Address:
Ruth Lake Improvement District
41176 Poplar Dr
Emily, MN 56447

Agency Name and Address:
THE CHRISTENSON AGENCY
P O BOX 457
DEERWOOD, MN 56444
218-546-8371

22154

Named Insured Schedule

Ruth Lake Improvement District



West Bend Insurance Company
1900 S. 18th Ave. | West Bend, WI 53095

Renewal

Commercial Lines Policy Declarations

Customer Number: 0110570991
Policy Number: 1765706 13

Policy Period: 01/01/2025 to 01/01/2026
at 12:01 AM Standard Time at Your Mailing Address Shown Below

Named Insured and Address:
Ruth Lake Improvement District
41176 Poplar Dr
Emily, MN 56447

Agency Name and Address: 22154
THE CHRISTENSON AGENCY
P O BOX 457
DEERWOOD, MN 56444
218-546-8371

Location Schedule

Loc	Address	City	County	State	Zip
1	40416 S Bay Dr	Emily	Crow Wing	MN	56447



West Bend Insurance Company
1900 S. 18th Ave. | West Bend, WI 53095

Renewal

Commercial Lines Policy Declarations

Customer Number: 0110570991
Policy Number: 1765706 13

Policy Period: 01/01/2025 to 01/01/2026
at 12:01 AM Standard Time at Your Mailing Address Shown Below

Named Insured and Address:
Ruth Lake Improvement District
41176 Poplar Dr
Emily, MN 56447

Agency Name and Address:
THE CHRISTENSON AGENCY
P O BOX 457
DEERWOOD, MN 56444
218-546-8371

22154

Forms Schedule

Number	Edition	Description
IL0017Y	1198	COMMON POLICY CONDITIONS
IL0021	0908	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
IL0985	1220	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
WB214	0524	MEMBERSHIP AND VOTING NOTICE
WB660	0824	TWO OR MORE COVERAGE FORMS OR POLICIES ISSUED BY US
WB241	0524	WEST BEND INSURANCE COMPANY NAME CHANGE ENDORSEMENT
IL0245Y	0908	MINNESOTA CHANGES - CANCELLATION AND NONRENEWAL



West Bend Insurance Company
1900 S. 18th Ave. | West Bend, WI 53095

Renewal

Commercial General Liability Classification Schedule

Customer Number: 0110570991
Policy Number: 1765706 13

Policy Period: 01/01/2025 to 01/01/2026
at 12:01 AM Standard Time at Your Mailing Address Shown Below

Named Insured and Address:
Ruth Lake Improvement District
41176 Poplar Dr
Emily, MN 56447-3017

Agency Name and Address:
THE CHRISTENSON AGENCY
P O BOX 457
DEERWOOD, MN 56444
218-546-8371

22154

Commercial General Liability Classifications

Loc	Class Code	Description	Exposure	Premium Basis	Rate	Premium	Coverage
1	41670	Clubs - civic, service or social - no buildings or premises owned or leased except for office purposes - Not-For-Profit only	156	Members	1.300 Included	\$203 Included	Prem/Ops Prod/Co
1	45524	Lakes or Reservoirs - existence hazard only - Not-For-Profit only	1	Lakes or Reservoirs	406.708 Included	\$407 Included	Prem/Ops Prod/Co
1	48558	Social Gatherings and Meetings - on premises not owned or operated by the insured - Not-For-Profit only	4	Locations	13.231 Included	\$53 Included	Prem/Ops Prod/Co



West Bend Insurance Company
1900 S. 18th Ave. | West Bend, WI 53095

Renewal

Not-For-Profit Directors, Officers and Trustees Liability Declaration

Customer Number: 0110570991
Policy Number: 1765707 13

Policy Period: 01-01-2025 to 01-01-2026
at 12:01 AM Standard Time at Your Mailing Address Shown Below

Named Insured and Address:
Ruth Lake Improvement District
41176 Poplar Dr
Emily, MN 56447

Agency Name and Address:
THE CHRISTENSON AGENCY
P O BOX 457
DEERWOOD, MN 56444
218-546-8371

22154

Insured is a(n) Non-profit Organization

This is a claims made policy – please read it carefully. Coverage is limited to liability for claims first made against you while this coverage is in force.

Limits of Insurance

Each Claim Limit	\$1,000,000
Aggregate Limit	\$1,000,000

Self-Insured Retention \$1,000 Each Claim

Retroactive Date

Retroactive Date: 05-17-2012

This insurance does not apply to any claim occurring before the Retroactive Date shown above.

Total Premium \$563.00

This is not a bill. A billing invoice will be sent separately.

See attached Forms Schedule for forms and endorsements applicable to this coverage.



West Bend Insurance Company

1900 S. 18th Ave. | West Bend, WI 53095

Renewal

Not-For-Profit Directors, Officers and Trustees Liability Declaration

Customer Number: 0110570991
Policy Number: 1765707 13

Policy Period: 01-01-2025 to 01-01-2026
at 12:01 AM Standard Time at Your Mailing Address Shown Below

Named Insured and Address:
Ruth Lake Improvement District
41176 Poplar Dr
Emily, MN 56447

Agency Name and Address:
THE CHRISTENSON AGENCY
P O BOX 457
DEERWOOD, MN 56444
218-546-8371

22154

Location Schedule

Loc	Address	City	County	State	Zip
1	40416 S Bay Dr	Emily	Crow Wing	MN	56447-3006



West Bend Insurance Company

1900 S. 18th Ave. | West Bend, WI 53095

Renewal

Not-For-Profit Directors, Officers and Trustees Liability Declaration

Customer Number: 0110570991
Policy Number: 1765707 13

Policy Period: 01-01-2025 to 01-01-2026
at 12:01 AM Standard Time at Your Mailing Address Shown Below

Named Insured and Address:
Ruth Lake Improvement District
41176 Poplar Dr
Emily, MN 56447

Agency Name and Address: 22154
THE CHRISTENSON AGENCY
P O BOX 457
DEERWOOD, MN 56444
218-546-8371

Classification Schedule

Business Classification	Total Assets	Premium
Community Associations	\$0-\$500,000	\$563

Miscellaneous Premiums

Description	Form Number	Premium
Terrorism Risk Insurance Act		0
Total Premium:		\$563



West Bend Insurance Company
1900 S. 18th Ave. | West Bend, WI 53095

Renewal

Not-For-Profit Directors, Officers and Trustees Liability Declaration

Customer Number: 0110570991
Policy Number: 1765707 13

Policy Period: 01-01-2025 to 01-01-2026
at 12:01 AM Standard Time at Your Mailing Address Shown Below

Named Insured and Address:
Ruth Lake Improvement District
41176 Poplar Dr
Emily, MN 56447

Agency Name and Address:
THE CHRISTENSON AGENCY
P O BOX 457
DEERWOOD, MN 56444
218-546-8371

22154

Forms Schedule

Number	Edition	Description
WB214	0524	MEMBERSHIP AND VOTING NOTICE
IL0985	1220	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
WB660	0824	TWO OR MORE COVERAGE FORMS OR POLICIES ISSUED BY US
WB241	0524	WEST BEND INSURANCE COMPANY NAME CHANGE ENDORSEMENT
NS0103	0304	EXCLUSION - DIRECTORS AND OFFICERS LOAN
NS0136	0219	CANCELLATION AND NONRENEWAL
NS0109	1008	EXCLUSION - HARASSMENT, MOLESTATION AND SEXUAL MISCONDUCT
NS0104	0304	EXCLUSION - PEER REVIEW/STANDARD SETTING
WB408	0115	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
NS0309	0223	NOT-FOR-PROFIT ORGANIZATION DIRECTORS, OFFICERS AND TRUSTEES LIABILITY INSURANCE POLICY (CLAIMS-MADE)

**Business Insurance Invoice**

Invoice Date 12/11/2024
Policyholder Ruth Lake Improvement District
Account Number 011057099100
Policy Number(s) 1765707, 1765706

Ruth Lake Improvement District
C/O Bill Rexine
41176 Poplar Dr
Emily, MN 56447

Billing Summary

Past Due Amount	\$0.00
Current Amount Due	\$1,756.00
Current Amount Due Date	01/01/2025
Minimum Amount Due	\$1,756.00

Total Account Balance Due \$1,756.00

Your current payment plan is *Pay in Full*.

Your Agency is:
THE CHRISTENSON AGENCY
(218) 546-8371
P O BOX 457
DEERWOOD, MN 56444

To expedite payment processing, make a secure online payment at www.thesilverlining.com
or call Billing Customer Service at (800) 236-5002 to process a phone payment.
Card payments will incur a processing fee. There is no processing fee when using a bank account.

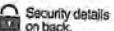
TO REORDER VISIT www.CHECKPRINTINGSOLUTIONS.COM

RUTH AIS
C/O VIRGINIA M REXINE
41176 Poplar Dr
Emily, MN 56447

2139
75-1412/919

coverage. Failure to pay the
u have no coverage.

Date 12/18/2024

Pay to the Order of West Bend Insurance Company \$ 1,756.00
One thousand seven hundred fifty six 00/100 Dollars 



For Insurance for 2025

P. Virginia M. Rexine

10919141210 04203660010 2139

West Bend, WI 53095 or emailed

to Company.

Ruth Lake Improvement District
C/O Bill Rexine
41176 Poplar Dr
Emily, MN 56447

Payment Information

Account Number	011057099100
Minimum Amount Due	\$1,756.00
Current Amount Due Date	01/01/2025
Amount Enclosed	\$

West Bend Insurance Company
PO Box 88432
Milwaukee, WI 53288-8432

4320110570991000000001756000000001756002

Current Installment Detail

Policy Number	Line of Business	Effective Date	Description	Amount
1765706	Package	01/01/2024 - 01/01/2025	Premium	\$4.00
1765707	Not For Profit D&O	01/01/2025 - 01/01/2026	Premium	\$563.00
1765706	Package	01/01/2025 - 01/01/2026	Premium	\$1,189.00
Total Invoice Due Amount				\$1,756.00

Billing Activity Since Last Invoice

Date	Policy Number	Line of Business	Effective Date	Description	Amount
12/26/2023				Previous Balance	\$1,569.00
				Payment	(\$1,569.00)
10/31/2024	1765706	Package	10/30/2024 - 01/01/2025	Endorsement	\$4.00
11/17/2024	1765706	Package	01/01/2025 - 01/01/2026	Renewal	\$1,189.00
11/17/2024	1765707	Not For Profit D&O	01/01/2025 - 01/01/2026	Renewal	\$563.00
Total Account Balance					\$1,756.00

