



The COLA Update

Hubbard County Coalition of Lake Associations PO Box 746 Park Rapids MN 56470

Spring Issue 2001

A visit to the Park Rapids Fish Hatchery

By Paul Child, 6th Crow Wing Lake



Doug Kingsley milks a sucker for eggs to be used as food for the waleye fry.

No doubt you have observed at one time or another some DNR Fisheries people stocking one of our county lakes. But, were you aware that this is but the final step of an involved, demanding, and scientific procedure? Stocking is, of course, one of the major tools for fish management, so it is up to the DNR to come up with the material.

Actually, the process has its beginning with a fish survey in a given lake or stream. This is accomplished mainly with nets, but sometimes a stun procedure is used to determine the species of fish, abundance, sizes, growth rates and condition. Such surveys help the staff determine what's out there and how well they are doing. From this, a management plan for each lake is developed. The plan includes stocking recommendations based on the water's

past history and existing conditions. Most fish, including bass, panfish and northerns usually reproduce well on their own. But, if there is a severe winter kill these fish will also be restocked. Any limiting factors normally have to do with water quality or fishing pressure. They probably will not thrive much better with stocking. For walleyes, however, there is sometimes a problem with spawning habitat; if they can get over spawning, they usually thrive. So the real concentration has been on walleyes, with some attention to trout and muskies.

The next step is to secure the stocking material to meet the requirements of the management plans. It starts with harvesting eggs. When the water temperature reaches 40 degrees, usually by mid-April, walleyes begin looking for a place to spawn. Doug Kingsley and his staff then head for the Boy River, just above Woman Lake, to block off the stream and set their traps. As the fish are taken the females are milked of their eggs and the males of their sperm. There is then a mixing of the two, with a clay solution added to coat the eggs so that they don't stick together and form clumps, which would prevent them from getting the necessary oxygen. Over a two-week period, some 350 to 400 quarts of eggs are collected. Each quart contains 137,000 eggs, a figure that has been consistent over the years. Incidentally, 10% of the eggs are returned to the stream so that the local fish population is not depleted. The eggs are fragile at first, but once the clay is rinsed off, the eggs sit for a couple of hours during which time they swell up with water and become easier to transport.

The eggs are then taken to the hatchery in Park Rapids and placed in 3 quart jars, where water is run over them continually to oxygenate the eggs. The eggs will hatch out in 12 to 20 days depending on the water temperature, and this is scientifically controlled; when hatched, the fry will swim out into a holding tank. They can then be taken directly to the lakes, but more often they go into rearing ponds because they need cloudy waters to protect them from predators. This year the DNR has 24 rearing ponds, several of these new; they are on state or county lands, on private lands with permission, or on leased properties. COLA.

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President's Message

Once again I welcome one and all back to the northland. There are very mixed feeling for those of us that stayed around this winter. The snowmobiles and skiers had a wonderful season with the good snow fall and the somewhat average temps. Others were hoping for a repeat of the past three years. But Minnesota will be Minnesota and we have to accept and appreciate the cards we are dealt. It is now a memory and SPRING is all around. Enjoy the season.

Looking back over the past year I would like to thank everyone who helped make COLA what it is today. With the support and commitment of the members at large and all the committee members we were able to attain many goals.

The Shoreland ordinance is in full swing and your help is still needed in making sure that it will remain a strong and viable tool. One of the next item on the agenda for COLA is to help work toward a Land use Management program that will help with the transition from the first 1000 feet of the Shoreland ordinance to all the land beyond. With the projected population increase that Hubbard county is expected to see in the next ten years it would be to well for us to have something in place and by working with the townships and the county this can become a reality. Go to your township meeting and get involved. Talk with your commissioners let them know how you feel. This is how they find out what their constituents are looking for and how to move forward. There has to be an effort put forth by everyone to bring about change.

Regrettably we will be losing Frank and Joan Smith as our COLA update editors. I want to thank them for the many years of work and their dedication to the organization. Wishing them the best in the future.

Looking forward to seeing all of you at the monthly meetings. Until then, get out and enjoy what we have.

