



**Mississippi Headwaters Board
Meeting Agenda
Cass County Courthouse
Walker, MN
<https://us02web.zoom.us/j/88644697729>
January 24, 2025
9:00 am**

9:00 AM

- **Call to Order/Pledge of Allegiance**
- **Officer Election- 2024 Officers:** Chair Ted Van Kempen (Hubbard), Vice Chair Craig Gaasvig (Beltrami), Sec./Treasurer Steve Barrows (Crow Wing).

9:05 AM Approve/Amend

- Agenda
- Consent Agenda – November & December '24 Expenses & November Minutes

Correspondence

- Royaltan Thank You Note

Planning and Zoning (Actions)

- B1a25- Andrusia Shores Plat certification
- B1b25- Adam Olsen (Joe's Lodge) Variance

Action / Discussion Items:

- MHB Tax Forfeit Land Discussion
- Pay Equity Report- Action
- Northern Township Letter of Support- Action
- 2023 – 2024 MHB Audit- Action
- Executive Directors report-discussion

Closed Meeting for Executive Director's Annual Performance Evaluation

- Performance Review Summary Discussion
- Resolution 2025-01 (Enclosed in Packet)

Misc: Legislature Update (if any), County Updates

Meeting Adjourned - Thank you

Mtgs: February 28, 2025 9:00 AM- MHB Monthly Meeting, Walker, MN
October 31, 2025 9:00 AM- MHB Biennial Conference, Breezy Point, MN

Mississippi Headwaters Board

November 22, 2024

Cass County Land Services Building, Backus, MN

Optional interactive technology: <https://us02web.zoom.us/j/83489112584>

MEETING

MINUTES

Members present: Ted Van Kempen (Hubbard), Bobby Kasper (Morrison), Steve Barrows (Crow Wing), Scott Bruns (Cass), Craig Gaasvig (Beltrami).

Video Interactive Reasons: None

Others Present: None

Pledge of Allegiance

Chair Ted VanKempen asked if there were any additions to the agenda. No changes to agenda, Chair Van Kempen stated without Executive Director Terrill present we will follow agenda and act on what we can.

M/S (Kasper/Bruns) to approve of the agenda. Motion carried unanimously.

M/S (Gaasvig/Barrows) to approve of the Consent agenda. Motion carried unanimously.

Correspondence

1. November Press Release, Outdoor News article on Lake Winnie Land Exchange, Hubbard SWCD Landowner Outreach Event, Lake Irving Protection Project - Commissioners looked at the various events and press releases and were pleased at the awareness and protection that the MHB has done.

Planning and Zoning

NT1a24- Joel & Laurie Arnason Variance- Jeff Olson from Glenn Olson Construction presented for Joel and Laurie Anderson, variance NT1a24. Contractor to remove old building and build a new home. North end of Bemidji Lake, Natural berm by the lake. New structure, variance on side setbacks. Variance on the lake side, which will be better than currently but still needs a variance. Pond on the lake side. Northern Township has approved the revised build. One condition was if the new well ever fails the replacement well would have to be totally on their property. Currently a holding tank exists, no drain field. When sewer comes through they will hook up to the system. **M/S (Gaasvig/Kasper) to approve of the variance with condition if well is ever needed that it be replaced and installed on property. Motion carried unanimously.**

Action/Discussion:

1. Chair VanKempen read the agenda items and board decided that Tim needed to be present to help them make an informed decision or comment on the agenda items.

Executive Directors Report

1. Commissioners read the Executive Director's report and had no comments.

County & Legislative Updates

1. Commissioner Gaasvig discussed the new jail- BIDS ARE IN FOR THEIR NEW JAIL. 24 MONTH COMPLETION. 243 BEDS.

M/S (Kasper/Bruns) to adjourn. Motion carried unanimously.

Ted Van Kempen, Chair

Executive Director Tim Terrill

December SFY'25 Budget Summary		YTD spending/rei mbursement	Projected Budget	% of budget spent	
Revenues:	Monthly Amount				Notes
Governor's DNR grant (53290)		\$ 61,949.43	\$ 117,800.00	52.59%	non competitive quarterly reimbursement
LSOHC grant (53290)		\$ 5,672.69	\$ 8,000.00	70.91%	LSOHC reimbursement
Guidebook sales (58400)		\$ 18.32	\$ 200.00	9.16%	reimbursment for Guidebook sales
Enbridge program (58300)	\$ 8,021.13	\$ 8,021.13	\$ 11,000.00	72.92%	enbridge reimbursement
Miscell. Other revenue (58300)		\$ 1,500.00	\$ 9,000.00	16.67%	Visit Grand Rapids social media campaign
MCIT Dividend (58300)		\$ 36.00	\$ 42.00	85.71%	MCIT refund
County Support (52990)			\$ 12,000.00	0.00%	8 county support
Total	\$ 8,021.13	\$ 15,248.14	\$ 40,242.00		
Expenses:	Monthly Amount				Notes
Salaries/Benefits FICA/Med/PERA/LIFE/LTD/Hith/ WC(61000)	\$ 8,986.35	\$ 57,512.09	\$ 120,000.00	47.93%	reimbursed by Gov. DNR grant
MCIT insurance/work comp/liability (61500)			\$ 3,022.00	0.00%	reimbursed by Gov. DNR grant
MHB board Per Diem (62680)		\$ 1,100.00	\$ 3,000.00	36.67%	reimbursed by Gov. DNR grant
Hotel/Meals/travel exp. (63340)		\$ 36.66	\$ 500.00	7.33%	reimbursed by Gov. DNR grant
Commissioner Mileage (62720)		\$ 1,469.06	\$ 3,500.00	41.97%	reimbursed by Gov. DNR grant
Employee Mileage (63320)		\$ 1,789.64	\$ 4,500.00	39.77%	reimbursed by Gov. DNR grant
Professional Services (62990)		\$ 3,820.00	\$ 35,000.00	10.91%	CW financial
Office supplies/operations (64090)	\$ 61.60	\$ 596.00	\$ 3,000.00	19.87%	telephone
Training & Registration Fees (63380)		\$ 360.00	\$ 800.00	45.00%	
Total	\$ 9,047.95	\$ 66,683.45	\$ 173,322.00		

Governor's DNR grant is always \$124K every year

LSOHC grant is around \$6K to \$8K every year

*The total under revenue does not reflect the \$124K because it is a non-competitive grant, and it doesn't always fall in the fiscal year.

ACCOUNT DETAIL HISTORY FOR 2024 11 TO 2024 11

ORG YR/PR	OBJECT PROJ JNL EFF DATE	SRC REF1	REF2	REF3	CHECK #	OB	AMOUNT	NET LEDGER BALANCE	NET BUDGET BALANCE
74830	53290	Natural Resources							
									REVISED BUDGET .00
					PER 01		-999.88	-999.88	
					PER 02		-42,936.41	-43,936.29	
					PER 05		-29,331.01	-73,267.30	
					PER 06		-12,332.59	-85,599.89	
					PER 07		-9,238.75	-94,838.64	
					PER 08		-40,884.23	-135,722.87	
24/11	434 11/08/24	GNI					-5,011.25	-140,734.12	
	ST OF MN WEST INVOICE #2 REIMBURSEMENT								
24/11	434 11/08/24	GNI					-27,252.42	-167,986.54	
	ST OF MN DNR1Q-25								
24/11	551 11/14/24	GNI					-5,771.13	-173,757.67	
	ST OF MN 5-3000198379								
	LEDGER BALANCES --- DEBITS:			.00	CREDITS:		-173,757.67	NET:	-173,757.67
74830	58300	Miscellaneous Other Revenue							REVISED BUDGET .00
					PER 01		-2,250.00	-2,250.00	
					PER 02		-48,700.00	-50,950.00	
					PER 03		-18,822.00	-69,772.00	
					PER 04		-6,000.00	-75,772.00	
					PER 09		-1,500.00	-77,272.00	
24/11	552 11/15/24	GNI					-36.00	-77,308.00	
	EFT MCIT PAYABLES DIVIDEND								
	LEDGER BALANCES --- DEBITS:			.00	CREDITS:		-77,308.00	NET:	-77,308.00
74830	61000	Salaries & Wages - Regular							REVISED BUDGET .00
					PER 01		5,976.55	5,976.55	
					PER 02		6,394.92	12,371.47	
					PER 03		6,215.62	18,587.09	
					PER 04		6,215.62	24,802.71	
					PER 05		9,323.41	34,126.12	
					PER 06		6,215.62	40,341.74	
					PER 07		6,215.62	46,557.36	
					PER 08		6,215.62	52,772.98	
					PER 09		6,215.63	58,988.61	
					PER 10		6,215.62	65,204.23	
24/11	231 11/01/24	PRJ Pr1101	1241101	1241101	1241		3,107.81	68,312.04	
	PAY110124 WARRANT=241101 RUN=1 BI-WEEKL								
24/11	499 11/15/24	PRJ Pr1115	1241115	1241115	1241		3,107.81	71,419.85	

ACCOUNT DETAIL HISTORY FOR 2024 11 TO 2024 11

ORG YR/PR	OBJECT JNL	PROJ EFF DATE	SRC REF1	REF2	REF3	CHECK #	OB	AMOUNT	NET LEDGER BALANCE	NET BUDGET BALANCE
	Pay1115		WARRANT=241115	RUN=1	BI-WEEKL					
24/11	780	11/29/24	PRJ Pr1129	1241129	1241129	1241		3,107.81	74,527.66	
	Pay1129		WARRANT=241129	RUN=1	BI-WEEKL					
	LEDGER BALANCES --- DEBITS:			74,527.66		CREDITS:	.00	NET:	74,527.66	
74830	61200	Active Insurance								
							REVISED BUDGET			.00
							PER 01	1,894.86	1,894.86	
							PER 02	1,894.86	3,789.72	
							PER 03	1,895.48	5,685.20	
							PER 04	1,896.72	7,581.92	
							PER 05	1,895.48	9,477.40	
							PER 06	1,895.48	11,372.88	
							PER 07	1,895.48	13,268.36	
							PER 08	1,895.48	15,163.84	
							PER 09	1,895.48	17,059.32	
							PER 10	1,895.48	18,954.80	
24/11	231	11/01/24	PRJ Pr1101	1241101	1241101	1241		936.41	19,891.21	
	PAY110124		WARRANT=241101	RUN=1	BI-WEEKL					
24/11	499	11/15/24	PRJ Pr1115	1241115	1241115	1241		959.07	20,850.28	
	Pay1115		WARRANT=241115	RUN=1	BI-WEEKL					
	LEDGER BALANCES --- DEBITS:			20,850.28		CREDITS:	.00	NET:	20,850.28	
74830	61300	Employee Pension & FICA								
							REVISED BUDGET			.00
							PER 01	865.81	865.81	
							PER 02	929.18	1,794.99	
							PER 03	896.29	2,691.28	
							PER 04	890.56	3,581.84	
							PER 05	1,361.40	4,943.24	
							PER 06	890.56	5,833.80	
							PER 07	890.56	6,724.36	
							PER 08	875.25	7,599.61	
							PER 09	875.26	8,474.87	
							PER 10	875.26	9,350.13	
24/11	231	11/01/24	PRJ Pr1101	1241101	1241101	1241		437.63	9,787.76	
	PAY110124		WARRANT=241101	RUN=1	BI-WEEKL					
24/11	499	11/15/24	PRJ Pr1115	1241115	1241115	1241		437.63	10,225.39	
	Pay1115		WARRANT=241115	RUN=1	BI-WEEKL					
24/11	780	11/29/24	PRJ Pr1129	1241129	1241129	1241		470.83	10,696.22	
	Pay1129		WARRANT=241129	RUN=1	BI-WEEKL					

ACCOUNT DETAIL HISTORY FOR 2024 11 TO 2024 11

ORG YR/PR	OBJECT JNL	PROJ EFF DATE	SRC REF1	REF2	REF3	CHECK #	OB	AMOUNT	NET LEDGER BALANCE	NET BUDGET BALANCE
LEDGER BALANCES --- DEBITS:					10,696.22			CREDITS: .00	NET: 10,696.22	
74830	62100	Telephone								REVISED BUDGET .00
								PER 01 61.54	61.54	
								PER 02 61.64	123.18	
								PER 03 61.62	184.80	
								PER 04 61.74	246.54	
								PER 05 61.93	308.47	
								PER 06 62.01	370.48	
								PER 07 61.73	432.21	
								PER 08 62.08	494.29	
								PER 09 61.93	556.22	
								PER 10 61.76	617.98	
24/11	499	11/15/24	PRJ Pr1115	1241115	1241115	1241		55.00	672.98	
			Pay1115	WARRANT=241115	RUN=1	BI-WEEKL				
24/11	501	11/13/24	API 006205		227880		39510	6.81	679.79	
			W C111924	COUNTY WIDE BILL			CONSOLIDATED TELECOM			
LEDGER BALANCES --- DEBITS:					679.79			CREDITS: .00	NET: 679.79	
74830	62680	Non-Employee Per Diems								REVISED BUDGET .00
								PER 01 250.00	250.00	
								PER 02 250.00	500.00	
								PER 03 250.00	750.00	
								PER 04 300.00	1,050.00	
								PER 05 200.00	1,250.00	
								PER 07 550.00	1,800.00	
								PER 08 150.00	1,950.00	
								PER 09 250.00	2,200.00	
24/11	739	11/26/24	API 100532		228385		1960437	50.00	2,250.00	
			W A112624	MHB MEETING PER DIEM			MORRISON COUNTY AUDI			
24/11	739	11/26/24	API 003356		228386		39641	50.00	2,300.00	
			W A112624	MHB MEETING MILEAGE & PER DIEM			HUBBARD COUNTY TREAS			
24/11	739	11/26/24	API 003257		228387		39640	50.00	2,350.00	
			W A112624	MHB MEETING PER DIEM & MILEAGE			GAASVIG, CRAIG			
LEDGER BALANCES --- DEBITS:					2,350.00			CREDITS: .00	NET: 2,350.00	

ACCOUNT DETAIL HISTORY FOR 2024 11 TO 2024 11

ORG YR/PR	OBJECT PROJ JNL EFF DATE	SRC REF1	REF2	REF3	CHECK #	OB	AMOUNT	NET LEDGER BALANCE	NET BUDGET BALANCE
74830	62720	Non-Employee Mileage							
									REVISED BUDGET .00
					PER 01		391.28	391.28	
					PER 02		251.92	643.20	
					PER 03		222.44	865.64	
					PER 04		300.16	1,165.80	
					PER 05		312.22	1,478.02	
					PER 07		573.52	2,051.54	
					PER 08		305.94	2,357.48	
					PER 09		352.42	2,709.90	
24/11	739 11/26/24	API 006980		228384		39668	88.44	2,798.34	
	W A112624	MHB MEETING MILEAGE		ROBERT F. KASPER					
24/11	739 11/26/24	API 003356		228386		39641	54.94	2,853.28	
	W A112624	MHB MEETING MILEAGE & PER DIEM HUBBARD COUNTY TREAS							
24/11	739 11/26/24	API 003257		228387		39640	93.80	2,947.08	
	W A112624	MHB MEETING PER DIEM & MILEAGE GAASVIG, CRAIG							
		LEDGER BALANCES --- DEBITS:		2,947.08	CREDITS:		.00	NET:	2,947.08
74830	62990	Prof. & Tech. Fee - Other							
									REVISED BUDGET .00
					PER 01		16,443.40	16,443.40	
					PER 02		525.00	16,968.40	
					PER 03		525.00	17,493.40	
					PER 04		81,377.96	98,871.36	
					PER 05		525.00	99,396.36	
					PER 06		10,525.00	109,921.36	
					PER 07		13,358.16	123,279.52	
					PER 08		1,310.00	124,589.52	
					PER 09		525.00	125,114.52	
					PER 10		10,956.50	136,071.02	
24/11	428 11/12/24	API 102404		227626		1960127	254.70	136,325.72	
	W A111224	LSOHC EASEMENT BROCHURES		ALLEGRA					
24/11	1000 11/29/24	GEN					525.00	136,850.72	
		RECURRING FINANCIAL SERVICE							
		LEDGER BALANCES --- DEBITS:		136,850.72	CREDITS:		.00	NET:	136,850.72
74830	63320	Employee Mileage							
									REVISED BUDGET .00
					PER 01		479.54	479.54	
					PER 02		367.16	846.70	
					PER 03		349.47	1,196.17	
					PER 04		363.94	1,560.11	

