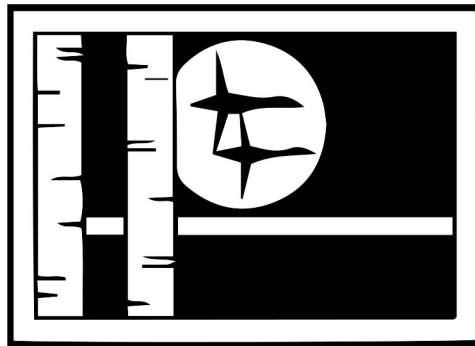


# TEN MILE LAKE ASSOCIATION

*Dedicated  
to the Preservation  
and Improvement  
of Ten Mile Lake  
and its Environment*



**SPRING 2020**

[www.tenmilelake.org](http://www.tenmilelake.org)

PO Box 412

Hackensack MN 56452

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## FROM THE PRESIDENT'S DESK

*By Bob Iversen, TMLA President*

It looks like the first hints of spring are coming to the Northland, with daytime temperatures above freezing for several days in a row. I'm sure that's good news for full time residents of the Ten Mile area, and it means that open water may be only weeks away from when you see this newsletter. It'll be good to get back to the lake! Spring is always a fun time to be at the lake, looking forward to visits by family and friends, fishing, boating or just hanging out.

One of the things the Association wants to work with all lake residents (and visitors) on is lake safety and boating etiquette. Last summer, we had an unusually high number of complaints about rude and even dangerous behavior by boaters - "buzzing" docks and swimmers was a frequent complaint. As a reminder, Minnesota boating regulations state:

It's against the law:

- To operate a watercraft in a careless or reckless manner
- To operate a watercraft so that its wash or wake endangers, harasses, or interferes with any person or property
- To operate a watercraft so it obstructs ordinary navigation
- To operate a watercraft within an area legally marked off as a swimming area (needs Sheriff's Department approval)
- And other regulations contained in the DNR's Boating Guide.

### **COVID-19 Update (March 24, 2020)**

I wrote the From the President's Desk article for the spring newsletter just over 3 weeks ago, and my how things have changed. Whether it's "shelter in place", "quarantine" or some other term, we're all now into social distancing, frequent hand washing and other practices to keep us and our loved ones safe. The increases in confirmed cases and deaths is alarming but, hopefully by the time you receive this, we'll have "flattened the curve" to help our health professionals cope with the situation.

How this pandemic will affect life at Ten Mile this spring and summer is unknown at this point. For many of us wintering far away (including Cathy and I), the timing of our return to the lake is uncertain, with both the virus and its impact on the travel industry. The pandemic is also likely to affect board and committee meetings – some may have to be postponed and others held by conference call. As we all see how this progresses, we'll be sending updates via email and website.

**Most important – Stay Safe.**



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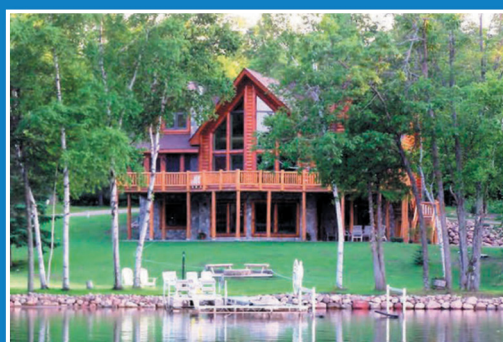
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**LET'S ALL BE CONSIDERATE OF OTHERS ON THE LAKE THIS SUMMER**

You've probably noticed that there are more and more properties for rent on Ten Mile lately. Particularly now that Ten Mile has Zebra mussels, we want to do our best to make lake etiquette and AIS education materials available to the renters. To do this, we need your help: if you have a rental property or know of one near you, please pass that location information on to [association@tenmilelake.org](mailto:association@tenmilelake.org) so we can make sure they are up to date.

If you're wondering about the Zebra mussel situation, see my AIS article in this newsletter.  
**Have a good spring!**

**TEN MILE LAKE ASSOCIATION CALENDAR OF EVENTS**

The calendar is on the TMLA website and will be updated with current information about Summer Events as they become available. Only a few events are now scheduled and may be subject to change over time.

**May 15**

Deadline for Summer Newsletter  
 Articles to:  
[newsletter@tenmilelake.org](mailto:newsletter@tenmilelake.org)

**July 18**

TMLA Board Meeting  
 Location: The Hub in Hackensack

**August 1**

TMLA Annual Meeting  
 Location: The Hub in Hackensack

**May 16**

TMLA Board Meeting  
 Location: The Hub in Hackensack

**TBA**

Fall Fete  
 TBA

**TBA**

Spring Fling  
 TBA

**June 20**

TMLA Board Meeting  
 Location: The Hub in Hackensack

**September 15**

Deadline for Fall Newsletter  
 Articles to:  
[newsletter@tenmilelake.org](mailto:newsletter@tenmilelake.org)

**July 4**

Independence Day Boat Parade  
 Starting locations TBA

**September 19**

TMLA Board Meeting  
 Location: The Hub in Hackensack

This Newsletter is a Publication of the Ten Mile Lake Association, Inc.  
 P O Box 412, Hackensack, MN 56452  
[association@tenmilelake.org](mailto:association@tenmilelake.org)

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Membership dues are \$40 per year.

