

Cedar Lake News

Winter 2004 -05

Volume 5 Issue 3

AMMAMDALE - MAPLE LAKE MM

Cur Loon w/baby

Letter from your President

I want to publicly thank Leslie Kreutter for an outstanding job as President of the Cedar Lake Conservation Club the past two years. I'm pleased she will continue as a board member because of her commitment to and love of Cedar Lake.

I am pleased to take a turn as President, partly as thanks to the Cedar Lake residents who have made our family's last 12 summers on the lake so great. Kathy and I are experiencing our first year as "empty-nesters" and look back fondly at earlier years when our kids, Elizabeth and RJ, enjoyed weekends at the cabin. Now, they are both at stages of their lives where other interests and commitments are more important.

We are certain they will want to return regularly at some later point. That is why I am committed to improving the quality of the water, and maintaining the positive and friendly community feeling we enjoy on Cedar Lake.

The other board members are listed elsewhere in this newsletter. Like me, Leslie and board Presidents and members before, they share a love of the lake and the lifestyle it provides. Please join me in thanking them for their service to Cedar Lake. I look forward to seeing you in the spring.

Dean Banberg

Dues Are Due By June 1st Annual Membership dues for our Cedar Lake Conservation Club are now due (by June 1st please). The dues are

Annual Membership dues for our Cedar Lake Conservation Club are now due (by June 1st please). The dues are \$15.00 per family of which \$8.00 goes into the General Fund and \$7.00 into a special fund to help finance special weed maintenance as required.

If you are not presently a member of the Conservation Club, please take this opportunity to join because your support and input is needed. Also if you're aware of others who are not members please encourage them to join also.

It's so easy to put things off and then forget completely. Pleas e take a minute right now to send in your check. And remember, you need to be a paid-up member to qualify for the annual fishing contest.

Thanks - very much for your support. Please mail to: Cedar Lake Conservation Club CLCC, P.O. Box 192 Annandale, MN 55302



YOUR CLCC BOARD:

Left to right: Kale Danberg, Editor; Susan Nordbye; Bill Arendt; Leslie Kreutter, Past President; Sharon Knaup; Bill Westhoff, Vice President; Bill Pallies, Treasurer; Dean Sanberg, President; Ron Linder & Carter Diers.

Taken just after a board meeting at Linder's place which was the first stop on our progressive dinner tour on a delightful September day. We were transported to each place by pontoon boat "limousines!"



UPDATE ON CEDAR LAKE WATER QUALITY

Note: This article is a follow-up to the article I wrote for the August, 2004 newsletter. The August 2004 article has been re-printed in this edition of the newsletter, and I would encourage you to re-read it before reading this follow-up.

Dave Larsen

important concept for all lake property owners to understand. Not all aquatic plant growth is due to excessive phosphorous levels in a lake – a certain plant growth is going to occur naturally. A littoral an acre of lake surface area where the water dep

On February 9, Dean Sanberg and I attended the monthly meeting of the Clearwater River Watershed District ("CRWD"), which was held at the Annandale Middle School. The reason we attended this meeting is that Merle Anderson, CRWD Administrator, had informed me that the results of the intensive monitoring program the CRWD had put in place for Cedar Lake during 2004 were to be presented at this meeting. The presentation was made by Wenck Associates, the engineering firm engaged by the CRWD to conduct the monitoring program and analyze the results. Also attending the meeting were representatives from the Wright County Soil and Water Conservation District. In addition to Cedar Lake, water quality study results were also presented for Pleasant and Bass Lakes.

Wenck Associates began their presentation with some general discussion with respect to how water quality is measured. There are three statistical measurements that are used in conjunction with one another in determining the water quality for a lake. The first such measurment is the level of phosphorous in a lake. Phosph orous, a chemical contained in fertilizer, is what promotes algae growth in lakes. The level of phosphorous in a lake is directly correlated with the amount of algae growth in a lake. The higher the phosphorous level, the more algae growth a lake is likely to experience. The second measurement is the level of chlorophyll in a lake. Chlorophyll is the pigment that allows plants to convert sunlight into energy. The level of chlorophyll in a lake is a measure of how much algae is in the lake. In other words, the phosphorous level in a lake represents the potential for algae growth, while the chlorophyll level reflects the algae growth the lake has actually experienced. The final measurement is the Secchi depth readings, which is a relatively simple system for measuring the visual clarity of the water in a lake.

