

Cochran Lake Management District

Quarterly Meeting Minutes

February 16, 2023

Conference call

Attendees: Rick Schwai, Maggie/Alan Jungwirth, Warren Johnson, Jason Probst, Don Tornberg, 2 dogs, one cat.

The meeting was called to order at 7:01 pm.

Old business - Minutes of last meeting approved.

Board Reports -

Warren J. reported our balance is \$10,133.45 as of 1/31/23. No expenditures last month. Rick S. asked when we receive money from county from tax bills. Warren answered it is around March.

Maggie J. reported that Catherine O'Hagen sold her property to Katheryn Frost. Maggie will attempt to deliver welcome documents to the new owner. Maggie will show the other board members the latest materials for review.

Agenda Item #1 - Additional liability insurance for CLMD - Rick S.

Rick S. reported on his research for additional liability insurance. Eric Olson from WAL (Wisconsin Association of Lakes) in Stevens Point referred him to their webpage that has information about lake districts in our state. There are six lake districts in Oneida county, eleven in Vilas County, and ours is the only one in Price County. Three of the districts in Oneida are similar to ours. Rick was able to talk to two lake district board members. Jim Anderson on Mid Lake said his district has extra liability insurance because they have weed cutting on their lake and they need extra coverage for contractors. If they owned buildings or equipment that would require extra insurance. Debra Burseck on Horsehead Lake said that they also have extra liability insurance because WAL recommended it.

Warren asked if they said who they use for insurance, Rick said one person would get back to him, the other used River Valley Bank. WAL maintains a list of insurance companies that have been used by lake districts. WAL is not recommending these companies, only keeping record of companies used. Rick contacted the two companies in WAL's list, they will be sending us a questionnaire that will determine a recommendation and cost. One of the questions included will be if we have electronic records of names and addresses of owners. That could be a liability if that info is stolen. Maggie pointed out that that information is published on our website. When we get the questionnaires we will fill them out and get quotes. We will have a cost to bring to the Annual Meeting to vote on. Rick said he is making progress but does not have quotes right now.

Maggie asked Rick if he asked the other districts what their annual dues were, he did not. The other lakes he talked to may have had double the owners than we do. More residents would spread the insurance cost more.

Eric Olson pointed out to Rick the lake districts listing online. Eric said that there are no “presidents” on Lake District boards. You can have a chairperson, but not a president. Rick will share the link with the board.

Agenda Item #2 - No new business.

Motion to adjourn by Rick S., seconded by Warren J. Adjourned at 7:22pm.

Submitted by Maggie Jungwirth, 2/20/23

Cochran Lake Management District

Annual Meeting Minutes

May 28, 2023, Pike Lake Fire Station

26 Attendees - Sig/Mary Kaminski, Mary Anne Boschke, Phil O'Rourke, Scott/Candee Craven, Kathryn Frost/Bruce Utech, Frank Sevcik, John Beaudry, Jeff/Carlene Bauer, Rick/Doreen Dittberner, Brian/Donna Mandt, Alan/Maggie Jungwirth, Ann Sloane, Rick/Pat Schwai, Dan Moldenhauer, Jay/Jessica Knoke, Matt/Ashley Yusten.

The meeting was called to order at 8:02 am

Old business - The minutes of last years annual meeting were approved. Rick D. made the motion, Warren J. seconded.

New District Members - Matt and Ashley Yusten and their daughter, Kathryn Frost and Bruce Utech, and Jay and Jessica Knoke all have moved here full time. Welcome to the new neighbors!

Board Reports -

Warren Johnson

Financial report from 5/22 - 5/23;

Expenditures -

Budgeted \$470, spent \$296.88

Income -

\$1,614.34 total

Spent \$296.88, net gained \$1,317.46.

Assets- \$11,665.86

Spreadsheet attached.

Maggie Jungwirth

- Two new neighbors since last annual meeting, all owner records are up to date. Contact info from the sign in sheet will be updated.
- CLMD emails open rates range from around 30-60%. Maggie J. encouraged more neighbors to join the quarterly call-in meetings.

Rick Dittberner

Good lake stewardship practices were reviewed, including;

- Draining live wells and cleaning boats after use in other lakes before returning to our lake to prevent the spread of invasive species.
- Obeying low wake/no wake rule. Wakes destroy shorelines, can impact a loon nest, and kayakers.
- Use non-lead sinkers to protect our wildlife, especially our eagles and loons.

- No fireworks into the lake. Harmful contaminants to the fish and lake.
- No buoy markers on the hazards in the lake. DNR only are allowed to mark hazards, which imply liability. The board decided no hazard marking allowed. We are happy to show the newcomers where the hazards are.

