**II. Lake Association Organization**

One of the most valuable and productive things that lakeshore residents can do for protecting or preserving their lake’s water quality is to form an effective lake association. By becoming organized, you create the ability to initiate projects and programs of long-term significance that will lead to a healthier lake. An organized group can have more credibility and clout than any one individual and, as a group, there are more opportunities for education, information, and, ultimately, power.

While there is no perfect way to do this, there is one basic rule behind forming a lake association: if you and others who utilize the lake resource don’t take action to protect your lake, no one else will! The resources which state and local agencies have available are limited. Although they can be effective in some areas of water quality protection, it is unlikely they will have adequate resources to provide the comprehensive protection your lake needs. You also need to know that the longer you wait to take action, the harder your task will be. The worst thing that you as a lakeshore resident can do, is to simply do nothing. Here are some options for getting started:

1) Hold a public meeting for anyone interested in protecting the water quality of your lake. Invite lakeshore residents, local social groups, sportsmen’s clubs, and anyone you know who may be interested in the lake. It is also helpful to enlist the help of members of other lake associations in your area, as these people can provide you with invaluable information based on their own experiences. Discuss the ideas that are important to the group about the lake in general and then focus in on the issues that are common to all of the participants. Try to find a consensus that will become the foundation from which you can proceed.

2) Now that you’ve decided to form an association, get down to the business of organization by electing officers for a one-year term. You will need a president, vice president, secretary, and treasurer. You should also form a board of directors consisting of from five to nine individuals, depending on the size of your lake community. Think of your lake as a community that includes both full-time and seasonal residents. Many lake associations choose their boards based on geographic areas of the lake. This can be a real time saver when manning membership drives and getting out information.

3) Next, draw up a set of bylaws for your group, including a mission statement or statement of purpose. This will allow for smoother operation as the association becomes involved in important issues and meaningful projects. Sample bylaws are listed on page B-1.

4) Decide on and institute a membership dues structure. You may want to have several types of memberships available for different groups of people such as individual, family, user groups, and others, but you should try to get paid memberships from everyone on the lake. Memberships among associations in Minnesota range from $2 to $60 per year, but most people are willing to pay at least $10 to get started. After that, about $20 per year is the standard rate.

5) File the necessary papers required for a non-profit organization, as this will allow you to become involved in fund-raising activities and be eligible for grants and other funding opportunities. Money is a necessity to be a really effective group, but volunteerism and commitment to a task are your most valuable assets. Don’t be afraid to ask assistance from the membership on any activity. You will probably find a wealth of knowledge and expertise in areas that will be of invaluable benefit to your cause. You should use an attorney for writing bylaws and filing for non-profit status. Look at your membership— you may have legal services available from one of your members, possibly at a reduced rate.

6) Form committees to attack the various functions, goals, and projects that are important to your association. Most lake associations will have committees dealing with membership, social activities, projects, water quality, and education. Committees may be headed by either board members or individual members, but they need to be committed people who will get the job done.

7) Start a newsletter. It is very important to communicate with every member of the association in some manner; a newsletter is the best method for accomplishing this task. It need not be anything fancy and may be only necessary once a year, but it keeps everyone informed about issues and topics that are of importance to the whole group, as well as informing the members of meetings, activities, and other important events. It is also a great way to educate the association on lake management concerns.

8) Educate, educate, educate! You can never get too much information on the many areas of concern that relate to your lake. Educational materials are available from such a wide variety of sources that it is difficult to know where to begin, but a good way to start looking is by contacting the many state agencies that deal with the water resource. Each agency has its own area of responsibility, but they do overlap their efforts somewhat in water quality. The Minnesota Pollution Control Agency (MPCA) has many good publications on water quality and how you can help protect it. The Minnesota Department of Natural Resources (MNDNR) has material relating to fisheries, aquatic plant management, and shoreline regulations, as well as information concerning permits, non-game wildlife, and landscaping. The Department of Health (MNDOH) can provide assistance with drinking water standards and hazardous chemicals. Information on development, permits, and ordinances may be obtained from your local county planning and zoning office. Appropriate agencies that deal with lake management problems are listed in the appendices.