Once these three statistical measurements have been determined for a lake, the next step is to interpret them. What do they indicate about the water quality in a lake — is the water quality good, fair, poor, etc.? The measurements are interpreted in two ways. The first is to compare the measurements for a lake to the average for all lakes in the same ecosystem. Minnesota in divided into seven ecosystems, with the CRWD lakes being located in the North Central Hardwood Forests ecosystem that, as the name implies, consists of the central to north central portion of the state. The second way of interpreting the water quality measurements is to look at the trend in the measurements for a lake over a period of time.

The final portion of the general discussion involved littoral acres, which Wenck Associates believes is an

important concept for all lake property owners to understand. Not all aquatic plant growth is due to excessi ve phosphorous levels in a lake — a certain level of plant growth is going to occur naturally. A littoral acre is an acre of lake surface area where the water depth is below a certain maximum, thus allowing sunlight to penetrate to the lake bottom which, in turn, promotes natural aquatic plant growth. As a result, the level of plant growth in a lake is, to a certain degree, determined by relationship of the number of littoral acres for the lake to the total surface area (in acres) for the lake. In other words, if you have two lakes with the same level of phosphorous in the water, but one lake has a significantly higher percentage of littoral acres than does the second lake, then the first lake is going to have a greater degree of aquatic plant growth as a result of natural causes.

Once the general discussion had concluded, Wenck Associates presented the results of the water quality studies for the three lakes. The results of the Cedar Lake study can be summarized as follows:

Based on the comparison of the three water quality measurements for Cedar Lake with the average for all lakes in the North Central Hardwood Forests ecosystem, the water quality for Cedar Lake is considered to be good at the current time.

Based on the trends of these measurements over the last ten to 15 years, Cedar Lake has experienced a decline in its water quality.

The water quality study results indicate that the primary cause of the decline in water quality is the natural water flow into Cedar Lake from Albion, Swartzout and Henshaw Lakes, which are at the south end of Cedar Lake across Highway 55. As indicated in my article from last August, these lakes have extremely high phosphorous levels due to the fact that they are bordered by farms and the resulting run-off of fertilizer from the farmland into these lakes.

Of Cedar Lake's total surface area of 837 acres, 315, or 38%, are littoral acres. By way of comparison, 51% of Pleasant Lake's surface area is littoral acres, while 45% of Bass Lake's surface is littoral acres.

The CRWD now has confirmation that, while the water quality for Cedar Lake is considered good at the current time, the water quality has declined over the past ten to 15 years and, given the cause, will probably continue to decline unless some sort of corrective action is taken. At this point in time, it appears that there are two corrective action plans that are complementary in nature, with both needing to be pursued.

The first is to pursue the potential for some sort of water diversion project designed to reduce or eliminate the flow of water into Cedar Lake from the lakes to the south, a concept that Merle brought up when I first spoke with him last summer. Due to a number of other items on the agenda at the monthly meeting, Merle didn't have time

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CEDAR LAKE WATER QUALITY (Re-print)

On Saturday, June 19, certain members of the CLCC Board of Directors met with Merle Anderson, Marv Brunsell, and Mark Kampa of the Clearwater River Watershed District ("CRWD"). The purpose of the meeting was to express our concern about the evident deterioration of the Cedar Lake water quality, and to develop a joint plan of action with respect to improving the water quality of our lake. In addition to the recreational and aesthetic appeal of clean water, water quality has a significant impact on the value of lakeshore property. The CRWD is a governmental unit that was formed in 1975 for the purpose of protecting and improving the water quality of the lakes within the CRWD boundaries, which includes all of the Annandale area lakes (for more information on the CRWD, feel free to visit their web-site at www.crwd. org). Merle Anderson will be speaking at our upcoming annual meeting.

The meeting opened with a discussion of the underlying causes of poor water quality, and where Cedar Lake currently stands in relation to the other lakes within the CRWD's boundaries. In general, poor water quality in lakes is caused by excessive algae growth which, in turn, is a function of high levels of the chemical phospho rous in the lake water. Phosphorous is an ingredient in many types of fertilizers, so the primary cause of high levels of phosph orous in lakes is the run-off of fertilizer into the lakes. As a result, the phosphorous level is a key measure used by the CRWD in monitoring the water quality of the lakes within the CRWD's boundaries. At the current time, only a handful of other lakes within the CRWD's boundaries have lower phosphorous levels than Cedar Lake. Unfortunately, the CRWD's ongoing monitoring program also indicates that the phosphorous level in Cedar Lake has increased over time, and continues to increase. This is no surprise to those of us who have witnessed the deterioration in the water quality Cedar Lake over the years.

