



The Crossings



PRESIDENT'S LETTER

By: *Rachel Wheeler*

What Spring? Only in Minnesota can we have snow, rain AND lightning all in one day! This time last year, many of us already had our boats in the water. Hopefully, soon the docks and boats will be in and ready for summer. We are busy planning the summer activities for you and your families. We have planned our first ever Happy Hour Boat tie up on May 20, 2022 5:00pm-7:00pm (near the sunken island). We look forward to seeing you all and meeting some new neighbors on Cross Lake!! Open to the public is our

Membership Meeting, I hope you attended May. If not, please mark your calendars and we hope to see you September 17th from 9:00am-11:00am at the Pine City Library. Up next this year is Freedom Fest and our food booth is June 25, 2022. Then of course, the Boat Parade on the lake on the 4th of July. We are always looking for volunteers, so please reach out to info@crosslakeassociation.org. And finally, by request, the Fall Dinner/Dance is making a comeback - details are being worked out so watch our facebook page for updates as details become available. Besides the activities, our water quality group is planning a new treatment to try to improve the water quality. It has been an intensive research project along with obtaining the required approvals. We are also installing buoys for all lake homeowners and guests on the lake. Look for further information on our website and social media. Thanks to all the members who contribute with their time, support, and money to Water Quality and our great Social Events. Without you there would be no Association. Don't forget to spread the word about our Association - and don't forget to pay the annual membership fee, it's made easy at crosslakeassociation.org.

Have great summer!

Rachel

MARK YOUR CALENDAR!

Membership Meeting

September 17th

9:00-11:00 AM

Location: Pine City Public Library

Zoom link provided on: crosslakeassociation.org

Snacks/refreshments provided

We look forward to seeing you there or via Zoom!



LAKE DEVELOPMENT EDITORIAL BY: SHANIE BERRY

Development on the lake seems to be the theme this year, even more so commercial development. This is not something the Lake Association has had much exposure to, in recent years.

The new 2022 Board had barely met as a team, and we were faced with our first fire storm...the Hegge "campground". Social media was afire, emails and phone calls ensued. What were "we", the Association, going to do about it they demanded?

So many questions ran thru my head the day the news hit social media. Where? What? Who? followed the threads meticulously trying to decipher fact from fiction. Is it tents? Is it RVs? It is a marina? Where exactly is it? There was so much conjecture and rumors on Facebook, I wanted to find a way



way for the Association to provide value to its members by getting this candid audience the details. I didn't know the details so I thought, why wouldn't we just go the source and get the Hegge's to spell out their plans in a fact-based article to the residents of Cross Lake? I wanted our members to have the details as best as they could be conveyed to form their own, educated opinion and how they could get involved, if they so choose. Little did I know what a heated topic it would become.

In the midst of it all, I managed to lock horns with fellow board members and despite the disclaimer, some interpreted the publishing of the article as the Association being in support of the campground. Neither of which was intended or desired. I didn't have the facts and rather than try to make them up, I figured why not go to the horse. Seemed like the logical path, at the time.

What is Our Role?

I am not here to justify the article or the decisions to include it, but it does beckon the question, what is the Association's role in these

matters? I looked to our bylaws for guidance, no such luck. I reached out to sister lake associations for their experience, as well as reaching out to zoning authorities to educate myself on what capacity the Association could potentially have in these matters. Talk about a crash course in zoning!

The Association has about 200 households that are members of the total 600 properties around the lake. At best, at any point in time, regardless of what stance we take, we "might" align with about 50% of the 200 members. The numbers don't add up for the Association to take an official position on development. Literally, political suicide. As individuals we are entitled to our opinions but as an Association, we must try to remain neutral. That doesn't mean that we aren't involved and that we can't add value. **WE CAN!**



**HELP US TO REACH THE 400 HOMES THAT ARE NOT MEMBERS!
GET YOUR NEIGHBORS TO JOIN TODAY.**

to get the facts in the hands of Cross Lake residents. Unlucky for me, our first edition of the Cross Lake Crossings was about to go the printer. I had a brilliant idea and difficult decision to make, should we quick include an article on the campground? My thought was what a great

What Can We Do?

One example of what we are doing is conducting a Recreational Carrying Capacity Survey on the lake. We heard over and over through the zoning hearings, social media et al, how busy residents felt the lake is. This survey will provide a statistical baseline to use further discussion on potential impact the lake and its ability to handle the capacity proposed development activities. This is just one example, but we need your help. To conduct this survey, we need bodies that are willing to get involved. If you are interested in learning more, please contact maryreuter@gmail.com.

Our Mission

Our Mission is to promote, educate and improve the understanding and comprehensive management of Cross Lake and its watershed. We can promote, educate and improve the understanding of how these developments potentially impact the watershed to a audience of 600 households. We will rely on our Mission as our compass, as we navigate thru these waters.

My Goal

My goal for this year, is for the Association to create a playbook how we can add value in these and similar situations. The playbook would address topics such as communication plan, educational forums, and resources for our constituents. A guide we can use to be nimble and effective in these matters. A guide that can serve future Boards.

In closing, I will say this, the one thing I saw through all of this is engagement. I have never seen our Facebook group so hot! The chatter, the knowledge sharing, the passion! These are all GOOD things! I know you are out there now! Help us be advocates! It's evident there are many folks out there that are passionate and well versed on zoning, real estate, and water quality. Why not get involved? Why not help us mature as an organization in these matters?

I'd love to hear your ideas how the Association can add value. I hope you will consider sharing them with me. Email or call anytime!

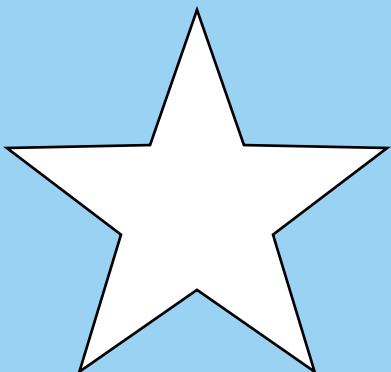
shaniebeth@crosslakeassociation.org

651-230-6986

THANK YOU!



With the support of our members, we collected car loads, upon car loads of great donations! The sale day was the perfect day, with sunny great weather and so much fun to meet people from around the lake! We even added a few new members. Thanks again for all the support.



