

LAKE WAVES

Newsletter for the Hand/Hay Lakes Association

www.HandHayLakesAssoc.org

Spring/Summer 2019

What Will Become of Your Cabin



According to the Minnesota Department of Revenue there are an estimated 124,000 seasonal homes in Minnesota. Cabins make up many of the residences in Cass and other northern counties.

Baby Boomers own

most of these cabins as the average ages of the owners are 68 years old and have an average annual household income of \$58,000. As the Baby Boomer generation comes to an end one can expect a mass transfer of property wealth to subsequent generations. What happens to that property is of concern.

For many cabin owners, the question is whether the kids and grandkids will want to inherit the property, or, if it is put up for sale, who will want to buy it. The struggle is in deciding who inherits the cabin. Can one sibling or cousin buy the others out? If not, how to handle joint ownership?

Baby boomers tend to be environmentally conscience and protective of their property. There is some concern the new generation will be less so conscience.

One way to handle the transfer of cabin property from generation to generation is by putting it in a trust. When put in a trust, ownership is transferred to a trustee, and heirs receive shares in the trust (as trust beneficiaries). The main benefit of this form of transfer is it can protect the cabin from an individual owner's creditors, and a divorcing spouse holds no marital interest. Shares may be passed on at the death of a sibling to their heirs. The trust will contain rules governing the property's management, use, buyout or sale, and allows for management duties to be carried out by the designated trustee rather than beneficiaries. A downside to a cabin trust is that it can be somewhat inflexible to changes over time, and, that in order to maintain credit protection, there must be adequate funding within the trust.

Heirs can also own the property as joint owners or owners in common. With joint ownership, any one owner can make major changes to the property without the consent of the others. That can lead to problems. Tenants in common require all owners to sign off on major changes. That too can have drawbacks especially if one owner is an absentee owner. It can be difficult to corral the absentee owner to sign off on changes.

One could say we are looking at the largest intergenerational transfer of land in the history of the country.

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Remember, time wasted
at the lake is time well
spent.

Annual Hand/Hay Lakes General Meeting

The annual Association Meeting will be held on **Saturday May 25th, 2019 at the Ponto Lake Town Hall**. The meeting starts at 9:00 am.

We will elect officers and directors. The Secretary and Treasurer positions are open and six director positions need to be filled. There are four from Hand Lake (Shadywood Shores, Haley's Haven, Norway Shores, and at large. And two positions from Hay Lake that are open.

As always there will be coffee and treats and various hand outs. And, of course, there will be drawings for door prizes



From the Editor

Welcome to the spring/summer edition of the Lake Waves Newsletter. As I mentioned in the last "From the Editor" column, we are reducing the yearly number of printed newsletters from four down to two...a spring/summer and a fall/winter issue. The spring/summer issue will be mailed in early May and the fall/winter in November. Each issue will contain eight pages, an increase from six pages per issue. We will have to rely on our website for up-to-minute information so I have started to upgrade our website. Look for the new pages titled "Announcements" and "New Blog" for up to the minute announcements and news. The pages are under construction but are active. A link to the website is on this page.

I noticed that over the past few years quite a number of our lake properties have changed hands due to elderly owners moving to low maintenance living or are deceased. So, I thought a brief column on property transfers would be in order and I put it on the first page.

I added yet another column to bring us up to date on the years-old pipeline debate. The mission statement of our lake association is to preserve the health, safety, welfare and prosperity of the lakes and forest that surround Hand and Hay Lakes. The pipeline potentially has some effect on that mission so I strive to keep us up to date.

The DNR will be doing a fish assessment on Hand Lake this spring and they have contacted my son, Andy Courneya, to help out. He knows how to do the work and is good at it so the DNR tends to seek him out to help and Andy has agreed to do so. I am sure he will give us his report at the completion of the assessment.

Several have seen the white turkey foraging with the flock of wild turkeys. The flock comes and cleans up around our bird feeders most every morning. The white turkey is a male and he like to plump up and fan his tail feathers. Fun to watch! The females ignore him.

