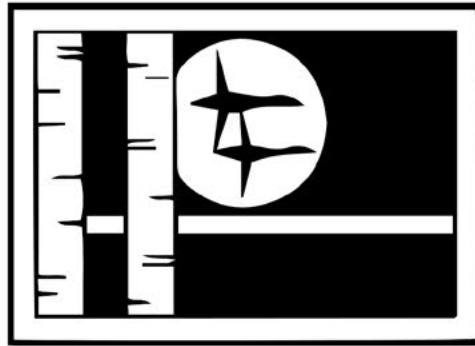


TEN MILE LAKE ASSOCIATION

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



WINTER 2022
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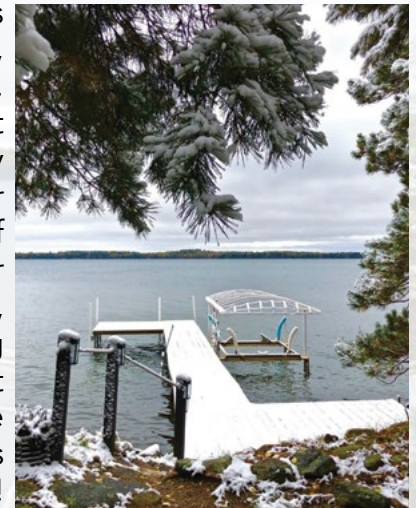
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FROM THE PRESIDENT'S DESK

By Linda Schwartz, TMLA President

Most Ten Milers have their boats and docks out of the lake, have closed their cabins, and have moved to their winter homes. I hear the lake has seen a significant snowfall already. For those of you who stay around Ten Mile, we would love to hear from you and see pictures reminding us of the beautiful early snows that cling to our evergreens. When we renovated our cabin, we spent many winter weekends reviewing plans and progress with our builder. That process gave us a good look at Ten Mile and Walker in the winter and spring. It is very quiet and very lovely, albeit very cold!



Some of our committees continue working through the winter months. For example, our loon committee chairs, Erin Adams and Sheryl Ducharme, are looking at obtaining for Ten Mile Lake the label of a "loon friendly" lake. We will see what that means for our loon platforms and loon buoys.

In addition, the membership committee continues to need more volunteers to reach out to all people who love Ten Mile and visit our shores or own lake property. They are collecting ideas for educational material and information about general lake traditions. Contact Annie Swanstrom for more information, if interested.

This was written before the holidays and you'll receive the newsletter after the holidays. Nevertheless, I want to wish all of you a Happy Thanksgiving, Happy Hanukkah, Merry Christmas, Happy New Year and merry anything else you celebrate.

Linda Schwartz, President



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ZEBRA MUSSEL CORNER

You may recall that a year ago I had predicted that by the fall of 2021 we would likely see occasional adult zebra mussels attached to a few docks or boat lifts that were taken out for the winter. I also predicted that by the summer of 2022 we would likely see the first evidence of a population explosion in the lake. I am happy to report that I was wrong.

With all the docks and boat lifts removed for the winter, Northwoods Dock has not reported seeing any zebra mussels on the ones that they have removed. Even better news has come from the DNR. In 2019, 17 veligers (larval zebra mussels) were found in a September plankton tow. That was considered to be a significant number – enough to have Ten Mile listed as infested. Because of Covid, no sampling was done in 2020, but in 2021, the MPCA has regularly done plankton sampling, and the DNR collected bottom samples from over 50 sites around the lake.

Processing of both the plankton and bottom samples has only begun, but in three plankton samples, no veligers were found. No adults were found in the bottom samples, but the samples will still be examined under a microscope for tiny newly settled mussels. Unfortunately, standard bottom sampling methods are only effective on soft bottoms, and zebra mussels prefer to settle down on rocks and other hard objects, so the DNR samples could have missed adults. To counter that, however, I have continued extensive underwater video surveys, with special attention to rocky areas, and I have yet to see an adult zebra mussel.



Overall, the news is good. At best, we might have dodged a bullet; at worst, we are experiencing a delay in the normal course of population growth in a new zebra mussel infestation of a lake. What is heartening is the amount of sampling that is being done. Although processing of samples takes a lot of time, at least we know that ultimately, we should have reasonable information about the state of the lake. Stay tuned!

Bruce Carlson, E and E Committee

Note from Lilly Center for Lakes and Streams, article on zebra mussels

Zebra mussels are native to the Black Sea and Caspian Sea in eastern Europe. There, they have a whole host of natural predators. Birds, fish and many other creatures consume these small crunchy-coated nuggets.

In Minnesota, however, the list of organisms that can control the zebra mussel population is much, much more limited. Of all the species that live here, only a few fish have ever been seen to eat zebra mussels (specifically smallmouth bass, yellow perch and red-ear sunfish), and even then, they do not eat enough to make much of a difference. Likely, the biggest predator here in the Midwest is the crayfish, which can eat dozens of small mussels.

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

To subscribe to this newsletter, or to enquire about membership in the Ten Mile Lake Association, please contact the membership coordinator at membership@tenmilelake.org.

Membership dues are \$40 per year.

