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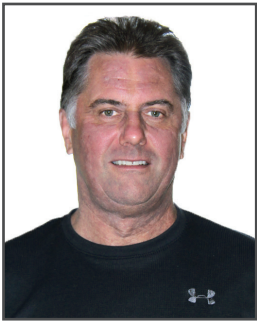
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President's Message | Round Lake

Mark Parrish | President

The Summer of 2020 will certainly be one for the record books! Who would have thought back in March that we would see record visitors as well as record sales of lakeshore real estate?

Once again for the third year in a row Lakes Restoration found no evidence of curly leaf pond weed in their annual spring survey. Lakes restoration reported that they have seen a year or two of zero growth on other lakes, but Round Lake was the first with three years of no growth. Because there was no need to expend funds for the treatment of curly leaf, the board decided not to assess property owners via their property taxes for the regular \$135 contribution to the round lake improvement district due to a sufficient fund balance for the year 2021 (see financial statement in this newsletter).

Last fall the board approved that an aquatic vegetative point intercept study of the lake be completed by RMB Environmental Laboratories of Detroit Lakes, Minnesota. The survey was done in July of this year. It consisted of creating a grid of points at all depths between 0 and 25 feet at 80-meter intervals. They used

a double-sided rake to collect a vegetation sample of one square meter at all the predetermined points. A report was produced which details all the native and non-native species found. The most exciting highlight of the report is that there were no invasive vegetative species found. The entire report can be seen on the association website at www.roundlakebrainerd.com.

The annual meeting was held virtually this year through a series of emails that were sent to all members who had provided us with their email address. Votes were taken and minutes were recorded. Hopefully next year we can have a regular in person annual meeting and picnic as in the past.

Lastly, Chris Christensen and Ray Richter have been doing water sampling and reporting to AW Research since 2016 and Chris as far back as 2012. We would like to thank them for their years of service to the association! Dick Crail and Kevin Cunningham have graciously agreed to take over the water sampling task. Dick has also taken over the job of keeping the association website up to date for us! The water sampling analysis as well as other pertinent association business is available to review on the website.





President's Message | North Long Lake

Bill Schmidt | President

Greetings to North Long Lake Association Members, Property Owners and Friends.

I look outside and I see all the changes "Mother Nature" is providing, leaves changing color and falling, squirrels gathering food for the winter, the singing of many birds is now quiet, fewer boats on the lake and the air is cooler.

We also have endured significant changes this past year. The impact of Covid-19 has caused us to change our behaviors. Most importantly, we had to cancel the annual meeting/picnic and present it via video technology. And we cancelled the youth water craft training. We hope to have both – as normal – next year. In addition, the board meets via zoom technology vs in person; adequate but not the same.

And we've seen a number of changes to our NLLA Board of Directors. Josh Duerr and Al Hansen have left the board; we are disappointed to see them leave.

I want to thank Al Hansen for his time on the board. Al's leadership abilities were greatly appreciated in managing the curly leaf program, water testing program, working with the DNR, helping at the annual meeting and picnic, and helping with the cameras. Thank you and many happy years ahead.

I also want to thank Josh for his time on the board. He always had a willing attitude and would help where

ever he could. His technology ability was greatly appreciated and will be missed. Josh thank you for your time and good luck to you and your family in the future.

On the bright side, we have three new board members to welcome: Alan Albrecht, Mike Herrmann, and Jim Weiss. Alan background was shared in an email in August. Jim's and Mikes are included in this newsletter. All three new board members have already made their presence known by participating in several activities.

The board has established their objectives for the coming year. The main focus will be in three areas:

- understanding and reducing excess vegetation growth (please see the article in this newsletter)
- maintaining water quality with AIS monitoring, and
- working with outside agencies that directly impact our lake.

The board cannot accomplish these activities without your help and greatly appreciates all of the time and efforts you have provided in the past. We missed seeing all of you at the annual meeting and hope that we can resume a more normal life next year.

Enjoy the rest of the fall and have a very pleasant winter wherever that may be. We look forward to seeing you next year.



Ending Hunger. Enriching Lives.

The Outreach Program of Brainerd Lakes is looking for volunteers to help package meals for families in need. You must be at least 16 years old and in good health. And you must wear a mask the entire time while packing.

For more information, contact Shawn Hansen, 218-232-3528 or email shawn at outreachprogrambla.org



By Pat Heinen

Home Sales Activity on Round and North Long Lakes

ROUND LAKE RESIDENTIAL SALES:

- 1/1/2020 – 9/27/2020 YTD
Pending sales: 4 with a list price range of \$525,000 - \$725,000.
Closed sales: 10 with a closed price range of \$285,000 - \$989,000.
- 1/1/2019 – 12/31/2019 Full Year
Closed sales: 7 with a closed price range of \$346,000 - \$865,000.

NORTH LONG LAKE RESIDENTIAL SALES:

- 1/1/2020 – 9/27/2020 YTD
Pending sales: 4 with a list price range of \$229,000 - 599,900.
Closed sales: 14 with a closed price range of \$137,500 - \$475,000.
- 1/1/2019 – 12/31/2019 Full Year
Closed sales: 21 with a closed price range of \$75,000 - \$587,000.



Loons of Round Lake

By Larry Stark

While 2020 has been a difficult year for us humans, the Loons of Round Lake thought it would be a good year to be productive. In late June my wife and I took a tour of the lake doing a Loon count. We were surprised to count five chicks and seven adults that day. I believe in the 20 plus years I have participated in the state of Minnesota Loon Watch that is the most chicks we have observed on Round Lake.

This year the Loons had a greater preference for natural nests than the Lake association nest platforms. The Loons on the Southeast corner did use the platform and were successful and hatched two chicks (one died shortly after hatching).

The pair on the Northeast corner of the lake once again chose to build a nest on floating Bulrushes. The nesting platform was near the natural nest but they would not take it. That was two years in a row they wouldn't use the nest platform after many years of using the platform. Fortunately there were no strong

southerly winds which would wash out the nest. The pair were successful parents and hatched two chicks in early June.

The west end pair which always uses a natural nest was also successful once again.

On a lake tour around mid August we counted four chicks with the adults much more scattered and not always near chicks. As I write this the adults have left for warmer places. The chicks won't leave until sometime shortly before freeze up.