9) Projects

A) Watershed mapping

To be able to identify potential sources of nutrient loading and pollution, it is vital to have a good watershed map. A map of your particular watershed may be obtained with assistance from the local county Soil and Water Conservation District (SWCD). Additional assistance and information may be obtained from the Land Management Information Center (LMIC). Generally, these maps will be created from topographic maps that show the contours of the land and the presence of wetlands, lakes, and streams, as well as roads, ditches, and dwellings. The map should be large enough to read easily and durable enough to draw and write on. It will become an invaluable tool as you identify and investigate the land use activities and changes within the watershed.

Once you have obtained the completed map, it is important to then go out in the field and verify its important features. This is termed ground truthing and is an excellent activity for getting association members involved in meaningful and enjoyable projects.

B) Land use inventory

Using the watershed map, check the different types of land use on the map. A basic, easily understandable color coding system for different land uses is usually helpful. Your local SWCD office can assist in the development of this type of inventory. Other sources of this information are your local county planning and zoning office, LMIC, and the Association of Counties. Also make note of important sources of direct and indirect surface runoff and nutrient loading such as wastewater treatment plants, septic systems, storm sewers, drainage ditches, agricultural drain tiles, parking lots, new construction, road building, and feedlots. Your county planning and zoning office can provide information to help you with this effort also.

C) Development survey

It is also very helpful to perform a specific survey of the developments that directly affect the shoreline of the lake. This can include the number of year-round and seasonal dwellings, boathouses, age of buildings, number of household members, etc. This information is useful in determining the potential or lack of potential for future development on the lake and is also very helpful for membership information.

D) Lakeshore assessment

This assessment will consist of identifying those areas of special concern around the shoreline that will need remedial action. Items to list include areas of eroding shoreline, straight pipes into the lake, areas of dense vegetation, or areas devoid of vegetation. Also make note of well-manicured lawns that may be heavily fertilized and areas of greenness that may reveal failing septic systems. Ongoing construction, dumps, livestock access to the water, open burning, and any other activity associated with nutrient loading should be noted in this assessment.

This assessment can best be accomplished by two methods. The first is by traveling around the shore of the lake in a boat, noting all of the above listed items, their locations and the date on which the assessment was performed. Spring or fall are the best times to look for problems, as the absence of leaves makes everything much more visible. The second method of assessment is a drive-around using roads nearest to the lakeshore. During either assessment, don’t be afraid to get out of your vehicle or watercraft and have a closer look at suspect areas. If residents of these areas are home, take the time to gather as much information as you can. Remember, you are not necessarily looking for one large nutrient source, but rather a large number of smaller sources.

E) Septic system survey

The septic system survey is an involved process that will require commitment from several individuals and a good deal of time. The object is to determine which septic systems around the lake function properly and comply with shoreland regulations. It will also point out those systems that do not.

The most successful way to accomplish this task is a door-to-door survey of each household or commercial operation on the lake. Survey all who live on the lake, whether or not they are members of the association, and ask for voluntary compliance in completing this effort. By making it a voluntary program, you will generally get an excellent response from those folks who are either certain about the status of their system or genuinely concerned about its condition. Those who do not respond are probably those who are not in compliance. Work with your municipal or county planning and zoning office throughout this process and make sure they receive a copy of the completed survey. Generally, local government units do not have the resources to do this type of inventory themselves, so in doing most of the work for them, you may be able to leverage some assistance for dealing with the nonrespondents to your survey.

A sample septic system survey is listed on page E-1. Some ideas about individual septic system maintenance are discussed in Appendix D. This effort should lead to a larger project of upgrading failing systems.

F) Secchi disc monitoring program

A very simple and enjoyable means of assessing the health of your lake’s water quality is by monitoring the water clarity with a Secchi disc. All lake associations should start this monitoring activity immediately and continue it every year. Over a period of years, trends will develop from each year’s results that will reflect changes in water quality over time. These results, coupled with the personal observations and perceptions of the lake residents, will become a sound basis for further study and monitoring programs if the association’s future plans call for more detailed studies of the lake.

Secchi depth is probably the most frequently used parameter in limnology. The Secchi disc is an 8-inch plastic or metal disc that is either painted entirely white or divided into alternating quadrants of white and black. The disc is lowered into the water and the observer measures the depth at which it disappears. This depth is recorded and referred to as the Secchi transparency or Secchi depth of the lake (Figure 18). The assumption is that the greater the Secchi depth, the better the water quality of the lake. The transparency is based on the transmission of light through the water and is related, in part, to the natural light attenuation of the water, the amount of suspended solids, and the amount of suspended organic material (algae cells). Basically stated, the more algae present in the water, the greener the water will appear, and a lower water clarity value will be observed with the Secchi disc.