SUMMER EVENTS

MAY 20 5:00 - 7:00pm
Happy Hour Boat Tie Up
We will be south of the sunken island!

JUNE 17 5:00 - 7:00pm
Happy Hour Boat Tie Up
We will be south of the sunken island!

JUNE 25 Freedom Fest
Pine County Fair Grounds

JULY 4 Boat Parade

JULY 22 5:00 - 7:00pm
Happy Hour Boat Tie Up
We will be south of the sunken island!
Bring a beverage!

AUG 4-7 Pine County Fair Booth

AUG 6 Pine County Fair Parade

AUG 27 Concert on the Lake

Check out our website for more information!



JOIN A COMMITTEE

As the lake continues to see growth we would encourage you to get involved. Current committee openings:

- Water Quality
- Fisheries
- Events
- Merchandise Promotion
- Legal Council
- General

Email us at:

info@crosslakeassociation.org



LimnoPro Survey Update

By: *Mary Reuter*



Hello Lakers! Summer is in sight! I wanted to explain some of the findings from the Limnopro survey and all the various types of plants you may find along your shoreline. I hope I can help you understand why your lakeshore may not be getting treated for invasive species (AIS), although you may find an abundance of plants in your beach area. (Photos to follow on the next page). The information in this article is from the Limnopro survey 2021 CLA that was conducted last summer. You can find the full Limnopro report on the CLA website. The report summary was written and prepared by Daniel C. McEwen, Ph.D., CLP Limnopro Aquatic Science, Inc.

The Water Quality Committee will participate in the following activities this summer. On May 21, we will be a part of an environmental festival for the Pine City area. It will be held at Robinson Park from 11:00-3:30 after the annual meeting.

The Committee will be having a booth and doing a demonstration. We look forward to seeing you there! If you're interested in volunteering, please reach out to me. End of May or early June the Committee will be conducting a boat count survey on the lake this summer. A study like this will show the recreational carrying capacity of a lake. Such a study will show the amount of development a lake can tolerate before it deteriorates. With the help of Caleb Anderson, from Soil and Water, will help map the project. The subcommittee will need people to help with the boat count at the two boat landings; what the survey may show is if there is currently an overload of boating. Excess can lead to poor water quality, negative environmental impact, decrease in

safety, potentially reduced lake enjoyment, and reduction in property values. With the significant

increase in current and potential development on Cross lake, such a study could provide valuable baseline data now and for the future. Email me and let me know if you want to volunteer for this project. August - Pine County Fair booth. The Water Quality Committee puts together various water quality displays at the county fair every year. We have been able to display materials from the U of M Duluth, but we are always open to suggestions for new concepts, such as demonstrations etc. If you have a display you'd like to see, please contact me or Joe Paget who is the Chair for the Fair Committee. June thru September. The Water Quality

Committee also conducts several types of water testing on the lake, such as E. coli and phosphorous. We also check water temperature, dissolved oxygen, conductivity, depth, and turbidity with a Quanta monitoring system. Water samples are also collected and sent to a professional lab in Duluth to check on different pollutants. This year we are collaborating with the Minnesota Pollution Control Agency to monitor seven streams in addition to the lake using a Secchi disk and tube. The data we collect throughout the summer will be sent to MNPCA for analysis.

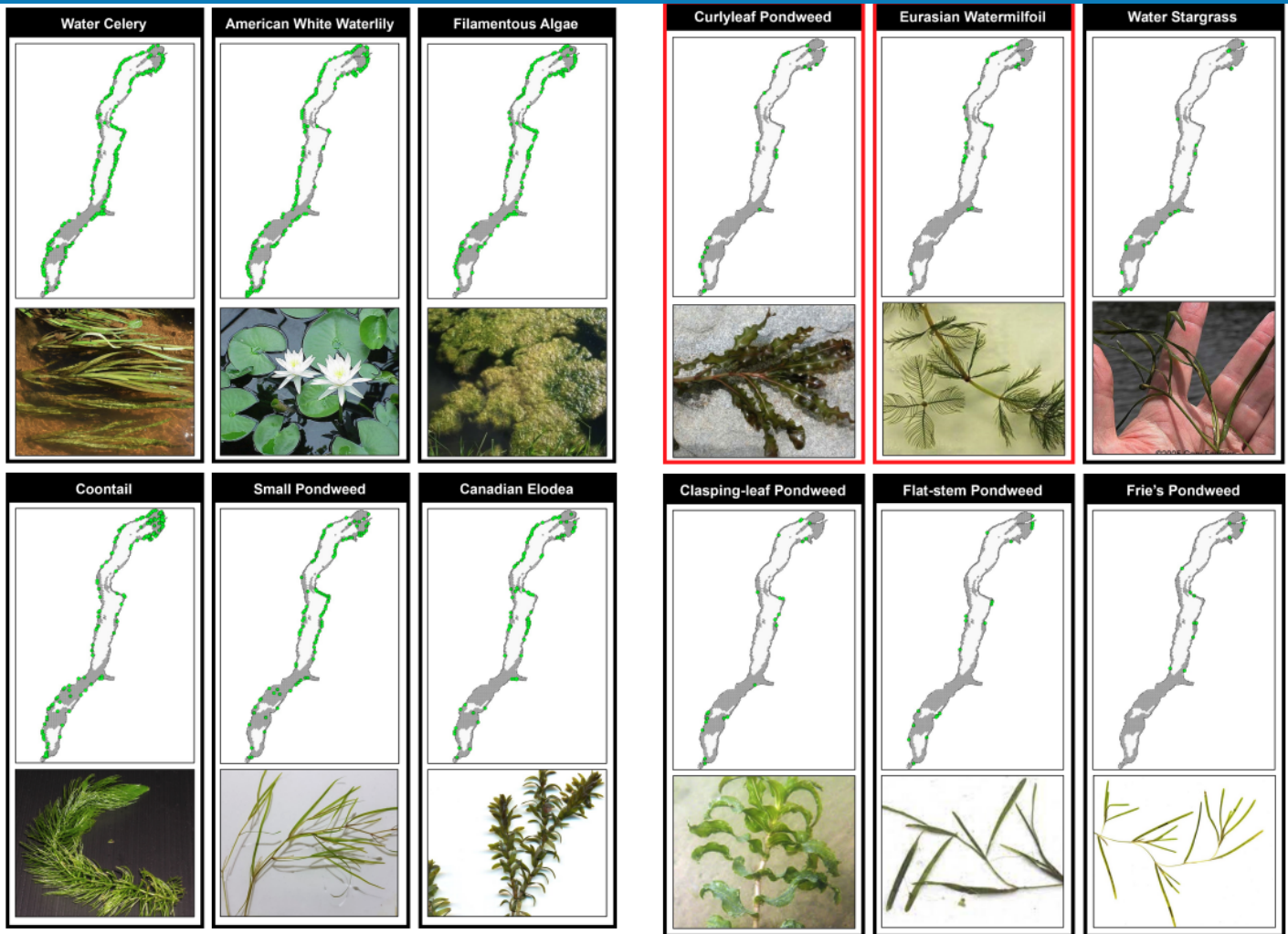
Data sheets will be submitted to MNPCA at the end of the season. Let me know if you'd like to help.