If you are one of the volunteers who take care of a nesting platform on the lake, make sure it is on shore for the winter. Put it back out on the lake with nesting material on nest as soon as ice is out in the spring.

Have a good winter!!

Larry Stark





University of Minnesota Researcher Cathleen Lapadat smells a piece of bark from a Red Oak within Cedar Creek Ecosystem Science Reserve in Bethel, Minn. on Wednesday, Sept. 23. If a Red Oak is infected by Oak Wilt, the inner layers of bark have a "sweet" smell due to the fungal mats. Photo: Audrey Rauth

UMN researchers say invasive fungus that threatens oak trees is spreading

New research into oak wilt allows for better detection and treatment.

Becca Most | Reprinted with permission from the Minnesota Daily - mndaily.com

With the help of a new grant, a team of researchers at the University of Minnesota researchers are studying oak wilt, an invasive fungus that is threatening Minnesota's oak tree population.

Sometimes characterized by browning or golden leaves at the top of the tree and a dark bluish-gray discoloration in the bark, oak wilt kills thousands of trees each year, and the disease is present in about a third of oak habitats in Minnesota. Using new spectral technology, and backed by the Environment and Natural Resources Trust Fund, the team can better identify which trees are infected and analyze how they respond to the fungus.

Jeannine Cavender-Bares is a University researcher who has been studying oak trees in the Americas for the past 20 years.

Studying oak wilt in the past has been labor-intensive and expensive, and the fact that the fungus spreads mostly underground has made it nearly impossible to detect at a broader scale until now, she said.

Because the fungus spreads primarily by the tree's roots, oak wilt can be difficult to detect. Monitoring forest health by foot has been expensive and time consuming. But new technology like satellite imaging and spectral technology can analyze a tree's vitals even before it shows physical signs of sickness.

Using handheld devices, drones and airborne hyperspectral sensors, University researchers have been gathering the light reflecting off forest canopies. This light contains information about the species of tree, its physiological condition and health and the degree of stress it is under.

Cavender-Bares said this technology will give researchers an advantage. And with oak wilt, timing is everything.

“The whole key to treating it effectively is to find it quickly before it spreads to other trees,” she said. “Being able to detect where patches are emerging can give [forest] managers a leg up on knowing where to go to treat it.”

Oak trees make up a third of deciduous forests in the U.S. and are one of the most important tree lineages, said Gerard Sapes, a University researcher on the project. Not only do oaks store and filter carbon out of the atmosphere, oak trees are essential in preventing run-off, preserving habitat and even foster the economy through the export of lumber.

Without oaks, there are more greenhouse gasses in the atmosphere, which contributes to climate change and could have disastrous consequences, he said.

Oak wilt is highly contagious and spreads most commonly from infected trees to other oaks through a series of interlocking root systems below ground. In more advanced stages of infection, oaks generate spores that are then spread over longer distances by sap beetles.

Once infected, the fungus travels through water vessels in the tree’s trunk, causing the tree to block the vessels in order to prevent the infection from spreading. Some types of oak fare better than others. White oaks are able to delay the fungus for longer, but red oaks are especially susceptible to the disease and can die from oak wilt within a month. Too many blocked vessels will cause the tree to die from lack of water and nutrients.

Now, with the help of a new U.S. Forest Service grant, University researcher Jesús Pinto-Ledezma will be using satellite data to develop a software modeling system that will help the Department of Natural Resources track and detect oak wilt over larger areas. With this technology, people like forest rangers will be able to generate maps that predict where oak wilt will spread so they can get ahead of the curve, he said. Once a tree is sick, scientists can prevent the spread of

oak wilt by severing the root systems of infected trees and those around it with a vibratory plow. Other solutions include uprooting and removing the tree, or, in most expensive circumstances, treating the tree with a fungicidal treatment, which is time consuming and requires repeated application.

“Losing so many oaks will have lasting impacts on Minnesota wildlife, especially for the animals who rely on acorns as a food source and oak branches for nesting sites”

Anna Yang, a University graduate student on the project, is studying whether the fungus lingers in sites that have infected tree roots still remaining in the ground. She is also

looking into what plants grow in the space a removed oak tree leaves behind. Anecdotally, she has noticed a lot of invasive buckthorn, which can be worrying because buckthorn has few predators and often pushes out native plants.

Losing so many oaks will have lasting impacts on Minnesota wildlife, especially for the animals who rely on acorns as a food source and oak branches for nesting sites, said Val Cervenka, the forest health program consultant for the Minnesota DNR. Even Minnesotans who enjoy the aesthetics of forests will notice a change.

“We’re not in immediate danger of having all our oak trees lost to oak wilt,” she said. “But ... there are ways to control oak wilt so that we can snuff out those pockets of disease if they’re caught soon enough.”



Jackie Kottke

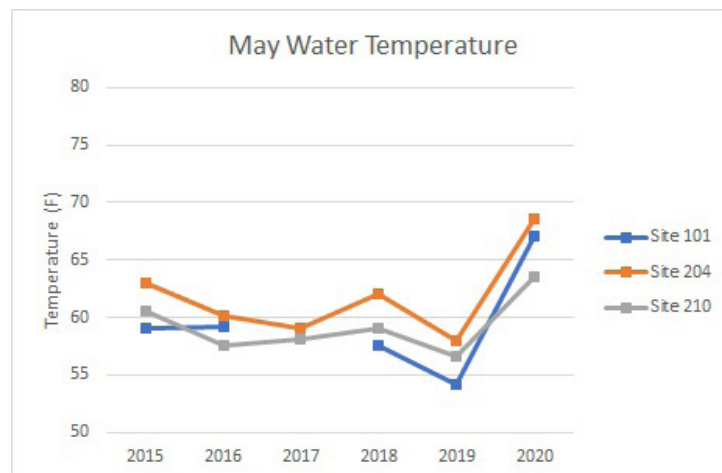
North Long Lake Water Quality Update

By: Sarah Fogderud, A.W. Research Laboratories, Inc.