ACCOUNT DETAIL HISTORY FOR 2024 11 TO 2024 11

ORG YR/PR	OBJECT JNL	PROJ EFF DATE	SRC REF1	REF2	REF3	CHECK #	OB	AMOUNT	NET LEDGER BALANCE	NET BUDGET BALANCE
24/11	820	11/25/24	GNI					15.00	668.66	
	BREM PCARD	parking fee								
		TIM TERRILL - IMPARK00200149U - parking fee								
24/11	820	11/25/24	GNI					13.39	682.05	
	BREM PCARD	mailing materials to Beltrami								
		TIM TERRILL - USPS PO 2611000401 - mailing materials to Beltrami								
LEDGER BALANCES --- DEBITS:				682.05		CREDITS:	.00	NET:	682.05	
GRAND TOTAL --- DEBITS:			253,785.89		CREDITS:	-251,065.67	NET:	2,720.22		

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** END OF REPORT - Generated by Matthew Donley **

ACCOUNT DETAIL HISTORY FOR 2024 12 TO 2024 12

ORG YR/PR	OBJECT PROJ JNL EFF DATE	SRC REF1	REF2	REF3	CHECK #	OB	AMOUNT	NET LEDGER BALANCE	NET BUDGET BALANCE
74830	61000	Salaries & Wages - Regular							
							REVISED BUDGET		.00
					PER 01		5,976.55	5,976.55	
					PER 02		6,394.92	12,371.47	
					PER 03		6,215.62	18,587.09	
					PER 04		6,215.62	24,802.71	
					PER 05		9,323.41	34,126.12	
					PER 06		6,215.62	40,341.74	
					PER 07		6,215.62	46,557.36	
					PER 08		6,215.62	52,772.98	
					PER 09		6,215.63	58,988.61	
					PER 10		6,215.62	65,204.23	
					PER 11		9,323.43	74,527.66	
24/12	477 12/13/24	PRJ pr1213	1241213	1241213	1241		3,107.80	77,635.46	
	Pay121324	WARRANT=241213	RUN=1	BI-WEEKL					
24/12	1143 12/27/24	PRJ Pr1227	1241227	1241227	1241		3,107.81	80,743.27	
	Pay1227	WARRANT=241227	RUN=1	BI-WEEKL					
	LEDGER BALANCES --- DEBITS:		80,743.27		CREDITS:		.00	NET:	80,743.27
74830	61200	Active Insurance							
							REVISED BUDGET		.00
					PER 01		1,894.86	1,894.86	
					PER 02		1,894.86	3,789.72	
					PER 03		1,895.48	5,685.20	
					PER 04		1,896.72	7,581.92	
					PER 05		1,895.48	9,477.40	
					PER 06		1,895.48	11,372.88	
					PER 07		1,895.48	13,268.36	
					PER 08		1,895.48	15,163.84	
					PER 09		1,895.48	17,059.32	
					PER 10		1,895.48	18,954.80	
					PER 11		1,895.48	20,850.28	
24/12	477 12/13/24	PRJ pr1213	1241213	1241213	1241		936.41	21,786.69	
	Pay121324	WARRANT=241213	RUN=1	BI-WEEKL					
24/12	1143 12/27/24	PRJ Pr1227	1241227	1241227	1241		959.07	22,745.76	
	Pay1227	WARRANT=241227	RUN=1	BI-WEEKL					
	LEDGER BALANCES --- DEBITS:		22,745.76		CREDITS:		.00	NET:	22,745.76
74830	61300	Employee Pension & FICA							
							REVISED BUDGET		.00
					PER 01		865.81	865.81	
					PER 02		929.18	1,794.99	
					PER 03		896.29	2,691.28	

ACCOUNT DETAIL HISTORY FOR 2024 12 TO 2024 12

ORG YR/PR	OBJECT JNL	PROJ EFF DATE	SRC REF1	REF2	REF3	CHECK #	OB	AMOUNT	NET LEDGER BALANCE	NET BUDGET BALANCE
						PER 04		890.56	3,581.84	
						PER 05		1,361.40	4,943.24	
						PER 06		890.56	5,833.80	
						PER 07		890.56	6,724.36	
						PER 08		875.25	7,599.61	
						PER 09		875.26	8,474.87	
						PER 10		875.26	9,350.13	
						PER 11		1,346.09	10,696.22	
24/12	477	12/13/24	PRJ pr1213	1241213	1241213	1241		437.63	11,133.85	
			Pay121324	WARRANT=241213	RUN=1 BI-WEEKL					
24/12	1143	12/27/24	PRJ Pr1227	1241227	1241227	1241		437.63	11,571.48	
			Pay1227	WARRANT=241227	RUN=1 BI-WEEKL					
LEDGER BALANCES --- DEBITS:			11,571.48		CREDITS:		.00	NET:	11,571.48	
74830	62100	Telephone		REVISED BUDGET						.00
						PER 01		61.54	61.54	
						PER 02		61.64	123.18	
						PER 03		61.62	184.80	
						PER 04		61.74	246.54	
						PER 05		61.93	308.47	
						PER 06		62.01	370.48	
						PER 07		61.73	432.21	
						PER 08		62.08	494.29	
						PER 09		61.93	556.22	
						PER 10		61.76	617.98	
						PER 11		61.81	679.79	
24/12	470	12/17/24	API 006205		229535	39842		6.60	686.39	
			W C121724	COUNTYWIDE BILL	CONSOLIDATED TELECOM					
24/12	1143	12/27/24	PRJ Pr1227	1241227	1241227	1241		55.00	741.39	
			Pay1227	WARRANT=241227	RUN=1 BI-WEEKL					
LEDGER BALANCES --- DEBITS:			741.39		CREDITS:		.00	NET:	741.39	
GRAND TOTAL --- DEBITS:			115,801.90		CREDITS:		.00	NET:	115,801.90	

8 Records printed

** END OF REPORT - Generated by Matthew Donley **

Dear Tim,

Thank you so much for taking the time to speak with us at our career-fair. Your insights into the mississippi headwaters were incredibly helpful. I especially appreciated when you talked about just being so passionate about keeping the mississippi safe and clean.

It really made me think more about what I can do for the environment.

As a Junior preparing for life after highschool, your advice about your field of work gave me a lot to consider. I feel more confident and excited about exploring my options. Thanks again for sharing your experience with us. I truly appreciate it. Best regards,

Neuach Freese

Royalton High School

OWNERS / DEVELOPERS

JAKE FRANK
22322 470TH STREET
BEMIDJI, MN 56601
612-799-8465
franks_fm@yahoo.com

SURVEYOR

Strassburg Surveying LLC
212 Minnesota Ave., Bemidji, MN 56601
Office: 218-444-2202

PARCEL ID- 460023200
PLAT AREA- 21.41 Acres +/-
PRELIMINARY PLAT DRAFTED 8/21/2024

PRELIMINARY PLAT OF

ANDRUSIA SHORES

GOVERNMENT LOT 2, SECTION 17, T146N, R31W
BELTRAMI COUNTY, MINNESOTA
TEN LAKE TOWNSHIP

PROJECT OVERVIEW

This plat comprises of approximately 21 acres. The property will be split into 8 lots. This plat is to be used for residential development of the property. The 8 lots are to use access off an existing roadway that is in place.

PROPERTY DESCRIPTION

Lot Two (2), Section Seventeen (17), Township One Hundred Forty-six (146), Range Thirty-one (31), Less the East Twenty-four (24) acres of said Lot 2 heretofore conveyed to the United States by deed recorded in Book 66 of Deeds, page 451, Beltrami County, Minnesota.

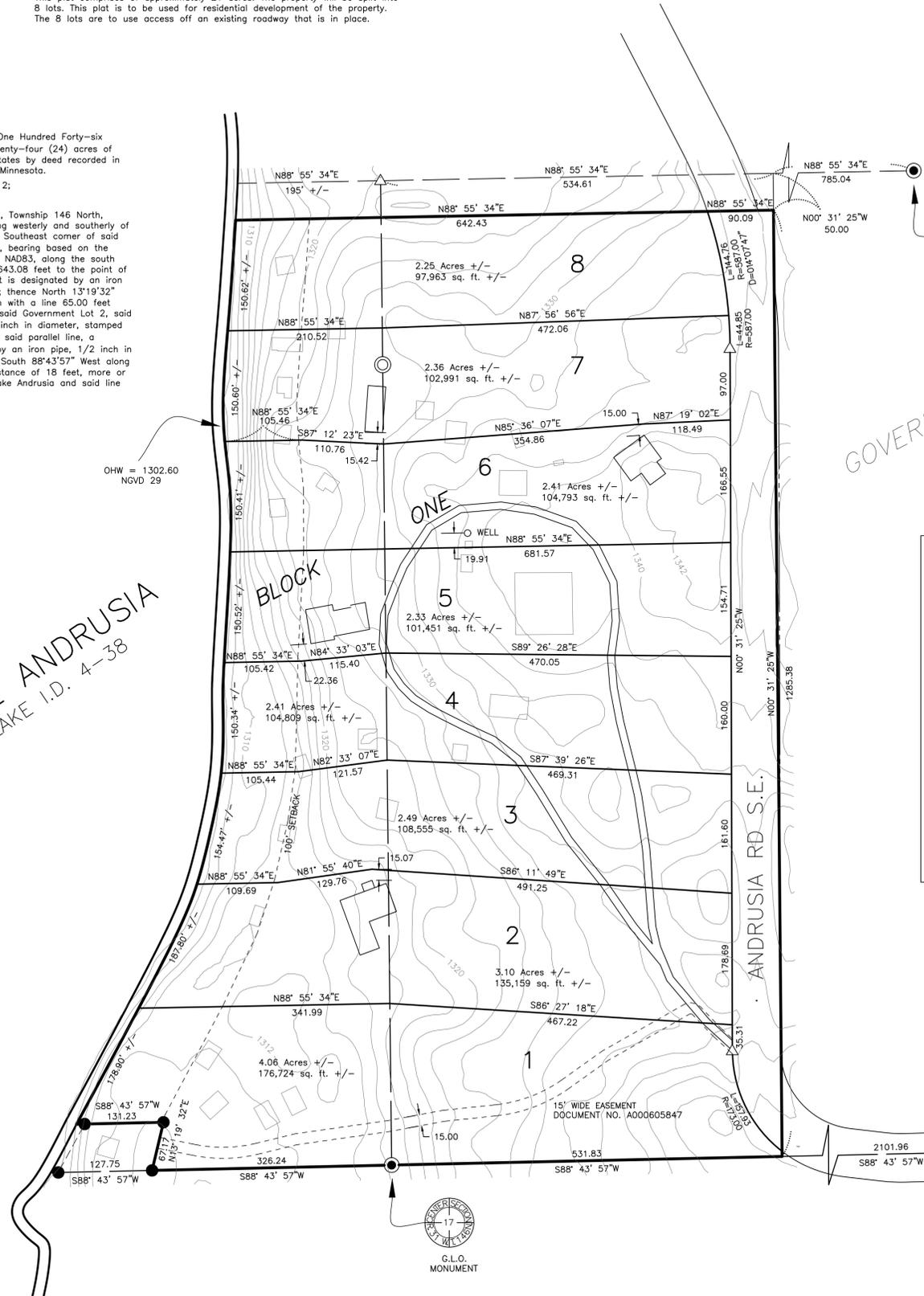
Less the north 50 feet of said Government Lot 2;

AND

Less that part of Government Lot 2, Section 17, Township 146 North, Range 31, West, Beltrami County, Minnesota, lying westerly and southerly of a line described as follows: Commencing at the Southeast corner of said Government Lot 2; thence South 88°43'57" West, bearing based on the Beltrami County Coordinate System, South Zone, NAD83, along the south line of said Government Lot 2, a distance of 1643.08 feet to the point of beginning of the line to be described, said point is designated by an iron pipe, 1/2 inch in diameter stamped RLS 15483; thence North 13°19'32" East a distance of 67.17 feet to the intersection with a line 65.00 feet northerly of and parallel to the south line of said Government Lot 2, said intersection is designated by an iron pipe, 1/2 inch in diameter, stamped RLS 15483; thence South 88°43'57" West, along said parallel line, a distance of 107.34 feet to a point designated by an iron pipe, 1/2 inch in diameter, stamped RLS 15483; thence continue South 88°43'57" West along the prolongation of the last described line a distance of 18 feet, more or less, to the intersection with the shoreline of Lake Andrusia and said line there terminating.

OHW = 1302.60
NGVD 29

LAKE ANDRUSIA
LAKE I.D. 4-38



GOVERNMENT LOT TWO

LEGEND

- Denotes 1/2" Rebar; 1" Cap; LS 50729, Set
- Denotes 1/2" Iron Pipe; LS 15483, Found
- ⊙ Denotes G.L.O. Monument, Found
- ⊕ Denotes 1" Iron Pipe; LS 6809, Found
- △ Denotes Computed Position

- PLAT LINE
- LOT LINE
- QUARTER LINE
- SIXTEENTH LINE
- ROW LINE
- - - EASEMENT LINE
- DIMENSION LINE
- · - · - WETLAND LINE
- BUILDING LINE

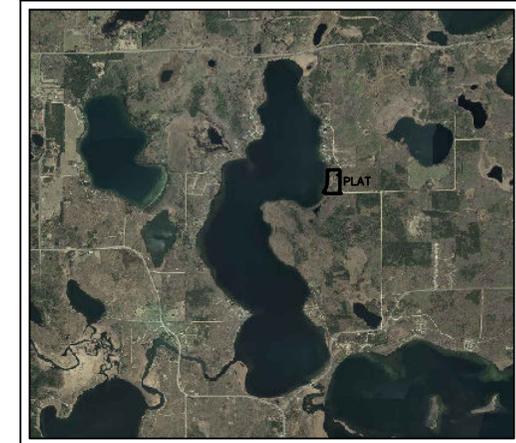
SCALE



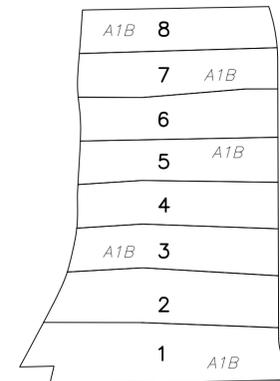
G.L.O. MONUMENT



VICINITY MAP



SOILS MAP



A1B- EAGLE VIEW AND MENAHA SOILS- 1 TO 8 PERCENT SLOPES

SURVEYOR'S NOTE

The Wetland delineation information was derived from National Wetland Inventory (NWI) system. There is no wetland on the property.

The 2' contours are derived from MnTopo. NAVD 88

The soils information was derived from the USDA.

The bearings of the survey is based on Minnesota County Coordinate system, Beltrami County, NAD 83.

STRASSBURG SURVEYING, LLC.

202 MINNESOTA AVENUE, BEMIDJI MN 56601
218-444-2202

I HEREBY CERTIFY THAT THIS SURVEY, PLAN OR REPORT WAS PREPARED BY ME OR UNDER MY DIRECT SUPERVISION AND THAT I AM A DULY REGISTERED LAND SURVEYOR UNDER THE LAWS OF THE STATE OF MINNESOTA.

TODD M. STRASSBURG REG. NO. 50723

ANDRUSIA SHORES

KNOW ALL MEN BY THESE PRESENTS: That FS Property Development, LLC, a Minnesota Limited Liability Company under the laws of the State of Minnesota, and Minnesota National Bank, a National Banking Association, Mortgagee of the following described property situated in the County of Beltrami and State of Minnesota, to wit:

Lot Two (2), Section Seventeen (17), Township One Hundred Forty-six (146), Range Thirty-one (31), Less the East Twenty-four (24) acres of said Lot 2 heretofore conveyed to the United States by deed recorded in Book 66 of Deeds, page 451, Beltrami County, Minnesota.

