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Opinions or recommendations contained in advertising in the newsmagazine are not necessarily opinions or recommendations of GCOLA, GCOLA's Board or Advisory members.

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651-290-5771

You are always welcome to join us at our monthly Board of Directors' meetings on the second Wednesday of the month at 8:30 a.m. Contact [Info@GCOLA.org](mailto:Info@GCOLA.org) for meeting details.





It's already that transitional time of year after the leaves have turned brilliant and now fallen, watercraft and dock systems have been removed, winds are blowing, and temperatures are dropping. Many neighbors and friends have moved on to warmer climates and the pace of life has slowed leaving us "year-arounders" to appreciate the recent crisp weather and quietness outdoors.

Now is also a good time of year to reflect upon the past and think about the future of our precious chain of lakes resources. My Government Relations update references an interesting recent Lake Country Journal magazine article by Mark Casey that discusses several ongoing threats to lake ecosystems.

The board and committee chairs have been busy looking at budget forecasts for 2024. Read Uldis Birzniek's article that details this work. There continue to be many contributions from our committees as highlighted in the Thank You Volunteers recognition

and the breadth of the articles in this newsmagazine edition. Our Lake Steward program continues to draw statewide accolades. Dorothy Whitmer, and the Josh Noser family on Gull Lake, were recently interviewed by WCCO television, highlighting the benefits of the Lake Steward program locally and across the state. See the link to this interview in the article by Dorothy Whitmer. The Finance Committee led by Uldis has completed an eight month long due diligence process to further ensure our AIS fund's investment strategy is appropriate. Robert Eliason shares the annual end of dock water quality results and interest in firefly watchers; Tim Thoele reports on the new AIS Tools for the Government Point boat landing, Sheila Johnston highlights the loon survey and management plan results and finally, the buoy safety program managed by the Safety & Recreation Committee is explained by Laura Kessler, contributor for the Communications Committee.

According to Dr Nick Phelps, MAISRC Director and our recent guest Gala speaker, property owners can make a real impact to protect our waters when multiplied across 11,000+ lakes; 6,564 rivers and 10.6 million acres of wetlands by:

- Making sure your septic tank is pumped at least every two years.
- Not using fertilizer on your lawn, especially on the waterfront.
- Planting native grasses and flowers.
- Keeping grass clippings out of the water.
- Being nice to the people at public access who check your boat for AIS.
- Joining and supporting your lakes and rivers associations.


Thanks for your continued support of GCOLA through your membership and contributions.

Have a safe and enjoyable holiday season!

*Steve Frawley*



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# NEW AIS TOOLS FOR BOAT LAUNCHES



Tim Thoele, GCOLA AIS Chair and Brian Turner, US Army Corps of Engineers, Gull Lake Recreation Area, display the new aquatic invasive species (AIS) prevention signs with tools. GCOLA looks forward to working with resort and lakeshore association owners on the Gull Lake Chain to enable permanent placement of these signs and tools at each boat launch site in 2024.



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## GCOLA PROFILE

### STEVE HENRY, CASS COUNTY AIS LAKE TECHNICIAN



*Steve Henry with his three sons.*

I was blessed to grow up on one of the Alexandria Chain of Lakes where fishing, swimming, and boating were an integral part of my youth. Inspired to help preserve Minnesota's fabulous lakes, I obtained a Water Resources degree from the University of North Dakota. Over the next ten years I worked for local Soil and Water Conservation Districts in Minnesota's Otter Tail and Douglas Counties helping private landowners and lake groups with conservation projects. During this time, I operated a vegetable and livestock farm, marketing through farmers markets, to schools, online, and as a CSA. This home farm features wind breaks,

pollinator plantings, and 60 acres of re-established prairie and restored wetlands.

My wife and I, with our three boys, recently moved to Nevis, Minnesota. Our family has always loved the high quality of the northern Minnesota lakes and our extended family has had a cabin in the Park Rapids area for over 30 years. The dramatic changes we've seen occur in the lakes we grew up on, due to the impacts of extensive development, runoff, and invasive species, have reinvigorated our commitment to help preserve the resources we enjoyed.

After 4 years working as a Lake Coordinator for a water quality lab, based in Detroit Lakes, assisting lakes statewide with invasive species management, water quality monitoring, and lake management planning, I recently became the Cass County AIS Lake Technician. My new position allows me to focus my efforts on a smaller set of lakes. Most of them are well positioned to maintain their quality and very few of these lakes have invasive species infestations. The lake groups in Cass County are very active, with GCOLA being preeminent among those. I am honored to be able to assist these groups in preserving our resources for the enjoyment of future generations.





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**2** Keep music at reasonable levels

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Photos by Chad Boesen

Across the 13,000-acre Gull Lake Chain more than 125 buoys bob throughout the boating season. For many, they seem like a staple for a lake – after all, it's necessary for boaters to know where it's safe to venture or where to slow down. However, these buoys are unique for what they stand for.

Sure, the buoys provide safety and navigation for boaters throughout the chain. However, GCOLA has a larger vision. Their goal is to have the best safety and navigation system of any chain throughout Minnesota without needing to rely on state funding. Even though the State of Minnesota pays for the required enforcement buoys, such as the "Slow, No Wake" buoys near protected vegetation, for the rest of the 125+ buoys across the chain, GCOLA pays for the buoys, funded through membership dues and the adopt-a-buoy program.

Managing this number of buoys is no small feat. Each year, GCOLA contracts Your Boat Club to place them in the spring and pull them in the fall. In all, these processes take more than 300 hours to complete. This isn't counting the time it takes to transport them to and from Your Boat Club. Chad Boesen and Matt Nelson at Your Boat Club manage the entire process.

## Removal Process

The process for removing the buoys is more intensive than people realize. Waiting until after the annual Fishing to End Hunger tournament, workers methodically begin pulling the buoys. Because they are still attached to a chain and weight, the buoys weigh about 150 pounds, so this isn't an easy process. Staff try to begin pulling the buoys before freezing temperatures set in, but as anyone who has visited Minnesota in late October or early November knows,

winter likes to surprise us. Sometimes the buoys are icy and slick, making it harder to pull from the water and into the barge.