Archived newsletters are available on the TMLA website at www.tenmilelake.org

100 YEARS ON TEN MILE



Original cabin built by Al Smith

I am always proud to tell our TML story because it literally WAS the beginning of life for our family! In September 1921, my grandfather, Al Smith-- a bachelor in his 30's-- bought the property on Long's Bay, which is now Happiness Resort. It was purchased for \$1 from Al's generous sister, Mabel Hoban, who owned a large stretch of property up Happiness Lane. With the help of the entire family, including Albert Thomas from across the bay, they cleared the land, built 12 cabins and named it the Hustle-Inn Lodge.

Around 1923, my grandmother, Mae, and her girlfriends came north for a vacation and Al waved them in with a sign! They married, and my mother, Dorothy Gail Smith (Beasley), was born, raised, and worked each summer at the resort for 15 years. Cabins were \$25 a week with boat and ice. With one pump and no electricity, guests would fill a bucket for water and use Kerosene for stoves and lamps.



Mae and Al Smith

In 1936, the Smith family had to sell the resort during the Depression for \$3000. Fortunately, in 1926, Al bought the one-acre lot at the end of Long's Bay which remains in the family to this day. Al passed, and in 1957, Mae Smith and her second husband, Louie Wittman, erected a tent on the property and began building our present cabin. This arduous, project took two summers, and our logbook documents many difficult days of weather, transport of materials, and lack of funds.

Throughout the next 40 years, our Smith, Beasley, and Varela lineage has returned to this "sacred ground" so proudly built, owned, and maintained throughout multiple generations of matriarchal heritage. My parents, Col. Lyn and Gail Beasley, built an A frame home beside the cabin in the 80's and were proud to host family F-16 fly-overs on the 4th of July! Now the torch has passed. I will always tear up when I remember my dad saying, "This is your Legacy. Never let it go." My husband, Dr. Pablo Varela, and I jumped to save it from a sale in 1995, and we have ALWAYS looked back....in GRATITUDE.

Mary Ann Beasley Varela



Colonel Lyn and Gail Beasley



Al and Emma Smith, Ethel Smith McGrath, Nick Smith, Pearl McGrath, Mabel and Frank Hoban, Millie LeClair, Nicholas Smith. Picture dated 1921

WINTER LOON COLUMN



December 2021

"ARE WE THERE YET?"

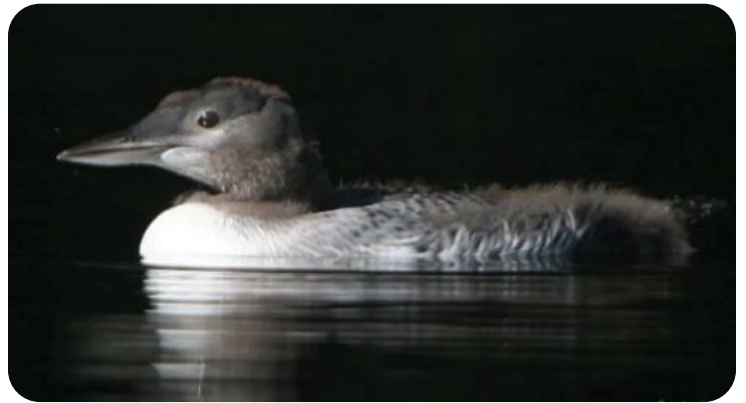
I would be willing to bet that those words instantly bring to mind long car trips, either as a child or as an adult with small children in tow. Sheryl and I are old enough to remember cross-country car trips done without the benefit of any on-board entertainment beyond an AM/FM radio or an indulgent adult willing to play "I Spy with My Little Eye" or the license plate game, over and over again. Yup, just long family car trips with the air from open windows whipping our hair around, pressed up against siblings, panting dogs, or coolers full of food. Or sometimes all three, often without the benefit of car seats or seatbelts.

Those road trips seemed endless, partly because we had no firm idea of distance and speed, but mostly because we just wanted to get there and start all the fun of being at the lake. I don't know what juvenile loons actually think when they set out, all alone, for their first trek from Ten Mile Lake to the Gulf of Mexico, but it's not hard to imagine that they might also wonder, "Are we there yet?"

And who could blame them for wanting to stop for a while, perhaps to play some loon-equivalent of a game of catch or get a swirl cone from Dairy Queen? At this time of year, our minds turn to the holidays and our various traditions and commitments. Consider for a minute what the weeks before Thanksgiving mean to the little loon chick that was born around the 4th of July. By twelve weeks of age, the juvenile loon will be self-sufficient in terms of finding food and the parents will begin to head south without their chicks in tow. The juveniles will delay departure for almost an additional three weeks after the adults leave, possibly to build up the maximum amount of fat reserves for their solo journey. They will then fly

between 1,170 to 1,570 miles to someplace they have never been before and without the guidance of any adults.