Section D
Financial Report
Including Approved Budget

Budget Worksheet

LID Name
Time Period

2025-2026

2025 Beginning Fund Balance		\$3,321.27
Revenue		
Special Assessment		\$18,242.48
CWC AIS Grant		\$11,924.30
City of Emily AIS Grant		outstanding
CWC Inspection Grant		\$3,600.00
2024 Delinquent Assessments Paid in 2025		\$0.00
Donations		\$6,952 pd directly to PLM by City of Emily
Total Revenue		\$9,600.00
		\$435.82
		\$68.00
		\$31,946.30
Expenses		
CWC Admin Fee		\$250.00
Eurasian Watermilfoil Survey		\$1,970.00
Eurasian Watermilfoil Treatment		\$7,510.00
Decontamination Unit Storage		Reduced \$6,952 pd directly to PLM by City of Emily
Decontamination Unit Maintenance		Proj. Year End
Decontamination Unit Fuel		Proj. Year End
Liability Insurance		\$105.04
Payroll Administration		\$1,756.00
Capital Fund (Replace Deontamination Unit)		\$255.00
ZM Veliger Testing		\$4,000.00
Workers Compensation Insurance		\$370.00
Minnesota Lakes & Rivers Advocates Membership		\$388.00
Inspection Payroll (incl. employer taxes)		\$250.00
Miscellaneous Office (postage, supplies, etc)		\$19,642.10
Total Expenses		\$769.80
		\$40,007.94
2025 End of Year Fund Balance		-\$4,740.37

RUTH LAKE IMPROVEMENT DISTRICT
2026 PROPOSED BUDGET

<u>2025</u>		<u>2026</u>	
(Approved) Expenses		(Projected Year End) Expenses	
Milfoil Survey	\$1,920.00	Milfoil Survey	\$1,970.00
Milfoil Treatment	\$24,500.00	Milfoil Treatment	\$14,442.00
Decontamination Unit Storage	\$500.00	Decontamination Unit Storage	\$420.00
Decontamination Unit Maintenance	\$1,000.00	Decontamination Unit Maintenance	\$2,037.00
Liability Insurance	\$1,650.00	Liability Insurance	\$1,650.00
Payroll Admin.	\$400.00	Payroll Admin.	\$680.00
Capital Fund (Decon. Unit)	\$4,000.00	Capital Fund (Decon. Unit)	\$4,000.00
Zebra Mussel Veliger Testing	\$250.00	Zebra Mussel Veliger Testing	\$424.00
Decontamination Unit Fuel	\$150.00	Decontamination Unit Fuel	\$150.00
Workers Comp. Insurance	\$749.00	Workers Comp. Insurance	\$328.00
MLR Membership	\$250.00	MLR Membership	\$250.00
Crow Wing County Admin. Fee	\$250.00	Crow Wing County Admin. Fee	\$250.00
Misc. (Postage, office supplies, etc.)	\$700.00	Misc. (Postage, office supplies, etc.)	\$569.00
Inspection Payroll	\$17,000.00	Inspection Payroll	\$20,500.00
Total Expenses	\$53,319.00	Total Expenses	\$47,670.00
<u>Income</u>		<u>Income</u>	
Carry Over From 2024	\$3,482.61	Carry Over From 2025	\$6,488.08
Unpaid 2023 Taxes	\$300.00	Unpaid 2023 Taxes	\$300.00
Crow Wing County AIS Grant	\$3,500.00	Crow Wing County AIS Grant	\$3,600.00
State AIS Grant	\$1,500.00	State AIS Grant	\$0.00
Emily Waters Milfoil Grant	\$4,883.00	Emily Waters Milfoil Grant	\$6,952.04
Crow Wing County Inspection Grant	\$9,338.00	Crow Wing County Inspection Grant	\$9,600.00
Donations	\$150.00	Donations	\$0.00
Total Income (w/o Assessment)	\$23,153.61	Total Income (w/o Assessment)	\$23,992.81
<u>Difference</u>	<u>-\$30,165.39</u>	<u>Difference</u>	<u>-\$23,677.19</u>
<u>NEW ASSESSMENT</u>	<u>\$199.77</u>	<u>2025 Assessment @ \$199.77</u>	<u>\$30,165.27</u>
<u>Difference from Last Year</u>	<u>\$74.77</u>	<u>Carry Over to 2026</u>	<u>\$6,488.08</u>
<u>Donation Reserve</u>	<u>\$10,000.00</u>	<u>Donation Reserve</u>	<u>\$10,000.00</u>
<u>Capital Fund</u>	<u>\$4,730.00</u>	<u>Capital Fund</u>	<u>\$8,730.00</u>

- Approved -

	<u>2026</u>	<u>(Proposed) Expenses</u>	
Milfoil Survey		\$2,000.00	
Milfoil Treatment		\$16,000.00	
Decontamination Unit Storage		\$500.00	
Decontamination Unit Maintenance		\$1,000.00	
Liability Insurance		\$1,700.00	
Payroll Admin.		\$700.00	
Capital Fund (Decon. Unit)		\$7,500.00	
Zebra Mussel Veliger Testing		\$450.00	
Decontamination Unit Fuel		\$150.00	
Workers Comp. Insurance		\$500.00	
MLR Membership		\$250.00	
Crow Wing County Admin. Fee		\$250.00	
Misc. (Postage, office supplies, etc.)		\$750.00	
Inspection Payroll		\$21,500.00	
Total Expenses		\$53,250.00	
<u>Income</u>		<u>Income</u>	
Carry Over From 2025		Carry Over From 2025	\$6,488.08
Unpaid 2023 Taxes		Unpaid 2023 Taxes	\$300.00
Crow Wing County AIS Grant		Crow Wing County AIS Grant	\$3,600.00
State AIS Grant		State AIS Grant	\$0.00
Emily Waters Milfoil Grant		Emily Waters Milfoil Grant	\$6,000.00
Crow Wing County Inspection Grant		Crow Wing County Inspection Grant	\$9,600.00
Donations		Donations	\$0.00
Total Income (w/o Assessment)		Total Income (w/o Assessment)	\$25,988.08
<u>Difference</u>		<u>Difference</u>	<u>-\$27,261.92</u>
<u>NEW ASSESSMENT</u>		<u>2025 Assessment</u>	<u>\$180.54</u>
<u>Difference from Last Year</u>		<u>Carry Over to 2026</u>	<u>-\$19.23</u>
<u>Donation Reserve</u>		<u>Donation Reserve</u>	<u>\$10,000.00</u>
<u>Capital Fund</u>		<u>Capital Fund</u>	<u>\$16,230.00</u>

Transaction Detail For: 2025 Ruth AIS

All Dates, Any Type, Any Status

Balance 4/16/2025 : \$0.00

Split	Date	Check #	Payee	Business	Category	Payment	Clr	Deposit	Balance
	4/16/2025		RLID Inc Opening Amount	RLID	Transfer:[2025 RLID General]	3,321.27	C		0.00
	4/1/2025	2144	JMKS Properties	RLID	Business Expense:Decon Unit Storage	35.00	C		3,321.27
	3/21/2025	2145	CWC	RLID	Business Expense:CWC Admin Fee	250.00	C		3,356.27
	2/11/2025		Gusto Refund	RLID	Business Expense:Payroll Admin		C	200.00	3,606.27
	2/7/2025		Ruth AIS	RLID	Transfer:[2025 RLID Donation Fund]	6,000.00	C		3,406.27
	2/7/2025		Ruth AIS	RLID	Transfer:[2025 RLID Capital Fund]	4,730.00	C		9,406.27
	2/7/2025		Ruth AIS	RLID	Transfer:[2025 RLID Capital Fund]		C	2,000.00	14,136.27
	2/5/2025		Gusto Fee	RLID	Business Expense:Payroll Admin	270.00	C		12,136.27
	1/31/2025	2142	JMKS Properties	RLID	Business Expense:Decon Unit Storage	35.00	C		12,406.27
	1/27/2025		CWC Assessment	RLID	Business Income:Assessment		C	435.82	12,441.27
	1/6/2025		USPS	RLID	Business Expense:Misc Office	70.00	C		12,005.45
	1/6/2025		Gusto Fee	RLID	Business Expense:Payroll Admin	59.50	C		12,075.45
	1/1/2025		Opening Balance	RLID	Adjustment		R	12,134.95	12,134.95

Balance 1/1/2025 : \$0.00

Total Account Inflows: \$14,770.77

Total Account Outflows: -\$14,770.77

Net Account Total: \$0.00

Transaction Detail For: 2025 RLID General

All Dates, Any Type, Any Status

Balance 10/28/2025 : \$4,466.88

Split	Date	Check #	Payee	Business	Category	Payment	Clr	Deposit	Balance
	10/28/2025		CWC AIS Grant	RLID	Business Income:CWC AIS Grant		C	3,600.00	4,466.88
	10/21/2025	2281	Lake Country Foods	RLID	Business Expense:Decon Unit Fuel	20.00	C		866.88
	10/15/2025	2279	JMKS Properties	RLID	Business Expense:Decon Unit Storage	35.00	C		886.88
	10/7/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	769.52	C		921.88
	10/7/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	589.49	C		1,691.40
	10/2/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	189.13	C		2,280.89
	10/1/2025		Donation Fund Transfer	RLID	Transfer:[2025 RLID Donation Fund]		C	2,000.00	2,470.02
	10/1/2025	2280	RMB Lab	RLID	Business Expense:Veliger Testing	120.00	C		470.02
	9/26/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	196.36	C		590.02
	9/26/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	661.65	C		786.38
	9/18/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	192.88	C		1,448.03
	9/18/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	672.19	C		1,640.91
	9/15/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	193.65	C		2,313.10
	9/15/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	670.26	C		2,506.75
	9/12/2025	2277	Freshwater Scientific	RLID	Business Expense:Milfoil Survey	1,970.00	C		3,177.01
	9/12/2025	2278	RMB Lab	RLID	Business Expense:Veliger Testing	120.00	C		5,147.01

9/11/2025	2275	Dan Brennan	RLID	Business Expense:Veliger Testing	10.05	C	5,267.01	
9/6/2025	2274	Lake Country Foods	RLID	Business Expense:Decon Unit Fuel	34.88	C	5,277.06	
9/6/2025	2276	PLM	RLID	Business Expense:Milfoil Treatment	7,510.00	C	5,311.94	
9/4/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	244.07	C	12,821.94	
9/4/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	835.50	C	13,066.01	
9/3/2025	2273	Doug Norstrom	RLID	Business Expense:Decon Unit Fuel	14.03	C	13,901.51	
8/28/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	190.05	C	13,915.54	
8/28/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	673.85	C	14,105.59	
8/26/2025	2272	JMKS Properties	RLID	Business Expense:Decon Unit Storage	35.00	C	14,779.44	
8/21/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	168.67	C	14,814.44	
8/21/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	568.12	C	14,983.11	
8/21/2025		Gusto Unemployment Refund	RLID	Business Expense:Inspector Pay		C	575.40	15,551.23
8/15/2025	2271	Amy Flynn Brennan	RLID	Business Expense:Misc Office	86.82	C	14,975.83	
8/14/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	204.77	C	15,062.65	
8/14/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	718.26	C	15,267.42	
8/12/2025		MWCIA - Workers Compensation	RLID	Business Expense:Workers Comp Insurance	328.00	C	15,985.68	
8/12/2025	2270	American Pressure	RLID	Business Expense:Decon Unit Maintenance	1,225.00	C	16,313.68	
8/8/2025		MLR Refund	RLID	Business Expense:Misc Office		C	98.36	17,538.68
8/8/2025	2269	Amy Flynn Brennan	RLID	Business Expense:Misc Office	98.36	C	17,440.32	
8/7/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	194.88	C	17,538.68	