Jim Naber

Water Testing 2001 by Frank Smith

There are 25 lakes again this year with volunteers taking monthly samples of water to test for chlorophyll and phosphorous. A newcomer to the testing is Little Mantrap Lake. Training for volunteers was held on May 16th conducted by Tim James of the MPCA and Bob Borach who runs the testing lab in Detroit lakes. The first water sample was taken on Sunday, May 20th. Jerry Knoblich of COLA picks up the samples and drives them to Detroit Lakes for analysis. Samples will be taken every month through September.

Something new this year is the Hydrolab testing instrument obtained by Roger Hemphill of SWCD for use by COLA in providing advanced testing and "profiles" of lakes. The Hydrolab has the capability to read such things as water pH, Oxygen concentration, conductivity and temperature in a profile that can be made as deep as 100 feet. Typically, readings are made at one or two meter intervals down to the bottom of the lake. The data is stored in the instrument and may then be extracted to produce the profile of the lake water. COLA is in need of volunteers who can be trained in the use of this instrument to help make the lake profiles of as many lakes in the County as possible. Contact Jerry Knoblich at 732-7687 if you are interested.

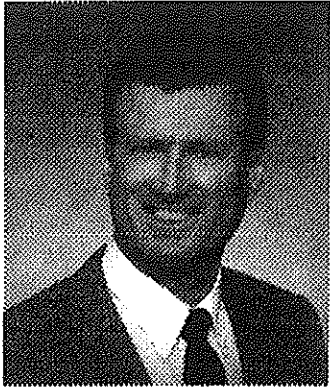
Listed below are the results of the last four years showing Tropic State Index (TSI) averages for all the lakes that have been tested by COLA volunteers. The TSI values are the result of a calculation based on the three elements tested for, namely phosphorous, chlorophyll and secchi disk clarity readings.

The NA entries mean that a specific lake did not test that year. These values show the trends of water quality in a specific lake. Other factors such as the weather can also have an influence on the values. This is a very valuable database that the Hubbard County COLA has been helping to build.

Water Sampling results 1997 to 2000

Lake	97	98	99	00	Lake	97	98	99	00	Lake	97	98	99	00
1st Crow Wing	56	59	57	NA	Big Sand	NA	41	43	33	Lower Bottle	39	44	38	37
2nd Crow Wing	51	51	49	NA	Eagle	48	46	46	47	Lower Twin	NA	55	50	54
3rd Crow Wing	51	51	52	49	Emma	NA	NA	44	41	Palmer	40	41	41	40
4th Crow Wing	45	47	46	NA	Fish Hook	NA	NA	40	43	Peysensky	42	40	NA	40
5th Crow Wing	NA	52	49	45	Gilmore	37	38	39	35	Portage	59	59	58	57
6th Crow Wing	NA	48	50	45	Hinds	46	42	43	41	Potato	43	43	38	42
7th Crow Wing	53	NA	53	NA	Island Lake South	43	NA	44	NA	Spider	36	37	35	38
8th Crow Wing	51	50	50	NA	Kabekona	40	39	40	40	Stocking	51	NA	52	51
Belle Taine	35	38	37	36	Little Sand	33	36	35	35	Stony	43	44	47	44
Big Mantrap	42	42	43	43	Long	44	45	45	42	Upper Bottle	NA	44	NA	39
										Upper Twin	NA	NA	48	50

Hubbard County Land-use Planning by Frank Smith



Recently, Cliff Tweedale, Executive Director from the Headwaters Regional Development Commission (HRDC), addressed the COLA board on the subject of Hubbard County Planning. The HRDC is assisting the Hubbard County Board of Commissioners in developing a land use planning ordinance for Hubbard County. HRDC services are paid jointly by the Hubbard County General fund and a grant from the Northwest Minnesota Foundation. Tweedale explained that a land use plan is becoming necessary because people have been migrating to central Minnesota for its healthy, livable communities. Hubbard County has experienced almost 12% growth in the last few years, which means the County population could double in just a few years. This growth factor does not include seasonal residents who constitute another big, if uncounted factor in the County's growth. Unmanaged growth could cause problems, which may destroy the unique quality of life that attracts people in the first place. Planning and land use management can help focus limited resources on these problems in a way that makes sense.

