



PROTECTING THE FIRST 400 MILES

**Mississippi Headwaters Board
Meeting Agenda
Cass County Courthouse
Walker, MN**

<https://us02web.zoom.us/j/86418827366>

May 22, 2026

9:00 am

9:00 AM

- Call to Order/Pledge of Allegiance

9:05 AM Approve/Amend

- Agenda
- Consent Agenda – April 2026 Expenses & Minutes

Planning and Zoning (Actions)

- None

Correspondence

- May Press Release
- Morrison and Beltrami clean up

Action / Discussion Items:

- MHB lease- action
- High School Report- informative
- MPCA Large River Study- informative
- CD Rates- action
- Peter Jacobson contract- informative
- Executive Directors report-discussion

Misc: Legislature Update (if any), County Updates

Meeting Adjourned - Thank you

Mtgs: June 26, 2026 9:00 AM- MHB BOARD MEETING- Walker MN.

One or more members of the MHB board may attend remotely

Mississippi Headwaters Board

April 24, 2026

Cass County Courthouse, Walker, MN

Optional interactive technology:

<https://us02web.zoom.us/j/83987929434>

MEETING

MINUTES

Members present: Ted Van Kempen (Hubbard), Scott Bruns (Cass), Steve Barrows (Crow Wing), Bobby Kasper (Morrison), Brian Ramsrud (Clearwater), and Tim Terrill (Executive Director).

Video Interactive Reasons: None

Others Present: Chris Pence (Crow Wing Environmental Services Director), Nicholette Dunlap (Crow Wing Environmental Services Specialist), Stacy Westhoff (Crow Wing Environmental Services Specialist), Matthew Achen (landowner), and Jake Shaughnessy (Hubbard SWCD co-administrator).

Pledge of Allegiance

Due to Chair Michael Kearney not being present, it was arranged ahead of time for Secretary/Treasurer Steve Barrows to Chair the meeting. Comm. Barrows asked if there were any additions to the agenda. With no response from the other Commissioners, he requested a change in the order of the agenda to allow Planning and Zoning to be the first agenda item after approval of the consent agenda. **M/S (Kasper/Bruns) to approve of the agenda and consent agenda with noted changes. Motion carried unanimously.**

Planning and Zoning

CW4a26- Stephany Carvalho and Matthew Achen- The Chair introduced Chris Pence and asked if he could introduce other staff. Chris Pence, Crow Wing Environmental Services Director introduced himself and Nicholette Dunlap and Stacy Westhoff as staff. He stated they were here to present the Carvalho/Achen variance before the board. Nicolette explained that the application was submitted on March 17, 2026, requesting 90-foot setback where 150 feet required for 346 sq ft dwelling addition and deck addition. She explained that the Planning Commission Board of Adjustments approved April 16th with four conditions including land use permit, erosion control, stormwater management, and septic verification. Discussion ensued and Comm. Barrows questioned bedroom sizing relative to septic system capacity, noting office space at 70 square feet threshold. Chris explained septic systems sized by bedroom count at 150 gallons per day per bedroom; architectural features were reviewed to prevent future bedroom conversion. Barrows raised concerns about fitness area potentially becoming bedroom and questioned utility room designation. Matthew Achen confirmed that the utility room will remain unfinished with HVAC, Boiler, and laundry machines. Comm. Kasper asked about the impervious surface calculation and Chris confirmed that it will be 14.9% impervious surface after the variance is approved, which is below the impervious surface threshold. The stormwater management plan addresses any concerns. Comm. Ramsrud noted that he was looking at the

slope and questioned how much fill will be needed to maintain the floor level around the building. Achen responded that the fill activity is managed through land use permitting and it won't require much fill and there will be robust erosion control and stormwater management plan to address any construction concerns. Comm. Van Kempen stated that he assumed it was a non-conforming lot noting that it is a reasonable variance. **M/S (VanKempen/Kasper) to approve of the variance with all four conditions. Motion carried unanimously.**

Correspondence/Outreach

1. Tim presented the April press release which provided awareness about the History Paddle. Comm. Barrows stated that the press release didn't state where the paddle was going to take place. Tim noted the concern.

Action/Discussion:

1. **New Commissioner Welcome Document-** Tim presented draft welcome document for new commissioners to the board. He said he created a two-page document covering MHB history, organizational structure, meeting information, and reimbursement. When finished, he sent it to Comm. Ramsrud for review. Comm. Ramsrud reviewed it and stated he found the document well-done and not overwhelming. Discussion ensued and Comm. Barrows suggested removing the \$50 per diem hard number to allow for county specific rates. He also suggested removing "Cass County Courthouse in Walker" and replace it with the "host county" to reflect potential virtual meeting locations. While the board was discussing the New Commissioner Welcome Document, it was brought up that the language on where we meet be more flexible than what was written in the document. Virtual/hybrid meetings don't require notice of the specific location a Commissioner is joining a meeting and that it be open to the public. Also, there must be a physical location, and one Commissioner must still be physically present at the regular meeting location. With these facts in mind, it was discussed that the December, February board meetings and biennial conference be designated as mandatory in-person, and all Commissioner in-person meetings be held at the Cass County Courthouse or biennial conference location. All other potential virtual meetings should be delegated to the Chair in consultation with the director. If the virtual meeting is held in Walker, Cass County should provide a Commissioner to be present at that meeting. If a virtual meeting is held in Crow Wing County, a Crow Wing County Commissioner would attend those virtual meetings on the third-floor conference room in the historic courthouse. Any board member can attend a virtual board meeting in-person as it is open to the public.
2. **Hubbard SWCD Freshwater Festival Request-** Jake Shaughnessy, representing the Hubbard Soil and Water Conservation District (SWCD), appeared before the board to request funding support for the annual Freshwater Festival environmental education event. He requested a contribution of \$250 toward the festival, which has been held for over twenty years and serves sixth-grade students from multiple Hubbard County schools as well as homeschool groups. Annual attendance typically ranges from 270 to 320 students. Shaughnessy explained that the event features a variety of presenters, including representatives from the Department of Natural Resources (DNR), the Department of Agriculture, the Natural Resources Conservation Service (NRCS), SWCD staff, and the Mantrap Lake Association. The requested funds would help offset costs associated with presenter fees, volunteer refreshments, and portable restroom facilities at Camp Wilderness. During discussion, Commissioner Ramsrud inquired about the total cost of the event, to which Shaughnessy responded that it is estimated at approximately \$3,500. Commissioner VanKempen noted

that he attended the festival for the first time last year and found it to be a valuable experience despite challenging weather conditions. Commissioner Barrows commented that the event aligns with the Mississippi Headwaters Board's educational mission, and Commissioner VanKempen suggested that additional funding could be considered in future years. **M/S (Ramsrud/Kasper) to approve of \$250 to go to Hubbard SWCD for the Freshwater Festival. Motion carried unanimously.**

3. **Lake Irving Project Results-** Tim displayed the seasonal phosphorus trend that was provided to him from the MPCA. The project which MHB supported through Enbridge funding in partnership with the Beltrami SWCD and the City of Bemidji. The graph showed that phosphorus levels stabilized after installation of the project, and that this one investment demonstrated significant effectiveness in reducing phosphorus fluctuations. Comm. Barrows stated that this is the kind of information that County Commissioners need to bring before their county boards to show the work that the MHB does with partners.
4. **MHB Six Year Budget Projection-** Tim presented two budget projection models to the board, each based on different assumptions and developed using the Crow Wing County model as a framework. The first model applied a manual projection method, incorporating a 4.5% annual wage increase, a 20% increase in health insurance costs, and a 0.001% increase in workers' compensation for the salary line item. The second model utilized a simplified approach, applying a consistent 4.5% annual increase across the salary line item. After discussion with Comm. Gaasvig, it was suggested that changes be made where the average dollar change be recalculated to show the average salary increase per year because it provides useful information to the board. Tim stated that after looking at the two projections he noticed a wide variant between the two spreadsheet projections and tried to find out why this was occurring. He discovered that the health insurance rate from 2023-2025 was locked in, and that there was a significant increase in 2026. He concluded that as the years progress and health insurance is no longer locked in, the MHB could use the straight projection and come up with a more accurate projection. Tim then showed the board how each projection affects the current fund balance, and some opportunities for cost savings. Discussion ensued and Comm. Kasper questioned the 20% health insurance increase as a high percentage. Other discussion occurred on how health insurance is projected, and it was noted that the rate increase is affected by the number and amount of claims. Comm. Barrows stated that the 20% increase is a placeholder based on Sourcewell and Better Health Collective projections. It was suggested by Barrows that the "zero" value lines like Enbridge be removed from the budget presentation. The overall conclusion from the board was that a Health insurance at a 20% annual increase was deemed realistic by board members. Multiple cost-saving and revenue generating opportunities were identified, but a legislative appropriation increase is critical for long-term sustainability.
5. **MHHCP Easement and Acquisitions-** Tim presented a comprehensive program overview from 2016 to present. To date, 65 easements totaling 6,520 acres and 295,886 shoreline feet were completed, and 13 fee-title acquisitions totaling 6,492 acres and 85,508 feet were completed over the life of the program. This brought the total to 78 land conservation programs with 13,012 acres and 72 miles of shoreland protected. Tim noted that conservation easements are more common than fee-title acquisitions, as acquisitions often require significant decisions on the part of landowners. He also highlighted that the Mississippi Headwaters Habitat Conservation Project (MHHCP) uniquely allows counties to serve as the final decision-making authority on fee-title acquisitions, unlike other programs. During discussion, board members raised questions regarding Payments in Lieu of Taxes (PILT) and recent acquisitions that may impact local property tax capacity. Members also requested enhancements to reporting visuals, including color-coding to distinguish between in-progress and completed projects. Additional suggestions included separating Mississippi River shoreline figures from total shoreline metrics and presenting the project ranking sheet to the board to ensure that protection of the Mississippi River remains a primary priority in project selection

Executive Directors Report

Updates on various MHB activities and partnerships were presented to the board.