Archived newsletters are available on the TMLA website at [www.tenmilelake.org](http://www.tenmilelake.org)

## WALLEYES

Of all the calls I get during the summer, the most common question is how to catch Ten Mile walleyes. The answer is not always easy, and often my answer involves where to find them rather than what bait to use. This article is not going to present a "How do I do it" approach. Instead, I'll do what I used to do when I wrote for In-Fisherman magazine. The overall theme is that the more you know about the biology and habits of a fish, the better chance you have of catching them. Like some of the other articles I have done on fish for the Newsletter, I'm going to concentrate on the broad biology of walleyes and through that, give a few hints on catching them. As with any fish, you can't catch them if you can't find them.

Walleyes are members of the perch family, which contains a large variety of fish, ranging from top-of-the-pyramid predators to tiny fish that very few people have seen. In addition to walleyes, the other main top predators are saugers and zanders. These are fundamentally river fish, which is why walleyes spawn in rivers emptying into a lake if such is available. Saugers, smaller cousins of walleyes, are principally river fish that do best in more murky water than walleyes prefer. Zanders are the European cousins of walleyes and look very much like them. Recently they have been transplanted into some North Dakota waters. Yellow perch are in



Figure 1 Comparison between a walleye and a sauger. Walleyes are larger and have a characteristic white patch on the bottom of the tail and a small black patch at the back of the spiny dorsal fin. Saugers have blotchy bodies and prominent black spots on their dorsal fin.

the middle of the perch family. They are predators on smaller fish and insects but are also the favored prey of most larger game fish, including walleyes.

The lilliputians of the perch family are the tiny darters, of which there are close to 200 species in North America. Most darters live in streams, but a few, such as the Johnny darter, are common in lakes, including Ten Mile. During breeding season, darters are the most colorful of all North American fish.



Figure 2 Johnny darters are dull brownish in color with tiny "W"-shaped markings on their trunk. Most are less than 2" long. The colorful fish is a male candy darter in breeding coloration. This is one of the most brightly colored of all North American fish.



The walleye life cycle begins when adults migrate up a river or stream in the early spring, when the water temperature is in the low to mid-40s. The females seek areas full of rubble or small stones on which to lay their eggs. A large female may lay up to 200,000 eggs. In lakes that don't have connections to a river, walleyes commonly spawn on rubble beds along windswept shores. For some reason walleye spawning in Ten Mile has been minimally successful even though there would seem to be a lot of suitable spawning habitat along certain

## WALLEYES

shores. A recent DNR study showed only a few eggs along the bar off Angel Island, but almost nowhere else in the lake.

After close to three weeks, walleye fry hatch from the eggs. Initially, the fry live off stored yolk, and shortly thereafter they begin to eat plankton. In an interesting example of adaptation, perch spawn about a month later than do walleyes. By the time the perch have hatched, the young walleyes have already grown to about 1-2 inches. At this point, they are able to feast upon newly hatched perch fry, beginning very early the lifelong predator/prey relationship between walleyes and perch.

For their first 2-3 years, young walleyes eat mainly insects and small minnows and are rarely caught by fishermen. By their third year, they are roughly 12" long in Ten Mile and begin to be caught by sport fishing methods. Males are sexually mature by 3-4 years, and females mature a year or two later. Like most fishes, female walleyes grow larger than do males. Almost all walleyes over 6 pounds are females. For most of their adult life, walleyes have similar habits. They are often found in schools, although in Ten Mile the schools tend to be relatively small in comparison to the massive ones seen in the Great Lakes. The habits of Ten Mile walleyes differ in some respects from those in many other lakes, mainly because of its huge population of dwarf ciscoes.

Walleyes are primarily night feeders, and their eyes are uniquely adapted for this lifestyle. They are very large and have a special adaptation, called a tapetum lucidum, that allows them to concentrate the low levels of light found at dusk or at night. The tapetum lucidum is a reflective layer behind the retina that reflects light back onto the light-sensing cells of the retina, essentially doubling their visual acuity. If you shine a light onto the eyes of a walleye at night it appears bright orange. I always enjoy seeing the orange eye moving around in the black water when I catch a walleye at night. For landlubbers, the same phenomenon occurs with the eyes of cats or deer because they also have a tapetum lucidum, which reflects back blue. Even though walleyes are mainly night feeders, they will also feed during the day, but usually at depths far enough beneath the surface to protect themselves from strong light.

Ten Mile walleyes exhibit two main feeding patterns – one, the traditional one seen in most lakes and the other, the pattern dominated by cisco behavior, which I described in a previous Newsletter article. I'll describe the typical pattern first.

For fisherfolk, one of the most important things to know about walleyes is their temperature preference. Walleyes are cool-water fish, and their favorite summer temperature is 68-73 degrees. Before the water gets that warm in the spring, walleyes are usually found in the warmest possible water, which is why Lundstrom's, Kenfield and Long Bays are springtime hotspots for walleyes. In the summertime, it becomes very important to know at what depth the favorite temperature for walleyes is found. Normally it is just above the thermocline, and by mid- to late August, the band of ideal temperature may be as narrow as 2-3 feet. (By the way, this is often around 30 feet. For those who are really interested, you should check my weekly water temperature profiles, which should be on record on the TMLA Website.)

In addition to lots of fishing, my hundreds of hours of underwater videos confirm that the best place to find summer walleyes is off the ends of underwater bars and on or off the slopes of underwater islands. I can almost always guarantee to see walleyes in these locations, whereas in random areas around the lake, an hour of drifting with a camera usually won't pick up a single walleye. This really proves the point that over 90% of the fish are concentrated in about 10% or less of the lake. Nevertheless, walleyes do their own thing, and at any given time one can find isolated walleyes anywhere at any time in the lake. Walleyes are constantly on the move, and a single fish may cross the lake overnight. In the mid-1990s, I implanted transmitters into the bellies of a few walleyes and followed their movements over an almost two-year period. These fish rarely stayed in one location for any length of time.