Once the buoys are finally stacked in the barge and brought to shore, they need to be cleaned to prevent the spread of AIS. Zebra mussels have infested the Chain, so this step is crucial in protecting other bodies of water. Sometimes the mussels are packed several layers thick on the weight and chain, making this task more difficult—and smelly—than anyone would like. Once the buoys are mussel free, they are disconnected from the chain and weights to be easier to move. Packed together, they're sent to the Your Boat Club storage for the winter.

During the removal process, staff also check the buoys for damage. As you can imagine, they can take a beating by either the elements or boats, so several need repairs or replacement each year.

## How Can You Get Involved?

Placing and pulling the buoys aren't the only tasks necessary for their management. Many things can happen to them when they're in the lakes all season. From being hit by boats to drifting out of place, GCOLA relies on boaters to notify them of issues. Typically, staff address the issue within 48 hours of being notified. Sometimes the issue isn't as serious as it may look. If a buoy is floating 1-1.5 feet above water level it could be taking on water – or it could have just drifted into deeper water. Regardless, if you see something wrong with a buoy, email [info@gcola.org](mailto:info@gcola.org) to report it. Each buoy is numbered, making it easier for staff to locate it.

## Adopt-A-Buoy

As mentioned earlier, GCOLA's Adopt-A-Buoy program helps fund our buoys. For a one-time payment of \$500, you can adopt a buoy for a five-year term, which essentially pays for its lifespan. With this term, you get a decal with a custom message, and the decal is even monitored for damage over the 5-year term. You can dedicate the buoy in memory of a loved one, use it as a sponsorship opportunity, or just make your mark on the lake. Of the 125 buoys in the system, just a handful are still available to be adopted. Email [info@gcola.org](mailto:info@gcola.org) if you are interested in adopting a buoy.





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**1) Clean** off mud and plants from boat, trailer, and gear (includes wiping down fishing lines, cleaning anchors, etc.)



**2) Drain** water from live wells and bait containers

**3) Dry** boat for 5 days or get a **FREE** decontamination, find a location here:



**4) Dispose** of live bait in trash (or switch bait water with clean water kept in vehicle)







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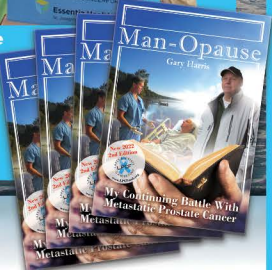
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April Cranston

This was the ninth year of our End-of-Dock water quality monitoring program. I have posted the analysis results in graphic form for each lake on the GCOLA website. So, please go to [www.gcola.org](http://www.gcola.org)>Get Involved>Water Quality at the End of Your Dock to see how your lake is doing. If you have questions, please send an email to Robert Eliason, [gcola.endofdock@gmail.com](mailto:gcola.endofdock@gmail.com).

Seventy-four volunteers collected samples from eighty-nine sites and here are some pictures of their efforts.



Phil Saari



Kurt Hunstiger



Jose Vielma



Kevin Smith



Jessica Sloan-August Sloan-Claudia Allene-Maria Mason

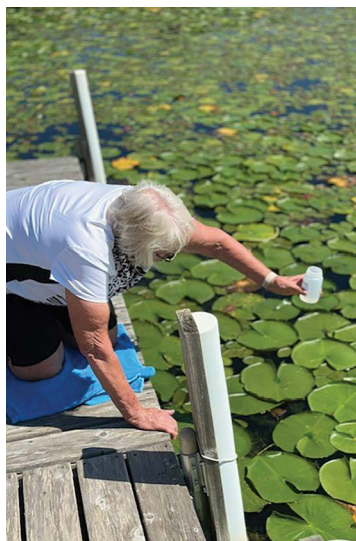




Deb Thuringer & Izzy Prozinks



Carol Rupp



Jane Guild



Gregory Beck



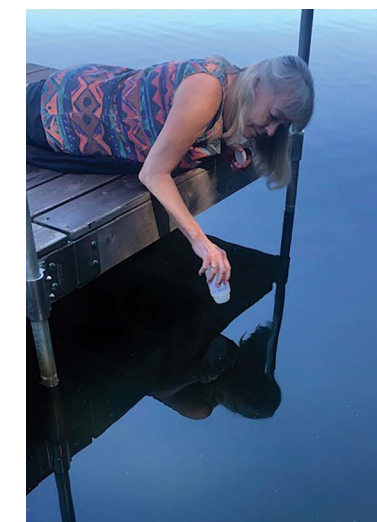
Bob Toborg



Jane Kolden



Barb Lindenmayer



Kathy Lundberg



Loraine Birskevich



Gloria Rose



Gerry Rupp



Kris Driessen



# OUR PRIORITIES AT A GLANCE

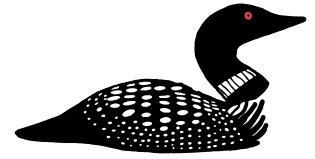
## LAKE STEWARD



- Lake Steward recognition program
- Shoreland habitat protection and enhancement
- Tree giveaway



## LOON CONSERVANCY



- Loon population surveys
- Loon-safe boating program
- Get the Lead Out (GTLO) loon-safe fishing

## GOVERNMENT RELATIONS



- Advocate for lake issues with state legislators
- Interface with county and local governments
- Share with neighboring lake associations

## ENVIRONMENTAL



- Water quality monitoring
- Light pollution education
- Education on improving lake water quality

## AQUATIC INVASIVE SPECIES (AIS)

- Inspect 24 boat launches for AIS
- Fund 3,300+ boat inspections annually
- Financially support the U of M AIS Research Center



