

A WARM WELCOME

Cross Lake/Snake River of Pine County

Fall Member Meeting

September 19, 2026 | Pine City Country Club

***Protecting our lake. Building our community.
Shaping a healthier future for our lake.***

Rachel Wheeler | President



crosslakeassociation.org

TODAY'S CONVERSATION

The big picture, our progress and where we go next



- | | | |
|----|--------------------|--|
| 01 | WHO WE ARE | Our mission, purpose and value to the lake community |
| 02 | WHAT WE'VE DONE | AIS progress and the partnerships behind it |
| 03 | WHAT WE'VE LEARNED | The big picture of Cross Lake water quality |
| 04 | WHERE WE'RE GOING | Restoration planning, monitoring, funding and engagement |
| 05 | YOUR VOICE | Membership, elections and community conversation |

Rachel Wheeler | President

WHY THE CROSS LAKE/SNAKE RIVER NEEDS AN ASSOCIATION



OUR MISSION

To promote, educate and improve the understanding and comprehensive management of Cross Lake and its watershed.

IN THE LAND OF

10,000 LAKES

YOUR LAKE. YOUR VOICE.

ADVOCATE

Represent our lake with partners.

AIS funding, watershed planning
and local lake concerns

Our lake needs a voice, and it's up to us to speak for it.

EDUCATE

Make lake information useful.

Water quality, AIS treatment
and shoreline practices

COLLABORATE

Bring the right people together.

Property owners, community
leaders,
county and agency partners

Rachel Wheeler | President

THERE'S ROOM FOR YOU

You don't need a title to make a difference



4

OPEN BOARD SEATS

Vice President
Secretary
Two Directors

A REALISTIC COMMITMENT

Two-year term
Monthly board meeting
About 1–5 hours per month
No experience required

SMALLER COMMITMENT. SAME IMPACT.

Help with one project, one event or one area that fits your interests.

Water Quality Communications Events Fundraising

Find your fit as we look ahead. Elections come later.

Rachel Wheeler | President

AIS: WHAT IT IS AND WHY WE MANAGE IT

Plain language first. Then the numbers.



WHAT IS AIS?

Aquatic Invasive Species are non-native plants or animals that spread and cause harm.

Cross Lake has two invasive plants:
curlyleaf pondweed and Eurasian watermilfoil.

WHY DOES IT MATTER?

Dense growth can interfere with boating, swimming and fishing.

AIS can crowd native plants, reduce habitat quality and spread from plant fragments.

WITHOUT MANAGEMENT

Infestations can expand and become harder and more expensive to control.

Annual surveys help catch change early and keep treatment focused only where needed.

HOW TARGETED HERBICIDE TREATMENT IS SAFEGUARDED

Surveyed and mapped areas
DNR permit required

EPA-registered product
Health and environmental review
Label controls dose and timing

Treatment zones are posted
Water-use restrictions vary by product

The exact herbicide, application rate and label determine the precautions.

Rachel Wheeler | President

AIS: FIVE YEARS OF PROGRESS

CLP declined. EWM expanded. Annual surveys keep the response targeted.



CURLYLEAF PONDWEED

Documented acreage

23 acres

9.4 acres

4.2 acres

2021

2025

2026

82% lower than 2021

EURASIAN WATERMILFOIL

Documented management acreage

16 acres

3.5 acres

9.5 acres

2021

2025

2026

Conservative
baseline

1 management plot

8 management plots

**41% below the conservative 2021
baseline**

THE TAKEAWAY

CLP shows sustained progress. EWM rebounded in 2026 but remains 41% below the conservative 2021 baseline.

Acreage reflects the methods and areas surveyed in each report.

Rachel Wheeler | President

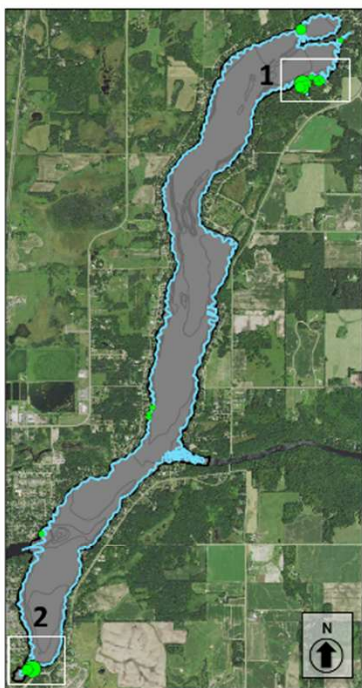


WHERE AIS WAS MAPPED IN 2026

Survey maps show targeted management areas, not whole-lake treatment.