Less the north 50 feet of said Government Lot 2;

AND

Less that part of Government Lot 2, Section 17, Township 146 North, Range 31, West, Beltrami County, Minnesota, lying westerly and southerly of a line described as follows: Commencing at the Southeast corner of said Government Lot 2; thence South 88°43'57" West, bearing based on the Beltrami County Coordinate System, South Zone, NAD83, along the south line of said Government Lot 2, a distance of 1643.08 feet to the point of beginning of the line to be described, said point is designated by an iron pipe, 1/2 inch in diameter stamped RLS 15483; thence North 13°19'32" East a distance of 67.17 feet to the intersection with a line 65.00 feet northerly of and parallel with the south line of said Government Lot 2, said intersection is designated by an iron pipe, 1/2 inch in diameter, stamped RLS 15483; thence South 88°43'57" West, along said parallel line, a distance of 107.34 feet to a point designated by an iron pipe, 1/2 inch in diameter, stamped RLS 15483; thence continue South 88°43'57" West along the prolongation of the last described line a distance of 18 feet, more or less, to the intersection with the shoreline of Lake Andrusia and said line there terminating.

Have caused the same to be surveyed and platted as ANDRUSIA SHORES.

In witness whereof said FS Property Development, LLC, has caused these presents to be signed by its proper officer this ____ day of _____, 20____.

By _____
Jake Frank, Owner

By _____
Jeff Shumacher, Owner

STATE OF MINNESOTA)
(SS
COUNTY OF BELTRAMI)

The foregoing instrument was acknowledged before me this ____ day of _____, 20____, by Jake Frank and Jeff Schumacher, Owners of the FS Property Development, LLC, a Minnesota Limited Liability Company under the laws of the State of Minnesota, on behalf of the company.

My commission expires _____
Notary Public, Beltrami County, Minnesota

In witness whereof said Minnesota National Bank, has caused these presents to be signed by its proper officer this ____ day of _____, 20____.

By _____
Mike Traeger, Commercial Loan Officer

STATE OF MINNESOTA)
(SS
COUNTY OF BELTRAMI)

The foregoing instrument was acknowledged before me this ____ day of _____, 20____, by Mike Traeger, Commercial Loan Officer, of the Minnesota National Bank, A National Banking Association, on behalf of the association.

My commission expires _____
Notary Public, Beltrami County, Minnesota

I hereby certify that I have surveyed and platted the property described on this plat as ANDRUSIA SHORES, that this plat is a correct representation of the survey, that all distances are correctly shown on the plat in feet and hundredths of a foot, that the monuments for the guidance of future surveys are correctly placed in the ground as shown on the plat, that the outside boundary lines are correctly designated on the plat and that there are no wetlands, as defined in M.S. 505.02, Subd. 1, or public highways to be designated on said plat other than as shown hereon.

Todd M. Strassburg
Minnesota License No. 50729

STATE OF MINNESOTA)
(SS
COUNTY OF BELTRAMI)

The foregoing instrument was acknowledged before me this ____ day of _____, 20____ by Todd M. Strassburg, Minnesota License No. 50729.

My commission expires _____
Notary Public, Beltrami County, Minnesota

The Township Board of Ten Lake Township, Beltrami County, Minnesota, hereby approves this plat on this ____ day of _____, 20____.

Dave Fallis
Chairperson, Ten Lake Township Board

Jim Marcotte
Clerk, Ten Lake Township Board

The County Board of Beltrami County, Minnesota, this ____ day of _____, 20____, does hereby approve this plat for subdivision. Said County Board conditions its approval, stipulating that said approval does not constitute consent, either expressed or implied, that any lot contained within this plat is suitable or acceptable for building purposes.

The showing of roads and/or easements on this plat does not indicate acceptance by the governing body that it will construct and/or maintain these rights-of-way. Acceptance by the governing body can be gained only by a separate petition pursuant to the Statutes concerning rights-of-way.

Chairperson, Beltrami County Board

County Administrator, Beltrami County, Minnesota

This is to certify that on the ____ day of _____, 20____, there are no delinquent taxes and transfer entered.

County Auditor, Beltrami County, Minnesota

I hereby certify that taxes payable in the year 20____, on the within described lands are paid.

County Treasurer, Beltrami County, Minnesota

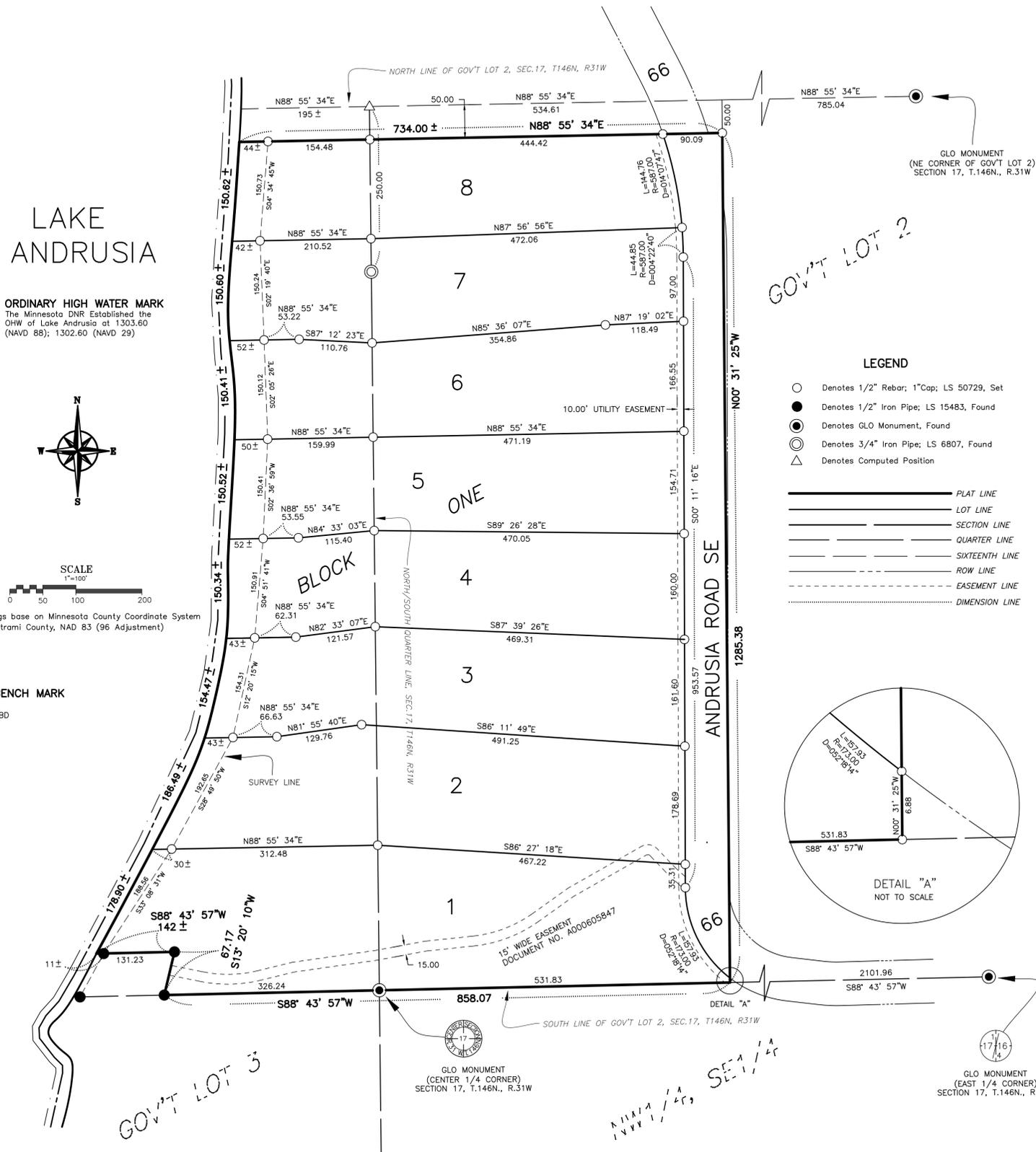
This is to certify that the annexed plat of ANDRUSIA SHORES was filed for record in my office at ____ o'clock ____M, on this ____ day of _____, 20____ and was duly recorded by microfilm number _____.

County Recorder, Beltrami County, Minnesota

Pursuant to Chapter _____, Laws of Minnesota _____, this plat has been approved this ____ day of _____, 20____.

County Surveyor, Beltrami County, Minnesota

STRASSBURG SURVEYING, LLC.
 202 MINNESOTA AVENUE, BEMIDJI, MN 56601
 218-444-2802



LAKE ANDRUSIA

ORDINARY HIGH WATER MARK
The Minnesota DNR Established the OHW of Lake Andrusia at 1303.60 (NAVD 88); 1302.60 (NAVD 29)



SCALE
1"=100'

Bearings base on Minnesota County Coordinate System
Beltrami County, NAD 83 (96 Adjustment)

BENCH MARK
TBD

GOV'T LOT 2

GOV'T LOT 3

SEA

TEN LAKE TOWNSHIP
19698 Birddog Lane NE, Bemidji, MN 56601
(218)987-2789

OFFICE USE:

Permit # _____
Date issued _____

Application For Variance

PLEASE PRINT and complete this application carefully and completely according to the instructions. It is the responsibility of the applicant to provide accurate data and all required documentation with this form. Incomplete or inaccurate data and failure to fill in all of the required information may result in a delay or disapproval of your application.
A fee of \$ 650.00 made payable to Ten Lake Township must accompany this application. This nonrefundable fee does not guarantee approval. There is a penalty if excavation/work is started before approval of this application.

Name of Applicant: Adam and Kelley Olsen: Joe's Lodge Resort LLC
Mailing Address: Street: 15228 Joes Lodge Drive South East City Bemidji
State: Minnesota Zip 56601
Phone Number: Work 218-335-6773 Home 218-464-2733 Cell _____
Contractor's Name: Matt Bergie: Wausau Homes Bemidji Address 920 Washington Avenue South City Bemidji
State: Minnesota Zip 56601 Phone # 218-751-8615 Cell 218-766-3982

PROPERTY DATA

Site Address: 15228 Joes Lodge Drive South East City Bemidji State Minnesota Zip 56601
Primary Access Road: Roosevelt Road (County Road 8) Fire #: Text
Parcel ID Number: 460025300 Section: 19
Legal Description (from deed, abstract, or tax statement): Land Use 1: Res Duplex/Triplex Land Use 2: Homestead Resort
Property Dimensions: Width N/A ft Depth N/A ft Total area 39.67 Acres sq ft/acres
Is your property within 1000 ft. of lake shore or river? X Yes no Lake Andusia Name of lake or river _____
Has there been any construction on your property since 1992? X Yes No If yes, list all below We do not have that information due to that we are new owners of said property as of 02/18/2018. There has been no construction by us since purchase.
Is there one acre of contiguous land on your property? X Yes No (Attach documentation)
Have there been any variances granted on this property? Yes No X Don't Know
List ALL existing structures and their dimensions (an accurate to scale diagram is required): In this case we are exclusively looking into Cabin 1
*Please review attached page for dimensions and location of Cabin 1.
Total sq. footage of all existing buildings present of this property: _____

ENVIRONMENTAL DATA

Does your property contain low areas, wetlands, or areas with standing water for more than two weeks between May 1 and September 15?
X Yes No
If yes, do you intend to drain, fill or otherwise alter this area for any reason? X No Yes(explain) _____

Well data: Depth _____ ft Depth of casing _____ ft Size of casing _____ in
Optic Data: Type _____ Year installed _____ Permit #(if available) _____

NOTE: A certificate of septic compliance **MUST** accompany this Land Use Permit Application. It may be necessary to upgrade or even replace the entire septic system based on the findings of the septic compliance inspection.

EXPLANATION OF REQUEST/REASON FOR VARIANCE

A variance may be granted only where the strict application of the Ten Lake Township Land Use Ordinance results in undue hardship. As defined in Minnesota Statutes Chapter 462, and any amendments to said Chapter subsequently adopted, a hardship exists when the property in question cannot be put to reasonable use under the strict interpretation of the official controls; the plight of the landowner is due to circumstances unique to his/her property and was not created by the landowner; and the variance, if granted would not alter the essential character of the locality. Economic consideration shall not constitute a hardship if a reasonable use for the property exists under the terms of the official controls.

What specific standard(s) are you requesting variance from (lot size, setbacks, etc.) ? Please see attached word document

What standard(s) or measurement(s) are you requesting (be specific)? Please see attached word document and drawings

Describe the existing use of your property: The current building is being used as a two bedroom rental cabin from May through the beginning of October.

Will the use of your property change with the variance? Yes No

Will the granting of a variance change the character of the surrounding properties? Yes No Don't Know

Are there any other Conditional Use Permits or Variances on this property? (explain /dates) We are unsure of this

Are there unavoidable physical or topographical features (wetlands, buildings, roads, etc.) on your property that severely limit your construction site options? Yes No Explain We are extremely handcuffed by the location of a septic system, and also the placement of the existing cabin in proximity to the lake, harbor, and access road to the other cabins to the west.

Does the design or floor plan of your building severely limit your construction options? Yes No Explain
Are there construction options or alternatives that may eliminate the need for a variance? Yes No Explain

FINDING OF FACTS SUPPORTING OR DENYING A VARIANCE

Is the requested variance in harmony with the intent and purpose of the State, Beltrami Co., Ten Lake Township, and Mississippi Headwaters (if applicable) Ordinances? Yes No Explain

Without the variance, is the owner deprived of reasonable use of the property? Yes no Explain:

Is the alleged hardship due to circumstances unique to this property? Yes no Explain:

Were the circumstances causing the hardship created by someone or something other than the landowner or the previous landowner? Yes No Explain:

Will issuance of the variance maintain the essential character of this locality? Yes No Explain:

Does the alleged hardship involve more than economic consideration? Yes No Explain:

of Ducks,
Health & Safety

5-0 Approved

Martin R. Dunley
(owner of ADJUSTMENT OFFICE)

Explain the hardship that exists with your request _____

Assuming that a hardship is demonstrated, and a variance justified, what measures are you willing to take to mitigate the impact of development on your property (remove other buildings, vegetative screens, etc.) _____

STRUCTURAL/CONSTRUCTION DATA (if applicable)

Proposed structure/use: New single family residence _____ Building alteration _____

Garage _____ Accessory building _____

Multi family dwelling _____ Commercial building _____ x

Home Occupation _____ Other (explain) _____

Structure Dimensions: Width 24 ft Length 31 ft Height 17'-3.3/8" ft (to roof peak) 19-2 3/4

Structural Setbacks: Road Right of Way N/A ft Rear yard N/A ft
 Side yard near N/A ft Side yard far N/A ft
 Distance to other buildings _____

Total number of bedrooms after construction: 2
 Will there be any commercial use of this property after construction? x Yes _____ No _____

Estimated Cost of construction: \$160,000 - \$190,000
Submit a complete sketch of your property with this application showing all buildings, proposed and existing, setbacks, wells, septic and accesses.

APPLICANTS MUST SIGN BELOW

I hereby certify that I am the owner or authorized agent of the owner of the above described property and that all uses will conform to the provisions of the Ten Lake Township and Beltrami Co. Ordinances. I further certify that I will comply with all conditions placed upon this permit should this application be approved. Intentional or unintentional misification of this application or any attachments thereto will serve to make this application and any resultant permit invalid. I also authorize Ten Lake Township staff to inspect the property during review of this application and subsequent construction during reasonable times of the day for the purpose of administration and enforcement.

APPLICANT [Signature] DATE 08/02/2019

RETURN THIS APPLICATION TO:

Tim Baruth
Ten Lake Township Planning & Zoning Administrator Phone: (218) 335-0172
757 Cadbury Ln SE
Dassel Lake, MN 56633

Reason for variance request.

The reason we are requesting a variance to rebuild this cabin is due to the practical difficulty we are having rebuilding this cabin in its exact position. With health code stating each beardom must be 120 square feet we need to increase the footprint of this cabin. We are also trying to accommodate those with limited mobility. Cabin 1 is only 41'-10" feet from the lake shore, and 38'-7" feet from our harbor. With both being public waters, we would like to move the footprint of this cabin. This will also (re)move the (west) jut out 20' away the harbor. Not only are we competing with shoreline, we are also dealing with a septic tank that only allows us to move off of the lake shore a few feet.

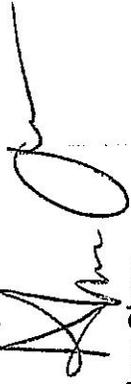
To accomplish a goal of staying off the lake shore and follow right of way to the septic we would need to move the cabin back from the lake side (West) about 3'-2" or more if available. We would also need to move away from the harbor (south) 3'-2". With the new dimensions of the cabin we will now be 45' from the shore line of Lake Andrusia, and 41'-9" feet from the public waters of the harbor.