The classic way of fishing for nighttime walleyes on Ten Mile it to park one's boat on an underwater island and still-fish with a leech. This method is usually quite productive, but tends to produce more smaller than larger fish. My personal preference is to troll artificial baits along the edges of bars and islands. It may result in fewer fish, but they tend to be larger. By late August when the thermocline is very narrow

## WALLEYES

(the temperature can change 15 degrees in three feet), larger walleyes are often concentrated just at the top end of the thermocline at usually 30-32 feet from the surface. When the water cools in the fall, walleyes move into shallower water as they follow schools of minnows or look for frogs hitting the water for their winter hibernation, and one of the best ways to connect with them is to troll artificial baits in 8-12 feet of water in weedy areas.

The classic Ten Mile pattern for walleye feeding is for them to go out into the middle of the lake and connect with dwarf ciscoes during the evening hours, when the ciscoes migrate toward the surface as they follow the diurnal movements of the plankton upon which they feed. This pattern is most successful for angling in the early to mid-summer when the surface water temperatures aren't too warm for the ciscoes. Here, walleyes can be readily caught by trolling baits like Rapalas either at the surface or as deep as 30 feet later in the summer. It is best to troll over water deeper than 100 feet, because the summertime ciscoes congregate in the deeper waters of the lake and you will want to be trolling through the cisco schools. About one in four fish caught by this method is a northern pike, and rarely I have even caught bass in the middle of the lake. Interestingly, last summer was a total bust for me for surface fishing. Except for a few fish in early June, I never caught a walleye in the middle even though I tried a couple dozen times. "Why" is a good question that I can't answer. As a historical note, I stumbled across this fishing pattern in the early 1960s, and for the next 25 years people would think that I was nuts fishing for walleyes on the surface in the middle of the lake in deep water. Then in the mid-1980s, I wrote an article about this method for In-Fisherman (which also didn't initially believe me), and thereafter the method became more widely used.

By late fall, larger female walleyes, already full of rapidly maturing eggs, begin to migrate toward the areas where they will spawn in the spring. In the Great Lakes, schools of large female walleyes are found off the mouths of major spawning rivers, and trophy hunters, who don't mind fishing during snowstorms, also migrate to these sites. The females hang out there during the winter. Little is known about the wintertime habits of Ten Mile

walleyes. Whether this is due to a lack of fishing pressure or whether the lack of fishing pressure is due to the lack of knowledge about where to find them is a chicken and egg problem.

At present the Ten Mile Lake walleye population is quite stable and very healthy, but there are two potential threats. One is the burgeoning smallmouth bass population. In some lakes, smallmouth bass compete with walleyes and negatively impact them, but to date there is little evidence for this in Ten Mile. The other threat is the newly introduced zebra mussels. It will likely be several years before we will have any idea about the effects of these critters on our walleyes. Given the poor natural spawning success, the DNR continues to stock walleye fingerlings in Ten Mile every two years. To date, this program seems to be doing its job, because most of the fish caught come from the stocking program.

For Ten Mile walleye fisherfolk, patience is a definite virtue, but when you are armed with a little knowledge of where to look for walleyes at a given time of the year, they can be caught. Nevertheless, it may be comforting to know that even the best of the fishing pros get skunked more often than they might care to admit because walleyes can be very finicky feeders who refuse to open their mouths for any enticement. Yet at other times (unfortunately rarely), they will bite on anything. I still remember back in the late 1950s, when I was working for the DNR (Conservation Department in that era) in the summer, we visited Caribou Lake along the North Shore of Lake Superior, which at the time had the highest concentration of walleyes, as measured by gill net catch, of any lake in the state. For the previous two weeks the creel census showed almost no fish being caught, but on the previous day between 10 AM and noon everybody who fished, no matter where, caught their limit within minutes. Oh, to be on Ten Mile during one of these periods!

*Bruce Carlson*

## LOON JOURNAL

"Gavia immer" is the name scientist use for the Common loon. The Loon committee's objectives are to monitor, protect and promote the loons on Ten Mile Lake. Loon committee members are responsible for maintaining the artificial nesting platforms. This includes placing platforms on the lake after ice out, removing the platforms in late summer and building and repairing as needed for the next season.

Co- chairs: Kim & Bob Moe have resigned after many years of dedicated service. Email them a big thank you!! This committee needs a new leader.

Current Members:

Bob Horn • Mary Brandt Layton • Pat & Bill Nelson  
Jim Byers • Bob Nagel • Suzanne Larkin

Members, along with all TML residents, are actively involved throughout the season with observing and sharing loon information with the chairperson. No formal meetings are held.

The chairperson has been responsible for collecting and recording and sharing data with the DNR and TML residents. The MN DNR has temporarily withdrawn from this project after twenty-some years, saying they have enough data. However, TML residents still love to see, hear and learn about our loons!

Counting and collecting numbers of and dates of nests built; numbers of territorial/nesting pairs; numbers of chicks hatched and location; numbers of chicks surviving until October; numbers of dead loons; dates and places of large groups of loons gathering called aggregations or rafting as well as noting other loon behaviors observed - are the job of the Loon Committee.

Awareness & education is provided via newsletters and at the Annual meeting each year. Comparisons to previous year's data is provided.



## C-SCOW RACERS LEARN TO SAIL FAST!

C-Scows have raced on Ten Mile since the 1940's. Over the years a wonderful collection of vintage traveling trophies came to be inscribed with the boat and crew names from many generations of Ten Mile Lake C-Scow racers. Join the fleet and add your family name to a trophy. We love to teach racing and welcome new sailors of all ages.