## SAFETY & RECREATION

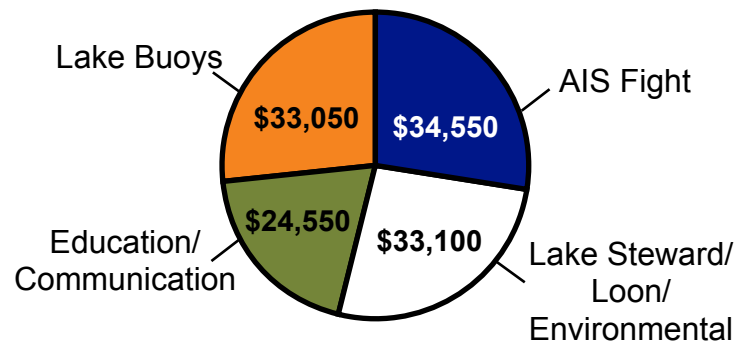


- 110 navigational buoys across the Gull Lake Chain
- Boat Safety classes 75+ kids per year
- Partner with local sheriff departments

## GET INVOLVED

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- Exciting volunteer opportunities
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Last winter a GCOLA member sent me a picture of Orion taken with her cell phone. She said that she did not use anything special to get the picture. The

picture accompanies this article. As you can see, it is a great picture. I thought let's have a little winter fun with Orion. So, I propose an Orion Picture Challenge. From now to spring equinox (March 21, 2024), take a picture of Orion with your cell phone from your lake property. Send your picture to me: Robert Eliason at [gcola.endofdock@gmail.com](mailto:gcola.endofdock@gmail.com). Please include your lake address where the picture was taken. I will put your picture in the summer issue of our newsmagazine and I will send you the book: "Ripple Effects: How we're loving our lakes to death" by Ted J. Rulseh. GCOLA and our Lake Steward Program are mentioned in the book.

Please be an advocate for a clear winter sky by using only dark sky compliant light fixtures for all your outdoor lighting. Only you can help keep Orion and the Milky Way visible for the next generation.

## Going ice fishing? Lead-free tackle works!



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G – Gala  
GR – Government Relations  
LC – Loon Conservancy  
LS – Lake Steward  
SR – Safety & Recreation

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Claudia Allene.....E, LC  
Dave Anderson.....C, E, G, LC  
Patrick & Pamela Aydt.....E  
Bar Harbor.....LC  
Kacee Barrett.....G  
Chuk Batko.....C, LC  
Greg Beck.....E  
Steve Bergan.....E  
Tim Bergin.....FA  
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Uldis Birznies.....E, FA, G  
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Mike Chase.....E  
Tim Collette.....GR  
Laura Cook.....E  
Daniel & April Cranston.....E  
Kevin Dens.....E  
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Lucinda Gardner.....E  
Sharon Gibbons & Team.....LC  
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Cindy Goff.....G  
Rosemary Goff.....E, G, GR, LC, SR  
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Campground and  
Campground Volunteers.....LC  
Grand View Lodge.....LC  
Jeanne Green.....LC  
Jane Guild.....E  
Troy Gustafson.....E  
Joey Halvorson.....G  
Marty & Janice Halvorson.....E  
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Jay & Margaret Hartman.....E  
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Tina Hatch.....G  
Julie Hepburn.....E, LC  
Dan Herren.....E  
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Bob Toborg.....E, LC  
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# LOON SURVEY AND MANAGEMENT PLAN REPORT



*Upper Gull loon visiting her territory before migration*

GCOLA has a comprehensive loon management plan, and we are achieving our goals thanks to the help of many dedicated volunteers. Volunteers built and managed artificial nesting platforms, kept our informational kiosks stocked with loon-safe boating cards, placed loon caution signs on their properties, hosted a Get the Lead Out event in conjunction with the Tree Give Away, and were on the water documenting active loon nests and counting loons for three loon surveys. We accomplished a lot this year, and we couldn't do it without our volunteers!

In partnership with the Safety and Recreation Committee, Loon Caution buoys were placed near several chick rearing areas outside no wake zones in Upper Gull and Lake Margaret to increase boater awareness of loon families. The middle Lake Margaret pair and their chicks, and the Upper Gull Bullhead Bay pair and their chick were banded by the Minnesota Loon Project. Watch for their colorful bands if you see them preening or foot wagging! Banding is planned for loons with chicks in Booming Out Bay and the lakes on the north end of the Gull Chain in 2024. For more information visit [loonproject.org](http://loonproject.org).

One hundred and twelve adult loons were counted in our July survey. This is the second highest number of adults counted since we began the survey in 2014. We identified 21 active loon nests, the second highest number since 2014. However, only 14 chicks were counted in the July survey. There are several factors related to low chick numbers. Ice out was late this spring, followed by cold temperatures, and a sudden warm up. This led to a high population of black flies when loons would typically be nesting. Black flies viciously and relentlessly attack loons. It was found that many loons delayed nesting until black flies

dissipated in June. Several pairs had nest failure or chicks that only survived for a week or two. If late nesting loons did not successfully hatch chicks, it was too late for them to attempt a second nesting in July.

The first few weeks of life are a dangerous time for chicks. Predation by eagles and other predators is common. Young chicks cannot dive and evade boats and jet skis, which pose a great danger to chicks. Although there were only 14 chicks counted chain-wide in the July survey, their survival rate was good. 12 chicks were still alive and well during our end of August survey. For the first time since 2014, the Love Lake pair hatched a chick that survived well into fall! Several juvenile loons continued to be observed by loon watchers in late October, and we are hoping all our juveniles migrated safely.

## **We can all help our loons!**

- Use lead-free fishing tackle. Ingestion of lead fishing tackle is the leading cause of loon deaths. Dispose of monofilament line properly...keep it out of the lake!
- Boat and jet ski strikes kill loons! Watch ahead and boat cautiously near loons! Please don't assume they will dive out of your way. Chicks can be hidden under a parent's wing or tucked closely to their body and are difficult to see. Loons will not dive when protecting chicks.
- Jet ski cautiously near loons. Loons cannot anticipate the erratic and high-speed movements of zigzagging jet skis. Do not circle loons.
- Please don't launch fireworks over the lake. Fireworks launched over the water can injure loons. Chicks are separated from parents during the chaos and can become lost or victims of predators.
- Keep wakes low near loon nests and stay 200 feet away from nests and loons.
- The best way to observe loons is with binoculars.
- Restore and preserve natural shorelines for loon nesting habitat. Refrain from using lawn chemicals and pesticides to protect water quality.
- If you see a sick or injured loon, please take photos and video. Call Sheila, (612) 226-6571, or Julie, (816) 516-0759.



