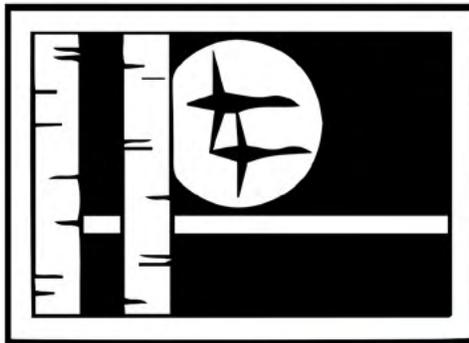


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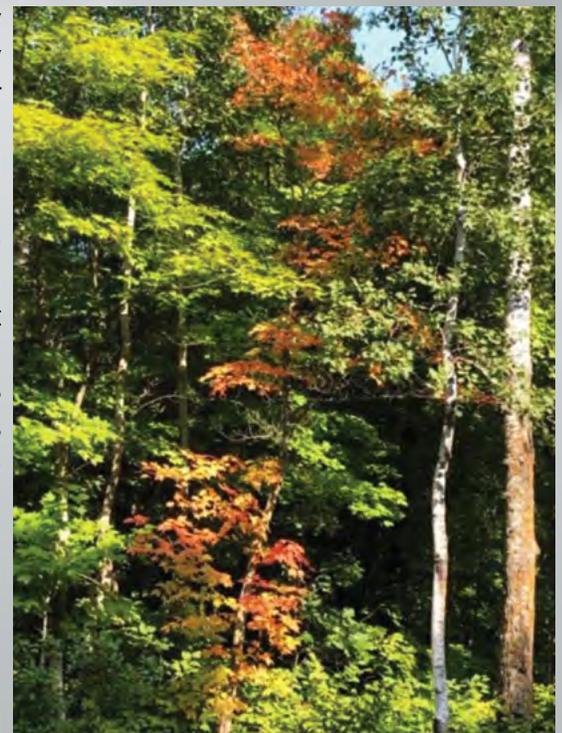
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FROM THE PRESIDENT'S DESK

By Bob Iversen, TMLA President

I'm writing this on Labor Day weekend, and we've had a mostly warm (but strange) summer – and that's about to change, with lows in the 30s several days next week. Fall's knocking on the door! The leaves have just started changing (here's a maple along County 71), but by the time you're reading this, we'll be in full fall color. As this very strange summer comes to an end, at least we have the beautiful trees to admire!



By all accounts, our virtual Annual Meeting was a big success. Thanks to all the presenters and especially to Justin Krueger, who came up with the idea and then spent many hours editing the segments together into a very nice YouTube video. We've had several suggestions that even when we resume having Annual Meetings in person, we should record them and publish them on YouTube for the benefit of people who can't attend the meeting.

The TMLA board continues to do its work via Zoom and it's been working well. We send out a link to all TMLA members before the meeting and invite you to join us.

I hope you all have a safe and healthy fall and winter, and look forward to seeing you (in person, I hope) next spring.



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A NOTE FROM BOB IVERSEN • PRESIDENT, TMLA

I recently had the opportunity to listen to a webinar on the use of low dose copper for zebra mussel suppression, presented by a graduate student at the University of Minnesota and a research fisheries biologist from the US Geological Survey. Last year, the research team introduced a low dose (initially 100 micrograms / liter) of a copper-based molluscicide (EarthTec QZ) into St. Alban's Bay in Lake Minnetonka with a second untreated bay used for comparison. They studied the effects on zebra mussel adults and veligers as well as native mussels and fish. The initial 2019 results were quite encouraging, showing a large decrease in the veligers and a more modest decrease in the adult population. There were some effects on the native species, but not dramatic. The team is continuing to study the effects this year and again in 2021, and they plan to add a second lake to the study in 2022.

While these results are quite positive, it will undoubtedly take more years to confirm both the effectiveness of the treatment and the effects on native species before EarthTec QZ will be approved for more widespread use. Let's keep our fingers crossed, and work to ensure adequate funding of the Minnesota AIS Research Center.



If you'd like to view the webinar, it's on YouTube:
<https://youtu.be/vYigWp1Ojtw>.

TMLA BOARD NOMINATIONS



The TMLA Nominating Committee is always seeking prospective candidates for the Board of Directors and considers diversity in backgrounds, geographic representation around the lake, summer and year-round residents, and gender balance when reviewing possible nominees. Board members are elected by the TMLA membership and serve 3-year terms to support the Association through leadership and strategic governance. The Board meets monthly, May through September, with committees working as needed throughout the year.

If you enjoy this type of volunteer commitment and think you might be interested in serving on the board in the future, we would love to hear from you. Please send an email with the subject "interest in the TMLA board" to membership@tenmilelake.org and your message will be delivered to our Nominating Committee Chair, Diane Finley Power. Thank you for supporting the TMLA.

This Newsletter is a Publication of the Ten Mile Lake Association, Inc.
P O Box 412, Hackensack, MN 56452
association@tenmilelake.org

To subscribe to this newsletter, or to enquire about membership in the Ten Mile Lake Association, please contact the membership coordinator at membership@tenmilelake.org.

Membership dues are \$40 per year.

Archived newsletters are available on the TMLA website at www.tenmilelake.org

STORM LEAVES A MESS AT TEN MILE IN JULY



Erratic, foul weather raked across Ten Mile Lake Monday evening, July 13, leaving behind in select neighborhoods a string of destruction. Fortunately, there was no reported loss of life.

Among the hardest hit was a stretch of the south shore along the lake's Plainview Beach. In addition to extensive damage to trees, buildings struck by those falling trees and the accompanying power outages, there were at least two pontoon boats ripped from their boat lifts and tossed upside down. Many boat lifts were twisted and moved, and



docks and parts of docks picked up and scattered about. Among the notable casualties of the storm was the historic steamboat Amy which had again taken up residence on the lake this year. The boat was resting in a new lift with its new grand canopy when it suffered the storm's ravages. The strong winds apparently caught the canopy and dumped the boat lift on its side, causing the Amy to be upended.

Tuesday morning, property owners were assisted by at least two dock services in removing damaged boat lifts and tipping the overturned boats upright. Tree service companies responded to tend to downed trees and buildings struck by fallen trees.

Amazingly, some light plastic deck chairs and small boats on various lots seemed unaffected by the storm.

In short, it was a mess that remained after the approximately 30-minute storm.

By Mike Coughlin



(NOTE: Most photos were taken by John Coughlin - here is a link to more pics:)
<https://photos.app.goo.gl/M9rekrHYKzexEbqMA>

WHERE HAVE ALL THE FIREFLIES GONE?

Condensed from an article in GCOLA newsletter and several articles online



Fireflies fire the imagination of children and bring back happy memories for adults. Where are they?

Studies indicate that human light pollution is harmful to fireflies. Fireflies use their flashing lights to signal each other, attract mates and warn of danger.

You can make your yard a haven for fireflies by turning off exterior and yard lights and drawing your blinds so that interior light does not brighten your yard.

Let logs and tree and plant litter accumulate. Some species of firefly larvae grow up in rotten logs and the litter that accumulates beneath trees. To encourage their growth, plant native trees on your property. If you have trees in your yard, leave some natural litter around them to give firefly larvae a place to develop.

Avoid the use of pesticides and lawn chemicals. Firefly larvae eat other undesirable insects, so they are nature's natural pest control. Fireflies and their larvae may come into contact with other insects that have been poisoned, or they may ingest poisons that have been sprayed. Both herbicides and chemical fertilizers are toxic to fireflies.

Don't over-mow your lawn. Fireflies mainly stay on the ground during the day, and frequent mowing could disturb firefly populations. Consider incorporating some areas of native grasses into your landscape. Fireflies prefer long grasses, and doing this may boost the firefly population in your yard. Plant native trees. Fast growing pine and native trees provide a good habitat for fireflies. Pine trees provide shade and the low light area created by a canopy increases the amount of time fireflies have to find a mate. If left to accumulate, the litter produced by pine trees provides a good habitat for earthworms and other sources of food for firefly larvae.

Talk to your neighbors if you live in proximity to others - maybe you can create more habitat for fireflies if you enlist your neighbors' involvement. Tell your neighbors about your concerns for the dwindling fireflies and share what they can do to help boost firefly populations. If you can convince one or two people, you could increase firefly habitat and populations. Let's allow some room for wildness on our properties and bring back the magic of fireflies to summer nights at the lake!

