



Lake Improvement District (LID) ANNUAL CHECKLIST

CONTACT INFORMATION

NAME: Rick Pederson, Secretary/Treasurer

MAILING ADDRESS: PO Box 136, Brainerd, MN 56401

PHONE: 218-825-7403

EMAIL: rickcrow.home@gmail.com

- Name of LID: Crow Wing Lake Improvement District
- Date of annual meeting: August 23, 2025
- Proposed LID Assessment for upcoming year \$ 200 per parcel.
- Copies of published & written notice of the annual meeting (Page# 2-7).
- Evidence that election ballots were mailed out to all property owners in the LID at least 3 weeks prior to the annual meeting (Page#). *No Elections held in 2025, no ballots sent*
- Proof of insurance showing liability coverage to the current tort limits sent to CWC Land Services immediately upon renewal (Page# 8-20).
- Financial report and budget sheet which includes approved budget (Page# 21-22).
- Monitoring reports, including studies and management program (water quality surveys, AIS surveys & treatments, etc.) (Page# 23-35).
- Remedial actions and construction projects undertaken (in accordance with original order), including specific details on such activities (Page#). *No actions undertaken in 2025*
- Membership and elected officers (Page# 36).
- Plans for the future, goals, and accomplishments of the LID (Page# 37).

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.

Rick Pederson

10/20/25

Date

Crow Wing County Staff

Date

Attached are screen shots notifying the membership of the fall meeting on August 23, 2025 at the St. Mathias Bar and Grill.

The first is from the Brainerd Dispatch event calendar. Since this author does not receive a printed copy of this newspaper, only a digital version of this notification is available.

The second notification is the e-mail sent out to all members reminding them of the meeting and attaching their newsletter (which also posted the fall meeting details).

The third notification was posted on our Facebook page and also referenced the newsletter which was also linked to our web-site. The actual newsletter is attached for reference.

Since there were no elections at this meeting, no ballots were distributed.

An informal survey was made of the attending members (around 30, but a number were couples so separate property owners was less) at the fall meeting as to the means they receive updates from Crow Wing Lake.

The majority indicated they follow the Facebook page and e-mails sent out. Only a handful indicated they were aware that CWL maintained a web-site. None were aware of any notices in local printed publications, aka "Brainerd Dispatch". None of the attendees subscribed to this local paper, a handful were at least aware of it and on occasion would scan its headlines and especially the obituaries. This doesn't bode well for local journalism. None indicated that our active Local Representative network was a source of updates. This was concerning since it has been assumed that face to face contacts are still important.

Another topic that was followed up by the Association and LID officers at a later date was the continuing poor in-person attendance at both our spring and fall meetings. There are 148 separate property owners but on average less than 30 attend meetings. We informally visited with members to determine why attendance is so low.

Firstly, a number of members were visiting the lake during the fall meeting but did not attend the meeting. Social obligations, such as entertaining family members, were deemed more important. Others felt that since they weren't aware of any overriding controversy, their attendance wasn't important. A few expressed a desire to attend future meetings on-line to avoid the hassle of actually traveling a few miles and sitting through a meeting. During COVID restrictions, a few meetings were live-streamed. But these didn't provide any means of determining who actually attended these virtual meetings nor were interactions such as discussion and voting possible. And finally, a few members admitted they just didn't want to get up early on a weekend to attend a 9am meeting.

Another group was property owners who were not at the lake. Various responses indicated scheduling conflicts, such as family events. Another common response was "we were just at the lake the weekend before and weren't coming back so soon". Others felt that there was a lack of controversy so their attendance wasn't important.

There are now around 10 property owners who don't have a valid e-mail address so their on-line notifications aren't certain. Separate notices were physically mailed to these in an attempt to update our records. We haven't yet attempted to correlate members who don't have an e-mail address, but access our facebook page.

Crow Wing Newsletter - rickcro... Crow Wing Lake Association Fall Meeting

brainerddispatch.com/calendar#/details/crow-wing-lake-association-fall-meeting/16445554/2025-08-23T09

Sections

BRainerd DISPATCH

\$2 for 6 months
SUBSCRIBE NOW

Log in

Crow Wing Lake Association Fall Meeting

IN-PERSON

Saturday, August 23, 2025, 9:00am-11:00am
[Add to Calendar](#)

Location
[Fort Ripley Townhall](#)
5190 Legend Ln
Fort Ripley, MN
[Directions](#)

Price
Free

Description
The fall meeting of the Crow Wing Lake Association will be held on August 23 at the St Mathias Bar and Grill, 4640 County Rd 121, starting at 9am. There will be a review of the past summer's activities and approval of the 2026 Lake Improvement District budget. All property owners on Crow Wing Lake are invited to attend.

Event Contact
Crow Wing Lake Association
Rick Pederson
rickcrow.home@gmail.com

5190 Legend Ln
[View larger map](#)

Share this event

Type here to search

66°F Mostly cloudy 8:23 AM 8/14/2025

CWLA Fall Newsletter - rickcro... Crow Wing Lake Association Fall Meeting

mail.google.com/mail/u/0/?shva=1#inbox/FMfcgZCqCkKXhXbSvZsJBGfDzwNpqSK

Compose

Inbox 3

Starred

Snoozed

Important

Sent

Drafts

Categories

Social 2

Updates 11

Forums

Promotions 32

More

Labels

embroidery 5

Upgrade

Search mail

5 of 1,441

CWLA Fall Newsletter

Crow Wing Lake Association
to bcc: me
Mon, Aug 11, 5:45 PM (3 days ago)

Please find attached the August 2025 CWLA and LID Newsletter. Thank you to Mari Hermerding for taking on the new role of Newsletter Editor.

Our Fall Meeting will be held at the St. Mathias Bar and Grill on Saturday, August 23. Please check your newsletter for all the updates and details...

Please support this organization by your attendance and involvement. Shout out to all the volunteers that make this Lake Community a great place to live!!!!

Crow Wing Lake Association
<http://www.crowwinglake.org>
PO Box 136
Brainerd, MN 56401
crowwinglake@gmail.com

One attachment • Scanned by Gmail

CWLA FALL 2025 ...

