



www.bigpinelake-crosslake.com

**Big Pine Lake Association Annual Meeting
August 15, 2015, 10 AM - Noon
Crosslake Community Center**

Directors Present: Dennis Bengtson, President; Richard Rammer, Vice President; Tom Veeninga, Treasurer; Terri Rammer, Secretary; Ken Ormsbee, Director of BPLA Communications and Finance; Bill Korchik, Director of Social Events and Marketing

Directors Absent: One open position

9:30-10 Welcome attendees, check in to update personal information, hand each family an agenda and informational packet, pay dues and accept new members. Attendees welcome to refreshments provided by BPLA.

10:10 a.m. Dennis Bengtson, BPLA President, called to the meeting to order and reviewed the agenda with the audience.

2015 BIG PINE LAKE ASSOCIATION ANNUAL MEETING

AGENDA

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| Welcome & Introduction of Directors | Dennis Bengtson |
| Review of Agenda | Dennis |
| Introduction of Guest Speaker and Topic | Terri Rammer |
| Landsburg Landscape Presentation: Shoreline Restoration | Jaci Forsberg |
| Brief coffee/restroom break | |
| Business Meeting Call to Order | Dennis |
| Approval of Minutes – 2014 Annual Meeting | Terri |
| Annual Treasurer's Report | Tom Veeninga |
| - Income and Expenses | |
| - Account Balances | |
| - 2015 Membership status | |
| - New Membership dates: May 1 through April 30 | |
| Social Activities Events and Plans | Bill Korchik |
| - Coffee & Conversation | |

- Family Fishing Tournaments
- Future Events Plans and Feedback

BPLA Communications Ken Ormsbee

- Email (Newsletters, Invitations, Alerts, etc.)
- Signs (Events, Directions, etc.)
- Web site (By Laws, Minutes, Officers, Social Plans, Events, etc.)

Environmental Mosquito Management Program Ken

Lake and Dam Updates Dennis

- Lake Level Minnesota Program
- Rock Dam Elevation Restoration Project
- Dam Replacement Initiative

Election of Directors Richard Rammer

- Positions open for election
- Terms and Responsibilities
- Nominations
- Voting by BPLA paid members (only)
- Election Results

Q's & A's and Closing Comments Dennis

Adjournment

Board of Directors Meeting to elect 2015-2016 Officers Directors

Terri Rammer introduced Jaci Forsberg from Landsburg Landscape.

Jaci Forsberg is the perennial manager at Landsburg Nursery and has been there for 15 years. She brought in examples of plants native to MN to show us. She brought some hand outs and had a presentation to show us on the screen and one of the handouts had a list of plants for our area and the different zones. "Lakescaping", as Jaci calls it, for a healthier habitat is to prevent run off and to protect the lake's complex ecosystem that sustains fish and wildlife and protects the entire lake. Native vegetation along the shore acts as a buffer zone, intercepting nutrients (phosphorus) and reduces runoff, erosion, and sedimentation. Plants provide food and shelter for ducks, songbirds, and other animals while reducing problems caused by Canada geese. Tall plants like bulrush and cattails can reduce the energy of wave action to minimize erosion and help maintain water quality. Aesthetically, you have to choose the right type of plants, you have to change your mind set. Not all native plants have flowers, but are good buffers and provide privacy. Maintenance cost and time depend on the area and the first few years you have more maintenance to keep invasive weeds out of the planted area. In the past there was a lot of rip rap (large rocks), timbers, etc. used along the shoreline and now the DNR would like more natural buffer zones to save and help our lake. Jaci did explain what can and cannot be done with and without a permit from the DNR. To create a buffer zone, you can use cultivated and native species of plants. There are some grants available to do this but most of the grants require the use of native plants. Switchgrass and prairie cordgrass roots can go down to 4-5 feet and they are great for stabilizing the shoreline to prevent erosion and also prevent ice berms. Native plants are more sustainable because they can tolerate the cold, deer usually do not eat them, they require less maintenance and they create habitat for birds and butterflies.