LAKE SAFETY COMMITTEE REPORT



I was sorry to hear that there was a two-boat collision on the lake this summer. Upon first hearing about it, I assumed it was a night accident, but later learned it happened in broad daylight. In that case, I would remind us of the naval officer who, as captain of a ship, struck another ship. When asked what his intention was, and realizing that his poor seamanship had brought an abrupt end to his career, responded, "I am going to buy a farm."

Usually, however, boat accidents occur at night. Often the cause is that at least one of the boats does not have proper lights. Recently I was fishing north of the end of the island reef. I had my lights on and could hear but not see a boat approaching at an appreciable speed. That boater did not have his lights on and passed less than fifty feet to my stern. A boater would not intentionally come that close to another boat if he or she could see it. Obviously, I was not noticed. As we all know, the night lights

on our boats are small. I would suggest that inexperienced boaters cannot judge the distance they are from other boats even if they can see the small lights. A second safety tip would be to carry in each boat a high intensity spot light to attract the attention of an unwary boater coming too close to your boat at night

Finally, all the propane tanks used as buoy anchors have been removed from the lake. These were excessively heavy. One of these, however, would make a good anchor for a small sailboat or swim raft. They are just not practical for a safety buoy anchor. If anyone would like one of these 'anchors,' I have twelve at my cabin. Otherwise, they are destined for disposal.

Be safe.

'Jim Buoy' Brandt, Committee Chair



INSTAGRAM

Some of you have already found the TMLA Instagram page! Thanks to Laurie Lofquist for setting it up. Check out the great photos of TML and folks having fun in the sun!

<https://www.instagram.com/>

ZEBRA MUSSEL CORNER

DON'T MOVE A MUSSEL



So far, no news is good news. As of this writing (September 13), I have had no reports of adult zebra mussels being found anywhere around the lake. A note of caution, however. This is just the start of dock-removal season, and that is when we are most likely to get our first reports. Northwoods Dock is well aware of the situation and will let me know if any adult zebra mussels are found as they remove docks and boat lifts this fall. In a week or two I'll be removing the concrete blocks that were strategically placed around the lake this spring. My guess is that we won't be seeing any adults on them this fall.

Since the word epidemiology is now on the tip of our collective tongues thanks to Covid, it is worthwhile to mention that the approach and statistical techniques used for mapping the spread of zebra mussels are very similar to those used to predict the spread of any epidemic. Essentially, we are looking at a type of growth curve (called von Bertalanffy) in which the start of a population explosion is slow, then increases exponentially for a while and then slows down when it becomes limited by something, usually food. We are still in the beginning slow part of the curve and are likely to be there into 2021, after which I would guess that the zebra mussel population will begin to boom.

There may be some good news for Birch Lake. This lake will be tested for the presence of zebra mussel veligers each year because it is just downstream from Ten Mile. The potential good news is that in

the summer, the Boy River is quite weed-choked and has very little current. Given the length of the connection between Ten Mile and Birch and the fact that the veliger population is highest in late summer, when plant growth in the river is greatest, there is a good chance that most veligers won't survive the journey from Ten Mile to Birch Lake. It will be a very

interesting biological experiment to see when the first zebra mussel veligers will be detected in Birch. Even if they are, it will not be possible to determine whether they came from Ten Mile or some other external source.

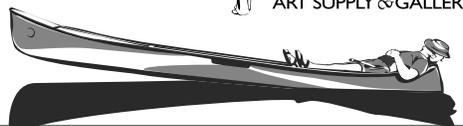
More on the results of dock/boat lift removal in the winter Newsletter. As usual, I urge you to contact me (brcarl@umich.edu) if you find any

adult zebra mussels on your lake property.

Bruce Carlson, E and E Committee Chair

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SAFETY, DEER HUNTING SEASON AND NEW TMLA POLICY



Nearly 500,000 hunters participate in Minnesota's annual deer hunting season. With that time soon upon us, a few reminders about safety are appropriate. Many Ten Milers are occupying their seasonal residences longer this year due to Covid concerns, and perhaps haven't been present in the north country during deer hunting season in the past.

Safety First

This year's rifle hunting season for areas surrounding Ten Mile Lake runs from Saturday, Nov. 7 through Sunday, November 15, 2020. For anyone who might venture east of Highway 371, the season runs from Nov. 7 through Nov. 22. There is also a long weekend from Thursday, Oct. 15, through Sunday, Oct. 18 statewide for a special youth deer hunting season.

The advice for those who might enjoy hiking or biking during these hunting seasons is obvious: Be visible! Wear a blaze orange hat, vest or other bright clothing, and stay on public roads or bike paths. It would be a very poor time to go for a jog wearing that brown cap your brother-in-law gave you with the fake antlers on top – especially if there's a white handkerchief hanging out of your back pocket!

The Ten Mile Lake Association Properties

Over the past 35 years or so, the Ten Mile Lake Association has acquired, through purchases and gifts, ownership of 9 parcels, all in our environmentally sensitive bays. These parcels range in size from just a few acres to one of approximately 31 acres. Each of these parcels has been placed in a conservation easement, assuring that these properties will remain undeveloped in perpetuity.

Established Ten Mile Lake Association policy holds that these parcels are open for "bird watching, walking, hiking, snowshoeing, skiing and respectful enjoyment of the natural environment during daylight hours." The conservation easements prevent erection of any structures on our properties, whether permanent or temporary.

So - what about deer hunting on TMLA land? The board addressed that question in its August meeting and passed a resolution that prohibits hunting on the Association's properties. There were several reasons that led to this decision:

- Allowing hunting access to property that has had longstanding public access for walking and hiking is problematic, both for the casual walkers and the hunters.
- All of our properties involve lakeshore and are generally in close proximity to cabins.
- As an association with entirely volunteer rotating leadership, we are not in a good position to make specific decisions on where hunting might safely be conducted, nor determining when we have a responsible party making the request to hunt and in what form (archery, rifle).

The good news is that in our area of northern Minnesota there are substantial acres in county and state ownership on which hunting is permitted. Cass County alone holds over 250,000 acres of forested lands that are open for deer hunting, so our scattered 70 acres are not significantly decreasing hunting opportunities.

*Andy Biebl,
Co-Chair, TMLA Conservation Committee*

HISTORY TIDBITS

From the Pine Cone Press: 100 Years Ago! June 24, 1920

Mrs. A.M. Robertson announced that her camp, Kamp Klose to Nature on Ten Mile Lake, will open June 27.

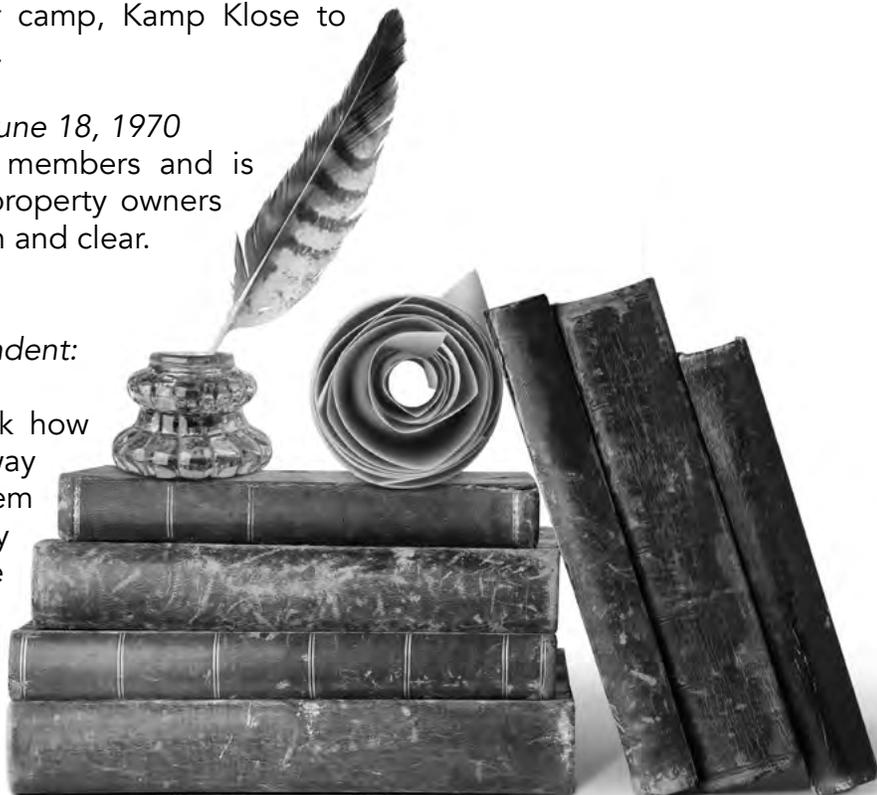
From the Pine Cone Press: 50 Years Ago: June 18, 1970

The Ten Mile Lake Association has 200 members and is distributing septic tank testing kits to all property owners free of charge to keep their lake water clean and clear.