Contacts

In this thread

Contacts

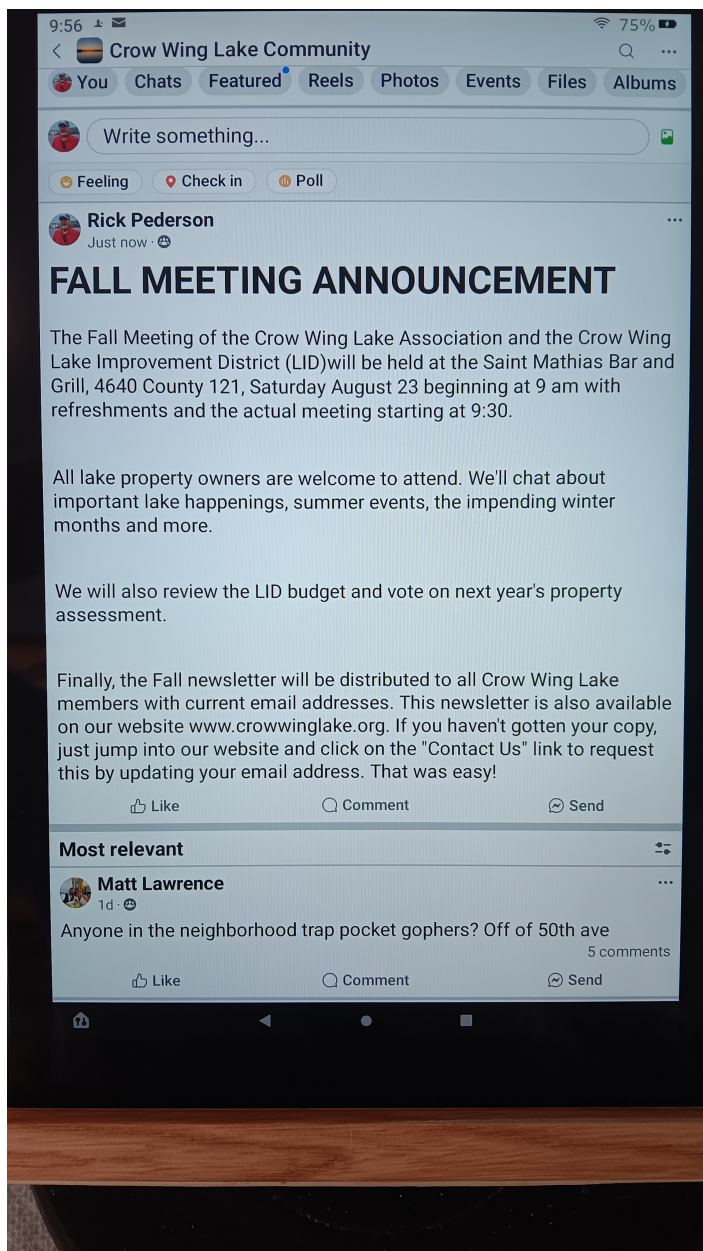
Crow Wing Lake Association
crowwinglake@gmail.com

Rick Pederson
rickcrow.home@gmail.com

Send feedback

Type here to search

66°F Mostly cloudy 8:26 AM 8/14/2025



Write something...

Feeling Check in Poll

Rick Pederson Just now

FALL MEETING ANNOUNCEMENT

The Fall Meeting of the Crow Wing Lake Association and the Crow Wing Lake Improvement District (LID) will be held at the Saint Mathias Bar and Grill, 4640 County 121, Saturday August 23 beginning at 9 am with refreshments and the actual meeting starting at 9:30.

All lake property owners are welcome to attend. We'll chat about important lake happenings, summer events, the impending winter months and more.

We will also review the LID budget and vote on next year's property assessment.

Finally, the Fall newsletter will be distributed to all Crow Wing Lake members with current email addresses. This newsletter is also available on our website www.crowwinglake.org. If you haven't gotten your copy, just jump into our website and click on the "Contact Us" link to request this by updating your email address. That was easy!

Like Comment Send

Most relevant

Matt Lawrence 1d

Anyone in the neighborhood trap pocket gophers? Off of 50th ave 5 comments

Like Comment Send



Fall 2025 CWLA Newsletter

Crow Wing Lake Association

PO Box 136, Brainerd, MN 56401

<http://www.crowwinglake.org>

crowwinglake@gmail.com

UPCOMING EVENTS

2025 Fall Meeting - Saturday, August 23 at Saint Mathias Bar and Grill 4640 County Rd 121

9am coffee, bloodies, mimosas, breakfast pizza, donuts, etc. / 9:30am Meeting. All property owners are welcome, so bring your cabin crew, a neighbor and a friendly smile. We'll chat about important lake happenings, summer events, the impending winter months and more.

2025 Events & Festivities - It was a Busy Summer!

Follow the [CWLA Facebook](#) page & [CWLA webpage](#) for more details

On July 4 was the 4.4 Fun Run (Big Thanks to the Stadum family and friends!).. Later that day was 2 parades, the Boats at 3pm (3rd place as "Mario Kart, 2nd to "Wrestling", 1st to "All American Picnic" and the Best of Show was ""Mama and Baby Loon".

The Cars and Tractors rolled around the Lake at 6. (check out our Facebook for all the pictures!)

On the 5th, the band "Kings Ransom" rocked out at the Sandbar.

Later that evening the sky lit up with a spectacular fireworks display from 1 barge with another pontoon roaming around playing patriotic music. A big Shout Out to Erin Janke and her crew for putting on this incredible show for everyone to enjoy!

Lake Sunset!



The Boat Parade!



Tractor Parade!



2025 Crow Wing Lake Association Officers

Lee Jordan - President

Erin Haack - Vice President

Judy Swanburg - Secretary

Jeanne Lindholm - Treasury (retiring) - **Needs a replacement**

Erin Janke - Events Coordinator

Mariko Hermerding - Newsletter Editor

President's Greeting from CWLA President, Lee Jordan

I was driving on Sleepy Hollow Road, and was astonished at the height of the crops along the way. This was late July, and I quickly realized that this was because our Summer is just moving too fast! Weather has included Very Wet, Very Hot, Very Windy, Very Unpredictable. Perhaps even more!

The Sounds of this Summer have been appreciated:

- Loons, especially at night, and never often enough
- Camp Ripley, especially at night, and quite often enough
- Chain saws after storms, more than we care for
- Construction crews, as renewing our area continues

Perhaps this is new information for some members, copied from the MN website in July:

Starting on July 1, 2025, a new law will require some adults and youth who operate motorboats—including personal watercraft—to have a valid watercraft operator's permit.

People who already have a watercraft operator's permit are not affected by the law, which is designed to make boating safer by ensuring everyone operating a motorized watercraft knows the rules and is properly trained.

Key takeaways:

Adult and youth permits: Young operators and some adults need a valid operator's permit to operate certain motorized watercraft. For adults born after June 30, 2004, the requirement started July 1, 2025. The law will extend to older age groups over time.

Youth restrictions: Young operators can't operate boats with more than 75 horsepower. They can operate boats (that are not PWC) with less than 75 horsepower if they're with an accompanying operator.

Gradual rollout: The law will phase in over the next few years. The operator permit requirement started July 1, 2025 and gradually expands through 2028.

This new law aims to improve safety on the water by making sure everyone operating a motorized watercraft is trained and qualified.

Better information than I may provide:

<https://www.dnr.state.mn.us/safety/boatwater/boater-education-law.html>

Whether it's enjoying the call of a loon or respecting the new boating laws, it's clear we share a place that's worth protecting and enjoying together. Let's make the most of what's left of the season . . . and look out for one another while we do.

-Lee Jordan (President, Crow Wing Lake Improvement Association)

CWLA 2025 Spring Meeting Minutes - May 30, 2025, St. Mathias Bar and Grill

Board Members Present: Lee Jordan, President; Erin Haack, Vice President; Jeanne Lindholm, Treasurer; Judy Swanburg, Secretary.

The CWLA meeting was called to order at 9:00 by President Lee Jordan followed by reciting the Pledge of Allegiance.

Secretary's Report: It was suggested again that the fall meeting minutes be approved as published in the CWLA newsletter. A motion was made and approved.