Planning your lakescaping area: First of all, check with the DNR on what you can and cannot do and ask if they are offering any grants (although grants may require the use of specific plants). Check your planting area for sunlight, shade

and the water level or water content so you can pick the right plants for the right spot. You may want to do it in stages, depending on your budget, and then you have to prepare the site by removing any invasive weeds or undesirable plants. Sometimes you might have to use mulch or straw to prevent weeds and to keep your plants moist. Also, if the area is steep you might have to use an erosion blanket.

Questions: Jim Perske asked in a previous slide there was something mentioned about geese do not liking a buffer zone? Jaci responded: Geese like a well-manicured lawns but they do not like tall grasses to go through because they think there might be an unseen predator on the other side. Someone asked about the phosphorus level being so high on our lake is it because of the Whitefish chain using the wrong fertilizers. Jaci responded: It could be if they are using phosphorus fertilizer they shouldn't be when living on the lake. On bags of fertilizer, the middle number shown for chemical composition should be zero when buying fertilizer – that means no phosphorus. Steve Rozek responded also to keep your fire pits away from the shoreline because the ashes are high in phosphorus. Also, septic systems should be kept updated. Dennis Bengtson asked if Landsburg would come out and give a consultation on an area and help plan your buffer area. Jaci responded: Yes they offer this service and would be glad to help anyone with this and they five designers on hand. Rick Carlsten asked since he does not live on the lake but across the road from the lake should he still use phosphorus free fertilizer? Jaci responded yes, because even the back lots will still have run off and it ends up in the water table which eventually ends up in the lake. Dennis Bengtson mentioned that our lake has considerable water level fluctuation and wondered if some of the plants will survive if they are submerge for awhile? Jaci said that there are such a variety of plants that are able to conform to all types of soils and moisture content which is why it's a good idea to do your research and ask questions before planting so pick the right plant for the right spot. Dennis Bengtson also asked if there were any grants or discounts available to clients in this area. Jaci said to check with your DNR and your county, there are different programs for each area. Dennis Bengtson also asked if Landsburg Nursery would provide a mild discount or other benefits to members of our lake association if we listed Landsburg on our website. Jaci's reply was that we would have to discuss that with John Landsburg but she has known Landsburg to do business with several associations in the past.

Coffee Break

Business Meeting Called to Order at 10:55 AM

Approval of 2014 Annual Meeting Minutes – Terri Rammer, Secretary, informed everybody that the 2014 Annual Meeting minutes have been available on our web site for many months and acknowledged that they were rather lengthy to inform members who missed the meeting. She asked if there were any questions or concerns regarding the minutes.

Dennis Bengtson motion 1st to approve the minutes as shown on the website and Tom Veeninga 2nd. All in favor said Aye and No Nays

Treasurer's Report – Tom Veeninga reviewed the Financial Report which was included in the handout package (see attachments below). The checking account balance as of July 31, 2015 was \$7,453.34 and the SSD balance was \$31,802.99. Tom highlighted each of the major cost items. He also explained that BPLA cannot unilaterally spend the SSD funds. Although the sole purpose of the SSD account is to pay for maintenance on our rock dam, approval of the County Board of Commissioners is required for any repair contracts. Questions: Amy Corneya asked what expenses were incurred for the fishing tournament. The expenses were port-a-potty rent and purchases of trophies, plaques, flyers and notification signs.

Motion to approve the treasurer's report – Jim Heurung motion 1st and Ken Ormsbee 2nd motion. All in favor said Aye and No Nays.

Dennis Bengtson stated that we always try to follow the BPLA By-Laws (as shown on our web site) which require us to apply Robert's Rules of Order in all of our Board and Annual meetings. We treat the association with respect as a business and try to follow protocol, although we may not dot every "i" or cross every "t". We have a Board of Directors meeting every month during the Spring, Summer, and Fall and we record every meeting with a tape and written minutes. We review the minutes as a team so it's not one person's opinion, in fact, we try to do all our business as a total team with individual leadership responsibilities. If we meet with outside agencies, like the County Engineers, we also record the meeting and share the minutes with them.