This Week in History, from the Pilot Independent: 50 Years Ago

Concerned property owners frequently ask how they can stop their beach from washing away or trees from falling into the lake. The problem is lake shore or beach erosion caused by currents running parallel to the shoreline and ice gouging exposed banks during spring break up.

Staff at the Chippewa National Forest and the Soil Conservation Service have several meetings for controlling lake shore erosion.



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TEN MILE LAKE WATER LEVELS



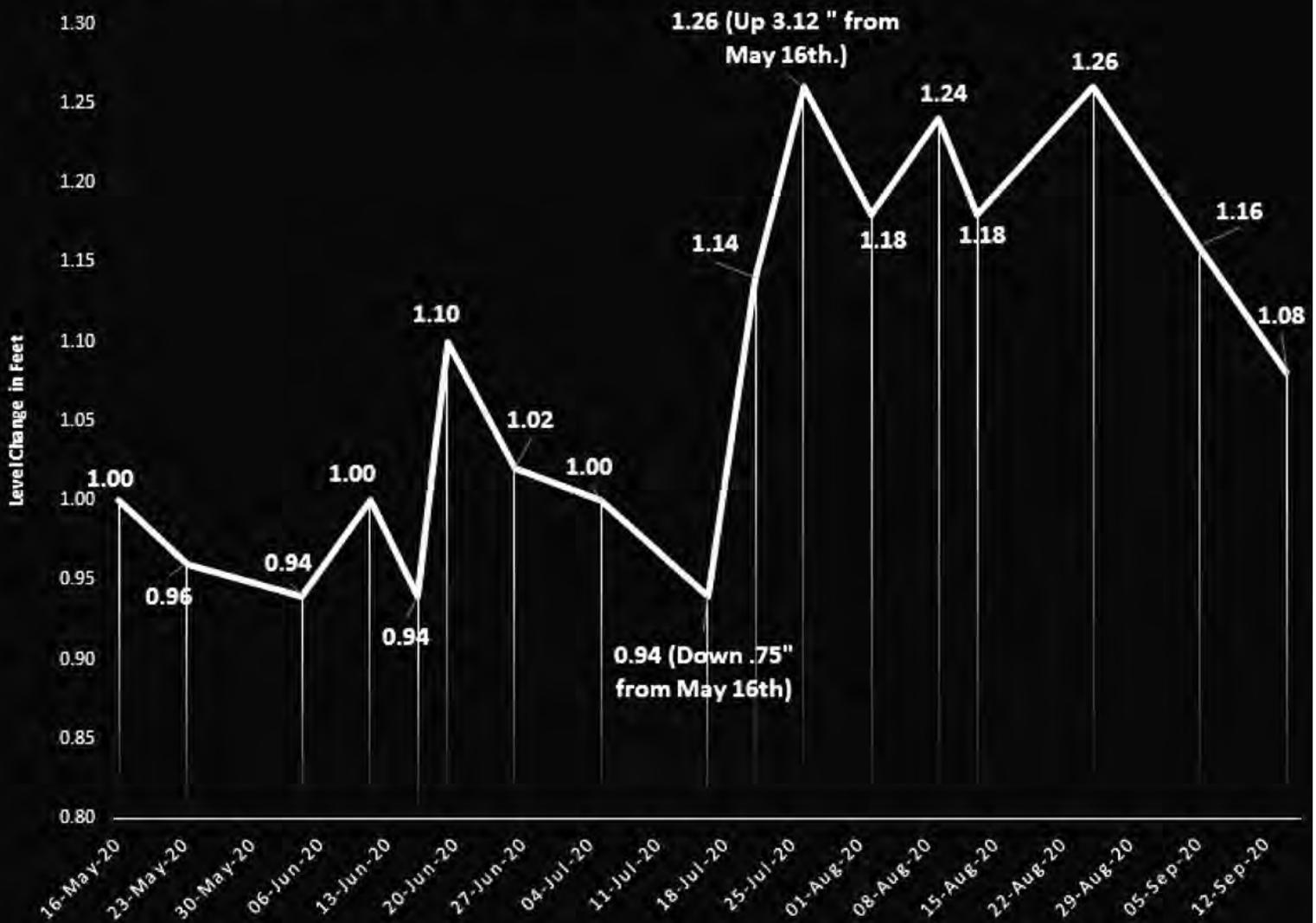
While 2019 ended with record high water for Ten Mile, a dry spring and flowing Boy river allowed the lake to drop about a foot by spring of 2020. We need to use an approximation as the DNR has decided not to "set" our lake level gauge this year due to the pandemic. We are able to measure lake level compared to the initial reading taken in May but it is not possible to compare this year's data with previous years. Over the course of this summer the lake has raised as much as 3 inches since May but seems to be rapidly dropping during this past month and is down to within 1 inch of the May reading, as of September 14th, 2020.

My thanks to Jay Cline for his regular readings of the lake level gauge and to Tom Cox for his wonderful charts and graphs.

John Crabb, Lake Level Committee Chair

WATER LEVEL CHANGES MAY 16 - SEPTEMBER 14, 2020

DATA BY JAY CLINE, CHART BY TOM COX



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FALL 2020 LOON REPORT

We sit down to write this column on one of the last days of August. The air is suddenly cooler and the light has that sparkle to it that is perhaps best known by people who love northern climates. The maple trees in our neighbor's yard have started to turn and today the acorns have begun to drop with such abandon on to our roofs and log piles that we just confessed to one another that we keep turning around at the clatter, convinced that someone is tromping through the woods and doing a very poor job of sneaking up on us. In other words, summer has started to wane and nature is making way for the industry and change that heralds our transition to winter.

The loons of Ten Mile are no exception to this need for productive focus and they have had another successful reproductive season this summer. Two nesting pairs produced a total of three chicks in Long Bay. While we were never able to locate the nest, we did see another adult loon with one chick several times near Lundstrom Bay and Robinson Bay. The raft platform in Kenfield Bay at one point had two beautiful large eggs on it, but sadly they did not seem to hatch. Likewise, the raft near Angel Island had a nesting loon on it earlier in the summer, but nothing seems to have come of their efforts.

If you were fortunate enough to catch a glimpse of the iconic image of a baby loon on top of one of their parent's backs, you were lucky indeed because that is something that only happens in the first two to three weeks of life. Most chicks leave the nest and enter the water within 12-24 hours of hatching. Within five days of hatching, baby loons begin to dive and make underwater turns. By eight weeks of age, they are catching up to half of their total food intake on their own and can be left alone for short periods of time.

This ability of young chicks to be left alone may coincide with another common late summer and early fall event on our northern lakes – that of adult loons gathering in groups of up to thirty or more to socialize, splash, and make their wonderful hoot and tremolo calls. As we get nearer to fall and juvenile loons can fly, the young loons gather for their own period of socialization. Unlike adult loons who gather for a limited period of time, juvenile loons will stay together all day, sometimes for several days, before migrating for the season.

As we look out Erin's window and think about what to write next, we can't help but notice our own signs of human migration. The dock crews have been by with several empty boat lifts held high in the air. This can only mean one thing, namely that many



of you are getting ready to leave the lake. No doubt you go in several different directions, but those of you who head to the Gulf of Mexico may very well be sharing some of your winter space with loons from Ten Mile Lake. Loons from our part of the upper Midwest gather in large migration groups in the late summer and early fall. Studies have shown that migration groups on Lake Mille Lacs can contain as many

as 5,000 adult and juvenile loons and that many of them will stop on Lake Michigan for a few days to feed and rest before heading south. They gather in large groups prior to migration, but they migrate individually, traveling at speeds up to 80 mph and flying at elevations ranging between 4,900 and 8,800 feet.

If you are lucky enough to see our adult loons in mid-autumn, you will note their beautiful colors are already starting to change. There are touches of gray around their beaks (not unlike what some of us are experiencing on our heads!). This facial graying hints at the full-body molt they will go through in the winter months when they will lose all their feathers,

FALL 2020 LOON REPORT

including their wing feathers, leaving them quite vulnerable. Their winter habitat is also dramatically different, going from the cool, fresh water of lakes like ours, to the warm, salt water of the ocean and Gulf of Mexico. Their diet also changes while away from us. Our wintering loons transition from eating freshwater fish to eating prey from saltwater, causing them to ingest much more salt, which they secrete through glands near their eyes.