Land use planning is not new to Minnesota. In fact, 67 counties in Minnesota currently have some sort of countywide zoning or land use ordinances in effect at this time. Even our next door neighbor Cass County, recently enacted a County land use ordinance. However, our County Commissioners and the HRDC recognize that Hubbard County with its diverse geography and diverse human activities will take careful study so that any ordinances that are in enacted represent the will of the residents.

In order to get input from County residents, the HRDC has conducted a series of meetings in various township halls throughout the County. Three meetings were held at the same time in early May at Fardin Town Hall, Straight River Town Hall and White Oak Town Hall. A designated purpose of the meetings was to consolidate areas of concern and issues into about 12 topics. During the summer, HRDC will use the list of concerns to study, analyze and attempt to develop planning strategies to address population changes. Eight to ten residents turned out at each of the three meeting sites. As the Hubbard County planning process continues, said Tweedale, "the debate is largely over what needs to be done and who needs to do it"

Townships seeing large growth rates may be asked to enact land use planning ordinances at the township level, however the County government may also play a role in the process. A good many of those attending these meetings agreed that that a "township-based strategy" was the preferred approach to developing a comprehensive land use plan and managing growth in the County. Others recognized that the County Government has access to more resources and better enforcement.

None of the County Commissioners or any County employees have attended these meetings because they felt their presence would have an influence.

The HRDC compiled a list of concerns based on the input received at these meetings. They are:

1. Potential groundwater pollution from inadequate rural sewage treatment.
2. Landfill issues including landfill sites and incentive for recycling
3. Multi-tier development around lakes that might ultimately affect water quality
4. The location of adult entertainment businesses causing conflicts with other land uses
5. The potential for nonresidential uses of land conflicting with residential uses.
6. The potential for scattered and sprawling development requiring expensive infrastructure improvements.
7. The potential for high densities and small lot subdivisions detracting from the rural character of the area.
8. The potential for highway and local road retail strip development affecting safety on roads and the rural character of an area.
9. The potential for growth to affect the congestion and safety of the transportation system
10. The potential for surface water quality to deteriorate from increasing development in certain watersheds.

The HRDC will be analyzing these concerns as well as others. The process is designed to initiate a discussion about how the quality of life in Hubbard County can be maintained over the next 20 years. The discussion will help define the County's role in bringing about the vision shared by county residents. With broad public participation, issues will be identified and strategies to address those issues will be developed. Defining the appropriate implementation tools, if any, will also be a part of the planning process.

HRDC expects to complete its part of the planning process by the spring of 2002. The results will be turned over to the Hubbard County Planning Commission who will be responsible for decisions regarding an actual Hubbard County land use ordinance.

Note: This material was condensed from the HRDC newsletter and articles by Allen Undem in the Park Rapids Enterprise.

A Moment of Joy

By Judy Novak, 8th Crow Wing Lake

It was April 25, Wednesday afternoon. I thought I would go out and rake what seemed to be a thousand cones that had fallen from our trees. I glanced at the lake and noticed ice was starting to pile up on the shoreline. This process happens so suddenly. You wait for the ice on the lake to blacken up, and suddenly the honeycomb-structured ice is pushing up on shore! What a great excuse to stop raking! I put down the rake, and my two dogs and I walked down to the boathouse to get a closer look. In the 11 years I have lived on Eighth Crow Wing, I have never watched the whole process of the ice going out on the lake. You look



out the window and notice the white ice on the shore, and the next thing you know the ice has just disappeared! I thought I would sit down in front of the boathouse and watch for a while.

The wind was blowing forcefully! A large tree had gone into the lake beside the boathouse, and the ice was pushing against it. Almost imperceptibly, the ice kept nudging it. The ice flow moves at such a snails pace that you have to watch it closely. All of a sudden there was a loud "snap"! The pressure had broken the big tree in half! When you first move to a lakeside home, people tell you to take your dock in when fall comes. They tell you the ice will break it, and move it down the lake. It is hard to imagine the power it would take to do such a thing! I watched with awe the force with which the ice surge had broken this tree like a matchstick! Slowly the ice kept creeping up on the shore rocks, and to the right of me, onto the jetty of my neighbors. The next thing I knew down went the flagpole perched on the neighbor's jetty.