Have a great summer and see you on the lake!

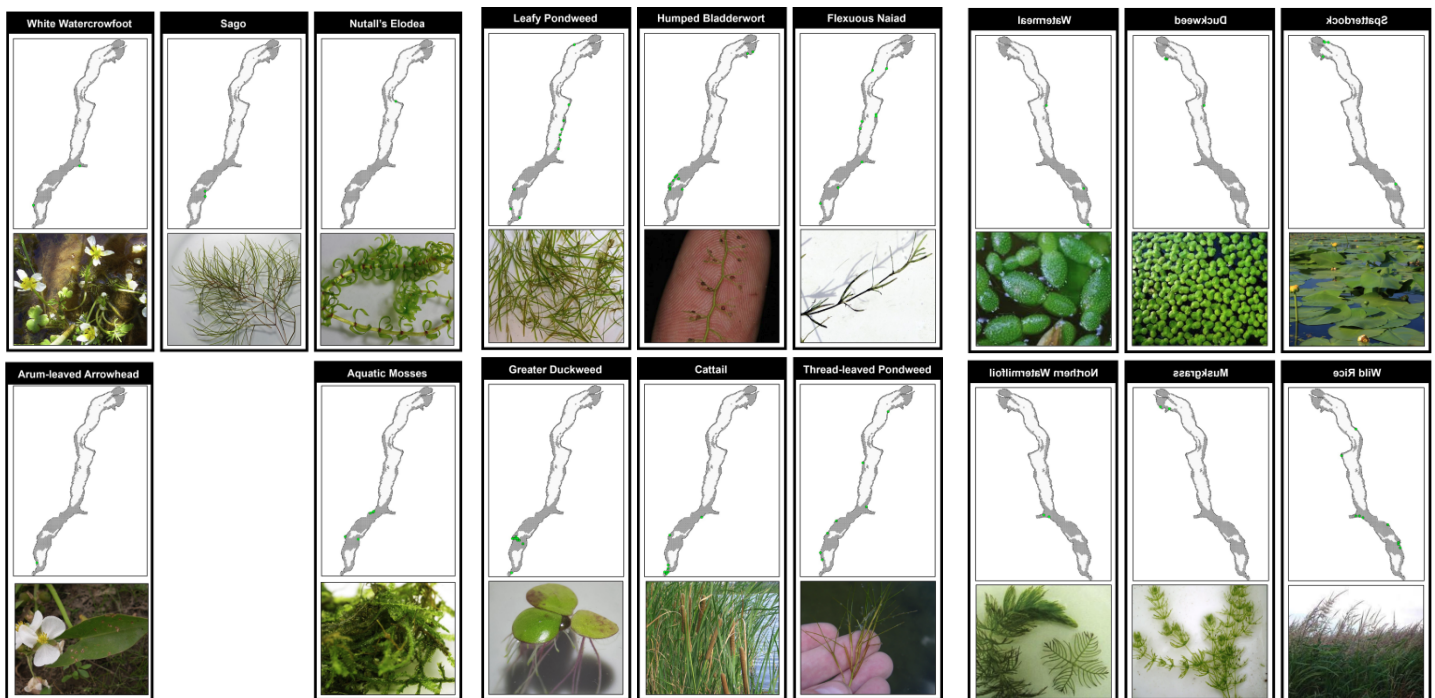
Mary Reuter/Water Quality Chair

BECOME A MEMBER TODAY! WE NEED YOUR HELP TO IMPROVE WATER QUALITY

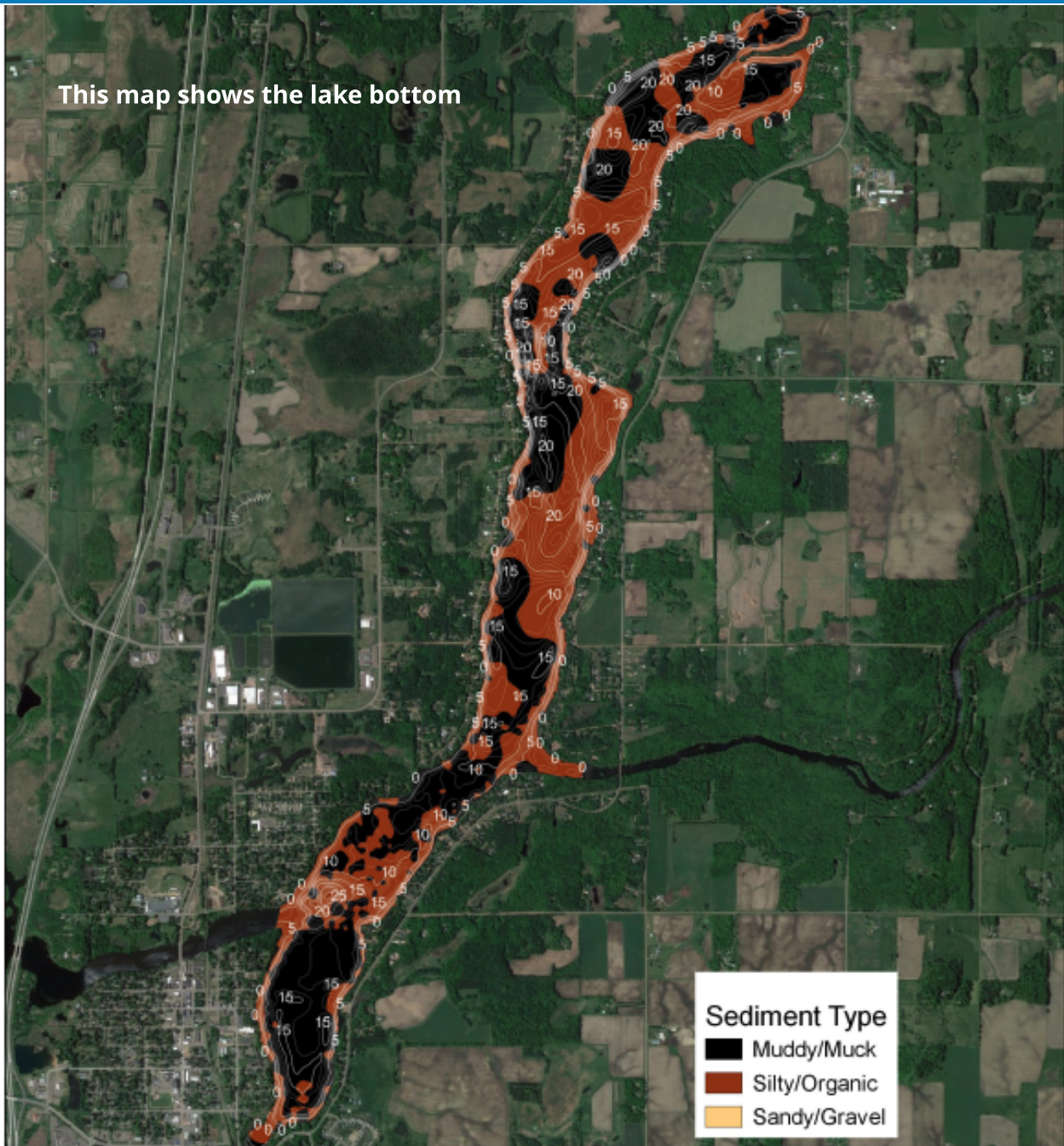
Water Quality



The photos show various plants that were found in the lake and their location.