1. Tim responded to an email from the Morrison SWCD and Public Works about a Mississippi River clean up day. After much discussion and planning, an event will be held on May 3rd at 3 pm at Belle Prairie Park with the boy and girl scouts attending the event. Afterwards the Scouts will paddle down the Mississippi River to LeBourget Park. The MHB role is to promote this event through our social media program.
2. Tim held an event planning meeting with Heather Funk from Itasca State Park. It was determined that we will develop a paddle named Woods to Water on August 22nd from 1pm-3pm. After the paddle we will drive to Douglas Lodge restaurant for food and local beer and wines. Future events will have a bike ride and paddle occurring the same day. Comm. Ramsrud questioned the paddle distance and how much time it would take to paddle to the rocks and Tim said he would check into that.
3. Tim scheduled a radio interview with Bemidji ChatAbout for June 9th at 10:30am based off the board's direction last month.
4. Tim said he is talking with Bill Heig and said that he had a meeting with the Northern Waters Land Trust to see what options are available to him after the land transfer takes place between Bowen Lodge and the Chippewa National Forest. Tim stated that there will be some potential movement in two months on the Forest Service land transfer according to Chief Michael Stansbury, but noted that there is a reorganization occurring in Washington DC and some layoffs will be occurring.
5. Tim attended the Mississippi River–Sartell Watershed One Watershed, One Plan (1W1P) Advisory Committee meeting on April 8. He reported that the committee reviewed and approved the measurable goals section of the plan. This section includes a multiple benefits analysis, identification of priority areas, and an HSPF modeling scenario demonstrating how much total suspended solids (TSS), total phosphorus (TP), and total nitrogen (TN) could be treated under a 10-year budget framework. An additional modeling scenario was produced to illustrate potential treatment outcomes for TSS, TP, and TN under an unlimited budget scenario.

County Updates- Comm. Ramsrud said that he is glad that AMC is bringing the issue to the legislature of HHS software needing to be updated for efficiency and human error. Comm. Barrows agreed and gave personal experience of how staff had to do work-arounds to deal with the outdated computer software. Comm. Barrows suggested that MHB rearrange the agenda for Planning and Zoning to be moved to the top of the agenda after approval of the consent agenda so staff can provide the variance presentation to the board and then immediately proceed to their normal work activities after a board decision is rendered.

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

Chair

Executive Director Tim Terrill

April SFY'26 Budget Summary for DNR grant		YTD spending/rei mbursement	Projected Budget	% of budget spent	
Revenues:	Monthly Amount				Notes
Governor's DNR grant (53290)		\$ 119,836.29	\$ 124,000.00	96.64%	non competitive quarterly reimbursement
LSOHC grant (53290)	\$ 3,003.80	\$ 9,312.92	\$ 7,800.00	119.40%	LSOHC reimbursement
Guidebook sales (58400)		\$ 242.84	\$ 100.00	242.84%	reimbursment for Guidebook sales
Enbridge program (58300)		\$ 8,976.30	\$ 8,000.00	112.20%	enbridge signage and resourcetaiment reimbursement
Miscell. Other revenue (58300)		\$ 3,361.60	\$ 6,000.00	56.03%	AIS admin revenue
MCIT Dividend (58300)		\$ 14.00	\$ 200.00	7.00%	MCIT refund
County Support (52990)	\$ 3,000.00	\$ 12,000.00	\$ 12,000.00	100.00%	8 county support- Clearwater & Itasca
Total	\$ 6,003.80	\$ 153,743.95	\$ 34,100.00		
Expenses:					Notes
Salaries/Benefits FICA/Med/PERA/LIFE/LTD/Hlth/ WC(61000)	\$ 10,045.75	\$ 100,152.40	\$ 123,307.00	81.22%	reimbursed by Gov. DNR grant
MCIT insurance/work comp/liability (61500)		\$ 2,570.00	\$ 3,000.00	85.67%	reimbursed by Gov. DNR grant
MHB board Per Diem (62680)	\$ 150.00	\$ 1,750.00	\$ 3,000.00	58.33%	reimbursed by Gov. DNR grant
Hotel/Meals/travel exp. (63340)	\$ 35.51	\$ 423.34	\$ 500.00	84.67%	reimbursed by Gov. DNR grant
Commissioner Mileage (62720)	\$ 251.05	\$ 2,604.62	\$ 3,500.00	74.42%	reimbursed by Gov. DNR grant
Employee Mileage (63320)	\$ 377.00	\$ 3,686.17	\$ 5,500.00	67.02%	reimbursed by Gov. DNR grant
Professional Services (62990)	\$ 525.00	\$ 29,390.15	\$ 35,000.00	83.97%	CW Finance
Office supplies/operations (64090)	\$ 89.02	\$ 1,963.84	\$ 3,000.00	65.46%	telephone, headset
Training & Registration Fees (63380)		\$ 450.00	\$ 800.00	56.25%	
Total	\$ 11,473.33	\$ 142,990.52	\$ 177,607.00		

Governor's DNR grant is always \$124K every year
LSOHC grant is around \$6K to \$8K every year

ACCOUNT DETAIL HISTORY FOR 2026 04 TO 2026 04

ORG YR/PR	OBJECT JNL	PROJ EFF DATE	SRC	REF1	REF2	REF3	CHECK #	OB	AMOUNT	NET LEDGER BALANCE	NET BUDGET BALANCE
74830	52990		Local	Grant							
									REVISED BUDGET		.00
									PER 01	-6,000.00	-6,000.00
									PER 02	-1,500.00	-7,500.00
									PER 03	-1,500.00	-9,000.00
26/04	1007	04/20/26	GNI	885391	Britny.McC	62992			-1,500.00	-10,500.00	
	iNovah		ITASCA	SUPPORT							
26/04	1007	04/20/26	GNI	885390	Britny.McC	62992			-1,500.00	-12,000.00	
	iNovah		CLEARWATER	SUPPORT							
			LEDGER BALANCES	---	DEBITS:	.00		CREDITS:	-12,000.00	NET:	-12,000.00
74830	53290		Natural	Resources					REVISED BUDGET		.00
									PER 01	-61,594.54	-61,594.54
26/04	1660	04/28/26	GNI						-7,706.30	-69,300.84	
	ST OF MN		DNR	OMB	3-3000262121						
			LEDGER BALANCES	---	DEBITS:	.00		CREDITS:	-69,300.84	NET:	-69,300.84
74830	58300		Miscellaneous	Other Revenue					REVISED BUDGET		.00
									PER 01	-10,000.00	-10,000.00
									PER 02	-21,000.00	-31,000.00
									PER 03	-500.00	-31,500.00
26/04	564	04/13/26	GNI	881336	Britny.McC	62882			-1,000.00	-32,500.00	
	iNovah		PINE	AIS							
			LEDGER BALANCES	---	DEBITS:	.00		CREDITS:	-32,500.00	NET:	-32,500.00
74830	61000		Salaries & wages	- Regular					REVISED BUDGET		.00
									PER 01	6,464.24	6,464.24
									PER 02	6,464.23	12,928.47
									PER 03	6,870.96	19,799.43
26/04	258	04/03/26	PRJ	PR0403	1260403	1260403	1260		3,329.08	23,128.51	
	PAY040326		WARRANT=260403		RUN=1	BI-WEEKL					
26/04	814	04/17/26	PRJ	PR0417	1260417	1260417	1260		3,329.08	26,457.59	
	PAY041726		WARRANT=260417		RUN=1	BI-WEEKL					
			LEDGER BALANCES	---	DEBITS:	26,457.59		CREDITS:	.00	NET:	26,457.59

ACCOUNT DETAIL HISTORY FOR 2026 04 TO 2026 04

ORG YR/PR	OBJECT JNL	PROJ EFF DATE	SRC REF1	REF2	REF3	CHECK #	OB	AMOUNT	NET LEDGER BALANCE	NET BUDGET BALANCE
74830	61200	Active Insurance								.00
								REVISED BUDGET		
								PER 01	2,448.52	2,448.52
								PER 02	2,448.52	4,897.04
								PER 03	2,450.13	7,347.17
26/04	258	04/03/26	PRJ PR0403	1260403	1260403	1260		1,228.50	1,228.50	8,575.67
			PAY040326	WARRANT=260403	RUN=1 BI-WEEKL					
26/04	814	04/17/26	PRJ PR0417	1260417	1260417	1260		1,220.79	1,220.79	9,796.46
			PAY041726	WARRANT=260417	RUN=1 BI-WEEKL					
			LEDGER BALANCES --- DEBITS:		9,796.46			CREDITS:	.00	NET: 9,796.46
74830	61300	Employee Pension & FICA								.00
								REVISED BUDGET		
								PER 01	908.91	908.91
								PER 02	908.93	1,817.84
								PER 03	970.53	2,788.37
26/04	258	04/03/26	PRJ PR0403	1260403	1260403	1260		469.15	469.15	3,257.52
			PAY040326	WARRANT=260403	RUN=1 BI-WEEKL					
26/04	814	04/17/26	PRJ PR0417	1260417	1260417	1260		469.15	469.15	3,726.67
			PAY041726	WARRANT=260417	RUN=1 BI-WEEKL					
			LEDGER BALANCES --- DEBITS:		3,726.67			CREDITS:	.00	NET: 3,726.67
74830	62100	Telephone								.00
								REVISED BUDGET		
								PER 01	60.86	60.86
								PER 02	61.47	122.33
								PER 03	61.85	184.18
26/04	814	04/17/26	PRJ PR0417	1260417	1260417	1260		55.00	55.00	239.18
			PAY041726	WARRANT=260417	RUN=1 BI-WEEKL					
26/04	822	04/21/26	API 006205		256876		44143	7.07	7.07	246.25
			W C042126	COUNTY WIDE BILL	CONSOLIDATED TELECOM					
			LEDGER BALANCES --- DEBITS:		246.25			CREDITS:	.00	NET: 246.25