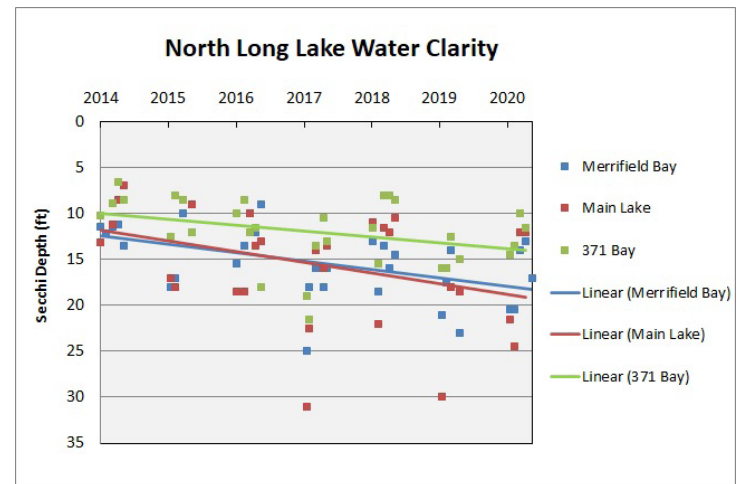
2020 has been an interesting and challenging year for all of us to say the least, and it was also a challenging year for weed growth in North Long Lake. Many of you observed a large increase in the aquatic vegetation growth in Merrifield Bay this summer which made much of that portion of the lake nearly impossible to navigate.

A vegetation survey of this area was completed in July and we identified 15 unique plant species, none of which are considered invasive. This part of the lake is naturally inclined to vegetation growth due to the rich mucky sediment and somewhat sheltered conditions; however, it is very likely that a variety of factors this year have contributed to the high amount of vegetation growth. During the survey we also observed large amounts of filamentous algae growing, indicating that there is an influx of phosphorus that is helping to feed the abundance of aquatic plants in this area. Some of the factors that likely contributed to the large amount of aquatic vegetation growth this summer include higher water temperatures, increasing water clarity, and more frequent large rain events.

The water temperature in Merrifield Bay (Site 101) was 67°F on May 28th, 10 degrees higher than the average May temperature measured from 2015-2019 (see graph). This warmer spring allowed many plants to get an earlier start resulting in more growth this year.



The water clarity throughout North Long Lake has been improving over the past several years as a result of zebra mussel activity (see graph). Zebra mussels are filter feeders removing large amounts of plankton from the water column. A single adult zebra mussel can filter up to 1 liter of water per day! Clearer water allows sunlight to penetrate deeper through the water, allowing more plants to grow.



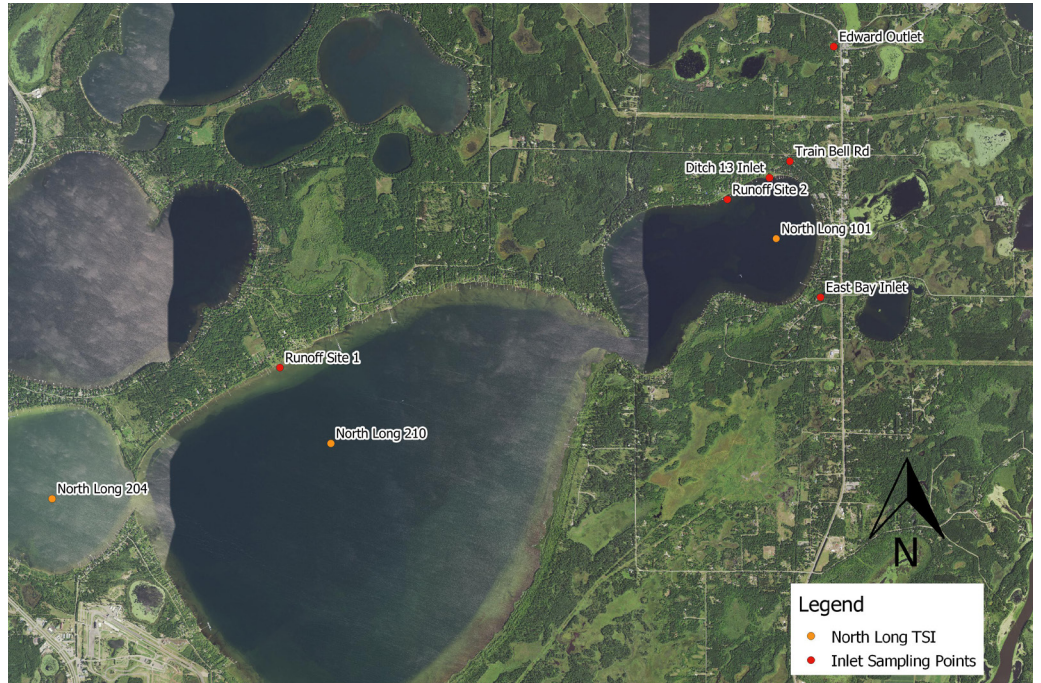
Finally, 2020 delivered more frequent heavy rain events than previous years. From May through September of 2020, the Brainerd Lakes Regional Airport measured 5 days with rainfall greater than 1 inch. By contrast, only 2 days in 2019, and 3 days each in 2018 and 2017 had rainfall greater than 1 inch. Why does this matter? Heavy rain events bring more nutrients into the lake in the form of runoff. When the rain comes down faster than water can infiltrate the ground, the remaining water washes across the land and into the lake. This runoff water picks up phosphorus from sediment, leaves, grass clippings, and other debris along the shoreline and brings it into the lake where it becomes food for aquatic plants and algae.

Preventing this runoff from reaching the lake is extremely important to preventing excess plant and algae growth. This can be accomplished by leaving natural shoreline buffers, installing rain barrels and rain gardens, and limiting the amount of impervious surfaces and turf grass on shoreline properties. Preventing stormwater runoff from reaching the lake is one

thing that all property owners can do to help mitigate the vegetation problems and keep the lake healthy for future generations.

A.W. Research Laboratories, Inc. monitors the water quality of North Long Lake annually by collecting water samples at 3 locations monthly from May through September. This monitoring shows that North Long has good water quality overall. However, the excess vegetation and algae growth indicates that there are some possible problems with the amount of phosphorus coming into the lake. To better understand the influence of phosphorus from streams and runoff, the North Long Lake Association has added several monitoring sites (see map). We are now checking for total phosphorus at 3 locations on Ditch 13, one location on another inlet to Merrifield Bay, and 2 sites for shoreline runoff

in the lake. We are in the process of analyzing the data from these additional samples and will provide more information on our findings in the coming months. The NLLA Board is also investigating possible sources coming via Ditch 13 and the inlet on the south side of Merrifield Bay from Sorenson Lake.