The Minnesota Pollution Control Agency (MPCA) can provide detailed information on Secchi disc monitoring programs, exact details for the monitoring itself, and process the results of your efforts in a yearly report. Secchi discs are available for $10. This program is called the Citizens Lake Monitoring Program (CLMP) and is available whether or not there is an association in place. This is one of the most important projects that a lake association can be involved in and is both a valuable and enjoyable means of helping to protect your lake.

G) Water quality monitoring

Water quality monitoring is a major scientific task that requires effort, energy, and money, as well as long-term commitment from all individuals involved. Before starting a monitoring project, it is essential to recruit the assistance of a water quality expert who is familiar with the many important elements necessary for a successful study. By utilizing the experience of a professional, you will avoid many mistakes and save precious time and money that can be lost as a result of poor planning and lack of scientific understanding.

If you do decide to implement a water quality monitoring program, the first and most important thing to consider is very basic and central to a meaningful project. Simply ask yourself several questions. What do we want to know? What are we monitoring? What will we do with the results? These three questions need discussion and agreement from the association membership before you can proceed, or the results of your efforts will be meaningless.

Because lakes and watersheds are dynamic systems, i.e., constantly changing, any monitoring program of a year or less will give you only a “snapshot” of the conditions at that brief time you conducted the study, and as such may not be a highly accurate assessment of the situation. A clear and comprehensive approach to monitoring should consider all nutrient and pollution sources within the watershed as well as the conditions that exist in the lake itself. Generally, it is too expensive and time-consuming to pursue detailed monitoring in all these areas, so it becomes necessary to trim the design to meet your resources while still ensuring that you collect enough significant information to make the project meaningful. Again, a water quality professional is vital to help you surmount these challenging problems.

Help with deciding on how to proceed is available from a wide variety of sources, some of it nearly free and much of it quite expensive, so consider several options before taking the plunge. MPCA has experts in their regional offices and in St. Paul who can assist you in the development of monitoring strategies and also has several water quality programs in which you may be able to enroll. The competition for acceptance in these programs is fierce, however, and it may be several years before your lake becomes eligible, but advice and assistance is always available. Colleges and universities may also be able to advise you on some projects. Your local SWCD office may also be a resource for helping you initiate a water quality monitoring program.

Private environmental consultants are also available for this type of water quality project. Whatever option you choose, be sure you decide to get guidance from someone who is very knowledgeable about lake systems and water quality projects. You must be very aware that monitoring alone will do nothing to prevent eutrophication of the lake. It will, however, provide you with defendable information that can lead you to a decision-making process resulting in water quality protection. A well-thought-out, comprehensive program of survey, assessment, and education, followed by projects relating to them, will do much to protect your resource and prevent its degradation.

H) Management plan

Develop a long-term management plan with realistic goals and time lines in which to achieve your objectives. This plan should address all of the elements that were discussed earlier and lay out a strategy to deal with each of them. This plan should not be set in concrete, but should be a working document that can be modified as you learn more about lake management. As time goes on, it is important that a well-thought-out plan is in place, because as your association grows and changes, the management plan will keep you focused on accomplishing your lake protection efforts.

Now that you have established a management plan and a list of realistic projects, you are ready to go to work. Here is a handy list of do’s and don'ts that will get you headed in the right direction toward protecting your lake’s water quality. Everyone can contribute by following the suggestions listed below. The goal is to preserve or mimic as many natural processes in the watershed as possible; let nature do the purification that it does so well. For example, leave buffer strips along the edges of lakes, tributary streams, and seasonal, intermittent streams, or plant vegetation that will slow surface runoff. Minimize disturbance of natural soils, direct surface runoff into natural depressions where the water can seep slowly into the ground, and keep the use of chemicals and other harmful substances that cannot be removed by nature to a minimum.

A Basic Guide to Organizing

If your area doesn’t have a lake (or river) association, you can easily start one. Follow these step-by-step guidelines to create a strong new organization.