Along with bedroom health code we are also dealing with an height issues. According to Health Code we need to have an inside height of 8 feet where the ceiling meets the walls. To accomplish this, we would like to go to a 17'-3 3/8" roof cap. This will be a five-foot increase in height in height from the 12'-6" roof cap now. We went with this height because it has the best pitch for run off without being too high. With this cabin height it will also be more aesthetically pleasing from the lake view, as the newer cabins have roughly the same height.

We are also going to make the bathroom in this cabin more handicap accessible for the ease of those in a wheelchair and/or with limited mobility. Along with this we will be adding 36 inch door jams, and low thresholds into the bedrooms and restroom.

We would prefer to leave the cabin in the same footprint, but with these health codes and the practical difficulty of the surrounding area, we are forced to move the footprint.

Thank you,



Adam Olsen

19.2 3/8

To whom it may concern,

We are writing this letter to give approval to Kelley and Adam Olsen to make land improvements for the replacement of cabin 1.

A handwritten signature in black ink, appearing to read "J.R. Frost". The signature is stylized with a large, looped initial "J" and "R".

Jack R. Frost

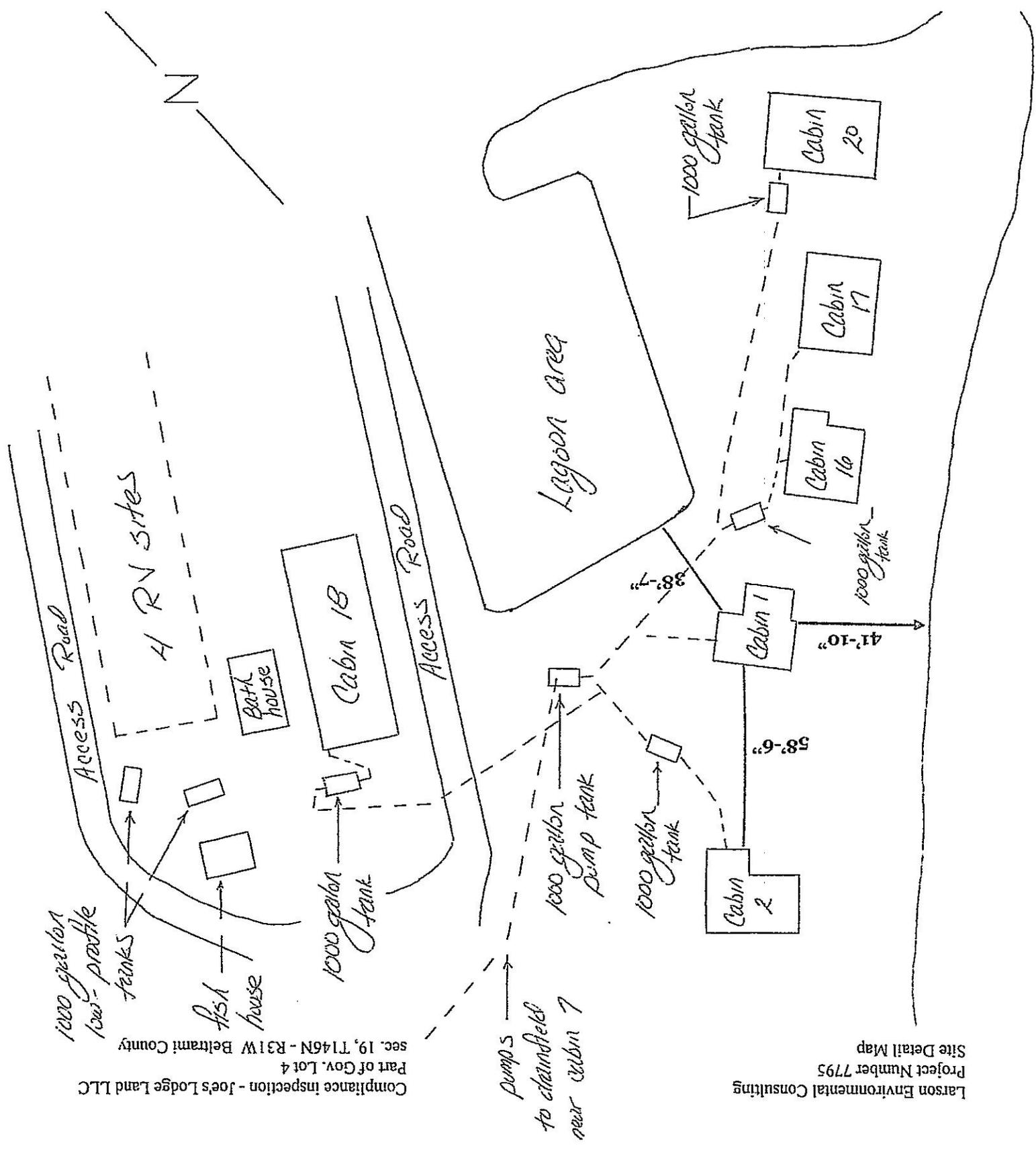
A handwritten signature in black ink, appearing to read "Sherry R. Frost". The signature is stylized with a large, looped initial "S" and "R".

Sherry R. Frost

Existing

Larson Environmental Consulting
Project Number 7795
Site Detail Map

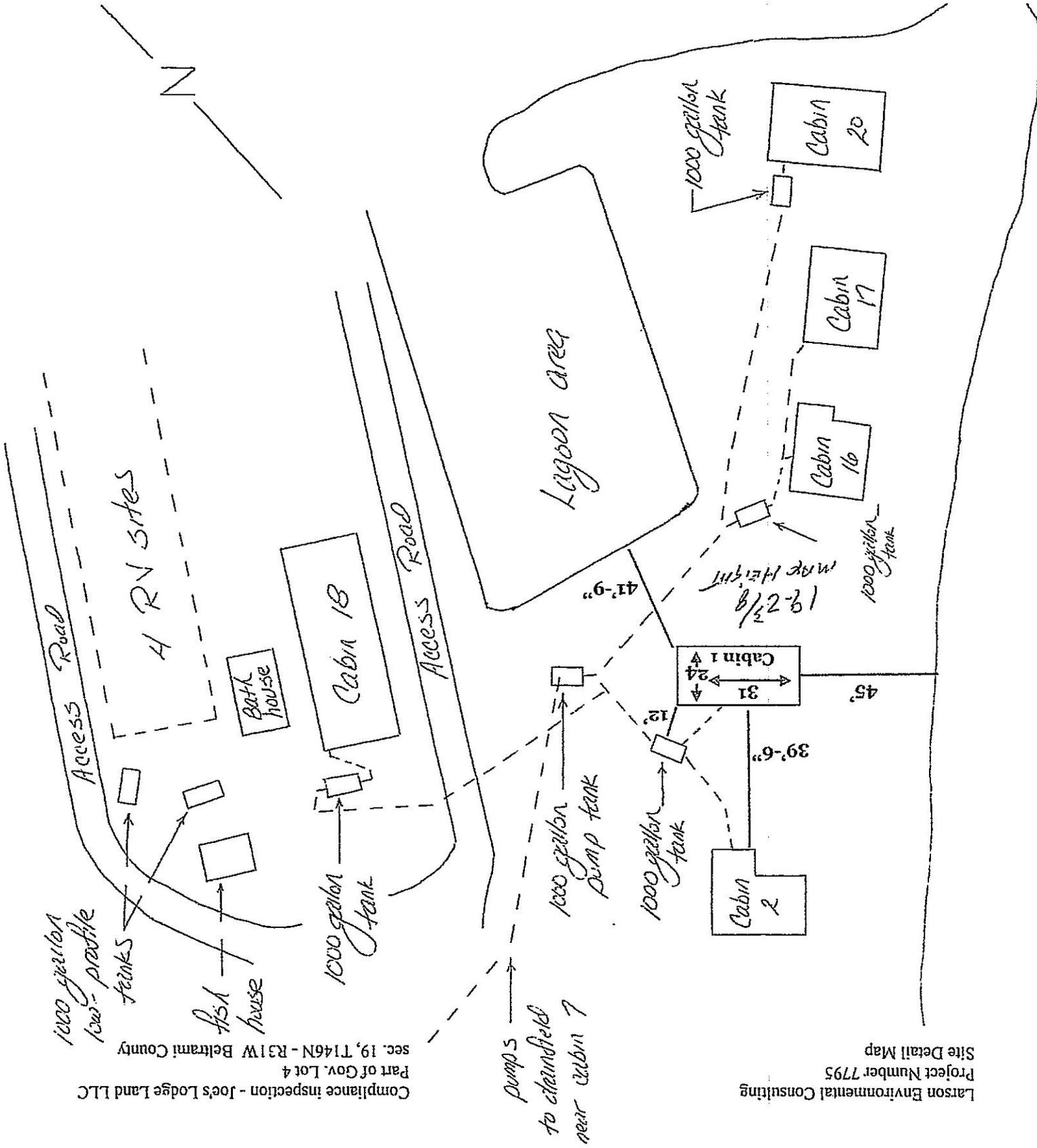
Compliance inspection - Joe's Lodge Land LLC
Part of Gov. Lot 4
sec. 19, T146N - R31W Beltrami County



NEW

Larson Environmental Consulting
Project Number 7795
Site Detail Map

Compliance inspection - Joe's Lodge Land LLC
Part of Gov. Lot 4
sec. 19, T146N - R31W Beltrami County



DOUBLE	IMBR	MASTER BEDROOM
DETAIL	MC	MEDICINE CABINET
DIAMETER	WWM	WELDED WIRE MESH
DIMENSION	UL	UNDERLAYMENT
DIMMER	LINEX	UNEXCAVATED
DOWN	WASH	WASHER
DRYER	WD	WOOD
DISHWASHER	WF	WIDE FLANGE
EACH	1SH	ONE SHELF
ELEVATION	5 SH	FIVE SHELF
ENTERTAINMENT	PAN	PANTRY
EXPOSURE	PKD	POCKET DOOR
EXTERIOR	PT	PRESSURE TANK
FLOOR CHANGE	SH&R	SHELF WITH ROD
FIBERGLASS	WINDOW	ABBREVIATIONS
FINISHED	AWN	AWNING
FIXTURE	CS	CASEMENT
FLOOR	DH	DOUBLE HUNG
FLUORESCENT	FX	FIXED
FLOOR JOIST	GIA	GRIDS IN AIRSPACE
FOOTING	PAW	PICTURE OVER AWNING
REFRIGERATOR	PAT	PATIO SLIDER
ROUGH OPENING	PIC	PICTURE
ROOM	SH	SINGLE HUNG
ROUGH SAWN	TEMP	TEMPERED GLASS
SECOND	TRAP	TRAPEZOID
SHOWER	HR	HALF ROUND
SIDE LITE	HS	HORIZONTAL SLIDER
STATIONARY	CIRC	FULL CIRCLE
STANDARD	OCT	OCTAGON
STEEL		
STRUCTURAL		
TRASH COMPACTOR	B	BASE CABINET
TONGUE & GROOVE	BD	BASE DRAWER
UNLESS NOTED OTHERWISE	BWBT	BASE WASTE BASKET
WATER HEATER	FT	FULL TRAY
HEADER	L	LEFT HINGE
INSULATION	R	RIGHT HINGE
INTERIOR	V	VANITY
JOIST	SB	SINK BASE
LAMINATED VENEER LUMBER	OC	OVER CABINET
LINEN	W	WALL CABINET
LIVING ROOM	UC	UTILITY CABINET

1) DIMENSIONS BE SCALED FROM THE PLANS, SECTIONS, OR

16) 1/4" FRAMING FOR OPENINGS AND STUD PARTITIONS,
15) SPECIFICALLY NOTED.

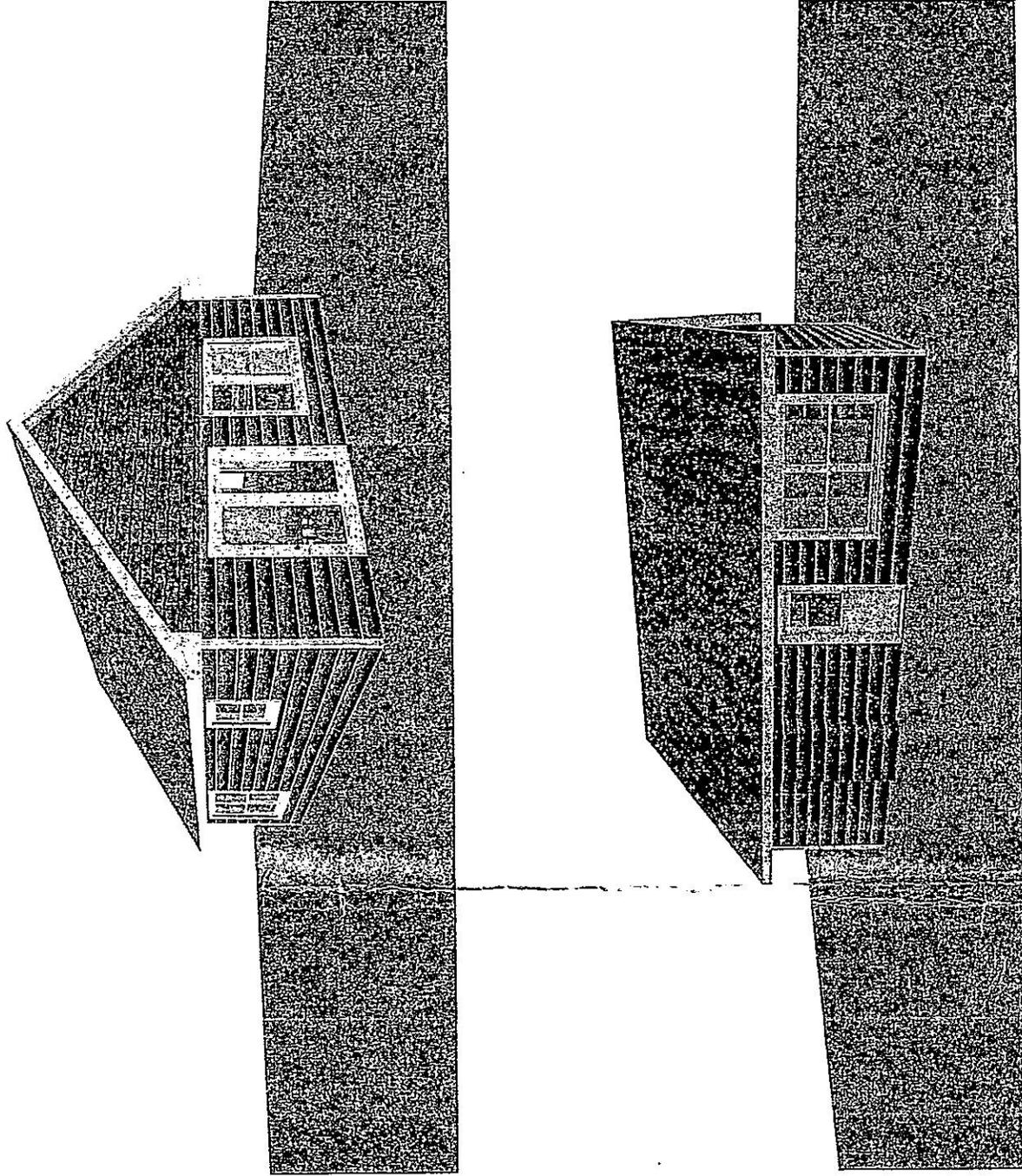
1" SHALL APPLY IN ALL CASES UNLESS NOTED OTHERWISE.
14) IS SHOWN, THE FRAMING OR CONSTRUCTION SHALL BE
THAT INDICATED FOR LIKE CASES OF CONSTRUCTION ON

13) THE RECOMMENDED INSTALLATION PROCEDURES TO BE
12) UNLESS OTHERWISE DIRECTED.