Town of Fifield Rep. Ann Sloane -

Ann S. is our newly elected Fifield supervisor. John W. Smith is the other newly elected supervisor. Ann S. says she is still learning, but encouraged anyone to contact her when they have any questions or concerns relating to the town.

Warren J. and Ann S. discussed the Pike Lake volunteer fire departments training and capabilities at length. On a cell phone, call 715-339-3445 in an emergency. This calls the Park Falls sheriff directly, the response will be faster. On a landline, call 911.

No Price County representative present.

Committee Chair Reports

Water Quality - Alan Jungwirth

Alan J. discussed lake data collected by the Citizen's Lake Monitoring Network members, Alan J. and Jon T. Twenty-two readings were taken between May and November last year. Measurements taken include water clarity (secchi disk), temp, water level, phosphorous and chlorophyll levels. Many weeks of above average temps last year. The highest lake temp recorded was 80 degrees, but averaged around 74 from June through October. Lake freeze over was Nov. 20th, and lake open was May 1st - 162 days of ice over. That was only two days longer than the previous year. Average is 146 days of ice over. Water level was low last year, but the outlet pond has since filled this spring. TSI scores indicate the lake is still a mesotrophic category lake.

Adopt-a-Road - Carlene Bauer

Thank you to clean up volunteers to Jay/Jessica Knoke, Rick/Pat Schwai, Alan/Maggie Jungwirth, Rick/Doreen Dittberner. She could use more volunteers for fall cleanup, so please contact Carleen to help.

Fisheries - Frank Sevcik

Frank S. reports the bass are nesting now, so please try not to catch them. There are still large bass and blue gills. Catch and release of large bass is always encouraged. Scott C. reiterated how important catch and release is to maintain our bass population. Fishing regulations on the lake were questioned. It's still five bass, no size limit, which is not in the DNR regulations pamphlet. Sig K. said the DNR isn't staffed to change the limits. Scott C. volunteered to look into limit regulations with the local fish manager. Ann S. will pass along contact info. Maggie J. suggested checking limit signs at landings and possibly removing if not current.

Website - No update from Don Schmitz.

Old Business -

Fish stocking update - Phil O'Rourke

Phil O. has not been able to get call backs from Lac du Flambeau tribal hatchery, Hilgers in Antigo, and another that is closed near Park Falls. He asked for any other hatchery suggestions. Sig K. mentioned the muskie hatchery in Yunke (?) Minocqua, Scott C. said we need to go to a private hatchery, and that the previous walleye stocking fish came from MN. Rick D. asked about perch, Phil O. said no responses inquiring about both species. Ann S. suggested calling a contact on Butternut or Schnur lake associations because they stocked fish a few years back.

New Business -

1) CLMD liability insurance - Rick Schwai

Rick S. researched lake district liabilities and found that:

- Board members are able to claim workman's comp, which probably doesn't apply in our case.
- We are liable for accidents at lake district events. We don't have events, but anyone doing anything for the lake district, like driving to buy stain for the dock, and having an accident can sue the district.
- If we hire contractors we are liable.
- Anyone can make a civil rights suit against the district.
- If someone doesn't like a board decision, they can sue the district.
- Any judgement against the lake district is charged towards our tax bills. a 50,000 suit against the lake district would be divided up among owners, without say.
- In turn, the lake district as a government entity can sue.

Limits for cases are: general limit \$50,000, auto accident \$250,000, civil rights, no limit. It's not just the cost of the suit, it's the cost of a lawyer. WI legislative protection includes immunity from liability for recreational activities, i.e. fishing skiing, etc. Hazards do not need to be marked. No liability if people injure themselves from a dock.

Rick S. called three other lake districts in Oneida Co., Bear, Horsehead and Mid lake. All three had liability insurance. Officers said they wouldn't serve if there wasn't liability protection.

Rick S. got two bids for liability insurance, attached in agenda. WI Lakes Assoc. does not recommend companies, but listed companies used by lake districts. Pike Lake Association spends less on coverage because they are an association, not a district. The differences in insurance cost factors was discussed.

The difference between a lake association and a lake district was explained. A lake district is a political entity and can enforce laws to control the quality of the lake, an association is an organization that can not. We have mandatory fees that built our pool of savings, association membership is optional, they do not collect from everyone. Jeff B. raised the question if we couldn't accomplish 98% of these goals with an association instead of a lake district. Scott C. said the district has served us well many times, including when we had issues with short term rentals and were able to regulate

against those. The district has backing and support from UW Stevens Point Extension Lakes. Scott C. said it would be disastrous to not have a district. Rick S. says the lake district retains the value of our lake, which holds the cost of our properties. It's a minor price to pay to keep our lake quality.

Rick S. explained that he got bids, presented them to the board in a phone meeting, and the board decided to recommend buying the insurance. The options discussed then were to increase the annual dues to just cover the insurance, or increase the dues to cover the insurance and keep adding to our savings, to be decided by vote at the annual meeting.