And speaking of eyes, even the eye color of our beloved loons changes with their winter migration. All of us are accustomed to thinking that loons have distinctive and vividly red eyes. And they do – when they are with us in the summer. In the winter, however, the eye color of the loon changes to a

muted brown. We think all of this is remarkable. The young loons born this summer will stay in warmer coastal waters for two to three years before finding their way back to Ten Mile Lake and other nearby habitable waters. It's a mystery of nature how these juvenile loons know where to venture on their first unguided migration! We wish all of them, and you, the very best as they traverse our country. We leave you with a wish for safety and shelter along the way and the promise that we will delight in the sound of your return. If the loons are calling, it means the ice is out and another wonderful summer on Ten Mile is about to begin. All the Best!

*Erin Adams and Sheryl Ducharme,
Loon committee chairs*

WAKE AWARENESS



Almost every motorboat can create a wake, which is why boaters must be aware of the danger wakes present and the damage they can do. While common courtesy dictates boaters should control their wakes, there are consequences beyond how wakes may affect people. So, what do boaters really need to know when it comes to owning their wake?

Under Minnesota law, the damage your wake causes is treated the same as damage caused by an actual collision. Personal watercraft (PWC) must stay at least 150 feet from shore. There is no required distance for boats, but by staying at least 200 feet from shore or other structures boaters can reduce the likelihood their wakes will cause damage.

Be aware of your environment and what's going on around you – this applies to everyone on and around the water.

- Have a designated lookout to keep an eye out for other boats, objects, and swimmers.
- If crossing a wake, cross at low speeds and keep a close lookout for skiers and tow-ables.
- Comply with all signs and respect barriers. This includes speed limits, no-wake zones, and underwater obstructions.

Stay at least 200 feet away from shorelines, docks or other structures. Backing a boat up to a riverbank or lakeshore can damage the area and lead to erosion. Travel slowly in shallow waters.

<https://www.dnr.state.mn.us/safety/boatwater/own-your-wake.html>

AQUATIC PLANTS – WHY SHOULD WE CARE?



For many, if not most, lake users, aquatic plants are often viewed as weeds. Such a viewpoint is reinforced by advertisements by companies

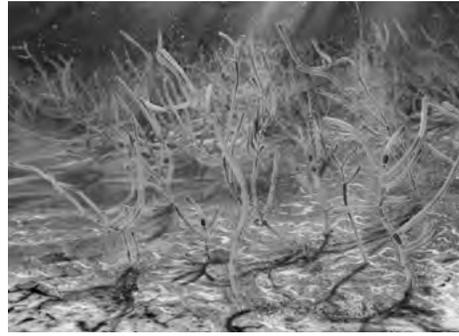
specializing in “weed control” for lakes. The best definition for a weed is that it is a plant that is growing where you don’t want it to be. This is an introduction to a future series of Newsletter articles that focus on aquatic plants – the general role of vegetation in a lake and more detailed information about the plant communities in Ten Mile Lake.

What do we mean by aquatic vegetation? At the broadest level, this means any member of the plant kingdom from the almost microscopic phytoplankton floating around in the open waters of the lake to the cattails growing from the mucky bottoms near the shore of bays. The plant life in each of these levels plays important roles in the life of a lake, sometimes in unexpected ways. Before getting into specifics about kinds of plants in future Newsletter articles, this article will focus on the plant community, in general – why they are important and what determines their numbers and distribution.

Without plants, there would be no animals, either on land or in the water. Plants provide the primary food source for many animals (herbivores), and carnivores eat herbivores. Therefore, carnivores are indirectly dependent upon plants for their existence. For hundreds of millions of years, plants and animals have evolved together as complex communities that depend upon each other. A lake can have plants without animals, but without plants, a lake could have no permanent animal dwellers.

How Does a Lake Influence Its Plant Life, and How Do Plants Affect a Lake?

Like those on land, almost all plants in lakes are dependent upon photosynthesis – the conversion of light into energy – for their existence. Therefore, the availability and amount of light are both critical factors. Water strongly absorbs light, and different colors of water absorb light in different ways. If the light intensity falls below about 1% of that hitting the surface at midday, it isn’t sufficient to sustain



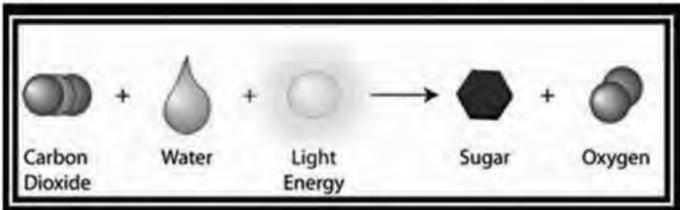
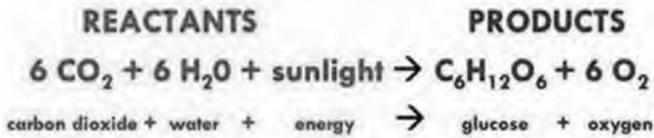
photosynthesis and allow plants to survive. In Ten Mile, that depth is about 30-34 feet, but in some stained or polluted lakes it can be as little

as five feet. Interestingly, aquatic plants have over time become adapted to life in low light conditions. Many of the common larger submerged aquatic plants do not tolerate bright light. Different plants have different tolerances to light, and that probably explains why some kinds are found in shallow water and others only in deeper water. As a specific example, a relative of Canadian waterweed (Elodea, a common aquarium plant) grows at its best at only 0.3% of the intensity of full summer sunlight. Overall, algae prefer brighter light than more complex plants.

Light influences how deep plants can grow, and chemicals in the water determine the amount of plant life in a lake. Although light is necessary to produce energy, plants require nutrients in order to grow. The most important nutrients are phosphorus and nitrogen. Nitrogen, an important component of proteins, is important for the growth of plants. Phosphorus is important both as a component of the energy source used by growing plants and in allowing growing plants to reach the reproductive stage. Nitrogen compounds are highly soluble in water, but phosphorus is less so. Phosphorus binds with iron and is more greatly concentrated in the bottom sediments than in the water itself. Often the amount of phosphorus is the factor that limits plant growth in a lake, and to avoid excessive plant growth, it is important to keep phosphorus from fertilizers or septic systems from entering the lake. Just like humans, plants also require micronutrients, such as iron, zinc or copper, but these are rarely limiting factors for plant growth. Clear oligotrophic lakes, like those in the Arrowhead region of Minnesota, have relatively little plant life because the water contains only small amounts of phosphorus. Ten Mile is a more fertile lake and consequently has a greater number and variety of plants.

AQUATIC PLANTS – WHY SHOULD WE CARE?

Photosynthesis Equation



Plants, in turn, influence the lakes in which they reside. There are both short- and long-term effects. In the short term, when they are photosynthesizing, plants take up CO_2 and give out O_2 . In addition, however, plants also use O_2 and give off CO_2 during their respiration. (Just a word of explanation. We often think of respiration as breathing, but a more general use of the term is the sum of the biochemical activities in a living plant or animal. The hundreds of biochemical processes in cells utilize oxygen and give off carbon dioxide as a net result. In the case of plants, photosynthesis is superimposed upon the ordinary processes that make up respiration.) This means that on sunny days, plants add oxygen to the water, whereas on dark days, at night or under the ice, green plants use more oxygen than they produce. On the CO_2 side, when plants are actively photosynthesizing, they remove CO_2 in the form of carbonic acid from the water. The removal of carbonic acid causes the water to become more alkaline. At night, the opposite happens. In the absence of photosynthesis, the respiratory activity of plants takes oxygen from the water and adds carbon dioxide to it, thus making the water more acid. In a big lake like Ten Mile, other factors are more important than those described above, but about 20-30 feet from the surface in open water the concentration of oxygen increases by about 25% due to the photosynthetic activity of phytoplankton, which live at that depth.

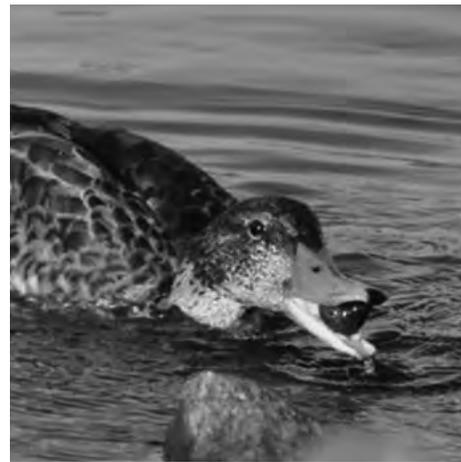
A more notable long-term effect of plants upon a lake happens when plants die and fall to the bottom. As they are decaying, they use up oxygen from the water. In both the summertime and in the winter under a snow cover, this can result in oxygen levels too low to support fish life, so fish kills result. A very long-term effect of plants on a lake is the build-up of

plant-based sediment on the bottom as the result of decay. Over thousands of years, this is what causes lakes to fill up with sediment and turn into wetlands.