Zebra mussels continue to march along infecting ever more lakes. I did not find anything new to report that is being done to impede the spread. Red Lake is the latest to fall to the mussels.

In this issue I have included the Association of Cass County Lakes (ACCL) meeting schedule for anyone who might want to attend.

And to wrap up, the membership sign-up sheet is on the last page of this issue and will be on the last page of all issues.

Paul Courneya (editor)
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Letters to the Editor

Sandi Theisen writes:
Hi Paul,

I hope you guys are making it though this never ending winter. We are having a terrible time keeping our road open.

We went to a presentation by the University of Minnesota presenting their Atlas for Cass County. We took a hard copy that we will make available to anyone interested at the Lake Association Meeting. All this information is also available by link at the Cass County website. This was part A. Part B will be maps of hydrogeology and sensitivity of groundwater pollution. They are working on that now.

[Editor] The link on the Cass County website is:
Geologic Atlas of Cass County, Minnesota

<https://conservancy.umn.edu/handle/11299/197690>

Tree Pick UP Dates

For those of you who ordered trees and plants, they can be picked up on Saturday May 4th from 9am-5pm and on Sunday May 5 from 9am-12noon at address below. These pickup dates are tentative and are subject to change. It all depends upon the weather. Check the association website for any changes. If you are not able to pick up at the times posted, let Paul know.

Paul Courneya
1388 Shadywood Dr NW
Pine River, MN 56474
218-947-3568

Fish Assessment on Hand Lake

This summer the MNDNR will be conducting a fish assessment on Hand lake using both electrofishing and test netting. The electrofishing will begin in late May and the netting later in June. Exact dates have not yet been established. The assessment will give us some indication of the success of our wall-eye stocking program. Andy Courneya (Shadywood Shores) has again, volunteered his time to work with the MNDNR in this endeavor. Keep an eye on our website for dates and reports concerning the assessment.

Be Sure to Check Out Our New Hand/Hay Lakes Announcements Page on our website

Dedicated to preserving the health, safety, welfare and prosperity of the lakes and forest that surround Hand and Hay Lakes.

<http://handhaylakesassoc.org/>

Line 3 Pipeline Current Status



The construction of the Enbridge Line 3 oil pipeline continues to move forward despite some recent setbacks. The pipeline will carry tar sands crude oil through 340 miles of northern Minnesota including our lakes region.

Line 3 was built in the 1960 and it has reached the end of its life. It has many anomalies and is operated at half pressure for safety reasons. The pipe needs to be shut down. The question becomes should a new pipeline be constructed. Is it needed?

Briefly, in June of 2018 the Public Utilities Commission (PUC) voted to approve the construction of the new pipeline. The Department of Commerce (DOC) has been critical of the PUC's approval of the pipeline and it filed a request for the PUC to reconsider its approval decision. The DOC maintains Enbridge has not proved a need for a new pipeline. The Star Tribune reports Enbridge was Minnesota's biggest spender on lobbying in 2018. Most of it was advocating to the PUC for approval of its pipeline. In December of 2018 the PUC took its final procedural vote denying the DOC's request to reconsider the decision of approval.

The DOC then filed a legal appeal. Several other environmental and indigenous organizations filed separate appeals. In Governor Dayton's last weeks in office he strongly supported the DOC's appeal. Newly elected Governor Tim Walz did not immediately commit to continuing with the lawsuit but ultimately decided, "Projects like these don't only need a building permit to go forward, they also need a social permit." So the legal challenges continue and the question of need remains.

While there is no crude oil indigenous to Minnesota, the state does play an important role in the petroleum industry by virtue of its location between major oil suppliers in Canada and North Dakota and refineries in the Midwest and East. About 30 percent of all U.S. oil imports flow through Minnesota. It is the primary route for Canadian oil supplies and Canada supplies 42 percent of all foreign oil imports to the U.S. Even as U.S. oil

production has soared in recent years, Canadian oil has become an even greater percentage of imported and domestic oil.