Warren J. explained with a dues increase from \$25 to \$35 annually. we would basically break even. We can vote on this every year, it would not be a permanent change. The increase would not take effect until next year, since the tax levy has already been set for this year with the county.

Scott C. made a motion to purchase the insurance by minimally increasing the dues to \$35. Rick D. seconded the motion. **Motion carries.** Clarification- one vote per owner, not by lot.

2) Boat landing sign repair -

Maggie J. said the large wooden sign at the boat landing is in need of repair. Paint is worn off and it is splitting structurally. She asked for a motion to authorize repairs and setting a cost limit. Sig K. was asked and volunteered to attempt repair. Plan A will be for Sig K. repair, Plan B will be to take the sign to a sign shop for repairs. **No motion voted on.**

3) Annual meeting start time -

Maggie J. asked for a vote on keeping start time at 8AM or moving to 9AM. Majority vote to keep start time at 8AM. **Motion carries.** (Clarification- Maggie called for one vote for lot, its one vote per owner.)

4) Election of new officer -

Maggie J. explained her duties on the board and asked for a volunteer to take her place. After some discussion, Kathryn Frost volunteered for the board position. Warren J. made a motion to nominate her, Rick D. seconded. **Motion carries.**

5) Proposed 2023 budget -

Omitted from agenda - Warren J. proposes a 2023/24 budget of \$2,209 to include liability insurance. **We will hold a special call in meeting on June 29th to pass the proposed budget.**

Other business -

Loon Ranger - Pat Schwai

Pat S. is the loon ranger on our lake. She said that anyone can become a loon ranger with the official training. If interested, contact her. She reported that there have been sightings of two loons on the lake, and we are hoping for chicks this year again. There

have only been two successful hatches in 25 years that they have been here. Etiquette around the loons was reviewed, give them room, don't cast over their head, don't let them follow your bait, and use lead free baits. Please report any loon behavior or nesting site info to her at pshwai@gmail.com. In general, loon populations are declining. Several factors contributing to the decline. Any info towards that research she will pass along to the Sigurd Olson Institute.

Scams -

A scam email is circulating from a board members email address asking for purchase of a gift card to benefit veterans. Do not respond. Ann S. said that a senior resource fair was held this spring with info on avoiding scams. Matt Y. warned about the scam, he has seen first hand as a police officer, and reminded people not to respond. Rick S. said people have sued organizations that scammers have gotten contact info from. The liability coverage will cover us in that event.

Newsletter -

Maggie J. asked if there was interest in receiving an annual newsletter from the lake district, as we had a few years ago. She would be willing to put together the newsletter again, however no interest was shown.

Pat S. made a motion to adjourn, Rick D. seconded. Meeting adjourned at 10:48AM.

Submitted 6/1/23 by Maggie Jungwirth, CLMD Board Member

Meeting Notes June 29th, 2023 – Cochran Lake District Supplemental call as follow up to May 2023 Annual Meeting

Meeting commenced at 7:00PM

Attending:

Maggie Jungwirth

Warren Johnson

Rick D.

Rick S.

Kathryn Frost

Agenda Item:

Annual Budget vote:

- The meeting was opened, and attendees asked if they had reviewed the Budget Proposal previously provided
- All answered they had reviewed the budget and had no questions
- Vote was called and all attendees answered affirmatively to pass the budget
- **Annual Budget is approved**

New Business item:

Rick Schwai relayed a request for removal of the Lake District's property owners Residency Status on the Cochran Lake District website:

- Reasoning provided is that having that information on a website is a potential safety and/or theft issue
- Vote was called and all attendees voted in the affirmative to remove
- **Residency Status for property owners will be removed from the Website**
- Kathryn will contact Don Schmidt to remove the status

Meeting was adjourned at 7:10 PM

Cochran Lake Management District Quarterly Meeting Notes

Date: September 21st, 2023 @7:00PM

Location: Call in meeting

Call in number 425-436-6200 Code 416889

Attendees: Rick Dittberner, Maggie Jungwirth, Kathryn Frost

Agenda Item:

1. Adopt a Road Fall Cleanup – Carlene Bauer

Thank you to the following people who volunteered.

- Pat & Rick Schwai
- Alan & Maggie Jungwirth
- Rick & Doreen Dittberner
- Don & Jon Tornberg
- Carlene Bauer

Read through the agenda item with thanks to those who volunteered for the road clean-up effort.

New Business -

Need a volunteer to provide welcome info to new owners on the lake. Thanks to Rick Dittberner for volunteering!

The above items concluded this meeting. Watch for invites for the next quarterly meeting in the winter.

Thanks!

Cochran Lake Management District Board