ACCOUNT DETAIL HISTORY FOR 2026 04 TO 2026 04

ORG YR/PR	OBJECT JNL	PROJ EFF DATE	SRC REF1	REF2	REF3	CHECK #	OB	AMOUNT	NET LEDGER BALANCE	NET BUDGET BALANCE
74830	62680		Non-Employee Per Diems							
										REVISED BUDGET .00
						PER 03		500.00	500.00	
26/04	1481	04/28/26	API 100532		257489	1971539		50.00	550.00	
	W A042826		MHB MEETING PER DIEM		MORRISON COUNTY AUDI					
26/04	1481	04/28/26	API 008091		257491	1971537		50.00	600.00	
	W A042826		MHB MEETING PER DIEM & MILEAGE		BRYAN RAMSRUD					
26/04	1481	04/28/26	API 003356		257492	44220		50.00	650.00	
	W A042826		MHB MEETING PER DIEM & MILEAGE		HUBBARD COUNTY TREAS					
			LEDGER BALANCES --- DEBITS:		650.00	CREDITS:		.00	NET:	650.00
74830	62720		Non-Employee Mileage							
										REVISED BUDGET .00
						PER 03		669.97	669.97	
26/04	1481	04/28/26	API 006980		257490	44228		126.15	796.12	
	W A042826		MHB MEETING MILEAGE		ROBERT F. KASPER					
26/04	1481	04/28/26	API 008091		257491	1971537		84.30	880.42	
	W A042826		MHB MEETING PER DIEM & MILEAGE		BRYAN RAMSRUD					
26/04	1481	04/28/26	API 003356		257492	44220		40.60	921.02	
	W A042826		MHB MEETING PER DIEM & MILEAGE		HUBBARD COUNTY TREAS					
			LEDGER BALANCES --- DEBITS:		921.02	CREDITS:		.00	NET:	921.02
74830	62990		Prof. & Tech. Fee - Other							
										REVISED BUDGET .00
						PER 01		15,419.01	15,419.01	
						PER 02		525.00	15,944.01	
						PER 03		1,104.00	17,048.01	
26/04	368	04/07/26	API 101649		256356	1971104		4,702.50	21,750.51	
	W A040726		WEST INVOICE #3		WEST COMMUNICATIONS					
26/04	2014	04/30/26	GEN					525.00	22,275.51	
			RECURRING FINANCIAL SERVICE							
			LEDGER BALANCES --- DEBITS:		22,275.51	CREDITS:		.00	NET:	22,275.51

ACCOUNT DETAIL HISTORY FOR 2026 04 TO 2026 04

ORG YR/PR	OBJECT PROJ JNL EFF DATE	SRC REF1	REF2	REF3	CHECK #	OB	AMOUNT	NET LEDGER BALANCE	NET BUDGET BALANCE
74830	63320	Employee Mileage							
									REVISED BUDGET .00
					PER 01		282.80	282.80	
					PER 02		266.51	549.31	
					PER 03		179.80	729.11	
26/04	1242 04/28/26	API 007742		257427	1971531		377.00	1,106.11	
	W OOP0326	March Mileage		TERRILL,TIM					
		LEDGER BALANCES --- DEBITS:		1,106.11	CREDITS:		.00	NET:	1,106.11
74830	63340	Hotel & Meals Travel Expense							
									REVISED BUDGET .00
					PER 01		174.06	174.06	
					PER 02		12.58	186.64	
					PER 03		23.63	210.27	
26/04	1504 04/27/26	GNI					16.13	226.40	
	BREM PCARD	meal committee meeting							
									TIM TERRILL-CULVERS GRAND RAPIDS-meal for GR Trails committee meeting
26/04	1504 04/27/26	GNI					9.80	236.20	
	BREM PCARD	board meeting meal							
									TIM TERRILL-DAIRY QUEEN #12890-board meeting meal
26/04	1504 04/27/26	GNI					9.58	245.78	
	BREM PCARD	meal							
									TIM TERRILL-DAIRY QUEEN #12890-meal for Cass Lake Bena High School
		LEDGER BALANCES --- DEBITS:		245.78	CREDITS:		.00	NET:	245.78
74830	64090	Office Supplies							
									REVISED BUDGET .00
					PER 02		57.08	57.08	
					PER 03		218.08	275.16	
26/04	1504 04/27/26	GNI					26.95	302.11	
	BREM PCARD	headphones video conferencing							
									TIM TERRILL-BEST BUY 00005223-headphones for video conferencing
		LEDGER BALANCES --- DEBITS:		302.11	CREDITS:		.00	NET:	302.11
		GRAND TOTAL --- DEBITS:		65,727.50	CREDITS:		-113,800.84	NET:	-48,073.34

25 Records printed

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



PROTECTING THE FIRST 400 MILES

IMMEDIATE PRESS RELEASE 5/1/26

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Mississippi Headwaters Board Receives Report on Regional Stormwater Implementation

The Mississippi Headwaters Board (MHB) reviewed a comprehensive report on a 2014 Stormwater Retrofit Analysis which identified pollution prevention practices available to cities along the Mississippi River. These practices were designed to filter stormwater runoff before it enters the river. Over the past eleven years, sixteen of the thirty-two recommended practices had been implemented, helping to reduce pollutants entering the Mississippi River.

Participating cities included Palisade, Riverton, Walker, Bemidji, Grand Rapids, and Baxter. Many of these projects were supported through funding secured in partnership with local Soil and Water Conservation Districts.

MHB Executive Director Tim Terrill noted that some recommended practices were not implemented due to site constraints or because other municipal planning initiatives were underway at the time. “In some cases, cities later chose to fund more detailed and comprehensive studies,” Terrill said, “which ultimately resulted in additional implementation beyond what was outlined in the original report.”

After reviewing the findings, the MHB Board concluded that the analysis represented an effective use of funds. The project not only supported the implementation of stormwater filtration practices, but also provided municipalities with a range of viable options and assisted local Soil and Water Conservation Districts in securing funding for future projects.

The study encompassed eleven cities and was funded through the Clean Water Legacy Fund, overseen by the Minnesota Board of Water and Soil Resources, and administered by the Mississippi Headwaters Board.



**Crow Wing County Lease Agreement
With
Mississippi Headwaters Board**

This agreement is made by and between Crow Wing County as Lessor, hereinafter known as CWC, and Mississippi Headwaters Board as Lessee, hereinafter known as MHB.

PREMISES: MHB does hereby rent from CWC a total of approximately 153 square feet of useable finished space on the third level of the Historic Courthouse building located at 326 Laurel Street, Brainerd, Minnesota 56401 to be used as their office space.

The lease will also include shared use of restrooms, break rooms, public areas and custodial services. MHB will also have access to meeting room space in shared CWC areas when not in use for CWC business.

RENT: The cost of renting the 153 square feet in the Historic Courthouse is \$204 per month, which includes utilities. However, CWC hereby agrees to forego collecting the rental amount, instead considering it an in-kind contribution to MHB for the advancement of their mission to protect the Headwaters of the Mississippi River.

USE OF PREMISES: MHB will use the identified leased space as office space and shall not engage in activities unrelated to their business on leased premises

TERM & RENEWAL: The term of this lease is twenty-four months commencing on April 1, 2026, and will automatically renew, upon the same terms and conditions, for consecutive twelve-month periods, unless notice is given by either Party of its intent not to renew at least sixty days prior to any said renewal date. The lease may be terminated by either party with or without cause with a sixty day written notice.

PERSONAL PROPERTY RISK: All the personal property in or about the leased premises belonging to or placed there by MHB or its occupants or visitors, shall be there at the sole risk of MHB or such other person only, and CWC shall not be liable for theft or misappropriation thereof, nor for any loss or damage due to building or any appurtenance thereof becoming out of repair, or due to the happening of any accident in or about the leased premises including destruction by fire.

INDEMNITY: CWC shall indemnify and hold MHB harmless for any and all claims, demands and damages incurred by MHB which directly or indirectly result from, or arise in connection with, any negligent act or omission of CWC, its agents, or employees, pertaining to its activities and obligations under this Lease. Likewise, MHB shall indemnify and hold CWC harmless for any and all claims, demands and damages incurred by CWC which directly or indirectly result from, or arise in connection with, any negligent act or omission of MHB, its agents, or employees, pertaining to its activities and obligations under this Lease.

ASSIGNMENT OR SUBLETTING: MHB shall not assign or in any manner transfer this Lease or any interest therein, nor sublet the premises or any parts thereof nor permit occupancy by anyone with, through or under it without the prior written consent of CWC.

WAIVER OF COVENANTS: The failure of CWC to insist in any one or more instances upon performance of any of the terms, covenants or conditions of this Lease shall not be construed as a waiver or relinquishment of the future performance of any such term, covenant or condition.

DUTIES OF CWC: CWC shall furnish and provide the following package of standard services for the use of MHB to include the following:

- Electric current;
- Existing light fixtures, base plugs, wiring;
- Hot and cold running water;
- Maintenance and repair of building, including (without limitation) foundations, walls, floors, stairways, roof and exterior portions thereof, and building-related equipment, including all electrical, gas, water, central heating, air conditioning and plumbing equipment and appliances and any other equipment and appliances furnished by CWC under this Lease;
- Cleaning and supplying of all restrooms;
- Grounds maintenance;
- Unreserved parking spaces in designated surface parking lots;
- Trash removal and a bin for the storage of trash until its removal, including removal of trash at least once per week;
- Scheduled routine carpet shampooing and waxing of floors;
- General cleaning in all common areas;

DUTIES OF MHB: MHB shall furnish during the term of this lease the following:

- Telephone base service rate and long distance charge;
- Lessee further agrees to maintain the leased premises in a reasonably clean and sanitary condition;
- Necessary furniture and business equipment;
- Any modifications of the occupied space must have CWC written approval;
- Cleaning of personal desk areas;
- Signage identifying their business and must have CWC's approval;

INSURANCE AND LIABILITY: Damages attributable to MHB, its employees or lessees will be considered MHB's responsibility.

Damages not attributable to MHB, its employees or clients or sub lessees will be considered CWC's responsibility.

MHB shall insure for liability and property damage attributable to MHB in the amount of liability and property damage exposure provided in MN Statute 466.04 subdivision (1). CWC shall be listed as an additional insured on this insurance policy.

CWC shall insure the building, and any leasehold improvements installed by CWC at its expense, during the term of this Lease against loss or damage by fire or any of the casualties covered by the standard coverage document provided by the MN Counties Insurance Trust in an amount at least equal to the insurable value of the building minus deductibles.

DISPUTE RESOLUTION: Should disagreement or disputes arise concerning the terms of this Lease, both CWC and MHB hereby agree to submit the disagreement/dispute to the Bureau of the Mediation Service (BMS) for resolution.

DAMAGE BY FIRE OR OTHER CASUALTY: If, during the term of this Lease Agreement, the building shall be damaged or destroyed by fire or other casualty so that the leased premises shall thereby be rendered unfit for use or occupation, CWC shall have the option, at its sole and absolute discretion, to either:

- 1.) Repair such damage and restore the premises to substantially the condition immediately prior to such event; and until said premises shall have been duly repaired and restored, a proportionate share of the rent due hereunder shall be abated according to the nature and extent of the damage which has been sustained. Or,
- 2.) Terminate this Lease Agreement and end the term hereof, in which case the Rent shall be paid to the date of such fire or other causality, and all further obligations on part of either party shall cease.