CURLYLEAF PONDWEED

4.2 acres across 2 management plots



EURASIAN WATERMILFOIL

9.5 acres across 8 management plots



Numbers mark the management plots identified by the 2026 surveys.

Rachel Wheeler | President



2026 AIS INVESTMENT

Finding the AIS and treating it are separate costs.

WHERE IS THE AIS?

Surveying and delineation

Eurasian watermilfoil **\$3,100**

Curlyleaf pondweed **\$3,100**

SURVEY SUBTOTAL \$6,200

TREATING THE AIS

Targeted herbicide application

Eurasian watermilfoil spraying **\$16,872**

Curlyleaf pondweed spraying **\$4,830**

TREATMENT SUBTOTAL \$21,702

TOTAL 2026 AIS INVESTMENT

\$27,902

PINE COUNTY AIS FUNDING UPDATE

Aaron Gustafson

Environmental Service Manager | Pine County Minnesota

Rachel Wheeler | President

WHY CROSS LAKE NEEDS A PLAN

The phosphorus problem has persisted for more than 15 years.



2010 | LISTED AS IMPAIRED

Minnesota listed Cross Lake for excessive phosphorus.

2013 | THE SOURCE WAS IDENTIFIED

The watershed study found internal loading was the largest phosphorus source.

2025 | THE PROBLEM PERSISTS

Sediment testing still found exceptionally high phosphorus release rates.

2026 | A PATH IS POSSIBLE

The feasibility study identified alum as a viable tool, but no treatment decision has been made.

Cross Lake needs an organized restoration plan.

Shanie Berry | Volunteer



WHAT THE STUDY DOES AND DOES NOT DECIDE

Evidence for action, not approval for a project

**Alum is technically feasible.
It is not a decided project.**

THE STUDY CONFIRMS

Internal phosphorus loading is high, and a staged alum approach could reduce it.

THE WORK STILL AHEAD

Monitoring, external-load reduction, permits, partnerships and funding must come first.

We need to advocate for a restoration plan, not a single treatment.



MAJOR MILESTONES ON A POSSIBLE PATH TO ALUM

Alum remains one possible tool. The community and agency process comes first.

PLANNING HORIZON: APPROXIMATELY FIVE YEARS

This is not a 6–12 month project.

1

EDUCATION & AWARENESS

Explain the study and build shared understanding.

2

DATA & EXTERNAL LOAD REDUCTION

Renew monitoring and reduce phosphorus entering the lake.

3

COMMUNITY DIRECTION

Gather lakeshore-owner input before any proposal moves forward.

4

DESIGN, FUNDING & REVIEW

Refine the plan, secure funding and complete required reviews.

5

TREATMENT & VERIFICATION

If approved, treat in stages and verify the results.

Money alone does not trigger treatment. Community support, a final technical plan and agency approval remain required.



CROSS LAKE IS A WATERSHED PRIORITY

The Snake River One Watershed, One Plan places Cross Lake in its highest priority tier.

TIER 1

THE PLAN VALIDATES THE NEED

Cross Lake is impaired for nutrients.

The plan names feasibility work, potential internal-load treatment, vegetation planning and stormwater action.

PRIORITY STATUS OPENS THE DOOR

Funding and project approval still depend on a strong case.

1

EVIDENCE

Credible monitoring and a clear record of the problem

2

LOCAL COMMITMENT

Shoreline work and phosphorus reduction around the lake

3

PARTNERSHIPS

Visible coordination with city, county and state partners

4

A CONSISTENT VOICE

Members who keep Cross Lake visible when priorities compete

The plan says Cross Lake matters. Our résumé and our voice show that Cross Lake is ready.



BUILDING CROSS LAKE'S RESUME

Funders need to see a community already investing in its lake

1

SHORELINE & RUNOFF PROJECTS

Reduce erosion and keep soil, leaves and nutrients out of the water.

2

EDUCATION & MEMBER ACTION

Help property owners understand practical ways to reduce phosphorus.