Research shows that most loons from Minnesota and Wisconsin fly in a south to south-easterly direction and usually stop in the areas around Cedar Key, Panama City, Tampa, Fort Myers, or Apalachicola, Florida. Tracking devices have shown that loons can fly up to 670 miles a day without stopping. That's pretty impressive gas mileage for what, in human terms, would be the equivalent of a 1-year-old. Having reached the warm waters of the Gulf of Mexico, that Ten Mile loon will stay there, looking like an unremarkable, gray, diving, duck-like bird who will be able to survive on saltwater fish. He or she will then think about heading north again when they reach two to five years of age. The male will return first, searching out territory that he can defend and on a lake that will optimize his chance of attracting a mate and hatching one or two eggs per year.



It is the season of miracles and Sheryl and I offer up the common juvenile loon and his or her first journey south as an example of miracles from the natural world. Wherever you and your loved ones gather this winter, we hope you'll keep a thought for the loons of Ten Mile Lake. We wish both you and them, health and safety in the months ahead. Once the ice is out, we will be back home and our loon friends will be calling across the open waters.

Take Care!

*Erin Adams and Sheryl Ducharme
Loon Committee Co-Chairs*

MEMBER PHOTOS OF WINTER AT TEN MILE LAKE



*Thank you to contributors
Annie Swanstrom, Michael Schwartz and others*

WILD RICE (MANOOMIN)



Minnesotans sometimes take for granted the significant wholesomeness of this aquatic grain-like seed which grows abundantly in our area. Wild rice can be used in any meal as a main course or side dish or dessert. Recipes range from wild rice pancakes to wild rice soups, stews and hot dishes, to custards, pies, cookies and cakes.

The basic cooking method is:

- 1 cup uncooked wild rice
- 4 cups water
- 1 teaspoon salt

Rinse rice, place all ingredients in a saucepan or double boiler. Bring to a boil, reduce heat and simmer, covered, until the kernels open and are tender but not mushy – 45 to 55 minutes. Drain. Even this basic recipe has variations – some folks don't pre-rinse, some leave out the salt, or use chicken or beef broth instead of water.

Before serving, stir in any number of tasty additions: sliced almonds, chopped, dried cranberries or raisins, mushrooms, butter, green onions, sherry...

(If you make more than you need, you can add the leftover rice to your pancake batter in the morning for a tasty breakfast treat!)

One of my cookbooks has a chapter on wild rice that includes 28 recipes: stuffing for wild game, omelets, hamburgers, meatballs, cold salad, pie, muffins and custard. And of course – wild rice soup. There may be hundreds of variations on this warm and wonderful dish.

Here's one:

Wild Rice Soup

- 6 T. butter
- 1 T. minced onion
- ½ C. flour
- 3 C. chicken broth
- 2 C. cooked wild rice – make sure kernels are split and soft
- 1/3 C. diced ham
- ½ C. finely shredded carrots
- 3 T. chopped slivered almonds
- ½ tsp. salt
- 1 C. half and half
- 2 T. dry sherry
- Snipped fresh parsley or chives for garnish

Melt butter in saucepan, saute onion until tender. Blend in flour. Gradually stir in broth. Cook over medium heat, stirring constantly until it comes to a boil. Boil for one minute. Stir in wild rice, ham, carrots, almonds and salt. Simmer about 5 minutes. Blend in half and half and sherry. Heat to serving temperature, garnish with parsley or chives. Makes 6 cups. If you prefer a thinner soup, add more broth and/or half and half.

Serve with crusty rolls and fruit - **Delicious!**

Facts and figures about wild rice

- Wild rice is high in protein, low in fat and contains potassium, phosphorus and B vitamins
- A ½ C. serving of wild rice contains 70-95 calories
- Store uncooked wild rice tightly covered in a cool, dry place. It keeps almost indefinitely.
- Refrigerate cooked wild rice up to one week, tightly covered.
- Freeze cooked wild rice in a vapor resistant and moisture resistant container for up to two months.
- One pound of wild rice measures approximately 2 ¾ cups.
- 1 C. uncooked wild rice yields 3-4 C. cooked.
- One pound of wild rice cooked provides 20-24 (1/2 C.) servings

Membership Committee

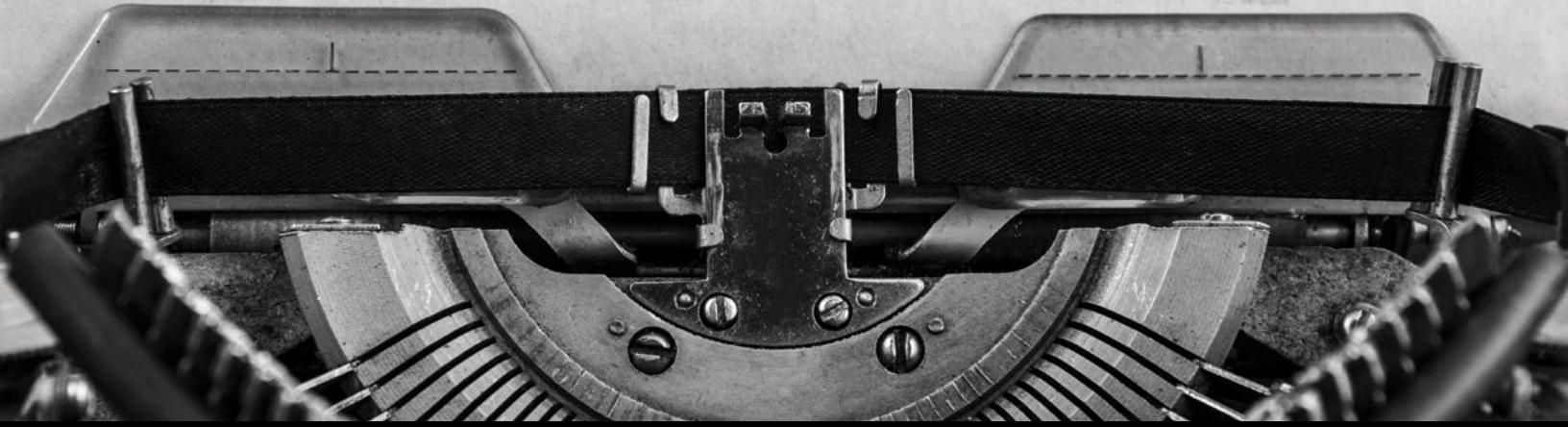
Reminder: Ten Mile History Book, Volume 2