This map shows the lake bottom



LIMNopro
Aquatic Science

Cross Lake (18015500)
Sediment Type
(06/21/21- 08/17/2021)
Cross Lake Association

WATER QUALITY

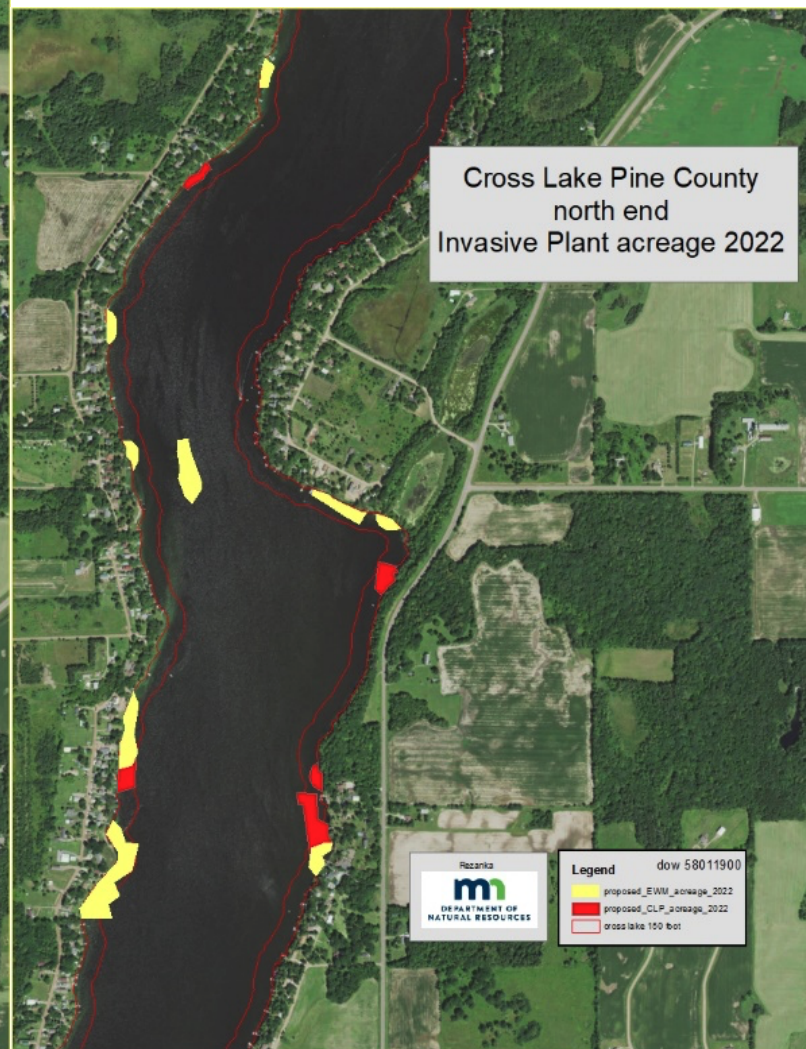
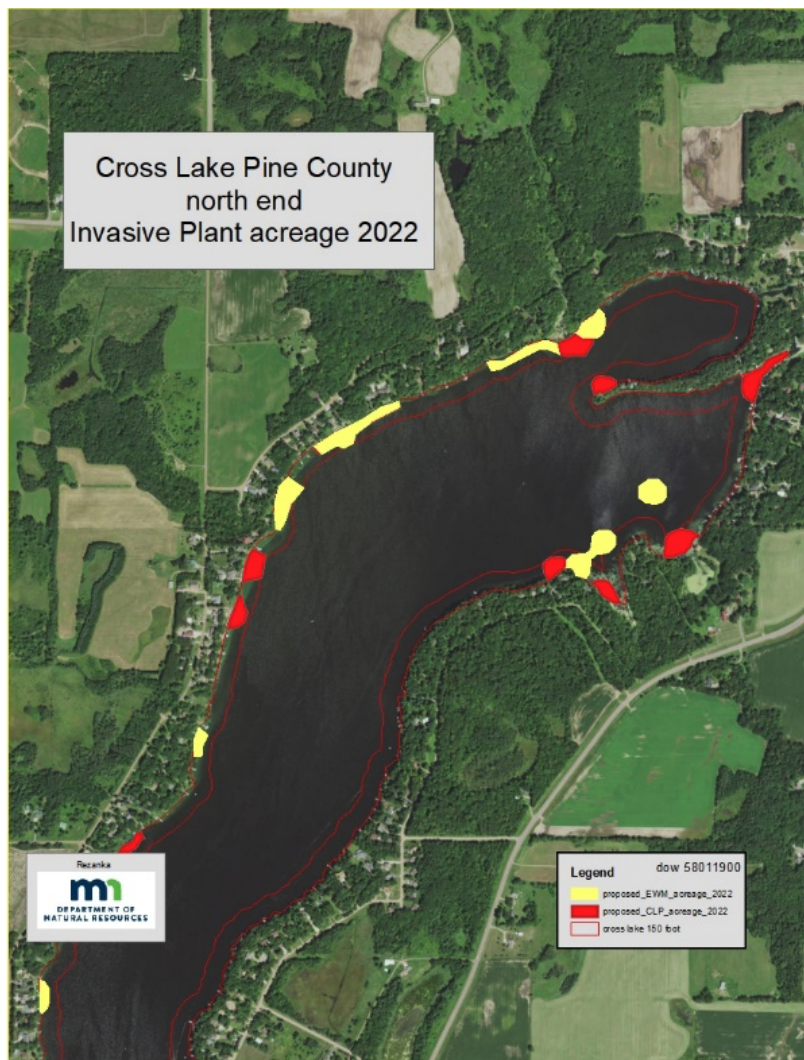
OUR MISSION