Nimble in light air the C-Scow can be the perfect ride for family and friends to reconnect when exploring distant shorelines or for visiting friends across the lake.

Racing happens on pre-scheduled days if conditions are good and via spontaneous group texts when conditions are perfect. Spontaneous racing was a huge hit last summer with more racing, more boats, more laughing and more fun. Email or text me your name and cell number to receive "spontaneous start" group text alerts. All sailboat types welcome.

Summer 2020 pre-scheduled races will be held June 27th, July 4th, July 25th and Aug 1st, weather permitting. Please see "How Racing Works" under the Sailing Club on the [www.tenmilelake.org](http://www.tenmilelake.org) web site for important details.

Learn to race a C-Scow and embrace competitive sailboat racing and Ten Mile's high performance one-design racing fleet.

An early season meet and greet will be held 4:30 Saturday June 27th at the Headwaters Lounge following the season's first race.

Happy Sailing

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[sailing@tenmilelake.org](mailto:sailing@tenmilelake.org)  
<https://www.tenmilelake.org/ten-mile-lake-sailing-club/>



Eighty-eight and still picking tacks, Byron Hoffman guides his son Kion and grand-daughter Ari to another first place finish



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## SALT AND WATER SOFTENERS

"Salt—the silent water polluter..." That's the title of an article in the Feb 5, 2020 Walker Pilot. I've been thinking about the problem of salt in the environment for some time. Last year, as president of the TMLA I wrote to both Hiram and Shingobee Township boards regarding this topic. They both responded and are aware of the need to use as little salt as possible on our roads. But what can TM residents do? There is something we can each do to help lessen the amount of salt going into the environment, the lake and our wells. "Water softeners are a huge contributor to salt in the ground water", according to the Pilot article. Salt slowly accumulates in the ground water and never breaks down and the plants don't use it. It is with us forever. Northern Minnesota water is OK, so far, but it won't be in the future if we don't stop adding salt to the environment.

I've never had a water softener at the lake and haven't missed it. You aren't supposed to drink softened water. That's why the softener is usually connected to only the hot water and you are advised to drink from the cold tap.

I do have a small filter to take the iron out of the water going to my clothes washer. I find it's enough. My cabin was built in the 30s and has never had a water softener. I've had this cabin since 1984 and have never had any problems.

Remember that with a septic system almost everything, except solids, that goes down the drain is going to end up in your land and ground water.

Do you really need a water softener?

Karin Arsan, Ex-Officio



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## ZEBRA MUSSEL CORNER



Since the presence of Zebra mussel larvae in Ten Mile was announced last fall, many people have had questions about them and what to do about them. Starting with this issue of the Newsletter, the E & E Committee will make the Zebra Mussel Corner a regular feature of future Newsletters. It will contain updates on the spread of the infestation, plans for studying it and additional information about Zebra mussels from other sources.

Plans for studying their effect on the lake are still in the process of being developed, but the good news on that front is that the DNR and MPCA are already conducting (and have conducted for some years) almost all of the important monitoring studies. Fortunately, because of this we have a good backlog of pre-Zebra mussel data as a basis for comparison. One of the most immediate jobs will be to devise ways of identifying where and when adults are found on hard objects on the lake bottom. This summer the TMLA will concentrate on two main methods. One is to place about 8 concrete blocks on the bottom at various critical sites throughout the lake and then pull them up at the end of the summer and examine them for any signs of adult Zebra mussels. These blocks will be attached to ropes and marker buoys for identification. The other is continued underwater camera work, with a focus on critical and likely sites of infestation.

Observations by all lake residents will be important. If anyone finds Zebra mussels on their docks or boatlifts or rocks along the shore, please contact Bruce Carlson by e-mail ([brcarl@umich.edu](mailto:brcarl@umich.edu)) or phone (218-675-5580). **If at all possible take a photo and send that to Bruce, as well.** If you have any specific questions, feel free to contact Bruce. Questions and replies will be posted in this column in the next Newsletter.

## REMEMBERING OUR TEN MILE LAKE FRIENDS

A Note From The Editor: I have received a few emails mentioning deaths of TMLA members but with no obits, pictures or supporting facts. If anyone can help me regarding these names, the obituaries will appear in the next newsletter.

Send obituaries to [newsletter@tenmilelake.org](mailto:newsletter@tenmilelake.org) or [tmlpaulson@gmail.com](mailto:tmlpaulson@gmail.com)

**Bob Nagel (Jenny) • Sarah Ann Schmidt**

## AQUATIC INVASIVE SPECIES REPORT

I was just looking at my Fall 2019 AIS newsletter article – guess we can't say the words "AIS-free" about Ten Mile anymore. Our main AIS-related activities after the ice melts will be to:



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- Make sure there are signs at the main launch site plus "unofficial" launch sites, Happiness, Quietwoods, Pinewood Resort noting the presence of Zebra mussels and of the need to make sure all watercraft are AIS-free upon departure,
- Work with the DNR on a comprehensive monitoring program to determine the effects on the water quality and chemistry and on the plankton and fish population, and
- Work to educate lake residents and visitors that they must stay vigilant to ensure no other AIS species are introduced to Ten Mile.

The location of the adult Zebra mussel population remains a mystery. Before you have your docks and boat lifts placed in the lake, please check them for the presence of (dead) adult Zebra mussels or the veligers (larvae) on hard surfaces. The veligers feel rough, like sandpaper. If you do find any indication, please contact me.