The discussion then focussed on the sources of the phosphorous in Cedar Lake. The primary source is the water flow into Cedar Lake from Albion and Swartzout Lakes, which are just across Highway 55 from the south end of Cedar Lake. The CRWD area is divided into a series of sub-shed districts based on the natural flow of water. Cedar Lake is at the north end of a long, fairly narrow sub-shed district, with Albion and Swartzout Lakes at the south end. The water flow in Cedar Lake's subshed district flows from south to north, so our lake is the natural recipient of water flow from Albion and Swartzout Lakes. These two lakes have extremely high phosphorous levels, which means that the water flowing into Cedar Lake contains an extremely high level of phosphorous. The reason that Albion and Swartzout Lakes have such a high level of phosphorous is that these two lakes are bordered by farms, and the run-off of the fertilizer from these farms is the cause of the extremely

high levels of phosphorous in these two lakes. It should also be noted that the "flash flood" rains that Wright County experien ced in June 2002 has accelerated the rate of water flow into Cedar Lake from Albion and Swartzout Lakes and thus, accelerated the trend of increasing phosphorous levels in Cedar Lake.

While the preceding paragraph describes what is believed to be the primary cause of the deteriorating water quality in Cedar Lake, it is important to be aware that it is not the only cause. Cedar Lake property owners applying fertilizer containing phosphorous to their lawns and gardens without establishing any buffer zone relative to the lakeshore is also a contributor to the increasing phosphorous levels in the water, as are construction projects where the contractor and/or property owner is not using the proper containment system to minimize or prevent run-off into the lake. Finally, septic systems that have not been installed properly or are not functioning properly is also contributing to the water quality problem in Cedar Lake.

The final portion of the meeting consisted of a discussion of an action plan, involving both the CRWD and CLCC, designed to halt the deterioration of and improve the water quality in Cedar Lake.

With respect to the water flow into Cedar Lake from Albion and Swartzout Lakes, the CRWD has already stepped up its ongoing water quality monitoring program for Cedar Lake. The purpose of this is to provide the CRWD with the basis for making the final determination that corrective action is required. Once this determin a-tion has been made, the CRWD would then proceed with developing a plan for corrective action which could involve some sort of water diversion project to prevent or substantially reduce the flow of water from Albion and Swartzout Lakes into Cedar Lake. At this stage of the process, the issue of funding the corrective action plan would need to be addressed. A very likely source of funding would be a special real estate tax levy on the affected property owners. Before such a levy would be assessed, the CRWD would hold one or more public hearings to gauge whether the affected property owners are in favor of the corrective action plan and related levy and, if so, what is the most equitable means of alloca ting the tax levy among the affected property owners.

In addition to the foregoing, which, given all that is involved, is a longer term process, there are other action plans that can be put into place in the shorter term. The CRWD has agreed to set up and facilitate a meeting between the CLCC Board and the owners of the farms that surround Albion and Swartzout Lakes to make sure that they are aware of the situation and to understand what they can do to help. Merle Anderson of the CRWD indicated that farm owners in the area have historically been very willing to listen to such concerns, and also

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Mr. Maple Lake

This is an article about Cedar Lake home owner Don Weismann as it appeared in the Maple Lake Messenger last December.

Mr. Maple Lake steps down from bank board

by Theresa Andrus (edited)
The end of a remarkable era will
be marked in December at Security
State Bank. Don Weismann, former
employee, president, co-owner and
chairman of the board, is retiring from
the bank board after 60 years of
service at the local bank. And that's a
record for longevity and impact on a
community that may never be
equaled.

Weismann was hir ed by the bank right out of high school in 1944 to sell war bonds at 40 cents an hour as a part-time employee and never looked back. "I've been with the institution one way or another for 60 years and I just figured it's time for the old bugger to go."

Weismann worked his way up through the bank ranks as a bookkeeper, window teller, assistant cas hier, vice president, president and chairman of the board. Weismann, Russ Baker and Lloyd Brandsrud bought the bank in 1969 and sold it in 1984 to a group headed by curr ent bank owner Jack McHugh. In 1985, Weismann retired as a full-time employee and the headline in the Maple Lake Messenger read Weismann retires from bank - sort of." It was widely recognized that even retirement could not keep Weismann from working on behalf of the bank and the community.