MHB agrees that it will not use, or allow to be used, the leased premises for any activity that would be in violation of any federal, state or local laws.

ACCEPTANCE AND POSSESSION: MHB acceptance of the lease premises is contingent upon an inspection by MHB showing that the leased premises are ready for MHB's occupancy.

Mississippi Headwaters Board

Michael Kearney, Chair

Date

Crow Wing County

Signed by:

Rosemary Franzen

Rosemary R. Franzen, Chair

5/12/2026

Date

ATTEST:

Signed by:

Deborah A. Erickson

Deborah A. Erickson, County Administrator

5/13/2026

Date

Approved as to execution

day of 5/13/2026

Signed by:

Kelsey Hopps

Kelsey A. Hopps, County Attorney

0A2DD102E3B2461

School	Dates Contacted	Notes and Follow up
Royalton HS	4/29- call back in Fall. 10/7/25, 5/1/26	career fair.10/7/25 already had career fair. Will be invited next year because school didn't want repetition from previous years. 5/1/2026- sent email asking school to place me on the 2026 fall list. School responded on 5/4 and said she didn't have the date yet but would put me on the list.
Lake Region Christian	4/29, 8/28, 10/7,1/7,1/20,2/20, 3/31, 4/20	10/7/25- School wants me to talk with them in January for career development day.
McGregor HS	4/29, 8/28, 11/7,1/7,1/20,2/20, 3/31, 4/20	
Cass Lake ALC	11/7	Met 1/8- teacher survey given but not returned yet. 15 kids, 1 class
Grand Rapids	4/29, 10/7, 11/7,1/7,1/20, 3/31, 4/20, 5/4, 5/11	4/29 teacher wanted me to call in fall, 1/20- Teacher didn't think she was a good fit but provided me with other teachers names. Called teachers and received a response from an email from teacher about setting up a time later on this Spring with multiple classes physics and chem. She said she would call me in the Spring. 5/4- reached out to teacher- she will call me back in the afternoon today. 5/11- emailed back. 5/18 Met with 2 chemistry classes with 34 kids.
Northern Lights Comm. school	4/29, 8/25,	4/29 teacher wanted me to call in fall on August 25th, 8/28 Met 9/8- 30 kids, 1 class
Cass Lake-Bena HS	4/29, 11/7, 1/20, 2/2	4/29 teacher wanted me to call in fall mid November, 11/7- told me to give her a call in January when teacher gets here schedule figured out with counselors. 2/20- Scheduled to meet with classes on 3/3 and 3/27 (13 kids, 3 classes) + (25 kids and 3 classes)= 38 kids teacher surveys sent by email to Chair Kearney.
Bemidji HS and surrounding area	4/29, 5/7	4/29 5/7- Met 9/22put on Fall career fair, This is a career fair so no teacher surveys collected. 1800 kids attended with the following schools attending: Bemidji High School Northome, Kelliher, Trek North, Voyageurs, Cass Lake, Blackduck, Laporte, Bug-o-nay-ge-shig, Bagley

No response

Met

Scheduled

contacted but waiting

No

SUMMARY

14 schools participated

10 classes met in classroom

1917 impressions on school kids

2025-26 Teacher

Survey

After completing survey, please email to Michael.kearney@aitkincountymn.gov

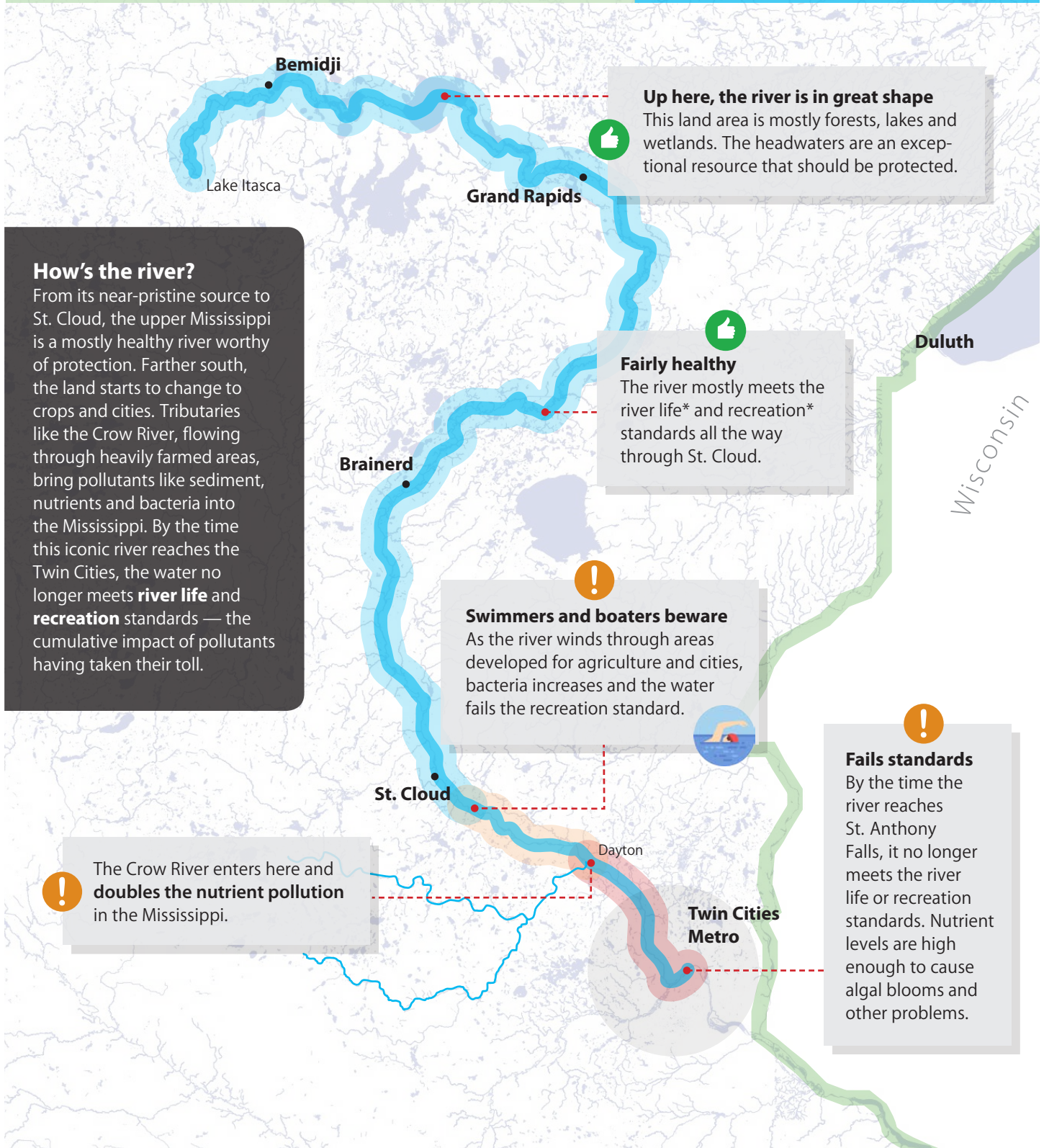
1. In listening to the video, was it clear to you and the class how the Miss. Headwaters Board was formed and what they do?
2. What did you learn most about the Miss. Headwaters Board in the video or presentation given to you?
3. What aspects of the meeting did you find most valuable and practical to the students?
4. Did the speaker demonstrate a clear understanding of the topics presented (MHB formation and careers in natural resources)?
5. Now that you have heard the presentation, is there any comments you would like to make that may help improve the presentation material?

Our upper Mississippi River

Monitoring and assessment study

- From Lake Itasca to downtown Minneapolis
- Evaluating aquatic life and pollutants in the river

What to protect,
what to fix



How's the river?
From its near-pristine source to St. Cloud, the upper Mississippi is a mostly healthy river worthy of protection. Farther south, the land starts to change to crops and cities. Tributaries like the Crow River, flowing through heavily farmed areas, bring pollutants like sediment, nutrients and bacteria into the Mississippi. By the time this iconic river reaches the Twin Cities, the water no longer meets **river life** and **recreation** standards — the cumulative impact of pollutants having taken their toll.

Up here, the river is in great shape
This land area is mostly forests, lakes and wetlands. The headwaters are an exceptional resource that should be protected.

Fairly healthy
The river mostly meets the river life* and recreation* standards all the way through St. Cloud.

Swimmers and boaters beware
As the river winds through areas developed for agriculture and cities, bacteria increases and the water fails the recreation standard.

The Crow River enters here and **doubles the nutrient pollution** in the Mississippi.

Fails standards
By the time the river reaches St. Anthony Falls, it no longer meets the river life or recreation standards. Nutrient levels are high enough to cause algal blooms and other problems.

* **River life:** Water quality standard for aquatic life like fish, bugs and other living things
* **Recreation:** Water quality standard for aquatic recreation like swimming, wading and boating

The big picture

The study identifies these as the major trends in the upper Mississippi River.



Northern section needs protection

North of St. Cloud, water quality is great in the upper Mississippi – almost pristine near the headwaters – and the aquatic life is healthy. Minnesota needs protection measures in the watersheds in this region that feed the upper Mississippi. If not addressed, this exceptional resource faces threats from increasing nutrient and sediment levels. The forested and wetland-rich character of the northern portion of the basin (all the land that drains to the river) must be kept as intact as possible.



Land use and tributaries have cumulative effects

Southward, as land use shifts to agriculture and populated areas, tributaries get loaded with sediment and nutrient pollution. This cumulative impact is apparent in the Mississippi:

- ▶ **Phosphorus** levels increase as the water flows downstream, with a substantial increase happening when the Crow River joins the Mississippi. The Crow is the single largest contributor of nutrient pollution in the upper Mississippi. This is despite the fact that the Crow River is only 15% of the total land draining to the upper Mississippi. Phosphorus levels in the upper Mississippi have declined over time due largely to better wastewater treatment controls, but levels are still a concern, and changes in land management are needed.
- ▶ **Nitrate** is a growing concern. MPCA scientists looked at nitrate levels starting at the border of Crow Wing and Morrison counties, because this is where the river needs to meet drinking water standards. Currently, nitrate concentrations meet the drinking water standard. But data show increasing levels over time. Again, protection measures are needed to ensure the river remains safe for communities to use for drinking.