For those of you planning to submit your family history
for the addendum to the first TML History Book remember:
Due date: June 1, 2022 • Email to: Lynn Schall at john50588@yahoo.com
or mail to: 5160 Lower Ten Mile Lake Rd. NW, Hackensack, MN 56452
Questions: 515-298-3073

If you're struggling to start, check out the suggestions in the Anchor History Committee section.

Lynn Schall, History Committee

History



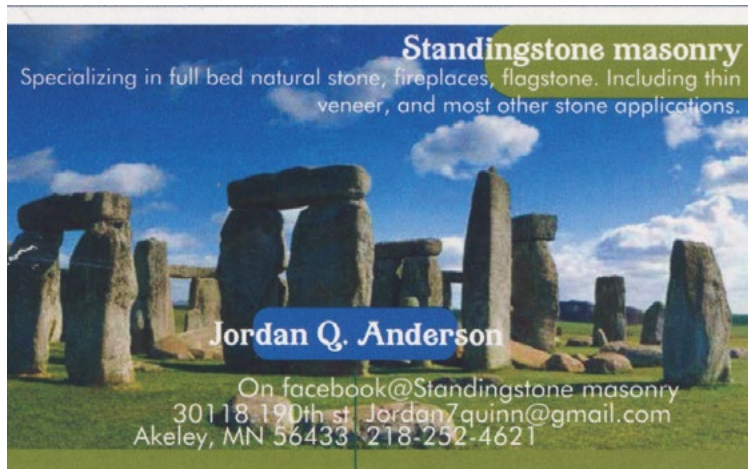
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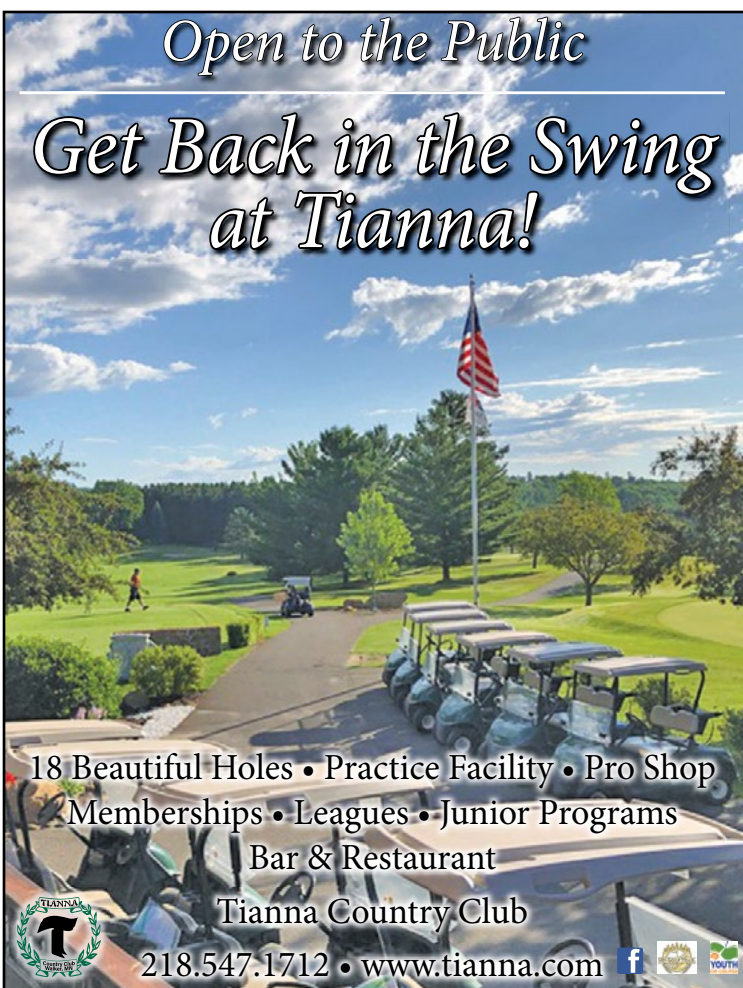
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VISITING TEN MILE LAKE

Ten Mile Lake has three resorts spaced equidistant around the lake. All are long-time “residents” and are part of our culture and history. While ownership has changed over time, the tradition of good neighborliness and careful stewardship of the lake remain the same. Here is some basic information about each of them.