To promote, educate and improve the understanding and comprehensive management of Cross Lake and it's water shed

We need everyone on the lake to become a member in order to continue supporting water quality on the lake!

JOIN TODAY!

The four maps show the new areas that will potentially be treated for curly leaf pondweed and eurasian water milfoil this spring. The DNR has not conducted the rake toss as of yet. Once that is completed, we will know what areas will be given a permit to treat and lake management will come out to spray. Treatment is 150 ft. from the shoreline. Only the two invasive plants are treated. (Not shown is an area from the trestle bridge to the mouth of the lake that is also treated) North and middle of the lake prior to the dam.



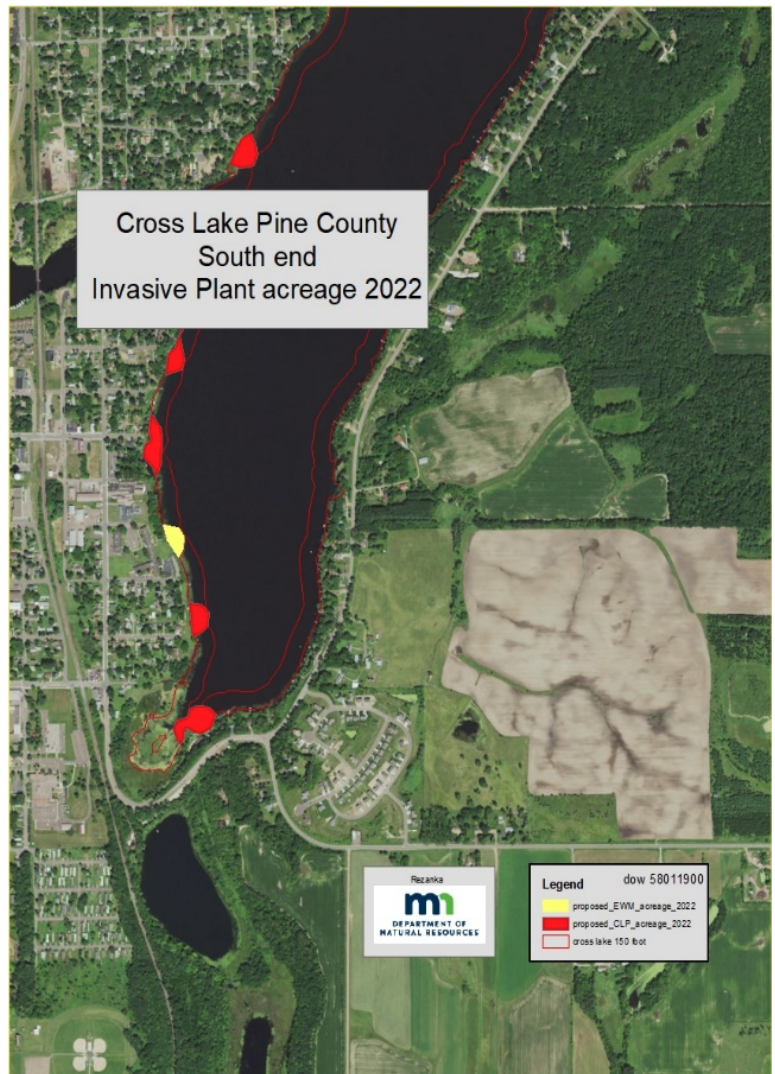
REMINDER:

**Daily Sunfish limit revised to 10 on
Cross Lake & Pokegama**

[Quality sunfish initiative | Minnesota DNR \(state.mn.us\)](https://state.mn.us)



South end of the lake past the dam



Mark Your Calendar!
Attend the Membership Meeting
September 17th, 9-11am
Pine City Library

To hear more from Dan with LimnoPro discuss the survey that was done by the lake association and future action that we should take to continue to improve our water quality.

WHAT IS A WEED?

BY: DON DEUTSCH

Dear Lake Association members:

I wish to write a very basic piece about weeds and lake weeds. In part I am embarrassed to write this, as I believe most everyone knows what I am going to be covering, at least if they stop and think about it.

WHAT IS A WEED

Some plants everyone can agree are weeds is easy. Common weeds are plantain, dandelions, creeping charlie and lamb's ear. These are unwanted nearly universally. Now let us think about this like a farmer or a gardener. The best definition for this is a weed here is any plant growing where you do not want it to grow. A potato in a corn field is a weed. It won't be

cultivated, cared for or harvested. It is in the way. The potato is consuming fertilizer and water and the field is improved if it is not there. A petunia in an onion patch, same thing, it does not belong there, it is a weed. I know this may rankle some feathers, but it is a weed. A plant growing where it is unwanted.