How Do Aquatic Plants and Animals Interact?

From the vantage point of an aquatic animal, plants are important in two major ways – first, as a food source for many and next, as a protective environment.

Phytoplankton constitute the base of the food chain in any body of water. Tiny zooplankton feed upon the phytoplankton, and insects, minnows and very young game fish feed upon the zooplankton. The food chain goes on from there. Interestingly, the larger plants that we see are of minimal importance as food in lakes. Freshwater clams also filter out phytoplankton as food, but their numbers don't significantly affect the amount of phytoplankton. Zebra mussels, on the other hand, filter out enormous amounts of plankton, and consequently can significantly affect the overall ecology of a lake.



Larger plants play a major role in the physical environment of a lake. In a shallow lake or pond, the total surface area of plants growing from the bottom can be as much as 30-50 times greater than that of the

bottom itself. This provides a great deal of habitat for various invertebrates, which live on the stems or leaves. According to one study, one foot of stem plus associated leaves in aquatic plants can provide a home for between 30 and 140 invertebrate animals, ranging from almost microscopic crustaceans to larger forms such as insect larvae or snails. Large plants provide a protective environment for smaller fish, but they also provide camouflage for predators, for example pike or largemouth bass. Although very few fish actually eat aquatic plants, many shallow-water plants are a major food source for all kinds of ducks.

Bruce Carlson, E and E Committee Chair

THE HISTORY PAGES

The Fall History Page, 2020

by Paul Schmidt, Internet Surfer

Yesterday on a whim out of nowhere, I decided to Google Ten Mile Lake and the DeLury Resort. So it was that I found the Ten Mile Lake Association and the DeLury cabin story. Well, I remember that cabin and staying at the resort during the early years of the 1940's! So I thought perhaps you might enjoy my memory story. Here goes:

When I was about 4 years old, I was left by my parents at home in Minneapolis with my grandmother (a rather unpleasant woman) while mom and dad headed off to about two weeks of vacation at the DeLury Resort. I think this was not their first such vacation there. As they were heading out the door I (then and since an only child) complained. "Why can't little boys go on vacation too?" Yes, I said vacation. Maybe I was 3. I don't think they took me that year, but they certainly did the next year. It was not my only time. My folks went every year, saving their gas coupons (during the war you could not buy gasoline without a coupon worth, I think, about 3 gallons a week.) And during the war there was a 30 mph speed limit. The trip seemed to me to

take forever. Yes, I remember all those years, young as I was. I have a very good memory, and can, for instance, recall in detail when dad and I went out to buy the first ever family new car: A 1938 Plymouth sedan. Do the math: I was two years old, but I got to select the car among several in the dealer's inventory! It was blue.

I remember learning how to fish on the lake. Yes, hook, some sort of bait, probably a worm, line and sinker. In subsequent years, a family that lived across the alley from us decided to vacation at the lake. My dad, also named Paul, and his cross-alley friend Howard would go fly fishing. Dad had purchased a wonderfully crafted bamboo fly rod. I still have it -- it must be rather valuable now. When guests brought back fish they had caught, the DeLurys would clean and cook their fish. Wow! I remember that freshly caught and cooked lake fish tasted really good. I was also told that I had to be very careful eating, because I could choke to death on a bone - almost immediately!



My dad grew up in Danube, Minnesota. And his father owned a farm along with a hardware store in town. Mostly, the farm was rented out when dad was a kid, but it provided a place to keep his beloved and (to hear him tell it) utterly wonderful horse Jewell (who could outrun some of the circa 1915 autos.) Now, I had never seen my dad ride a horse. One day, some guests or friends of the DeLurys showed up, and they had a horse. So I begged my dad to ride it. Well, he did, reluctantly, and so I was convinced that indeed my father could ride. But he never rode again.

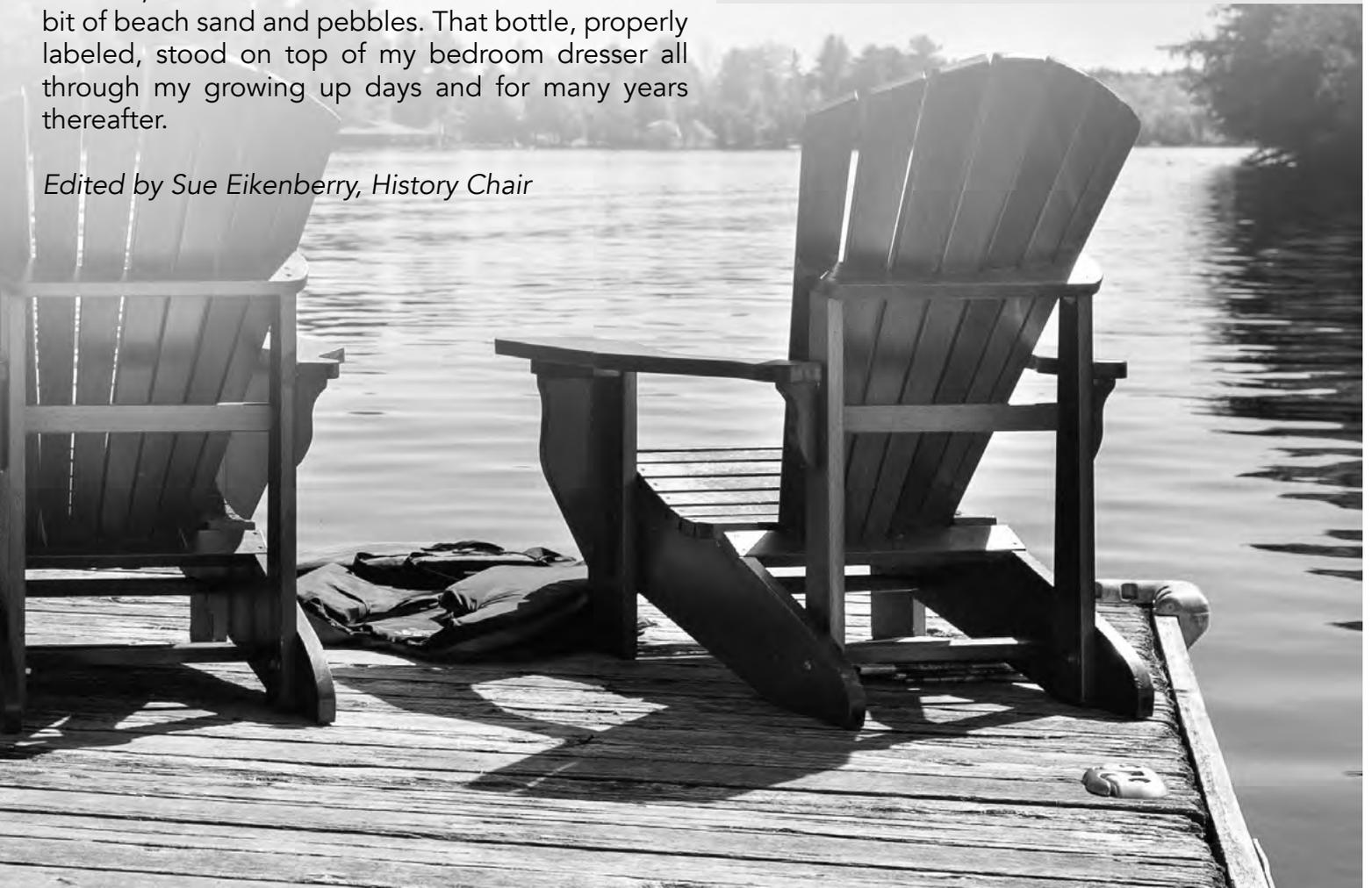
It was also at my first visit to the resort that I actually went wading. Oh! Cold water! Sand between the toes. Such a thrill! I do also recall my first bathing suit - I don't suppose it was really made of wool - but it felt like it and itched. It was also the first time I saw my mom and dad wearing swimsuits. Once we stopped going to the resort, sometime around 1944 (?) I never saw them wear swimsuits again.

When it came time to pack up the blue car and leave, I wanted to take the lake home with us. So, we got an empty mouthwash bottle, went down to the lake, and filled the bottle with water and a little bit of beach sand and pebbles. That bottle, properly labeled, stood on top of my bedroom dresser all through my growing up days and for many years thereafter.