It should be noted that all three make an effort to educate their patrons about the lake, safe boating, fishing regulations and lake etiquette. The resorts partner with the Ten Mile Lake Association in providing a supply of safety posters, fishing regulations and TMLA Newsletters to the resorts for their visitors.

(Some Ten Milers makes use of their lake homes as rental properties when they are not in residence, through services like VRBO and AirBandB. If you are one of them, please note: the Ten Mile Lake Association would be happy to supply you with the same materials as well, to educate your renters). Here is a brief synopsis of available information about Happiness Resort, Pinewoods and Quietwoods.



**Happiness Resort,
owned and operated
by Dave and Cindy Ferris
Located in Long Bay
We will be celebrating 100 years in 2022!**

We provide access not only to beautiful Ten Mile Lake but also to the Paul Bunyan Trail, which crosses our driveway and leads to hundreds of miles of trails for biking, walking, rollerblading and snowmobiling.

Happiness Resort on Ten Mile Lake is located on Long Bay which is about 500 acres. The clear blue water is inviting to fishermen, skiers, and swimmers. Ten Mile Lake is noted for walleye fishing but is also an excellent bass fishing lake and kids catch sunfish right off the docks. Our sandy beach is well situated to vacationers of all

ages. We offer a swim raft, boat and motor rental, paddleboat, canoe, water bikes and life jackets. “All you need to bring are towels and soaps!” All of our cabins are air-conditioned, all have Direct TV and wi-fi, as well as full kitchens with microwaves, coffee makers and toasters.

We have families that have been coming for over 50 years and we have many 3rd and 4th generation families that stay with us. The tradition of coming to Happiness and Ten Mile Lake is very evident by our loyal repeat families. Our guests treasure their Ten Mile traditions.

**Pinewood Resort
Located on the south shore**

Pinewood Resort, located on the south shore of Ten Mile Lake, currently consists of 10 lake homes which are privately owned and a lodge where the manager of the resort lives each summer. The original property, consisting of 7 fishing cabins, a lodge and a few out-buildings, was purchased in 1975 by Dick and Junean Witham. In 1979, individual families purchased the rental cabins from the Witham’s and formed a corporation with officers and joint ownership in the common buildings and land. Two cabins/homes have been added to the resort since that time. Each summer a management team is hired from May 1 through the end of September to run the resort and take care of the grounds.

VISITING TEN MILE LAKE

Seven of the lake homes are available for rent when the owners are not able to be there; however, the number of available rental weeks is also limited by many returning renters. Many of our guests at Pinewood have been staying at the resort for over 30 years and are now bringing their children and grandchildren to enjoy the fishing, sandy beach and clear lake water.

Rules and expectations set out by Pinewood Resort and the Ten Mile Lake Association regarding boating, fishing, recreational activities, and boat parking are shared with our guests, posted in each lake home and enforced by the resort manager. During the first week in July, the owners gather for an annual meeting and discuss necessary upkeep regarding the resort property and any concerns noted by the manager. All owners are members of the Ten Mile Lake Association and contribute to local organizations and churches in the area. We love Ten Mile!



**Quietwoods Campground,
owned and operated
by Jeff and Lindsay Schipper
Located in Lundstrom's Bay**

Thank you to Rick and Lynn for the hospitality over the last 30 years! As the baton is passed, we look forward to offering you that same welcoming hospitality. We closed on Quietwoods on a warm and sunny Monday, November 2nd, 2020.

We are proud to introduce ourselves as Jeff and Lindsay Schipper (Skipper). Jeff began fishing Ten Mile Lake with his grandparents in the early '80s at Abrahams Campground, now Quietwoods. Jeff started bringing Lindsay to Quietwoods shortly after they were married in 2003 and has since tried to make this an annual family vacation. When the opportunity to purchase Quietwoods came up, we knew we could not pass it by.

We are happy to answer your questions, take reservations, requests, and general comments. Email quietwoodsresort@gmail.com. Quietwoods offers nightly camping, seasonal camping, and three fully furnished rental cabins. All this is situated on 900 feet of shoreline amongst mature pines and hardwoods. On-site boat launch, docks, swimming beach, rec. room, volleyball, playground, canoes, kayaks, fishing boats and pontoon rentals.

We want to thank our guests that have been with Quietwoods for many years and welcome new guests who would like to become a part of the Quietwoods family! The strong family of regular guest adds to the peaceful, welcoming atmosphere.

We are honored to host families and overjoyed to be able to continue to share Quietwoods, Ten Mile Lake, and the Walker and Hackensack area. We are members of TMLA.