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Ojibwa Road By: Tim Bray, Crow Wing County Engineer

Crow Wing County reports that the entire five-mile County Road (CR) 115 corridor has been included in its five-year Highway Improvement Plan. The Ojibwa Road portion from CR 127 to the south junction of State Highway 371 is scheduled for 2023. The Nash-way Road portion will be constructed in 2024. Each section is expected to take a full construction season to complete.

The primary source of funding remains a combination of regular property tax and local option sales tax revenue. The use of special property tax assessments is not currently being considered. Crow Wing County has no recent history of using this method to fund county road improvement projects. Recent changes to the County road project cost share policy eliminates the need for Nisswa, Lake Edward Township and the First Assessment District to levy property tax assessments to fund this project.

The County has been preparing the detailed construction plans and are now 90% complete. The roadway has been specifically designed to minimize impacts to adjacent properties while balancing the need to improve roadside drainage and accommodations for pedestrians and bicyclists. Incorporating the use of concrete curb and gutter throughout the corridor has greatly reduced these impacts and the amount of new property that will be needed for the project.

Progress on the roadway design is approaching a point that exact dimensions can be determined for properties where right of way acquisition will be required. It

is expected that this work will be completed by end of this year and that by early next year the County will contact each of the affected property owners. Crow Wing County offers compensation for acquisition of private property and related impacts. These offers, and associated negotiations, are expected to begin in the Summer of 2021.

The County has received extensive feedback from residents about the desire to have Minnesota Power convert from overhead power cables to a buried electrical distribution system. The County is supportive of this conversion but has no authority to mandate it. Recent correspondence received from Minnesota Power states that it is their intent to place the lines underground but that they cannot completely commit yet.

The County has also received feedback from residents concerned about controlling the speed of vehicles after the project is complete. Based on this feedback, the proposed design includes the installation of at least four permanent electronic driver feedback signs to help control traffic speeds throughout the corridor.

The graphics on the next page show the typical roadway cross-sections that will be used throughout the corridor. Residents are encouraged to visit the CR 115 project website for a more detailed view of what is proposed in their area. www.crowwing115.com

Questions or comments can be directed to the County Engineer, Timothy Bray at 218-822-2684 or Tim.bray@crowwing.us

Winter Use of Your Septic System

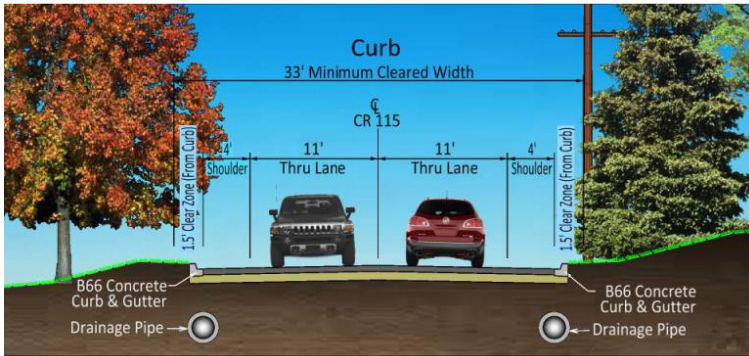
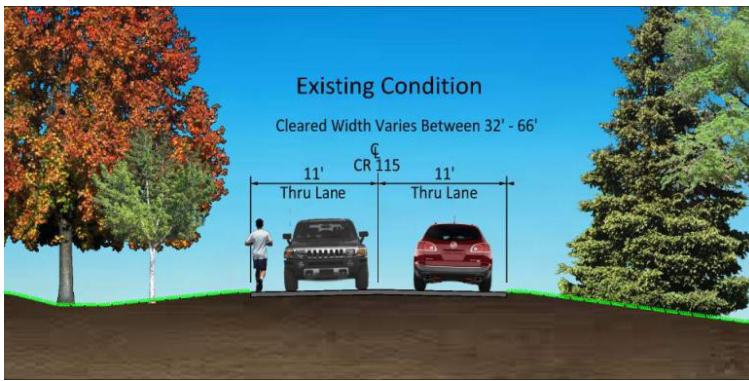
Some of us are full time, year round residents. As a rule, our septic systems are designed to work well all year round. Then there are some who are away – whether out of state or just not using their cabin – for the entire winter. According to the UMN Extension, your septic systems can handle that just fine as well.

But there is the potential of freezing. The most likely cause will be the combination of a lack of snow cover (or heavily compacted snow) and a lack of plant cover. To prevent this, place an 8 to 12 inch layer of mulch over the tank and pipes. Mother Nature has gifted us mulch in the form of leaves. But this mulch can also be straw, hay or any other loose material that does not compact. A *septic blanket* can also be used.

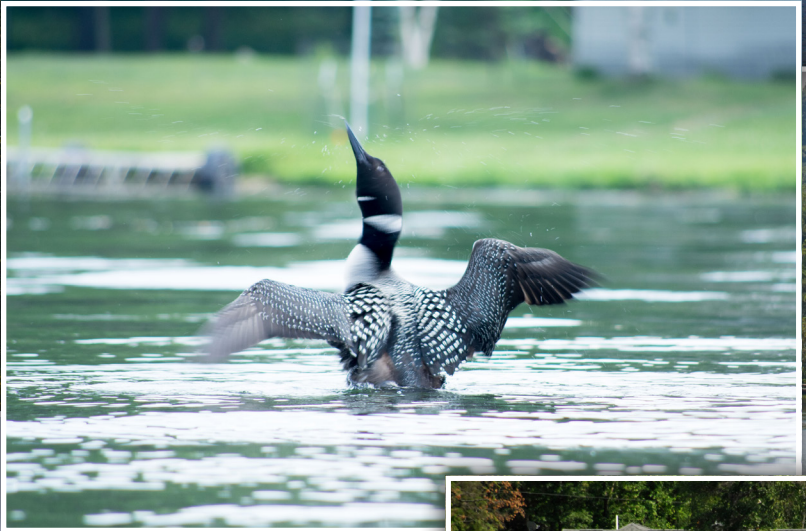
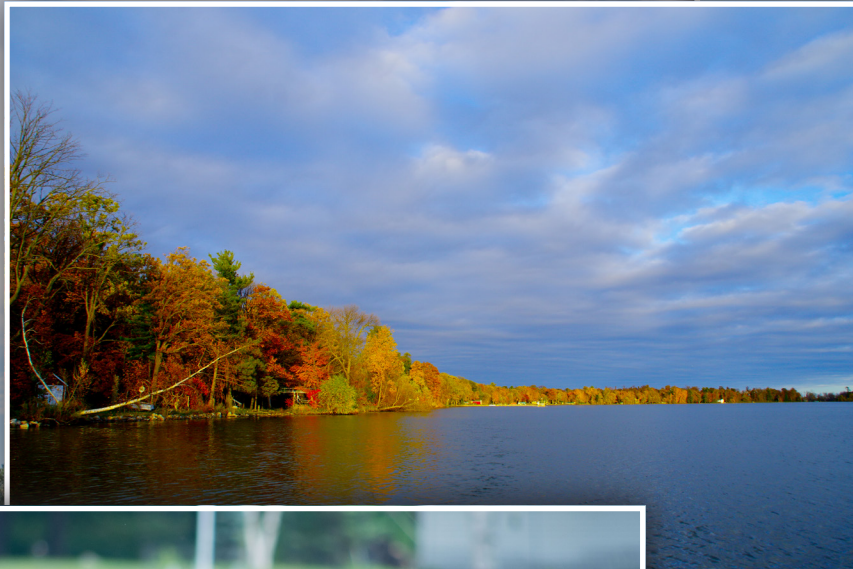
Regular use will help prevent freezing. But if you're going to be gone for the winter, it might be best to pump out the tank. What you want to avoid is having a full tank freeze over, thereby causing a backup when first used in the spring.