8/7/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	670.19	C	17,733.56
8/5/2025	2268	RMB Lab	RLID	Business Expense:Veliger Testing	120.00	C	18,403.75
7/31/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	666.83	C	18,523.75
7/31/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	189.44	C	19,190.58
7/29/2025	2267	JMKS Properties	RLID	Business Expense:Decon Unit Storage	35.00	C	19,380.02
7/25/2025	2265	USPS	RLID	Business Expense:Misc Office	93.60	C	19,415.02
7/24/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	739.19	C	19,508.62
7/24/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	236.51	C	20,247.81
7/18/2025	2264	Emily Day Committee	RLID	Business Expense:Misc Office	20.00	C	20,484.32
7/17/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	196.11	C	20,504.32
7/17/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	670.12	C	20,700.43
7/15/2025	2263	K&M Signs	RLID	Business Expense:Misc Office	158.92	C	21,370.55
7/14/2025	2261	Lakes and Rivers Advocates	RLID	Business Expense:Misc Office	98.36	C	21,529.47
7/14/2025	2262	JMKS Properties	RLID	Business Expense:Decon Unit Storage	35.00	C	21,627.83
7/10/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	194.47	C	21,662.83
7/10/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	685.32	C	21,857.30
7/6/2025	2260	Bill Rexine	RLID	Business Expense:Misc Office	107.88	C	22,542.62
7/3/2025		CWC	RLID	Business Income:Assessment		C	18,242.48
7/2/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	190.27	C	4,408.02
7/2/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	676.57	C	4,598.29

6/26/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	194.44	R	5,274.86
6/26/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	666.53	R	5,469.30
6/18/2025	2259	Old Republic Residual Market Service	RLID	Business Expense:Workers Comp Insurance	60.00	R	6,135.83
6/18/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	680.18	R	6,195.83
6/18/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	186.63	R	6,876.01
6/17/2025	2258	Lake Country Foods	RLID	Business Expense:Decon Unit Fuel	50.16	R	7,062.64
6/12/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	213.68	R	7,112.80
6/12/2025	2257	Doug Norstrom	RLID	Business Expense:Decon Unit Maintenance	90.47	R	7,326.48
6/12/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	736.72	R	7,416.95
6/10/2025	2251	JMKS Properties	RLID	Business Expense:Decon Unit Storage	35.00	R	8,153.67
6/6/2025	2254	City of Emily	RLID	Business Expense:Misc Office	10.00	R	8,188.67
6/5/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	726.98	R	8,198.67
6/5/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	210.49	R	8,925.65
5/28/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	1,341.66	R	9,136.14
5/28/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	397.00	R	10,477.80
5/26/2025	2253	Crosby Courier	RLID	Business Expense:Misc Office	62.11	R	10,874.80
5/26/2025	2252	Doug Norstrom	RLID	Business Expense:Decon Unit Maintenance	72.38	R	10,936.91
5/16/2025		Gusto Tax	RLID	Business Expense:Inspector Pay	364.78	R	11,009.29
5/16/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	1,043.66	R	11,374.07
5/16/2025		Gusto Payroll	RLID	Business Expense:Inspector Pay	306.30	R	12,417.73

5/7/2025	Gusto Verify	RLID	Uncategorized	R	0.15	12,724.03	
5/7/2025	Gusto Verify	RLID	Uncategorized	R	0.11	12,723.88	
5/2/2025	Gusto Verify	RLID	Uncategorized	0.15	R	12,723.77	
5/2/2025	Gusto Verify	RLID	Uncategorized	0.11	R	12,723.92	
4/22/2025	2250	JMKS Properties	RLID	Business Expense:Decon Unit Storage	35.00	R	12,724.03
4/22/2025	CRP Checks	RLID	Business Expense:Misc Office	62.11	R	12,759.03	
4/18/2025	CWC Inspector Grant	RLID	Business Income:CWC Inspection Grant	R	9,600.00	12,821.14	
4/16/2025	Gusto Tax	RLID	Business Expense:Inspector Pay	100.13	R	3,221.14	
4/16/2025	RLID Inc Opening Amount	RLID	Transfer:[2025 Ruth AIS]	R	3,321.27	3,321.27	

Balance 4/16/2025 : \$0.00

Total Account Inflows: \$37,437.77

Total Account Outflows: -\$32,970.89

Net Account Total: \$4,466.88

Section E

Monitoring and Remedial Actions

Ruth Lake treatment

(Published in Crosby-Ironton Courier
Wednesday, May 7, 2025.)

NOTICE

Ruth Lake Improvement District

P.O. Box 33

Emily, MN 56447

The Ruth Lake Improvement District (RLID hereafter) has contracted to treat Eurasian Water Milfoil, an Aquatic Invasive Species in Ruth Lake in 2025.

The Minnesota Department of Natural Resources has granted to the RLID a waiver of the requirement that the improvement district obtain the signatures of approval of owners of lakeshore property. Instead, the RLID will notify property owners of the treatment through alternate forms. This notice is one form that the RLID is using to notify property owners. Other forms include but are not limited to notification on the RLID member email list.

With regard to the treatment for this year, 2025:

1. The proposed date for treatment: June 1, 2025 through October 31, 2025

2. The target species for the treatment: Eurasian Water Milfoil

3. The method of control or product being used: EPA and MDA registered aquatic herbicides, such as but not limited to, Floryrauxifen-benzyl, Diquat Dibromide.

4. How landowners my request that control not occur adjacent to the landowner's property. If you desire that the treatment of Eurasian Water Milfoil not occur adjacent to your property, please notify the RLID immediately at the following address and email address below:

P.O. Box 33
Emily, MN 56447
ruthlakedistrict@gmail.com

Subscribed and sworn to before me on this
day ofMay....., 2025, before me, the
undersigned Notary Public personally appeared Lori J.

LaBorde personally known to me

Whitney J. LaBorde
Notary Public

AFFIDAVIT OF PUBLICATION

State of Minnesota,)
) ss.

County of Crow Wing)

Lori J. LaBorde, being duly sworn, on oath says that she is the publisher and employee of the publisher of the newspaper known as Crosby-Ironton Courier, and has full knowledge of the facts which are stated below:

(A) The newspaper has complied with all of the requirements constituting qualification as a qualified newspaper, as provided by Minnesota Statute 331A.02, 331A.07, and other applicable laws, as amended.

(B) The printed: **Ruth Lake Improvement District Treatment Notification** which is attached, was cut from the columns of said newspaper, and was printed and published once a week, for one successive week. It was published on Wednesday, the 7th day of May, 2025.

Printed below is a copy of the lower case alphabet from A to Z, both inclusive, which is hereby acknowledged as being the size and kind of type used in the composition and publication of the notice:

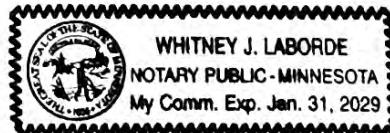
X abcdefghijklmnopqrstuvwxyz -7 pt.

..... Display format

BY:

Lori LaBorde

TITLE: Publisher



RATE INFORMATION

Line, word, or inch rate Effective Jan. 1, 2025

(1) Lowest classified rate paid by commercial users for comparable space	\$9.40 col. inch (10 pt.)
(2) Maximum rate allowed by law for the above matter	\$9.40 col. inch (\$10.35 col. in. in 7 pt.)
(3) Rate actually charged for the above matter	\$9.40 col. inch (\$10.35 col. in. in 7 pt.)

(Conversion formula approved through Minnesota Newspaper Association)

Crosby-Ironton Courier

Newspaper on the Cuyuna Range
 12 East Main - PO Box 67
 Crosby, MN 56441
 TEL. (218) 546-5029 - FAX (218) 546-8352

DATE

5/7/2025

BILL TO

RUTH LAKE IMPROVEMENT ASSOCIATION
 PO BOX 33
 EMILY, MN 56447

TERMS

DATE	DESCRIPTION	QTY	AMOUNT	BALANCE	
04/29/2025	Balance forward			0.00	
05/07/2025	Legal 7 pt.--Treatment Notification	4.5	46.58	46.58	
CURRENT	1-30 DAYS PAST DUE	31-60 DAYS PAST DUE	61-90 DAYS PAST DUE	OVER 90 DAYS PAST DUE	AMOUNT DUE
0.00	46.58	0.00	0.00	0.00	\$46.58

2025 Eurasian Watermilfoil Delineation

Ruth Lake (#18-0212)
Crow Wing County, MN

Surveyed July 29 & 30, 2025



Survey, Analysis & Reporting by:
James A. Johnson – *Aquatic Ecologist, Freshwater Scientific Services, LLC*



Purpose of Survey

This survey was conducted to document the location and abundance of Eurasian watermilfoil (EWM) growing in the vegetated portion of Ruth Lake (#18-0212) with additional focus on areas where EWM has been found in the past. This information will help guide management decisions and is required for DNR control permit applications.