3

PUBLIC PARTNERSHIPS

Work with Pine City, Pine County, the watershed and state agencies.

4

MONITORING & DOCUMENTATION

Collect credible data and record the work happening around the lake.

Our collective work becomes evidence that Cross Lake is a worthy investment.

Shanie Berry | Volunteer



WHAT LAKESHORE OWNERS CAN DO

Small projects around the lake add up to measurable community commitment.

1 RESTORE A NATURAL BUFFER

Native plants slow runoff, hold soil and absorb nutrients.

2 CAPTURE & REDIRECT RUNOFF

Use rain gardens, rain barrels and downspout changes.

3 STOP EROSION

Stabilize bare soil, paths and failing shoreline areas.

4 KEEP ORGANICS OUT

Keep leaves, grass clippings and yard waste away from the water.

5 USE FERTILIZER CAREFULLY

Skip it near the lake and follow soil tests and Minnesota rules.

6 MAINTAIN YOUR SEPTIC

Inspect, pump and repair systems before they become a nutrient source.



HELP BUILD CROSS LAKE'S RESUME

Your shoreline project is part of the lake-wide story.

SEND US:

A before-and-after photo
A one-sentence description
The year the project was completed

info@crosslakeassociation.org

Shoreline restoration
Native plantings
Rain gardens or rain barrels
Erosion or runoff improvements
Septic upgrades

Together, these projects show funders that Cross Lake is already doing the work.



MONITORING MAKES THE CASE

Good data turns community effort into evidence.

1

ESTABLISH A BASELINE

Know where the lake and incoming water stand today.

2

TRACK CHANGE

Measure trends and identify where more attention is needed.

3

PROVE RESULTS

Show partners and funders whether projects are working.

CLA is renewing its commitment to lake and stream monitoring.

Shanie Berry | Volunteer



WHAT SECCHI READINGS TELL US

The reading is the depth where the disk disappears from view.

DEEPER READING

CLEARER WATER

Light reaches farther into the lake.
This often means less algae or suspended material.

SHALLOWER READING

MURKIER WATER

Light does not travel as far.
This often means more algae or suspended material.

READ THE PATTERN OVER TIME

IMPROVING

Summer readings become deeper over time.

STABLE

The seasonal range repeats with no long-term shift.

NEEDS ATTENTION

Readings become shallower or low-clarity events increase.

Compare the same site, season and method. One reading shows clarity today; the series reveals the trend.

Margo Rothenbacher | Volunteer

WATER MONITORING

How a Secchi disk works

1 LOWER THE DISK

Use the shaded side of the boat and lower it slowly.

2 FIND THE DISAPPEARANCE DEPTH

Record the depth where the disk is no longer visible.

3 REPEAT CONSISTENTLY

The long-term pattern matters more than any single reading.