Social Activities & Marketing – Bill Korchik informed every one that there are 2015 Memberships Forms located at the back of the room. He asked that all members please inform or remind their non-member neighbors that there are increasing benefits to being a member of the BPLA. Our web site address is at the bottom of the form, so they can check out the social event dates and times. Other lake associations have boat parades, coffee meet and greet, garage sales, fishing contest and clean up the road side events. We want to have cohesiveness and create a small community to get to know your lake neighbor. We sent out a questionnaire in early Spring to inquire about what events property owners would like to see. This 4th of July we decided to have a family fishing tournament and it was located at Bill & Pam O'Brien's and also Jim & Sue Heurung's neighboring property. The fishing tournament went very well, but we need more volunteers to make these social events as successful and enjoyable as they can be. Bill and Anne Korchik made a volunteer form on which you can list your e-mail address and your phone number if you would like to help. The fishing tournament had over 120 people attend, although not everyone fished. We awarded many nice prizes, including 12 fishing rod and reel sets to the tournament winners, plus trophies to the top three, plaques to 9 other winners and **TONS** of door prizes. We need your input and more volunteers to pull off more events to create memories on the lake. Bill O'Brien submitted information and pictures taken of our fishing tournament to the The Northland Press newspaper. They published our story in the July 14th paper and had pictures of our 12 year old fisherman who took first place, plus other lake residents with their catch of the day and door prizes. Bill again stressed that we need more volunteers to plan and support social events to make living on Big Pine Lake more exciting for residents and create more memories for our kids and grandkids. One of the concerns that were brought up was that we probably should be following the DNR limit when it comes to total weight of the entire catch. We suggested to all of the fishing participants that day that we believe in catch and release and we would leave it up to their discretion. Jill Hughes also raised a concern about catching too many fish and going over the limit of one species of fish. Dennis Bengtson mentioned again that we need everyone to think about volunteering and participating on the social committee to bring up ideas and concerns to make each event run smoothly. We already have some ideas for new events and next year there will be many helpful improvements before the next fishing tournament takes place.

BPLA Communications & Finance - Ken Ormsbee is in charge of the BPLA web site and brought up the cost of the mailing for the Spring letter and information about signing up for the mosquito spraying for 2015. The past and present newsletters are posted on the web site and we e-mailed everyone that we have an e-mail address for and that is why it is so important to give us your e-mail address. Ken checks the web site regularly for comments left by BPLA residences with concerns or mosquito spraying questions and that is why an e-mail address is so much faster and cheaper communication. We also communicate with the signage for special events and our annual meetings, so our communication will still continue with e-mails, web-site and signage. Ken mentioned that he manages the mosquito spraying for the season and the cost for the season per property for a BPLA member was \$529.03 and a non-member \$539.03. We have 25 residences participating this year and Clarke has kept the same cost for roughly five years now and they were the best deal out of two other vendors. Ken would like any feedback positive or negative and the reason why Clarke gives us a good deal is because the lake association manages the money, which in returns reduces their administrative paper work for them.