It's going to be a busy spring and summer. Have fun, but please keep an eye out for the bad critters – and remember CLEAN, DRAIN and DRY!

*Bob Iversen, AIS Committee Chair*

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## TMLA PARTNERS WITH MN DNR ON KENFIELD BAY ACQUISITION

In January, the TMLA Board voted unanimously to donate \$60,000 to the Minnesota DNR toward the purchase of property in Kenfield Bay, one of the most environmentally sensitive shorelines in our lake. The acquisition involves three adjacent parcels in the SW corner of Kenfield Bay with a total acquisition price of about \$450,000. The DNR is using Reinvest in Minnesota funds generated from the sale of Minnesota habitat license plates, as well as other matching sources, to cover about \$390,000 of the purchase. The TMLA was asked to fill the matching gap in this purchase, and after analysis by the Conservation Committee and consideration by the full Board, the Association made the commitment.

### Description of Property Acquired

The properties in Kenfield Bay are bare now but are capable of development. In the aggregate, they total 3.66 acres and about 350 feet of shoreline. The purchased properties will be administered by the Minnesota DNR and will be designated as an Aquatic Management Area (AMA) - General Use. Under Minnesota statutes, AMA status allows foot traffic, but no fixed deer stands, fires, and no buildings, structures, or docks. Further, the DNR cannot sell the property without the approval of the Minnesota Legislature.

These parcels adjoin, to the immediate north, an existing DNR AMA parcel, and then a larger parcel owned by the Ten Mile Lake Association. Further to the northwest, TMLA also owns 6 acres and 500 ft. of shoreline in Kenfield Bay donated by Rod and Dorothy Owre in 1998. When these three newly-purchased parcels are added to the existing protected properties, there will be about 25 acres and 2,100 feet of shoreline in permanent non-developable status in this Bay.

### Ecological Importance of Kenfield Bay

The Ten Mile Lake Conservation Committee has long identified Kenfield Bay as its number one priority for protection on the lake (Lundstrom Bay is second, Flower Pot Bay third and then Long Bay). This is primarily due to the springs which feed the lake from Kenfield Bay, with those springs concentrated along the shoreline involved in these

acquisitions. Also, this area is a prime nursery area for fish spawning and young fish habitat.

The Minnesota DNR has a scoring system it uses to assess parcels that are in consideration for AMA preservation status. These recent Kenfield property acquisitions scored the highest of approximately 50 projects statewide that were under current consideration. There are many criteria involved in this scoring, but the springs in Kenfield Bay and the importance of Ten Mile Lake as an origin lake in the watershed to the many lakes south and east were among the key factors.

### TMLA History with Kenfield Bay Properties

The Schwartz Environmental Protection Fund was established by the TMLA Board in July of 1998, with immediate fundraising undertaken to acquire a parcel consisting of 14 acres and 1,000 ft. of shoreline. A developer was interested in acquiring the property in order to subdivide it into 12 lots, but the Board was concerned about the environmental impact on the springs in that sector of Kenfield Bay. Subsequently, the Association raised the funds and purchased that 1,000 ft. of shoreline for \$170,000. Today that parcel is one of the key properties in the 2,100 ft. of permanently protected property in Kenfield Bay.

### See the Summary of properties acquired by and donated to the TMLA below.

These opportunities to protect environmentally sensitive shorelines and forested watershed do not arise frequently. When they do, they may involve collaboration with other partners, such as the Mn DNR, the Northern Waters Land Trust and Cass County, sharing in the funding and/or management of the property. The TMLA Schwartz Environmental Protection Fund continues to hold about \$150,000, but that should be replenished. When an acquisition presents itself, there may not be time for extensive fundraising. If you have an interest in donating to the TMLA Schwartz Environmental Protection Fund, please contact the Conservation Committee.

## TMLA PARTNERS WITH MN DNR ON KENFIELD BAY ACQUISITION

### SUMMARY OF TMLA PROPERTY ACQUISITIONS AND LAND DONATIONS

#### Purchases using Schwartz Environmental Protection Funds:

- Kenfield Bay: 14 acres and 1,000 ft. of shoreline. Paid \$202,000 including interest.
- Lundstroms Bay: 21 acres and 2,100 ft. of shoreline. Paid \$190,000. Plus 10 acres and 900 ft. of shoreline protected by conservation easement held by Cass County.


#### Land donations to TMLA by members:

- Kenfield Bay: 6 acres and 500 ft. of shoreline donated by **Rod & Dorothy Owre**  
Current tax market value of \$255,000
- Bailey Shores in Long Bay: 16 acres and 900 ft. of shoreline donated by **Ray Bailey**  
Current tax market value of \$55,000
- Robinson's Bay/Angel Island area: 20 acres & 500 ft. of shoreline donated by **Cecil & Opal Roby**  
Current tax market value of \$25,000  
Total value of donated land: \$335,000

Thanks to all who have donated funds or land to the TMLA. These properties represent nearly 6,000 ft. of shoreline that is permanently protected in some of our most sensitive bays and watersheds!

*Jim Miller and Andy Biebl, Conservation Committee Co-Chairs*

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## MEMBERSHIP MEMOS AND WEBSITE PROGRESS

At year end in 2019 we had 585 memberships on the books, which encompassed 1,289 people. This works out to well over 95% participation by property owners around the lake so - Congratulations! You are all part of something special. So far in 2020, about half of our members have paid their dues - so half of you haven't! Please do so now - thanks!

My job as Membership Coordinator has morphed into quite a project as we have moved away from a list updated once a year to a datafile that members can update themselves. Thanks to all of you who have signed into the Anchor and updated your personal information.