Just as suddenly as it had begun, the ice stopped pushing against the shore. Next the main section of the lake started moving like a lava flow towards Ninth Crow Wing. A giant slab of ice moving leisurely by the boathouse. It is so quiet except for wind blowing and the sound of a thousand little bells the ice makes. I watch as 7 or 8 common mergansers fly low over the ice, their wings flashing white against the dark background. Everything stops! I watch for a while, and nothing happens. I figured I'd better get back to work, and walked up to the yard. I raked for about fifteen minutes, and noticed the lake starting to move again.

My dogs, Iris and Barclay, and I head down to the boathouse again. We sit and watch the ice slab moving unhurriedly along. I hear sea gulls and look toward the west. The seagulls are sitting on the edge of the ice about halfway down the lake. I can see the waves beating against the edge of the ice. Another change. The ice has unexpectedly turned to slush! In the time it would take to snap your fingers! The water underneath the slush is swelling up and down. It almost looked like a field of wheat blowing in the wind. Just big swells reminiscent of the swells out in the ocean.

I decide to walk over to the neighbor's jetty. I stand in the wind, and look towards Ninth Crow Wing. I can see the slush moving that way, but I can't see what is happening to it. Is the slush dissolving? Or is it sinking? I can't tell. I turn around and face the wind. The slush is breaking at the rocks below my feet. I feel such a part of this magical process, and at the same time I feel powerless and at its mercy. There are so few times in our lives when we experience pure joy. This is what I felt at this time. Tears slide down my cheeks at the wonder of it all. I've tried to put this experience in words. I'm afraid I'm just not skillful enough at expressing what I felt that day. Like they say, "Sometimes you just have to stop and smell the roses!" I'm glad I took the time away from my dreadful chore that day, and I hope this will encourage you to do the same. You have to experience joy. You can't explain it.

Water Festival 2001 *by Frank Smith*

The fifth annual Water Festival was held on May 10 at the Wilderness Scout camp on Bad Ax Lake. Almost 300 sixth graders and 65 Lake Association Volunteers spent the day devoted to learning about lakes and water. In addition, one of the objectives of the Water fest is to teach an ethical respect for our lakes, streams and the ecology supporting this entire area.

Fourteen presenters from various agencies were there. Tim James of the MPCA really got the sixth graders attention with his presentation on aquatic invertebrates (water bugs) and the highlight was when the class started searching the lakeshore for various examples. One enterprising student even found a crayfish while others found numerous dragon fly nymphs, caddis fly nymphs as well as some very acrobatic worms destined to become deer flies.

This year "Sam Ting" a favorite of the children with his Norwegian act was unavailable, so Rachel Kroog from the Minnesota Zoo took his place. Rachel is very musical and is the driver of the "Zoomobile" at the Zoo. She played the guitar and sang, showing considerably empathy with the students. Another highlight of the Festival was the presentation by the Museum of Natural History. The presentation on "Three Rivers" was well received as usual. The Mantrap Conservation Club served lunch for the presenters and volunteers. The weather cooperated so that a memorable time was had by all.

Phosphorus Fertilizer *by Frank Smith*

Phosphorus (P) is an essential nutrient contained in every living grass plant cell. The amount of P needed by the grass plant is significantly less than nitrogen or potassium. In addition, our soils here in Hubbard County are naturally rich in Phosphorous so that we can get by just fine with Phosphorous-free fertilizer. In fact, some of our neighboring counties (Otter Tail and Becker) have ordinances limiting the application of Phosphorous fertilizer in the impact zone around lakes.

While P is an important nutrient for grasses and other green plants, it is also an important nutrient for algae and weeds in our lake systems. Phosphorus is often the least abundant nutrient in freshwater lakes, which limits growth of algae and weeds. Lake enrichment with P can cause undesirable algae blooms and vigorous growth of other lake weeds, a process termed eutrophication. For this reason, much concern has been raised about the contribution of lawn and garden fertilizers to lake pollution.

Phosphates, P combined with oxygen, are removed from the soil solution and immobilized in the soil. Consequently, phosphates are not prone to leaching and pose little or no threat to groundwater resources.

Phosphorus can also be part of organic material such as manure, composts, various natural fertilizers, grass clippings, or tree leaves. In the soil solution, these organic forms of P may not be bound tightly to soil particles. Thus, they are more prone to leaching or runoff than the phosphates. Of course, sandy soils will pose a greater leaching concern than heavier loam or clay soils.