The tar sand oil from Canada and the fracked oil from North Dakota arrive at the Clearbrook Terminal oil infrastructure hub via pipelines. Pipelines leave the Clearbrook hub and feed Minnesota's two refineries but the vast majority of the oil flows through to other states.

Enbridge continuing to face legal challenges still needs several permits before construction can begin. One important permit is from the Minnesota Pollution Control Agency (MPCA) permitting the pipeline to cross various bodies of water. The U.S. Army Corps of Engineers also has to approve similar water crossing permits. Under current plans, the public would get one month to comment on the MPCA's water crossing permit, from June 10-July 10. The MPCA set a timeline of late October for the permits to be completed. As a result, Enbridge has delayed construction. The project, which was initially expected to be in service before the end of 2019, now won't be ready until the second half of 2020.

The MNDNR is currently accepting comments on Enbridge's permits and licenses applications from March 18 to 4:30 p.m. May 17, 2019. Find more information here: <https://www.dnr.state.mn.us/line3/index.html>

Bills have been introduced In the Minnesota Senate to sidestep the law suits and the permitting process to counter the real possibility that a permit would not be issued or the rendering of an unfavorable court decision. Bill SF 1757 was introduced in the MN Senate to defund the Department of Commerce's lawsuit. Another senate bill, SF 2330 to automatically grant Line 3 its needed approvals was also introduced. It is unlikely either bill would become law. At this writing SF 1757 has been withdrawn. It is also possible the federal government could intervene and approve the pipeline even if the state objects as President Donald Trump has recently done with the stalled XL pipeline..

Should all go the liking of Enbridge and construction begin, one can expect a significant level of environmental militancy. Construction would surely spark civil disobedience along the pipeline route and in the metro area. Indigenous and environmental groups are preparing. Thousands of people could come to protest...a much bigger protest than the Standing Rock protest.

In the meantime, Minnesota law enforcement is also preparing and is coordinating with Enbridge to respond to Line 3 protests. It is creating a task force to deal with pipeline protesters. Scott Russel, in his blog, refers to this time period of waiting as "The calm before the storm."

"Wilderness is an anchor to windward. Knowing it is there, we can also know that we are still a rich nation, tending our resources as we should — not a people in despair searching every last nook and cranny of our land for a board of lumber, a barrel of oil, a blade of grass, or a tank of water."

- Clinton P. Anderson
Senator, New Mexico

Zebra Mussels in Red Lake



Adult Zebra Mussel

The Minnesota Department of Natural Resources has confirmed the presence of zebra mussel larvae in Red Lake in Beltrami County after studying samples gathered last summer by biologists from the Red Lake Nation. Eight veligers were found in a

zooplankton sample taken in the middle of Upper Red Lake and they indicate the presence of a population of reproducing adult mussels. Additional waters that are connected to Upper and Lower Red lakes may be added to the infested waters list after further review.

We should all individually be monitoring our lakes for the mussels and reporting results to the MNDNR. Early detection for zebra mussels is important in protecting our lakes. It is fairly easy to make a monitoring device. Hang a PVC pipe, brick or cinder block under a shady spot of your dock (zebra mussels tend to avoid direct sunlight) in the summer to monitor for zebra mussels. Suspend the object as deep as possible at the end of your dock, keeping it at least one foot above the bottom. Examine the monitoring object, and add these observations to the Volunteer Monitor Report Form. [online Volunteer Monitor Report Form.](#)

2019 Association of Cass County Lakes Member Meetings

Friday May 31, 2019
The Hub (Senior Center), Hackensack, MN
9:30 a.m. - 11:00 am

TUESDAY, JUNE 18, 2019 Special Meeting, More information to Follow
Walker, MN

Friday, July 26, 2019
The Hub (Senior Center), Hackensack, MN
9:30 am - 11:00 am

Friday, August 30, 2019
The Hub (Senior Center), Hackensack, MN
9:30 am - 11:00 am

Friday, September 27, 2019
The Hub (Senior Center), Hackensack, MN
9:30 am - 11:00 am

Sightings

Duane Larson (Shadywood Shores) reports seeing a large flock of trumpeter swans in the corn field on HWY 44. It is interesting to note that trumpeters were once on their way to extinction. Minnesota's trumpeter population is estimated to be around 20,000.