Over the years, Weismann has served in the leadership of the Chamber of Commerce, the Lions Club, the Knights of Columbus, the St. Timothy Church board, the Maple Manor board, the city council and spent a decade organizing the annual St. Patrick's Day Parade. In 1988 he was named as the Grand Marshal of the Grande Day Parade that he helped to build. It was a rare event or project that did not include Weismann's involvement or guidance. For the past 20 years, he continued to serve on

the Security State Bank Board of Directors and it is with reluctance that he has decided to step down.

"Things are happen ing so fast in the banking area," he said. "It's getting so complicated and there is so much more expected from a bank director than there was even just a few years ago."

Weismann recalled board meetings that would last all of a half hour and now the meetings consume a full day, in addition to committee work. And the ever-increasing pace of technology makes keeping up with the changes difficult for a guy who doesn't even own a computer. But Weismann did get considerable use out of the manual typewriter he used during all his years at the bank, even typing his letter of resignation from the bank board on the vintage machine. "I saw to it that my typewriter was not included in the purchase agreement when we sold the bank." he laughed.

And although he will step down from the bank board, he will still continue with his involvement on the finance committee at St. Timothy's and as the treasurer on the Maple Manor board. Weismann and his wife, DeLoris, have been married since 1947 and have two married daughters, Sandra Bode and Debbie Sheldon.

As for his long care er in the banking industry, Weismann said that knowing he made a difference for local families and businesses is his greatest source of satisfaction. "What makes it all worthwhile is when someone says, "there's the guy that started me out," he said.

Carol Wurm, a bank vice president who has been with the bank for more than 40 years, said it was Weismann who hired her and recall ed that he would do anything he could to help out at the bank. "He used to come out to the satellite office to change the letters on the sign up until just two or three years ago," she said. "And there are a lot of things he has done for the community behind the scenes that people aren't aware of."

Former bank president Russ Baker was hired at Security State Bank shortly after Weismann and said he has plenty of stories he could tell about

a man that has become a local legend.

"Let's just call him Mr. Maple Lake." Baker said. "He's just an allaround great guy.**"

Current bank president Doyle Van Dyne said that Security State Bank could not have asked for a better board director than Don Weismann. "Not only does he know banking from the bottom up, but he also has his finger on the pulse of the community," Van Dyne said.

"Don gave back to the community in many ways and never looked for recognition. He has also been involved in community activities and always has time to lend a helping hand to neighbors and friends. On any given day, you might find Don studying a banking issue, delivering meals to shut -ins, climbing up on his roof to complete a repair, attending a Lions Club meeting or spending time with his family. Don has always been a leader and an excellent communicator. He will be greatly missed as a member of the Security State Bank Board of Directors, but he will continue to be actively involved in the community,"

"I have personally had the pleasure of working with Don for the past 28 years," said current Board Chairman George Palmer. "The thing that always impressed me most about Don was his honesty and gentle and kind nature. It would be almost impossible for Don to say a bad or unkind word about some one. If he has a fault, it would be his inability to say no to a request for help. Because of this, Don was often asked to volunteer his time for one project or another: whether it was playing the organ at a retirement home, organi zing the St. Patrick's Day Parade, working on volunteer projects through the Lions or volunteering at St. Tim's, Don was always ready and willing to serve

Don will be greatly missed on the bank board, but I know that he will continue to serve the community that he loves.

**Your editor agrees — My neighbor, Don Weismann, is just an all-around great guy.

Water Quality—continued

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to begin this discussion with me on that evening. However, he has indicated that he is eager to meet with me to begin discussions regarding where we go from here. I will be scheduling a meeting with him shortly, and will report back to the Cedar Lake Conservation Club ("CLCC") Board and members once the meeting has taken place.

The second plan is to obtain voluntary cooperation from the farm owners around Albion, Swartzout and Henshaw Lakes with respect to implementing measures designed to reduce the flow of fertilizer into these lakes. The Wright County Soil and Water Conservation District has already initiated discussion on this matter with the farm owners, including discussing the potential for the farm owners receiving government subsidies in exchange for the voluntary implementation of such measures. In addition, the CRWD has scheduled a "Citizenship Dinner" for the farm owners and CLCC members, the purpose of which is to discuss this issue, and, hopefully, reach agreement on a plan that is satisfactory to both groups. The CRWD will host this dinner, with members of the Wright County Soil and Water Conservation District in attendance. The dinner will take place on Friday, May 13. All CLCC members will be receiving, via mail, an invitation to this dinner, with all the details. I would encourage all of you to attend this meeting, as the number of CLCC members that attend this dinner will provide an indication of how serious we are about this matter.