Off-site transport of P to surface waters tends to be associated with sediment erosion. Phosphorus readily bonds to the very fine soil mineral and organic matter particles. These very fine particles are easily eroded by runoff water and wind, thus potentially carrying the P bonded to them to lakes and rivers. Living plants such as trees, shrubs, and grassy areas around lakes can help stabilize the soil against wind and water erosion. Also, they act as filters to help remove these fine soil particles from the air, thus trapping both the soil particles and any associated nutrients bonded onto them.

A soil test is the best way to determine your fertilizer needs. Testing kits can be obtained from the Hubbard County Extension service. Phosphorous-free fertilizer may be purchased from Northland Feed and Seed, 290 East 3rd street, Park Rapids (near Gilbert's restaurant)

Material for this article is from a Minnesota Extension web site

Lake Association News

Lake Belle Taine

The Lake Belle Taine Association continues to be involved in lake water testing and our highway cleanup activities. We were delighted to take in more money at Christmas for a worthy cause than the folks at 5th/6th Crow Wing Lake Association. Several of our members volunteered to help out at the water festival.

It is with a heavy heart that I write of the plight of the homeowners of beautiful Lake Belle Taine. It is now almost three feet higher the ordinary high water mark. Some houses are flooded and shorelines and beaches disappearing. We've been monitoring the efforts of the various governmental agencies looking into the problem. Many people feel we need help soon!"

Emma Stocking Bottle Association (ESB) *By Joan Tweedale*

ESB has encouraged the use of non-phosphorus fertilizer. Our "Restore the Shore" program is a success, many lake shore property owners have taken advantage of this and are busy planting their trees. Secchi disk reading volunteers continue in highest lake levels in some time.

The ESB is working on a "Services Directory". This is a directory of services in the area that members have used and recommend as providing good service. They may include carpenters, septic pumpers, etc. Social get-togethers are increasing and an annual schedule is now posted in our newsletter and calls are made to remind people of these opportunities. A line of clothing with our logo is available for people to purchase ranging from sweatshirts to baseball caps.

LOWER CROW WING LAKES (Crow Wing 1 through 4) *by Oscar Focier*

The rearing ponds that the Lower Crow Wing Lakes Association rents should be in good condition for the walleye fry this spring due to the winter kill of the predator fish in the ponds. 'Thanks' to all the lake associations who have contributed to the cost of these rearing ponds. Your donations are greatly appreciated.

Water testing will again be done on the Lower Crow Wing Lakes. This year will be on First Crow Wing and Third Crow Wing Lakes.

Spider Lake Association

The Spider Lake Association supplied 11 volunteers for the recent Children's Water Festival on May 10th. Joined with the Fifth and Sixth Crow Wing Association and The Belle Taine Association to sponsor two Nevis 5th graders to the Deep Portage Aqua Camp this summer. In addition, we provided a volunteer for the Envirothon at Itasca Park on April 21st.

Placed 6 loon nesting platforms on the lake on April 28th. We had nesting on 2 platforms last year with 2 chicks hatched. We will participate in the lake water testing program once again this year and will assist the Hubbard County Water Patrol in placing "No Wake" signs in erosion sensitive areas on Spider Lake. These signs were supplied by our association.

Our current membership stands at 87. We will hold our annual meeting on June 9th with Beth Kluthe as our speaker.

5th/6th Crow Wing Lake Assn. *By Ted Spencer*

Some say we are the busiest lake association in COLA. Perhaps it is true. We have a quarterly newsletter, clean the litter from highway 34 (2 miles) twice a year, ring the bell for the Salvation Army at Christmas time (Belle Taine beat us this year in amount donated for the first time!). Our ice fishing contest fizzled into a fun social get together because the lake ice wasn't safe. Our spring 'welcome back dinner attracted 30 people. The annual 4th of July boat parade and picnic is always popular. Our board of directors meet every month to keep up to date with issues and address members concerns. Our Association participates in donating to send kids to Deep Portage camp & we contribute to the Lower Crow Wings rearing ponds

Lake Gilmore *by Frank Smith*

The big news on Lake Gilmore these days is the loon nest. Avery Billings who lives on the west side of the lake built a loon platform last year but didn't get any takers. This year, he put it out again and this time, a mated pair of loons has apparently settled in. We won't know for some time whether a blessed event will take place, but we are all hoping.