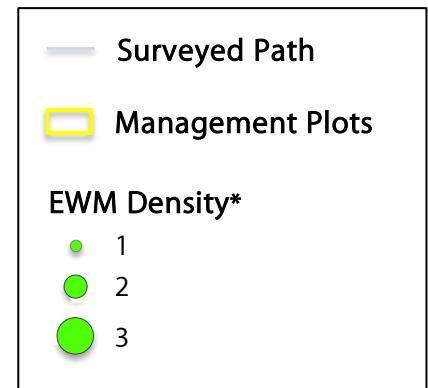
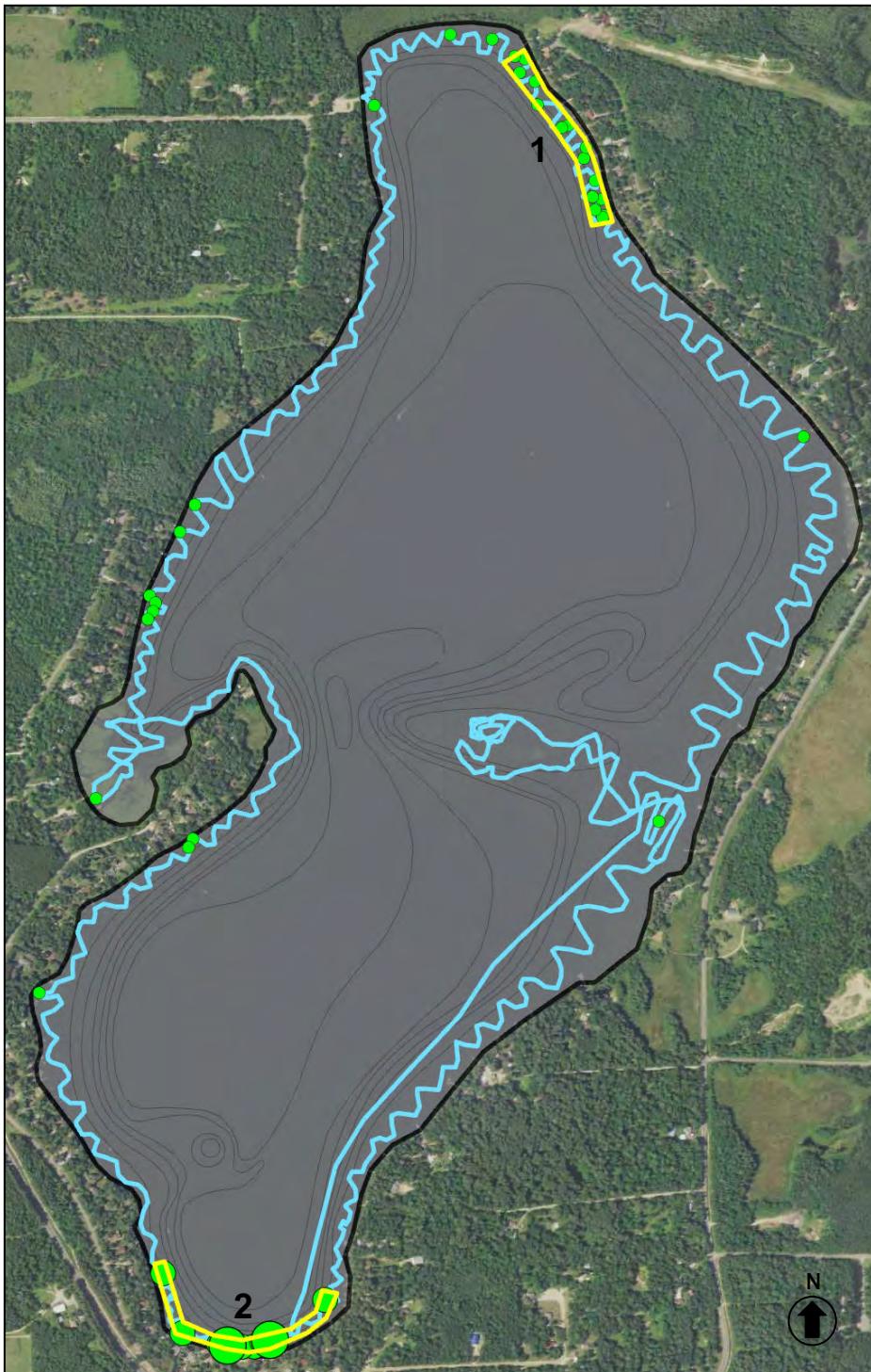
Survey Method

EWM Delineation

We surveyed the vegetated portion of Ruth Lake on July 29 and 30, 2025. During this survey, we navigated a meandering path through the search area while using a combination of surface observations, sonar readings, and rake tosses to locate and delineate any areas of EWM growth. We used a hand-held Garmin GPS unit (GPS-MAP78) to record each of the locations where we encountered EWM, and also documented water depth and growth density (density rating; 1 to 3 scale as described below). The recorded water depths and 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

Ruth Lake (#18-0212) Eurasian Watermilfoil Delineation: 2025



Plot	Area (acres)	Mean Depth (ft)	Mean EWM Density (1-3)
1	3.8	5.0	1.0
2	3.0	7.5	2.1

Total 6.8 acres

* Some of the sites marked as 1 density appeared to be hybrid watermilfoil (exhibited slightly higher leaflet counts than typically seen in native northern watermilfoil). If milfoil at these sites increases in density, we recommend collecting samples for genetic analysis before planning any treatments to determine whether these sites are hybrid watermilfoil or native watermilfoil.

Surveyed: July 29 & 30, 2025

Surveyor: JA Johnson

Methods: Visual, Rake, Sonar



Certified Lake Manager
www.NALMS.org

 **freshwater**
SCIENTIFIC SERVICES
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

INVOICE #2025-079

1 PROJECT

2025 Eurasian Watermilfoil Search & Delineation Survey

Client: Ruth Lake Improvement District

2 COMPLETED SERVICES

Services	Cost
EWM Search & Delineation Survey	\$ 1,970
TOTAL	\$ 1,970

3 PAYMENT

Invoice #: 2025-079

Amount Due: \$ 1,970

Date Due: Sept 4, 2025

Send full payment for the amount due to our office by the indicated due date. We will assess a 1.5% late fee for each month left unpaid.

Freshwater Scientific Services, LLC
15771 Creekside Lane
Osseo, MN 55369

PLM Lake and Land Management Corp.

Midwest Region
Tel. 1-866-687-5253
Office. 1-218-270-3338

**EWM Treatment Estimate**

Lake Name:	Ruth - Crow Wing - 2025					
Target Species:	Eurasian (Invasive) Watermilfoil					
Product:	ProcellaCOR					

Site	Area (Acres)	Depth (ft)	PDU Rate	Price/PDU	Units (PDU)	Site Estimate
1	3.8	5	4	\$87.00	76	\$ 6,612.00
2	3	7.5	4	\$87.00	90	\$ 7,830.00
6.8 Acres					TOTAL: 166	\$ 14,442.00

Sincerely,

David Hillstrom
Senior Regional Manager
PLM Lake and Land Management Corp.
Midwest Region – Brainerd, MN

Pesticide Application Record

Commercial Aquatic Pest Control Application

PLM Lake and Land Management Corp.

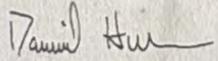
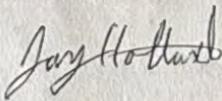
Preserving Our Precious Natural Resources

Applicator's Company Name PLM Lake and Land Management Corp		Applicator's Company Address 2509 Business Hwy 371		
Phone 1-866-OUR-LAKE	Fax (866) 527-6399	City Brainerd	State MN	Zip 56401

Customer's Name Ruth Lake Improvement District, Daniel Brennan- President		Customer's Address PO Box 33		
Phone 612 8899764	Fax	City Emily	State MN	Zip 56447

County Crow Wing County	Lake Name or Other Ruth (EWM)	DNR Permit No. 2018-0175	Units Treated(acres): 6.800
Describe Location of Application Site: Ruth Lake Latitude: 46.7493028093409 / Longitude: -93.9529188599588			

Date Of Application 8/20/2025		Time of application Started: 08:30 AM Finished: 09:00 AM		Dimensions	
Avg Depth of Treatment Area 6.3 Foot		Water Temp 74			
Wind Direction Calm	Wind Speed 0 mph	Air Temp 70		Swimmers Itch Dimensions	
Brand Name ProcellaCOR EC 2x100	EPA Reg No 67690-80	Quantity 526.2	Rate Used 12.2829 Ounces per Acre Feet	Length (ft)	Width (ft)

Applicator's Name David Hillstrom	Applicator's Signature 	Applicator's License Number 20139720
Applicator's Name Jay Holland	Applicator's Signature 	Applicator's License Number 20247607

INVASIVE AQUATIC PLANT MANAGEMENT PERMIT
(RENEWED)
EXPIRATION DATE: 10/31/2025

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: Ruth Lake, Crow Wing County, EWM		Control Method: Pesticide Control
County: Crow Wing	Watershed: Pine River	Resource: Ruth (18021200)
Permittee: RUTH LAKE IMPROVEMENT DISTRICT CONTACT: BRENNAN, DANIEL PO BOX 33 EMILY, MN 56447 (612) 889-9764		Authorized Agent: PLM LAKE & LAND MANAGEMENT CORP. CONTACT: SELTER, PATRICK, (248) 937-1802 2509 BUSINESS HIGHWAY 371 BRAINERD, MN 56401 (218) 270-3338
Lake Address (if different):		

Authorized Control Area:

Pesticide control of Eurasian watermilfoil is permitted within the area identified on the attached map up to 6.8 acres.

Per the third party delineation, if treatment occurs by plots 4 and 5, conduct a fall treatment in order to help protect these valuable native plants.

Authorized Action:

Pesticide control of Eurasian watermilfoil. 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 Eurasian watermilfoil control.

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: 08/15/2025	Effective Date: 08/15/2025	Expiration Date: 10/31/2025	
Authorized Issuer: Camden Droppo	Title: Invasive Species Specialist	Email Address: camden.droppo@state.mn.us	Phone Number: (218) 350-5004

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

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.

Conditions (Continued):

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
Tony Flerlage, Conservation Officers, Cross Lake; anthony.flelage@state.mn.us
Michael Knapp, DNR Fisheries, Brainerd Area; brainerd.fisheries@state.mn.us

PLM Lake and Land Management Corp.
Midwest Region
P.O. Box 438
Howard City, MI 49329

INVOICE

Date:	8/20/2025
Invoice #:	1011018

PHONE: 218-270-3338
FAX: 866-527-6399

EMAIL: servicemw@plmcorp.net
WEBSITE: www.plmcorp.net

Bill To Address

Ruth Lake Improvement District
Virginia Rexine
PO Box 33
Emily, MN 56447



Quantity	Description	Rate	Amount
166	ProcellaCOR Treatment for EWM on Ruth Lake	87.00	14,442.00
1	Fuel Surcharge	20.00	20.00
There will be a \$25.00 fee charged for NSF checks.			
			TOTAL \$14,462.00

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT

Bill To Address

Ruth Lake Improvement District
Virginia Rexine
PO Box 33
Emily, MN 56447

Lake Address

Ruth Lake Improvement District
Daniel Brennen
PO Box 33
Emily, MN 56447

Please check box if address is incorrect or has changed and correct necessary changes.

REMITTANCE

Date:	8/20/2025
Invoice #:	1011018
Terms:	NET 30
Due Date:	9/19/2025
Balance Due:	\$14,462.00
AMT ENCLOSED:	

To pay your invoice online please visit www.plmcorp.com/payinvoiceonline, or you may call 218-270-3338 to pay by phone. There will be a 4% card processing fee.

Midwest Region (B)

PLM Lake and Land Management Corp.
Midwest Region
P.O. Box 328
Brainerd, MN 56401
www.plmcorp.net
218-270-3338

Invoice

Date	Invoice #
8/20/2025	B16118

Customer
City of Emily PO Box 68 Emily, MN 56447

COPY

Lake	Due Date:
Ruth	9/19/2025

Description	Qty	Cost	Total
ProcellaCOR Treatment for EWM on Ruth Lake	1	6,952.00	6,952.00
Total			\$6,952.00

To pay your invoice online please visit
www.plmcorp.com/payinvoiceonline, or you may call 218-270-3338 to
pay by phone.
There will be a 4% card processing fee.