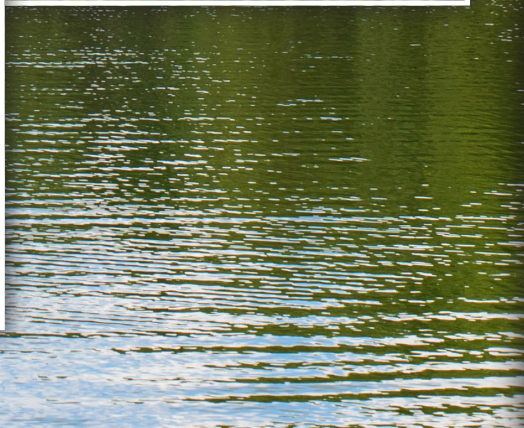
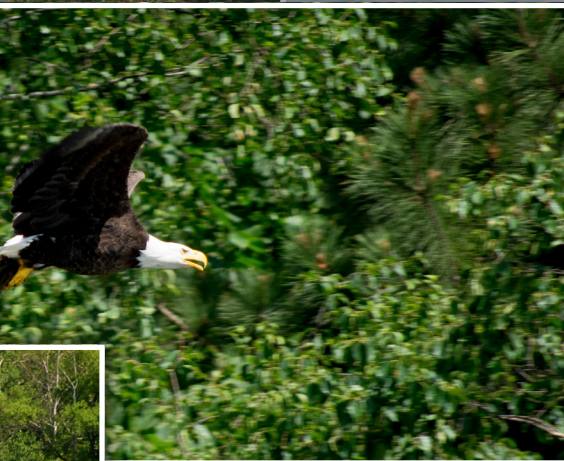
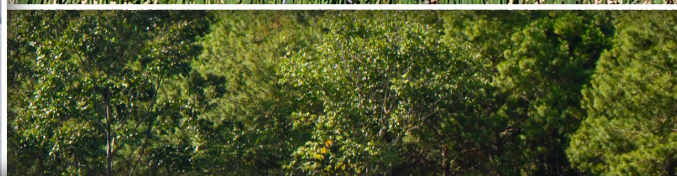
Drain pipes may freeze if you have a slow drip in a fixture. The deeper they're buried the less chance of freezing. But if not deep, the water may freeze over time, eventually blocking the drain pipe. Another potential problem area is the drain from a high-efficiency furnace. It's best not to drain that water into your septic. Another approach is an automatic condensate pump that will allow 1-2 gallons to collect, and then pump that out all at once.

If your tank does freeze, septic maintenance firms have steamers and high-pressure jetters to thaw out the tank. You can also wait for warmer weather. Longer term, the use of heat tape and tank heaters may help.



North Long Lake Photographs by Members





Natural, the “new” Alternative

Written by: Clayton Lenk



Imagine a place in time, central Minnesota at the turn of the 20th century. Pristine lakes, vast woodlands going right up to the water's edge, and fishing unparalleled in the lower 48. Now return to present day, where we see lakes declining in quality, fragmented forests cleared for development, rocks piled onto the shoreline, and an increase in invasive species. So what has changed with the way we see our lakes and shorelines? During the large boom of lake resorts during the mid-1900s, swimming areas needed to be constructed on many resort shorelines for visitors to use. Nice sand beaches with no vegetation to step on and get that “icky seaweed touching your feet” sensation. What happened as a result, is the impression that a rockered and orderly looking shoreline became the new “beautiful” way of lakeshore living. Replacing the trees, shrubs, flowers, and sedges that would have seen everywhere. Rock rip-rap is not a natural shoreline in this area of the state and is not for most of the state, excluding areas in the northcentral and northeast.

As a society, somewhere along the line a switch was flipped, where rocks on the shoreline meant beauty

instead of native grasses, flowers, sedges, and trees that used to dominate this landscape. This reduction in vegetation is one of the contributing factors to today's decline in water quality and increase of aquatic invasive species. Picture a rock you see in the yard that has been there for longer than a week, or even if you placed a rock in your yard and left it there for over a week. If you flipped it over, you would likely see bare soil, nothing can grow beneath a rock. When rock rip-rap is placed on the shoreline, oftentimes there is nothing behind the rock to protect the soil whether that be roots or even erosion control fabric. As the decades have progressed, so has boat motor power, recreational boating, and a reduction in shoreline protection. With those, comes the inevitable altering of shoreline. As increased wave action splashes into rip-rap, the soil under and between the rocks eventually get swept into the lake, leaving many rip-rap shorelines looking collapsed or in disarray. When the soil gets swept into the lake, with it goes the nutrients in the soil and can cause things like large areas of blue-green algae. One pound of excess



phosphorous into a lake is equivalent to 500 pounds of algae. The sediment being removed (depending on the time of year) can also affect spawning areas of fish and affect nest success.