Treasurer's Report: Jeanne Lindholm read the treasurer's report as follows:

Checking Account balance as of May 30, 2025	\$14,676.80
6 Month CD As of May 30, 2025	\$ 3,037.86
7 Month CD As of May 30, 2025	\$ 7,281.68

Expenses since Aug 24, 2024 Fall Meeting

Crow Wing County Lakes and River Alliance	\$ 50.00
USPS P.O. Box rental	\$ 182.00
Postage and Printing [Spring newsletter & Weed forms]	\$ 62.03

A motion was made and approved the Treasurer's report as read.

Old Business: None

Discussion of New Business

A thank you to Amy Sonnek for doing the newsletter. Also, thanks to Jeanne Lindholm and Pat Altrichter for their work on the email lists. They are still working on cutting back snail mail which takes more mailing time and postage. Big thanks to Jordan Anderson for taking over email distribution duties from Pat Altrichter — we appreciate your support!

Pat Altrichter showed a t-shirt that Matt Worms is donating to all lake members. This is a long

sleeved shirt that has the Crow Wing Lake name and a saying “On Lake Time” stamped on the back.

Comments and discussions followed:

There was an anonymous group that went around the lake picking up trash. A thank you for keeping our lake and grounds beautiful.

This group actually found an abandoned large screen TV at the Point.

Thank you to Erin Janke for her work arranging all the July 4th activities. Jeanne asked about the \$500 donation to the sparklers. Motion was made and approved.

Comments were asked about loading boats due to the low water level. There is a hole at the end of the docking ramp making loading difficult. This is caused by high powered motors.

On June 7,8 and 9th a fishing license is not needed if fishing with kids ages 14 and under. The state park also has free week-ends with kids. The DNR has on-line training classes for licenses starting July 1st.

A motion was made to adjourn the meeting. Motion seconded. Meeting adjourned at 9:32.

Respectfully submitted,
Judy Swanburg

Minutes from the Spring 2025 Lake Improvement District Meeting - May 31, 2025

A Master copy of the Lake Map provided with members present able to make corrections/updates.

An updated “Owners Manual for Lake Shore” provided to members present. This is a source of valuable information for both existing and new property owners around the lake.

Reviewed what the Lake Improvement District (LID) is. A parallel organization focusing on water quality. Setup in 2006 under State law and actions closely regulated by the County and the Department of Natural Resources. Officers and Board members are separate from the general association. The funding for its activities come from an annual assessment on your property taxes, which is reviewed and voted upon by the membership each fall.

Fall 2024 LID minutes were reviewed as published, and approved by the membership present.

Plans for 2025 vegetation control were presented.

The LID Board reviewed options and approved Central Minnesota Aquatics (CMA) as our contractor for 2025.

Authorization of Treatment forms were send out to all 148 registered property owners, This

allows our contractor to treat selected areas around the lake, subject to budget and DNR restrictions.

The lake was surveyed for curly leaf pondweed by CMA the first week in May and then treated a total of 24 acres on May 8th. Treated areas were noted on a map provided by CMA and by markers left on the lake. This was generally N.E and S.E. of the narrows (the Point and/or sandbar).

Curly leaf is an aggressive invasive plant species capable of taking over most of the lake, choking out native plants and degrading fish habitat. When they die off later in the summer, this creates algae blooms. The leaves are described as similar in shape to lasagna noodles.

Last year's survey indicated 82.7 acres with excess growth of curly leaf pondweed. Typical treatment in the past had averaged about 20 acres. Our limit on herbicide treatment has been 31.5 acres, which conforms to Federal Clean Water standards..

There could be a number of reasons for this excess growth, including:

- 3 years ago the DNR did not grant a permit to control curly leaf, citing concerns over abundant native plant growth at that time. These untreated plants reseeded large areas of the lake.
- Several mild winters with limited snow cover which allowed sunlight to penetrate the ice and allow plants to thrive all winter.
- An early ice-out also jump-started plant growth this spring.
- Increased development around the lake has contributed to excess nutrient run-off, encouraging plant growth

Swimmers Itch treatment (copper sulfate) is planned for the week of June 30 to July 2 (depending upon weather) for each registered property owner who returned their authorization form to provide maximum effect for the July 4th holiday. These is essentially around the dock areas to provide coverage for swimmers. Signage will be posted by your area reps on individual properties to identify treated areas. The effectiveness of this treatment will fade over time. CMA offers an optional 2nd treatment at additional cost on roughly July 14-17.

Native plant treatment is planned for July 7-10 (depending upon the weather). This is only effective for areas around existing docks (not open water) for the property owners who returned written authorization forms. Signage is posted by your area reps on individual properties to identify treated areas.

At the fall meeting the final numbers on this year's LID expenditures will be reviewed and the 2026 budget and annual assessment will be voted on.

General Reminders include:

A watercraft inspector will be present at the public landing, mostly during weekends and some extended hours during the July 4th holiday. They are employed from Memorial Day through Labor Day. This program is funded by the State of Minnesota, who passes funds to the Counties, who in turn hires and trains inspectors. They are charged with preventing the spread of Aquatic Invasive Species (AIS), like curly leaf, Eurasian milfoil and zebra mussels. Show them courtesy for this important service.

Everyone should by now be aware of regulations to control the spread of AIS. These include common sense measures to clear vegetation from your watercraft, drain bilges, safe disposal of unwanted bait and keeping drain plugs out during transport. This also applies to any equipment transported from lake to lake, such as docks and boat lifts. In addition to pressure washing or hot water rinsing, there is also a waiting period to allow any hidden AIS to dry out and die. Equipment with hidden areas require a 21 day waiting period for complete drying out.

Finally, reminded our neighbors to avoid putting grass clippings into the lake when mowing. This adds to the already excessive nutrients, fueling the growth of even more plants in the lake.

A motion made, seconded and approved to conclude the 2025 Spring LID meeting.

Submitted by
Rick Pederson
Secretary/Treasurer
Crow Wing Lake Improvement District (LID)

OPEN Positions on the CWLA Board

CWLA Fall & Spring Meeting Coordinator Role

Erin Haack has agreed to take on this responsibility (in addition to her duties as Vice President).

East Side Lake Representative

We are pleased to announce that Jordan Anderson has agreed to take over this position. Thanks for stepping up and filling this important spot.

A Note from Jeanne Lindholm, Crow Wing Lake Association Treasurer

To help us communicate more efficiently and reduce the workload for our volunteers, we kindly ask anyone still receiving lake updates by regular mail to provide an email address if possible.

Please send your email to: **crowwinglake@gmail.com**

Thank you for your support – it truly makes a difference!

CWLA Treasurer Retirement Announcement from Jeanne Lindholm

After many years serving as Treasurer for the Crow Wing Lake Association, it's time for me to step down. I shared my intentions at the spring meeting, and now I'd like to make it official.

That said, I won't be disappearing! I'm happy to be available to answer questions or assist during the transition. In the spirit of a smooth handoff, here's an outline of the Treasurer duties:

Dues Collection – \$15.00 Annual Fee

There are three ways dues are collected:

1. In Person:

At association meetings, I greet members as they arrive, ask them to sign in, and offer name tags. I keep a record of payments and carry small bills to make change (many people pay with a \$20).