Dam & Lake Updates – Dennis Bengtson explained that we now participate in the official DNR MN lake level program with their official, calibrated gauge which was installed April 29, 2015, for lake elevation measuring and reporting. Although there are over 10,000 lake in Minnesota, the Lake Level Minnesota program is limited to 1,050 participants because a survey crew has to come out every Spring to install and calibrate the gauges to ensure accurate elevation measurements. Dennis applied for the program in 2013 and was told by the area hydrologist that they would be coming through to install our gauge in mid-May, however, we were bypassed by the survey crew as they worked from south to north. So, he made and installed his own gauge on April 19, 2014. On May 30, the Assistant Area Hydrologist provided a calibration elevation which was applied to all daily measurements through the end of September. That 2014 elevation data has been accepted by the DNR and is now in their data base which you can see using the MN DNR Lake Finder online program. Just search for Pine Lake, Crow Wing County, Crosslake and it should bring up the data elevations chart. Dennis takes lake elevation measurements daily and submits them monthly to Sandy Fecth in St. Paul. This data has been valuable as hard evidence of our widely fluctuating lake elevations for last year's Planning Study. SEH Consulting Engineers were given this data to validate the hydraulic model of our lake they used to evaluate their dam design options. Unfortunately, by the time we got 41 days of data, they were already passed this part of their consulting work and they didn't want to go back and redo this. Even though they declined to use our initial data, we have that data and much more to use for the detailed design of a new dam. Another valuable use of our lake elevation data from last year and this year has been to justify the need for restoring our dam to its original permitted elevations. We have been able to clearly show that our daily lake elevation is directly correlated to the outflow of Crosslake's COE Pine River Dam in Crosslake. We have used the outflow data from the COE's dam and our daily measurements of our lake elevations to plot the top of dam performance as an empirical linear equation. If we know the outflow of the COE dam, we can closely determine the elevation of our lake because it's that tightly correlated. This is extremely important for the hydraulic model testing of dam designs, but it also gives us a benchmark of the current dam's performance so when we do a repair or restoration of dam elevations, we will be able to see and measure the change in the dam's performance characteristics. By the end of this summer, we expect to see a great reduction in low water conditions. We are also able to take the same data and see how the spillway is performing. When there is high inflow from the Pine River, we want the top of the dam to flush it rapidly down river so our lake elevation doesn't go too high, but when the inflow is low, we want the spillway to act like a small drain to keep us closer to the minimum desired elevation. Today, our lake elevation is 16" below the minimum that works best for all of us. We requested a meeting with the County Engineer, Tim Bray, and the Assistant County Engineer, Rob Hall, on June 11, 2015 to explain an error in the original DNR permit, show them our lake elevation data and explain our concerns about low water conditions due to dam erosion. There was no argument and no debate, they were in agreement. Dennis went on to explain that an unfortunate thing happened that in the original DNR permit in 1970 there was a transcription error, there were three numbers specific elevation that the DNR approved, in the general drawings, two numbers were correct and the other one was not. Unfortunately the wrong number was the top of the dam elevation which is a key element to our lake level. In 1970, our rock dam was built to the original drawings with a top of dam elevation of 1197.6 ft. above sea level but the County has used the incorrect top of dam elevation of 1196.9' for every repair action since so, even when the dam was repaired, it was still 8.4" lower than it was designed and permitted to be. Because Dennis discovered this, he discussed it with the County surveyors on August 6, 2014, when they last surveyed the dam. They admitted that they had long been puzzled about that 0.7' (8.4") error but did not know it came from the summary description of the original permit instead of the construction drawings. The DNR and the County now both agree that the error has been perpetuated since the beginning and are willing to correct it (see the survey results graph in the package showing the current versus correct elevations). Dennis and Richard have been observing and photographing specific dock locations all around the lake for the past three years to see who has water and who doesn't. Empirically, we were able to establish that at an elevation of 1197.55', everyone has a usable water level at their dock so we have established that as our minimum desired lake elevation. Since June 19th 2015, we have been below that minimum desired lake level, which is completely unnecessary and unacceptable. We need to solve our low lake water elevation problem. There is no reason why we should have this because the COE