11) BRACKET, BLOCKING, BACKING, AND FRAMING AS REQUIRED.
AND DRAFT STOPS IN ACCORDANCE WITH LOCAL CODE

10) MONITOR DETECTORS, AND RADON SYSTEM TO BE

9) 1/4" MINIMUM AT CORNERS



Board of Adjustment Meeting Minutes 09/10/2019

- A. Call to Order:** Meeting called to order at 5:00PM by Chair Martin Danley. Present: Jim Zachau, Tom Raymond, John Polo, Terry Charon, James Marcotte (Clerk), Jim Baruth (Land Administrator)
- B. Additions to the Agenda:** None
- C. The Pledge of Allegiance:** Recited
- D. Minutes:** None
- E. Old Business:** None
- F. New Business:**
- a. Joe's Lodge is requesting a variance to rebuild Cabin #1. The cabin was built in 1924. In order to bring the cabin up to current building codes the roof needs to be raised to accommodate appropriate sizing for the bedrooms per Department of Health and the bathroom needs to be brought up to ADA compliance. Present were Sherry and Jack Frost who hold the deed on the property. Also present were the current owners, Adam and Kelly Olson.
 - b. The meeting was recessed at 5:03PM with a motion by John, 2nd by Jim, approved 4-0 for a site visit. Terry was not present for the vote and joined the board at the site visit.
 - c. **Site Visit:** Call to order at 5:18PM. The Olson's had the new location for the cabin flagged and showed how the cabin would be moved further from the water's edge. The movement away from the lake is hampered by an existing septic and road right of way. The roof line of the new cabin would be similar to existing cabins, but 3" shorter. Site visit concluded. Motion by John, 2nd by Terry, approved 5-0.
 - d. Meeting reconvened at Town Hall at 5:51. The explanation of the request and reason for the variance were read into the minutes. The Finding of Facts Supporting or Denying a Variance were read and questions #1-#6 were answered "Yes", each by a 5-0 approval.
 - e. Roof height in original submitted forms for variance was incorrect. Instead of 17' 3 3/8", it will be 19' 2 3/8". Motion by Tom, 2nd by Jim, approved 5-0.
- G. Misc:**
- H. Adjournment:** Moved by Terry, second by John, passed 5-0 at 6:11 PM.

Respectfully submitted, James Marcotte, Clerk

Minutes Approval:

Chair: _____ Date _____

(Variance, p. 2)

The use of the above described property pursuant to this variance shall be subject to the following conditions:

1. That all uses of the above described property shall be in accordance with applicable state, county, and township ordinances.
- 2.
- 3.
- 4.
- 5.
- 6.

The Ten Lake Township Board of Supervisors approved this variance at their meeting on September 10, 2019 with a motion by Mike O'Gorman a second by Paul Thorne.

The individuals shall comply with the conditions of this variance. The administrative authority of Ten Lake Township may inspect the above described premises at all reasonable times for purposes of insuring compliance with the conditions of this variance.

A violation of any of the above conditions shall constitute a violation of the Ten Lake Township Ordinances and shall constitute grounds for revocation of this variance.

This variance needs to be recorded with the Beltrami County Recorder.

 Morton R. Spence, Chairman of the TLT Board of Adjustment

 Jim Baruth, TLT Zoning Administrator

 J.P. Smith, TLT Clerk

 Alice L. Follis, TLT Board Chair

Date of recording with the Beltrami Co. Recorder: _____

James Marcotte, Clerk, PO Box 1608, Bemidji, MN 56619 / 218-556-1487

Jim Baruth, Zoning Administrator, 1757 Cadbury Ln SE, Cass Lake, MN 56633

Ten Lake Twp Clerk
James Marcotte
PO Box 1608
Bemidji, MN 56619

OFFICE OF COUNTY RECORDER
COUNTY OF BELTRAMI, MINNESOTA
THIS IS TO CERTIFY
THAT THIS INSTRUMENT
WAS FILED IN THIS
OFFICE ON 10/07/2019 AT
10:38 AM BY DOCUMENT NUMBER
A000583661
BY: PAULA R. COONS
CHARLENE D. STURK
COUNTY RECORDER
PAGES: 12

BELTRAMI COUNTY COVER SHEET

This cover sheet is now a permanent part of the recorded document.

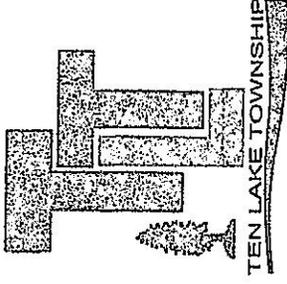


VARIANCE PERMIT

TEN LAKE TOWNSHIP BOARD OF ADJUSTMENT

PERMIT # 943

DATE: September 10, 2019



A variance is hereby granted to:

Jack R. Frost, Sherry R. Frost Under Contract for Deed to Kelley Olsen and Adam Olsen
(full names of all individuals having an interest in said property, legal or equitable)

their heirs and assigns of the Township of Ten Lake, Beltrami County, Minnesota, for the use of the following legally described property: **Sect-19 Twp-146 Range-031 39.67 AC LOT 4 LESS THAT PART OF SAID LOT 4 LYING N'RLY, NE'RLY & NW'RLY OF FOLLOW DESC LINE: COMMENCE AT SW CORNER OF SAID SEC 19; THENCE ON ASSUMED BEARING N00°13'38"W, ALONG W LINE OF SAID SEC 19, DISTANCE 2646.07' TO NW CORNER OF** (*SEE ATTACHED EXH: B, C, D*)

Parcel ID # 460025300

Therefore, upon motion by Tom Raymond (BOA member), second by Jim Zachau (BOA member) and duly passed, it was resolved:
Approved 5-0 vote

This variance is granted to permit use of the property for the following purpose:
Replace cabin #1, built in 1924, to bring the cabin up to current building codes to include expanding the square footage of the sleeping quarters and raise the roofline to meet Health Department standards of the sleeping quarters; and to bring the bathroom up to compliance with ADA standards.

The Findings of Fact are as follows:

1. Is the variance in harmony with applicable land use ordinances? 5 yes 0 no
2. Without the variance, is the owner deprived of reasonable use of the property?
5 yes 0 no.
3. Is the alleged hardship due to circumstances unique to this property? 5 yes 0 no
4. Were the circumstances causing the hardship created by someone or something other than the landowner or previous landowner? 5 yes 0 no
5. Will issuance of the variance maintain the essential character of this locality? 5 yes 0 no.
6. Does the alleged hardship involve more than economic considerations? 5 yes 0 no

Ectherly A

OFFICE OF COUNTY RECORDER
COUNTY OF BELTRAMI, MINNESOTA
THIS IS TO CERTIFY
THAT THIS INSTRUMENT
WAS FILED IN THIS
OFFICE ON 02/21/2018 AT
11:02 AM BY DOCUMENT NUMBER
A000570525

By: PAULA R. COONS
CHARLENE D. STURK
COUNTY RECORDER
WELL CERT RECEIVED: Y
WELL CERT NOT REQUIRED: N
PAGES: 7

No delinquent taxes and transfer entered;
Certificate of Real Estate Value
(X) filed () not required

Certificate of Real Estate Value No. 211670

~~JOSE TRENT AUDITOR-TREASURER~~

Beltrami County Auditor-Treasurer
by PA. COONS Deputy

M25-15223
CONTRACT FOR DEED
Individuals to Business Entity
eCRV No. 7777359

Date: February 20, 2018

THIS CONTRACT FOR DEED (the "Contract") is made on the above date by JACK FROST and SHERRY FROST, as Trustees of the FROST FAMILY TRUST DATED OCTOBER 7, 2014, Seller, and JOE'S LODGE LAND, LLC, a limited liability company under the laws of Minnesota, Purchaser.

Seller and Purchaser agree to the following terms:

1. **PROPERTY DESCRIPTION.** Seller hereby sells, and Purchaser hereby buys, real property in Beltrami County, Minnesota, described as follows:

That part of Government Lot 4, Section 19, Township 146, Range 31, which lies Southerly, Southwesterly and Southeasterly of the following described line:
Commencing at the Southwest corner of said Section 19; thence on an assumed bearing of North 00°13'38" West, along the West line of said Section 19, a distance of 2646.07 feet to the Northwest corner of Government Lot 5 of said Section 19; thence North 89°42'04" East, along the North line of said Government Lot 5, a distance of 1273.80 feet to the Northwest corner of said Government Lot 4; thence South 00°24'46" East, along the West line of said Government Lot 4, a distance of 400.28 feet to the point of beginning of the line to be described; thence North 89°43'54" East a distance of 537.10 feet; thence South 63°20'24" East a distance of 297.12 feet; thence South 30°26'06" East a distance of 189.61 feet to an iron monument; thence North 50°53'54" East a distance of 296.97 feet to an iron monument; thence continuing North 50°53'54" East a distance of 310 feet, more or less, to the shoreline of Lake Andrusia and said line there terminating.

And
Those parts of Government Lot 4 and Government Lot 7, Section 19, Township 146, Range 31, which lies Easterly and Northerly of the following described line:

Beginning at the Northeast corner of Rivervista; thence South 00°00'22" East (assumed bearing) along the East line of said plat of Rivervista, a distance of 15.75 feet; thence North 88°36'10" East a distance of 1387.54 feet; thence North 76°04'11" East a distance of 271.16 feet; thence South 83°46'05" East a distance of 65.06 feet; thence South 84°11'42" East a distance of 14.94 feet; thence South 61°02'48" East a distance of 123 feet, more or less, to the shoreline of Lake Andrusia and said line there terminating;

together with all hereditaments and appurtenances belonging thereto (the "Property"). Unless otherwise specified, Seller delivers possession of the Property to Purchaser on the date hereof.



NOTICE

Wetland Conservation Act Compliance

Please answer the following questions:

1. Did you apply and receive a Wetland permit?

Yes _____ No X

2. With your construction project, are you bringing fill dirt in?

Yes X No _____

3. Are you filling any area that has standing water, cattails or tag alders?

Yes _____ No X

It is still your responsibility to be in full compliance with the Minnesota Wetland Conservation Act requirements.

With your signature, you are attesting that you have been duly informed about this requirement.


Permit Applicant signature

08/02/2019
Date of Signature

To whom it may concern,

We are writing this letter to give approval to Kelley and Adam Olsen to make land improvements for the replacement of cabin 1.

A handwritten signature in black ink, appearing to read "J.R. Frost". The signature is stylized with a large, looped initial "J" and a distinct "R".

Jack R. Frost

A handwritten signature in black ink, appearing to read "Sherry R. Frost". The signature is written in a cursive style with a prominent "S" and "R".

Sherry R. Frost



Minnesota Pollution Control Agency

520 Lafayette Road North
St. Paul, MN 55155-4194

Compliance Inspection Form

Existing Subsurface Sewage Treatment Systems (SSTS)

Larson Environmental Consulting Project Number #7795

Instructions: Inspection results based on Minnesota Pollution Control Agency (MPCA) requirements and attached forms – additional local requirements may also apply.

Submit completed form to Local Unit of Government (LUG) and system owner within 15 days

For local tracking purposes:

System Status Cabins 1, 2, 16, 17, 18, 20

System status on date (mm/dd/yyyy): 5/30/2018

Compliant – Certificate of Compliance
(Valid for 3 years from report date, unless shorter time frame outlined in Local Ordinance.)

Noncompliant – Notice of Noncompliance
(See Upgrade Requirements on page 3)

Reason(s) for noncompliance (check all applicable)

- Impact on Public Health (Compliance Component #1) – Imminent threat to public health and safety
- Other Compliance Conditions (Compliance Component #3) – Imminent threat to public health and safety
- Tank Integrity (Compliance Component #2) – Failing to protect groundwater
- Other Compliance Conditions (Compliance Component #3) – Failing to protect groundwater
- Soil Separation (Compliance Component #4) – Failing to protect groundwater
- Operating permit/monitoring plan requirements (Compliance Component #5) – Noncompliant

Property Information

Property address: 15228 Joe's Lodge Dr. SE Bemidji, MN 56601 Parcel ID# or Sec/Twp/Range: 46.00253.00
 Property owner: Joe's Lodge Land LLC - Frost Family Trust Reason for inspection: Permit issuance
 or Owner's phone: not known

Owner's representative: _____ Representative phone: _____
 Local regulatory authority: Beltrami County Regulatory authority phone: 218-333-4158
 Brief system description: Four 1000 gallon septic tanks, a 1000 gallon pump tank and possibly 180 lineal feet of rock trench
 Comments or recommendations: _____
 see notes and comments

Certification

I hereby certify that all the necessary information has been gathered to determine the compliance status of this system. No determination of future system performance has been nor can be made due to unknown conditions during system construction, possible abuse of the system, inadequate maintenance, or future water usage.

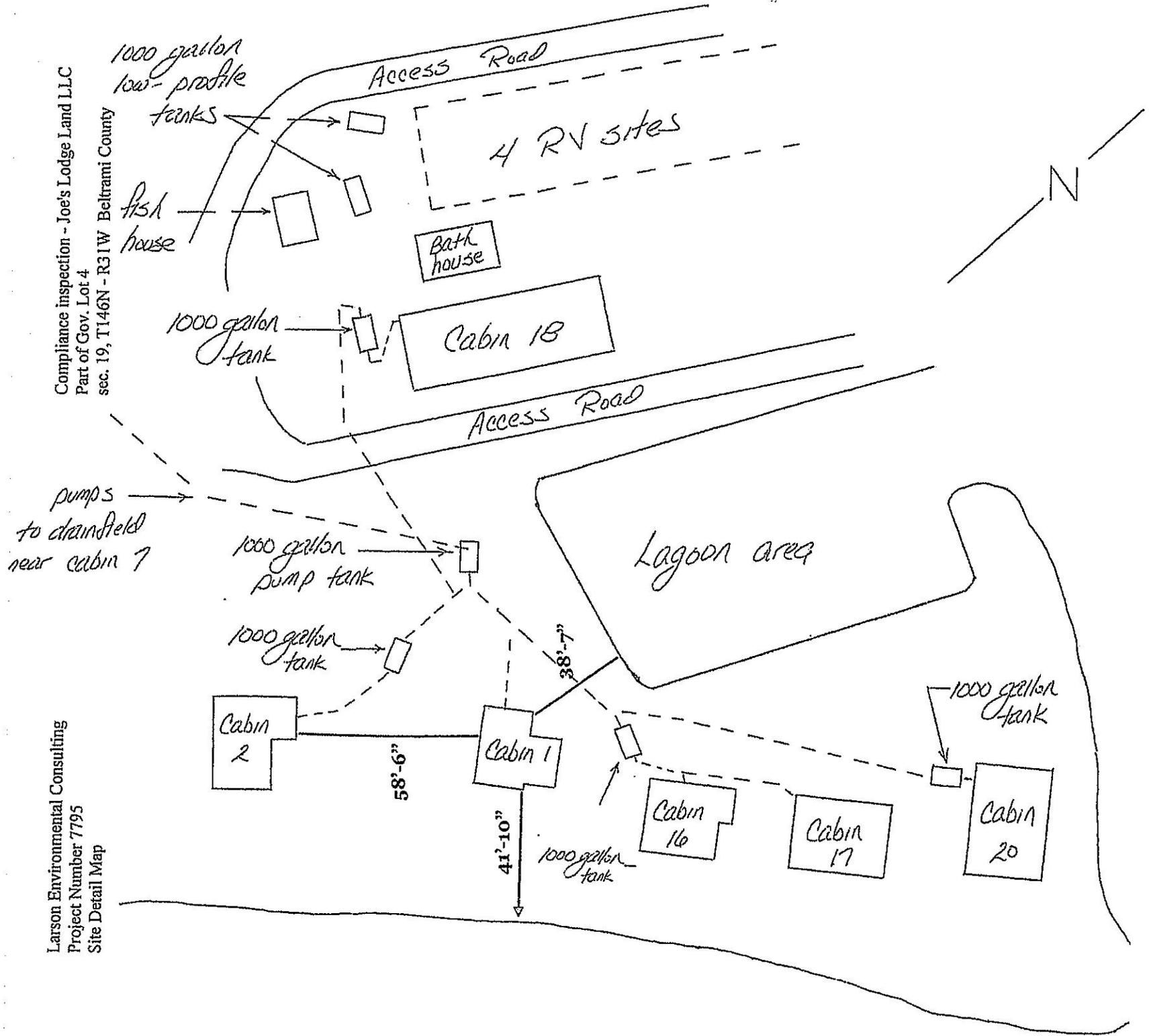
Inspector name: Dave Larson Certification number: 608
 Business name: Larson Environmental Consulting License number: 608
 Inspector signature: [Signature] Phone number: 218-751-2570