So, what's the fix? Bringing back native and natural shorelines are a way to mediate the effects of the last century on our lakes. Natural shorelines have been proven to reduce sediment going into the lake, uptake excess nutrients before reaching the water, and are the best way to add tensile strength to the shoreline. To put it into perspective, plants like Big Bluestem have root structures that can extend to 12 feet or more. Whereas common yard grasses like Kentucky Bluegrass has a root structure of about two inches, and rocks have zero inches of root structure. This makes even "vegetated" shorelines that get mowed right up to the water's edge just as susceptible to erosion as rocky shorelines. Using native vegetation creates habitat for Minnesota wildlife and have better soil protection capabilities than their cultivated counterparts. Returning our shorelines to their natural native states is our best shot at increasing water quality, fishing quality, and protecting our properties. You pay taxes on it, might as well try to keep it out of the lake.

Are you willing to put your altered shoreline back to its native state? Contact your local soil and water conservation district to see how you can get your shoreline back to the way nature intended!

Contact: Clayton Lenk, Crow Wing Soil and Water Conservation District, 218-828-6197
Clayton@CWSWCD.org



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Highway 371 Litter Pickup

Our fall Highway 371 litter pickup was September 12th of this year. Six volunteers collected 14 bags, including one rather unusual item found. The volunteers were Gary Alderman, Sara Hight, Sandy and Allan Loney, Jim Weiss and Ral DuBois.

Turnout wasn't the greatest, so the area covered was a bit less this year. We hope the turnout to be better for the spring pickup, which will be May 15th. Please mark your calendars.



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Meet the New Round Lake Board Members



Ann Kalgren

Hello, my name is Ann Kalgren (maiden name deLambert). My husband and I purchased our Round Lake home in 2015. We closed on our home just in time

to experience the big storm! This year I moved from Lino Lakes, MN to Round Lake as a full-time resident. Although a recent full-timer, I am familiar with the Brainerd Lakes area as I spent the majority of my summers here since the 1960's at my family's cabin on Gull Lake. I have seen much change and growth in the area, both on land and water. It has been great to connect with past friends as well as make new friends.

I am retired and finding new activities to keep me busy, although it is more challenging in our current times. I enjoy boating, fishing, pickleball, golf, cross-country skiing, biking, hiking, volunteering and travel. On warm weather days you can find me on the lake.

My most recent accomplishment is learning to play Mah Jongg, which I am finding is quite popular here. Perhaps that will help me get through my first winter on Round Lake.

I look forward to serving and meeting all of you!



Dan Lee

Dan Lee is a recovering business executive and lawyer with over 30 years of experience. Dan and his wife Jennifer have been on Round Lake for the past ten years enjoying all that it has to offer from water sports to skiing and snowmobiling. They have also become Crow Wing County Master Gardeners and enjoy working on various gardening education projects in the county.

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ROUND LAKE IMPROVEMENT ASSOCIATION,

Membership Levels | Contributions Received 4/3/2020 thru 10/3/20

Owl \$25 - \$49.99

Baxter, Tim & Nancy
 Brouwers, Rodney & Janice
 Crail/Parker, Dick/Lynn
 Fisher, Scott & Sue
 Goers, Bill & Vicky
 Heinen, Nick & Pat
 Husby, Paul & Bethany
 Lofgren, Mona
 McGuire, Mary
 Ricke, Randy & Jeri

Jacks, Nancy
 Morain/Bonestroo, Nan & Jo
 Nadeau, Joseph & Sheila
 Newcomb, Nona
 Parrish, Mark & Paula
 Paycer, Al & Laura
 Radintz, Paul & Diane
 Rogers, Ted & Mary

Osprey \$75 - \$99.99

Baxter, Mark & Laurel
 Kjorlien, Marilyn
 Lusk, Steve & Kathy
 Rusnacko, Bob & Ruth

Eagle \$100 or more

Anderson, Tom
 Bahr, Dan & Christi
 Baker, Bill & Peg

Bell, Bud & Cindy
 Bickel, Lois
 Boettcher/Pesch, Jeff & Ann
 Bottemiller, Galen
 Bowe, Jim & Sue
 Brown, Danny & Kathy
 Burman, Jeff & Lou
 Carfrae, Steven & Joanne
 Carnahan, John & Cindy
 Cunningham, Bob & Mary
 Dalzell, Kent & Connie
 Davidge, Eric & Julie
 Etzell, Paul & Mary
 Goleblowski, Andy & Brigid
 Holmstrom, Marjorie

Just, John & Tanya
 Kruchten, Tom & Susan
 Lee, Dan & Jennifer
 Lofgren, Laurie
 McDermott, Mike & Tanya
 Pomerleau, Jean & Lisa
 Pritchett, Russell & Muriel
 Skogquist, Allen & Alycia
 Slupe, Berniece
 Trcka, Scott & Phyllis
 Veldman, Jeri
 Veldman, Mike & Deb
 Waagmeester, Terry & Vickie

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Round Lake Improvement District

For the Period of 1/1/2020 - 9/8/2020

Cash Balance as of 1/1/2020 \$165,038.14		DESCRIPTION
Revenues:	\$309.18	January Settlement
	\$1,131.16	July Settlement
Total Revenues	\$1,440.34	
Expenditures:	\$250.00	LID Annual Admin Fee
	\$2,002.00	MCIT Insurance
	\$215.00	Summer TSI Analysis AWR
	\$800.00	Curly Leaf Pondweed Survey
Total Expenditures:	\$3,267.00	
Cash Balance as of 9/8/2020 \$163,211.48		

Round Lake Association Account Balances

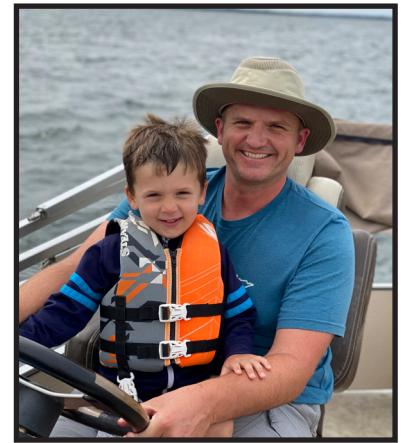
Account	6/30/2019 Balance	6/30/2020 Balance
Bank Accounts		
CD BlackRidge 043596	\$15,678.66	\$15,999.68
Checking	\$2,901.76	\$5,499.82
Savings	\$270.89	\$8,272.46
TOTAL Bank Accounts	\$18,851.31	\$29,771.96
Liability Accounts		
Accounts Payable	\$0.00	\$0.00
TOTAL Liability Accounts	\$0.00	\$0.00
OVERALL TOTAL	\$18,851.31	\$29,771.96