Midwest Region (B)

PLM Lake and Land Management Corp.
Midwest Region
P.O. Box 328
Brainerd, MN 56401
www.plmcorp.net
218-270-3338

Invoice

Date	Invoice #
8/20/2025	B16119

Customer
Ruth Lake Improvement District Virginia Rexine PO Box 33 Emily, MN 56447

Lake	Due Date:
Ruth	9/19/2025

Description	Qty	Cost	Total
ProcellaCOR Treatment	1	7,490.00	7,490.00
Fuel Surcharge		20.00	20.00
Total			\$7,510.00

To pay your invoice online please visit
www.plmcorp.com/payinvoiceonline, or you may call 218-270-3338 to
pay by phone.
There will be a 4% card processing fee.

Midwest Region (B)



Ruth Lake Improvement District
PO Box 33
Emily, MN 56447
Tel: (612) 889-9764
Email: ruthlakedistrict@gmail.com

September 29, 2025

VIA EMAIL
Jessica.Shea@crowwing.us

Ms. Jessica Shea
Operations Manager
Crow Wing County Land Services
322 Laurel Street Suite 15
Brainerd, MN 56401

Subject: Ruth Lake Improvement District (RLID) EWM Grant Payment Request

Dear Jessica,

Please accept this as Ruth Lake Improvement District's request for reimbursement of costs incurred carrying out its Eurasian Watermilfoil remediation program pursuant to the in the amount of \$3,600.00. Attached are:

- Freshwater Scientific Services 2025 EWM Survey and Invoice # 2025-079;
- PLM Treatment Estimate;
- Pesticide Application Record (2025);
- DNR Permit No. 2018-0175 (2025);
- PLM Treatment Invoice #s 1011018 (total EWM cost), B16118 (amt. billed to City of Emily), and B16119 (remaining amt. owed by RLID);
- RMB Labs Invoice # 523043 (veliger test); and
- Grant Payment Request Summary (explaining invoicing for project).

Please let me know if you require any additional information.

Thank you, Jessica.

All the best,

Daniel Brennan

Daniel Brennan, President
DJB/db
Enclosures

RUTH LAKE IMPROVEMENT DISTRICT
2025 AIS GRANT PAYMENT REQUEST DETAIL

Reimbursement Requested: **\$3,600.00**

INVOICE / PAYMENT SUMMARY

Inv. Date	Vendor	Invoice #	Description	Amount
8/20/2025	PLM	1011018	EWM Treatment	14,462.00
9/4/2025	FWS	2025-079	EWM Survey	\$1,970.00
9/23/2023	RMB	523043	Veliger Testing	\$120.00
			Total EWM Costs	\$16,552.00

AIS Cost / Grant Request Calculation

Total AIS Expense	\$16,552.00
- Less City of Emily AIS Grant (billed directly to City by PLM)	\$6,952.00
- Remaining RLID EWM Expense	\$9,600.00

FWS = Freshwater Scientific Services

PLM = PLM Professional Lake and Land Management Corp.

RMB = RMB Environmental Laboratories, Inc.



RMB
Environmental Laboratories, Inc.

www.rmbel.info

Bloomington, MN
2200 West 94th Street
Bloomington, MN 55431
952-456-8470

Detroit Lakes, MN
22796 County Highway 6
Detroit Lakes, MN 56501
218-846-1465

Hibbing, MN
1111 7th Ave. E
Hibbing, MN 55746
218-440-2043

Laboratory Results

July 23, 2025

Original Report

Page 1 of 1

Report To: Ruth Lake Association

Attn: Daniel Brennan
PO Box 33
Emily, MN 56447

Bill To: Ruth Lake Association

Attn: Daniel Brennan
PO Box 33
Emily, MN 56447

Project: Veliger Testing
Lab Code: 522835
Matrix: Surface Water
Collection: Other
Samplers: Daniel Brennan
Date/Time Sampled: 06/20/25 1200
Date/Time Received: 06/23/25 1115
Sample Description: Ruth Lake

Contact/Phone: Robert Borash, 218-846-1465

Sample Receipt: Samples meet proper sampling and transportation guidelines

Compound	Analysis Method	Preparation Date/Time	Analysis Date/Time	DF	Method MDL	Sample RL	Sample Result	Qualifier
Miscellaneous Analyses								
Zebra Mussel Veligers	Microscopy		07/23/25: 0945	1		1	Absent	/sample

Comments:

DF = Dilution Factor

RL = Reporting limit of the analysis method.

MDL = Minimum detection limit of the analysis method.

Report approved by:

The results in this report apply only to the samples analyzed in accordance with the chain of custody document. This analytical report must be reproduced in its entirety. All analyses performed at RMB-Detroit Lakes unless appropriately qualified.

Detroit Lakes Certification / Accreditation Numbers: EPA Lab ID #MN00918 • Minnesota Department of Health #027-005-336 • North Dakota Department of Health # R-187

Hibbing (HB) Certification / Accreditation Numbers: EPA Lab ID #MN01082 • Minnesota Department of Health #027-137-480 • North Dakota Department of Health # R-228

Bloomington Certification / Accreditation Numbers: EPA Lab ID #MN01091 • Minnesota Department of Health #027-053-475 • North Dakota Department of Health # R-231

RMB Environmental Laboratories, Inc.

22796 County Hwy 6, Detroit Lakes, MN 56501 (218) 846-1465

Original Invoice

Page 1 of 1

Services For: Ruth Lake Association
Attn: Daniel Brennan
PO Box 33
Emily, MN 56447

Account #: ruth
Invoice #: 522835
Invoice Date: 07/23/2025

Bill To: Ruth Lake Association
Attn: Daniel Brennan
PO Box 33
Emily, MN 56447

Contract #:
PO/WO #:

Project: Veliger Testing

Lab Code Series: 522835 - 522835

Received Date: 6/23/2025

QTY	Analysis Completed	Unit Price	Total
1	Zebra Mussel Veligers	\$120.00	\$120.00

Invoice Total \$120.00

Terms: Net 30 Days

Amount Due: \$120.00

Date Due: 08/22/2025

Please Return this portion with your payment

Bill To: Ruth Lake Association
Attn: Daniel Brennan
PO Box 33
Emily, MN 56447

Remit To: RMB Environmental Laboratories, Inc.
22796 County Hwy 6
Detroit Lakes, MN 56501

Account Number	Invoice Date	Invoice Number	Amount Due	Date Due
ruth	07/23/2025	522835	\$120.00	08/22/2025



RMB
Environmental Laboratories, Inc.

www.rmbel.info

Bloomington, MN
2200 West 94th Street
Bloomington, MN 55431
952-456-8470

Detroit Lakes, MN
22796 County Highway 6
Detroit Lakes, MN 56501
218-846-1465

Hibbing, MN
1111 7th Ave. E
Hibbing, MN 55746
218-440-2043

Laboratory Results
September 5, 2025
Original Report
Page 1 of 1

Report To: Ruth Lake Association
Attn: Daniel Brennan
PO Box 33
Emily, MN 56447

Bill To: Ruth Lake Association
Attn: Daniel Brennan
PO Box 33
Emily, MN 56447

Project: Veliger Testing
Lab Code: 523000
Matrix: Surface Water
Collection: Other
Samplers: Daniel Brennan
Date/Time Sampled: 08/05/25 0730
Date/Time Received: 08/08/25 1300
Sample Description: Ruth Lake

Contact/Phone: Robert Borash, 218-846-1465
Sample Receipt: Samples meet proper sampling and transportation guidelines

Compound	Analysis Method	Preparation Date/Time	Analysis Date/Time	DF	Method MDL	Sample RL	Sample Result	Qualifier
Miscellaneous Analyses								
Zebra Mussel Veligers	Microscopy		09/05/25: 1412	1		1	Absent	/sample

Comments:

DF = Dilution Factor
RL = Reporting limit of the analysis method.
MDL = Minimum detection limit of the analysis method.

Report approved by:

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Bloomington Certification / Accreditation Numbers: EPA Lab ID #MN01091 • Minnesota Department of Health #027-053-475 • North Dakota Department of Health # R-231

RMB Environmental Laboratories, Inc.

22796 County Hwy 6, Detroit Lakes, MN 56501 (218) 846-1465

Original Invoice

Page 1 of 1

Services For: Ruth Lake Association
Attn: Daniel Brennan
PO Box 33
Emily, MN 56447

Account #: ruth
Invoice #: 523000
Invoice Date: 09/05/2025

Bill To: Ruth Lake Association
Attn: Daniel Brennan
PO Box 33
Emily, MN 56447

Contract #:
PO/WO #:

Project: Veliger Testing

Lab Code Series: 523000 - 523000

Received Date: 8/8/2025

QTY	Analysis Completed	Unit Price	Total
1	Zebra Mussel Veligers	\$120.00	\$120.00

Invoice Total \$120.00

Terms: Net 30 Days

Amount Due: \$120.00

Date Due: 10/05/2025

Please Return this portion with your payment

Bill To: Ruth Lake Association
Attn: Daniel Brennan
PO Box 33
Emily, MN 56447

Remit To: RMB Environmental Laboratories, Inc.
22796 County Hwy 6
Detroit Lakes, MN 56501

Account Number	Invoice Date	Invoice Number	Amount Due	Date Due
ruth	09/05/2025	523000	\$120.00	10/05/2025



RMB
Environmental Laboratories, Inc.

www.rmbel.info

Bloomington, MN
2200 West 94th Street
Bloomington, MN 55431
952-456-8470

Detroit Lakes, MN
22796 County Highway 6
Detroit Lakes, MN 56501
218-846-1465

Hibbing, MN
1111 7th Ave. E
Hibbing, MN 55746
218-440-2043

Laboratory Results
September 23, 2025
Original Report
Page 1 of 1

Report To: Ruth Lake Association
Attn: Daniel Brennan
PO Box 33
Emily, MN 56447

Bill To: Ruth Lake Association
Attn: Daniel Brennan
PO Box 33
Emily, MN 56447

Project: Veliger Testing
Lab Code: 523043
Matrix: Surface Water
Collection: Other
Samplers: Daniel Brennan
Date/Time Sampled: 09/03/25 1830
Date/Time Received: 09/08/25 1425
Sample Description: Ruth Lake

Contact/Phone: Robert Borash, 218-846-1465
Sample Receipt: Samples meet proper sampling and transportation guidelines

Compound	Analysis Method	Preparation Date/Time	Analysis Date/Time	DF	Method MDL	Sample RL	Sample Result	Qualifier
Miscellaneous Analyses								
Zebra Mussel Veligers	Microscopy		09/23/25: 1510	1		1	Absent	/sample

Comments:

DF = Dilution Factor
RL = Reporting limit of the analysis method.
MDL = Minimum detection limit of the analysis method.