Barbara Courneya (Shadywood Shores) and Sandi Theisen (Norway) both report seeing a white turkey foraging along with a flock of wild turkeys. One's first thought might be the white turkey is an albino. While there are albino wild turkeys, they are very rare and seldom survive to adulthood. As it turns out about one in 100 turkeys born will be all white or white with black fringes on their feathers. Our white turkey is all white and is a tom. See photo on page 7.

Fun Turkey Facts:

Wild turkeys were hunted to near extinct in the 1930s. Now there are about 7 million and there numbers are increasing.

There are about 5,500 feathers on an adult turkey. Eighteen feathers make up the tail feathers of a male's distinctive fan.

Wild turkeys can run at a top speed of 25 miles per hour and can fly at 55 miles per hour.

Benjamin Franklin wanted the wild turkey to be our national bird due to its proud demeanor and protective nature. He saw the bald eagle as merely a scavenger.



Photo provided by Sandi Theisen

In Memory of



Elizabeth Lee Borchardt, 84 of North Mankato, passed away March 15, 2019 at her home.

Betty was born January 15, 1935 to Chester and Dorothy (Farabee) Williams in Kansas City, Kansas. She graduated from Northeast High School in Kansas City, Missouri. On August 28, 1953, she married William Borchardt in Independence, Missouri. Many folks will remember Bill and Betty, who had the cabin on the point of Shady Shores Trail for many years. Bill was the newsletter editor for many years. Together they raised three children.

At the age of 41, Betty enrolled at Mankato State University. She earned her Bachelor's, Master's, and Specialist's Degree in education all from Mankato State University where she taught in the Education Department until her retirement and also served as Department Chair for a period of time.

Betty was known to be a people person who enjoyed talking and spending time with friends and family. She was an avid gardener who specialized in growing roses and bringing them to local rose competitions. Most of all, Betty was an understanding, caring, and loving person who will be missed by many.

Betty is survived by her husband, Bill of 65 years; children, Paul (Nan Christensen) Borchardt, Jeanne (Jeff VonHoltum) Finch, and Christopher (Kelly) Borchardt; grandchildren, Alex Borchardt, Andrea Polk, Janna Finch, Wesley Finch, Josie Borchardt, and Tanner Borchardt; sisters, Cleo Sargent, Janis Fish, and Judy Alkhas; brother, Jerry Williams; and many nieces, nephews, cousins, and special friends. She was preceded in death by her parents.



Carol Haley (Weaver), age 79, passed away on March 3, 2019 in her home on Hand Lake surrounded by her loved ones after a battle with cancer. She was born on May 7, 1939 in Milaca, MN to Floyd and Marian Weaver.

Just after high school Carol married Dennis Haley. In 1969 they moved from Brooklyn Park to Hand Lake where they started their own business. In addition to managing the company accounting functions, Carol served as the administrative assistant for the Church of the Nazarene in Backus for 34 years. After retiring she felt a calling

to help with the startup of the local Legacy Church. Carol was an active participant in several local clubs and groups and has countless friends and acquaintances that will miss her.



Theisen, Barbara A. (Belka) Age 93, of Spring Park, MN, passed away Nov. 11, 2018. Preceded in death by husband Jack, son Joey, parents John and Josephine Belka, and brother Father Clement Burns OSB. Survived by children Bobbie Jo, Lee (Sandi), Tom (Sara), Rick (Marlene), Jim (Lori), Linda (Craig), Terry Eastman (Mike), 13 grandchildren and 14 great grandchildren. Her amazing generous and creative spirit provided hundreds of pairs of hand knitted mittens to various charities. As an avid and talented quilter she made many quilts for the Wounded Warrior Project. In addition, many of her handmade creations were donated to a variety of fund raising efforts. She was born in St. Cloud, MN. They moved to North Minneapolis when she married Jack and they moved to the Mound area in 1968. She became an active member of Our Lady of the Lake CCW and was involved in Meals on Wheels for several years.

