

Homeowners' Annual Meeting Saturday May 23rd 9:30 am at Clearwater Forest

Please plan to attend the homeowners' association meeting on Saturday May 23rd at Clearwater Forest in the Dinning Hall from 9:30 – 11:00 am. Thank you to The Camp and Rich Swartworth for hosting.

Meeting Agenda

- Introductions and welcome
- Clearwater Forest- update from Rich
- Treasurer's Report
- Governance – replacement Board members
- Milfoil – management strategy
- Social Activities – summer picnic and ice cream socials
- Other Matters – wildlife update, water clarity

We strongly encourage everyone from the Lake to join our annual meeting.

Treasurer's Report

Louise Seliski's summary Treasury's report –

	2014	2015
Beginning Balance	\$3,411.30	\$4,041.41
> Deposits	\$8,630.11	\$28,755.00
> Expenses	(\$8,000.00)	(\$24,597.13)
Ending Balance	\$4,041.41	\$8,199.28

Louise will provide her full report at our Annual Meeting. After our Annual Meeting Barb Schmitz will be taking over the Treasurer Board role (we thank-you taking this on). Louise thank-you for your for years of closely watching over our financial records!

Annual Association Dues \$50 - If we all contribute our \$50 each year, we have the funding to handle priority issues of our Lake Association. Please make your check payable to Clearwater Lake Homeowners' Assn. and send to our new Treasurer: - Barb Schmitz, 2643 New Century Place E, Maplewood, MN 55119.

Governance of Homeowner's Association

Our Board has completed a number of significant governance accomplishments as part of our goal to be good stewards of our Lake and a well-organized Homeowner's Association. Those include:

Developed By-Laws & Articles of Incorporation – Our six-member Board created these governance documents, and are available upon request.

Association Incorporated Entity- Our Clearwater Lake Association became incorporated by the State of Minnesota on 8/22/2014.

Tax Exempt Entity Status Received – After incorporation we sought and became recognized at the federal level as a Non-Profit 501(c)(3) entity retroactive to 8/22/14. Any donation (including annual dues) made to Clearwater Lake Association after 8/22/2014 is tax deductible. Please consult with your tax adviser for your own treatment of donations.

Board Volunteers Needed

We need a volunteer to be Chair and a volunteer to fill one at-large role for the upcoming year.

Our current Board is

- Gary Perkins – Chair
- Louise Seliski – past Treasurer, now At-Large
- Barb Schmitz – Secretary and Treasurer
- Ann Bros – leading social activities
- Charlie Lick – leading Milfoil management
- Kathy Peterson– led our governance formation efforts

At last year's Annual Meeting Gary Perkins gave one year's notice, after five years as Chair/Co-Chair it was time to allow another to fill this role. Gary is willing to continue as an at-large Board member. Also, Megan Nielsen needed to leave the Board due to moving off the Lake.

Clearwater Forest Update Rich Swartwood – Executive Director

Calling fisherfolk....

Clearwater Forest is looking for a few dedicated, passionate, fishing folks who would help the program this summer by taking campers fishing one or two days a week during the camper choice activity in the afternoon and/or mid-morning for our Grand's Camp Program. Clearwater will provide the supervisory staff, life jackets and of course the campers!



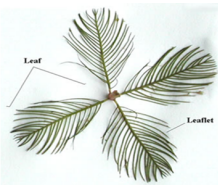
Please contact Rich Swartwood (218-678-2325 Rich@clearwaterforest.org) to let Clearwater know you are interested in helping out! We are also looking for decent fishing equipment to supply our campers the basics. If you have an extra pole/amazing guaranteed-to-catch fish lures, let us know as well!

Other News - We were blessed with an incredible year. The following are just some of the amazing things that happened at Clearwater Forest!