Report approved by:

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Hibbing (HB) Certification / Accreditation Numbers: EPA Lab ID #MN01082 • Minnesota Department of Health #027-137-480 • North Dakota Department of Health # R-228
Bloomington Certification / Accreditation Numbers: EPA Lab ID #MN01091 • Minnesota Department of Health #027-053-475 • North Dakota Department of Health # R-231

RMB Environmental Laboratories, Inc.

22796 County Hwy 6, Detroit Lakes, MN 56501 (218) 846-1465

Original Invoice

Page 1 of 1

Services For: Ruth Lake Association
Attn: Daniel Brennan
PO Box 33
Emily, MN 56447

Account #: ruth
Invoice #: 523043
Invoice Date: 09/23/2025

Bill To: Ruth Lake Association
Attn: Daniel Brennan
PO Box 33
Emily, MN 56447

Contract #:
PO/WO #:

Project: Veliger Testing

Lab Code Series: 523043 - 523043

Received Date: 9/8/2025

QTY	Analysis Completed	Unit Price	Total
1	Zebra Mussel Veligers	\$120.00	\$120.00

Invoice Total \$120.00

Terms: Net 30 Days

Amount Due: \$120.00

Date Due: 10/23/2025

Please Return this portion with your payment

Bill To: Ruth Lake Association
Attn: Daniel Brennan
PO Box 33
Emily, MN 56447

Remit To: RMB Environmental Laboratories, Inc.
22796 County Hwy 6
Detroit Lakes, MN 56501

Account Number	Invoice Date	Invoice Number	Amount Due	Date Due
ruth	09/23/2025	523043	\$120.00	10/23/2025

Lake Steward Collaboration

RLID participated this year in Minnesota Lakes and Rivers Advocates Lake Steward Program. RLID has two trained Lake Steward evaluators who promote healthy shoreline and property management strategies to preserve and improve water quality. Ruth Lake's Lake Steward volunteers provide the simple ten question questionnaire to Ruth Lake property owners so they can "score their shore." Our Lake Steward volunteers receive the results and then visit the property owner and discuss shoreline/property management best practices. If (or once - if improvements are needed) the property meets the Lake Steward standards, we award them a beautiful sign designating them as a Lake Steward. We've educated and activated multiple LID members in this first year of the program. We capitalize on the program to educate our entire membership on what constitutes lake stewardship. As an example, one of our 2025 Lake Steward award recipients is a family with an almost 100-year history on Ruth Lake. They own the longest expanse of private, undeveloped shoreline on Ruth Lake and wanted to make shoreline and buffer zone improvements to support a healthier Ruth Lake. In cooperation with Crow Wing County Soil & Water Conservation District, this family completed a shoreline stabilization and restoration project in addition to making other improvements in the buffer and upland zones to prevent stormwater runoff into the lake.

Subject: Zebra Mussel Safari 2025

Date: Friday, May 2, 2025 at 1:30:55 PM Central Daylight Time

From: amybethflynn@gmail.com

CC: djb101@me.com

Hi all,

Thanks again for your willingness to be citizen scientists and participate in the U of MN's Zebra Mussel Safari! The U is sending the sampler plates to me in the next few days. I'll be reaching out to drop off your sampler plate as soon as we get them.

Also, please look for another email from me in the next few weeks with detailed instructions on proper placement of the sampler plate under your dock. We'll need to get plates hung by June 1 and pulled, disassembled and photos taken in mid-September. If you are arriving back to Ruth Lake after June 1 or departing before mid-September, just let me know and I'll take care of placement or collection. ZM have two spawning periods that occur during that June-September timeframe.

The plate should be approximately 2' below the water surface. Since Ruth's water level can fluctuate significantly during summer, we'll need to keep an eye on our plates to make sure they are staying at the right depth. Here is a link to a series of 1-2 min videos if you'd like an early preview of the program and what we'll be doing.

<https://www.youtube.com/playlist?list=PL0NM2CB7oAyHw0sMVRJiOEso9--9WG8YD>

Thanks again for your help in furthering the science of ZM! You're contributing to the knowledge that will one day yield the most effective detection and containment strategies!

Best,

Amy

2025 Ruth Lake Improvement District Inspection Program Summary

Dates of Operation	May 10 - September 29
Hours of Operation	8 am-4 pm, Thurs. 7 am-5 pm, Fri. - Sun.
Number of Inspectors	6
Total Inspections	864
Total Decontaminations	118
Total Paid Staff Hours	857
Total Inspector Budget	\$19,642.10



DEPARTMENT OF
NATURAL RESOURCES

DELEGATION AGREEMENT
Aquatic Invasive Species (AIS) Prevention
Inspection of Water-related Equipment

264826

This agreement is made by and between the Department of Natural Resources (referred to as DNR), an administrative agency of the State of Minnesota and

Ruth Lake Improvement District

(referred to as Governmental Unit), a local government unit (individually referred to generally as a Party or together as Parties). This agreement is entered into under authority granted to DNR pursuant to Minnesota Statutes section 84D.105.

WHEREAS AQUATIC INVASIVE SPECIES (AIS) are nonnative species that cause or may cause economic or environmental harm or harm to human health or threatens or may threaten natural resources or the use of natural resources in the state;

WHEREAS DNR has been authorized and charged with responsibility by the state legislature to establish a statewide program to prevent and manage the spread of AIS in coordination with other governmental entities; DNR has in its employ conservation officers trained and authorized to enforce the state invasive species laws; and DNR has developed AIS inspection protocols;

WHEREAS pursuant to Minnesota Statutes section 84D.105, Subdivision 2(a), Governmental Unit is a Tribal or local government that agrees to assume legal, financial, and administrative responsibilities for inspection programs on some or all public waters within their jurisdiction; and

WHEREAS DNR and Governmental Unit are committed to the following three core principles:

- Coordination of their authority and resources to develop a reasonable and effective water-related equipment inspection requirement to stop the spread of AIS in the state and prevent the introduction of new AIS;
- a collaborative, cooperative approach to AIS management and prevention;
- ensuring continued access to public waters.

NOW, THEREFORE it is mutually agreed by and between the Parties as follows:

1. PURPOSE. The purpose of this agreement is to enhance Minnesota's capacity to prevent the spread of AIS by enabling local governmental entities to perform AIS inspections and manage access to water resources in keeping with the three principles stated above.

2. TASKS AND RESPONSIBILITIES.

A. DNR or its delegate will provide training of individuals employed by Governmental Unit and/or individuals working for contractors to Governmental Unit as inspectors and, upon successful completion of training and testing requirements, the DNR will certify individuals as authorized inspectors in accordance with Minnesota Statutes section 84D.105, subd. 2(a). DNR will assume all obligation for training to the extent set forth in Minnesota Statutes section 84D.105.

B. When requested by a law enforcement agency, DNR Enforcement will provide AIS training to licensed peace officers

C. Governmental Unit will work with their local city and county law enforcement to ensure that local licensed peace officers are available to support Governmental Unit inspectors. Governmental Unit inspectors shall utilize local city and county law enforcement agencies as their primary law enforcement support when inspection stations are operated. DNR Conservation Officers may assist with support if a local agency officer is unavailable and there is an egregious violation.

D. Governmental Unit will design and implement an AIS inspection program, detailed in a Watercraft Inspection Program Plan, which must be approved by DNR, on some or all public waters within their jurisdiction utilizing existing authorities and the authority granted to inspectors under Minnesota Statutes sections 84D.105, subd. 2(b) and 84D.10, subd. 3(a), clauses 1, 3, and 4 (the Program). The program must comply with all requirements in Minnesota Statutes section 84D.105 and in DNR Watercraft Inspection Program procedures and manuals.

E. Governmental Unit will designate individuals employed by the Governmental Unit and/or individuals working for contractors to Governmental Unit to serve as inspectors for the Program and ensure that these individuals complete the required training and certification in paragraph 2A of this agreement prior to performing inspections. Governmental Unit will help coordinate training of licensed peace officers as provided under paragraph 2B of this agreement.

F. Governmental Unit will provide one or more inspection stations established under the Program with trained and certified inspectors, who will exercise inspection authorities in accordance with current DNR procedures and manuals. General inspection procedures include:

- i. Visually and tactiley inspecting water-related equipment to determine whether aquatic invasive species, aquatic macrophytes, or water is present;
- ii. Instructing persons on how to comply with AIS laws by removing AIS, draining, decontaminating, or treating AIS and water-related equipment to prevent the transportation and spread of aquatic invasive species, aquatic macrophytes, and water;
- iii. Issuing verbal orders to prohibit placing water-related equipment, that has AIS attached or water that has not been drained, into waters of the state;
- iv. With owner's consent, assisting with the removal of AIS and decontamination of water-related equipment; and
- v. Contacting local law enforcement or Conservation Officers if a person transporting watercraft or water-related equipment refuses to take corrective actions to remove AIS or fails to comply with requirements to drain water prior to leaving the water access.

G. Governmental Unit will support education and outreach projects and programs designed to increase public awareness and knowledge of the risks AIS pose to water resources and public capacity to contribute to the effort to prevent and manage the spread of AIS.

H. Governmental Unit assumes legal, financial, and administrative responsibilities for their staff and/or individuals working for contractors and the actions of their staff/contractors and will bear costs incurred in completing the tasks and responsibilities herein, except that DNR will provide, at its sole expense, staff and/or contracted professionals to coordinate and conduct the training described herein.

I. Governmental Unit and DNR will regularly meet or consult with each other to collaboratively develop the above-described elements of Governmental Unit AIS Program and potential models that could be used by other local government entities to help the prevent the spread of AIS, guided by the three core principles stated above.

J. Governmental Unit must submit an End-of-Season Watercraft Inspection Report to the DNR summarizing the results and issues related to implementing the inspection program.

3. LIABILITY. Each Party to this agreement shall be liable for its own acts and the results thereof to the extent authorized by law and shall not be responsible for the acts of the other party, its agents, volunteers or employees. It is understood and agreed that liability and damages arising from the Parties' acts and omissions are governed by the provisions of the Municipal Tort Claims Act, Minnesota Statutes Chapter 466, the Minnesota Tort Claims Act, Minnesota Statutes section 3.736, and other applicable laws.

4. TERM AND TERMINATION. The agreement becomes effective on the date of final signature. This agreement expires on December 31, 2027. The agreement may be terminated with or without cause by 30-day written notice to the other Party.

5. ENTIRE AGREEMENT. This agreement supersedes any prior or contemporaneous representations or agreements, whether written or oral, between DNR and Governmental Unit, and contains the entire agreement with regard to the subject matter herein.

6. AMENDMENTS. This agreement may be amended only by the mutual consent of the Parties in writing, signed by each of the Parties.