NEST SURVEY LAKE	2019	2020	2021	2022	2023	NEST SURVEY LAKE	2019	2020	2021	2022	2023	NEST SURVEY LAKE	2019	2020	2021	2022	2023
<b>NISSWA</b>						<b>MARGARET</b>						<b>GULL - VAN SICKLE BAY</b>					
Natural nests	0	1	1	0		Natural nests	0	0	1	1	1	Natural nests	2	1	1	0	2
Platform nests	1	1	0	1	1	Platform nests	0	0	0	0	0	Platform nests	0	0	0	0	0
Total	1	2	1	1	1	Total	0	0	1	1	1	Total	2	1	1	0	2
<b>ROY</b>						<b>GULL - BAR HARBOR CHANNEL</b>						<b>GULL - WILSON BAY</b>					
Natural nests	0	0	0	2	1	Natural nests	0	0	0	1	1	Natural nests	4	3	2	2	2
Platform nests	0	1	0	0	0	Platform nests	0	0	0	0	0	Platform nests	0	0	0	0	0
Total	0	1	0	2	1	Total	0	0	0	1	1	Total	4	3	2	2	2
<b>BASS/SPIDER</b>						<b>GULL - BOOMING OUT BAY</b>						<b>GULL - STEAMBOAT BAY</b>					
Natural nests	0	0	1	1	1	Natural nests	2	2	2	0	0	Natural nests	0	0	0	2	3
Platform nests	0	0	0	0	0	Platform nests	0	0	0	0	0	Platform nests	0	0	0	0	0
Total	0	0	1	1	1	Total	2	2	2	0	0	Total	0	0	0	2	3
<b>UPPER GULL - UPPER</b>						<b>GULL - GRASSY POINT</b>						<b>LOVE</b>					
Natural nests	1	2	3	3	2	Natural nests	0	0	0	1		Natural nests	0	0	1	0	0
Platform nests	1	1	0	2	2	Platform nests	0	0	0	0	1	Platform nests	0	0	0	1	1
Total	2	3	3	5	4	Total	0	0	0	1	1	Total	0	0	1	1	1
<b>UPPER GULL - LOWER</b>						<b>GULL - GREEN</b>						<b>TOTALS</b>					
Natural nests	1	1	1	1	1	Natural nests	0	0	0	0	0	Natural nests	11	10	13	14	16
Platform nests	1	1	1	0	0	Platform nests	0	0	0	0	0	Platform nests	3	4	1	5	5
Total	2	2	2	1	1	Total	0	0	0	0	0	Total nests	14	14	14	19	21
<b>MARGARET - UPPER</b>						<b>GULL - THOR LAKE</b>						Total	2	2	2	0	0
Natural nests	1	0	0	1	1	Natural nests	0	0	0	0	1						
Platform nests	0	0	0	0	0	Platform nests	0	0	0	1	0						
Total	1	0	0	1	1	Total	0	0	0	1	1						

LAKE	COUNTS	2023	LAKE	COUNTS	2023
<b>NISSWA</b>			<b>GULL</b>		
Spring	Nests	1	Spring	Nests	9
Summer	Adults	6	Summer	Adults	80
Summer	Chicks	0	Summer	Chicks	6
Fall	Juveniles	0	Fall	Juveniles	5
<b>ROY</b>			<b>GULL - THOR</b>		
Spring	Nests	1	Spring	Nests	1
Summer	Adults	3	Summer	Adults	2
Summer	Chicks	2	Summer	Chicks	1
Fall	Juveniles	2	Fall	Juveniles	1
<b>BASS/SPIDER</b>			<b>LOVE</b>		
Spring	Nests	1	Spring	Nests	1
Summer	Adults	2	Summer	Adults	2
Summer	Chicks	0	Summer	Chicks	1
Fall	Juveniles	0	Fall	Juveniles	1
<b>UPPER GULL</b>			<b>GULL - GREEN</b>		
Spring	Nests	5	Spring	Nests	0
Summer	Adults	13	Summer	Adults	0
Summer	Chicks	2	Summer	Chicks	0
Fall	Juveniles	1	Fall	Juveniles	0
<b>MARGARET</b>			<b>TOTALS</b>		
Spring	Nests	2	Spring	Nests	21
Summer	Adults	4	Summer	Adults	112
Summer	Chicks	2	Summer	Chicks	14
Fall	Juveniles	2	Summer	Chicks per Nest	0.67



Chick riding on dad's back on its first day on the water.



Splash, the only chick to survive on Upper Gull, was banded by the Minnesota Loon Project.

Photos by Sheila Farrell Johnston





Dana Gutzmann

This is typically a slow time of year as the state legislative house and senate are on a break until convening in February 2024. The Government Relations committee plans to communicate with key legislative personnel

prior to the start of the next session to discuss our board approved 2024 GCOLA legislative priorities and solicit feedback.

An interesting recent Lake Country Journal magazine article titled Loving Our Lakes to Death by Mark Casey discusses several ongoing threats to lake ecosystems including: “Aquatic Invasive Species (AIS) are spreading, and new AIS are coming. Minnesota’s signature bird, the common loon, is dying from lead poisoning, from being strangled in discarded fishing tackle, and from nests lost when swamped by boat wakes. Fish populations decline despite stocking

programs. Algae blooms increase everywhere and last longer. Half the state’s shoreline is undermined by development. Feed lots are growing as Minnesota now rivals Iowa in hog production, sending high concentrations of manure into ground and surface waters. Minnesota Pollution Control Agency’s (MPCA) list of “impaired waters”—an index compiled every two years as required under the federal Clean Water Act—has jumped from 40 percent to 56 percent since 2018. There is real concern about the future”. We, along with other like-minded lake associations, hope to help encourage the Minnesota State Legislature to address some of these issues highlighted above.