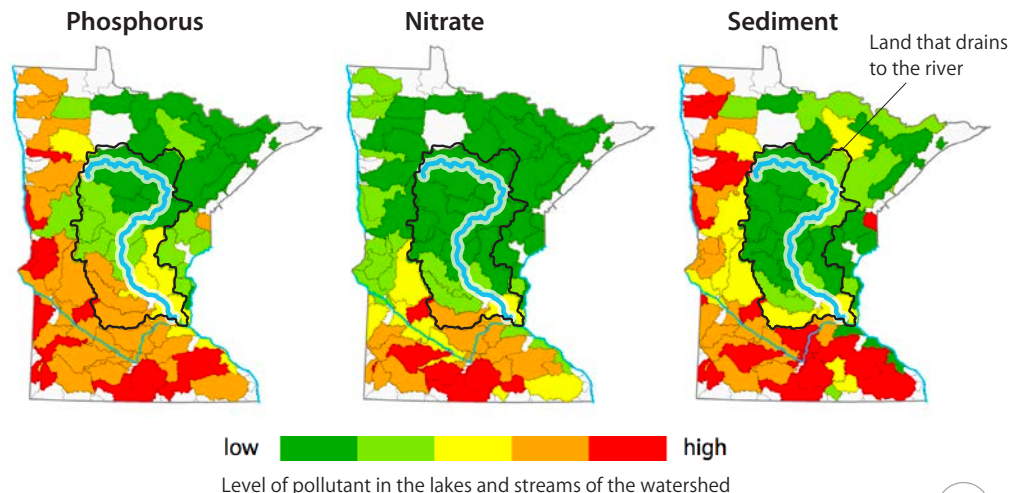


Downstream from St. Cloud needs fixing

South of St. Cloud the upper Mississippi begins to develop significant problems. The rivers and streams entering the Mississippi are the major cause of degradation. The Crow River and others that flow through heavily farmed areas (and higher population areas) bring high loads of sediment and nutrients. To restore water quality here, changes are needed in land practices — optimizing manure and fertilizer use, using cover crops, conservation tillage and other best management practices.

Tributaries and watersheds matter

Streams and rivers that feed into the Mississippi south of St. Cloud bring most of the pollution. These high-polluting watersheds are heavily agricultural. Even land a hundred miles or more from the Mississippi can impact the river.



Protecting the good

The upper Mississippi is in excellent condition due mostly to the current landscape of the region that drains water toward the Mississippi. This valuable shared resource for Minnesota needs protection:

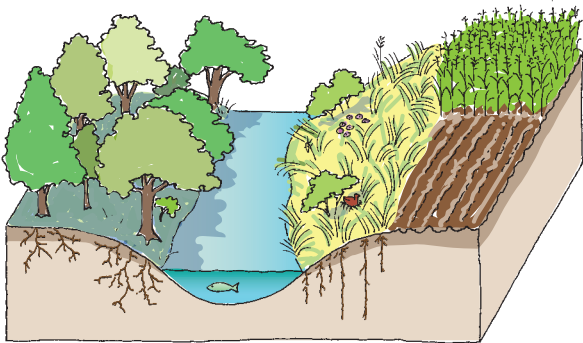
- 1. Pay attention to wetlands** to protect pristine waters in northern reaches. They store water and act as filters.
- 2. Proceed with caution on development of forested land.** Much of the forested land is in private hands. If a significant portion of this land is cleared and developed for agriculture, the Mississippi could suffer an increase in flow levels and pollution.
- 3. Protect drinking water quality.** 1.2 million Minnesotans rely on this river for their drinking water. The primary threat is nitrate pollution, which comes from fertilizer.



Fixing the problems

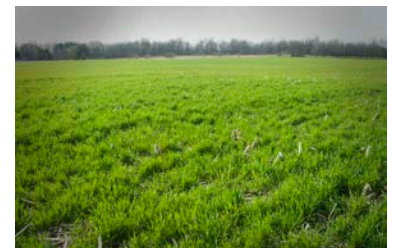
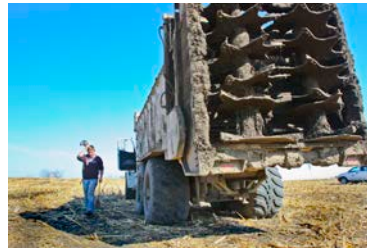
Add buffer strips

- ▶ Stops or captures soil runoff.
- ▶ Filters water before it gets into drainage ditch or stream.
- ▶ Slows the velocity of water entering during heavy rains.



Change crop practices

- ▶ Optimize manure use
- ▶ Add living cover

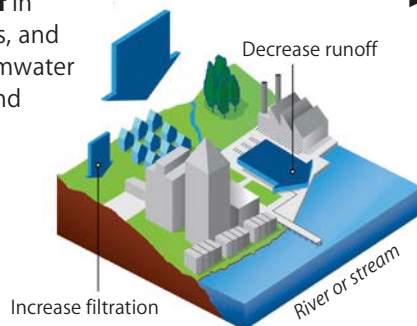


- ▶ Use conservation tillage
- ▶ Optimize fertilizer use



Upgrade infrastructure

- ▶ **Manage runoff** in developed areas, and modernize stormwater infrastructure and practices.

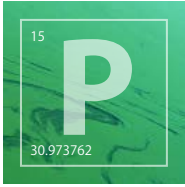


- ▶ **Ensure sewage treatment** and home septic systems work and get updated.



Pollutants in the upper Mississippi

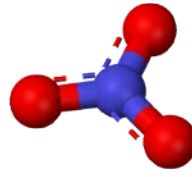
The study identifies these major problems in parts of the river.



Phosphorus, from wastewater, manure, and fertilizer, is a nutrient that causes algal blooms and impacts aquatic life and human recreation. While phosphorus levels are low enough to support the river life and recreation standards in the upper Mississippi, by the time it reaches Minneapolis, the levels from upstream and tributaries lead to algae and related problems.



Bacteria from untreated human and animal waste, carried by field runoff and sewage pipes, can make water unsafe for swimming and other contact recreation. Bacteria levels in the river are ok until just south of St. Cloud. Then levels violate the standard all the way to Minneapolis.



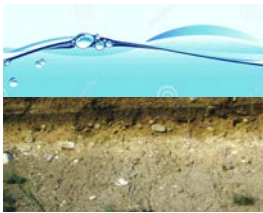
Nitrate, a chemical from cropping practices, can make water unsafe for drinking and toxic to fish and other aquatic life. The upper Mississippi from Morrison County to the Twin Cities is designated as a drinking water source and meets the nitrate standard for drinking at this time. However, nitrate levels are increasing in the river.



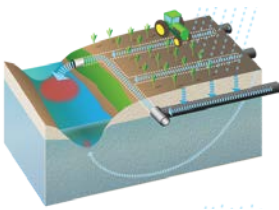
Sediment is soil from runoff and erosion that clouds the water and can harm aquatic life. Some is natural, some is from human activities. Cropfields and unstable streambanks often are the major sources of the soil. Some regions that the river flows through have soils that are more erodable than other regions.

How pollutants get into the river

Increased flow and runoff



Runoff is one way pollutants reach rivers and lakes. As rain and snowmelt run across land, they carry pollutants like sediment and phosphorus into water. The more runoff, the more flow in ditches and streams, and the more power water has to erode soil into water.



Artificial drainage is also a major mover of pollutants into rivers and lakes. Water that drains through field tile lines and city stormwater systems brings nitrate and other pollutants. And higher drainage can lead to more flow in streams and then more erosion.

Runoff is highest south of St. Cloud, where the land is more hilly, there are more cities and cropland, and wetlands have been drained for farming.



Climate change is making the problem worse. Higher-intensity rainfalls in recent years leads to more and faster-moving water. On land, this means more soil and pollutant runoff. In rivers and streams, it means more streambank erosion.



Scientists in the field see decreasing biological health

Monitoring the health of fish and aquatic insects is a more comprehensive way to track water health than simply measuring pollutant levels. These creatures respond to a multitude of stressors — chemicals, low oxygen, and changes in habitat.

The upper Mississippi shows decreasing biological health as it flows downstream and cumulative impacts take their toll. By the time the river reaches the Twin Cities, water quality health, as measured by fish communities, is on the verge of failing the standard.

A closer look at the upper Mississippi River



- **River life** refers to water quality standards for aquatic life, dissolved oxygen, and nutrient pollution. It's a threshold for gauging the water's health for fish, bugs and other living things in the water.

- **Recreation** refers to water quality standards for aquatic recreation. Likewise, it's a threshold for measuring the water's health for human contact with the water, such as swimming and wading.

- **Fish consumption** refers to water quality standards for eating fish. The Minnesota Dept. of Health uses this standard to set guidelines for how much and what size fish to eat.

About this study

The Minnesota Pollution Control Agency (MPCA) studied pollutant levels and aquatic life of the upper Mississippi River from its origin at Lake Itasca to St. Anthony Falls in Minneapolis. While the agency has intensely studied smaller watersheds that drain to the upper Mississippi, this is a comprehensive look at the entire segment of the river as a whole.

Monitoring – When the MPCA and partners monitor a lake or stream, it means they study:

- Levels of nutrients, sediment, bacteria, toxics, dissolved oxygen, chloride, pH, ammonia
- Communities of fish and macroinvertebrates such as aquatic bugs
- Flow of rivers and streams
- Contaminants in fish

Assessment – Next, the MPCA takes a look at what the data show, and whether the condition of water bodies meets water quality standards. Water quality standards are the thresholds used to determine the suitability of waters for swimming and fishing, and their overall biological health. Water quality standards are not “one size fits all.” In many cases they are regionalized for different parts of the state, and tailored to different types of water bodies.

Data – The study gathered or used data from nearly 200 monitoring sites along the river. This includes data spanning 10 years, gathered by local partners and other state agencies.

Next steps – The practical goal of monitoring and assessment is to provide information that will help protect and restore water quality. The large river monitoring project builds upon the monitoring and assessment conducted on individual major watersheds in the state. Following the monitoring and assessment of each major watershed, restoration and protection strategies are developed to address both impaired and unimpaired waters in the watershed. This product is referred to as Watershed Restoration and Protection Strategies (WRAPS). Individual major watershed WRAPS projects will serve as a vehicle to pass along protection and restoration strategies for the Upper Mississippi River. Local partners use the WRAPS to set priorities and plan their work.