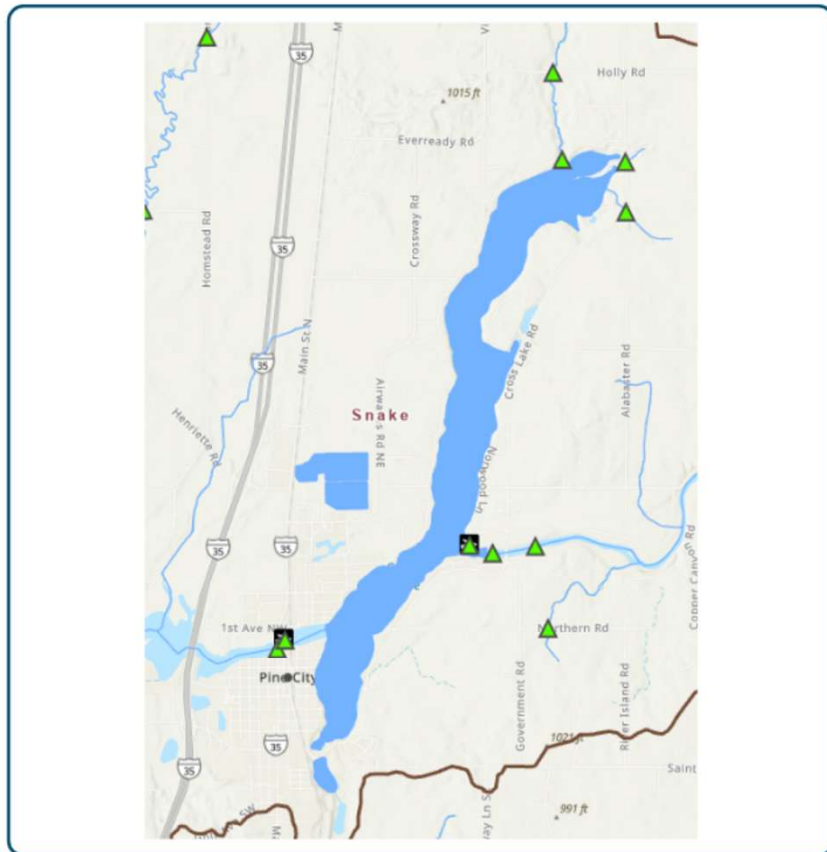
Measure | Record | Repeat



Margo Rothenbacher | Volunteer

WHERE COULD STREAM MONITORING HELP?

Find your part of the lake and the waterways nearest your home.



DO YOU LIVE NEAR ONE OF THESE STREAMS?

Green triangles mark streams that need volunteer monitors.

If one is near your home, your local knowledge can help us monitor it consistently.

LIVE NEAR A STREAM, DITCH, CULVERT OR LAKE INLET?

We would like to hear from you.

info@crosslakeassociation.org

Final sites and monitoring methods will be selected with Pine SWCD and MPCA guidance.

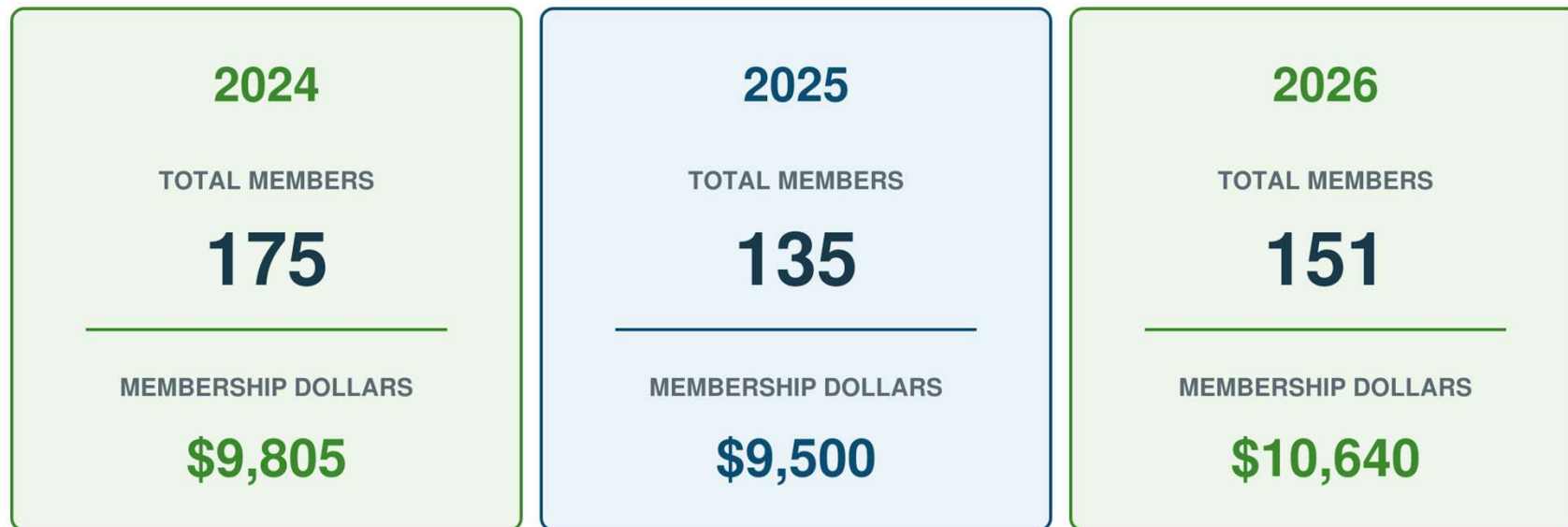
Margo Rothenbacher | Volunteer



MEMBERSHIP: THREE-YEAR VIEW

Membership counts and dues across three years.