Finally, a recent conversation with University of Minnesota St Anthony Falls Laboratory (SAFL) researchers Jeff Marr and Andy Reisgraf indicate that the phase two results looking at the impact of wake boat prop wash on lake bottoms is progressing. Additional data has been collected and they are looking at the impact of transverse waves as well as prop wash on lake bottoms. They expect to have published results in Spring 2024.

## FIREFLY WATCHERS REPORT

Robert Eliason, Environmental Committee Chair



Photo by Tony Phan on Unsplash

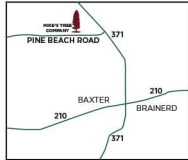
In the summer 2023 issue of our newsmagazine, I proposed establishing a network of Firefly Watchers. The Firefly Watcher would report when and where a firefly was seen. I would report the findings in the winter newsmagazine. Well, this proposal was a complete bust. Only one person volunteered to be a watcher, and that person never reported seeing a firefly. I live on Bass Lake. I did see a few fireflies for the four consecutive evenings of June 20, 21, 22, and 23 around midnight. After that I did not see any fireflies for the rest of June and all of July and August. My feeling is that last summer was too late to set up a network. Thus, I am advertising for watchers in this winter issue. What does being a Firefly Watcher entail? Fireflies come out at twilight. One just sits on the deck or screened in porch and watch. Your favorite refreshment in hand can enhance the evening. If you are interested in being a Firefly Watcher, please contact me: Robert Eliason at [gcola.endofdock@gmail.com](mailto:gcola.endofdock@gmail.com). Please put the word Firefly in the Subject line. I’ll contact you in the spring with further information.



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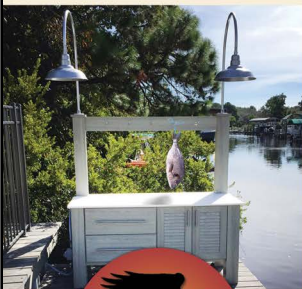
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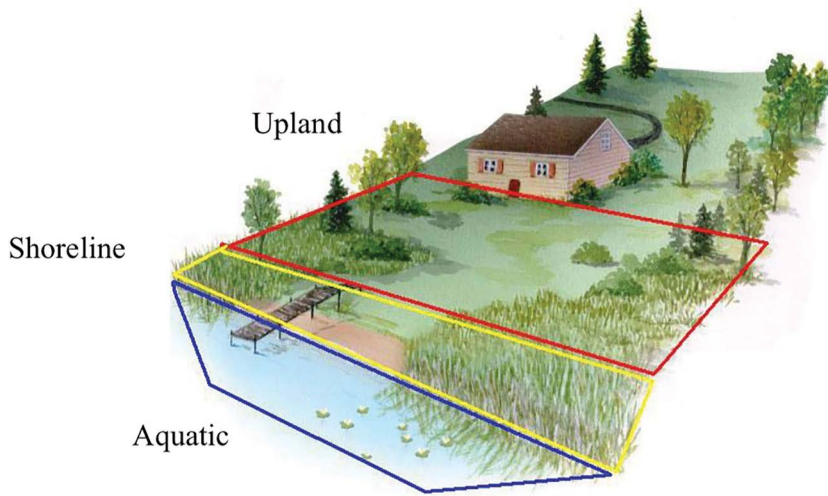


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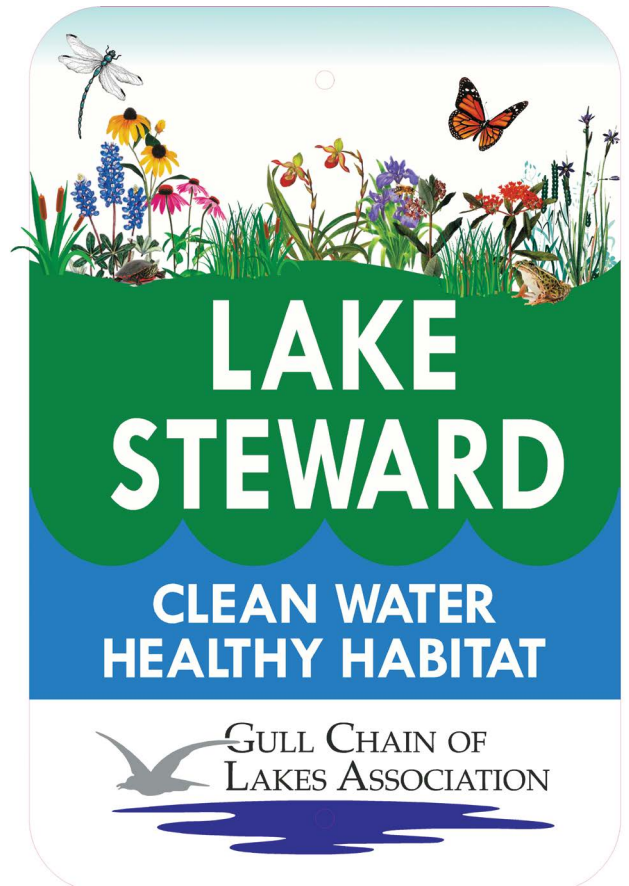
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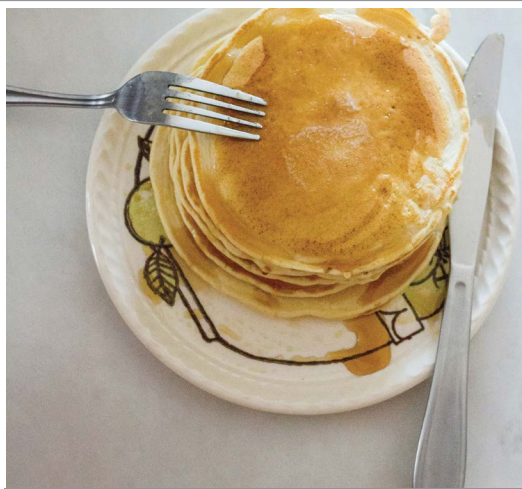


Photo by Dazedream on Unsplash

Would you like to eat the same one thing for every meal, even if delicious?



