

# Rum River Watershed Partnership Board Meeting

December 18th, 2025

4:30-6:30 PM



**Location:** Mille Lacs County Courthouse, lower level, Conf rm D, 635 2<sup>nd</sup> St SE, Milaca, MN 56353

## Members and public may join remotely using Zoom:

<https://us02web.zoom.us/j/89056702918?pwd=BV82LLYDc77c1dXquFbba0rakqg7QS.1>

Phone: 1 312 626 6799

Meeting ID 890 5670 2918

Passcode: 002834

**Coming together** to identify shared goals.

**Planning together** to leverage unique capacity.

**Working together** to achieve results.

## Vision Statement

- Clean, abundant water for consumption, recreation, and habitat
- Collaborative partnership among communities, working together towards a common goal
- Community members and decision makers understand the challenges and opportunities facing the watershed
- Innovative strategies to meet our goals

## Primary representatives:

Aitkin County- Laurie Westerlund

Aitkin SWCD- Bob Janzen

Anoka CD- Danielle Holder

Benton County-Ed Popp

Benton SWCD- Mike Winkelman

Isanti County- Alan Duff

Isanti SWCD- Al Koczur

Kanabec SWCD- Kim Johnson

Mille Lacs SWCD- Jake Janski

Mille Lacs County- Dan Whitcomb

Mille Lacs Band of Ojibwe-Kelly Applegate

Morrison SWCD- Dale Scholl

Morrison County- Bobby Kasper

Sherburne County- Andrew Hulse

Sherburne SWCD- Chris Jurek

CCd: member staff representatives, others requested to be on cc list

<b>Topic</b>	<b>Purpose</b>	<b>Lead</b>
<b>1. Call to Order &amp; Introductions</b>		Chair
<b>2. Approve agenda</b>	DECIDE	Chair
<b>3. Approve September 25, 2025, minutes</b>	DECIDE	Chair
<b>4. Administrative reports/updates</b> <ul style="list-style-type: none"> <li>• Financials</li> <li>• Progress updates</li> <li>• Other</li> </ul>	INFO/DECIDE	Chair
<b>5. Education/Outreach</b>	INFO	Clyne/Khan
<b>6. 4th Quarter Statements of Work(s):</b>	DECIDE	Chair
<b>7. 2026 Party-funded Work Plan</b>	DECIDE	Determan
<b>8. Board Training: Mille Lacs SWCD, Type B outreach and shoreline progress</b>	INFO	Clyne/Gallice
<b>9. Communication &amp; announcements</b>	INFO	Chair
<b>10. Next Meeting Date: March 26, 2026</b>	DECIDE	Chair
<b>11. Adjourn</b>	DECIDE	Chair

# Rum River Watershed Partnership Board Meeting Minutes

**September 25<sup>th</sup>, 2025 4:30PM – 6:30PM**

In-Person & Virtual Meeting

Mille Lacs Historic Courthouse  
Lower Level, Conference Room D



**Coming together** to identify shared goals.  
**Planning together** to leverage unique capacity. **Working together** to achieve results.

**Note taker:** Molly Clyne, Mille Lacs SWCD

**Voting Members**

**Present:**

Laurie Westerlund, Aitkin County  
Bob Janzen, Aitkin SWCD  
Danielle Holder, Anoka CD  
Al Koczur, Isanti SWCD  
Kim Johnson, Kanabec SWCD  
Jake Janksi, Mille Lacs SWCD  
Kelly Applegate, MLBO  
Bobby Kasper, Morrison County  
Dale Scholl, Morrison SWCD  
Brad Schmacher, Sherburne County  
Chris Jurek, Sherburne SWCD

**Alternates Present:**

Bruce Benny, Benton SWCD  
Steve Westberg, Isanti County (*virtual*)

**Partners and Staff Present:**

Jamie Schurbon, Anoka CD  
Mike McMillin, Benton SWCD  
Tiffany Determan, Isanti SWCD  
Jaren Peplinski, Kanabec SWCD  
Mary Poelman, Kanabec SWCD  
Molly Clyne, Mille Lacs SWCD  
Susan Shaw, Mille Lacs SWCD  
Dan Cibulka, Sherburne SWCD

**Voting Members**

**Absent:**

Ed Popp, Benton County  
Mike Winkleman, Benton SWCD  
Alan Duff, Isanti County  
Dan Whitcomb, Mille Lacs County

**Others:**

Barb Peichel, BWSR

1. Meeting called to order by Janski 4:30pm.
2. Approve Agenda

**Motion by Westerlund to approve the agenda;** second by Koczur. Affirmative: All. Opposed: None. **The Motion passed.**

3. Approve June 26<sup>th</sup>, 2025 minutes

**Motion by Johnson to approve the June 26<sup>th</sup>, 2025 minutes;** second by Janzen. Affirmative: All. Opposed: None. **The Motion passed.**

4. Administrative reports/updates

Financials: Schurbon presented a bank account update with the current standings. He noted that the current balance for unrestricted funds is \$31,945. The FY23 grant is fully encumbered with 65% spent, and we are over match. There were no further discussions or questions raised on the FY25 grant.