Edited by Sue Eikenberry, History Chair

Note: Paul is a long-retired professor of political science at Cal State, Long Beach. He grew up in Minneapolis, the son of a newspaper man who was a reporter and member of the editorial staff for Minneapolis daily newspapers. In 1950, his dad bought a weekly newspaper in Enderlin, North Dakota, where he attended high school. Paul learned to set type by hand and mastered the art of printing on the finest of 19th century printing presses! After graduation from Hamline University in St. Paul, he received an M.A from U.C. Berkeley, married a lovely woman and spent two years in the army at the government's insistence. He earned a Ph.D. from the University of Washington and moved to Long Beach. They have a son and daughter.

His main hobby for the past several decades has been singing with various amateur and semi-professional groups and orchestra choruses. He has traveled throughout the U.S., British Isles and western Europe, sometimes with choral groups. He feels he is a lucky man. We think so, too, and thank him for his article! S.E.



REMEMBERING OUR TEN MILE LAKE FRIENDS



Diane Hensel (1948-2017)

Diane Hensel peacefully passed away surrounded by family on Thursday, June 15, 2017. A funeral mass was held on Tuesday, June 20, 2017 at Holy Trinity Catholic Church followed by burial at Glendale Cemetary in Des Moines, Iowa.

Diane was born on July, 16,

1948 in Des Moines, Iowa to parents Carl and Norma (Stanley) Murphy into a close-knit family. She was the youngest of seven siblings whom she loved dearly. She attended and graduated from St. Joseph Academy. Diane was united in marriage to Paul Hensel on September 18, 1976.

Diane was a selfless person who devoted her life to caring for her family and raising her children and canine companions and other activities. Diane adored her grandchildren. She expressed her creativity through sewing and crafting countless projects.

Diane was survived by her husband, Paul Hensel; children, Andrew Hensel (Kandi) and Christie Henning (Clint); grandchildren, Cooper and Piper Henning; and her brothers, Bill Murphy (Marie) and Jim Murphy. She was preceded in death by her parents and her siblings, Raymond Murphy, Sherry Scalise, Marylin Gittlin and Carla Faber. Memorials may be sent to St. Jude's Memorial Childrens' Hospital.



Paul Aite Hensel (1949-2020)

Paul Aite Hensel, 70, of Alexander, Iowa, passed away surrounded by family on Tuesday, February 4, 2020 at Mercy One North Iowan Medical Center in Mason City, Iowa. Funeral services were held on Monday, February 10 at Immanuel United Church

of Christ in Latimer, and burial took place at in the Glendale Cemetary in Des Moines, Iowa.

He was born on February 22, 1949, in Belmond, to Donald and Mabryn Hensel. He graduated from CAL Community School in Latimer and furthered his education at Warburg College in Waverly. He was united in marriage to Diane Murphy on September 18, 1976, in Des Moines. Paul worked on the family farm for the majority of his life. He was also employed at Winnebago Industries for several years. He enjoyed maintaining his yard and vehicles, family trips to the cabin on Ten Mile Lake, fishing and his pets.

Paul is survived by his son, Andrew (Kandi) Hensel of Clive, daughter Christie (Clint) Henning of Bondurant, grandchildren, Cooper, Piper, and Sawyer Henning of Bondurant, and brother, Mark (Marcene) Hensel of Sun Prairie, Wisconsin.

He was preceded in death by his parents, and his wife, Diane Hensel.

Memorials may be directed to University of Iowa Stead Family Children's Hospital, 200 Hawkins Drive, Iowa City, Iowa 52242.

REMEMBERING OUR TEN MILE LAKE FRIENDS



RICH SCHICI (1974-2020)

Longtime water polo coach Rich Schici, who led his alma mater Loyola Academy for 10 seasons, died Tuesday, April 7, 2020 due to complications from cancer. Schici battled kidney issues for a number of years and his first cousin, Jon O'Malley donated one of his

kidneys to Rich on January 24, 2019. Schici leaves behind his wife, Megan and son, Connor. He was born March 10, 1974 and raised in Chicago. He loved being in the water, whether it was swimming or playing water polo, and competed in both successfully at Loyola Academy in Wilmette as a student, graduating in 1992.

"Outside of being a coach, Rich was a very loving husband and father," Megan said. "He was the hardest working man I know, working until the day he passed. He loved spending time with Connor, fishing, boating and being on the water. He was a mentor to many and always trying to help people find ways to live their best life. His tagline was, 'Do it up!'"

Schici earned his bachelor's degree in civil engineering from Santa Clara University, where he was a member of the men's water polo team, in California in 1996. In 2003 he earned his MBA in marketing and management from the University of Illinois at Chicago.

After much success coaching high school water polo in California and Illinois, Rich returned to his alma mater, Loyola Academy in 2005, taking over the girls' water polo program. He was highly successful with the Ramblers, guiding them to a 207-115-4 record from 2005-14. He led Loyola to a program-record seven sectional championships, including the first IHSA state trophy in team history. He coached water polo for 16 years overall. Before moving to Florida in 2015, he played club water polo and was president of the Chicago Apostles for a number of years. Rich became a regional director at Ostara Nutrient Recovery Technologies, making him exit his job at Loyola.

Besides his love of family and dedication and expertise in water polo, Rich Schici was known to be a welcoming coach, a respected player, a mentor, a loyal and caring coach, and passionate for his sport. The Schici family hoped to have a memorial in Chicago in either late July or early August, depending on the battle with COVID-19.

***“...fathomless lake,
stay as you were,
idling with a reflected
cloud, for my sake,
whom your shore
no longer touches.”***

Czeslaw Milosz

REMEMBERING OUR TEN MILE LAKE FRIENDS



Robert Charles Griffin (1951-2019)

Robert Charles Griffin passed away on December 3, 2019. A celebration of his life will be held at 11:00 am on Friday, December 6 at Plymouth Church, Des Moines, Iowa where he was a member.

Robert was born in Newton, Iowa on July 3, 1951 to Richard and Rae Ellen (Craven) Griffin. He graduated from Newton High School in 1969, attended The University of Iowa for his undergraduate degree, and also received his Juris Doctorate from the University of Iowa College of Law. While there, he was a member of Beta Theta Pi fraternity where he made many lifelong friends.

Bob formed Griffin Law Firm and practiced for many years throughout Iowa.

During his business career, Bob served on the City of Des Moines Historic Preservation Commission. He served as president of the Waterloo Library Board of Trustees, was the Founder and Chairperson of the Cedar Valley Business Hall of Fame, served on the Goodwill Industries of Northeast Iowa Board

of Directors, and Junior Achievement Black Hawk Land Board of Directors receiving the Silver Award, one of ninety awarded nationally.

Above all, Bob's greatest joy and achievement was his family. He loved spending time at their cabin on Ten Mile Lake in northern Minnesota where he began dating his wife, Laurie. He was truly a Renaissance man who loved the arts, music - everything from opera to the Beatles, and was passionate about history and travel.

Bob is survived by his wife, Laurie Griffin; sons, Chase (Erin) Griffin of Des Moines, IA, John "Jack" (Kathryn) Griffin of Sioux Falls, SD; grandchildren, Lucy Griffin, Helen Griffin; brother, James (Sharon) Griffin of Cape Girardeau, MO; mother-in-law, Shirley Plantan of West Des Moines, IA; sister-in-law, Angela (Jack) Gwinn of Charlotte, NC; brother-in-law, Conrad (Erica) Randell of Dallas, TX; as well as many nieces and nephews. He was preceded in death by his father, Richard Griffin; mother, Rae Ellen Griffin; father-in-law, Wesley (Nancy) Randell; step father-in-law, William Plantan.

In lieu of flowers, contributions may be made to the Robert C. Griffin Memorial Fund.

REMEMBERING OUR TEN MILE LAKE FRIENDS



**Ralph Stephen Towler
(1934-2020)**

Ralph S. Towler, 85, of Edina, passed away in Bemidji on September 5, 2020. Ralph was preceded in death by his parents, David K. and Florence. He is survived by his wife and best friend of 63 years, Murry (Dickinson); daughters Ann

(Gordon) Decker and Carolyn (Darin Miller) Towler; grandchildren Daniel and Emily Decker.

Ralph was an attorney with NSP for 30 years, well-known as a compassionate and trustworthy colleague and friend. Also known for his beautiful trumpet playing, having played in the University of Minnesota Concert Band, Brass Ensemble, and Minneapolis Symphony Orchestra. In recent years he enjoyed playing in community bands in Park Rapids, Richfield, and Chaska.