Photo by Davey Gravy on Unsplash

Or would you prefer a buffet?

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**Enrich Your Shoreline**  
**To Protect Our Lakes**  
**GCOLA has funding for native shoreline planting**



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**Lake Steward Founders**

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Sheila Johnston  
Dorothy Whitmer

Featuring the Josh Noser Family of Gull Lake, City of Lake Shore  
with footage of Gull Point, City of East Gull Lake



Scan the QR Code to see the video! or go to [gcola.org](http://gcola.org) and click link on home page

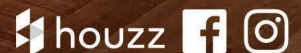




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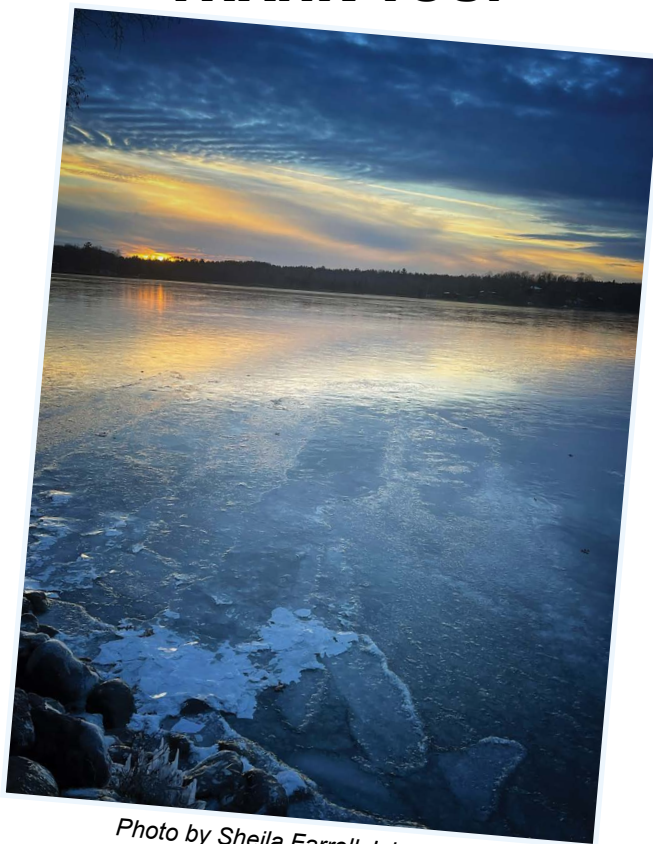
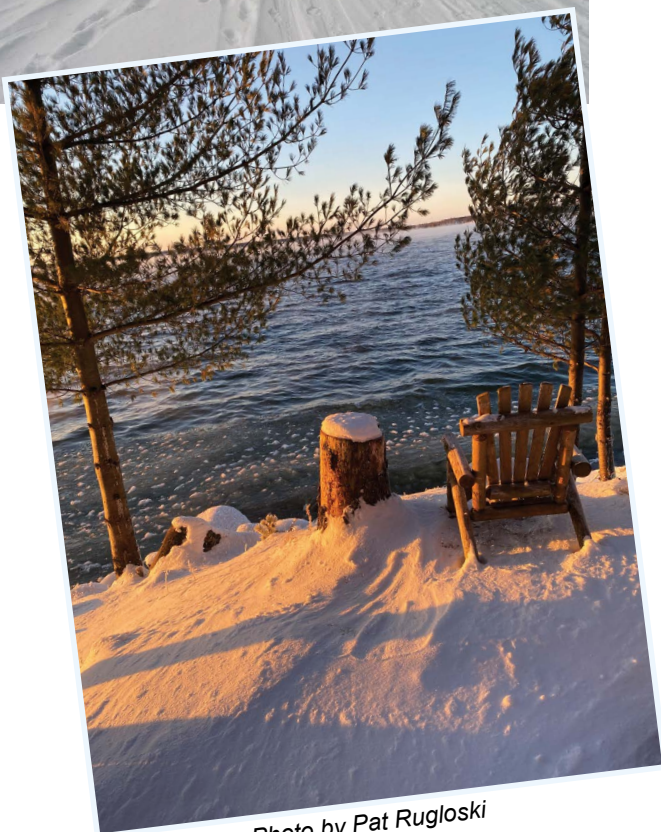
Ryan & Paula Bash		Bret & Jessica Norton	Upper Gull
Stacie & Corey Bokinskie	Upper Gull	David & Kim Paschke	Margaret
Burns	Gull	Craig Petersen & Caroline Smith	Gull
Ryan & Amy Groom	Gull	Dwight Pfannenstien & Amy Bonfig	Gull
Michael & Deanne Kruse	Gull	Joseph & Emily Ranweiler	Love
Daniel & Susan Kuhn	Nisswa	Bradley & Angela Schugel	Gull
Alan Kunkel & Cheryl Thoresen	Gull	John Simons	
Emily Loberg		Darcy Swanson	
Keith & Amanda Lumley		Mike & Susan Tomsche	Gull
John Macklin	Gull	David & Jenna Ude	Gull
Mary McClintick-Miller		GEA Properties	Gull
Curt & Lynette McLeod	Gull	ETOC Company Inc	

## PHOTOS WANTED



Do you have photos taken around the Gull Lake Chain that you'd like to share? We always need pictures for the newsmagazine, website and social media. **We especially have a shortage of winter, autumn and other fun activities on the lakes!** You will be given credit for any photographs appearing in the newsmagazine and a description of the picture is helpful. Your snapshots can be sent at full size (**minimum 300DPI**) to Sue Friedrichs at [info@gcola.org](mailto:info@gcola.org).