Additional resources – The statements included in this summary document about pollution trends, land use practices, and restoration and protection strategies, come from a variety of sources including work on the major watersheds. Additionally, the *2016 State of the River Report* by National Park Service and Friends of the Mississippi River was a useful resource. The information about pollutant contributions from tributaries, and phosphorus and nitrate levels changing over time, comes from a long-term monitoring network run by the MPCA and local partners. Researchers from the University of Minnesota, the Minnesota Climatology Working Group, and other organizations have described the impacts of artificial drainage and more intense rainfall events. The solutions described come from the major watersheds WRAPS, and from statewide studies such as the Minnesota Nutrient Reduction Strategy.

Future

The MPCA also plans to evaluate the Minnesota, Rainy, Red, and St. Croix Rivers.



More information is available here: www.pca.state.mn.us/upper-miss

Questions – Dana Vanderbosch, Manager of Lake and Stream Monitoring
Dana.Vanderbosch@state.mn.us | 651-757-2601



Minnesota Pollution Control Agency | January 2017



Deposit Rate Sheet

4/1/2026

www.mmfcu.org
 PO Box 746, Brainerd, MN 56401
 (218) 829-0371

Ada | Altkin | Alexandria | Baxter | Brainerd | Crosby | Detroit Lakes | Fergus Falls | Little Falls | Pequot Lakes | Staples | Wadena

SHARE ACCOUNTS

SHARES

Dividends Calculated Daily / Paid (Compounded) Monthly

Savings

	<u>Minimum or Opening Balance</u>	<u>Rate</u>	<u>APY</u>		<u>Rate</u>	<u>APY</u>		<u>Rate</u>	<u>APY</u>		<u>Rate</u>	<u>APY</u>
Regular Shares	\$5 Minimum	0.05%	0.05%									
Estate Savings	\$5 Opening	3.75%	3.81%									
Wincentive Savings	\$5 Minimum	0.10%	0.10%									
YES Youth Savings Account	\$5 Opening											
On Balances up to \$500		2.96%	3.00%									
On Balances over \$500		0.05%	0.05%									
Blended APY *			0.79 - 3.00%									
* Based on balance of \$2,000												
	<u>Minimum or Opening Balance</u>	<u>Rate</u>	<u>APY</u>	<u>Rate</u>	<u>APY</u>	<u>Rate</u>	<u>APY</u>	<u>Rate</u>	<u>APY</u>	<u>Rate</u>	<u>APY</u>	
Super Savers	\$5 Opening	< \$2,500 0.07%	0.07%	\$2,500 - \$4,999 0.07%	0.07%	\$5,000 + 0.07%	0.07%					
Health Savings Accounts	\$100 Opening	\$100 - \$4,999 0.20%	0.20%	\$5,000 - \$9,999 0.25%	0.25%	\$10,000 - \$24,999 0.30%	0.30%	\$25,000 + 0.35%	0.35%			
IRA Savings	\$5 Opening	< \$10,000 0.10%	0.10%	\$10,000 - \$49,999 0.10%	0.10%	\$50,000 + 0.15%	0.15%					
Money Market Savings *	\$25,000 Minimum	< \$25,000 0.07%	0.07%	\$25,000 - \$49,999 1.24%	1.25%	\$50,000 - \$99,999 1.29%	1.30%	\$100,000 - \$249,999 1.39%	1.40%	\$250,000 + 1.44%	1.45%	
* MM Balance below \$25,000 will earn the \$5,000+ Super Saver Rate												
High Yield Savings Accounts	\$75,000 Minimum	< \$75,000 0.07%	0.07%	\$75,000 - \$199,999 3.20%	3.25%	\$200,000 + 3.35%	3.40%					
* HYSA Balance below \$75,000 will earn the \$5,000+ Super Saver Rate												
Business Premium Money Market Savings *	\$5 Opening	2.47%	2.50%									
* Balances above \$1,000,000 will earn the \$250,000+ Money Market Savings Rate. Special terms and conditions apply, refer to Business Services to determine eligibility.												

Kasasa® Rewards Products

Dividends Calculated Daily / Paid (Compounded) Monthly

	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY</u>
Kasasa® Cash Checking			
Qualified Rates:			
On balances up to \$10,000	N/A	4.89%	5.00%
On balances over \$10,000		0.15%	0.15%
Blended APY *			0.59 - 5.00%
* Based on balances up to \$110,000			
Non-Qualified Rate on entire balance	N/A	0.01%	0.01%
Kasasa® Savers**			
On balances up to \$35,000	N/A	2.47%	2.50%
On balances over \$35,000		0.15%	0.15%
Blended APY *			0.76 - 2.50%
* Based on balances up to \$135,000			
Non-Qualified Rate on entire balance	N/A	0.01%	0.01%
**Prerequisite -- must be enrolled in Kasasa® Cash or Kasasa® Cash Back Rewards Checking Account			

SHARE DRAFTS

Dividends Calculated Daily / Paid (Compounded) Monthly

	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY</u>	<u>Rate</u>	<u>APY</u>	<u>Rate</u>	<u>APY</u>	<u>Rate</u>	<u>APY</u>
Simply Checking	NA	NA	NA						
		< \$10,000		\$10,000 - \$24,999		\$25,000 - \$49,999		\$50,000 +	
Money Market Checking	\$1,500	0.05%	0.05%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
IOLTA Lawyers Trust Checking	\$5,000	0.10%	0.10%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%

MEMBER BUSINESS SHARE DRAFTS

Dividends Calculated Daily / Paid (Compounded) Monthly

	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY</u>	<u>Rate</u>	<u>APY</u>	<u>Rate</u>	<u>APY</u>
Regular Business Checking	NA	NA	NA				
		< \$10,000		\$10,000 - \$24,999		\$25,000 - \$49,999	
Business Dividend Checking	\$5,000	0.10%	0.10%	0.20%	0.20%	0.20%	0.20%
		< \$50,000		\$50,000 +			
Nonprofit Business Checking	NA	0.50%	0.50%	1.00%	1.00%		



4/1/2026

TERM SHARE ACCOUNTS
 STANDARD, IRA AND HSA TERM SHARE ACCTS
 Dividends Calculated Daily / Paid (Compounded) QUARTERLY
 (For a Monthly dividend option please ask for applicable rates and availability)

TERM		<u>Minimum Balance</u>	<u>Rate</u>	<u>APY</u>
3 Month	(13 Week)	\$100 / \$500	1.34%	1.35%
6 Month	(26 Week)	\$100 / \$500	2.97%	3.00%
12 Month	(52 Week)	\$100 / \$500	3.02%	3.05%
18 Month	(78 Week)	\$100 / \$500	3.45%	3.50%
24 Month	(104 Week)	\$100 / \$500	2.97%	3.00%
36 Month	(156 Week)	\$100 / \$500	2.87%	2.90%
48 Month	(208 Week)	\$100 / \$500	2.87%	2.90%

SPECIAL CERTIFICATES
 Dividends Calculated Daily / Paid (Compounded) QUARTERLY

TERM		<u>Minimum Balance</u>	<u>Rate</u>	<u>APY</u>	
Special	7 Month (30 Week)	\$500	3.75%	3.80%	\$500 minimum
Special	10 Month (43 Week)	\$500	3.65%	3.70%	\$500 minimum
Special	13 Month (56 Week)	\$500	3.55%	3.60%	\$500 minimum
Add-On Cert	36 Month (156 Week)	\$2,500	2.72%	2.75%	\$500 minimum additions
Bump Cert*	24 Month (104 Week)	\$5,000	2.82%	2.85%	May be bumped once each term at member's request
Bump Cert*	36 Month (156 Week)	\$5,000	2.72%	2.75%	Bump rate = 0.15% below 24M/36M CD rates, respectively
Fast Forward Cert*	36 Month (156 Week)	\$10	3.86%	3.92%	Requires monthly additions of \$10-\$500, Max. open of \$500; Rate tied to 5-year US CMT Treasury.

* IRA not available

NOTICE:
 RATE = DIVIDEND RATE
 APY = ANNUAL PERCENTAGE YIELD
 DIVIDENDS ARE BASED ON CREDIT UNION'S EARNINGS AND CANNOT BE GUARANTEED
 EACH MEMBER IS INSURED TO AT LEAST \$250,000 BY ADMINISTRATOR, NATIONAL CREDIT UNION ADMINISTRATION.
 MEMBER IRAs ARE INSURED TO AN ADDITIONAL \$250,000 BY ADMINISTRATOR, NATIONAL CREDIT UNION ADMINISTRATION
 FEES MAY REDUCE CERT. ACCOUNT EARNINGS. A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL FROM A TERM SHARE ACCOUNT
 Contact an employee for further information on applicable fees and terms.
 Kasasa Cash® and Kasasa Silver® are trademarks of Kasasa, Ltd., registered in the USA

CD

Today's CD Special Rates

4 month Special Fixed Rate CD²

3.49% APY

Relationship APY¹ may be higher

Special Interest Rate	3.43%
Annual Percentage Yield (APY)	3.49%
Relationship Interest Rate	3.68%
Relationship APY ¹	3.75%
Term	4 months
Renewal Term	3 months
Current Renewal APY	0.05%

\$5,000 minimum opening deposit
Early withdrawal penalties may apply³

7 month Special Fixed Rate CD²

3.24% APY

Relationship APY¹ may be higher

Special Interest Rate	3.19%
Annual Percentage Yield (APY)	3.24%
Relationship Interest Rate	3.44%
Relationship APY ¹	3.50%
Term	7 months
Renewal Term	6 months
Current Renewal APY	0.05%

\$5,000 minimum opening deposit
Early withdrawal penalties may apply³

11 month Special Fixed Rate CD²

2.99% APY

Relationship APY¹ may be higher

Special Interest Rate	2.95%
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Annual Percentage Yield (APY)	2.99%
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Relationship Interest Rate	3.20%
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Relationship APY ¹	3.25%
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Term	11 months
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Renewal Term	6 months
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Current Renewal APY	0.05%
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\$5,000 minimum opening deposit

Early withdrawal penalties may apply³

JACOBSON MAPPING FUNDING AGREEMENT

This non-exclusive Agreement (“Agreement”) is made, effective upon execution by all parties (“Effective Date), by and between the Mississippi Headwaters Board, located at 326 Laurel St. Brainerd, MN 56401(MHB) and Peter Jacobson, Consultant (Jacobson), with its principal office located at PO Box 206 Lake George, MN 56458.