Ticks, Mosquitoes, Black Flies

In the spring issue (now the Spring/Summer issue) of this newsletter one will usually find an article about ticks, mosquitoes, or black flies, the biting insects that are the bane of summer enjoyment. Here are a few facts paraphrased from various sources.

A tick's life

An adult tick lays thousands of eggs in her lifetime. The eggs are no bigger than a speck. The eggs hatch into a larva that has six legs. To survive, the larva latches on to mice and chipmunks. (One mouse can carry 300 to 400 tick larvae.) When the larvae feed on the rodents they can acquire the pathogens that cause Lyme, and other diseases, though the mice and chipmunks do not get sick from those illnesses.

In the spring and early summer the larvae molt into nymphs that are about the size of a poppy seed. They'll look for another blood meal—from small mammals, a deer, your pet, and even you. (Deer don't carry Lyme disease but can help spread it by bringing ticks into your yard.) In areas where Lyme is prevalent, about 1 in 4 of those nymphs can be infected with disease.

It would seem, then, to reduce the number of ticks one should focus on the mice and chipmunks where the tick larva feed. The CDC has developed a rodent bait box. The box doesn't kill the rodents but instead coats them with an insecticide that kills the ticks they're carrying. <http://www.tickboxtcs.com/>

The Asian longhorned tick, *Haemaphysalis longicornis*.

A new tick is spreading widely in the U.S. It is the Asian longhorned tick, *Haemaphysalis longicornis*. Originally from China, Korea, Japan, and other areas of East Asia, the Asian longhorned tick is a serious pest because it can vector many different diseases to not only people but also to pets, livestock, and wild animals. Asian longhorned ticks can also reproduce without mating, a real time saver, allowing them to produce particularly large numbers of offspring, up to 2,000 eggs at a time. The ticks were first reported in the U.S. in New Jersey in 2017 and spread throughout much of the east coast. This invasive tick **has not been found in Minnesota** so far, although entomologists and health specialists here are very concerned and are alerted for its presence.

<https://www.cdc.gov/media/releases/2018/p1129-tick-spreading-widely.html>

Black Flies

There are about 1,800 individual species of black flies and they are particularly numerous in the northern part of the continent, including wet areas of Canada, Minnesota, Maine and Michigan. These biting flies tend to swarm people and larger animals. To avoid black fly bites, wear light clothing including white, off-white, tan and truly muted pastels. Avoid blues, reds, greens, browns and blacks. Those dark colors are targets for the flies. Of course, DEET-based insect repellents will keep a lot of insects away. However, even the most powerful sprays won't deter these biting insects if they're really hungry, and that appears to often be the case.

No More Red Hummingbird Nectar



[Photo provided by Duane Larson (Shadywood Shores). He uses clear homemade nectar.]

Most commercial hummingbird nectar is dyed red. It is assumed the bright red color helps to attract the birds. But hummingbird feeders are already brightly colored and red colored nectar is not necessary. In fact it can be harmful to the birds. It has been shown that some hummingbirds have an adverse reaction to the red dye. The birds become lethargic and have red droppings. After being fed a diet of clear sugar water the birds again regain their strength.

Clear sugar water the recommended hummingbird nectar. Here is the recipe:

Boil 4 cups water for 3 minutes (rolling boil)
Stir in 1 cup pure granulated sugar
Cool to room temperature
Store remaining mix in fridge for 7 to 10 days

Use only granulated real sugar. Do not add red nectar, red dye, honey or anything else.

Boiling water not only kills most bacteria and viruses, it also removes many other microorganisms and some chemicals. Clean and replace nectar every couple of days.

Lobbying Your Legislator

By Barbara Courneya

In March, the DFL Environmental Caucus, of which I am a board member, held their first lobbying session with state legislators. We had a morning meeting with more than a half dozen representatives and senators. We talked about ten pending environmental bills that we felt needed their support or opposition. They addressed those bills and also told us about others that they felt needed our support or opposition.