Communications have made it clear that people LOVE the newsletter, LOVE the website and are lukewarm about our Facebook page. Is this because you don't know about it??? You can access it from the website or just look for Ten Mile Lake Association in the Facebook Search area. There is an older version of a TML FB page out there - feel free to visit either or both - but the new one belongs to **members only** so that we can be assured that pictures and personal information are not out there in cyberspace without protection. You must ask to join - it is a closed group. **Jill Ripken Anderson** is our Facebook Administrator. When you ask to join she will check you against the membership files and send you an OK, so if you are a child of a member, let her know that.

And since I am also the webmaster of our website [www.tenmilelake.org](http://www.tenmilelake.org) - thanks for all the friendly comments and great ideas you all have provided! It is, of course, a work in progress as all websites are, but here are a few highlights:

- Last year we had quite a few members using the **LOST AND FOUND** and **FOR SALE** areas of the Anchor portion of the website. Check it out. You can post items yourself through the Anchor. Call or email me if you have trouble. I am happy to do it for you, or show you how.
- We have added updates following meetings so you can see what your committees are doing. Like it and want to help? Don't like it and want to help? Contact the chairman of any committee or email [association@tenmilelake.org](mailto:association@tenmilelake.org) and we will

get back to you. We are posting TMLA Board Meeting minutes to the Anchor as well, so you have specific concerns, you can see what we are doing about them.

- **Alison Eikenberry Hackenmiller** is using her degree in Library Science to unscramble and organize all our old documents and scientific research and is posting those articles in our Library online. On the site go to **RESOURCES**, then **Library**.
- **Sue Paulson** has volunteered to help find, edit and notify Membership when a member passes away. Obituaries are a record of the long history some families have on Ten Mile, and a reminder to us all that the younger generation will soon be in charge. If you know of someone who has passed away, or if you see an obituary of which we should take note, please send it on to Sue at [tmlpaulson@gmail.com](mailto:tmlpaulson@gmail.com) or to the newsletter at [newsletter@tenmilelake.org](mailto:newsletter@tenmilelake.org).
- We also have a new Donations Coordinator, **Jill Ripken Anderson**. She is available if you have questions about donations, bequests and other gifts to the Association. And she is also a resource should you be concerned about a donation you have made that has not been receipted or acknowledged. You can email her at [donationshelp@tenmilelake.org](mailto:donationshelp@tenmilelake.org).

While the board has been consulting over the winter (virtually) the rest of us have been hibernating, or vacationing in warmer climes. Spring is approaching - now is the time to start thinking about trips to the lake and summer plans. Visit the website, sign into the Anchor, read your newsletter - here comes the sun!! See you at the lake!



## MEMBERSHIP MEMOS AND WEBSITE PROGRESS

### Options for paying your 2020 dues:

1. Write a check for \$40 (add a donation if you choose) to the Ten Mile Lake Association and mail it to: TMLA Membership, P O Box 412, Hackensack, MN 56452
2. Use your credit card and pay online through the Anchor. Once you have logged in, go to MY INFO, then click on the BILLING tab. Page down to the invoices, click on the 2020 dues invoice and enter your card information.
3. Use your credit card to pay over the phone. Call me (Annie) at 218-429-1164 and I will take your card info and credit your account

IF YOU ARE NOT SURE IF YOU HAVE PAID OR NOT: call me, email me or check your account in the Anchor, see above-MY INFO, BILLING tab, Invoices.

If you are not yet a member of this fabulous organization and you want to join you can:

- go to the website and click on the JOIN button on the Home page. Fill out the form and pay with a credit card OR
- call me and we can do it over the phone

And lastly - **the TMLA 2020 Directory will be out soon.** If you want to make sure your information is correct and complete you have three options:

1. Sign into the Anchor to see for yourself
2. Call or email Annie at 218-429-1164, [membership@tenmilelake.org](mailto:membership@tenmilelake.org) and ask her to verify your info
3. Fill out and mail the form below to TMLA Membership, P O Box 412, Hackensack, MN 56452

------(cut here)-----

### TEN MILE LAKE MEMBERSHIP INFO FORM

**Family name:** (examples: Jane and John Doe, Mary (Olson) and Harrison (Harry) Ford, etc)

**Owner:** (this is the owner of the membership, **not the necessarily property** - one vote, one name attached)

Personal cell phone: \_\_\_\_\_  
 Personal email address: \_\_\_\_\_  
 Occupation if you want it listed: \_\_\_\_\_ Retired? \_\_\_\_\_

**Spouse/Partner of owner:** \_\_\_\_\_

Personal cell Phone: \_\_\_\_\_  
 Personal email address: \_\_\_\_\_  
 Occupation if you want it listed: \_\_\_\_\_ Retired? \_\_\_\_\_

**Children, list name and age of each:** \_\_\_\_\_

**Ten Mile address:** \_\_\_\_\_

**Cabin phone** if you have one: \_\_\_\_\_

**Permanent address:** \_\_\_\_\_

**House phone** if you have one: \_\_\_\_\_

Anything else you want us to know?



# THE HISTORY PAGES

## DID YOU KNOW? DID YOU KNOW? DID YOU KNOW? DID YOU KNOW?

Our Annual Meetings for the Ten Mile Lake Association have been held in many locations over the years.

**AUGUST 2, 1969** - 50 YEARS AGO!!!! - the Annual meeting was at the American Legion Hall in Hackensack. During that meeting a motion was made by **Mrs. Ted Kolderie** that water samples be taken from various locations on Ten Mile twice a year and be sent to a lab for testing. A committee was set up (**Dr. Malcolm Moos and Dr. Ivar Siqveland**) to organize that project.