dam releases a minimum 33cf/s so we have the beautiful situation where we always have a guaranteed flow coming into our lake. Our rock dam must be restored to the proper top of dam elevation and the spillway has to be restored to its correct elevation, size and configuration to solve our low water problems. We convinced the County to put out bids to eight excavating companies to repair our dam to its correct elevations. Dennis told everybody to look at the plan and profile drawing in the handout (**see below**). Our dam has kept getting longer and longer because of multiple erosion repairs to the East end. That is actually good because the longer the dam, the more high water it can flush without raising our lake levels too high. The spillway shown on the top line is in its proper shape and the other line shows that the current spillway is wider and lower, which is causing our current low water elevations, the top of dam elevation on the west end is a foot lower than it should be. Part of the problem is erosion, rocks tumbling down stream during high water, but also theft of rocks by visitors to the dam. The east side is showing some erosion but also some settling due to leakage and undercutting. However, instead of spending \$70,000 to \$100,000 to completely rebuild the east end, we are going to simply restore the dam to its proper elevation until we can replace the dam with a more permanent structure. We have convinced the County that we need to restore the dam to its proper top elevation and to reconfigure the spillway to its proper width as well, since the current spillway is twice the width and depth as it should be. Dennis attended the BOC meeting on Tuesday, August 11, 2015, where the County Commissioners unanimously approved a motion to award the dam restoration contract to Holmwig Excavating who submitted the lowest bid out of five bids at \$10,270.00. Brad Holmwig has made repairs on our dam in the past and he is able to start the repair work quickly once he is given the green light by the County. He is also going to give the County a formal bid for using crushed granite instead of Class III rip rap which has been used in the past. The crushed rock is rougher, compacts better and should resist being tumbled downstream from the force of running water. The incremental cost of crushed rock will be added to the winning bid and is estimated to be around \$3,500.00. It is a little bit more expensive than Class III rip rap, but the total cost is still lower than the second lowest bid and we think this is a great investment. We know how poorly round rock performs on the top of our dam, so we want to try crushed rock put on top to hopefully reduce the erosion problems. The total area of the 14 lakes in the Whitefish Chain is 36 times the area of Big Pine Lake, so if the pool elevation on the Whitefish is lowered just one inch, we get the equivalent of 36 inches of water coming into our lake from the Pine River. That is a lot of water to go over our rock dam. If it comes in too quickly, it is possible that it could blow out our dam again. We are not expecting the restoration project to solve all of our problems, but it should fix the erosion and greatly reduce our exposure to low water conditions. It may also reduce pilferage by switching to crushed rock. Questions: Is there something wrong with our spillway? Answer: Yes, it is both too wide and too low due to erosion but the restoration project is intended to fix it. The 40' x 18" fish passage culvert was destroyed years ago and there is currently no fish passage which makes the DNR nervous. Richard Rammer mentioned that during a previous repair, three jersey barriers were placed on the East end to reinforce it. These are the concrete barriers that you see on the highway medians to protect the construction crews. They probably will not move but there is some water leaking through that area. Much of the east end of the dam sounds hollow with water running under the large boulders. Ken Ormsbee mentioned that Crow Wing County went out and got a single bid in May but they discovered that they needed to get at least two to use SSD funds. Dennis mentioned that we have agreed to reimburse the County Engineers for their time and expenses on the repair project which should be less than \$1,000.00. Richard Beck asked how much the SSD funds bring in? Answer: There are 102 lake front properties and each pays \$200.00 a year, so just over \$20,000 annually. Someone also asked if there would be a possibility of increasing that? Answer: The Board has discussed that, but we first want to see if the repair works. If we have a catastrophic blow out next spring, then we may have to have further discussions. Even after this restoration project we will still have at least \$15,000 in the SSD account. What we want to do is get a more reliable structure in place and the meeting last year was all about that.

Regarding the Permanent Dam: There was a question last year regarding a new dam as to what the next step would be. When Rob Hall, Assistant County Engineer, answered, he said "**we**" have to start looking for funding for a detailed design. When I (Dennis) left that meeting my understanding was that "**we**" meant the County and the consulting firm. The County unintentionally gave us the wrong impression, because the word "**we**" in Rob Hall's statement actually