2. By Mail:

Because I don't live in the Brainerd area year-round, I monitor the PO Box only from April through October. During the off-season, I rely on local residents to check it. Most mailed dues arrive in May and June. It's important to record who has paid and whether they've submitted any updates for the online directory.

3. Online:

We currently use **Square** for online payments, accessible through the Crow Wing Lake website.

*Note: This could transition to **Venmo** in the future.*

Once dues are received (regardless of method), the directory should be updated to reflect payment and any changes to contact info.

Other Treasurer Responsibilities

- **Pay Bills:**

Minimal — usually fewer than 10 checks issued annually.

- **Maintain Bank Records:**

Keep files of monthly bank statements. The association banks with Bremer Bank and maintains a checking account plus two CDs.

- **Prepare Treasurer's Reports:**

Present a financial summary at each association meeting. Provide a copy for the Secretary to include in the meeting minutes.

Directory & Email List Maintenance

- As dues are received, update contact information accordingly.
- Members without email addresses continue to receive paper mailings (newsletters, weed forms, etc.).
- Currently, the **email list** and **directory** are maintained separately, which can be cumbersome.
 - Any new or updated email addresses must be shared with the person managing the email list (person TBD, as this may change).
 - I handle the printing and mailing for members without email access.

This dual-system (directory + email list) has worked for years, but it could benefit from a redesign or integration to streamline communication. That kind of upgrade is above my skill level, but could be a great project for someone tech-savvy!



MINNESOTA COUNTIES INTERGOVERNMENTAL TRUST

COVERAGE DECLARATIONS

PROPERTY - ARTICLE ONE

DOCUMENT NO.: PC732025-1

MEMBER: Crow Wing Lake Improvement District

MAILING ADDRESS: PO Box 136
Brainerd, MN 56401

COVERAGE PERIOD: FROM **1/1/2025** TO **1/1/2026** AT 12:01 A.M. CENTRAL STANDARD TIME

SECTION I. LOCATION COVERAGE

COVERAGE PART A - BUILDINGS, CONTENTS & PROPERTY IN THE OPEN

DESIGNATED LOCATIONS: Per Property Schedule on file with MCIT

LIMIT OF COVERAGE: Per Item 4. *Limit of Coverage* in A. COVERAGE PART A – BUILDINGS, CONTENTS AND PROPERTY IN THE OPEN of this Coverage Document

DEDUCTIBLE: Per Property Schedule

COVERAGE PART B – EXTRA EXPENSE

LIMIT OF COVERAGE: \$

DEDUCTIBLE: \$

COVERAGE PART C – EQUIPMENT BREAKDOWN

LIMIT OF COVERAGE: Per Item 4. *Limits of Coverage* in C. COVERAGE PART C – EQUIPMENT BREAKDOWN of this Coverage Document

SECTION II. INLAND MARINE COVERAGE

COVERAGE PART A – CONTRACTORS EQUIPMENT

LIMIT OF COVERAGE: Per Inland Marine Schedule

DEDUCTIBLE: Per Inland Marine Schedule

COVERAGE PART B – ELECTRONIC DATA PROCESSING (EDP)

LIMIT OF COVERAGE: Per Inland Marine Schedule

DEDUCTIBLE: Per Inland Marine Schedule

COVERAGE PART C – MISCELLANEOUS PERSONAL PROPERTY

LIMIT OF COVERAGE: Per Inland Marine Schedule

DEDUCTIBLE: Per Inland Marine Schedule

COVERAGE PART D – VALUABLE PAPERS AND RECORDS

LIMIT OF COVERAGE: \$

DEDUCTIBLE: \$

COVERAGE PART E – MONEY AND SECURITIES

LIMIT OF COVERAGE: \$

DEDUCTIBLE: \$

COVERAGE UNDER ARTICLE ONE IS PROVIDED TO THE MEMBER SUBJECT TO THE MINNESOTA COUNTIES INTERGOVERNMENTAL TRUST JOINT POWERS AGREEMENT, BY-LAWS, THIS COVERAGE DOCUMENT AND ANY ENDORSEMENTS ATTACHED HERETO. COVERAGE APPLIES TO SCHEDULED LOCATIONS AND TO THOSE KINDS OF PROPERTY FOR WHICH A SPECIFIC LIMIT OF LIABILITY IS SHOWN, SUBJECT TO ONLY THOSE FORMS INCLUDED IN ARTICLE ONE AND WHICH ARE DESIGNATED ON THE MCIT PROPERTY AND INLAND MARINE SCHEDULE AND ANY ENDORSEMENTS ATTACHED HERETO. VARIOUS PROVISIONS IN THIS COVERAGE DOCUMENT RESTRICT COVERAGE.

READ THE JOINT POWERS AGREEMENT, BY-LAWS AND THIS COVERAGE DOCUMENT CAREFULLY TO DETERMINE RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED.

COUNTERSIGNED 12/5/2024
(Date)

BY


(Authorized Representative)



MINNESOTA COUNTIES INTERGOVERNMENTAL TRUST

COVERAGE DECLARATIONS

LIABILITY - ARTICLE TWO

DOCUMENT NO.: PC732025-1
MEMBER: Crow Wing Lake Improvement District
MAILING ADDRESS: PO Box 136
Brainerd, MN 56401

COVERAGE PERIOD: FROM **1/1/2025** TO **1/1/2026** AT 12:01 A.M. CENTRAL STANDARD TIME

SECTION I. LIABILITY COVERAGE PARTS

COVERAGE PART A – GENERAL LIABILITY - BODILY INJURY AND PROPERTY DAMAGE LIABILITY

PER CLAIMANT LIMIT:	\$ 500,000	
PER OCCURRENCE LIMIT:	\$ 1,500,000	
FIRE DAMAGE LIMIT:	\$ 100,000	Per Fire
DEDUCTIBLE:	\$ 1,000	Each Occurrence

COVERAGE PART B – PERSONAL AND ADVERTISING INJURY LIABILITY

PER CLAIMANT LIMIT:	\$ 500,000	
PER OCCURRENCE LIMIT:	\$ 1,500,000	
DEDUCTIBLE:	\$ 1,000	Each Occurrence

COVERAGE PART C – MEDICAL PAYMENTS

ANY ONE PERSON LIMIT:	\$ 2,500
DEDUCTIBLE:	\$ 0

COVERAGE PART D – PUBLIC EMPLOYEES LIABILITY

PER CLAIMANT LIMIT:	\$ 500,000	
PER WRONGFUL ACT LIMIT:	\$ 1,500,000	
DEDUCTIBLE:	\$ 2,500	Each Wrongful Act
RETROACTIVE DATE:		

COVERAGE PART E – EMPLOYEE BENEFITS LIABILITY

PER CLAIMANT LIMIT	\$ 500,000	
PER WRONGFUL ACT LIMIT:	\$ 1,500,000	
DEDUCTIBLE:	\$ 1,000	Each Wrongful Act
RETROACTIVE DATE:		

FOR COVERAGE PARTS A, B, D AND E THE LIMIT OF LIABILITY IS \$2,000,000 FOR ANY "OCCURRENCE" OR "WRONGFUL ACT" NOT WITHIN THE SCOPE OF MINNESOTA STATUTE CHAPTER 466 OR ANY SIMILAR LAW, SUBJECT TO A \$6,000,000 ANNUAL AGGREGATE LIMIT OF COVERAGE, WITH A SEPARATE \$6,000,000 ANNUAL AGGREGATE LIMIT OF COVERAGE FOR SUCH CLAIMS CODED AS LAW ENFORCEMENT LIABILITY.