Necessary or Locally Required Attachments

- Soil boring logs
- System/As-built drawing
- Forms per local ordinance
- Other information (list): compliance report from 7/21/13 on file at Beltrami County

Compliance inspection - Joe's Lodge Land LLC
Part of Gov. Lot 4
sec. 19, T146N - R31W Beltrami County

Larson Environmental Consulting
Project Number 7795
Site Detail Map





Minnesota Pollution Control Agency

520 Lafayette Road North
St. Paul, MN 55155-4194

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 Business name: Larson Environmental Consulting License number: 608
 Inspector signature: [Signature] 5/30/18 Phone number: 218-751-2570

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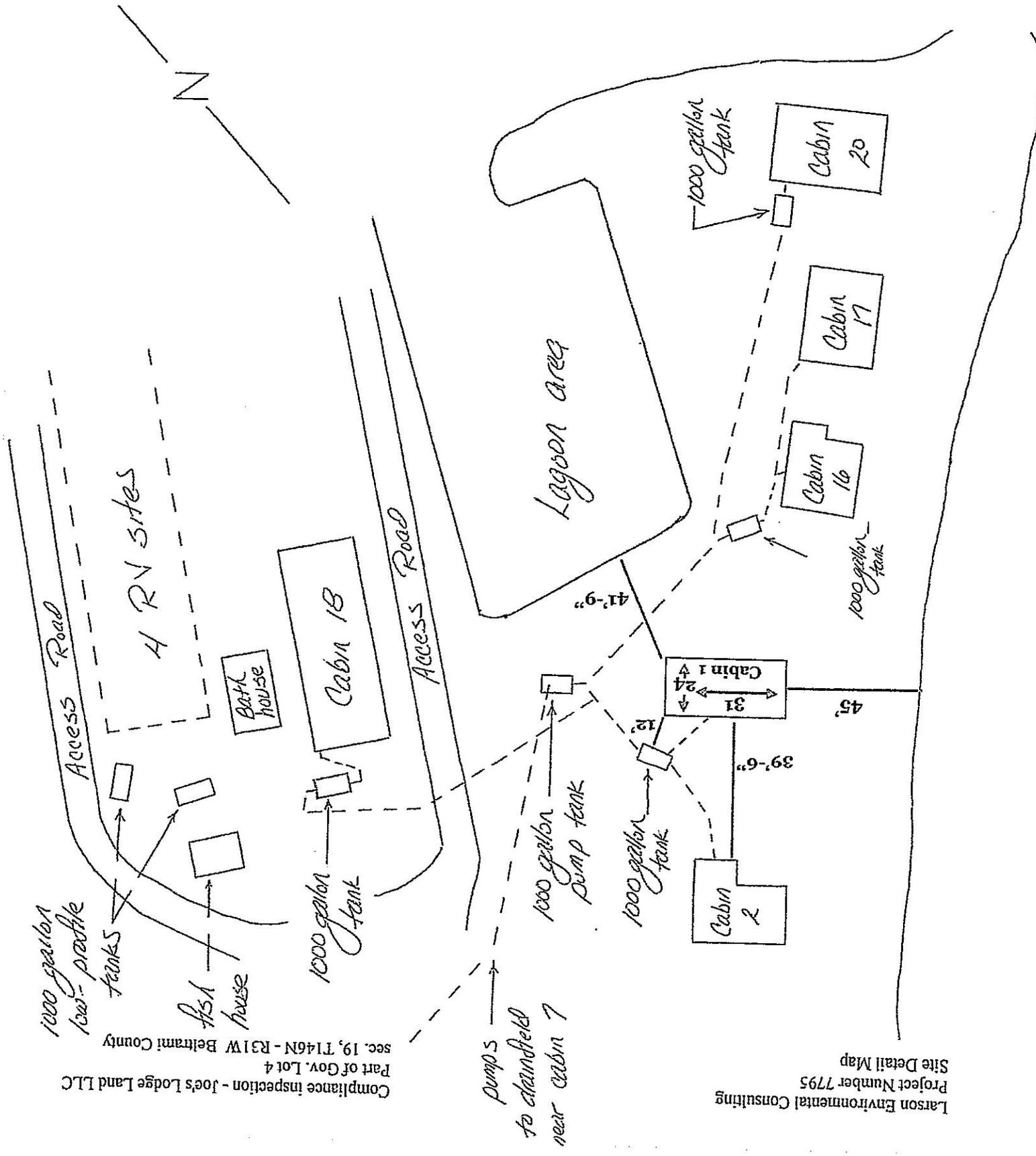
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A handwritten signature in black ink, appearing to read "Jack R. Frost". The signature is stylized with a large, looped initial "J" and a long, sweeping underline.

Jack R. Frost

A handwritten signature in black ink, appearing to read "Sherry R. Frost". The signature is stylized with a large, looped initial "S" and a long, sweeping underline.

Sherry R. Frost



1000 gallon
 low-profile
 tanks

fish
 house

1000 gallon
 tank

1000 gallon
 pump tank

1000 gallon
 tank

Cabin 2

Cabin 1
 24
 31

45'

39'-6"

41'-9"

1000 gallon
 tank

1000 gallon
 tank

Cabin 20

Cabin 17

Cabin 16

Lagoon area

Access Road

Access Road

4 RV sites

bath
 house

Cabin 18

N

TEN LAKE TOWNSHIP
19698 Birdog Lane NE
Bemidji, MN 56601
(218) 987-2789

Office Use:
Permit # 944
Date issued 9-11-19

Application For Land Use Permit

PLEASE PRINT and complete this application carefully and completely according to the instructions. It is the responsibility of the applicant to provide accurate data and all required documentation with this form. Incomplete or inaccurate data and failure to fill in all of the required information may result in a delay or disapproval of your application.
A fee of \$ 163 made payable to Ten Lake Township must accompany this application. This nonrefundable fee does not guarantee approval. There is a penalty if excavation/work is started before approval of this application.

Name of Applicant: Adrian & Kelley Olsen: Joe's Lodge Resort
Mailing Address: Street 15228 Joe's Lodge Dr. SE City Bemidji
State MN Zip 56601
Phone Number: Work 218-335-6773 Home 218-464-2733 Cell _____
Contractor Name: Matt Benji: Waukan Homes Address 920 Washington Ave. S City Bemidji
State MN Zip 56601 Phone # 218-751-8615 Cell 218-766-3982

PROPERTY DATA

Site Address: 15228 Joe's Lodge Dr. SE City Bemidji State MN Zip 56601
Primary Access Road: County Road 9; Roosevelt Road
Parcel ID Number: 460025300 Fire # _____
Legal Description (from deed, abstract, or tax statement): Res Duplex / Triplex; Homestead Resorts Section: _____

Property Dimensions: Width N/A ft Depth N/A ft Total area 39.67 Acres sq ft/acres
Is your property within 1000 feet of lake shore or river? Yes No Lake Andrusia Name of Lake or River
Have there been any variances granted on this property? Yes No Don't Know
List ALL existing structures and their dimensions (a to scale diagram is required): In this case we are exclusively
Looking into Cabin 1. Please Review attached page for dimensions
Total sq. footage of all existing buildings present on this property: _____

ENVIRONMENTAL DATA

Does your property contain low areas, wetlands, or areas with standing water for more than two weeks between May 1 and September 15? Yes No
If yes, do you intend to drain, fill or otherwise alter this area for any reason? No Yes (explain): _____
Well data: Depth _____ ft Depth of casing _____ ft Size of casing _____ in
Septic Data: Type _____ Year installed _____ Permit #(if available) _____
NOTE: A certificate of septic compliance MUST accompany this Land Use Permit Application. It may be necessary to upgrade or even replace the entire septic system based on the findings of the septic compliance inspection.

WETLAND CONSERVATION ACT COMPLIANCE

Please answer the following questions:

1. Did you apply and receive a Wetland Permit? yes no
 2. With your construction project are you bringing fill dirt in? yes no
 3. Are you filling any area that has standing water, cattails, or tag alders? yes no
- It is your responsibility to be in full compliance with the Minnesota Conservation Act requirements. With your signature, you are attesting that you are fully informed about this requirement.

[Signature] Permit applicant's signature 08/02/2019 Date of signature

STRUCTURAL/CONSTRUCTION DATA

Proposed structure/use: New single family residence Building alteration _____
 Garage _____ Accessory building _____
 Multi family dwelling _____ Commercial building _____
 Home Occupation (explain) _____ Other (explain) _____

Structure Dimensions: Width 24 ft Length 31 ft Height 17' 3 3/4" ft (to roof peak) (including eaves)
 Structural Setbacks: Road Right of Way N/A ft Rear yard N/A ft
 Side yard near N/A ft Side yard far N/A ft OHWL _____
 Distance to other buildings _____

Proposed total new sq. footage: 744 sq. ft.
 Estimated total cost of new construction \$ 160,000 - \$ 190,000

Will there be any commercial use of this property after construction? Yes No
 *Submit a complete to scale diagram of your property with this application showing all buildings (proposed and existing), setbacks, wells, septic and accesses.

ALL APPLICANTS MUST SIGN BELOW

I, the undersigned, hereby make application for work described and located as shown herein. I hereby certify that I am the owner or authorized agent of the owner of the above described property and that all uses will conform to the provisions of the Ten Lake Township Ordinances. I further certify that I will comply with all conditions placed upon this permit should this application be approved. Intentional or unintentional falsification of this application or any attachments thereto will serve to make this application and any resultant permit invalid. I also authorize Ten Lake Township staff to inspect the property during review of this application and subsequent construction during reasonable times of the day.

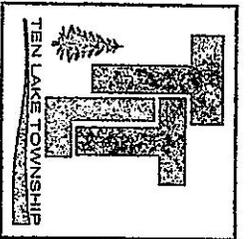
APPLICANT [Signature] DATE 08/02/2019

RETURN THIS APPLICATION TO:

Jim Baruth, Ten Lake Township Planning & Zoning Administrator Phone (218) 335-0172
 1757 Cadbury Ln SE,
 Cass Lake, MN 56633

Land Use

Building Permit



\$ 765⁰⁰

No. 944

IN CONSIDERATION OF The statements and representations made by: JOE'S LODGE RESORT
15228 JOE'S LODGE DR SE BELTRAMI, MN 56601
in application therefore duly filed in this office, which application is hereby made a part hereof, PERMISSION IS
HEREBY GRANTED to said: JOE'S LODGE RESORT as owner, to BUILD
described as follows: WELL CABIN
(build) erect, install, add to, alter, repair, move, wreck, as the case may be)

(describe project in detail)
front or width in feet: 29'; side or length in feet: 31'; height in feet: 29'-18"
number of stories: 1; square feet: 744; upon that tract of land described as follows:
Lot 1; Block -; Plat or Addition -; Parcel ID# 460025300

Beltrami County, which tract is of the

size and area specified in said application.
This permit is granted upon the express condition that said owner and his/her contractors, agents, workers and employees,
shall comply in all respects with the ordinances of the Town of Ten Lake; that it does not cover the use of public property, such as
streets, sidewalks, alleys, etc., for which special permits must be secured; and that it does not cover the following: ANY OTHER
STREETWORKS OR IMPROVEMENTS STRUCTURES
for which a permit must be secured.

this 18 day of MAY Year 2019
Given under the hand of the Planning and Zoning Administrator of Ten Lake Township and attested by its Clerk

Attest: [Signature] Date: 9/18/19
[Signature] Date: 10-11-19
Ten Lake Township Clerk Zoning Administrator or Board Chair



CALL FOR FORMATION & FILING INSTRUCTIONS

71 W 335-0172

Pay Equity Implementation Form

Information entered on this page is not submitted until you click "sign and submit." This page may be printed and shared with your governing body for approval. After you receive approval, you will need to come back to this page, complete the necessary information, then click "sign and submit."

Part A: Jurisdiction Identification

Jurisdiction: Mississippi Headwaters Board
322 Laurel Street
Brainerd

Jurisdiction Type: OTH - Other

Contact:	Name	Title	Phone	Email
	Tim Terrill	Executive Director	218-824-1189	timt@mississippiheadwaters.org

Part B: Official Verification

1. The job evaluation system used measured skill, effort responsibility and working conditions and the same system was used for all classes of employees.

The system used was:

Describe below if the job evaluation system used is: "The same as last year", "A new system", "A substantially modified system from last year", or another descriptor not listed here: (*less than 240 characters)

2. Health Insurance benefits for male and female classes of comparable value have been evaluated and

and female classes are not at a disadvantage.

3. An official notice has been posted at:

(prominent location) (*less than 60 characters)

informing employees that the Pay equity Implementation Report has been filed and is available to employees upon request. A copy of the notice has been sent to each exclusive representative, if any, and also to the public library.

The report was approved by:

(governing body) (*less than 60 characters)

(chief elected official)(*less than 60 characters)

(title) (*less than 60 characters)

Checking this box indicates the following:

- signature of chief elected official
- approval by governing body
- all information is complete and accurate, and
- all employees over which the jurisdiction has final budgetary authority are included

Part C: Total Payroll

is the annual payroll for the calendar year just ended December 31.



Mississippi Headwaters Board

Crow Wing County Land Service Bldg. - 322 Laurel St. Ste. 34- Brainerd, MN 56401

Web Site: www.mississippiheadwaters.org

1/24/25

Northern Township
445 Town Hall Rd. NW
Bemidji, MN 56601

Chairman Jess Frenzel,

The **Mississippi Headwaters Board (MHB)** is an eight-county (Aitkin, Beltrami, Cass, Clearwater, Crow Wing, Hubbard, Itasca, and Morrison) joint-powers board which was united in 1980 with the signing of the Joint-Powers Agreement (Appendix 5). In 1981, the Minnesota legislature duly authorized MHB to preserve and protect the outstanding and unique natural, scientific, historical, recreational, and cultural values of the first 400 miles of the Mississippi River. (See Minn. Stat. § 103F.361, Subd. (1) and (2); Minn. Stat. § 103F.361-377, Appendix 6.). The MHB's mission is to enhance and protect outstanding and unique natural, scientific, historical, recreational, and cultural values in the first 400 miles of the Mississippi River from its source at Lake Itasca in Clearwater County to the southerly boundary of Morrison County. To learn more about our formation and history, please go to <https://www.mississippiheadwaters.org/> and click on the Living History video.

The MHB has learned that Northern Township and the City of Bemidji have agreed to work together to install sewer and waterlines in a section of Northern Township located near Lake Bemidji. The MHB realizes that this meets a regional planning goal of the communities in the area, and that it will help preserve and protect a Headwaters Lake of the MHB. Beltrami county will show support for this project in a formal resolution, and the Mississippi Headwaters Board voted at their 1/24/25 board meeting to provide this letter of support for the project.

Thank you for your work on this legislation and helping protect a vital Headwaters Lake in the Miss. Headwaters Board jurisdiction.

Sincerely,

Ted Van Kempen
Chairman of the Board

December 27, 2024

Peterson Company Ltd
570 Cherry Drive
Waconia, MN 55387

Dear Peterson Company Ltd:

This representation letter is provided in connection with your audit of the governmental activities and General Fund of Mississippi Headwaters Board as of June 30, 2024, and for the year then ended, and the related notes to the financial statements, for the purpose of expressing opinions on whether the basic financial statements present fairly, in all material respects, the financial position and results of operations, where applicable, of the various opinion units of Mississippi Headwaters Board in accordance with accounting principles generally accepted for governments in the United States of America (U.S. GAAP).