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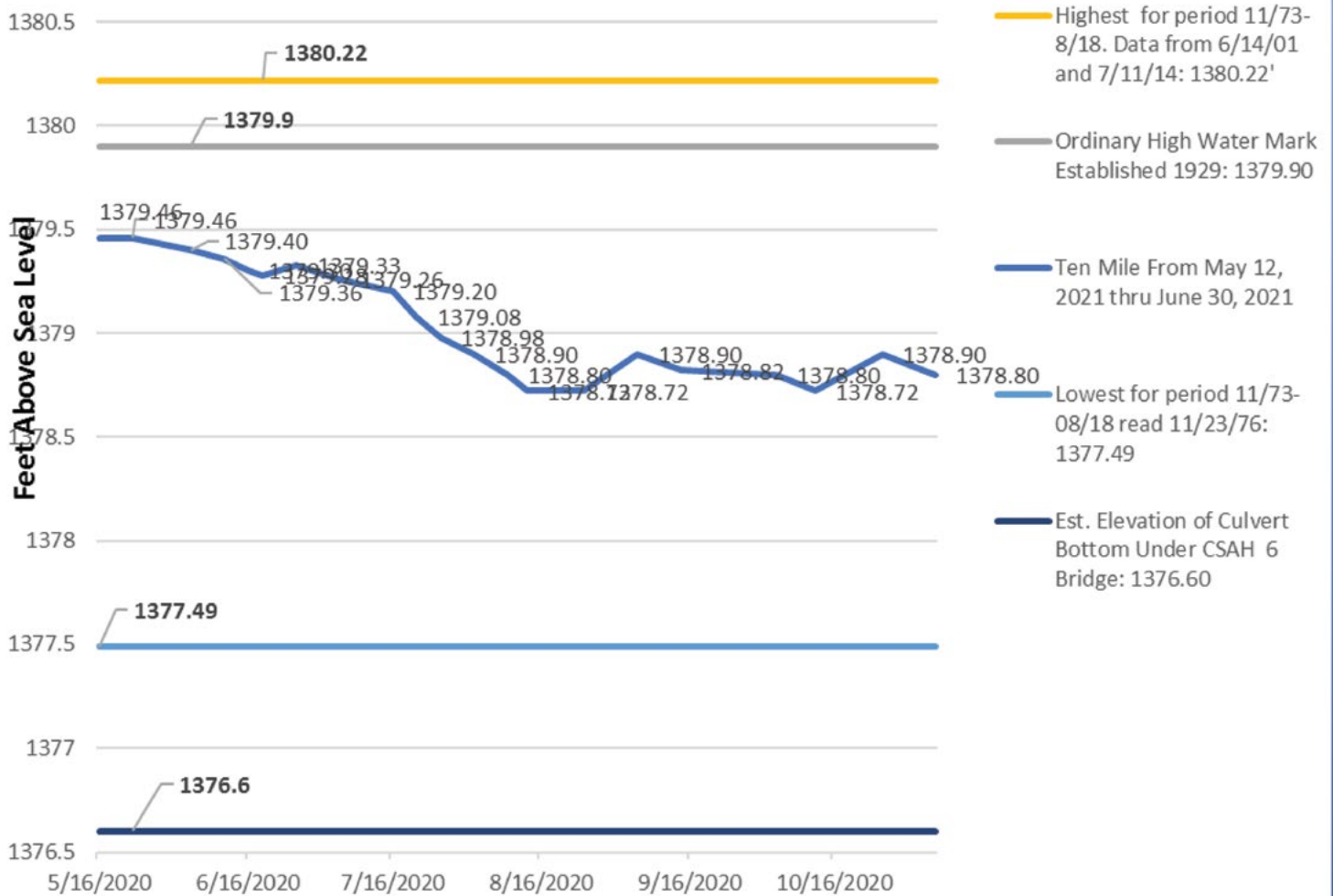
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TEN MILE LAKE WATER LEVEL READINGS

Water Level Readings May 16 - August 3, 2021

Data by Jay Cline; Chart by Mimi Garbisch Carlson



Readings from May 12, 2021, to Nov 1, 2021 show water level dropping from 1379.46 feet to 1378.90 feet. Change since the first reading in May is – 6.72 inches. We have been up and down for the last few months, but still down several inches for the year.

LAST READING:

- Compared to start of year is: **- 6.72 inches**
- Compared to 11/76 low is: **+16.92 inches**
- Compared to 6/01 and 11/14 high is: **- 15.84 inches**
- Compared to 11/73-11/20 average is: **- 5.88 inches**

CATCHING UP



Greetings to all members and friends of the TMLA. I am writing this day after Thanksgiving. I hope you all were able to spend time with friends and family and enjoy their company, fellowship and some good food during the holidays. After 2020, it is good to be able to celebrate again.

During October, Ten Mile got 1,497 pounds (1,316 pound quota) of contract fish. The reason for this was one load was too big (individual fish size) which triggered the power curve, so he had to dump in more to "balance" the number of fish stocked (fish per pound) relative to

poundage. This was reported to me by Doug from the MNDNR. To me as a walleye chaser, this seems like a good thing for our lake.

If some of you are hard water anglers looking for panfish on Ten Mile, enjoy your time on the ice. Please keep in mind of size of fish you are keeping. The quality of the fish we harvest in Ten Mile is dependent on the gene pool of the larger panfish remaining in the lake. The ultimate goal of our committee is to maintain and improve the quality of the panfish living in Ten Mile.



If you are not aware, the 64-year-old Muskie record in Minnesota was broken in November at Mille Lacs Lake. The new record is 55-pound, 14.8 oz. The previous record of 54 pounds was set at Lake Winnibigoshish in 1957.