SECTION II. AUTOMOBILE COVERAGE PARTS

COVERAGE PART A – AUTOMOBILE LIABILITY COVERAGE INCLUDING HIRED AND NON-OWNED AUTOS

PER CLAIMANT LIMIT:	\$ N/A
PER OCCURRENCE LIMIT:	\$ N/A
DEDUCTIBLE:	\$ N/A

COVERAGE PART B – PERSONAL INJURY PROTECTION

LIMITS OF COVERAGE:	PER COVERAGE DOCUMENT
DEDUCTIBLE:	\$ N/A

COVERAGE PART C – PHYSICAL DAMAGE COVERAGE

LIMIT OF COVERAGE:	PER COVERAGE DOCUMENT
DEDUCTIBLE:	PER SCHEDULE

COVERAGE PART D – UNINSURED (UM) AND UNDERINSURED (UIM) MOTORISTS COVERAGE

UM PER CLAIMANT LIMIT:	\$ 25,000
UM PER OCCURRENCE LIMIT:	\$ 50,000
UM DEDUCTIBLE:	\$ N/A

UIM PER CLAIMANT LIMIT:	\$ 25,000
UIM PER OCCURRENCE LIMIT:	\$ 50,000
UIM DEDUCTIBLE:	\$ N/A


STACKING OF LIMITS IS PRECLUDED

FOR COVERAGE PART A THE LIMIT OF LIABILITY IS \$2,000,000 FOR ANY "OCCURRENCE" OR "WRONGFUL ACT" NOT WITHIN THE SCOPE OF MINNESOTA STATUTE CHAPTER 466 OR ANY SIMILAR LAW.

COVERAGE UNDER ARTICLE TWO IS PROVIDED TO THE MEMBER SUBJECT TO THE MINNESOTA COUNTIES INTERGOVERNMENTAL TRUST JOINT POWERS AGREEMENT, BY-LAWS, THIS COVERAGE DOCUMENT AND ANY ENDORSEMENTS ATTACHED HERETO. NOTHING CONTAINED IN THE TRUST JOINT POWERS AGREEMENT, BY-LAWS OR THIS COVERAGE DOCUMENT SHALL CONSTITUTE A WAIVER OF ANY IMMUNITIES CONFERRED UNDER MINNESOTA STATUTE SECTION 466.03, NOR A WAIVER OF THE LIMITS OF GOVERNMENTAL LIABILITY UNDER MINNESOTA STATUTE 466.04. VARIOUS PROVISIONS IN THIS COVERAGE DOCUMENT RESTRICT COVERAGE. READ THE JOINT POWERS AGREEMENT, BY-LAWS AND THIS COVERAGE DOCUMENT CAREFULLY TO DETERMINE RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED.

COUNTERSIGNED 12/5/2024
(Date)

BY


(Authorized Representative)



MINNESOTA COUNTIES INTERGOVERNMENTAL TRUST

COVERAGE DECLARATIONS

PRIVACY OR SECURITY EVENT LIABILITY & EXPENSE - ARTICLE THREE

DOCUMENT NO.: PC732025-1

MEMBER: Crow Wing Lake Improvement District

MAILING ADDRESS: PO Box 136
Brainerd, MN 56401

COVERAGE PERIOD: FROM 1/1/2025 TO 1/1/2026 AT 12:01 A.M. CENTRAL STANDARD TIME

THIS IS A CLAIMS MADE AND REPORTED COVERAGE

PRIVACY OR SECURITY EVENT LIABILITY & EXPENSE COVERAGE

Limit of Coverage	\$500,000 (Per Claim / Annual Aggregate)
Limit of Retroactive Date Coverage	See Retroactive Dates below for Per Claim / Annual Aggregate Limits
Deductible	\$10,000 (Per Claim)
Waiting Hours Period	12 Hours

COVERAGE SUBLIMITS

PRIVACY RESPONSE EXPENSES:

Security Expert	(SECTION VI. – Definitions – Item 21.a.)	\$100,000	Per Claim
Legal Consultant	(SECTION VI. – Definitions – Item 21.b.)	\$100,000	Per Claim
Public Relations Consultant	(SECTION VI. – Definitions – Item 21.e.)	\$ 10,000	Per Claim

REGULATORY PROCEEDINGS AND PENALTIES: \$100,000 Per Claim

PCI-DSS ASSESSMENTS: \$100,000 Per Claim

ELECTRONIC EQUIPMENT DAMAGE, ELECTRONIC DATA DAMAGE, AND
NETWORK INTERRUPTION COSTS (COMBINED): \$250,000 Annual Aggregate

CYBER EXTORTION EXPENSES INCLUDING CYBER EXTORTION MONIES: \$ 50,000 Annual Aggregate

RETROACTIVE DATE

The Retroactive Date Per Claim / Annual Aggregate Limit of Coverage depends on the Retroactive Date on or after which the Privacy or Security or Cyber Extortion Threat commenced.

Retroactive Dates Date on or after which Privacy or Security Event or Cyber Extortion Threat Commenced	Privacy or Security Event Per Claim / Annual Aggregate Limit	Cyber Extortion Threat Per Claim / Annual Aggregate Limit
1/1/2021	\$250,000	\$25,000
1/1/2019	\$100,000	\$25,000
1/1/2017	\$50,000	\$25,000

There is no coverage for any Privacy or Security Event or Cyber Extortion Threat that commenced prior to the 1/1/2017 Retroactive Date.

ANNUAL MCIT PROGRAM AGGREGATE LIMIT

This coverage is provided subject to a \$10,000,000 annual MCIT program aggregate limit of coverage as stated in SECTION III. LIMITS OF COVERAGE under ARTICLE THREE – PRIVACY OR SECURITY EVENT LIABILITY AND EXPENSE COVERAGE. This limit is shared by all Members.

COVERAGE UNDER ARTICLE THREE IS PROVIDED TO THE MEMBER SUBJECT TO THE MINNESOTA COUNTIES INTERGOVERNMENTAL TRUST JOINT POWERS AGREEMENT, BY-LAWS, THIS COVERAGE DOCUMENT AND ANY ENDORSEMENTS ATTACHED HERETO. NOTHING CONTAINED IN THE TRUST JOINT POWERS AGREEMENT, BY-LAWS OR THIS COVERAGE DOCUMENT SHALL CONSTITUTE A WAIVER OF ANY IMMUNITIES CONFERRED UNDER MINNESOTA STATUTE SECTION 466.03, NOR A WAIVER OF THE LIMITS OF GOVERNMENTAL LIABILITY UNDER MINNESOTA STATUTE 466.04. VARIOUS PROVISIONS IN THIS COVERAGE DOCUMENT RESTRICT COVERAGE. READ THE JOINT POWERS AGREEMENT, BY-LAWS AND THIS COVERAGE DOCUMENT CAREFULLY TO DETERMINE RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED.