Presented by Kelly Ehret



2026 is up 16 memberships and \$1,140 from 2025.

Member counts use the master list and Kelly's 2026 total. Dollar totals use the annual P&L reports.

Kelly Ehret

Profit and Loss

Cross Lake Association

Date Range: Jan 01, 2026 to Sep 17, 2026

Report Type: Accrual (Paid & Unpaid)

ACCOUNTS	Jan 01, 2026 to Sep 17, 2026
Income	
Investments – Interest	\$118.01
Matching Donation	\$150.00
Member Dues	\$10,640.00
Pine County AIS Grant	\$25,567.27
Total Income	\$36,475.28

Total Cost of Goods Sold	\$0.00
---------------------------------	---------------

Gross Profit	\$36,475.28
As a percentage of Total Income	100.00%

Operating Expenses	
Advertising - newspaper, etc	\$1,829.11
Apparel	\$576.00
Check Printing	\$24.48
Events: Band	\$750.00
Events: Boat Parade	\$244.06
Events: Freedom Fest Fireworks	\$500.00
Events: Winter Get Together	\$615.40
Events: Freedom Fest Give A Ways	\$273.86
Freedom Fest - Food Booth	\$130.00



COMPLETE SOURCE REPORT

PROFIT AND LOSS

PAGE 1 OF 3

January 1 through September 17, 2026

Presented by Kelly Ehret

The original report page is reproduced in full.

Operating Expenses

MN Coalition of Lakes Association	\$50.00
MNL:Shoreline Plant Kits	\$1,546.20
Membership Meeting: Coffee & Rolls	\$52.36
Membership Meeting: Prize	\$129.99
Membership Meeting: Room Rental	\$130.00
Membership Yard Signs	\$453.76
Membership: Printing	\$515.27
Newsletter: Printing	\$368.57
Office Supplies/Operating Expenses	\$395.88
PayPal Processing Fee	\$123.46
Pine City Area Chamber of Commerce	\$103.50
Pine County Fair: AIS Display	\$32.21
Pine County Fair: AIS Prizes	\$499.98
Pine County Fair: Booth Fee	\$200.00
Pine County Fair: Printing	\$112.74
Post Office Box	\$88.00
Post Office Marketing Mail	\$370.00
Postage & Delivery	\$500.00
Scholarship: Boat Safety Course	\$150.00
Storage Unit	\$639.00
Taxes: 990 Filing Fee	\$50.00
Water Quality-Diagnostic/Management	\$6,200.00
Water Quality: AIS Spraying	\$21,702.00
Website	\$125.92
Total Operating Expenses	\$39,481.75

**COMPLETE SOURCE REPORT****PROFIT AND LOSS****PAGE 2 OF 3**

January 1 through September 17, 2026

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Net Profit
As a percentage of Total Income

-\$3,006.47
-8.24%



COMPLETE SOURCE REPORT

PROFIT AND LOSS

PAGE 3 OF 3

January 1 through September 17, 2026

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Balance Sheet

Cross Lake Association

As of Sep 17, 2026

Report Type: Accrual (Paid & Unpaid)

ACCOUNTS	Sep 17, 2026
Assets	
Cash and Bank	
Boater Safety Fund (formerly Scholarship Fund)	\$1,050.36
General Checking	\$8,638.21
Money Market	\$5,814.65
North End Project	\$16,069.61
Stearns CD	\$4,011.38
Total Cash and Bank	\$35,584.21
Other Current Assets	
Total Other Current Assets	\$0.00
Long-term Assets	
Total Long-term Assets	\$0.00
Total Assets	\$35,584.21
Liabilities	
Current Liabilities	
Prepaid Dues	\$350.00
Total Current Liabilities	\$350.00
Long-term Liabilities	
Total Long-term Liabilities	\$0.00
Total Liabilities	\$350.00



COMPLETE SOURCE REPORT

BALANCE SHEET

PAGE 1 OF 2

As of September 17, 2026

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Equity	
Retained Earnings	
Profit for all prior years	-\$12,937.18
Profit between Jan 1, 2026 and Sep 17, 2026	-\$3,006.47
Retained Earnings/Deficit	\$51,177.86
Total Retained Earnings	\$35,234.21
Total Equity	\$35,234.21



COMPLETE SOURCE REPORT

BALANCE SHEET

PAGE 2 OF 2

As of September 17, 2026

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BOARD ELECTIONS

Four open positions for two-year, unpaid terms

1 VICE
PRESIDENT

1 SECRETARY

2 DIRECTORS

TODAY'S ELECTION PROCESS

1

Nominations from
the floor

2

Candidate
introductions

3

Ballot vote if
needed

4

Results announced

Typical commitment: about 1–5 hours per month. No prior board or nonprofit experience required.