Going from the field to the lake however, we need to think how we got here and where we are now. Historically any plant growing in the lake is a weed. Folks did not connect any good with plants in the water, weeds were a problem. Plants made it hard to access the lake. Plants were undesirable to swim in. Plants fouled propellers. Plants made it harder to fish. So that makes any plant in the lake a "lake weed", a plant growing where it is unwanted. In today's world aquatic biologists try to teach everyone that we must have plants in a lake. Plants provide shade and oxygen. Plants are used for fish reproduction and fish rearing. Plants provide life to all waters. Further, we know of two basic "types" of plants in lakes and rivers. These plants are Native plants and Invasive plants. Native plants we understand as those which have been in our waters for many thousands of years. Invasive plants were introduced to our local waters from elsewhere in the last 200 years. Invasive plants have a bad habit of taking over a water body, as the factors that limited growth in it's natural habitat are absent. Native plants - "good". Invasive plants - "bad".

In Cross lake and the Snake river watershed we have two species of invasive plants, curlyleaf pondweed and eurasian watermilfoil. Present also in Cross Lake are an additional 29 species of aquatic plants. The problem in Cross are too many individual plants of the invasive types and low individual numbers of the native plants.

When we talk about lake weeds is is just better to use invasive and native plants and not use the words "lake weeds". Our Lake association has and will continue to try to contain and remove invasive plants on the lake. We do not remove or treat native plants anywhere on the lake. We do not know of an effective way to treat invasive plants on the river at this time. Thanks for taking the time to follow me through this.

Don



Freedom Fest

Freedom Fest Booth

By: Deb & Roger Larson



Hello Everyone -

This year, the Cross Lake Association (CLA) is a proud sponsor of the Pine City Chamber of Commerce's Freedom Fest annual event and fireworks display Saturday, June 25, 2022.

CLA will also be hosting a delicious Food Booth inside the Event Center at the Pine County Fairgrounds from 10a.m. until 7p.m.

This is during the car show and many scheduled family friendly events & entertainment occurring throughout the day.

We are excited to offer on-site grilled 1/3 lb. sirloin burgers & Ball Park brand all beef hot dogs in a fresh bakery bun

from Rush City Bakery this year! We will also offer chips & ice-cold bottled water. CLA merchandise will be available for purchase that day too! It's a perfect opportunity to purchase one of our boat/dock flags or several other items.

If you are interested in volunteering to help grill or serve food that day, you can sign up for a 2 or 3 hour time slot. Please email us at info@crosslakeassociation.org or text/call Deb Larson @ 612-750-8587 for openings - we have a few spots left. It will be a fun day!

We hope you will stop by and support our food booth at Freedom Fest this year! All profits go toward our many water quality/safety projects. See you at Freedom Fest!

Deb & Roger



Pine County Fair Booth Cross Lake/Snake River Association

By: Joe Paget



Hello Cross Lakers,

The Pine County Fair is fast approaching. We will again be hosting a Cross Lake/Snake River Association (CL/SRA) booth at the Fair. We are excited to showcase the work of the lake association and educate the public on how they can be great stewards of the lake. We have a great group of folks who come back every year to volunteer at this great educational program. The volunteers enjoy the informational benefit of the booth as well as getting to visit with friends and family who stop by. The two-hour time slots will begin Thursday, August 4th, 11AM and continue each day to 9PM throughout the duration of the fair. The booth will close on Sunday, August 7th at 4PM, then take down begins. I will be emailing invitations out to the past participants the end of May. If you'd like to participate in supporting the booth, send me an email with your contact information and I will get you scheduled. Volunteers do not have to be lake historian experts or biologists, just a willingness to visit and point the proper DNR information. Each time slot needs at least two volunteers, but we welcome as many as four if there is a group interested. The activity at the booth makes the time at the booth go by quickly.

tool and we will be bringing it back. We will also have plenty of prizes to hand out to the folks who visit the booth.

Volunteer Opportunities

We have many people who enjoy staffing the booth and sharing information with the visitors, while others may be looking for another way to contribute to the CL/SRA Booth mission. For those people, there is either booth set-up or take down. We will be setting up the booth on Wednesday, August 3rd, the time will be dictated by when the most volunteers are available. The set up takes about two hours. We also have takedown on Sunday, August 7th. The fair coordinator wants us to stay open until 4PM, but usually lets us begin takedown at 3:30PM. We need about 5 volunteers, and it takes less than an hour to dismantle the display and box it up.



There are lots of parts to make the CL/SRA booth a success, none more important than the volunteers. Please consider supporting this wonderful educational program. You do make a difference when you share with others how they can make a difference. I look forward to hearing from you.

jakesmn22@gmail.com
651-353-1637 (text welcome)



The Lake Association Booth

The booth will again have information and displays from our two mission areas, Water Quality and Fisheries. We will have educational material on aquatic invasive species, fisheries, and water safety. The spinning wheel, with the lake and fish trivia, was a great engagement



Summer Events

BY: MARGOROTHENBACHER



SUMMER FUN!

There are so many exciting events planned for Cross Lake members!

The 2022 Cross Lake 4th of July Boat Parade will be exciting! The theme is Kindness to Others, Community and Lakes! The parade will be held

this year on Monday, July 4th. New location this year! We will all meet just north of the snake river on the west side of the lake across from the dam. Rachel Wheeler, President will be hosting this years parade. Look for the



pontoon with the Cross Lake banner to register. The parade will get under way at 1pm sharp! There is no cost to participate in the parade, but to be eligible for a prize you must sign in when gathering at noon. New this year the board will be in pontoons for judging and will collaborate when the parade ends to determine winners. You must participate in the full parade to be eligible for the following prizes. **First place gets \$250!** Second-place gets \$100, third-place \$75 and three \$25 consolation prizes! Keeping with the theme of kindness, you may also drop off food for the Pine City food shelf with the judges. - they will have banners on their boats.

Dinner/Dance is returning! The event committee is ironing out final details and will provide the date & location in the next newsletter. See you on the lake!