**Motion by Koczur to approve the financial report;** second by Schmacher. Affirmative: All. Opposed: None. **The Motion passed.**

4M: Schurbon also noted that the board had previously authorized the financial coordinator to move funds into the best available option. Until recently, funds were held in CDs. 4M investments are Minnesota municipal money market accounts available to certain entities (e.g. SWCDs, counties). These are not traditional bank accounts, but rather safe investment options authorized by state statute for government entities. The advantages are that the funds remain liquid and can be accessed immediately for large projects, and interest rates are 3.5-4%. Since the Partnership does not have its own tax identification number, the account exists as a subaccount under Anoka CD, but funds are fully segregated. Some funds will remain in CDs for about six more months before being transitioned.

*Discussion:* A question was raised about if there is a risk in having funds in the 4M. They are not FDIC insured, but the 4M fund has never lost money in decades of operation. It also complies with state statutes. Audit implications were also discussed, but uncertainty current remains about what auditors may request.

**Motion by Westerlund to continue with the management of the funds as presented;** second by Kasper. Affirmative: All. Opposed: None. **The Motion passed.**

Audits: The organization may be required to conduct its own audit, separate from Anoka CD. In the past, the Rum River Watershed Partnership (RRWP) was treated as a special

fund within Anoka CD, which the State Auditor accepted. Recently, conversations with Michael Peterson (auditor for many SWCDs) and the Office of the State Auditor suggest they may be stepping back from allowing this arrangement. Partnerships like RRWP are considered unusual by the State Auditor. If a separate audit is required, the organization would need to obtain federal and state tax identification numbers and possibly a bank account in its own name, triggering several new administrative requirements. Michael Peterson has reached out to the State Auditor's Office to request that the 2024 audit be allowed under the prior arrangement. However, deadlines may have been missed (July and October), so the outcome is uncertain. Audit expenses will likely be higher than expected. The board discussed whether unrestricted funds could be used to cover costs.

*Discussion:* Partners raised the question of what other Watersheds are doing. Schurbon noted that while unsure about their approach, most are collaborative bodies whereas we are an entity.

**Motion by Johnson to authorize the fiscal coordinator to enter into an audit agreement with Michael Peterson for 2024 if necessary;** second by Koczur.

Affirmative: All. Opposed: None. The Motion passed.

*Discussion:* Partners discussed some of the administrative requirements that Schurbon might need to take as the fiscal coordinator to complete an audit.

**Motion by Westerlund to authorize the Chair to execute documents to complete the audit as needed;** second by Holder. Affirmative: All. Opposed: None. **The Motion passed.**

Progress updates: The board reviewed progress update tables. Determan noted that an extension for FY23 has been granted through the end of 2026. Shaw reported some delays and changes with Mille Lacs projects. No questions were raised.

Other: Determan presented some other updates. Mille Lacs County is now a member of the Partnership. The policy discussed earlier this year allows for the IPC to approve projects during the last six months of the grant period, if necessary. Determan also noted that although we are not far into FY25, planning for FY27 should start now. The Partnership is eligible for funds of July 1, 2026. For FY27, we are allocated \$1,399,969, approximately \$8,000 more than previously. Accessing the grant right away will allow more time for implementation. Additionally, everyone is encouraged to share priorities or gaps they feel should be addressed in the FY27 plan.

## 5. Education/Outreach

Type A outreach: Determan noted that Samrah, the new Type A Coordinator, will attend the next meeting. Some of what Samrah is working on is: developing a program for

elected officials and decision makers on groundwater, a workshop on Part B of the Isanti County Geological Atlas, promoting the atlas and general groundwater knowledge, planning DIY shoreline webinars, and compiling and sharing success stories.

Type B outreach: Clyne noted that in July, Isanti and Mille Lacs co-hosted a forestry open house with DNR forester Jeff Wilder. This provided a valuable opportunity to connect with landowners and share resources. Her ongoing work with private foresters continues, ensuring landowners have strong support when ready to plan or plant trees. Other coordination efforts include the Local Forestry Team, which recently is working on our forestry policies, the ag tech team, and outreach hours and updates.