Ralph loved his cabin up north on the south shore of Ten Mile Lake, sailing and spending time with family and friends. He was a frequent attendee of the Ten Mile Men's Coffee when he was at the lake. Ralph's funeral service was on Friday, September 11, 2 pm, Verndale MN United Methodist Church. Interment was at Greenlawn Cemetery, Verndale. Memorials are preferred to Ten Mile Lake Association Environmental Protection Fund, Hackensack, MN. Arrangements by the Schuller Family Funeral Homes & Cremation Services, Wadena, MN. (Information from the Schuller Family Funeral Home (SchullerFamilyFH.com) and the Minneapolis Star Tribune, edited.)



A TRULY MEMORABLE SAILING SEASON



The first ever Ten Mile Lake sailboat race on the North Shore got underway Aug. 1 just off the dock of "Rear Admiral" Dick Staunton. (Photo by Dick Staunton)

The 2020 sailing season was one of the most memorable in recent history. Not only did we have good winds every weekend, but we also:

- Welcomed new families into the fleet (**Don and Sarah Robison and Colin Newell**)
- New skippers to the leaderboard [**Ben Brandt and Charlie Wenzel (Bob Crabb's grandson)** and many new crew members, including **Kristen and Katie (Gaine) Donlevie**
- A treacherous beginning when a fisherman trolled the start line (and a miraculous recovery when **Megan Moos Detweiler** unhooked a daredevil from the forestay despite a 40-degree heel)
- The first-ever race start and finish along the North Shore (and in Bachelor's Bay twice so **Byron Hoffman** could watch). See photo below.
- And just enough mayhem (flipped boats) to keep things interesting

All of the the races were held in winds of at least 12 mph. And we introduced a few improvements to our self-starting and race-notification procedures.

We added a short horn blast about 10 seconds before the three blasts marking the 6-minute countdown to the start, thanks to Ki Hoffman. And Commodore Pete Roberts kept the phone number text tree of active sailors up-to-date so the course for each race could be easily shared in advance.

One improvement for next year will be having a small white board on the starting boat to confirm the course while out on the water.

Congratulations once again to **Ben Brandt** (with his brother **Joe** as crew) for sailing to a second-place finish in the first race of the Aug. 1 regatta. With the race on the North Shore, his whole family on Boone Point could watch.

And 13-year-old **Charlie Wenzel**, who sails in the San Francisco area when not at Ten Mile, sailed to two third-place finishes at the July 25 regatta. Very impressive in winds over 15 mph. Nice job!

In the end, the overall Summer Series changed little from previous years with **Ki Hoffman** sailing to victory in every race he sailed. **Grant Moos** finished second overall with the **Mariah and Bob Crabb** boat coming in third.

Special thanks to Commodore Pete for helping manage the fleet in absentia from Seattle (because of the COVID-19 pandemic) and to Ki and Grant for setting the race courses each weekend.

We're looking forward to next year's season, which begins July 3 with the Fourth of July regatta. And we want to officially welcome **Don Robison** as a skipper with his new boat (from Lake Pelican) and **Colin Newell**, who now has the red Hoffman-Manlove-Running-Siqveland boat.

For more information about the sailing club, visit the Ten Mile Lake Association website or email Commodore Pete (prpfilms@seanet.com). Have a great winter and we'll see you on the water next summer!

Contributed by Grant Moos

MEMBERSHIP MEMOS

It is gratifying to see many more of you using the Anchor. If you have not yet signed in, give it a try! Within the Anchor you can:

- See the complete Members Only calendar instead of the less detailed General Public version.
- Read board meeting agendas and minutes
- Read committee progress reports
- Pay your dues or make a donation
- List your items for sale
- List items you have lost...or found
- Read the latest email updates, safety alerts and government information updates
- Find volunteer activities
- Update your directory information
- And more!

It is simple to sign in - directions are on the bottom of the HOME page of the Ten Mile Lake Website: www.tenmilelake.org

If you are not yet a member of this fabulous organization and you want to join you can go to the website and click on the JOIN button on the Home page. Fill out the form and pay with a credit card OR contact the Membership Coordinator and join over the phone, by email or by snail mail.

The TMLA 2020 Directory will be out soon. Make sure your information is correct and complete.

Sign into the Anchor yourself, call or email Annie at 218-429-1164, membership@tenmilelake.org and ask her to verify your info or fill out and mail the form below to TMLA Membership, P O Box 412, Hackensack, MN 56452

------(cut here)-----

TEN MILE LAKE MEMBERSHIP INFO FORM Please use this form to JOIN the Ten Mile Lake Association

Family name: (examples: Jane and John Doe, Mary (Olson) and Harrison (Harry) Ford, etc)

Owner: (this is the owner of the membership, **not the necessarily property** - one vote, one name attached)

Personal cell phone: _____

Personal email address: _____

Occupation if you want it listed: _____ Retired? _____

Spouse/Partner of owner: _____

Personal cell Phone: _____

Personal email address: _____

Occupation if you want it listed: _____ Retired? _____

Children under 18, list name and age of each: _____

Ten Mile address: _____

Cabin phone if you have one: _____

Permanent address: _____

House phone if you have one: _____

Anything else you want us to know?

Membership dues are paid in advance in January for one year. The cost is \$40 per nuclear family or per individual. Mail this form with a check to PO Box 412, Hackensack MN 56452

or pay online at www.tenmilelake.org. Or call and pay over the phone: 218-429-1164

Annie Swanstrom • Membership Chair • membership@tenmilelake.org

TEN MILE LAKE ASSOCIATION CURRENT ROSTER OF OFFICERS, DIRECTORS AND COMMITTEE CHAIRS

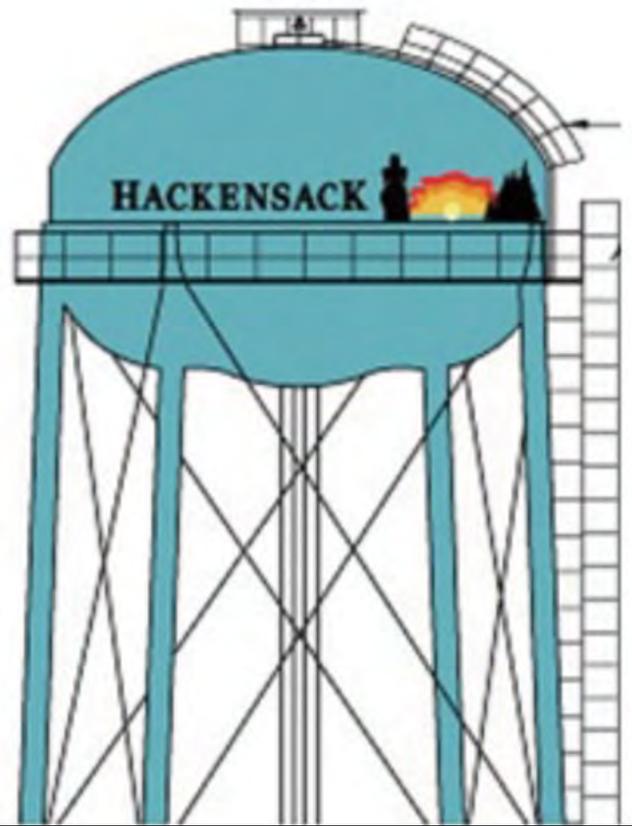
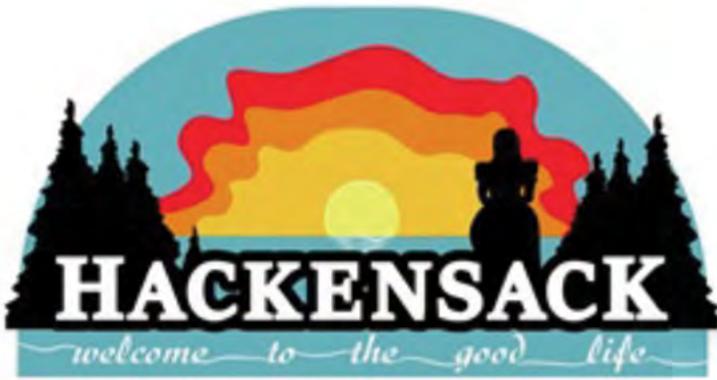
Position	First Name	Last Name	Email
President	Bob	Iversen	bob@iversenconsulting.net
Vice President	Linda	Schwartz	lindamchinander@gmail.com
Treasurer	Roxy	Moon	roxysovellmoon@gmail.com
Secretary	John	Hallberg	jandghallberg@comcast.net
Ex-officio	Karin	Arsan	karin.arsan@exceltd.com
Resident Director	Justin	Krueger	kruegertenmile@gmail.com
Resident Director	Anne	McGill	annielake@tds.net
Resident Director	Bob	Horn	bnhorn@tds.net
Summer Resident Director			<i>This position open</i>
Summer Resident Director	Dave	Rasmussen	drasmussen@grandbridge.com
Summer Resident Director	Andrew	Biebl	andybiebl@gmail.com
Non-Designated Resident Director	Sue	Jaeger	susanjaeger@hotmail.com
Non-Designated Resident Director	Mimi	Carlson	mimianderic@hotmail.com
Non-Designated Resident Director	Steve	Erickson	steve@ericksonmediation.com
Non-Designated Resident Director	John	Crabb	john.crabb0294@gmail.com
Non-Designated Resident Director	Diane	Power	dianefpower@gmail.com
Non-Designated Resident Director	Bruce	Carlson	bcarl@umich.edu
Committee chairmen and others			
Adopt-a-Highway	Judy	Seward	judy.seward@icloud.com
Advisory	Karin	Arsan	karin.arsan@exceltd.com
Aquatic Invasive Species	Bob	Iversen	bob@iversenconsulting.net
Communication & Technology	Annie	Swanstrom	membership@tenmilelake.org
Conservation	Andy	Biebl	andybielbl@gmail.com
Environment & Ecology	Bruce	Carlson	brcarl@umich.edu
Finance	Roxy	Moon	roxysovellmoon@gmail.com
Fisheries	Steve	Helscher	steveandbarb@tds.net
Government Information	Steve	Erickson	steve@ericksonmediation.com
Healthy Lakes	Marty	McCleery	mrmccleery@aol.com
History	Sue	Eikenberry	tenmile26@gmail.com
Lake Safety	Jim	Brandt	sjbrandt54@yahoo.com
Loons	Cheryl	DuCharme	sducharme1@aol.com
	Erin	Adams	erinadams62@gmail.com
Nominating	Diane	Power	dianefpower@gmail.com
Water Level	John	Crabb	john.crabb0294@gmail.com
Youth Watercraft Training	Mark	Sand	marksandvh@gmail.com
Youth Watercraft Training	Rick	Hughes	rhughes1@tds.net
Appointed Positions			
Membership Coordinator/	Annie	Swanstrom	membership@tenmilelake.org
Newsletter Editor/ Webmaster			newsletter@tenmilelake.org