As we anticipate ice out this spring, let's hope Mother Nature will have brought bountiful amounts of precipitation to bring the lake level up.

May all enjoy a happy new year and I look forward to seeing you this coming year on our beautiful Ten Mile Lake!

Steve Helscher, Fisheries Committee



WHAT SHOULD I DO WITH MY LAKESHORE? WHAT IS BEST FOR THE LAKE AND THE WILDLIFE?



This is a common question for Ten Mile Lake residents and lake property owners in general. The short answer is that what you do and how you maintain your lakeshore is **EXTREMELY IMPORTANT!** It is important to the health of the lake and the lake ecology and likewise, it is important to all the animals that inhabit and use the lakeshore.

What can you do to maintain or improve the health of Ten Mile? First and most important, is to have a buffer of native or natural vegetation along the shoreland. This buffer preserves the lake ecology by:

- Reducing runoff and storing moisture. This is more important because of increasing rainfall events.
- Native vegetation has deeper roots which holds soil in place and reduces shoreline erosion.
- Vegetation filters out nutrients, which helps prevent algae blooms and maintains a healthy lake ecosystem.
- Native vegetation provides food and habitat, which helps species survive in a changing climate.
- Aquatic vegetation can be greatly impacted by sediments and nutrients from runoff, and the buffer reduces that input.

Minnesota DNR considers the Shore Impact Zone to be 50% of the area from the lake to the building setback. The DNR and Cass County have

specific restrictions on vegetative alterations in the Shore Impact Zone. Additional information and ordinances can be found on their website. Creating and maintaining a natural buffer zone along your shore does not mean your property has to look messy, but it may mean you have to re-think what your shoreland should look like. Buffers of native trees, flowers, grasses, and shrubs can bring natural beauty to your yard. Remember, think natural and native. These will be plants that will thrive and survive in this region, and produce food and habitat that animals, including mammals, birds, reptiles, and insect species, that live here need and use all the time.

If you want to plant something different to encourage a specific type of animal or add some color or interest, look for plants that are native to this area, even if they are not currently found on your property. Remember to consider the soil, water table, and light conditions of your shoreland when you look for those native plants that best match your specifications.

If you do have native plants and grasses in your garden and buffer areas, don't clean up the area in the fall. The birds and animals will forage on and through the area all winter. If you want to encourage some mammals and some types of birds, have a few bush piles. They will be used as cover during harsh weather and as protections for predators.

WHAT SHOULD I DO WITH MY LAKESHORE? WHAT IS BEST FOR THE LAKE AND THE WILDLIFE?

There are many publications that can be found that explain how you can help the lake by maintaining or restoring a good shoreland buffer and designing it so that it best meets your property and your needs. There are also good publications on landscaping for wildlife and finding flowers, grasses, shrubs and trees that you may want in your shoreland.

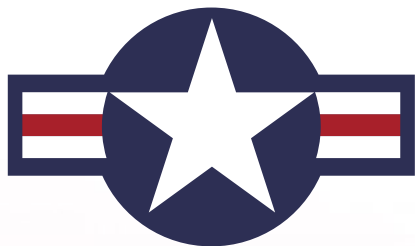
Another benefit of maintaining a buffer is that it will benefit the value of property – not only yours, but everyone on Ten Mile, by maintaining a clear, clean and healthy lake.

To the right are a few ways to find information about shoreland management for our area. Just type the title into your browser.

- **Cass County Shoreline Owners Guide.pdf** – curbing pollution, reducing runoff, preserving and restoring native shoreline vegetation
- **Shoreland - Best Management Practices** – This takes some searching, as best practices vary somewhat by area. Add MN to your search in your browser.
- **MN DNR - Landscaping with native plants** – steps to follow, people to contact for information and supplies, ideas on landscaping with native plants
- **MN-DNR -Restore Your Shore** – score your shore, suggestions based on your score, regulations regarding shoreline plants, aquatic plants

Don Hoppe

DREAM FLIGHT FOR WES CLINE



Ten Mile Lake resident and WWII Naval Air Corps veteran Wes Cline took his Dream Flight aboard a biplane out of Pine River Regional Airport on August 17, 2021. Cline and his wife Verlee came to Ten Mile 63 years ago and owned Happiness Resort for 14 years before selling and building a lake home nearby. The couple celebrated their 73rd wedding anniversary in May.



REMEMBERING OUR TEN MILE LAKE FRIENDS



**John W. Crabb
(1947-2021)**

It is with great sadness that we announce the passing of John W. Crabb, age 74, on November 27, 2021 following a two year struggle with cancer.

Born to Robert and Catherine Crabb in Minneapolis, MN, John was the youngest of three sons raised in LeSueur, MN, Bellevue, WA, and Edina, MN where he graduated high school. Summers were spent at a family cabin on Ten Mile Lake and at YMCA Camp Warren, both located in northern Minnesota. He earned his B.A. in Math and Physics from Macalester College followed by a M.A. in Education from Saint Thomas University and a second M.A. in Environmental Studies from Bemidji State University.