**John Veller** presented a timely talk on the harmful use of pesticides and fertilizers on the quality of the lake water.

Note: a perusal of board meeting minutes for the previous years shows that pollution of the lake was a huge concern to the board!

**1970** - at the Legion: Dues were \$3.00 plus \$1.00 for a directory

**August 7, 1971** - Annual Meeting at the Legion; Topics: **Jim Schwartz**, pollution; **John Veller**, rearing ponds; **Art Horn**, fisheries; **Dr. Ivar Siqveland**, water conditions.

**August 2, 1975** - at the School House in Hackensack; the board paid \$10.00 for the use of the facilities. Did not use specific names for deceased members; just mentioned that some had died.

**1976** - at Walker High School. 8 pm; Dues: \$5.00; Board paid \$10 for the use of the facilities.

**1977** - at Walker High School at 8 pm.

**1979** - at Deep Portage Conservation Reserve; Topic: Lake Pollution by faulty septic systems was the main topic. **Jim Schwartz**, Chm of the E & E, reported. **Warren Goss**, a member of that committee told of a septic snooper and members voted unanimously in favor of utilizing it to test the entire lake shore.

Note: Remember that? Various members got on their snooper boat to identify property owners

all around the lake. If pollution was detected, homeowners would receive a letter stating such. The Lake Association had no authority to do any more than inform them. It was hoped they would upgrade their septic system, stop using lawn fertilizers or pesticides, etc.

**1980** - Annual Meeting at the newly built Community Building in Hackensack; Dues were \$10.00 per family.

**1983** - also at the Community Building; a \$25 donation was given for the use of the facilities.

Note: It was Hot, Hot, Hot, and muggy. I remember the **Mullendores** setting up chunks of ice and having fans blow over them to try to cool down the room. If the door was left open, swarms of mosquitoes attacked us! Now the Community Center is air conditioned.

With our current meetings in comfort at the UCC Fellowship Hall, that makes 6 different locations for our annual meetings over the years. Also, in looking through early board minutes, I found that the board used to meet every month, or every two months in winter, in the late 60's and early 70's because they lived here year-round or could get here.

There were only about 5 members present, just the officers. More seasonal and year-round directors were added to better represent the membership, and chairmen for committees were set up.

Committees now have many hard-working members. Today the TMLA board meets monthly May through September but many committee members do work and projects all year long. We have a truly amazing organization!

Final note: It takes a lot of people to make things happen! How can you help???

*History Chairman, Sue Eikenberry*

## AS THE SNOW MELTS, WHAT TREASURES ARE REVEALED...?

"Clean up, clean up. Everybody everywhere. Clean up, clean up. Everybody do their share ". Perhaps many of you have sung this ditty with your children and/or your grandchildren!

The TMLA Adopt a Highway/Road Cleanup Committee has volunteers who adopt a segment of County Roads 50, 71 and 6 that border our lovely Ten Mile Lake. All it requires is accepting a portion where you walk, bike or run, and carrying a bag with you to pick up trash.

If you would like to volunteer, please email Judy Seward, at [judy.seward@icloud.com](mailto:judy.seward@icloud.com). Thank you for your efforts in keeping our area clean and beautiful.

*Judy Seward, Adopt-A-Highway Committee Chair*

## TIDBITS FROM THE PAST, JANUARY 22, 1920: 100 YEARS AGO

M.F. Batcheler of Ten Mile Lake has cut 513 logs ready for the sawmill and has 1500 posts ready as soon as the frost goes out. Eighty spools of barb wire are on the ground and 700 acres of land will be farmed next summer. A stump puller will be busy this summer.

The above information is from the January 28, 2020 edition of the Pine Cone Press-Citizen and printed here with kind permission from Dave DeLost, publisher.

## SPECIAL REQUEST FROM THE EDITOR

Send pictures, lots of pictures! In the past, printing photos in the newsletter was problematic but it's the 21st century folks! Everyone has a cell phone - if you are attending a TML event or hosting a party on your beach or teaching your grandkids to water ski - C'mon! Take a picture and send it to me. If at all possible I will print it in the newsletter and/or post it on the website.

Please identify the people involved and give me enough info to print a caption.

### THANK YOU IN ADVANCE!



## SWIMMER'S ITCH - SCIENCE, TREATMENT AND PREVENTION

In recent years there have been increasing numbers of reports of swimmer's itch by lakeshore residents. I have never had swimmer's itch, but from reports of those who have, it sounds like a case of aquatic chiggers. Despite the prevalence of swimmer's itch, many people don't seem to have information on what it is and how to deal with it.

### What Is Swimmer's Itch?

Swimmer's itch is actually a parasitic condition in which people act as accidental and inappropriate hosts. You know if you have it because within a few minutes after coming out of the water your skin tingles, burns or itches. Within 12 hours you may develop small reddish pimples, which may develop into small blisters on your skin. The aggravating itching may last as long as a week before going away on its own.

How people get swimmer's itch in the first place requires a bit of knowledge of the life cycle of the parasite. The parasite is a species of schistosome, a small flatworm that lives in the blood of ducks and muskrats. These parasites produce eggs that are passed into the water with the feces of the ducks. The eggs hatch and develop into larvae that take up residence in certain snails. Within the snails, these parasitic larvae release another larval form, called a cercaria, into the water. The cercariae swim about in the water in search of a duck or muskrat host, but if they encounter a human, they get confused and assume that the person is an appropriate host. As your skin dries after swimming the cercariae actually burrow into your skin in search of a wetter environment, and that's where the trouble begins. Once inside, they set off a local allergic reaction that results in itching and redness. Because it is an allergic reaction, the reaction might get worse upon repeated exposure.