Banking Summary - Fiscal Year 2019-2020

Category	7/1/2019 - 6/30/2020	Category	7/1/2019 - 6/30/2020
Income		Expenses, Cont.	
Interest Inc	\$325.03	Mailings	\$446.08
Meat from Picnic	\$21.00	Misc	\$25.00
Membership Dues	\$12,155.00	Newsletter	\$130.83
TOTAL INCOME	\$12,501.03	Picnic/Annual Meeting	\$300.00
		Postage (Stamps,etc)	\$7.51
Expenses		Professional Fees	\$250.00
Buoys	\$365.32	TOTAL EXPENSES	\$1,580.38
Mailbox Fee	\$56.00		
		OVERALL TOTAL	\$10,920.65

North Long Lake Association's New Board Members

There have been many changes to our North Long Lake Association Board of Directors. As Bill noted in his President's Message, both Josh Duerr and Al Hanson have resigned from the board. Both Josh and Al have been valued members. Al has been a long standing board member, serving since 2013. We'll miss their contributions to board activities, but know that we'll still see them both around the lake.



Alan Albrecht was elected to the NLLA board in our July election. Alan, who lives on Merrifield Bay, has been on the lake part time since 2002. His background was featured in our August news email.

Two new board members were elected by the board to fill vacated spots: Jim Weiss and Mike Herrmann:

Jim Weiss. Jim and his wife Jan live at on Ojibwa Road on the main lake. They purchased their home three years ago and moved there to begin their retirement. Jim worked for Hormel Foods for 36 years as an industrial engineer. Jim tells us his interest in the association stems from his desire to learn about the lake and contribute where he can. He's attended the annual meeting since they moved in and looks forward to the opportunity to be a bigger part of the organization.

Mike Herrmann and his wife Cara established their place on North Long Lake in 2013. They now have 2 kids, Brielle 6, and Isaac 4 who will typically start asking on Tuesday or Wednesday of each week "What day are we leaving for the cabin?". Mike's interest in Minnesota lakes started as a child. Some of his greatest childhood memories were the weekends that his Grandparents would invite him up to their lake cabin - where he learned the beauty of Minnesota lakes and the joy of fishing, family, and relaxing. After growing up in that environment, he knew it was something he wanted his family to be able to enjoy someday. Mike looks forward to serving on the board and helping to achieve the goals and objectives of the lake association to ensure that future generations will be able to enjoy the lake as we do.

Thank you to Cozy Cabin Resort for allowing us to use their WI-FI for our Merrifield Bay access camera!

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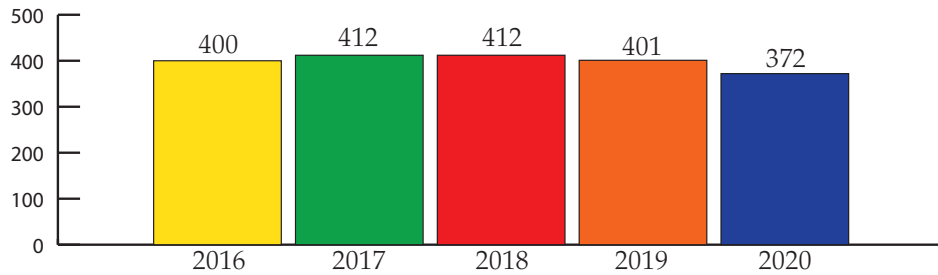
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North Long Lake MEMBERSHIP REPORT

By Jim Anderson, Treasurer



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 Armstrong, Dale & Bonita
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 Backlund, Mary
 Baier, Janice
 Bartels, Chuck & Donna
 Bauer, Randy & Cindy
 Bebeau, Muriel
 Bennett, Don & Mary Anne
 Berg, Richard & Debbie
 Berg, Steve
 Berning, Ralph & Sharry
 Bond, Cynthia (North Long Retreat)
 Burley, Robert & Jo Anne
 Busch, Darryl & Angela
 Bye, Brad & Pat
 Carey, Paul & Mary
 Cash, Craig & Jessie
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 Cronin, Frances & Patrick
 Dalbec, Brian & Barb
 Dale, Milton & Karen
 Davies, Trudy
 Dirks, Tim & Teresa
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 Dunivin, Nancy
 Elliott, Mike & Mary Jo
 Erickson, Richard & Mavis
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 Filipkowski, James & Bertha
 Fischer, Randy & Kay

Fisher, Brian & Debra
 Fortney, Paul & Katy
 Fritz, Julie
 Fuller, Gene & Jacquelyn
 Gapinski, Gary & Mary
 Gasik, Joseph & Patricia
 Genelin, Loren & Sue
 Gerrety, Tom & Anita
 Glende, Robert & Becky
 Golberg, Joyce
 Goldstein, Harris & Marijo
 Gonse, Don & Megan Diamond
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 Gregory, Gary & Diane
 Haecker, Mark
 Haglin, Tom & Ellen
 Hague, Robert & Margaret
 Halloran, Michael
 Halva Rob & Judy
 Hammer, LeAnne & Bob
 Hansen, Randy & Sheree
 Happ, Laverne
 Hartup, Willard
 Hastings, Wade & Karen
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 Herrmann, Mike & Cara
 Heyne, Leo & Darlene
 Hight, Sara
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 Holewa, Joetta
 Holmer, Steve & Brenda
 Hondo, Lynn & Kay
 Hradsky, Wes & Joan
 Jacobsen, Thomas
 Janey, Craig & Kim
 Janzen, Warren & Dianne
 Jensen, Andrew & Rebecca
 Jensen, Edward & Jolene
 Jensen, Robert & Linda
 Johnson, Greg & Mary
 Joyce, Pat & Nancy
 Junker, Donna
 Kasmirski, John