Long Lake *by Milt Wisland*

Long Lake, for the second year in a row, has experienced strong dust storms early in the spring of the year. At times residents living on the lake reported the dust to be so severe it has been difficult to see across the lake. I live just east of the Christian Camp and when I can't see across the lake, regardless of the atmospheric conditions, I consider it severe if it is snow, rain or dust.

It is interesting to note that following the dust storm again this year the secchi disk reading taken on Monday morning the 21st of May was limited to seven and a half feet, the same as last year after the dust storm. These are the poorest readings I have recorded in over ten years on Long Lake.

Having moved here from North Dakota where dust storms have a long tradition, I think it is time we learn from their conservation experiences. Farmers out there learned they would lose their farms along with two or three inches of topsoil if they didn't take corrective action. Once the blowing soil can be seen in the air, farmers are losing hundreds of pounds of topsoil per acre, which in passing over a lake is also polluting that lake. Our secchi disk readings on Long Lake confirm the impact this pollution is having. It looks like more education is needed to protect our lakes and the surrounding farms!

East Crooked Lake *by John Grover*

East Crooked has an interesting historical background, having been one of many log holding lakes, and there was actually a portion of the shore that was a rail line at one time. This path along the shore eventually became a township road right next to the shore. A project, sponsored in part by the Soil and Water Conservation District and in cooperation with individual property owners, will attempt to restore and protect the eroded shoreline where the road has been relocated from the lakeshore to back of the houses near the lake.

Kabekona *by Jim Roy*

The association is busy with the Kabekona singers and various celebrations. The Kabekona coffees have attendance of up to 60 people. But the big subject these days on the lake is the building of senior housing. An old resort is one candidate while off-lake condo type housing is also after consideration. Time will tell as to just what comes of all this.

A visit to the Park Rapids Fish Hatchery *(continued from page 1)*

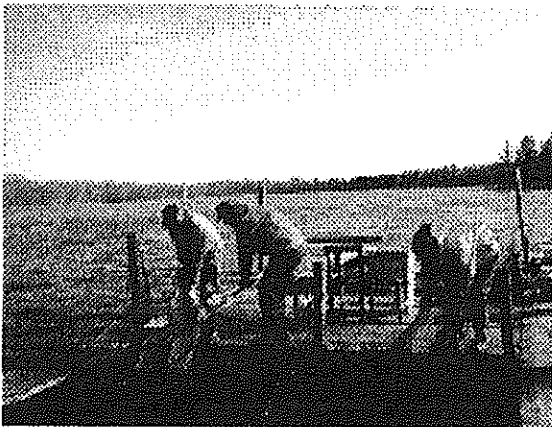
under the leadership of the Lower Crow Wing Association, leases 4 of these ponds. The latter are on the prairie and are especially productive. Although the Lower Crow Wing Association had been solely financing these ponds, they are now getting some financial help from other COLA lake associations.

Rearing ponds must be shallow as a winterkill is desirable so the staff can start with a new stock each spring. The ponds must be large enough to be productive so they range from 7 to 70 acres. After a couple of days in the hatchery, the fry (1/4" long) are taken to the ponds in plastic water jugs and released at selected spots, and usually the lee side so they won't be washed up by the wind. The fry then feed on natural food, most invertebrates. The small fish are allowed to grow until September or October when the staff returns to the rearing ponds to harvest the fish with trap nets. At the time the fish, which have grown considerably, are from 4 to 10 inches, the average being 6 to 8 inches.

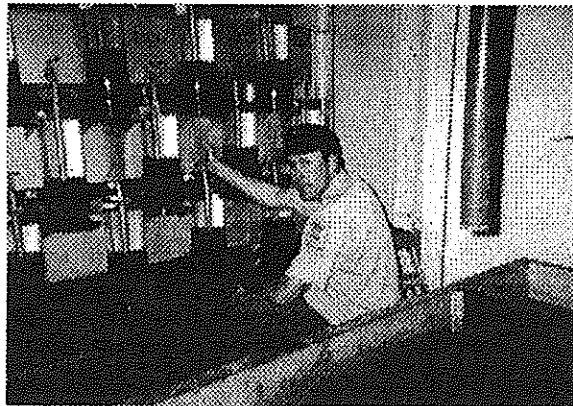
The trapped fish are then taken directly from the ponds to the lakes. There is an effort to spread them around evenly. For instance, at first about 70% of each lake's allotment is released. Then when all the lakes are taken care of, the staff goes back to increase each lake to 90% of its allotment. Finally, if the fish are available a third visit is made to each lake to bring the figures up to 100-110%. The stocking rates are by pounds rather than numbers. The are released in littoral areas (15 feet or less in depth) as these places are the most productive.