DO YOU EVER WONDER: WHAT DOES TMLA DO? YOUR LAKE ASSOCIATION:

- Provides a website (www.tenmilelake.org), a members-only information hub called the Anchor, Facebook and Instagram pages, email updates and four newsletters per year to keep members informed about association programs, important issues affecting TML and provide timely communication with our members. Compiles and publishes a member directory every two years.
- Purchases, installs and maintains over 20 navigational and no wake buoys
- Provides maps, boating rules and regulations, and a safety poster for your cabin
- Partners with Cass and Crow Wing county sheriffs to provide free boat safety and watercraft training for young boaters. Check the Spring newsletter and the website calendar for details.
- Coordinates with Cass County to provide watercraft inspections for invasive species at the public access
- The E and E committee provides biennial well water testing completed by a licensed environmental lab. The test data is provided to the homeowners for their information / action.
- Takes secchi disk readings numerous times during the summer to test the water clarity.
- Takes weekly temperature and oxygen profiles to 208 feet during the spring, summer and fall.
- Keeps and reports lake level readings throughout the summer and maintains the natural flow of Boy River between Ten Mile and Birch Lakes.
- Samples lake water at several sites monthly during the summer. The samples are analyzed by a professional lab to determine the lake's health and to look for any changes that may require investigation or action
- Works with our conservation partners at Northern Waters Land Trust and other entities to incent conservation easements on environmentally sensitive Ten Mile Lake shoreline.
- Monitors and informs members of Minnesota legislation affecting cabin owners, boating rules and other lake safety issues.
- Donates annually to the University of Minnesota Aquatic Invasive Species Research Center for zebra mussel research, University of MN Foundation Healthy Waters Initiative, MN Lakes and Rivers Advocates, Association of Cass County Lakes, Conservation MN and Northern Waters Land Trust; and locally, Hackensack Area Fire & Rescue, Walker Fire Department and the Hackensack Chamber of Commerce.
- Partners with the MN DNR to monitor fish populations and help with stocking of walleye fingerlings.
- Conducts a yearly loon count in the spring and late summer and promotes loon-safe boating. Coordinates the building, maintenance and placing of loon nesting platforms.
- Oversees the James W. Schwartz Environmental Preservation Fund and the Richard G. Garbisch Conservation Endowed Fund, which provide long term funding to permanently protect sensitive shoreline, our lake's watershed forested properties, and support the ongoing mission of TMLA.
- Provides an informative History Page for each newsletter and sells the beautiful 400 page History book containing family histories on the lake
- Holds five regular board meetings from May through September and an annual meeting in August. All members are welcome to attend. (2020 saw the temporary change to virtual meetings)

***So don't just wonder what we do
- join us and enjoy all the benefits!***

HACKENSACK WATER TOWER



The Hackensack Game Changers are raising \$7,000 to paint the Lucette/sunset design on the water tower this fall or spring of 2021. \$100 donation - receive a Lucette garden flag. \$25 or more donation - receive a Lucette sticker.

Checks payable to Hackensack Lakes Area Community Foundation (HLACF). Mail to Lisa Tuller, 4648 Long Bay Rd NW, Hackensack, MN 56452 or give online at <https://www.givemn.org/story/Hlacf-Watertower>



ADOPT-A-HIGHWAY COMMITTEE REPORT

"Clean up, clean up, everybody everywhere. Clean up, clean up, everybody DID their share".

Thank you to all the volunteers who did their share of collecting trash on the lake roads during the summer season and to those of you who continue, year-round.

We do need volunteers for 2 areas. One is from Basswood Trail to Island View Road. The other is from the intersection of County Rd 71 and County Rd 50 to Highway 371. Please consider volunteering. I will have a reminder in the Spring newsletter.

Thanks so much for keeping our area looking clean and beautiful!

Judy Wright Seward, Adopt-A Highway chair

We do "Whatever it Takes"
to make our home a better place.



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www.lakesprinting.com
1223 Oak Street, Brainerd, MN 56401

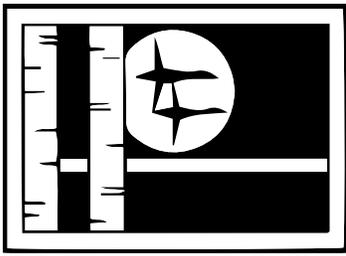


WOODTICK

CONSTRUCTION

RESTORING TEN MILE LAKE MEMORIES

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TEN MILE LAKE ASSOCIATION

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SAVERNOTES

Corporate Mailing Address
16526 W 78th Street, Suite 169
Eden Prairie, MN 55346
Quarterly Interest Announcement

SaverNotes Pays 6.00% Interest – Your Bank is offering...What?



TMLA Member
BUSINESS CONTACT
Dave Rasmussen, Chief Manager
612.868-9187
DRasmussen@SaverNotes.com

Eden Prairie, Minn. — SaverNotes has been in business for 8 years and has paid interest every quarter. Like a CD from a bank SaverNotes notes pay interest. The note is guaranteed by all of the investments and net worth of SaverNotes.

Regular	\$2,000 +
IRA	\$25,000 +
Term	Interest Rate
2 Year	3.00%
3 Year	4.00%
5 Year	6.00%

- Banks are paying nothing for interest and we pay between 3% and 6% depending on the length of your investment.
- We are approved by the State of Minnesota.
- You do not have to be a high net worth investor, if you can write a check, are 18 or older and a Minnesota resident you can invest in SaverNotes notes.
- You can invest through your IRA which we can direct you to a wealth management group to open your self-directed IRA.
- Our notes are like a bank CD as we pay interest and the comparison stops there.
- We are not FDIC insured but your investment is guaranteed by SaverNotes, we have been around for 8 years and have always paid our investors in full.
- We have made it very easy to invest, there are no expenses to you and we have paid interest every quarter and returned the principal upon maturity of the note. However, most investors rollover their investment as they can't earn anything close to the interest they earn at SaverNotes.
- Join other Ten Milers that have invested with us.
- Like our last newsletter headline –“Don't Spend Less – Earn More!!”
- Check us out at SaverNotes.com, hold your phone camera up to the symbol in the corner and it will take you to the website or you can call me for more information.



Hold your camera up to this symbol and it will take you to SaverNotes website