ARTICLE 1: RECITALS

WHEREAS, MHB was established in 1980 under Minnesota Statutes 103F.361-378 to identify and protect the natural, cultural, scenic, scientific and recreational values of the Mississippi River’s first four hundred miles; and

WHEREAS, MHB and Jacobson agree to enter into this Agreement whereby Jacobson will review protected lands data with the wildlife habitat data and develop maps that capture both sets of data. MHB will reimburse those services through their agreement with the Outdoor Heritage Fund appropriation.

NOW THEREFORE, in consideration of the premises, covenants and mutual promises contained in this Agreement, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties do hereby agree as follows:

ARTICLE 2: PURPOSE

2.1 Purpose.

MHB and Jacobson agree that the purpose of this Agreement is to provide professional services to the MHB.

ARTICLE 3: TERM OF GRANT AGREEMENT

- 3.1 ***Effective date:*** The date the MHB obtains all required signatures. **The Grantee must not begin work under this grant agreement until this Grant Agreement is fully executed and the Grantee has been notified by the Executive Director to begin the work.**
- 3.2 ***Expiration date:*** May 22, 2026, or until all obligations have been satisfactorily fulfilled, whichever comes first.

ARTICLE 4: DEFINITIONS

4.1 Definitions.

For the purposes of this Agreement and the Schedules hereto, unless there is something in the context inconsistent therewith, the following words and phrases will have the following meanings:

- (a) **Agreement** means this Agreement as the same may be amended from time to time in accordance with the terms hereof and the expressions “herein”, “hereof”, “hereto”, “above”, “below” and similar expressions if used in any sub-paragraph, paragraph, sub-section, Section or Article of this Agreement refer and relate back to the whole of this

Agreement and not to that sub-paragraph, paragraph, sub-section, Section or Article only, unless otherwise expressly provided;

- (b) **“Confidential Information”** means information that is deemed nonpublic or confidential pursuant to the Minnesota Government Data Practices Act;
- (c) **Event of Default** means, with respect either Jacobson or MHB, that:
 - (i) such Party makes an assignment of its assets for the benefit of its creditors or makes a proposal to its creditors under any bankruptcy or insolvency legislation of any jurisdiction;
 - (ii) a petition in bankruptcy is filed and presented against such Party or a receiver, receiver and manager, custodian or similar agent is appointed or takes possession of any property or business of such Party;
 - (iii) such Party ceases or threatens to cease to carry on its business;
 - (iv) an execution, sequestration, extent or other process of any court becomes enforceable against such Party or a distress or analogous process is levied upon the property of such Party or any part thereof that is not cured within sixty (60) days;
 - (v) in the case of either Party, any of the representations or warranties given hereunder are found to be incorrect or untrue and, as result, have a material, adverse effect upon such Party carrying out its obligations hereunder;
 - (vi) either Party’s failure to remedy a material breach of this Agreement within sixty (60) days of receipt of written notice from the other Party specifying in detail the nature of such breach.
 - (vii) written notice from any authorized agency finding either Party’s contract activities pursuant to this Agreement to be in violation of the law.
 - (viii) in the case of either Party if is found to be engaged in illegal contract or purchasing activities and/or no longer exists under the applicable law.
- (d) **“Parties”** means the parties to this Agreement, specifically Jacobson and MHB and **“Party”** means any one of Jacobson and MHB;

ARTICLE 5: PROJECT INFORMATION

5.1 Project Deliverable.

- Produce maps that show priority watersheds and special protected watersheds based on review of wildlife habitat data from the Wildlife Report.

5.2 Action Steps and Timeline.

- May 4, 2026 – May 12, 2026: Crosstab the protected lands data with the wildlife habitat data by hydrologic unit.
- May 12, 2026 – May 18, 2026: Develop maps that capture both data sets.

ARTICLE 6: FINANCIAL NEED AND RESOURCES

6.1 Funding.

MHB shall provide funding through their Outdoor Heritage Fund appropriation the amount of up to \$2.100 for professional services. The contract shall not exceed \$2,100.

ARTICLE 7: TERMINATION

7.1 Term

The period of this Agreement will commence on the date hereof and expire on May 22, 2026.

7.2 Termination

This Agreement shall be terminated prior to the expiration of the Term:

- (a) immediately upon either Party providing written notice to the other Party in the event of the occurrence of an Event of Default with respect to the other Party. Termination of this Agreement pursuant to this Subsection (a) shall not limit, in any way, the recourse to any remedies available to either Party at law or in equity; or
- (b) ninety (90) days following delivery by either Party of written notice to the other Party to that effect.

7.3 Payment upon Termination

In the event of termination of this Agreement, each Party shall perform its obligations up to and including the effective date of termination.

7.4 Rights and Obligations on Termination or Expiry

Upon the expiry of the Term or the termination of this Agreement and in addition to the other obligations of each Party as set forth herein, each Party shall promptly and unconditionally return or cause to be returned to other Party, as the case may be, all data, property, documentation and other materials supplied by or at the direction of one Party to the other Party or to any of its employees or agents.

ARTICLE 8: LIMITED LICENSE TO USE OF NAMES AND TRADEMARKS

8.1 Limited License To Use Name and Logo

Each Party grants the other Party a limited license to use its name and logo in advertising and promoting the events as contemplated in this Agreement, including the use of its logo on any merchandise authorized by both Parties.

8.2 Written Approval Required Before Use of Name and Logo

Notwithstanding Section 8.1, prior to a Party using the other Party's name and logo, such Party shall first submit to the other Party, for its prior written approval, such approval will not be unreasonably withheld, the nature of the use provided for in Section 8.1.

ARTICLE 9: GENERAL CONDITIONS

9.1 Notices

Whether or not so stipulated herein, all notices, communication, requests and statements (the "Notice") required or permitted hereunder shall be in writing.

Any Notice required or permitted hereunder shall be sent to the intended recipient at its address as follows:

- (i) Mississippi Headwaters Board
ATTN: Executive Director
Address: 326 Laurel Street
City/State: Brainerd
Zip: 56401
Email: timt@mississippiheadwaters.org
Telephone: (218)-824-1189

Notice shall be served by the following means:

- (a) by delivering it to the Party on whom it is to be served via email or US postal mail. Notice delivered in this manner shall be deemed received when actually delivered to such Party through these methods.

9.2 Governing Law, Jurisdiction, and Attorney's Fees

This Agreement shall be interpreted and construed in accordance with and governed by the laws of the State of Minnesota. Any dispute arising out of this Agreement shall be adjudicated in Crow Wing County, Minnesota. In any action or proceeding to enforce rights under this Agreement, the prevailing Party will be entitled to recover costs and reasonable attorney's fees from the other Party

9.3 Force Majeure

Neither Party hereto shall be liable to the other for default or delay in performing its obligations hereunder if caused by fire, strike, riot, war, act of God, delay of carriers, governmental order or regulation, complete or partial shutdown of plant by reason of inability to obtain sufficient raw materials or power, and/or any other similar or different occurrence beyond the reasonable control of the Party so defaulting or delaying. The Party whose performance is prevented by any such occurrence shall notify the other Party thereof in writing as soon as is reasonably possible after the commencement of such occurrence, setting forth the full particulars in connection therewith, shall remedy such occurrence with all reasonable dispatch, and shall promptly give written notice to the other Party of the cessation of such occurrence.

9.4 Assignment

Neither Party shall have the right to assign or otherwise transfer its rights and obligations under this Agreement except with the prior written consent of the other Party, provided that a successor in interest by merger, by operation of law, assignment, purchase, or otherwise of the entire business of either Party shall acquire all interest of such Party hereunder. Any prohibited assignment shall be invalid.

9.5 Relationship

Each Party is an independent entity under the terms of this Agreement. Neither Party, by virtue of this Agreement, will have any right, power, or authority to act or create any obligation, expressed or implied, on behalf of the other Party. Except as otherwise provided or as may hereafter be established by a written agreement executed by authorized representatives of the Parties, all operational expenses incurred by either Party will be borne by the Party incurring the expense. Neither Party will hold itself out as, nor claim to be, an agent of the other Party and will not make any claim, demand, or application to or for any right or privilege applicable to an agent of the other Party.

9.6 Indemnity

Each party agrees to defend, indemnify, and hold the other harmless from any and all claims and demands of Members or Participants, which may result from the negligence of the other in connection with its duties and responsibilities under this Agreement, unless such action is a result of intentional wrongdoing of the other party. Each party agrees that it will be responsible for its own acts and the result thereof to the extent authorized by law and shall not be responsible for the acts of the other party and the results thereof.

9.7 Limitations of Liability

Excepting the parties' indemnification obligations hereunder, neither party shall, by reason of termination of this Agreement or otherwise, be liable to the other party for any punitive, special, incidental, or consequential damages including, but not limited to the following: compensation or damages for loss of present or prospective profits or revenues; loss of actual or anticipated commissions on sales or anticipated sales; expenditures, investments, or commitments made in connection with the establishment, development, or maintenance of the selling representation created by this Agreement or in connection with the performance of obligations, regardless of the form of action, whether in contract, tort, or other legal theory. The foregoing limitation shall apply (A) even if such party has been advised of the possibility of such damages and (B) notwithstanding any failure of essential purpose of any limited remedy herein.

9.8 Binding Effect

This Agreement binds and inures to the benefit of the Parties hereto and their respective successors and permitted assigns.

9.9 Entire Agreement

The individuals signing this Agreement hereby represent that they are authorized, on behalf of their respective organizations, to execute this Agreement and the Agreement contains the entire understanding between the Parties concerning the subject matter.

9.10 Severability

In the event that any of the terms of this Agreement are in conflict with any rule, law, statutory provision, or are otherwise unenforceable under the laws or regulations of any applicable government or

subdivision thereof, such terms shall be deemed stricken from this Agreement, but such invalidity or unenforceability shall not invalidate any of the other terms of this Agreement. This Agreement shall continue in force, unless the invalidity or unenforceability of any such provisions hereof does substantial harm to, or where the invalid or unenforceable provisions compromise an integral part of, or are otherwise inseparable from, the remainder of this Agreement.

9.11 Waiver

Failure by either Party to take action or assert any right hereunder shall not be deemed a waiver of such right in the event of the continuation or repetition of the circumstances giving rise to such right.

9.12 Successors

All rights and remedies of the Parties hereunder shall inure to the benefit of their successors and assigns.

9.13 Amendments

This Agreement shall not be deemed or construed to be modified, amended, rescinded, canceled, or waived, in whole or in part, other than by written amendment signed by both Parties.