Margo

CONCERT ON THE LAKE

Concert on Cross Lake will be held on Saturday, August 27th from 1:00-3:00pm. Our favorite band, Hwy 36, will perform again this summer! We will be collecting food shelf donations this year, look for the boat with the donation sign. Let's beat last years totals of 140# of food and \$160 in cash donations!

WE CAN DO THIS CROSS LAKERS!



RULES OF THE ROAD

By: *Shanie Berry*



As we gear up for another busy season on the lake, it's a good time for refresher of the rules of the "road". There is nothing worse than a beautiful day on the lake and some ding-dong flies by, sending the kids flying, soaking the sandwiches or **WORSE!** (I perish the thought)

It's evident that pretty much anyone can just get in a boat drive it. The kids, the wife and even the dog...no license required nor an ounce of common sense. As parents, grandparents, and lake property owners, we have a unique opportunity. Get them while they are young! Consider encouraging/requiring your kids, their friends, and your guests to be familiar with the rules of the road. The MN DNR has an excellent Boating Safety course that they endorse, that provides a great online learning experience.

I've taken it and will probably do a refresher this season, as well. I was born and raised houseboating on the Mississippi and have been on and around boats my whole life. I would have considered myself pretty boat savvy. Nope! I'll be honest...I learned a **ton** from the course. We've required our daughter to



complete the course, her friends, and regular guests to be certified before anyone jumps in the driver seat of a jet ski or at the helm of a boat. Our hope is to make for one less 'ding-dong' on the lake and make it safer and more enjoyable for everyone. I hope you will

consider doing the same.

But there is more! This course is not just for the kids. I think it is a great course for all skill levels. I would encourage everyone to take the course. It covers more than just safety; it includes maneuvering techniques and boat operational items. It's online, an easy read, you can start and stop as often as you like. I believe it is even free up until the point of certification if you so choose to certify.

Below is the link to the Boating Safety Course, check it out! I'd love to hear what you think.



BE SAFE OUT THERE!

Boating Safety Course (for all ages)

[Boat and water safety education | Minnesota DNR \(state.mn.us\)](https://www.dnr.state.mn.us/education/boatandwater/boatandwatersafetyeducation.html)

Minnesota Boating Guide

The MN DNR also has a great **Boating Guide** to help with the just in time questions. Bookmark it and reference it often.

[Minnesota Boating Guide 2022 \(state.mn.us\)](https://www.dnr.state.mn.us/education/boatandwater/boatandwatersafetyeducation.html)





Top 10 Rules of the Road

According to the MN DNR, the top 10 rules to respectful boating are...(Cue the Tonight Show music)

Remember, these are guidelines and should not serve as a replacement for learning the rules, regulations, and laws for your local body of water. Whether you're a novice or veteran boater, learn more by taking a [boating safety course](#).

- 1. Respect the ramp .**Good boating etiquette starts before you enter the water - at the dock. Prepare your boat and equipment before getting into position to launch. Anything else is disrespectful to fellow boaters.
- 2. Own your wake.** The fastest way to make the wrong kinds of waves is to literally throw a big, obtrusive wave at another boat, swimmer, angler, or shoreline owner. This is much more than being a nuisance or disrupting others' experience on the water. It's dangerous to those unable to tolerate a large wake. Stay at least 200 feet from the shoreline and other boaters.
- 3. Keep the tunes in check.** Sound is amplified over the water, so keep the music at a decent level. Not only is it a disturbance to others but the operator may not hear the spotter.
- 4. Pack in. Pack out.** Seems like common sense, right? Yet shorelines are still lined with trash being thrown overboard. Take care of the body of water you love and dispose of any trash you have. Do not throw it overboard!
- 5. Slow your roll.** Does the body of water you're on have a speed limit or slow-no-wake restriction? It's your responsibility to know it and respect it. You are responsible for any damage you cause to other people's property.
- 6. Rules of the road.** Become familiar with waterway markers and navigation rules, which dictate how you operate your vessel to prevent collision.
- 7. Be prepared .**If you are the captain, you need to be prepared with the safety rules for your craft and make your guests aware as well. Know state and local laws for the body of water you're on. Set a good example by always wearing a life jacket and have enough life jackets for each person onboard. Beyond that, make sure to have the appropriate fit.
- 8. Fuel and go.** At the fuel dock, get fuel, pay your bill, and move out of the way. If you need to buy additional supplies, relocate your boat. Don't forget to run your blower before starting.
- 9. Anchoring and mooring.** Enter an anchorage or mooring area at a slow speed. Don't create a wake that will disrupt other anchored boats. The first boat sets the tone. Mimic how they tie off, how much line you use and how much distance you allow between you and other boats. The busier the boat, the more space you should give yourself.
- 10. Be polite - give a wave.** When passing another boat, give a little wave hello. Boating is all about having fun and being part of the boating community. Embrace it, enjoy it, and share it for generations to come.

I want to wish you all a great summer filled with memories of family and friends enjoying the lake but most of all, I pray you all have a SAFE summer on the lake.

All my best,
Shanie



BUOY STRAIGHT AHEAD

By: *Shanie Berry*



Where have all the caution markers gone?

Back in the day...there used to be caution markers by the dam and sunken island on Cross Lake. Why not? They are clearly foreseeable hazards!

So, where the heck did, they go? The word on the lake is that many have taken a trip over the dam and are headed for the "Croix" or have simply disintegrated.

Tribal knowledge on the lake is dwindling. Knowing where the sunken island is, the DNR cribs and other nuances of the lake are waning. If you have taken a ride around the lake, you know there is a lot of development happening. We are seeing the demographic of our lake residents changing significantly over the last few years. Lots of new, younger families moving to the lake now that more and more people can work remotely and no longer need to make the trek to the cities. These hidden dangers are becoming less than obvious, add cocktails and inattentive driving and we have a recipe for disaster.

With that said, the Association identified this as great opportunity to return value to our membership. We have reached out the Pine

County Sheriff's office to see what we could do to partner with them to ensure that hazard areas on the lake are properly marked. Sheriff Nelson welcomed our offer and agreed that if we could help fund the purchase, his team would manage the installation and removal each season.

So, keep your eyes peeled for the new markers! They've been on order since February so we are hoping they will arrive soon, in time for the busy boating season.