### What Can Someone Do about Swimmer's Itch?

Short Term. The best thing is not to get it in the first place, and that would be to avoid swimming in places known to be contaminated. However, this may not be practical for cabin owners who are tied to one place. If you do swim in such an area, there are a couple of things that will reduce your chances

of contracting the condition. One is to dry yourself thoroughly with a towel immediately after leaving the water. Toweling wipes the parasites off your skin. If you allow yourself to air dry, you are setting yourself up for an infection. This is particularly important for children who play at the water's edge and have many cycles of getting wet and drying off without toweling. Another way of preventing it is to take a shower immediately after leaving the lake.

If you do get swimmer's itch, which by the way is not contagious, try not to scratch it or you may set yourself up for a secondary bacterial infection in areas where you have broken the skin. To reduce the itchiness, you might try Calamine lotion, corticosteroid creams, cold compresses or bathing in Epsom salts. Normally swimmer's itch does not require medical attention. Since the reaction is an allergic one, antihistamines such as Benadryl may reduce the severity.

Long Term. The best long-term solution is to eliminate the parasites from the water. The place to start is not to attract ducks. **Do not feed the ducks!** The longer ducks remain in one locality, the more parasitic eggs they will deposit in the water. Once the ducks are gone, the infestation of schistosomes will go down as the infected snails in the area die. This may take most of a season or in a year or so. The only way that new snails can be infected is by eggs released from ducks or muskrats.

At a practical level, there will always be ducks on Ten Mile, but what you want to avoid is having them concentrated in a certain area, especially if the water in that area is shallow. If the experience at our cabin is any example, the occasional merganser swimming by with a brood of ducklings isn't likely to pose a significant problem, but if a family camps out on your dock for an extended period of time, you are looking for trouble. There should be a way to compromise so that the ducks and people can do their respective things without severely disrupting either.

Bruce Carlson

We do "Whatever it Takes"  
to make our home a better place.



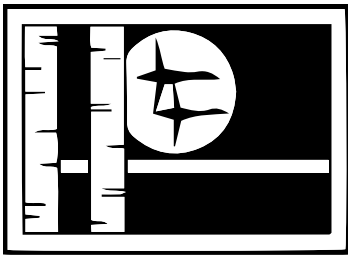
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Quarterly Interest Announcement

# Quarterly Investment Announcement • January 2020

## SaverNotes Announces Quarterly Interest and Pays 6.00%



Eden Prairie, Minn. — SaverNotes is pleased to announce that we have paid our 25th consecutive quarterly interest payment since we began in 2013 for investors of record as of the end of the Fourth Quarter of 2020.

Eden Prairie -based Founder and Chief Manager Dave Rasmussen created SaverNotes in a response to the low interest rates investors earn on fixed rate investments such as CD's and bonds.

Notes from **SaverNotes** were created to provide a high current return, are easy to invest in, have no fees or expenses and are available for any Minnesota resident.

"I listened to the Greatest Generation talk about how little they were earning on their savings. They were concerned about inflation eating away their buying power. CD's earn less than 1.00% and investors can't keep pace with inflation. SaverNotes as of this writing sells notes that pay a fixed rate of return between 3.00% and 6.00% based on the amount invested and the length of time.

Regular	\$2,000 +
IRA	\$25,000 +
Term	Interest Rate
2 Year	3.00%
3 Year	4.00%
5 Year	6.00%

As a Baby Boomer I read that since January 1, 2011 we will average 10,000 people a day will turn 65 for the next 19 years or over 69 million Baby Boomers. There will be a tremendous amount of wealth transfer from the Greatest Generation to the Baby Boomers along with a conversion of their 401(k)'s into IRA's upon retirement. All these investment funds can't be invested into the stock market and some will be seeking a fixed rate of return and diversifying their investments. With interest rates so low in CD's offered by banks and fixed income bonds at historic low rates, many investors will be seeking an alternative investment that will provide a higher yield," stated Rasmussen.

### SaverNotes was created to fill this void.

"I determined an alternative investment was possible. I engaged legal, wealth management, accounting and banking advisors to help create SaverNotes. We spent many hours drafting, reviewing, editing and rewriting the official document, the Prospectus and Subscription Agreement, that describes the notes for sale from SaverNotes in detail.

**TMLA Member**  
BUSINESS CONTACT  
Dave Rasmussen, Chief Manager  
612.868-9187  
DRasmussen@SaverNotes.com

Wealth management, accounting and banking advisors helped in creating a seamless, automated process free of expenses and fees to the investor. We created a process to accept funds from individuals and from self-directed IRA accounts that pay quarterly interest payments. The investor receives an above market fixed rate of return and participates in the success of SaverNotes profitability as well."

"We designed several features in SaverNotes to be cost effective for investors. Our interests are aligned with our investors to generate a high current return for them," stated Rasmussen.

### About SaverNotes, LLC

Headquartered in Eden Prairie, MN., SaverNotes, LLC provides a unique alternative to stocks, bonds and CD's by providing fixed income with high return, while remaining easy to invest.

SaverNotes pays interest to its investors based on a variety of available investment amounts and maturity dates. SaverNotes have no fees or expenses and are available for any Minnesota investor. Current rates range from 3.00% to 6.00% based on terms of two to five years. Investors can also invest through their IRA account.

Learn about how this investment fund was made possible through our investment partnerships and our experienced legal, wealth management, banking and accounting advisors at [www.SaverNotes.com](http://www.SaverNotes.com)