With a friend, or on your own:

1. List a few reasons why an association is needed. This will help later on with the mission statement.

2. Are there any other lake associations in your area that would give you some advice or support?

3. Estimate the total number of possible members (shoreland area property owners). Write down other individuals, groups, and businesses in your area that benefit from the existence of your lake. Consider the entire watershed ... including other connecting lakes, streams, or wetlands.

4. Check with your county land records department (usually the assessors’ office) to find out if there is a list available of shoreland addresses/owners.

5. Hold a public meeting for anyone interested in protecting the water quality of your lake. Invite any individuals, groups, or business owners who care about—or depend upon—your lake environment ... or use it as a recreational resource. Decide who will lead the meeting. Ask someone to act as recording secretary. It may also help to have large paper pad or marker board for the leader to write down the main points of discussion. At the meeting, try to find a consensus that will become the foundation from which you can proceed. Invite participation in a steering committee to set up the association.

Steering Committee discussion points:

1. Review all reasons, and needs, for setting up this association. Agree together on a mission statement; it is usually best when written in one or two sentences.

2. An association name (example: Lake Beauty Area Association). Keep your membership appeal as wide as possible with the name of your new association.

3. Committees that will be needed to support future action. Base the committees on your agreed reasons why an association is needed. warning: If there is just a single strong issue or concern, it is unlikely that your new association will survive long-term. Some committee examples are: membership, water quality, tax, safety & recreation, communications & public relations, etc.

4. A permanent mailing address for the association. A post office box works best because association officers will change over time. A local post office box makes it convenient and consistent for anyone to send in their dues, and to communicate with the association.

5. Who has a fax (and e-mail) to send and receive important association communications?

6. Decide who will be in charge of future communications, including newsletters. Send out agendas in advance of the meetings.

7. Remember, the very best way to build membership is by making person-to-person networking in the community.

8. Set up a preliminary budget for at least one year of association activity. Base it on the annual membership fee, plus donations. The average starting association membership dues now range from $10 to $20 per year. Annual expenses to be considered will relate to your proposed projects, newsletter costs, membership materials, mailing, executive secretary expenses, etc.

9. Contact the administrative office of the Minnesota Secretary of State, (612) 296-2803, and request Non-Profit Articles of Incorporation forms. Establish a fiscal year, and procedures for anniversary date membership renewals. You may also wish to get advice from an accountant or attorney regarding establishing tax exempt status under IRS Chapter 501(c)(3). Allocate funds within your annual budget to join with Minnesota Lakes Association. The cost is only $2 or $10 per member per year. A group membership includes a Guidebook for Lake Associations, and regular communications and support on statewide issues. Also, you get access to state educational conferences, legislative information, and more!

For the first official board meeting of your association:

1. Try to find an area restaurant or meeting room facility (school, library, motel, etc.) that will help by hosting your board meetings. They may offer space at no cost, or at a reduced rate.

2. Adopt recommendations of the steering committee, including the mission statement.

3. Approve by-laws, elect officers, and establish a committee structure. Request regular progress reports from all committees to be made to the board of directors.

4. Agree to run all meetings by proper parliamentary procedures—see Robert’s Rules of Order.

5. Establish a regular date and time for meetings of the board of directors (example: board meets on the first Thursday, every other month, at 7 p.m.) Decide when the annual business meeting of the membership is to be held. What social or fundraising events (if any) will take place?

Suggestions for the first year:

6. Do a press release bulletin on the new association. Follow up with personal contacts.

7. Get to know the locally-elected government officials, and the agency staff people assigned to your lake area. Let them know about your association’s goals. Ask for their help. Keep them informed by sending them your newsletter. Invite them to attend a meeting to acquaint your board members with their activities (as they are related to your lake or river area).

8. Keep the board and committees focused on the agreed upon goals, actions and results. And be sure to let the members know about what is going on in your newsletter; go ahead and brag a little!

9. Run the association in a responsible business-like manner, with care to try serving all your members ... and have some fun while doing it.

If you follow these general guidelines, you will be off to a good start. Mix in your own ideas and strategies to make your association a real winner.

Good luck!

Please let us know how you’re doing. Send along copies of your newsletter to the Minnesota Lakes Association.

10. Schedule next meeting—date, time and location. important! Before adjourning any committee meeting:

• Review agreements that the group has made.

• Be sure individual assignments and responsibilities for follow-up are clear.

• Agree on reasonable due dates for work to be done.

11. Members of the steering committee will become the board of directors for the new association.