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information such that, in the light of surrounding circumstances, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

We confirm that, to the best of our knowledge and belief, having made such inquiries as we considered necessary for the purpose of appropriately informing ourselves as of December 27, 2024:

Financial Statements

- We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated October 9, 2024, for the preparation and fair presentation of the financial statements of the various opinion units referred to above in accordance with U.S. GAAP.
- We acknowledge our responsibility for the design, implementation, and maintenance of the system of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.
- We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
- We acknowledge our responsibility for compliance with the laws, regulations, and provisions of contracts and grant agreements.
- We have reviewed, approved, and taken responsibility for the financial statements and related notes.
- We have a process to track the status of audit findings and recommendations.
- We have identified and communicated to you all previous audits, attestation engagements, and other studies related to the audit objectives and whether related recommendations have been implemented.
- The methods, data, and significant assumptions used by us in making accounting estimates and their related disclosures, are appropriate to achieve recognition, measurement, or disclosure that is reasonable in the context of the applicable financial reporting framework.
- All component units, as well as joint ventures with an equity interest, are included and other joint ventures and related organizations are properly disclosed.
- All funds and activities are properly classified.
- All funds that meet the quantitative criteria in GASB Statement No. 34, *Basic Financial Statements—and Management's Discussion and Analysis—for State and Local Governments*, GASB Statement No. 37, *Basic Financial Statements—and Management's Discussion and Analysis—for State and Local Governments: Omnibus* as amended, and GASB Statement No. 65, *Items Previously Reported as Assets and Liabilities*,

for presentation as major are identified and presented as such and all other funds that are presented as major are considered important to financial statement users.

- All components of net position, nonspendable fund balance, and restricted, committed, assigned, and unassigned fund balance are properly classified and, if applicable, approved.
- Our policy regarding whether to first apply restricted or unrestricted resources when an expense is incurred for purposes for which both restricted and unrestricted net position/fund balance are available is appropriately disclosed and net position/fund balance is properly recognized under the policy.
- All revenues within the statement of activities have been properly classified as program revenues, general revenues, contributions to term or permanent endowments, or contributions to permanent fund principal.
- All expenses have been properly classified in or allocated to functions and programs in the statement of activities, and allocations, if any, have been made on a reasonable basis.
- Deposit and investment risks have been properly and fully disclosed.
- All required supplementary information is measured and presented within the prescribed guidelines.
- With regard to investments and other instruments reported at fair value:
 - The underlying assumptions are reasonable and they appropriately reflect management’s intent and ability to carry out its stated courses of action.
 - The measurement methods and related assumptions used in determining fair value are appropriate in the circumstances and have been consistently applied.
 - The disclosures related to fair values are complete, adequate, and in accordance with U.S. GAAP.
 - There are no subsequent events that require adjustments to the fair value measurements and disclosures included in the financial statements.
- With respect to the preparation of the financial statements we have performed the following:
 - Made all management decisions and performed all management functions;
 - Assigned a competent individual to oversee the services;
 - Evaluated the adequacy of the services performed;
 - Evaluated and accepted responsibility for the result of the service performed; and
 - Established and maintained controls, including a process to monitor the system of internal control.

Information Provided

- We have provided you with:
 - Access to all information, of which we are aware that is relevant to the preparation and fair presentation of the financial statements of the various opinion units referred to above, such as records, documentation, meeting minutes,⁸ and other matters;
 - Additional information that you have requested from us for the purpose of the audit;
 - Unrestricted access to persons within the entity and others from whom you determined it necessary to obtain audit evidence.
- All transactions have been recorded in the accounting records and are reflected in the financial statements.
- We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
- We have provided to you our evaluation of the entity’s ability to continue as a going concern, including significant conditions and events present, and we believe that our use of the going concern basis of accounting is appropriate. We have no knowledge of any fraud or suspected fraud that affects the entity and involves:
 - Management;
 - Employees who have significant roles in internal control; or
 - Others where the fraud could have a material effect on the financial statements.
- We have no knowledge of any allegations of fraud, or suspected fraud, affecting the entity’s financial statements communicated by employees, former employees, vendors, regulators, or others.
- We are not aware of any pending or threatened litigation, claims, and assessments whose effects should be considered when preparing the financial statements and we have not consulted legal counsel concerning litigation, claims, or assessments.
- There have been no communications from regulatory agencies concerning noncompliance with or deficiencies in accounting, internal control, or financial reporting practices.

- Mississippi Headwaters Board has no plans or intentions that may materially affect the carrying value or classification of assets and liabilities.
- We have disclosed to you all guarantees, whether written or oral, under which Mississippi Headwaters Board is contingently liable.
- We have disclosed to you all nonexchange financial guarantees, under which we are obligated and have declared liabilities and disclosed properly in accordance with GASB Statement No. 70, *Accounting and Financial Reporting for Nonexchange Financial Guarantees*, for those guarantees where it is more likely than not that the entity will make a payment on any guarantee.
- For nonexchange financial guarantees where we have declared liabilities, the amount of the liability recognized is the discounted present value of the best estimate of the future outflows expected to be incurred as a result of the guarantee. Where there was no best estimate but a range of estimated future outflows has been established, we have recognized the minimum amount within the range.
- We have disclosed to you all significant estimates and material concentrations known to management that are required to be disclosed in accordance with GASB Statement No. 62 (GASB-62), *Codification of Accounting and Financial Reporting Guidance Contained in Pre-November 30, 1989 FASB and AICPA Pronouncements*. Significant estimates are estimates at the balance sheet date that could change materially within the next year. Concentrations refer to volumes of business, revenues, available sources of supply, or markets or geographic areas for which events could occur that would significantly disrupt normal finances within the next year.
- We have identified and disclosed to you the laws, regulations, and provisions of contracts and grant agreements that could have a direct and material effect on financial statement amounts, including legal and contractual provisions for reporting specific activities in separate funds.
- There are no:
 - Violations or possible violations of laws or regulations, or provisions of contracts or grant agreements whose effects should be considered for disclosure in the financial statements or as a basis for recording a loss contingency, including applicable budget laws and regulations.
 - Unasserted claims or assessments that our lawyer has advised are probable of assertion and must be disclosed in accordance with GASB-62.
 - Other liabilities or gain or loss contingencies that are required to be accrued or disclosed by GASB-62
- Mississippi Headwaters Board has satisfactory title to all owned assets, and there are no liens or encumbrances on such assets nor has any asset or future revenue been pledged as collateral, except as disclosed to you.
- We have complied with all aspects of grant agreements and other contractual agreements that would have a material effect on the financial statements in the event of noncompliance.

Information Provided

We have provided you all minutes of the meetings of managers, directors, committees of directors, or those charged with governance, or summaries of actions of recent meetings for which minutes have not yet been prepared.

Reported Finding

We have provided to you our view on the one reported audit finding, conclusion, and recommendation, as well as a planned corrective action.

Cybersecurity

There have been no cybersecurity breaches or other cyber events whose effects should be considered for disclosure in the financial statements, as a basis for recording a loss contingency, or otherwise considered when preparing the financial statements.

Accounting Estimates and Related Disclosures

- The significant judgments made in making the accounting estimates have taken into account all relevant information of which we are aware.
- We have consistently and appropriately selected and applied methods, assumptions, and data when making accounting estimates.
- The assumptions we used in making and disclosing accounting estimates appropriately reflect our intent and ability to carry out specific courses of action on behalf of Mississippi Headwaters Board, when relevant to the accounting estimates and disclosures.
- We have obtained and applied appropriate specialized skills and expertise in making accounting estimates.
- We are not aware of any events subsequent to the date of the financial statements that require adjustment to our accounting estimates and related disclosures included in the financial statements.

Required Supplementary Information

With respect to the budgetary comparison schedule accompanying the financial statements:

- a. We acknowledge our responsibility for the presentation of the budgetary comparison schedule in accordance with U.S. GAAP.
- b. We believe the budgetary comparison schedule, including its form and content, is measured and fairly presented in accordance with U.S. GAAP.
- c. The methods of measurement or presentation have not changed from those used in the prior period.

Tim Terrill, Executive Director

Ted Van Kempen, Board Chair

MISSISSIPPI HEADWATERS BOARD

FINANCIAL STATEMENTS

YEAR ENDED JUNE 30, 2024

DRAFT

**MISSISSIPPI HEADWATERS BOARD
BRAINERD, MINNESOTA
TABLE OF CONTENTS
JUNE 30, 2024**

	Page
INTRODUCTORY SECTION	
Organization	1
FINANCIAL SECTION	
Independent Auditor's Report	2
BASIC FINANCIAL STATEMENTS	
General Fund Balance Sheet and Governmental Activities - Statement of Net Position	5
General Fund Statement of Revenues, Expenditures, and Changes in Fund Balance and Governmental Activities - Statement of Activities	6
Notes to the Financial Statements	7
REQUIRED SUPPLEMENTARY INFORMATION	
Budgetary Comparison Schedule - General Fund	11
Note to the Required Supplementary Information	12
REPORTS RELATED TO GOVERNMENT AUDITING STANDARDS	
Independent Auditor's Report on Minnesota Legal Compliance	13
Independent Auditor's Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance With <i>Government Auditing Standards</i>	14
Schedule of Finding and Responses	16

MISSISSIPPI HEADWATERS BOARD
BRAINERD, MINNESOTA
ORGANIZATION
JUNE 30, 2024

<u>TITLE</u>	<u>NAME</u>	<u>TERM EXPIRES</u>
Chair	Ted Van Kempen	January 2025
Vice-Chair	Craig Gaasvig	January 2025
Secretary/Treasurer	Steve Barrows	January 2025

DRAFT

INDEPENDENT AUDITOR'S REPORT

Board of Managers
Mississippi Headwaters Board
Brainerd, Minnesota

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of the governmental activities and the General Fund of Mississippi Headwaters Board, as of and for the year ended June 30, 2024, and the related notes to the financial statements, which collectively comprise Mississippi Headwaters Board's basic financial statements as listed in the table of contents.

In our opinion, the accompanying financial statements present fairly, in all material respects, the respective financial position of the governmental activities and the General Fund of Mississippi Headwaters Board, as of June 30, 2024, and the respective changes in financial position thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards (GAS)*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Mississippi Headwaters Board and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Mississippi Headwaters Board's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and GAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and GAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Mississippi Headwaters Board's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Mississippi Headwaters Board's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Management has omitted the management's discussion and analysis that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. Such missing information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. Our opinion on the basic financial statements is not affected by this missing information.

Accounting principles generally accepted in the United States of America require that the budgetary comparison schedule on page 11 and the note to the required supplementary information on page 12 be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Information

Management is responsible for the other information. The other information comprises the JPB's organizational information under the introductory section but does not include the financial statements and our auditor's report thereon. Our opinion on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon. In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated December 27, 2024, on our consideration of Mississippi Headwaters Board's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Mississippi Headwaters Board's internal control over financial reporting and compliance.

Peterson Company Ltd

Peterson Company Ltd
Waconia, Minnesota

December 27, 2024

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**MISSISSIPPI HEADWATERS BOARD
 BRAINERD, MINNESOTA
 GENERAL FUND BALANCE SHEET AND GOVERNMENTAL ACTIVITIES -
 STATEMENT OF NET POSITION
 JUNE 30, 2024**

	General Fund	Adjustments	Governmental Activities
ASSETS			
Cash and Cash Equivalents	\$ 240,382	\$ -	\$ 240,382
Accounts Receivables	50,123	-	50,123
Prepaid Expenses	1,541	-	1,541
Total Assets	<u>\$ 292,046</u>	<u>\$ -</u>	<u>\$ 292,046</u>
LIABILITIES			
Current Liabilities:			
Accounts Payable	\$ 9,990	\$ -	\$ 9,990
Long-term Liabilities:			
Compensated Absences	-	19,279	19,279
Total Liabilities	<u>\$ 9,990</u>	<u>\$ 19,279</u>	<u>\$ 29,269</u>
FUND BALANCE/NET POSITION			
Fund Balance:			
Non-spendable - Prepaid Expenses	\$ 1,541	\$ (1,541)	\$ -
Unassigned	280,515	(280,515)	-
Total Fund Balance	<u>\$ 282,056</u>	<u>\$ (282,056)</u>	<u>\$ -</u>
Net Position:			
Unrestricted		\$ 262,777	\$ 262,777
Total Net Position		<u>\$ 262,777</u>	<u>\$ 262,777</u>

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**MISSISSIPPI HEADWATERS BOARD
 BRAINERD, MINNESOTA
 GENERAL FUND STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES
 IN FUND BALANCE AND GOVERNMENTAL ACTIVITIES - STATEMENT OF ACTIVITIES
 YEAR ENDED JUNE 30, 2024**

	General Fund	Adjustments	Governmental Activities
REVENUES			
Intergovernmental	\$ 825,100	\$ -	\$ 825,100
Charges for Services	86,272	-	86,272
Miscellaneous	26	-	26
Total Revenues	911,398	-	911,398
EXPENDITURES/EXPENSES			
Conservation:			
Current	917,787	1,351	919,138
Total Expenditures/Expenses	917,787	1,351	919,138
EXCESS OF REVENUES OVER/UNDER EXPENDITURES	(6,389)	(1,351)	(7,740)
Fund Balance/Net Position - Beginning of Year	288,445	(17,928)	270,517
FUND BALANCE/NET POSITION - END OF YEAR	\$ 282,056	\$ (19,279)	\$ 262,777

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See accompanying Notes to the Financial Statements.

**MISSISSIPPI HEADWATERS BOARD
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 2024**

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements of Mississippi Headwaters Board (the JPB) have been prepared in accordance with generally accepted accounting principles (GAAP) for the year ended June 30, 2024. The Governmental Accounting Standards Board (GASB) is responsible for establishing GAAP for state and local governments through its pronouncements (statements and interpretations). The significant accounting policies used by the JPB are discussed below.

Financial Reporting Entity

The Mississippi Headwaters Board was formed in 1980 as an alternative to designation of the river into the National Wild and Scenic River System and works to protect and preserve the first 400 miles of the Mississippi River in Minnesota. The Mississippi Headwaters Board is organized as a joint powers board of Aitkin, Beltrami, Cass, Clearwater, Crow Wing, Hubbard, Itasca, and Morrison Counties and is mandated by Minnesota Statutes Chapter 103F to enhance and protect the natural, cultural, historic, scientific and recreational values of the headwaters region.

The JPB is governed by a Board of Managers composed of eight members, each appointed by the County Board of Commissioners of their respective County for a one-year term.

The mission of the JPB is to enhance and protect outstanding and unique natural, scientific, historical, recreational, and cultural values in the first 400 miles of the Mississippi River from its source at Lake Itasca in Clearwater County to the southerly boundary of Morrison County, Minnesota.

As required by generally accepted accounting principles, consideration has been given to other organizations that should be included in the JPB's financial statements for which the nature and significance of their relationship with the JPB are such that exclusion would cause the JPB's financial statements to be misleading or incomplete. There are no organizations that should be presented with the JPB.

Basic Financial Statements

Basic financial statements include information on the JPB's activities as a whole and information on the individual fund of the JPB. These separate presentations are reported in different columns. Each of the statements starts with a column of information based on activities of the General Fund and reconciles it to a column that reports the "governmental activities" of the JPB as a whole.

Measurement Focus and Basis of Accounting

The governmental activities are reported using the economic resources measurement focus and the accrual basis of accounting, which recognizes all long-term assets and receivables as well as long-term debt and obligations. Revenues are recorded when earned, and expenses are recorded when a liability is incurred, regardless of the timing of the related cash flows. Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met. The JPB's net position is reported as restricted and unrestricted. The statement of activities demonstrates the degree to which the expenses of the JPB are offset by revenues.

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Revenues are recognized when they become both measurable and available. The JPB considers all revenues to be available if they are collected within 60 days after the end of the current period. Charges for services and interest are considered to be susceptible to accrual. Expenditures are recorded when the related fund liability is incurred, except for principal and interest on general long-term debt, compensated absences, and claims and judgments, which are recognized as expenditures to the extent that they have matured. Proceeds of long-term debt and acquisitions under leases are reported as other financing sources, when applicable.

When both restricted and unrestricted resources are available for use, it is the JPB's policy to use restricted resources first, then unrestricted resources as they are needed.

**MISSISSIPPI HEADWATERS BOARD
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 2024**

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Assets, Liabilities, and Net Position or Fund Balance

Cash and Cash Equivalents

Cash is stated at fair value, except for non-negotiable Certificates of Deposit, which are on a cost basis, and short-term money market investments, which are stated at amortized cost.

Accounts Receivables

Receivables are collectible within one year. The financial statements contain no allowance for uncollectible accounts. Uncollectible accounts due for receivables are recognized as bad debts at the time information becomes available that indicates the particular receivable is uncollectible. These amounts are not considered to be material in relation to the financial position or operations of the fund.

Prepaid Expenses

Prepaid expenses are for items that will provide future benefit over the next twelve months.