Kent, Derek & Amanda
 Kiefner, Linda
 Kiley, Michael & Janice
 Kirsch, Mark & Kimberly
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 Koopmeiners, Scott & Debra
 Krohn, Wes & Nicole
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 Ladwig, Bill & Julie
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 Lang, Colleen
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 Lemieux, Brian & Jacquelyn
 Lemieux, Ryan & Julie
 Lenz, Dorothy & Richard
 Lewis, Tom & Georgette
 Lindquist, June
 Loney Leann
 Loney, Al & Sandy
 Lowey, John & Sharon Berman
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 McDonald, John & Kristil
 McLain, Kenneth & Patricia
 McMenimem, Mike & Rebecca
 Mcshane, Brian & Bridget
 Mehr, Tom & Jacki
 Messing, Diane
 Meuwissen, Lynn
 Middaugh, Barbara
 Miller, Donald & Jolynn
 Miller, Geoffrey & Sharon
 Miller, Tom & Julie

Molin, Conrad & Marlene
 Moody, Roger & Karen
 Morgen, Jim & Velma
 Morris, John & Ardis
 Motz, Craig & Lisa
 Myers, Steven
 Nelson, Donna & Barbara Middaugh
 Newman, Dennis & Jean
 Newville, Greg & Jill
 Niccum, Paul & Sandra
 Nordstrom, Keith & Susan
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 Peterson, Tom & Le Ann
 Peterson, Wayne & Leesa
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 Plate, Paul & Sheryl
 Pluth, Patti
 Polaski, Neil & Shirley
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 Randahl, Greg
 Reuter, Jerry & Lois
 Reuvers, Gayle & Schulz, Chris
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 Ritter, Dale & Lori
 Roberts, Walter & Corinne
 Robertson, Michael & Gail
 Robinson, David & Sharon
 Roche, Kevin & Susan
 Woodwick

Rock, Carl & Linda
 Rodine, Duane & Darlene
 Rohrbacher, Keith & Jane
 Ross, Einar & Eloise
 Ross, Tim & Diane
 Ryan, William & Cynthia
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 Schmidt, Delbert & Nancy
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 Schultz, Steve & Julie
 Seubert, Dale
 Shaw, Margaret Ann, &
 Samson, Harvey
 Shawgo, Bob & Becky
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 Smith, Thomas & Kimberly
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 Thorson, Thor & Kimm
 Thune, Kent & Kathy
 Thunell, Bryce
 Thunell, Norman
 Thunell, Richard
 Topp, Wendell
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 Tuchscherer, Mike & Erika
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 Turcotte, Richard & Collette
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 Wennberg, Jon
 Wesch, Scott & Susan
 Whalen, Charles & Marnie
 Wicklund, Edsel & Blair
 Wikstrom, George
 Windjue, Heather & Rodney
 Wisocki, Trent
 Wodicka, Jeffrey & Julie
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 Yarmon, Pete & Jane

Yeager, Tom & Lora
 Young, Charles & Margaret
 Young, Rich & Marcia
 Zander, John & Sandra
 Zelenak, Bob & Diane
 Zuroski, Leo

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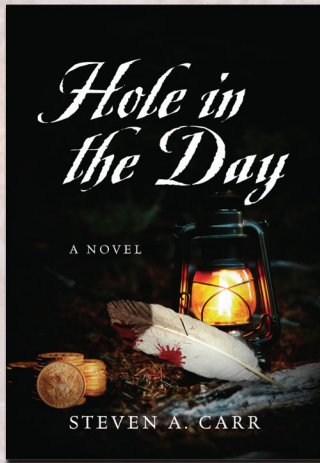
A&C Holdings
 Agness, Kathleen
 Alderman, Betty
 Alderman, Gary & Lynnette
 Andersen, Mary Lou & Dean
 Anderson, Nicholas & Tonia
 Anglin, Leigh & Marlene
 Becker, Steve & Claudia
 Bengen, Alan & Carol
 Berg, Thomas & Deborah
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 Burnham, David & Karen
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 Wynn-Pratt, Aimee Ellen
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NLA Statement of Financial Income & Expense | January - September 2020

Income	AIS Fund	General Fund	TOTAL
AIS 2020	9,280.00	0.00	9,280.00
Interest Inc	0.00	7.36	7.36
Membership 2020	0.00	12,950.00	12,950.00
Total Income	9,280.00	12,957.36	22,237.36
Gross Profit	9,280.00	12,957.36	22,237.36
Expense			
Cameras for Boat Ramps	4,520.81	0.00	4,520.81
Curly Leaft Treatment	6,371.82	0.00	6,371.82
Gifts & Donations	0.00	600.00	600.00
Insurance	0.00	1,000.00	1,000.00
Membership Drive Printing & Postage	0.00	1,112.45	1,112.45
Membership Dues	0.00	225.80	225.80
Minnesota Lakes and Rivers	0.00	500.00	500.00
Newsletter	0.00	296.69	296.69
Picnic Postcard	0.00	316.30	316.30
Post Office Box	0.00	56.00	56.00
Tax			
Property	0.00	14.00	14.00
Total Tax	0.00	14.00	14.00
Water Testing	0.00	3,294.60	3,294.60
Website	0.00	160.86	160.86
Total Expense	10,892.63	7,576.70	18,469.33
Net Income	-1,612.63	5,380.66	3,768.03



From local author Steven A. Carr

The quest for the Ojibwa treasure

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Balance Sheet By Class | as of September 30, 2020

	AIS Fund	Emergency Response Fund	General Fund	Unclassified	TOTAL
Assets					
Current Assets					
Checking/Savings					
NLLA Checking	1,175.22	50,000.00	38,500.25	0.00	89,675.47
Total Checking/Savings	1,175.22	50,000.00	38,500.25	0.00	89,675.47
Total Current Assets	1,175.22	50,000.00	38,500.25	0.00	89,675.47
Total Assets	<u>1,175.22</u>	<u>50,000.00</u>	<u>38,500.25</u>	<u>0.00</u>	<u>89,675.47</u>
Liabilities & Equity					
Equity					
32000 · Retained Earnings	2,787.85	50,000.00	33,119.59	0.00	85,907.44
Net Income	-1,612.63	0.00	5,380.66	0.00	3,768.03
Total Equity	1,175.22	50,000.00	38,500.25	0.00	89,675.47
Total Liabilities & Equity	<u>1,175.22</u>	<u>50,000.00</u>	<u>38,500.25</u>	<u>0.00</u>	<u>89,675.47</u>



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