After the meeting our caucus spent time discussing the best ways to lobby legislators from our individual districts (Senate and House). Later, we broke up into groups or as individuals to meet with our own personal Senator or Representative. My group spent time with John Persell, the state representative from House District 9A. He is chairman of the Environment and Natural Resources committee so we really wanted to talk to him about our ten selected bills. He was very welcoming and let us know which of our bills needed the hardest push, one way or the other, adding a couple of his own.

Continued on page 7

White Tom Turkey

Photo supplied by Paul Courneya



Lobbying continued from page 6

This is the first time I've done any one-on-one lobbying; although my representatives often hear from me by phone or Email when I feel strongly about an issue. The most important things that I learned from my day at the Capitol was not to be intimidated by the process and that our legislators really do consider what their constituents are telling them when they vote on a bill. You can make a difference beyond your single vote. And, joining a group aligned with the issues that are important to you can give you an even a stronger voice with your legislators.

**Hand/Hay Lakes Property Owners Association
Membership Form**

Yearly dues for membership in the Hand/Hay Lakes Association are collected in the spring of each year. Fill out this form and mail it along with dues of \$15.00 or more to **Gary Gabe, 10610 48th Ave N, Plymouth, MN 55442** or bring it to the annual meeting in May. If you wish to contribute to any of the association's special projects you can indicate your choices below. You can also use this form to update any portion of your address or Phone #, or to provide us with your email address at any time.

Your Permanent address. This is where your newsletter will be sent

Name _____
Address _____
City _____
State, Zip _____
Home Phone _____
Cell Phone _____
Email _____

Lake Address _____
Lake Phone _____

Dues for the year of

Sunfish Level: \$15.00..... _____
Bass Level: \$25.00..... _____
Walleye Level: \$50.00..... _____

Donation for lake association special projects:

Fish Stocking Hay Lake _ \$ _____
Fish Stocking Hand Lake _ \$ _____
Other (specify) _____ \$ _____

The Hand/Hay Lakes Property Owners Association was formed in the spring of 1987. Its primary function is to preserve the health, safety, welfare, and prosperity of Hand and Hay Lakes and the adjoining properties. The association has one general meeting on Saturday at 9:00 am during the Memorial Day weekend at the Ponto Lake Town Hall. All are welcome. Yearly membership dues are \$15.00 per household and payable at the general meeting. Or, send your check to the office of the treasurer with your name, address, phone number, and email. The Treasurer's address is: Gary Gabe, 10610 48th Av N, Plymouth, MN 55442. Make check payable to Hand Hay Lake Association

All Hand/Hay Lakes property owners are entitled to receive the Lake Waves, the official organ of the association. The Lake Waves is also available on the association's website, <http://HandHayLakesAssoc.org>. The Lake Waves is published Two times per year in May and November. Material for the newsletter should be sent directly to the editor. Editor's address is: Paul Courneya, 1388 Shadywood Shores Drive NW, Pine River, MN 56474

Past Presidents

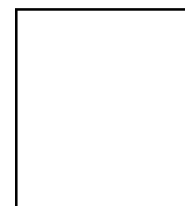
Duane Larson, *Dennis Haley*, *John Waters*, Dale Johnson, Dustin Mirick, Dick Stensrud, *Pete Kampa*, Wayne Lee, Andy Droen, Scott Parr, Arlan Hagen, Sandi Theisen, Jean Theisen Schatz

Officers		
President	Zella Mirick	2020
Vice President	Caryl Allan	2020
Treasurer	Gary Gabe	2019
Secretary	Barbara Courneya	2019

Hand Lake Directors		
Shadywood Shores	Loren Hanson	2019
Haley's Haven	Mary Martin	2019
Indian Point	Ken Reinecke	2020
North Bay	Mary Gabe	2020
Norway Shores	Lee Theisen	2019
At Large 1	Scott Samuelson	2020
At Large 2	Wayne Lee	2019

Hay Lake Directors		
Director 1	Scott Parr	2019
Director 2	Mark Nordstrom	2020
Director 3	Vacant	2020
Director 4	Paul Anderson	2019

Paul Courneya
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