meant that the BPLA has to look for funding for the detailed design of a new dam. Unfortunately, the BPLA cannot apply for the grants. The county, city or the state are the only agencies that can apply for and receive available grants. We did not know any of this so nothing was done over the winter. When we met with Tim Bray, County Engineer, and Rob Hall, Assistant County Engineer, on June 11, 2015 we told them that we needed authority from the County to do this funding search. So Tim drafted a standing letter of support from him to BPLA which the BOC also approved on August 11. The letter effectively says that Crow Wing County will act as BPLA's fiscal agent or co-applicant for applying for funding. We have not received the letter as of yet, but as soon as we do, we can move forward and start pursuing funds. Ken Ormsbee noted that since the Planning Study last year, Dennis has actually made some very important progress toward the detailed design, like the lake elevation charts which are extremely valuable and contain data which is critical for applying for grants. Ken also has considerable experience in applying for government grants which we hope to leverage. This winter we will start to apply for grants and this data will provide an empirical model for funding requests. In the meantime, Dennis has also used his data to support the request for restoring correct dam elevations. The County received five bids from five contractors which resulted in a hard bid for the repair that was nearly \$15,000 lower than the original estimate. Steve Rozek (past Board President) mentioned he knows what is like, that it is a trying process and nobody does anything unless you (Dennis) do anything like you are doing so keep pursuing the process. Steve Rozek requested and that when the restoration of the dam is finished, he would like the contractor to back drag the access roadway to fill in the major pot holes and grooves made by trucks and heavy equipment. In the past year, he paid to add some Class V aggregate to make it a smoother driveway. Dennis will make sure that request is passed on to the contractor to perform when he concludes the restoration project.

Election of Directors - Richard Rammer announced we have 7 board members and 4 board members are up for reelection and these 4 nominated themselves for re-election, but we also have one open position. We have ballots that we handed out to members only to vote for 4 board members and we have open up the floor for anybody that would like to run. You can nominate friends, neighbors. Richard Rammer would like to nominate Richard Beck, Richard Beck declined but may possibly run next year when he is retired and after surgery on his hip, and we accepted his decline. Richard Rammer asked if there was anybody else. The position is for being on the board for 2 years and after the election the board members will decide which position they would prefer. The Directors elected will be the top four nominees that get the most votes. Steve Rozek decided to become a nominee from floor. Every member can only vote for four candidates, the fifth vote recipient will be appointed to the Board to serve the remaining year of a vacant Board position. So if we only have five nominees, four will be elected to two year terms and one will be appointed for a one year term, effectively filling all open Board positions. Terri Rammer collected the ballots and recorded the count on the white board and Richard Rammer announced that the current Board members were re-elected and Steve Rozek filled the fifth position.

Dennis suggested that we have a lot of fisherman on the lake and he was wondering if anybody would like us to pursue a stocking the lake with fish in the future. Steve Rozek has stocked the lake in previous years. Someone mentioned that we have four Cormorants (black bird) looks like a loon but it is not and it eats tons of fish.