7. NOTICE. Any written communication required under this agreement will be addressed to the other Party as follows, except that any Party may change its representative and/or address for notice by so notifying the other Party in writing:

To DNR:

Watercraft Inspection Program Supervisor
Minnesota Department of Natural
Resources 500 Lafayette Road, Box 25
St. Paul MN 55155-4025

To Governmental Unit:

Name/Title: Daniel Brennan, President

Governmental Unit: Ruth Lake Improvement District

Address: PO Box 33

Address: Emily, MN 56447

8. GOVERNING LAW AND VENUE. This agreement will be governed by and interpreted in accordance with the laws of the State of Minnesota. Venue for all legal proceedings out of this agreement, or its breach, must be in the appropriate state or federal court with competent jurisdiction in Ramsey County, Minnesota.

9. WAIVERS. The waiver by DNR or Governmental Unit of any breach or failure to comply with any provision of this agreement by the other Party will not be construed as nor will it constitute a continuing waiver of such provision or a waiver of any other breach or failure to comply with any other provision of this agreement.

10. STATE AUDITS. Under Minnesota Statutes section 16C.05, subd. 5, Governmental Unit books, records, documents, and accounting procedures and practices relevant to this agreement are subject to examination by the State and/or the State Auditor or Legislative Auditor, as appropriate, for a minimum of six years from the end of this agreement.

11. GOVERNMENT DATA PRACTICES. Governmental Unit and DNR must comply with the Minnesota Government Data Practices Act, Minnesota Statute Chapter 13, as it applies to all data provided by DNR under this agreement, and as it applies to all data created, collected, received, stored, used, maintained, or disseminated by Governmental Unit under this agreement. The civil remedies of Minnesota Statute section 13.08 apply to the release of the data referred to in this clause by either Governmental Unit or DNR.

If Governmental Unit receives a request to release the data referred to in this Clause, Governmental Unit must immediately notify the DNR's Data Practices Compliance Official. The Governmental Unit's response to the request shall comply with applicable law.

The state complies with Minnesota Government Data Practices Act regarding the released of any data created, collected, received, stored, used, maintained, or disseminated by the respective party under this agreement. The state and the Governmental Unit shall let each other know when a data request has been received.

IN WITNESS WHEREOF, intending to be legally bound, the Parties hereto execute and deliver this agreement.

GOVERNMENTAL UNIT: Ruth Lake Improvement District

By: Tom Wink
Title: President
Date: 1.27.2025

DEPARTMENT OF NATURAL RESOURCES

Signed by:
By: katie Smith
666A3882678F4BF...
Title: Director, Division of Ecological and Water Resources
Date: March 4, 2025

COMMISSIONER OF ADMINISTRATION

Signed by:
By: Jennell Hodquist
47A63C274AF94B2
Title: Contract Specialist
Date: March 4, 2025

DS
LB

March 4, 2025

Section F

Membership & Elected Officers

Owner Name	ADRNO	ADRSTR	ADRSUF	CITYNAME	STATECODE	ZIP1
AANESTAD, CHRISTOPHER P & ANN M	41779	BIRCHWOOD	DR	EMILY	MN	56447
ANDERSON, AJAY & DIXIE M TRUSTEES	40900	POPLAR	DR	EMILY	MN	56447
ANDERSON, CLARENCE & SINDEY	0			EMILY	MN	56447
ANDERSON, JANICE K	22046	COUNTY ROAD 1		EMILY	MN	56447
ANDREWS, MARYETTA LOUISE TRUST	41456	POPLAR	DR	EMILY	MN	56447
ARKELL, DONALD J & MARCIA A	0			EMILY	MN	56447
ARKELL, DONALD J & MARCIA A	0			EMILY	MN	56447
ARKELL, DONALD J & MARCIA A	40479	PINEWOOD	DR	EMILY	MN	56447
BACON REVOCABLE TRUST DATED 4/4/14	22002	COUNTY ROAD 1		EMILY	MN	56447
BARKMAN FAMILY REV LIVING TRUST	0			EMILY	MN	56447
BARKMAN FAMILY REV LIVING TRUST	40489	PINEWOOD	DR	EMILY	MN	56447
BARTUSIAK LIVING TRUST	0			EMILY	MN	56447
BIALON, STANLEY V REVOCABLE TRUST	40636	S BAY	DR	EMILY	MN	56447
BOHMBACH, MAUREEN A & JOHN	41090	LOON	TRL	EMILY	MN	56447
BONNER, DANIEL R &	22250	COUNTY ROAD 1		EMILY	MN	56447
BRANNAN, MARLENE H LIVING TRUST	0			EMILY	MN	56447
BRANNAN, MARLENE H LIVING TRUST	41496	POPLAR	DR	EMILY	MN	56447
BROSCH FAMILY CABIN TRUST 6-19-18	41987	BIRCHWOOD	DR	EMILY	MN	56447
BUKOWSKI, JOANNE M	40650	S BAY	DR	EMILY	MN	56447
BUKOWSKI, JOANNE M	0			EMILY	MN	56447
CARLTON FAMILY REV LIV TRUST (THE)	41567	BIRCHWOOD	DR	EMILY	MN	56447
CLARK, SUSAN C LIV TRUST	41619	BIRCHWOOD	DR	EMILY	MN	56447
COX, JOHN A & MOLLY A	41210	LOON	TRL	EMILY	MN	56447
CURTIS LIVING TRUST DATED 1/9/14	22084	COUNTY ROAD 1		EMILY	MN	56447
CURTIS LIVING TRUST DATED 1/9/14	22098	COUNTY ROAD 1		EMILY	MN	56447
CURTIS LIVING TRUST DATED 1/9/14					MN	
CURTIS, CORRINE L	41633	BIRCHWOOD	DR	EMILY	MN	56447
DESHAYES, LENNY & ELIZABETH	22234	COUNTY ROAD 1		EMILY	MN	56447
DOLS FAMILY CABIN TRUST DATE 3-1-11	40447	PINEWOOD	DR	EMILY	MN	56447
DOLS FAMILY CABIN TRUST DATE 3-1-11	0			EMILY	MN	56447
DOLS, ANDREW & JODELLE (1/3 INT)	40411	PINEWOOD	DR	EMILY	MN	56447
DOUGHERTY, MARY GILBERT	40846	STATE HWY 6		EMILY	MN	56447
EDMONDS IRREVOCABLE TRUST	0			EMILY	MN	56447
EDMONDS IRREVOCABLE TRUST	41122	POPLAR	DR	EMILY	MN	56447

EULL, DANIEL E & LEAH P STUDAKER	41973 BIRCHWOOD	DR	EMILY	MN	56447
EVANS, RICHARD M & PATRICIA	21708 COUNTY ROAD 1		EMILY	MN	56447
FLEETHAM, HAROLD S & WENDY M GUTENK	21544 RUTH LAKE	DR	EMILY	MN	56447
FLYNN, AMY B	40416 S BAY	DR	EMILY	MN	56447
FOWLER CABIN TRUST AGREEMENT	40470 S BAY	DR	EMILY	MN	56447
FRANK LIVING TRUST DATED 12-14-09	40301 PINEWOOD DR		EMILY	MN	56447
FRATTS REC LLC	42023 BIRCHWOOD	DR	EMILY	MN	56447
FREDRICKSON, DENNIS & DALE & DIANNE	41120 LOON	TRL	EMILY	MN	56447
FROME, ROANN M	41072 LOON	TRL	EMILY	MN	56447
GERMANN, FRANK J TRUST 12-13-00	22024 COUNTY ROAD 1		EMILY	MN	56447
GERMANN, FRANK J TRUST 12-13-00	0		EMILY	MN	56447
GONTAREK, GREGORY & KATHERINE (1/2)	42101 BIRCHWOOD	DR	EMILY	MN	56447
GRANLUND, LELAND R & SUSAN	41709 BIRCHWOOD	DR	EMILY	MN	56447
GRATHEN, RICHARD F II & LISA M	41961 BIRCHWOOD	DR	EMILY	MN	56447
GRIMM, SUZANNE & KEVIN	21352 DESHAYES	DR	EMILY	MN	56447
GUELICH, JESSIE J	41482 POPLAR	DR	EMILY	MN	56447
GUGGEMOS, YVONNE C TRUST AGR	42049 BIRCHWOOD	DR	EMILY	MN	56447
GULLICKSON, TROY & NEVA	22264 COUNTY ROAD 1		EMILY	MN	56447
HALL, JANE CARLTON	41561 BIRCHWOOD	DR	EMILY	MN	56447
HALLOCK, BRIAN A	40624 S BAY	DR	EMILY	MN	56447
HANSEN, WILLIAM R	42009 BIRCHWOOD	DR	EMILY	MN	56447
HELBERG, MICHAEL R JR & STEPHANIE A	40552 S BAY	DR	EMILY	MN	56447
HENDERSON, ERIC M	40994 POPLAR	DR	EMILY	MN	56447
HORWATH, MICHELE M & MATTHEW A	40359 PINEWOOD	DR	EMILY	MN	56447
HOULE, WILLIAM J & CARMEL J	41901 BIRCHWOOD	DR	EMILY	MN	56447
HUYNH, PAUL	21353 NORWAY PINE	LN	EMILY	MN	56447
HUMMEL, KEVIN & CINDY	41336 POPLAR	DR	EMILY	MN	56447
JAMES FAMILY TRUST	41370 POPLAR	DR	EMILY	MN	56447
JOHNSON, JAMES LAVERNE & LEE ANN	41941 BIRCHWOOD	DR	EMILY	MN	56447
JOHNSON, JAMES LAVERNE & LEE ANN	0		EMILY	MN	56447
JORN NELSEN & RAANDI NELSEN 1/3 INT	40374 S BAY	DR	EMILY	MN	56447
KELLOGG, JAMES J & TARI L	21498 RUTH LAKE	DR	EMILY	MN	56447
KELLY LIVING TRUST UTD 6-15-07	41723 BIRCHWOOD	DR	EMILY	MN	56447
KETTELHODT, KENNETH W & SUSAN M	40692 S BAY	DR	EMILY	MN	56447
KLEIN, JOHN ARTHUR LIVING TRUST	41104 POPLAR	DR	EMILY	MN	56447