**THANK YOU!**







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# GCOLA SELECTS BRAINERD LAKES AREA COMMUNITY FOUNDATION FOR GCOLA AIS FUND

*Uldis Birznies,  
Finance/Audit Committee Chair*

GCOLA selects Brainerd Lakes Area Community Foundation (BLACF) for GCOLA AIS Fund. Sounds pretty simple, right?? In truth, it has been a long and winding road, a nearly two-year journey for the Finance/Audit Committee with extensive help from the GCOLA legal counsel, Kevin Egan.

First, a little background: GCOLA has two sources of funds for major AIS prevention and eradication expenditures, the Gull Chain Preservation Endowment Fund (Endowment Fund) with Initiative Foundation, and the AIS Contingency account managed by GCOLA and invested in bank accounts. The withdrawal of Endowment Fund principal can only be used for AIS emergencies or something similar at the discretion of the Initiative Foundation. The GCOLA Board makes decisions on use of the AIS Contingency Fund for AIS purposes. The amount in the Endowment Fund is over \$400K and the amount in the AIS Contingency Fund is over \$250K.

During the recent bear market for the stock market, the Endowment Fund, administered by the Initiative Foundation, lost a significant portion of its value. In addition, the GCOLA Board realized the AIS Contingency Fund had grown to where some dollars may be needed for immediate access while others could be invested for an intermediate term. As a result, in 1Q 2022, the Finance/Audit Committee initiated an effort to analyze the Endowment Fund and AIS Contingency Fund investments (combined assets over \$650K) for risk tolerance, availability/accessibility of funds, service fees and past performance. The Committee looked at a full spectrum of investment options with the objectives of flexible asset allocation with moderate risk, quick access to funds, and good performance across varying market conditions. The Committee had meetings with principals from various investment options and then narrowed the search to the Initiative Foundation and BLACF. The Committee performed extensive due diligence on both foundations.

As a result of the due diligence findings, the Finance/Audit Committee and our legal counsel, Kevin Egan, met with Initiative Foundation representatives including their CEO and CFO. In those meetings, the Initiative Foundation agreed to reduce their service fee back to its original level prior to an increase at the start of 2023 and to change to a more conservative balanced asset for the Endowment Fund.

In addition, the Finance/Audit Committee recommended establishing the GCOLA AIS Fund with BLACF and in the July 2023 Board meeting, the GCOLA Board ratified the recommendation. The BLACF, founded in 1998, is governed by a local board of directors and is a partner of Community Giving, which is a collaboration of community foundations creating efficiencies that maximize donor impact. The GCOLA Board is pleased to add BLACF as an investment resource for the future AIS needs of GCOLA.

Thus, GCOLA has three options for donations and investment for major future AIS needs including AIS prevention or incursion of a new AIS:

- **Gull Chain of Lakes Association AIS Fund** – administered by BLACF. Intermediate investment goal with moderately conservative risk asset allocation in equities and fixed income. Principal withdrawal capability by GCOLA. Intended for major AIS projects including prevention, detection and eradication. Mail check made payable to BLACF, 101 7th Ave S, Suite 200, Saint Cloud MN 56301. Note: GCOLA AIS Fund in the check memo.
- **GCOLA AIS Contingency Fund** – administered by GCOLA Board of Directors. Short-term investment goal with funds in bank savings and certificates of deposits. Intended for annual operating AIS expenses including AIS inspections. Mail check made payable to GCOLA, PO Box 102, Nisswa MN 56468. Note: AIS Expenses in the check memo.
- **Gull Chain Preservation Endowment Fund** – administered by Initiative Foundation. Long-term endowment fund with a moderate risk asset allocation in equities and fixed income. Limited principal withdrawal capability by GCOLA with final approval by Initiative Foundation Board of Directors. Mail check made payable to Gull Chain Preservation Endowment Fund, to Initiative Foundation, 405 First St SE, Little Falls MN 56345 or go to [GiveMN.com/gullfund](https://www.givemn.com/gullfund) to donate online.

We thank our generous GCOLA members for your support of GCOLA in our pursuit to preserve and protect our beautiful Gull Lake Chain for generations to come.





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The Gull Chain of Lakes Association is a 501(c)(3) nonprofit corporation, Federal Tax ID #41-1272492. Dues are \$50 per year and any donations above the annual membership dues are greatly appreciated and recognized in the spring newsmagazine. No goods or services were provided in exchange for your membership and donation.

Please use this form and mail your dues to GCOLA, PO Box 102, Nisswa, MN 56468 -or- log in to our website at <https://www.gcola.org/shop> to pay with your credit or debit card.

If you are unsure if you are current with your dues, call Sue Friedrichs at 612-751-6156 or send an email to [info@gcola.org](mailto:info@gcola.org) to find out.

## THANK YOU

2024 Gull Chain of Lakes Association Dues (January 1 to December 31) \$50.00

Additional Donation (Optional)

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☐ Please keep my additional donation(s) anonymous

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|--|---|---|--|
| <input type="checkbox"/> AIS Committee | <input type="checkbox"/> Communications | <input type="checkbox"/> Gala                 | <input type="checkbox"/> Government Relations  |
| <input type="checkbox"/> Lake Steward  | <input type="checkbox"/> Loon Programs  | <input type="checkbox"/> Membership Committee | <input type="checkbox"/> Water Quality Testing |

☐ Existing Member    ☐ New Member

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We use email to keep you informed and request your input on issues impacting the Gull Lake Chain.