9.14 Confidentiality

The Parties agree and understand that each Party that all information that each Party possesses shall be considered public unless such information qualifies as an exception under the Minnesota Government Data Practices Act. The Parties agree to not disclose Confidential Information and shall take all reasonable measures to enforce the obligation of confidentiality and use contained herein with respect to any of their employees or former employees who while in the employ of the Parties have access to Confidential Information. In the event of unauthorized disclosure of Confidential Information, the disclosing Party will indemnify, and hold the non-disclosing Party harmless from any and all claims, suits, fines, penalties, causes of action, damages, liabilities, expenses, and attorneys' fees incurred as a result of the disclosing Party's unauthorized disclosure of Confidential Information. The disclosing Party will be bound by, and will pay, the amount of any settlement, judgment, penalty, fine, and award as well as any and all costs, expenses, and attorneys' fees incurred by the non-disclosing Party as a result of the unauthorized disclosure.

9.15 Reference to Articles, Provisions, and Sub-provisions

As used herein, reference to any Article, Provision, or Sub-provision shall be only with reference to an Article, Provision, or Sub-provision of this Agreement unless specifically indicated otherwise.

9.16 Counterparts

This Agreement may be executed and delivered in any number of counterparts, by facsimile copy, by electronic or digital signature or by other written acknowledgement of consent and agreement to be legally bound by its terms. Each counterpart when executed and delivered will be considered an original but all counterparts taken together constitute one and the same instrument.

9.17 Execution and Delivery of Documents

Each of the Parties hereto, legal representatives, successors, and assigns shall do all things to

execute and deliver any and all documents which may be necessary at any time to carry out and effectuate the terms and conditions of this Agreement.

9.18 Recitals and Schedules

The Parties hereby confirm and ratify the matters contained and referred to in the Recitals and this Agreement and agree that it and the various schedule(s) hereto are expressly incorporated into and form part of this Agreement, notwithstanding that such Schedules may not be expressly referred to herein. If a conflict arises between any provision contained in this Agreement and any provision contained in any of the schedules hereto, the provisions of this Agreement shall prevail.

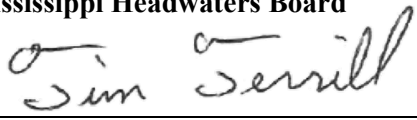
The Schedules to this Agreement are as follows:

None

ARTICLE 10. AGREEMENT

IN WITNESS WHEREOF, the Parties have executed this Agreement effective the date hereof.

Mississippi Headwaters Board

By 
Authorized Signature-**Signed**

By Tim Terrill
Name-**Printed**

Title Executive Director

Date 5/1/26

Peter Jacobson

By _____
Authorized Signature-**Signed**

By _____
Name-**Printed**

Title _____

Date _____

Executive Director Report

April-May 2026

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. Gathered CD rates from two separate banks to determine rate and timeframe to invest MHB funds. The board can evaluate and determine if this is a worthwhile option.
7. Sent emails to MHB counties asking them to place MHB funding in the 2027 county budget.
8. Downloaded MN Trad AIS videos on YouTube to memory stick.

Meetings & Networking

4/20 Sent out invite to McGregor, Lakes Area Christian, and Grand Rapids high school teachers to see if they were interested in having me attend some of their classes to talk about the MHB and careers in conservation.

4/21 Emailed DNR, Morrison, ACOE, and Aitkin county to find out when they plan to install the river signage that I created and delivered last Fall to them. Morrison has installed their signage at Belle Prairie Park. County line (Itasca) and Lee Ferry (Aitkin) signage installed by DNR. ACOE installed their signage at Big Sandy Rec Area (Aitkin) as well.

4/21 Contacted Sen. Hawj office and requested to meet with the senator this legislative session or this summer to propose a NEW bill for MHB funding in the next legislative session.

4/23 Talked with Bill Heig and he said he talked with Forest Chief Michael Stansbury. Michael said that he is committed to the project and hopes to make more progress in two months.

4/24 Talked with Jim Anderson from Lake Winnibigoshish about a zoning issue on the lake. We talked about the variance process with impervious surface and zoning use change.

4/28 A meeting was held with Pete Jacobson, former DNR Fisheries biologist, and MHHCP partners to discuss the draft Wildlife Protection report that Pete was contracted with to produce for the partnership. The report demonstrates that 75% protection of a sub or minor watershed is enough to protect water quality and habitat in perpetuity. It also showed that in some special areas where multiple values overlap, a higher level of protection may be needed due to significant wildlife richness and diversity of species. It also was discussed that the infilling of large habitat complexes within blocks of public land that are greater than 75% protected might have a greater impact because they can add wildlife value quickly. The partners discussed his methodology and are currently working on a short paragraph to add to the upcoming LSOHC proposal to explain what watersheds the Program will focus on. Work will

continue over the summer with GIS support to help place focus areas on a web mapping tool which will provide a common tool that partners can refer and utilize for implementation.

4/28 Rep. Heintzeman has not yet brought HF 2940 before the House Environment Committee. The bill, drafted last year, aims to increase funding for the current MHB appropriation. I also corresponded with Sen. Green by email. He indicated that he is not carrying any bills that would draw from the general fund this legislative session, but he agreed to meet with me on June 5 in Bemidji. Knowing these two factors, I emailed Comm. Kearney to let him know the situation and he replied that we won't get any traction this year, but to meet with Sen. Green. I have also tried to set up a meeting with Sen. Hawj, but have been unsuccessful in getting a response back from him.

4/30 Attended MPCA Professional Judgement Group meeting for the Upper Mississippi River (Headwaters – S. Cloud). In 2015 this was called the Large River Study. There hasn't been much if any change since 2015 regarding aquatic life, recreation, or consumption.

5/1 Received a complaint from a landowner in Itasca County alleging wetland filling and other noncompliant activities on a parcel along Big Winnie involving a construction company. I immediately emailed ESD Katie Benes to see if she was informed about the issue and she replied that her office is aware of the issue, but that it happened in the past and the SWCD is in communication with the Leech Lake Band of Ojibwe on how to resolve the matter.

5/3 Attended and created social media content for the Morrison Mighty Mississippi Clean Up Challenge. Eighteen Scouting America kids attended the event and afterwards some of them paddled down the Mississippi river to LeBourget Park. This helped the scouts earn a sustainability badge for environmental stewardship and canoe paddling skills as well.

5/8 Checked with Heather Funk and she stated that it was a 20-minute paddle from the Itasca State Park Public Water Access to the rocks. I will have to lead the group to the rocks, paddle to Schoolcraft Island, and then proceed back to the Public Water Access to get approximately a 1 to 1.5 hour paddle.

5/8 Reviewed a variance request from Beltrami Environmental Services regarding a Ten Lake Township public hearing for the removal of an outdated septic drain field and replacement with a new code-compliant septic system to eliminate the risk of untreated effluent entering nearby Andrusia Lake. The current setback requirement from the Ordinary High Water Mark for a Recreational Development lake is 75 feet under the Mississippi Headwaters Board (MHB) Comprehensive Plan, while Beltrami County requires a 100-foot setback. The new septic system will remain 75 feet from Lake Andrusia. Following review, I submitted a letter stating that the proposed project meets the standards of the MHB Comprehensive Plan.

5/9 Attended the Mississippi River Cleanup Day event in Bemidji. The Mississippi Headwaters Board's role was to promote the event through social media, and I created two promotional posts leading up to the cleanup. One post, shared three days before the event, was boosted specifically to the Bemidji area and received 4.3K views and 73 reactions. Volunteers noted that they learned about the event through social media, despite flyers also being distributed throughout the city.

Twelve volunteers participated in the cleanup effort, including Beltrami County Commissioner John Carlson and Bemidji City Council member Emelie Rivera. Volunteers collected 320 pounds of trash along the shoreline near the Bemidji Visitor Center, which is 230 lbs. less than what was

picked up last year! Community members passing by expressed appreciation and gratitude for the volunteer efforts and commitment to keeping the Mississippi River shoreline clean.

5/12 Attended the Aitkin Paddle Your Glass Off planning meeting where we discussed logistics for the event being held June 13th. I am responsible for promoting the event from the MHB events page and social media. I posted our MHB events page on social media on 5/12, and hope to promote it again on 5/27 and 6/9.

5/13 Had a discussion with a landowner in Bemidji regarding the Lake Irving project. While he praised the project for helping keep phosphorus out of the lake, he felt that the water sampling conducted on Lake Irving, which showed good water quality, was not fully representative of actual lake conditions due to the presence of algae blooms. He also expressed concerns about the overall project cost.

The landowner wanted to know where he could find historical and current water quality data collected on Lake Irving. He also indicated an interest in conducting his own testing above and below PMA 25, as well as within the lake itself, to determine whether additional sampling would provide a more representative assessment of lake conditions.

I provided him with the contact information for the Minnesota Pollution Control Agency and suggested that he speak with Phil Voltruba regarding the project. I also informed him that he could be directed to previous water quality sampling results for Lake Irving, which have shown improvements in water quality.

5/13- Legislative Assistant Maikao acknowledged my request to meet with Sen. Hawj. She said she can't schedule a meeting with Sen Hawj at this time because typically bill-related meetings for the following year aren't scheduled until closer to the session as per Sen. Hawj's preference. She will, however, check with Sen. Hawj to see if he is taking meetings during the interim and will circle back with me.

5/14 Since MHB has facilitated the posting of AIS and event promotion content I have seen an increase in posts. Under contract, we normally would have had 12 posts scheduled from 5/1-5/14. But because I have control over content and posting I have been able to post 17 posts in the same time frame. I expect that trend to continue since I have enough AIS content and can post more frequently.

5/15 I investigated whether the SWCDs would be interested in participating in an MHB-administered BWSR Cooperative Weed Management grant. The purpose of the grant is to support the restoration of native plant communities impacted by terrestrial invasive or noxious weeds. Its goal is to encourage collaborative efforts to manage invasive species, address emerging weed threats, and restore native plant communities using an integrated, ecosystem-based approach.

Because the entire Mississippi River corridor falls within a priority area, I thought MHB could administer the grant while the SWCDs implemented projects locally. However, the responses I received varied. Some SWCDs indicated they were already applying independently, while others said they already had funding available through WBIF to support similar efforts.

Given the grant's maximum award amount of \$30,000, implementing the program on a regional scale would likely not be feasible. A better approach may be to pursue opportunities with individual SWCDs separately and apply for grants annually as long as there is continued interest.