COUNTERSIGNED 12/5/2024

(Date)

BY



(Authorized Representative)



MINNESOTA COUNTIES INTERGOVERNMENTAL TRUST

COVERAGE DECLARATIONS

PRIVACY OR SECURITY EVENT LIABILITY & EXPENSE - ARTICLE THREE

DOCUMENT NO.: PC732025-1

MEMBER: Crow Wing Lake Improvement District

MAILING ADDRESS: PO Box 136
Brainerd, MN 56401

COVERAGE PERIOD: FROM 1/1/2025 TO 1/1/2026 AT 12:01 A.M. CENTRAL STANDARD TIME

THIS IS A CLAIMS MADE AND REPORTED COVERAGE

PRIVACY OR SECURITY EVENT LIABILITY & EXPENSE COVERAGE

Limit of Coverage	\$500,000 (Per Claim / Annual Aggregate)
Limit of Retroactive Date Coverage	See Retroactive Dates below for Per Claim / Annual Aggregate Limits
Deductible	\$10,000 (Per Claim)
Waiting Hours Period	12 Hours

COVERAGE SUBLIMITS

PRIVACY RESPONSE EXPENSES:

Security Expert	(SECTION VI. – Definitions – Item 21.a.)	\$100,000	Per Claim
Legal Consultant	(SECTION VI. – Definitions – Item 21.b.)	\$100,000	Per Claim
Public Relations Consultant	(SECTION VI. – Definitions – Item 21.e.)	\$ 10,000	Per Claim

REGULATORY PROCEEDINGS AND PENALTIES: \$100,000 Per Claim

PCI-DSS ASSESSMENTS: \$100,000 Per Claim

ELECTRONIC EQUIPMENT DAMAGE, ELECTRONIC DATA DAMAGE, AND
NETWORK INTERRUPTION COSTS (COMBINED): \$250,000 Annual Aggregate

CYBER EXTORTION EXPENSES INCLUDING CYBER EXTORTION MONIES: \$ 50,000 Annual Aggregate



MINNESOTA COUNTIES INTERGOVERNMENTAL TRUST
COVERAGE DECLARATIONS
EMPLOYEE DISHONESTY AND FAITHFUL PERFORMANCE OF
DUTY - ARTICLE FOUR

DOCUMENT NO.: PC732025-1

MEMBER: Crow Wing Lake Improvement District

MAILING ADDRESS: PO Box 136
Brainerd, MN 56401

COVERAGE PERIOD: FROM **1/1/2025** TO **1/1/2026** AT 12:01 A.M. CENTRAL STANDARD TIME

EMPLOYEE DISHONESTY AND FAITHFUL PERFORMANCE OF DUTY COVERAGE

MCIT LIMIT OF COVERAGE: \$5,000 Per Occurrence

DEDUCTIBLE: \$0.00

IF YOU HAVE PURCHASED EMPLOYEE DISHONESTY AND FAITHFUL PERFORMANCE OF DUTY COVERAGE IN EXCESS OF THAT PROVIDED BY THIS COVERAGE DOCUMENT; FORGERY OR ALTERATION COVERAGE; OR CREDIT, DEBIT OR CHARGE CARD FORGERY COVERAGE THROUGH MCIT, YOU HAVE BEEN ISSUED AN OLD REPUBLIC SURETY COMPANY CRIME POLICY. PLEASE REFER TO YOUR OLD REPUBLIC POLICY FOR THE TERMS, CONDITIONS AND LIMITS OF SUCH COVERAGE.

COUNTERSIGNED 12/5/2024
(Date)

BY

(Authorized Representative)

THIS ENDORSEMENT CHANGES THE COVERAGE DOCUMENT
PLEASE READ IT CAREFULLY

COVERAGE DOCUMENT CHANGES

DOCUMENT NUMBER	COVERAGE DOCUMENT CHANGES EFFECTIVE	ISSUED BY
PC732025-1	1/1/2025	Minnesota Counties Intergovernmental Trust
MEMBER		
Crow Wing Lake Improvement District		
COVERAGE PARTS AFFECTED		
ARTICLE TWO - Liability Coverages; SECTION II. AUTOMOBILE COVERAGES; A. COVERAGE A - AUTOMOBILE LIABILITY COVERAGE		
CHANGES		
It is hereby understood and agreed that the following changes are made a part of the coverage document: Automobile Liability Coverages and Limits of Coverage apply to "Hired Autos" and Non-Owned Autos" only.		
Coverage is subject to the terms and conditions of your MCIT Coverage Document		

Date of Issue: December 4, 2024

MCIT-1099


Authorized Representative

Budget Worksheet

LID Name
Time Period

Crow Wing Lake

2025-2026

2025 Beginning Fund Balance

50460

Revenue

Special Assessment

29600

Other Revenue Sources Interest and Final CWC Settlement

1000

Total Revenue

30600

Expenses

Projected Treatments

29816

DNR Permits

2500

CWC Admin Fee

250

Example: Contract Labor

Example: Dues and Subscriptions

Insurance

1200

Legal and Professional Fees

Total Expenses

33766

2025 End of Year Fund Balance

47294

Notes:

Margins have been modified to fit onto "Portrait" mode.

Expanded CWL LID Budget Worksheet follows.

LID Budget 2026 No Swimmers Itch Treatment

Number of Property Owners 148

Expenses

Insurance	\$1,200.00	
Admin Fee	\$250.00	
DNR Permit	\$2,500.00	
Curly Leaf	\$17,400.00	24 acres
Swimmers Itch	\$0.00	0 props
Sago/Native	\$12,416.00	128 props
Survey	\$0.00	
	\$0.00	
	\$0.00	
	\$0.00	
Legal Notice	\$0.00	

Revenue

Insurance Dividend	\$0.00
January Settlement	\$500.00
Refund Admin	\$0.00
1st 2026 Settlement	\$14,800.00
DNR Grant	\$0.00
2nd 2026 Settlement Est	\$14,800.00
Interest on Account	\$500.00

Total Expenses	\$33,766.00	Total Revenue Estimate	\$30,600.00
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Share Per Owner (148)	\$228.15	\$206.76
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Beginning Balance	\$50,460.09	Est on 1/1/26
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Ending Balance Est	\$47,294.09	Compares to 2022 end balance of \$61,807.55
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Shortfall Est	\$3,166.00	14.94 Est yrs to zero account balance
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Notes: Updated August 12, 2025

Revenue is based on \$200 assessment, no DNR grant, average interest on accounts

2026 LID Budget was approved at the August 23, 2025 meeting.

Members present discussed and approved a change in annual CWL treatments.

In the past, the LID has funded 3 separate treatments:

- Curly leaf pondweed (an AIS) in surveyed areas
- Swimmers itch around dock areas for members who returned a written authorization form
- Native plants around dock areas for members who returned a written authorization form

Because of rising costs and a reluctance to increase annual property assessments, our cash reserves were being rapidly depleted.

After discussion and a vote by the members present, it was decided to eliminate the LID funded treatment for swimmers itch in 2026. This pushes our depletion of cash reserves out to about 14 years, assuming continuing costs, no DNR grants, interest in accounts, etc.