I remain optimistic that, through the efforts of all interested parties, we can reverse the trend of declining water quality in Cedar Lake, and look forward to continue working on be half of all CLCC members to see that this goal is achieved.

I also look forward to another cabin season at Cedar Lake, which is right around the corner.

have been willing to cooperate with the CRWD in its efforts to improve water quality in the area lakes. For example, in the Clearwater River/Lake clean-up project, Merle said that a number of the farm owners voluntarily established buffer zones (no fertilizing) along the boundaries of their properties where run-off into the river and lake occurs. It is anticipated that the meeting between the CLCC Board and farm owners will take place no later than next spring.

There are also a number of shortterm action plans that each CLCC member can undertake to help improve the water quality of our lake. One such plan is for each of us to establish a buffer zone along the lak eshore to make sure that we are not fertilizing too close to the lake, and to strictly obey the recently-passed Wright County law prohibiting the use of fertilizers containing phosphorous on residential properties. Another such plan is to make sure that our septic systems have been installed properly, and are functioning properly. At the meeting, Merle stressed that, just because a septic system appears to be working properly (i.e., no problems with respect to toilets backing up), it doesn't mean that it is. He indicated that all systems should be inspected and pumped out at least every two years. With respect to construction projects, we need to make sure that contractors are using the proper containment systems to prevent run-off into the lake. Finally, we can make sure that our neighbors on Cedar Lake, who may not be members of the CLCC, are aware of the water quality issues we are facing, and what they can do to help the cause.

In closing, I would just like to say that I have had the good fortune and pleasure of spending summers at Cedar Lake my entire life. Unfortunately, this also means that the deterioration in the quality of the water in Cedar Lake over the years is very evident to me. However, with the

CRWD and CLCC working together, I am extremely optimistic that, one day, the water quality will be restored to what I remember it being as a youth. Dave Larsen

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CEDAR LAKE NEWS P.O. BOX 192 ANNANDALE, MN 55302



2004 ANNUAL MEETING SETS RECORD

The annual meeting held August 14, 2004 drew a record number of lake residents. Over 200 people enjoyed a turkey dinner and prizes donated by area merchants.

The annual meeting was called to order by President Leslier Kruetter.

Motion was made and passed to waive the reading of previous meeting minutes.

Treasurer's report was provided. Overview of activities:

2005 potluck will be held on Saturday, 5/28

Boat parade this year went well Milfoil search was completed 7/10. Curley leaf and clasping leaf was found. No Eurasian milfoil.

A motion was made and passed to change the name of the milfoil fund to the water quality fund.

A motion was made and passed to allow the CLCC to use the water quality funds for other weed maintenance as required.

2003 fishing contest results were

announced.

New board members – Carter Diers and Susan Nordbye were introduced. Motion made and passed to accept the new members.

A motion was made and passed to adjourn the meeting.

WATER QUALITY AT TOP OF AGENDA

In 2005 we are going to continue our focus on water quality (in addition to social activities). A subcommittee of the Board has been established to "Gather information and make recommendatio ns to the CLCC Board and membership regarding actions we can take individually or as an association to improve the water quality of Cedar Lake"

Dave Larsen is chair of this subcommittee and has been in regular contact with Merle Anderson of the Clearwater Watershed District which has taken an active role in monitoring and making recommend ations about water quality.

Merle Anderson of the CWDR had this to say in October 2004: "The monitoring season is complete. We will be analyzing the data between now and the end of the year. We hope to have you (the CLCC), DNR, Soil & Water District, and us review this data in January or February 2005 prior to making plans for next year's activities. I will send a meeting reminder at a later date".

We will pass on this information about a meeting as soon as it is available.

IMPORTANT DATES

Important dates for 2005 include the Spring Pot Luck which will be held on SAT. May 28, 2005 . PLEASE MAKE NOTE OF THE CHANGE TO SATURDAY. We expect this will help those of us who come to the lake after work on Fridays. It will be held at the Maple Lake American Legion as in years past.

Our annual meeting will be held Saturday August 13, 2005 at the VFW in Maple Lake.

"Newsletters by Kale"

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