Besides the major walleye operation there is an ancillary activity for muskies. It involves the collection of sucker eggs from the Big-Sand - Lake Emma area. As with the walleyes, the females are milked for eggs and the males for sperm. These eggs are also hatched in Park Rapids. Why suckers? They actually constitute muskie food. The eggs are secured from the metro area and after being hatched are placed in one of the local rearing ponds. The sucker fry are released about the same time. Because the muskie fry grow at a faster rate than the sucker fry, the latter constitute forage for the little muskies. When harvested, the young fish are released in local lakes like Plantagenet or a Mantrap Lake.

To conduct these complex, time-sensitive activities, DNR has a staff of 5 regular personnel and 3 seasonal (spring to autumn) ones. Doug Kingsley's new assistant is Deb Sewell. Scott Muhm is in charge of the hatchery. Dewey Goeden and Roger Mead are the technicians. Doug and his staff invite all those interest to visit any and all aspects of their involved and fascinating operations. However, a call beforehand will let you know where they are and what they are doing on a specific day. Phone: 218-732-4153.



DNR staff captures suckers for milking at the Big Sand/Lake Emma traps



Scott Muhm examines the progress of a hatch in the Park Rapids hatchery.

Incorporation of Lake Associations *by Frank Smith*

Recently, a committee of COLA met to review the by-laws of the organization. One of the results of this was a suggestion by the committee that the COLA Update provide a review of Incorporation of Lake Associations. Here is that review.

1. **Incorporation:** According to the Minnesota Statutes, all organizations in the state must be incorporated. One of the best reasons for incorporation is to protect the Officers of the organization against lawsuits. If a lawsuit is brought against an organization, the liability is limited to the assets of the organization which in the case of most Lake Associations is very small. The personal assets of the officers or members is not at risk.

The process of incorporation is quite simple. An incorporation form may be obtained from:

Secretary of State
180 State Office Building
100 Constitution Ave
St. Paul, MN 55155
(651) 296-2803
or
(877) 551-6767 (toll free)

Or may be downline loaded from www.sos.state.mn.us

The articles of incorporation form is very simple requiring only the name of the Lake Association, the registered office address (which must be an actual street or rural route address, not a PO Box number) and the name and address of at least one incorporator (usually the current Lake Association president).

The completed form is mailed to the Business Services Section of the Secretary of State's office at the address shown above. A fee of \$75.00 is charged for the initial incorporation.

2. **Amendments to incorporation:** If any amendments to the original incorporation, such as a change of address are required. A separate amendment form must be filed. The fee for filing an amendment is \$35.00.
3. **Maintenance of an incorporation:** Each year, the Secretary of State sends out a Nonprofit Corporation Annual Registration form to each registered Lake Association. This form must be signed and returned to the Secretary of State's office prior to December 31st of that year. There is no fee for the annual registration but if the form is not sent back in the required time, then penalties are assessed. (generally \$25.00 to re-instate the incorporation).
4. **Getting a Bank ID number:** Most Lake Associations have a bank account and every bank account must have a tax ID number. Rather than use a Social Security number, Associations can get an ID number from the IRS free of charge. To do this you use for SS4 Application for Employer Identification Number. This form can be obtained from the IRS (1-800-829-3676) or downloaded from www.irs.ustreas.gov/forms_pubs/index.html. The local library also has forms that can be copied.
5. **Other types of registration:** Larger organizations may be interested in tax-free status with the IRS (501c (3) status) however, this is generally not necessary for most Lake Associations and is not discussed in this article

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 Bad Ax
 Belle Taine
 Big Mantrap
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 Emma/Stocking/Bottle
 Fish Hook
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 Ham
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