Compensated Absences

The JPB's only employee, the Executive Director, is employed directly by Crow Wing County which then charges the JPB for all actual employment costs. As an employee of Crow Wing County, the Executive Director follows Crow Wing County's employee benefit plans.

All vested paid time off (PTO) is accrued when incurred in the government-wide financial statements. A liability for this amount is reported in governmental funds only if they have matured, for example, as a result of employee resignations or retirements, and are payable with expendable available resources.

Payments for PTO will be made at rates in effect when the benefits are used. Accumulated PTO at June 30, 2024 are determined on the basis of current salary rates and include salary related payments.

Fund Balance

In the fund financial statements, governmental funds report components of fund balance to provide information about fund balance availability for appropriation. Non-spendable fund balance represents amounts that are inherently non-spendable or assets that are legally or contractually required to be maintained intact. Restricted fund balance represents amounts available for appropriation but intended for a specific use and is legally restricted by outside parties (statute, grantors, bond agreements, etc.). Committed fund balance represents constraints on spending that the government imposes upon itself by a high-level formal action prior to the close of the fiscal period. Assigned fund balance represents resources intended for spending for a purpose set by the government body itself or by some person or government body delegated to exercise such authority in accordance with the policy established by the Board. Unassigned fund balance is the residual classification for the JPB's General Fund and includes all spendable amounts not contained in the other classifications.

When an expenditure is incurred for purposes for which both restricted and unrestricted fund balance is available, it is the JPB's policy to use restricted first, then the unrestricted fund balance. When an expenditure is incurred for purposes for which committed, assigned, and unassigned fund balance amounts are available, it is the JPB's policy to use committed first, then assigned, and finally unassigned fund balance amounts.

**MISSISSIPPI HEADWATERS BOARD
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 2024**

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Assets, Liabilities, and Net Position or Fund Balance (Continued)

Net Position

Net position represents the difference between assets and liabilities in the government-wide statement of net position. Net position is reported as restricted in the government-wide financial statements when there are limitations imposed on its use through external restrictions imposed by creditors, grantors, laws, or regulations of other governments. Unrestricted net position is the residual classification for the Governmental Activities Fund and includes all spendable amounts not contained in the other classifications.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Explanation of Adjustments Column in Statements

Long-Term Liabilities: In the Statement of Net Position and Governmental Fund Balance Sheet, an adjustment is made to reflect the total Compensated Absences the JPB has as of the report date. See Note 4 on Long-Term Liabilities

Change Compensated Absences for the Year: In the Statement of Activities and Governmental Revenues, Expenditures and Changes in Fund Balance, the adjustment equals the change in Compensated Absences between the reporting year and previous year.

NOTE 2 – DEPOSITS

All JPB funds are on deposit with Crow Wing County. Crow Wing County shall serve as the fiscal agent for the JPB and maintain all funds in segregated accounts. Crow Wing County's cash and investment policies are followed. Minnesota Statutes require that all County deposits be protected by insurance, surety bond, or collateral.

NOTE 3 – CAPITAL ASSETS

Capital assets activity for the year ended June 30, 2024, was as follows:

	Beginning	Addition	Deletion	Ending
Furniture and Equipment	\$ 1,739	\$ -	\$ 1,739	\$ -
Less: Accumulated Depreciation	1,739	-	1,739	-
Net Capital Assets	<u>\$ -</u>			<u>\$ -</u>

NOTE 4 – LONG-TERM LIABILITIES

The following is a summary of changes in the JPB's long-term liabilities for the year ended June 30, 2024:

	July 1, 2023	Increases	Decreases	June 30, 2024
Compensated Absences	\$ 17,928	\$ 1,351	\$ -	\$ 19,279

**MISSISSIPPI HEADWATERS BOARD
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 2024**

NOTE 4 – LONG-TERM LIABILITIES (CONTINUED)

Paid Time Off (PTO)

The Executive Director earns personal time off (PTO) at varying amounts based on length of service. PTO accrual varies from 21 to 34 days per year. Maximum PTO accrual is 480 hours.

The Executive Director shall be entitled to all accrued personal time off benefits up to a maximum of four hundred eighty hours (480) as severance pay upon retirement, death, resignation in good standing or layoff. In the event of the death of the employee, the severance pay shall be paid to the designated beneficiary or to the employee's estate.

NOTE 5 – RISK MANAGEMENT

The JPB is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors or omissions; injuries to employees; workers' compensation claims; or natural disasters. The JPB has entered into an agreement with the Minnesota Counties Intergovernmental Trust (MCIT) to cover its liabilities for property and casualty. There were no significant reductions of insurance coverage from the prior year. There have been no settlements in excess of the JPB's insurance coverage for any of the past three years.

NOTE 6 – COMMITMENTS AND CONTINGENT LIABILITIES

The JPB is not aware of any existing or pending lawsuits, claims or other actions in which the JPB is a defendant.

NOTE 7 – RECONCILIATION OF FUND BALANCE TO NET POSITION

Governmental Fund Balance, July 1	\$	288,445
Less: Excess of Expenditures over Revenues		(6,389)
Governmental Fund Balance, June 30	\$	282,056
Adjustments from Fund Balance to Net Position:		
Less: Long-Term Liabilities	\$	(19,279)
Net Position	\$	262,777

NOTE 8 – RECONCILIATION OF CHANGE IN FUND BALANCE TO CHANGE IN NET POSITION

Change in Fund Balance	\$	(6,389)
In the statement of activities certain operating expenses including compensated absences are measured by the amounts earned.		(1,351)
Change in Net Position	\$	(7,740)

NOTE 9 – SUBSEQUENT EVENTS

The JPB has evaluated events and transactions for potential recognition or disclosure through December 27, 2024, the date the financial statements were available to be issued.

**MISSISSIPPI HEADWATERS BOARD
BRainerd, MINNESOTA
BUDGETARY COMPARISON SCHEDULE
GENERAL FUND
YEAR ENDED JUNE 30, 2024**

	Original/ Final Budget	Actual	Variance With Final Budget
REVENUES			
Intergovernmental:			
County	\$ 12,000	\$ 12,000	\$ -
State Grants	375,400	813,100	437,700
Total Intergovernmental	<u>387,400</u>	<u>825,100</u>	<u>437,700</u>
Charges for Services	55,600	86,272	30,672
Miscellaneous	<u>183</u>	<u>26</u>	<u>(157)</u>
Total Revenues	<u>443,183</u>	<u>911,398</u>	<u>468,215</u>
EXPENDITURES			
District Operations:			
Contracted Personnel Services	112,488	93,268	19,220
Other Services and Charges	12,422	33,807	(21,385)
Supplies	1,400	1,830	(430)
Total District Operations	<u>126,310</u>	<u>128,905</u>	<u>(2,595)</u>
Project Expenditures:			
State	<u>316,873</u>	<u>788,882</u>	<u>(472,009)</u>
Total Project Expenditures	<u>316,873</u>	<u>788,882</u>	<u>(472,009)</u>
Total Expenditures	<u>443,183</u>	<u>917,787</u>	<u>(474,604)</u>
EXCESS OF REVENUES OVER/UNDER EXPENDITURES	-	(6,389)	(6,389)
Fund Balance - Beginning of Year	<u>288,445</u>	<u>288,445</u>	-
FUND BALANCE - END OF YEAR	<u>\$ 288,445</u>	<u>\$ 282,056</u>	<u>\$ (6,389)</u>

See accompanying Note to the Required Supplementary Information.

**MISSISSIPPI HEADWATERS BOARD
NOTE TO THE REQUIRED SUPPLEMENTARY INFORMATION
JUNE 30, 2024**

NOTE 1 – STEWARDSHIP, COMPLIANCE, AND ACCOUNTABILITY

Annual budgets are adopted on a basis consistent with accounting principles generally accepted in the United States of America. Each fall, the Board of Managers adopts an annual budget for the following year for the General Fund. Any modifications in the adopted budget can be made upon request of and approval by the Board of Managers. All annual appropriations lapse at fiscal year-end. Legal budgetary control is at the fund level.

Excess of expenditures over budget – The General Fund had expenditures in excess of budget for the year as follows: \$917,787; Budget \$443,183; Excess \$474,604.

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**INDEPENDENT AUDITOR'S REPORT ON
MINNESOTA LEGAL COMPLIANCE**

To the Board of Managers
Mississippi Headwaters Board
Brainerd, Minnesota

We have audited, in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the financial statements of the governmental activities and the General Fund of Mississippi Headwaters Board as of and for the year ended June 30, 2024, and the related notes to the financial statements, which collectively comprise the Mississippi Headwaters Board's basic financial statements, and have issued our report thereon dated December 27, 2024.

In connection with our audit, nothing came to our attention that caused us to believe that the Mississippi Headwaters Board failed to comply with the provisions of the contracting – bid laws, depositories of public funds and public investments, conflicts of interest, claims and disbursements, and miscellaneous provisions sections of the *Minnesota Legal Compliance Audit Guide for Other Political Subdivisions*, promulgated by the State Auditor pursuant to Minnesota Statutes §6.65, insofar as they relate to accounting matters. However, our audit was not directed primarily toward obtaining knowledge of such noncompliance. Accordingly, had we performed additional procedures; other matters may have come to our attention regarding the Mississippi Headwaters Board's noncompliance with the above referenced provisions, insofar as they relate to accounting matters.

The purpose of this report is solely to describe the scope of our testing of compliance and the results of that testing, and not to provide an opinion on compliance. Accordingly, this communication is not suitable for any other purpose.

Peterson Company Ltd

Peterson Company Ltd
Waconia, Minnesota

December 27, 2024

**INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER
FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS
BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED
IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS***

To the Board of Managers
Mississippi Headwaters Board
Brainerd, Minnesota

We have audited, in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the financial statements of the governmental activities and the General Fund of Mississippi Headwaters Board as of and for the year ended June 30, 2024, and the related notes to the financial statements, which collectively comprise the Mississippi Headwaters Board's basic financial statements, and have issued our report thereon dated December 27, 2024.

Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered Mississippi Headwaters Board's internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Mississippi Headwaters Board's internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the Mississippi Headwaters Board's internal control over financial reporting.

A deficiency in internal control over financial reporting exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or combination of deficiencies, in internal control over financial reporting such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A significant deficiency is a deficiency, or combination of deficiencies, in internal control over financial reporting that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over financial reporting was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over financial reporting that might be material weaknesses or significant deficiencies and, therefore, material weaknesses or significant deficiencies may exist that were not identified. Given these limitations, during our audit, we did not identify any deficiencies in internal control over financial reporting that we consider to be material weaknesses. We identified a certain deficiency in internal control, described in the accompanying Schedule of Finding and Responses as item 2024-001 that we consider to be a significant deficiency.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether Mississippi Headwaters Board's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Mississippi Headwaters Board's Response to Finding

Government Auditing Standards requires the auditor to perform limited procedures on the JPB's response to the internal control finding identified in our audit and described in the accompanying Schedule of Finding and Responses. The Mississippi Headwaters Board's response was not subjected to the other auditing procedures applied in the audit of the financial statements, and, accordingly, we express no opinion on the response.

Purpose of This Report

The purpose of this report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control over financial reporting or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Peterson Company Ltd

Peterson Company Ltd
Waconia, Minnesota

December 27, 2024

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**MISSISSIPPI HEADWATERS BOARD
SCHEDULE OF FINDING AND RESPONSES
JUNE 30, 2024**

2024-001: Financial Statement Presentation

Criteria: The JPB's management is responsible for establishing and maintaining internal controls, including monitoring, and for the fair presentation of the financial statements in accordance with generally accepted accounting principles.

Condition and Context: As part of the audit, management requested us to prepare a draft of the financial statements, including the related notes to the financial statements. Management has accepted responsibility for the financial statements and reviewed them.

Cause: The JPB has a limited number of personnel with financial reporting experience.

Effect: The design of the controls over the financial reporting process would affect the ability of the JPB to report its financial data consistently with the assertions of the management in the financial statements.

Prior Year Finding: N/A.

Recommendation: We recommend that the JPB be aware of the requirements for fair presentation of the financial statements in accordance with the generally accepted accounting principles. Should the JPB elect, based upon an analysis of costs and benefits, to establish the full oversight of the financial statement preparation of an appropriate level, we suggest management establish effective review policies and procedures including but not limited to the following: reconciling general ledger amounts to the draft financial statements; review of all supporting documentation and explanations for journal entries proposed by us; complete the disclosure checklist; review and approval of schedules and calculations supporting the amounts included in the notes to the financial statements; apply analytic procedures to the draft financial statements; and perform other procedures considered necessary by management.

Management Response: The JPB understands that this is required communications for the preparation of the financial statements.

Executive Director Report

November 2024 – January 2024

Personnel, Budget, Administration, Information & Education, Correspondence

1. Reviewed monthly budget.
2. Prepared monthly agenda packet.
3. Sent in monthly expense report.
4. Sent press release to newspapers.
5. Reviewed monthly variances as they are brought forward by counties.
6. Developed a powerpoint explaining to counties and other MHB cities how MHB social media can help promote recreational activities on the Miss. River and other recreational areas nearby.
7. Booked biennial conference at Breezy Point for October 31, 2025.

Meetings & Networking

12/5 Discussed with Commissioner Gaasvig about the possibility of Ten Lake Township not providing notice and/or certification of variances, plats, or amendments to zoning ordinances. Gaasvig talked with Officer Dave Fallis about this and he will be talking with the zoning administrator about this to see if process is being followed.

12/11 Attended Aitkin River trails meeting. The committee is transferring Paddle Your Glass Off to the Aitkin Chamber of Commerce events committee because it is a highly successful event. Aitkin county is still working on their Naturally Better Campaign and there is a possibility that MN Traditions could be used to support that effort.

12/16 Updated the 2/25/22 Northern Township Letter of Support to request the legislature to issue bonding money for the wastewater treatment facility in Bemidji. Northern Township was approved for funding a few years ago, but the bonding bill was never passed.

12/19 Letter sent to Rep. Heintzman about increasing MHB funding.

12/19 Answered question about the new law requiring land classified as conservation to be sold. I sent Beltrami Land Commissioner the email to help clear up this discussion.

01/2 Followed up with Royalton High School to see if I could make contact with student who sent me a thank you note for my presentation at their Fall career fair

01/06 Talked with Ten Lake & Frohn Township zoning administrator Jim Baruth and provided him the MHB Comprehensive Plan which states that variances, plats, and ordinance amendments need to be certified before the MHB board. Jim realized that a December plat and variance which was approved by the Township needed to go before the MHB, and he will be providing me an email with the variance and plat information so we can place it on the January 2025 board meeting for certification.

01/09 HR 197 is a new House bill for the Bowen Lodge exchange. HR1657 along with a senate companion bill didn't pass last year due to the pairing with another senate bill, so a new bill had to be submitted for the next congress.

01/16 Contacted student to see if she is interested in a natural resource job this summer. She is a high school graduate and showed interest in natural resource work based off of my high school talks. I'm waiting for a response.

01/16 Talked with Claire Witte from Bemidji Chamber of Commerce to discuss potential partnership opportunities promoting the Mississippi river or lake Bemidji through natural resource tourism.



RESOLUTION 2025-01

Mississippi Headwaters Board

BE IT RESOLVED the MHB Board held an Executive Director closed performance review meeting on **January 24, 2025**.

BE IT FURTHER RESOLVED the MHB Board opened the meeting and the general rating of _____ was decided upon by the Board.

NOW THEREFORE, BE IT RESOLVED, the MHB Board adopts the Crow Wing County 2025 pay matrix and authorizes a performance rating of _____ to the Executive Director and apply the corresponding performance based pay adjustment of ___% prorated back to **January 1, 2025** as published in the performance based pay wage adjustment matrix.

This resolution was adopted by a vote, Ayes ___ Nays:___, of the Mississippi Headwaters Board on **January 24, 2025** and will be made of record in accordance with the Minutes of same.

I, **Ted VanKempen**, Chair of the Mississippi Headwaters Board (MHB), do hereby certify that I have compared the foregoing with the original resolution filed in the Cass County office on the **24th of January A.D. 2025**, and the same is a true and correct copy of the whole thereof.

WITNESS MY HAND AND SEAL

At Walker, Minnesota, **this 24th day of January, A.D. 2025**

Ted Van Kempen- Chair