John met Elaine, his wife of 50 years, while she was a student nurse at Northwestern Hospital School of Nursing. Elaine was John's nurse when he was hospitalized for mono. They married the following year and had two sons, Brian and Andy. Brian and his wife Anna live in the Minneapolis area with their two children Ben and Maddy. The tradition of summers at Ten Mile Lake and Camp Warren continue on through Ben and Maddy.

John's youngest son Andy died in the fall of 2020 of a cardiac arrest following several years of declining health. This has been an immeasurable and ever-present loss for John and Elaine.



REMEMBERING OUR TEN MILE LAKE FRIENDS

John was a teacher and school administrator for 44 years. He began his career in Minneapolis and went on to teach in Washington D.C., Shaker Heights, OH, and spent the last 30 years of his career at Phoenix Country Day School. He loved his work and especially the people in the school community. John enjoyed various activities mostly involving water. He was an avid sailor on lakes and oceans alike. He and Elaine along with their sons organized and ran sailing trips to the Caribbean during spring break and Lake Superior during the summer. He also enjoyed sea kayaking, windsurfing, hiking, cross country and downhill skiing, ice boating and snowshoeing.

Many people and places touched John's heart deeply. Ten Mile Lake, where he has spent nearly every summer of his life, is one of those places. From staying in the Woock's cabins as a child to eventually renovating an old log cabin from Camp Hillaway where he has since resided, Ten Mile Lake has always been an important part of his life. John served on the Board of the Ten Mile Lake Association and was heavily involved in maintaining the quality of the lake. Donations in John's honor can be made to the Ten Mile Lake Association.

John is survived by a loving and extended family. He leaves behind his wife Elaine, son Brian (Anna), grandchildren Ben and Maddy, brother Bob (Andrea), and numerous nieces, nephews, grand-nieces and nephews and his sweet dog Cocoa who never left his side.

Our sincere thanks and appreciation go out to family, friends and healthcare workers who have shown tremendous love and support throughout John's illness.



TMLA MEMBERSHIP FORM

TMLA Membership dues were billed on January 1st for the 2022 year. If you have signed up for autopay your credit or debit card was charged on the same day. For those who have not, you may pay online, on the phone or through the mail. If you have already paid, you should NOT get a bill. If you have questions or problems regarding billing or membership please contact the Membership Coordinator at membership@tenmilelake.org

If you are not a member but would like to be, you can join online from the website, www.tenmilelake.org or by phone or mail. TMLA Membership, P O Box 412, Hackensack MN 56452, or call 218-429-1164.

Mail-in Membership Form

Family name: (for example Jane and John Doe, or if single Mary Smith)

Owner:

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

Personal cell phone: _____

Personal email address: _____

Current/Previous Occupation if you want it listed: _____

Retired? _____

Spouse/Partner of owner: _____

Personal cell Phone: _____

Personal email address: _____

Current/Previous Occupation if you want it listed: _____

Retired? _____

Children, list name and year of birth: (only children 18 or younger are included in family memberships) _____

Ten Mile Lake address: _____

Cabin phone if you have one: _____

Permanent address: _____

Home phone if you have one: _____

Anything else you want us to know? _____

Contact us: membership@tenmilelake.org or association@tenmilelake.org

You may mail this form to:

Ten Mile Lake Membership Coordinator, P O Box 412, Hackensack, MN 56452.

Include your check for \$40.00. If you care to add a donation, please specify either the General Fund or the James W Schwarz Environmental Preservation Fund, and if it is a memorial or celebration, let us know who/what it is for and whom to thank.



WOODTICK

CONSTRUCTION

RESTORING TEN MILE LAKE MEMORIES

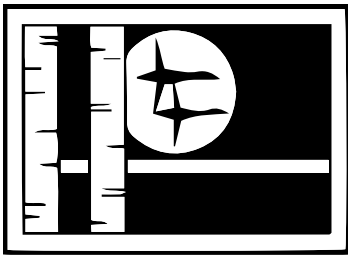
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TMLA Member
BUSINESS CONTACT
Dave Rasmussen, Chief Manager
612.868-9187
DRasmussen@SaverNotes.com

Now all investor funds are invested in a FDIC insured CD with Choice Bank upon initial deposit

At the time of this writing our family is down to 137 days (was 220 when we closed in October) to our TML Open for 2022. It is the Friday before Mother's Day unless we have another mild winter and we can open earlier. Can't wait!

Below are the interest rates we pay on notes from SaverNotes.

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

- We bank with Choice Bank (formerly Venture Bank in the Twin Cities). We have set up an investment account that all future investor funds will be deposited into a FDIC insured CD.
- We are approved by the State of Minnesota with the help of legal, wealth management, accounting and banking professionals
- You do not have to be a high net worth investor, if you can write a check, are 18 or older and a Minnesota resident you can invest in SaverNotes notes.
- You can invest through your IRA
- We have made it very easy to invest, there are no expenses to you and we have paid interest every quarter and returned the principal upon maturity of the note. However, most investors rollover their investment as they can't earn anything close to the interest they earn at SaverNotes.
- Check us out at SaverNotes.com, hold your phone camera up to the symbol in the corner and it will take you to the website or you can call me for more information.



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