- We celebrated our 60th year of ministry!
- We hosted over 7,000 people including all our programs, church groups, family reunions, and high rope groups, and volunteers
- We made significant renovations to the facility - renovations to the summer cabins, upgraded the WiFi, new mattresses in Eagle Lodge, upgraded linens/towels in Leaning Tree Lodge and Eagle Lodge, accessibility improvements to Leaning Tree Lodge and the pavilion, completed the renovation of windows/covered deck to Leaning Tree Lodge.
- We were blessed with over 250 donors, 23 congregations, four presbyteries and the Synod for generous financial support.
- As we move into 2015, we are excited about the ministry opportunities, new relationships and spiritual growth for those who attend!

Eurasian Milfoil 2014 Update

Overview – In 2014 we saw a marked increased in infestation of Eurasian Milfoil on Clearwater Lake. Through very hard volunteer work, lake-wide donations (with an extremely generous anonymous donation) and grants received, we treated 37.8 infested lake acres in October at a cost of ~ \$28 thousand.



Containment Strategy – Our treatment strategy is prioritized containment, and expanded treatment when funds are available. This strategy was developed after we met with Bay Lake associations' milfoil volunteers. They have been using a containment strategy for 20+ yrs, which includes two treatments per year. We will adopt a similar twice-yearly treatment strategy pending funds to do such.

How Did We Fund in 2014? – Thanks to all who contributed to our Environmental Treatment Fund!! We received donations/funding to increase the scope of our treatment from our original prioritized containment treatment plan to an expanded treatment plan. Originally we had targeted to treat only 15-20 acres of Eurasian milfoil area, however we were able to cover 37.8 acres with a high dosage treatment. Our original target was \$16,000. We were successful in raising so much more than our target thanks to very strong participation of lake homeowners, \$8,700 in approved DNR/Crow Wing County grants, and an extremely generous contribution from a "Friend of Clearwater."

Treatment Details – Our treatment was completed 10/2/14 by professional treatment specialist, Ron Duy of Central Minnesota Aquatics. This was accomplished with the help of volunteer Dave Teut and Phil Turnquist spending a full day (well into dark) on a rainy day. To be good stewards of our Lake this treatment was done with the utmost concern for our native habitat and wildlife, respectful

to homeowner's property, and in accordance with all DNR requirements.

Items of interest:

- **Treatment Area** - The 37.8 acres of Eurasian milfoil area treated was just under 15% of the littoral part of the Lake (depth < 15 ft). This shows how fast our milfoil has spread. We only treated areas where we have received the required permits from property owners. This year we received excellent participation and are able to treat just about all the real densely contaminated areas.
- **Homeowner Engagement** – A large number of our homeowners around the Lake have been very engaged in solving our Eurasian milfoil problem. The significant time of the Board, "neighborhood" volunteers, and our social events really produced excellent results.

A special thank-you to Charlie Lick who has spent an enormous amount of time planning, going door to door to get owner permits, working with Ron Duy, and working with the DNR and Crow Wing County to arrange for grant funding.

What's Next for 2015? We will have a Spring survey to assess treatment effectiveness. We are hopeful! Currently, we are asking for contributions to the Homeowner's Environmental Fund at the same level as last year, \$250/property (or whatever you can contribute). Remember these donations are now tax-deductible.

2015 Owner Treatment Notification – Pending DNR waiver approval for 2015 the requirement for dated signature approval from landowners will not be sought for our milfoil treatment strategy (outlined above). If you DO NOT want milfoil treatment in front of your property please notify Charlie Lick (charles.lick@allina.com or 612.508.3514).

**Save the Date – Summer Picnic –
Sunday June 14th**

Clearwater Lake Homeowners' Association Spring 2015



Annual Meeting - Please join us for the annual meeting of the Lake Association on **Saturday, May 23rd, 2015 beginning at 9:30 am** in the Dining Center of Presbyterian Clearwater Forest Camp on Crooked Lake Road. See inside for complete agenda

Board Members - Gary Perkins (Chair), Ann Bros, Charlie Lick, Kathy Peterson, Louise Seliski, and Barb Schmitz.

SEEKING VOLUNTEERS FOR BOARD ROLES!