Vicki Lee | Director

MEET RENEE NIELSEN

Candidate for Director. Unable to attend today.



Renee and her husband

“Being at the lake is like therapy for me.”

AT CROSS LAKE

3 years on the lake
Northeast tip near Norway
Point

WHY SHE'S RUNNING

To find community, meet
new friends and help newer
lake residents feel
connected.

ABOUT RENEE

Raised in Zumbrota, attended Mankato State and now lives in Hopkins near her children and four granddaughters. She loves flowers, gardens and hands-on projects with her husband.

THANK YOU FOR SHOWING UP FOR YOUR LAKE

Stay connected—and help keep the conversation moving.



CONNECT WITH US



EMAIL

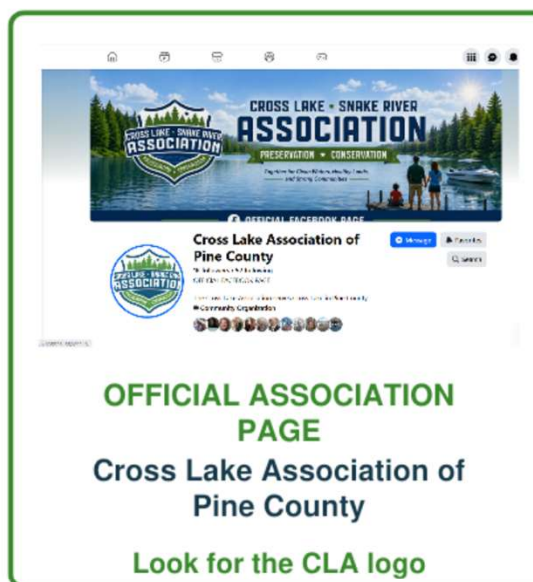
info@crosslakeassociation.org

WEB

crosslakeassociation.org

YOUR LAKE. YOUR VOICE.

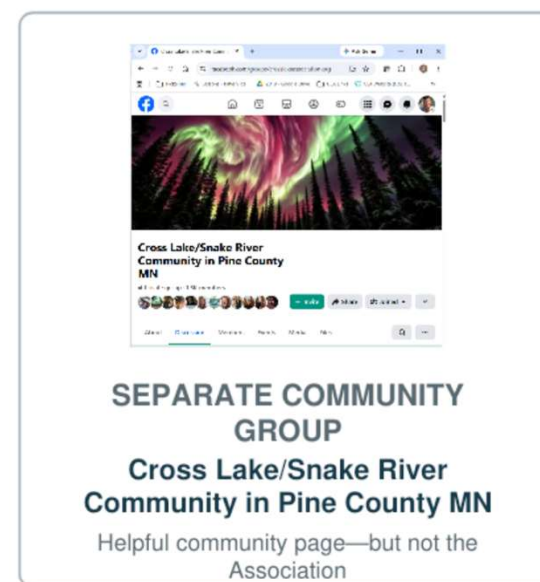
FIND THE RIGHT FACEBOOK PAGE



OFFICIAL ASSOCIATION PAGE

Cross Lake Association of Pine County

Look for the CLA logo



SEPARATE COMMUNITY GROUP

Cross Lake/Snake River Community in Pine County MN

Helpful community page—but not the Association

When in doubt, choose the page with the Association logo.



CITY LEADERSHIP CONVERSATION & OPEN Q&A

Questions, concerns and ideas from the lake community

KENT BOMBARD

Pine City Mayor

ADRIENNE ROUBINEK

Pine City Mayor-elect

COMMUNITY CONVERSATION

CITY INFRASTRUCTURE

How city systems and decisions connect to Cross Lake

RESIDENT CONCERNS

Questions and observations from property owners

CONTINUED PARTNERSHIP

How the City and Association can keep working together

Questions for Kent, Adrienne, the Board or any of today's speakers are welcome.

Rachel Wheeler | President