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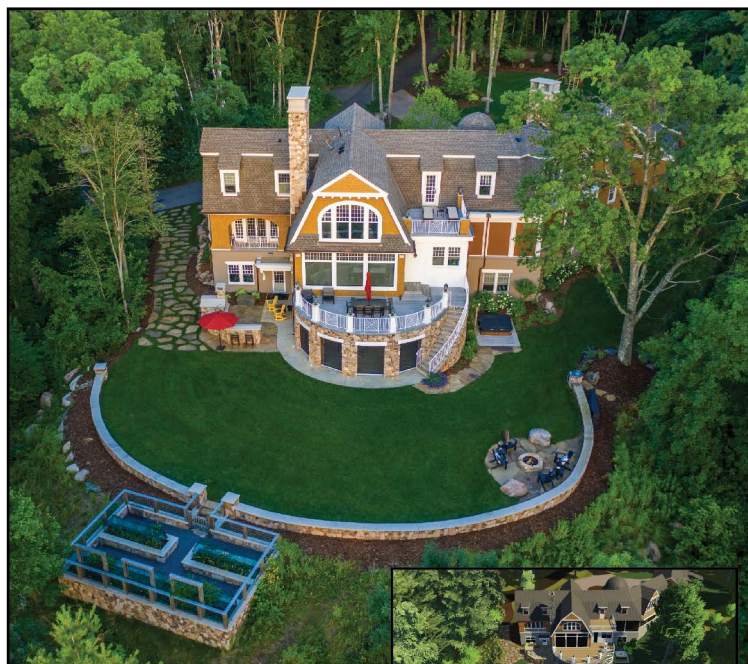
Lake Address \_\_\_\_\_

City \_\_\_\_\_ State/Zip \_\_\_\_\_

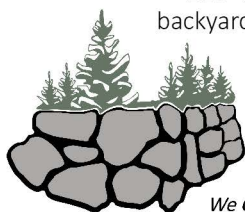
Lake Name \_\_\_\_\_ Location on Lake (side, bay, etc.) \_\_\_\_\_

The Gull Chain of Lakes Association does not sell, trade,  
swap or in any other way use your data except for official GCOLA use.





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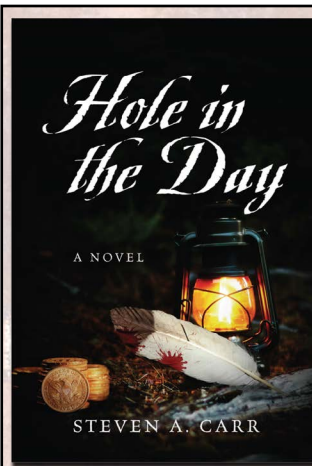


*WHATEVER IT TAKES*

## LAKES PRINTING CONFIDENTIALITY POLICY

Lakes Printing in Brainerd is the only business that is allowed access to our Association member list and only for the purpose of mailing our newsletter. They have issued the following confidentiality policy.

We have a strict policy of confidentiality. We will not sell, trade, swap or in any other way use your list for anything except mailing your newsletter. We understand fully that you are the owner of the list and we simply have an electronic copy on our system for your use. This policy is not just for the Gull Chain of Lakes Association, it is applied to all customers.



**From local author  
Steven A. Carr**

The quest for  
the Ojibwa treasure

Available from:  
Amazon, Outskirts Press, and  
Madden Bros. Market.

*Happy Holidays*





## YOUR LAKE ASSOCIATION IS WORKING FOR YOU

### Aquatic Invasive Species Committee (AIS)

- Coordinates with the City of Lake Shore Police Department to provide watercraft inspections for invasive species.
- Conducts two inspections at 24 locations to look for AIS.
- Donates annually to the University of Minnesota Aquatic Invasive Species Research Center (MAISRC) for zebra mussel research.
- Fulfills AIS prevention needs including establishing a boat power wash station at the USACE public access ramp.

### Communications Committee

- Maintains a website, a member group email service and social media to provide timely communication.
- Issues four newsmagazines per year to keep members informed about association programs and important issues affecting the Gull Lake Chain.

### Environmental Committee

- Monitors water quality of our lakes and stream inlets through quantitative chemical analysis. Samples are collected by GCOLA volunteers and analysis completed by a licensed environmental laboratory.
- Measures water quality during the summer by secchi disk readings taken by GCOLA volunteers.
- Promotes star gazing and northern lights viewing through educational initiatives on light pollution.

### Finance/Audit Committee

- Oversees the Gull Chain Preservation Endowment Fund and AIS Contingency Fund which provides long term funding for stewardship activities.
- Manages and provides oversight of finances and audit process.

### Fisheries Committee

- Attends annual Avid Angler discussion led by DNR and local fishing guides and outdoor media.
- Stays informed on fishery-related research from the University of Minnesota AIS Research Center.

### Gala Committee

- Plans and executes annual fundraising Gala, including silent auction, trip raffle, and event sponsorship.

### Government Relations Committee

- Works with state legislators the DNR, state agencies and local government units on lake issues and concerns.
- Works with other lake associations, county COLAs, and state-wide lake-related organizations on common legislative priorities.

### Lake Steward Committee

- Invites all lakeshore owners to Take the Quiz and receive the Lake Steward Award for managing shoreland to protect lake water quality and habitat.
- Provides funding for approved shoreland naturalization projects.
- Conducts a Tree Giveaway each spring to promote naturalization of shoreland to protect water quality.

### Loon Conservancy Committee

- Conducts a yearly loon count in the spring and late summer.
- Educates boaters on loon-safe boating practices.
- Promotes the Get the Lead Out loon safe-fishing program.
- Supports loon reproduction activities including loon nesting platforms.

### Membership Committee

- Conducts membership development programs to recruit and retain individual, family, and business memberships.

### Safety & Recreation Committee

- Purchases, installs, and maintains one of the premier navigational buoy systems (90 buoys) in the State of Minnesota. We also install 20 no wake enforcement buoys for the sheriff's department.
- Provides free maps, with boating rules and regulation, at three public landings.
- Partners with Cass and Crow Wing County sheriffs to provide free boat safety training for approximately 75 youth per year.
- Works with county sheriffs on safety and enforcement issues including donations for night vision equipment, a range finder, and life jackets.



Photo by Jill Kinsley





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GULL CHAIN OF  
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## MISSION STATEMENT

*Photo by Joey Halvorson*



**The Gull Chain of Lakes Association promotes the responsible use of land and water resources, supports recreational safety, strives to prevent and contain aquatic invasive species, and works to improve water quality and shoreland habitat on the Gull Lake Chain ecosystems now and in the future.**