**JOIN TODAY AND HELP
US TO CONTINUE TO
IMPROVE THE LAKE!**



PROPERTY AND DEVELOPMENT AND ZONING AROUND CROSS LAKE

By: *Caleb Anderson*

Pine County Land & Resource Manager

If it wasn't evident in the past, it is definitely evident today; Cross Lake is a desirable place to be! We've all heard the stories about Minnesotans migrating to rural properties and lake communities through the pandemic and this has been abundantly observable on Cross Lake. New houses are springing up, skidsteers and excavators can be seen teetering the shoreline to do work, and new larger scale developments are being proposed.

With all the commotion, it seems worthwhile to step back and provide a brief primer on how lakeshore zoning and property development is regulated...

The state shoreland rules provide a statewide baseline suite of zoning regulations that apply to properties within 1,000' of a lake, 300' of a river, and the 100-year floodplain. These rules serve to protect the economic and aesthetic value of the landscape as well as water quality and habitat. Pine County has the default obligation to administer the property development regulations (permits, setbacks, tree and shoreline alteration, subdivision of land, etc.) outside of Pine City



limits. However, townships are authorized to adopt and administer their own shoreland zoning regulations, provided they are as restrictive and effective as the County. Pokegama Township, which covers the northwest side of Cross Lake, has elected to serve as their own zoning authority and handle all permitting associated

with the state shoreland rules. The City of Pine City serves as their own zoning authority and has adopted

shoreland regulations as well. While there may be differences of regulation interpretation, dedication of resources for administration and enforcement, and permitting procedures, the bones of the regulations should be fairly consistent, as they are all rooted in the same state rules.

Unfortunately, there is another layer of complexity; the federal and state floodplain regulations are also passed down to the local permitting authority. While floodplain rules are related to shoreland rules, they function as an independent set of regulations. In Pokegama Township, the Township has not elected to regulate floodplain development. Therefore, projects within the 100-year floodplain (often boathouses or grading and filling) require permits from both the County and the Township.

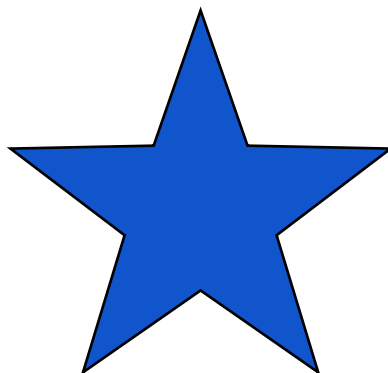
Why does this matter to you? Many Cross Lake residents care about the lake and appreciate the concept of a well administered permitting program for quality control on lake property development. If you see projects that you feel are not consistent with this shared value, it is important to understand who your zoning authority is and engage with them. Believe it or not, not all projects that people take on are permitted or legal! Phone calls from concerned citizens are an important quality control measure for the program. By having this background, you can help your neighbors understand where to turn for project permits and applicable regulations. Together, we can preserve the economic and aesthetic value of our lakeshore communities to keep them of high quality for generations to come.



Balance Sheet
Cross Lake Association
As of Apr 30, 2022



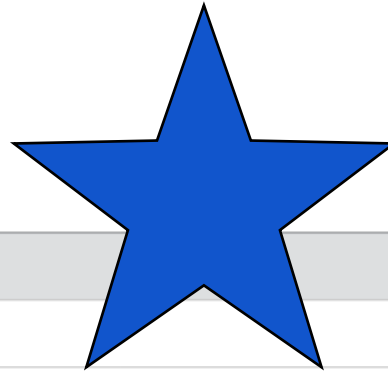
ACCOUNTS	Apr 30, 2022
Assets	
Cash and Bank	
General Checking	\$24,968.42
Money Market	\$5,785.24
North End Project	\$16,000.00
Scholarship Fund	\$2,977.88
Stearns CD	\$5,489.35
Total Cash and Bank	\$55,220.89
Other Current Assets	
Total Other Current Assets	\$0.00
Long-term Assets	
Total Long-term Assets	\$0.00
Total Assets	\$55,220.89
Liabilities	
Current Liabilities	
Lifetime Membership	\$25.00
Prepaid Dues	\$350.00
Total Current Liabilities	\$375.00
Long-term Liabilities	
Total Long-term Liabilities	\$0.00
Total Liabilities	\$375.00



Profit and Loss

Cross Lake Association

Date Range: Jan 01, 2022 to Apr 30, 2022



ACCOUNTS

Jan 01, 2022
to Apr 30, 2022

Income

Investments – Interest	\$2.84
Member Dues	\$8,565.00
Newsletter Reimbursement	\$18,119.54
account verification	\$0.71
Total Income	\$26,688.09

Gross Profit

\$26,688.09

As a percentage of Total Income

100.00%

Operating Expenses

Contract Services - Water Quality	\$155.95
Form 990 Taxes	\$40.00
Freedom Fest	\$476.64
Membership Dues - Expense	\$130.00
Newsletter printing	\$1,500.08
PayPal Processing fee	\$100.20
Pine City Fair	\$1,107.00
Sailboat Buoy	\$934.87
Website	\$276.97

Operating Expenses

Zoom	\$64.64
account verification expense	\$0.71

Total Operating Expenses

\$4,787.06

Net Profit

\$21,901.03

As a percentage of Total Income

82.06%



Serving Cross Lake and the Lower Snake River

Cross Lake Association
P.O. Box 325
Pine City, MN 55063

Non-Profit
U.S. Postage
PAID
Pine City,
MN 55063
Permit No. 8

Forwarding Service Requested

MEMBERSHIP APPLICATION

MEMBERSHIP YEAR RUNS JANUARY 1 THROUGH DECEMBER 31, 2022

Online registration and payment are available on our website at <https://crosslakeassociation.org>

Name: _____

Address: _____

City, State, Zip _____

Email: _____

Pine City Address if different from above:



**Let's be green, please email me my newsletter!
I WANT TO GET INVOLVED!**

- Water Quality
- Board Member
- Freedom Fest
- Events
- Fisheries
- Fair Booth
- Parade
- Other special skill or talent: _____

Premiere/Lifetime	\$500+	
Platinum	\$100+	
Gold	\$75+	
Silver	\$50+	
Basic	\$25	