KLEIN, JOHN ARTHUR LIVING TRUST	0		EMILY	MN	56447
KNOWLEN, GLENDON D & CONNIE L	40772 STATE HWY 6		EMILY	MN	56447
KNUDSON, MICHEL & WANDA TRUST AGR	41204 POPLAR	DR	EMILY	MN	56447
KOLLING BROS LLC	0		EMILY	MN	56447
STELLMACHER, MATTHEW	41745 BIRCHWOOD	DR	EMILY	MN	56447
KORINEK, BRETT & DAWN	40948 POPLAR	DR	EMILY	MN	56447
KORTEBEIN, PATRICIA M & JOHN	40676 S BAY	DR	EMILY	MN	56447
KOSHIOL, DUANE C & STEPHANIE R	41176 LOON	TRL	EMILY	MN	56447
KRAMER, MICHELLE L LIVING TRUST	41849 BIRCHWOOD	DR	EMILY	MN	56447
LANDES, DANNY & SHANDA	41016 POPLAR	DR	EMILY	MN	56447
LANZ, DENNIS & MARY D	21526 RUTH LAKE	DR	EMILY	MN	56447
LARSON, BRYAN M & CHERYL W	21338 MILL	RD	EMILY	MN	56447
LASSI, BRIAN & KELLY	41158 POPLAR	DR	EMILY	MN	56447
Colleen & Don Hellen	40538 S BAY	DR	EMILY	MN	56447
LOGSDON, JASON & VALERIE LOGSDON	41665 BIRCHWOOD	DR	EMILY	MN	56447
MARBEN, EDWARD J & JOANN C	21276 MILL	RD	EMILY	MN	56447
MARTIN, GERALD J & RAMONA A	41675 BIRCHWOOD	DR	EMILY	MN	56447
MARTIN, SHANE & NICOLE	41248 POPLAR	DR	EMILY	MN	56447
MCCOMBS, MARCIA J TRUST DTD 3-30-00	21420 MILL	RD	EMILY	MN	56447
MCCOMBS, MARCIA J TRUST DTD 3-30-00	21400 MILL	RD	EMILY	MN	56447
MEACHAM, LIZA B & KRISTOPHER J	41917 BIRCHWOOD	DR	EMILY	MN	56447
MEELBERG, MICHAEL J & DAWN C	41274 POPLAR	DR	EMILY	MN	56447
MELY, ADAM	40660 S BAY	DR	EMILY	MN	56447
HANOWSKI, LISA	41825 BIRCHWOOD	DR	EMILY	MN	56447
MILLER, DERALD R & DEAN MILLER	41038 POPLAR	DR	EMILY	MN	56447
MONETTE, THOMAS J & HEATHER N	41839 BIRCHWOOD	DR	EMILY	MN	56447
MORITZ, RANDAL L TRUST (UND 1/2 INT) &	42145 BIRCHWOOD	DR	EMILY	MN	56447
MORITZ, RANDAL L TRUST (UND 1/2 INT) &				MN	
MOTZKO, MICHELLE M	41308 POPLAR	DR	EMILY	MN	56447
MOY, CHARLES & MARTHA REV TRUST	21244 MILL	RD	EMILY	MN	56447
MUELLER, BRAD L & KIMBERLY K	41519 BIRCHWOOD	DR	EMILY	MN	56447
NEVANEN, BRIAN J & MARTHA R	0		EMILY	MN	56447
NEVANEN, BRIAN J & MARTHA R	41292 LOON	TRL	EMILY	MN	56447
NORD, STEVEN A	40528 S BAY	DR	EMILY	MN	56447
NORD, STEVEN A & ANNIE D	40516 S BAY	DR	EMILY	MN	56447

NORDVALL, JAMES E & DOROTHY	41470 POPLAR	DR	EMILY	MN	56447
NORDVALL, MARK T & JANET K ROONEY-N	21318 MILL	RD	EMILY	MN	56447
NORDVALL, MICHAEL J & CINDY J	40335 PINEWOOD	DR	EMILY	MN	56447
NORSTROM, DOUGLAS D & LEORA F	21486 RUTH LAKE	DR	EMILY	MN	56447
NYGAARD, ELIZABETH A	0		EMILY	MN	56447
NYGAARD, ELIZABETH A	41386 POPLAR	DR	EMILY	MN	56447
SMITHSON, JULIE & MICHAEL	21930 COUNTY ROAD 1		EMILY	MN	56447
PARKER, JANICE	41226 POPLAR	DR	EMILY	MN	56447
ZABKA, STEVEN & JOAN	41298 LOON	TRL	EMILY	MN	56447
PENDERGAST, KRISTI N REV TRUST	40428 BAY	DR	EMILY	MN	56447
PRIBYL FAMILY TRUST	41138 LOON	TRL	EMILY	MN	56447
RABE, TRAVIS J & MEGHAN J HUTTON-RABE	41156 LOON	TRL	EMILY	MN	56447
RADZEVICIUS-HAYNES, MARY LOUISE LE	41756 STATE HWY 6		EMILY	MN	56447
RASCHKE, PAUL J	41190 LOON	TRL	EMILY	MN	56447
PALMER, DENNY & RUTH	40267 PINEWOOD	DR	EMILY	MN	56447
READY FAMILY WEALTH TRUST	41226 LOON	TRL	EMILY	MN	56447
READY, EARL K & GAY	22202 COUNTY ROAD 1		EMILY	MN	56447
TALMO, PETE & JACQUI	41815 BIRCHWOOD	DR	EMILY	MN	56447
REWARD, THOMAS A	41657 BIRCHWOOD	DR	EMILY	MN	56447
REXINE, WILLIAM J & VIRGINIA M	41176 POPLAR	DR	EMILY	MN	56447
REYNOLDS, MARY KAY	40930 POPLAR	DR	EMILY	MN	56447
RODELL, DALE R	41438 POPLAR	DR	EMILY	MN	56447
RONNEBERG, DAVID S & CAROLYN P	21480 RUTH LAKE	DR	EMILY	MN	56447
RONNEBERG, DAVID S & CAROLYN P				MN	
ROSSI, MARK R	41350 POPLAR	DR	EMILY	MN	56447
RUSSELL, JOSEPH T REVOCABLE LIVING TRUST	40980 POPLAR	DR	EMILY	MN	56447
RUSSELL, JOSEPH T REVOCABLE LIVING TRUST	0		EMILY	MN	56447
RUSSELL, JOSEPH T REVOCABLE LIVING TRUST	0		EMILY	MN	56447
RUTH LAKE RETREAT LLC &				MN	
RUTH LAKE RETREAT LLC &	21904 COUNTY ROAD 1		EMILY	MN	56447
RUTH LAKE RETREAT LLC &	21844 COUNTY ROAD 1		EMILY	MN	56447
RYBAK, GREGORY & HOLLY JO	40668 S BAY	DR	EMILY	MN	56447
SCHMITT, MICHAEL T & CHERYL S	41645 BIRCHWOOD	DR	EMILY	MN	56447
SCHREIER, FRANCIS J & MARY M	21492 RUTH LAKE	DR	EMILY	MN	56447
SEWILL, TERRY W & JULIE D	40560 S BAY	DR	EMILY	MN	56447

SIX SEAS LLC	41523 BIRCHWOOD	DR	EMILY	MN	56447
SLYE, BRADLEY D & SHARON	40289 PINEWOOD	DR	EMILY	MN	56447
SLYE, TERRY L & LEAH J	41416 POPLAR	DR	EMILY	MN	56447
SPIESS, WILLIAM & LEISELOTTE	21368 NORWAY PINE	LN	EMILY	MN	56447
STATE OF MINNESOTA DNR-	21236 MILL	RD	EMILY	MN	56447
STIBAL RUTH LAKE CABIN LLC (THE)	0		EMILY	MN	56447
STIBAL RUTH LAKE CABIN LLC (THE)	40273 PINEWOOD	DR	EMILY	MN	56447
STIBAL RUTH LAKE CABIN LLC (THE)	0		EMILY	MN	56447
STILES, PENELOPE P	41102 LOON	TRL	EMILY	MN	56447
SULLIVAN, JAMES M & PATRICIA J	41744 STATE HWY 6		EMILY	MN	56447
SUNDER, JOHN PAUL & REBECCA	40497 PINEWOOD	DR	EMILY	MN	56447
SWANSON, CHERYL A	21700 COUNTY ROAD 1		EMILY	MN	56447
SYKES HOLDINGS LLC	40730 SERVICE	DR	EMILY	MN	56447
SYKES HOLDINGS LLC	0		EMILY	MN	56447
SYKES HOLDINGS LLC	0		EMILY	MN	56447
SYKES HOLDINGS LLC	0		EMILY	MN	56447
SYKES HOLDINGS LLC	0		EMILY	MN	56447
ZIEGLER, DOREEN	40556 S BAY	DR	EMILY	MN	56447
TIMMONS, SHARON ESTHER	42125 BIRCHWOOD	DR	EMILY	MN	56447
TRENN, ROBERT J & KAREN M	40321 PINEWOOD	DR	EMILY	MN	56447
URBAN, DONALD V & LILLIAN E	0		EMILY	MN	56447
URBAN, DONALD V & LILLIAN E				MN	
URBAN, DONALD V TRUST (1/2 INT)	41264 LOON	TRL	EMILY	MN	56447
VIERKANT, GARY	41927 BIRCHWOOD	DR	EMILY	MN	56447
VON BERGE, JIM H & RENEE J	41332 POPLAR	DR	EMILY	MN	56447
VOSEN, KIRSTEN & RICHARD	21966 COUNTY ROAD 1		EMILY	MN	56447
WACKER, JEREMY J	40794 STATE HWY 6		EMILY	MN	56447
WACKER, LORI ELIZABETH	40802 STATE HWY 6		EMILY	MN	56447
WAGNER, DANA J & LISA C	40492 S BAY	DR	EMILY	MN	56447
WALDON, SUSAN J NORSTROM- AND	21576 RUTH LAKE	DR	EMILY	MN	56447
WALLACE, JUANITA LOUISE TRUST	41883 BIRCHWOOD	DR	EMILY	MN	56447
WEST, DANIEL W & BONNIE L	41797 BIRCHWOOD	DR	EMILY	MN	56447
WEST, DANIEL W & BONNIE L	22060 COUNTY ROAD 1		EMILY	MN	56447
WHITMORE, TIMOTHY M	40466 S BAY	DR	EMILY	MN	56447

WILMOT, CHRISTOPHER	40380 S BAY	DR	EMILY	MN	56447
WIPPERFURTH, RICHARD B &	40602 S BAY	DR	EMILY	MN	56447
WIPPERFURTH, RICHARD B &	40596 S BAY	DR	EMILY	MN	56447
WIPPERFURTH, RICHARD B &	0		EMILY	MN	56447
WORDELL, TODD R & ANGELA F	40502 s BAY	DR	EMILY	MN	56447
JOHNSON, KAREN & ANTHONY	21260 MILL	RD	EMILY	MN	56447
YC GUGGEMOS LLC	0		EMILY	MN	56447
YUNGNER, DONALD LEROY FAMILY TRUST	21384 MILL	RD	EMILY	MN	56447
YUNGNER, DONALD LEROY FAMILY TRUST	0		EMILY	MN	56447
ZWIRN, A M REV TRUST	21446 MILL	RD	EMILY	MN	56447

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Emily, MN 56447

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Emily, MN 56447

Section G

Plans, Goals & Accomplishments

Please See Pages 3-5 of Report