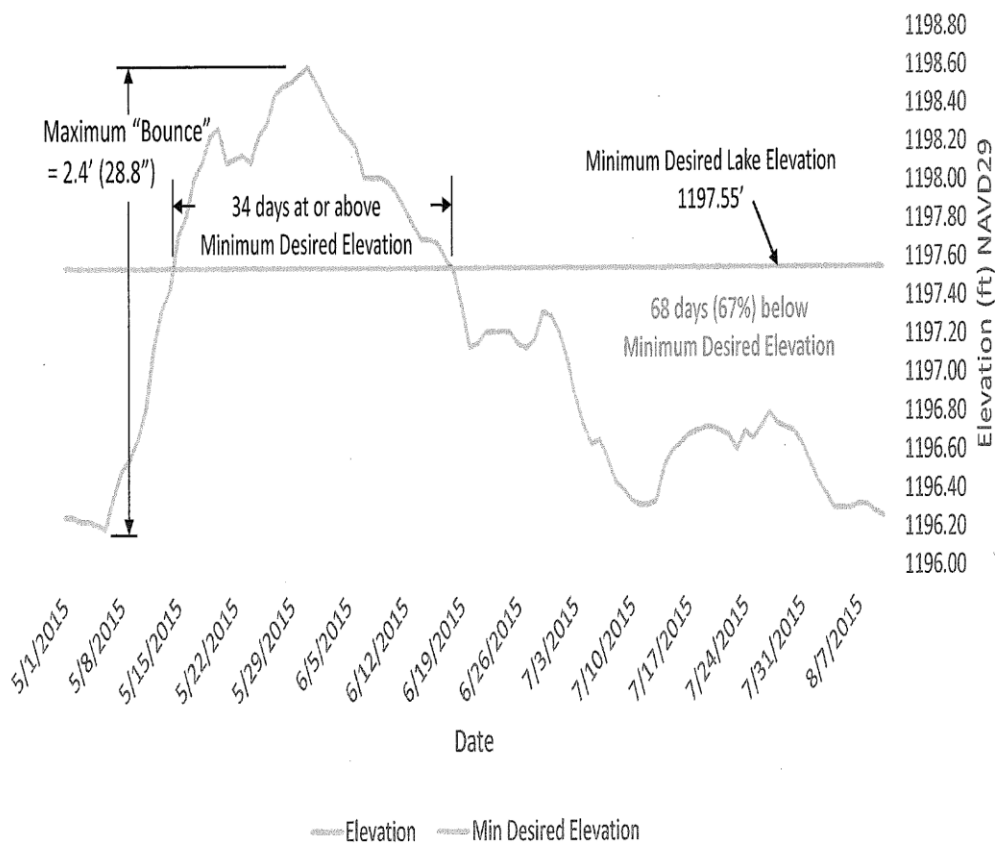
Dennis asked that everyone please encourage their neighbors to become BPLA members because there is strength in numbers and thanked everyone again for coming.

Meeting adjourn 12:15 PM

Attachments below:

Between May 1 and Aug 10, Big Pine Lake Elevations have been below the minimum desired elevation 2/3 (67%) of the time. Restoration of the original elevations and spillway will fix our low water problem and keep our lake usable all summer long.

Daily Big Pine Lake Elevations (ft) May 1 – Aug 10



2014 – 2015 Big Pine Lake Association Highlights

- Three departing Board officers, Dave and Nancy Rudberg and Bill O'Brien, were recognized with engraved appreciation plaques for their dedication and years of service on the BPLA Board.
- Two new Directors, Bill Korchik and Pat Zulkosky, were elected and Richard Rammer was re-elected to the Board, all for two-year terms.
- The new Board of Directors elected officers for 2014/2015: Dennis Bengtson, President; Richard Rammer, Vice President, Tom Veeninga, Treasurer; Terri Rammer, Secretary.
- The new Board was organized as a team with each Director having assigned responsibilities and lead roles.
- A Post Office Box was established in Crosslake to receive BPLA membership payments and other mail.
- The maintenance responsibility for the BPLA website was assumed by a Board Member and a series of structure modifications and content updates have been initiated.
- A Social Event Committee was formed to identify, plan, promote and facilitate social events and activities for BPLA members and lake residents.
- A new BPLA logo has been designed and adopted for use in communications and promotions.
- The first ever Family Fishing Tournament was held on the Fourth of July and drew 126 participants.
- The MN DNR welcomed Big Pine Lake into the Lake Level Minnesota program and installed their official gauge on April 29 for lake elevation measuring and reporting.
- The DNR also accepted all of the Big Pine Lake daily elevation data collected by the Board during 2014 and made it available on their public Lake Finder system.
- Lake water quality samples have been taken and reported monthly by two Board Directors.
- Board Directors and resident volunteers staked floating bogs and cleared bogs and other debris from the dam.
- All four Board Officers met with the Crow Wing County Engineers to propose a maintenance project to restore the rock dam to elevations specified in the original construction documents approved by the DNR in 1970.
- The Assistant County Engineer issued an RFP on July 10 for a Rock Dam Restoration project to eight local excavation contractors mutually identified by the County and the BPLA Board.
- Five of the eight contractors responded with bids on the Rock Dam Restoration RFP.
- Holmwig Excavating was selected and the County Engineer secured the approval of the Board of County Commissioners on August 11 to immediately award the contract.