SUMMARY OF REPORTS AND TREATMENTS FOR CROW WING LAKE

In 2024 a detailed summary of Aquatic Invasive Species (AIS) was undertaken by Dan Swanson. This documented 82.7 acres of Curly Leaf Pondweed present in the spring of '24. This survey was undertaken to firstly determine the amount of AIS present at that time and secondly to satisfy the requirements of the MN DNR AIS grant.

Because of budget limitations and restrictions on acreage allowed under DNR permits, only a total of 24 acres of AIS were treated in the spring of '24.

This year, our approved contractor, Central Minnesota Aquatics, utilized the 2024 survey along with his own on-site visit to recommend areas to treat in 2025. A separate, 3rd party survey was not necessary since a DNR AIS Grant was not awarded to Crow Wing Lake in 2025. The LID board reviewed these recommendations and came up with a plan to treat a total of 24 acres which were not treated in 2024.

Invasive Aquatic Plant Management Permit Application Renewal

Reference Number: 2017-1827

Date Submitted to DNR: 5/6/2025 12:59:23PM

Project Name: Crow Wing Lake Improvement District

IAPM Specialist: Camden Droppo

Area: Brainerd IAPM

Email: camden.droppo@state.mn.us

Phone: (218) 350-5004

DNR Region: Northeast Region 2

Address: Minnesota Department of Natural Resources
1601 Minnesota Drive
Brainerd MN 56401

Applicant Details *(Individuals and Organizations associated with the permit application)*

Crow Wing Lake Improvement District - Landowner or Government Unit

Address: P.O. Box 136, Brainerd, MN 56401
Phone: 218-825-7403

Rick Pederson - Contact *(representing Crow Wing Lake Improvement District)*

Address: P.O. Box 136, Brainerd, MN 56401
Phone: 218-825-7403
Email: rickcrow.home@gmail.com

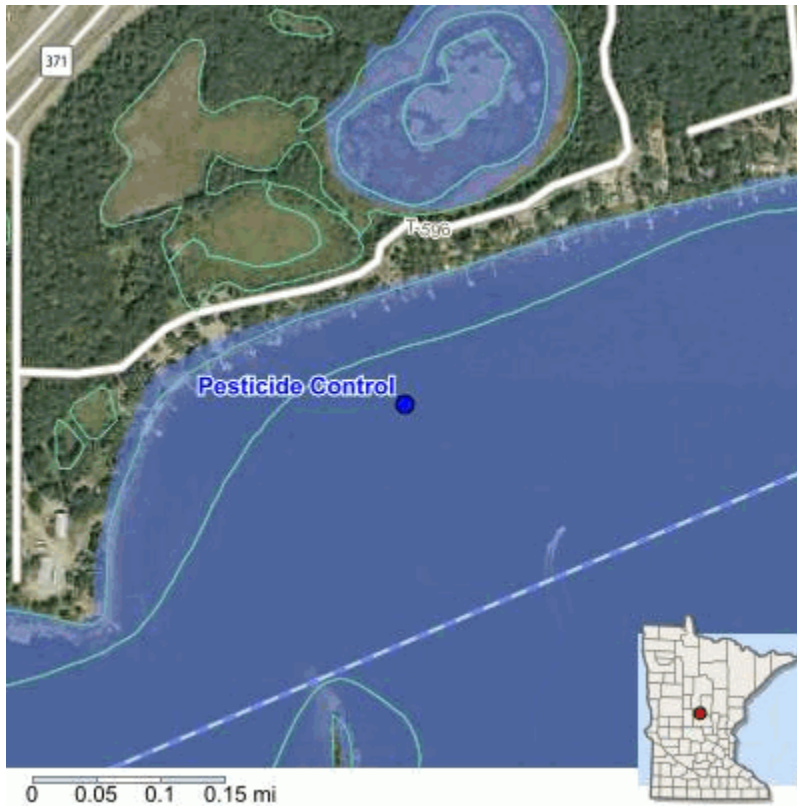
Michelle Duy - Contact *(representing Central Minnesota Aquatics, Inc.)*
(submitted application)

Address: 26735 Middle Cullen Rd, Nisswa, MN 56468
Phone: 218-963-7345
Email: centralmnaquatics@q.com

Central Minnesota Aquatics, Inc. - Agent

Address: 26735 Middle Cullen Rd, Nisswa, MN 56468
Phone: 218-963-7345

Location and Water Resource



Water Resource: Lake: Crow Wing (18015500)

County: Crow Wing

Type of Work

Which of the following are you applying for?

Offshore: further than 150 feet from the shoreline, or lakewide

Proposed Treatment

Treatment Method	Control Area	Species	Mechanical Device	Pesticide	Requested Area Dimensions	Commercial Company
Pesticide Control	Offshore	Curly-leaf Pondweed	(N/A)	aquatic labeled pesticide such as Diquat, Flumi or other	24.00 acres	Central Minnesota Aquatics, Inc.

Additional Details

What is the primary reason for the proposed aquatic plant control?	Control invasive species
Project name	Crow Wing Lake Improvement District
Is any portion of the proposed control area within 150-feet of the shore?	Yes
Signatures were provided within the last 2 years	No
Provide an explanation for why collecting signatures from all affected landowners is an undue burden.	Unable to track everyone down for signatures, multiple state residences.
Upload one alternative landowner notification (e.g, news media release, public notice, mailing).	2025-05-06__Crow_Wing_Lake__Signature_Waiver_notifications.docx

Additional Details *(continued)*

Has any portion of the proposed treatment area changed since last year?	Attached is proposed map and GIS data (we only want a map and GIS that is actually being proposed - either spring delineation or a delineation from a previous year)
Upload an updated map/sketch containing a delineation of the proposed treatment area(s). The map should include: date(s) of the delineation, areas delineated for treatment, name of the business or persons or both who conducted the delineation.	2025-05-06__Crow_Wing_Lake_CLP__Treatment_map_24_acres__CLP_rake_sample__CLP_growth_photo.pdf
Do you have any other comments about this application? (optional)	The gps coordinates have been provided in the 2024 from Dan Swanson's survey. The treatment notification has been sent out to the property owners by email, facebook and on the Crow Wing Lake Assoc. website.

Acknowledgement *(By the party who submitted the permit application)*

☒ I attest that:

- I possess the authority to undertake the work described in the application, or I am acting as a duly authorized agent, AND
- There are no easements or other restrictions on the land that would prohibit the proposed activities from being authorized under a permit, AND
- The information submitted and the statements made concerning this application are true and correct to the best of my knowledge.
- My application is complete and the submitted map represents the actual areas that are proposed for treatment.

PRINTED: 05/06/2025 at 12:59 PM



Spring Meeting at St. Mathias Bar on May 31, 2025



Crow Wing Lake Association

C

2025 Swimmer's Itch & Weed Treatment Authorization Forms



[Authorization Form](#) - Due May 1st!

In case it's hard to tell, it IS spring again on CWL!

That means it's time to send in your 2025 Weed Treatment Authorization Form. In order to qualify your lakeshore for the free swimmer's itch treatment, (along with invasive Curly Leaf Pondweed and nuisance weed, Sago Pond Weed) this form MUST be MAILED to our treatment vendor **NO LATER than May 1.**

If you don't return your signed authorization by the deadline, the DNR likely won't allow any treatment adjacent to your property. Also, if you want to pay for an additional Swimmer's Itch treatment, indicate this on the form and enclose a check payable directly to Central Minnesota Aquatics. The estimated dates of treatment are indicated on the form.

We apologize that our weed treatment vendor is unable to accept an electronic return of these forms...so please PRINT the form and return it by US MAIL to:

CENTRAL LAKES AQUATICS.
26735 Middle Cullen Road
Nisswa, MN 56468

Additionally, the Minnesota Department of Natural Resources requires us to publish the following "opt-out" notice to our members:

"April 29, 2025

Dear Crow Wing Lake Property Owner,

Please be advised that during May 12-16, 2025 or thereabout Central Minnesota Aquatics may treat limited areas of Crow Wing Lake for the control of curly-leaf pondweed. Treatment will be accomplished by using Aquathol K and or Tribune which are Minnesota DNR and EPA approved products.

If you do NOT want treatment to occur within 150 feet in front of your shoreline property on Crow Wing Lake you must notify Central Minnesota Aquatic, Inc. at 218 963-7345 prior to May 9, 2025. Thank you for your participation."

Central Minnesota Aquatics, Inc.

26735 Middle Cullen Road, Nisswa, MN 56468 (218) 963-7345

May 9, 2025

Mr. Rick Pederson
Crow Wing Lake Improvement District
2749 Chippewa Shores Road
Brainerd, MN 56401

RE: 2025 Curly-leaf Pondweed Treatment invoice

Dear Rick,

Please find this to be a Crow Wing Lake Improvement District invoice for treatment of curly-leaf pondweed.

May 8, 2025 Curly-leaf pondweed treatment of 24 acres: \$ 17,400.00

Balance Due: \$17,400.00

Thank you and please let me know if you have any questions.

Sincerely,

Ronald Duy, Jr.

Ronald Duy, Jr.

In addition to the Curly Leaf Pondweed treatment outlined above, 2 additional treatments were provided by the Lake Improvement District in 2025.

Swimmers Itch treatment was provided on July 2. As mentioned previously, due to lack of funding, our membership voted to discontinue future LID sponsored Swimmers Itch treatments. The membership was presented with 2 options for their own treatments:

1. Our approved contractor in 2026 (to be determined) could offer 1 or more treatments at a charge to individual property owners.
2. Individual property owners could secure their own DNR permit and treat their own properties as per the provisions of this permit.

A Small pondweed/Sago pondweed treatment was provided on July 7 around docks for members who returned a signed authorization form. Because this improves accessibility around the lake, it was determined that future LID sponsored treatments for these would be continued.

Central Minnesota Aquatics, Inc.

26735 Middle Cullen Road, Nisswa, MN 56468 (218) 963-7345

July 2, 2025

Mr. Rick Pederson
Crow Wing Lake Improvement District
2749 Chippewa Shores Road
Brainerd, MN 56401

Dear Rick,

Please find this to be the Crow Wing Lake Improvement District invoice for the following:

1). July 2, 2025 - Swimmers Itch treatments: \$ 5,922.00

Balance due: \$ 5,922.00

Thank you and please let me know if you have any questions.

Sincerely,

Ronald Duy, Jr.

Ronald Duy, Jr.

Central Minnesota Aquatics, Inc.

26735 Middle Cullen Road, Nisswa, MN 56468 (218) 963-7345

July 7, 2025

Mr. Rick Pederson
Crow Wing Lake Improvement District
2749 Chippewa Shores Road
Brainerd, MN 56401

Dear Rick,

Please find this to be the Crow Wing Lake Improvement District invoice for the following:

1). July 7, 2025 – Sago, small pondweed treatments: \$ 12,222.00

Balance due: \$ 12,222.00

Thank you and please let me know if you have any questions.

Sincerely,

Ronald Duy, Jr.

Ronald Duy, Jr.

As of the summer of 2025, the only AIS confirmed at Crow Wing Lake was Curly Leaf Pondweed.

[illegible]

MEMBERSHIP AND ELECTED OFFICERS

The LID membership consists of all separate property owners who own property that touches Crow Wing Lake. In 2025 this was 148 owners. Each property, regardless of size, has one annual assessment, which pays for LID activities.

Each owner has a vote on LID motions, such as approving budgets and assessments. Updates on LID actions are given at the Spring general meeting, with approval of budgets and assessments by attendees at the Fall meeting.

The LID Board consists of 2 elected officials, namely the President, and the Secretary/Treasurer.

The current serving officials are:

Kathleen Maloney Hermerding, President

Rick Pederson, Secretary/Treasurer

There are 3 appointed Board members who oversee and advise on the actions of the President and Secretary/ Treasurer. These meet on an “as needed” basis and receive regular updates from the elected officials. They are:

Chad Stadum

Lee Jordan

Rob Stern

FUTURE PLANS FOR CROW WING LAKE LID

Our short term goals for managing Crow Wing Lake are similar to last year and include the following:

- Continued treatment of existing invasive species such as curly leaf**
- Continued monitoring for zebra mussels and/or additional invasive species**
- Continued treatment of native plant species to improve navigation**
- Applying for any grants or funding sources that may assist in these efforts**
- Encourage phasing out of high polluting engines, such as 2 cycle outboard motors, to improve air and water quality**
- Encourage property owners in more eco-friendly landscaping, including reducing fertilizer and chemicals on lawns**

On a longer term, we continue to look into additional areas, such as:

-Follow water-shed projects such as the Mississippi River Brainerd One Watershed One Plan (1W1P) to improve the quality of Crow Wing Lake.

-Following studies to improve water quality, such as promoted by the Minnesota Aquatic Invasive Species Research Center. They are working on better treatment methods for zebra mussels, along with advanced testing that determine which bodies of water are infested. One interesting area is the reintroduction of native plants in lakes that have been overrun with invasive species in an effort to restore some balance.

-Promote Education for Property Owners to Avoid Over-Development. Over the last few years, just like other lakes in the Brainerd area, Crow Wing Lake has experienced rapid development. Vacant lots are built upon and existing properties have their modest dwellings torn down and the typical oversized lake mansion built in its place. We are on record with our opposition to Crow Wing County's variance process in allowing these oversized dwellings. In our opinion, this process is broken and contributes to decreasing water quality due to reduced set-backs, wetland development, and increased impervious surfaces. We find it to be hypocritical in that on one hand the County promotes water quality of our lakes and on the other hand seems to "rubber-stamp" approval of these outsized dwellings. It appears that the area lakes are being developed to death and the process needs to change.

-Climate Change. While we don't know all the implications of Global Climate Change, on the short term it seems to result in a shifting in the extremes of weather. If it rains, now it rains a lot more in a shorter period of time. This points out the importance of conforming to County regulations concerning set-backs and impervious surfaces. If it doesn't rain, the dry spell drags on longer than before. Ditto as far as temperature, the average temperatures haven't changed dramatically but the swings on the ends have become more extreme. All of these factors make managing our water quality through proper land use and development all the more important.