The partners also viewed the project signs. Please coordinate with Clyne when you want to pick them up for your office.

## 6. Partner Master Agreement Renewals

Schurbon explained that contracts with local partners include: a Master Agreement (3-year term) covering general requirements such as compliance with grant policy and a Statement of Work, approved by the board, which outlines specific funded activities. The Master Agreement can be renewed by amendment. Since it has been three years, agreements for all partners currently receiving funds expire at the end of the year and need renewal. Partners who have not yet received funding do not have agreements in place; those will be executed as needed along with their Statements of Work.

Motion by Applegate to approve partner master agreement renewals; second by Holder. Affirmative: All. Opposed: None. **The Motion passed.**

## 7. 3<sup>rd</sup> Quarter Statements of Work(s):

Benton SWCD FY23: This amendment is to add \$6,000 to Technical/Engineering for design of a rural BMP. Additional assistance is needed due to wetlands and updated wetland rules, requiring some TSA modifications. This includes a second project on an adjoining field that drains directly into the Rum River. Benton SWCD is implementing the work, but Mille Lacs SWCD holds the contract because the project is in Mille Lacs County, and the deed restriction must be tied to the county.

Isanti FY25 SWCD: Amended to add \$15,00 grant/\$15,000 match for a livestock crossing. This is already in design phase and nearly ready for implementation. Also amended to add \$145,000 grant/ \$85,000 match for wetland restorations. The designs are ready, and the projects are tied to the ditch system.

*Discussion:* The question was raised whether these are connected to the wetland the Partnership visited during last September's tour. Determan confirmed that they're tied to the same ditch system.

Mille Lacs SWCD FY23: Cancelled the Onamia stormwater project (\$23,913.75 grant / \$5,978.44 match). Staff from the County and TSA engineers could not agree on an approach within the grant timeline. The County will pursue a different project outside of this funding.

Mille Lacs SWCD FY25: Amended to add: \$5,000 for agricultural project development, \$12,600 to administration/coordination (includes notetaking and website updates), \$7,500 for ag non-structural soil health practices, \$5,000 for groundwater outreach (two workshops: one north, one south), and \$267,400 for type b outreach and forest program coordination.

*Discussion*: Johnson questioned the size of the outreach budget, noting that while outreach was critical at the beginning, it is unclear whether it remains needed at the same level. Shaw clarified the distinction between Type A and Type B outreach: Type A focuses on information sharing. Type B builds long-term partnerships and community buy-in across the watershed. This work is less visible—harder to show with signage or brochures—but is essential for creating trusted relationships. Board members emphasized the importance of demonstrating how Type B outreach translates into partnerships, engagement, and eventual projects. Staff will bring examples to the board (e.g., before/after photos, facilitated partnerships, evidence of connections made) to help illustrate progress. Success will be reflected in the tracking of plan actions and in stories that show genuine community buy-in.

**Motion by Johnson to approve 3<sup>rd</sup> quarter statements of works as presented;** second by Koczur. Affirmative: All. Opposed: None. **The Motion passed.**

#### 8. Proposed Policy Updates

Determan noted that policy previously allowed for up-front payments for non-structural practices in FY23. With the FY25 GAM updates, annual certification is now required. For example, a 3-year cover crop contract will require payment after each year's certification rather than all up front. The update simply clarifies the distinction between years and aligns FY25 with new requirements.

Motion by Westerlund to approve the proposed policy updates; second by Holder. Affirmative: All. Opposed: None. **The Motion passed.**

#### 9. Board Training: Isanti SWCD Project Highlights

Determan highlighted some of the projects that the Isanti SWCD has done to demonstrate how actions moved from board approval into implementation.

Wetland Restorations: The Isanti SWCD office requested funding for wetland restorations as tied to plan goals. The Olson project saw a 77.98 lbs/year phosphorus reduction reaching Green Lake. Landowners are responsible for ongoing maintenance, which is typically not fundable.

Cover Crops: The board approved \$18,000 in March 2023 to target Tier 1 waters with a goal of 100 acres. The Foster Project resulted in 320 acres under cover crops with no-till practices. The estimated reduction is 36.6 lbs phosphorus/year over the 3-year contract.

Stormwater/Runoff Management: Board approved a \$50,000 lump sum for stormwater run off. The goal is 6.1 lbs phosphorus reduction, and 4 lbs have been achieved to date. The Hasler Project, a raingarden on Skogman lake, has produced 0.71 lbs reduction.

Well Sealing: The Board had approved \$15,000 with a goal of sealing 10 wells. To date, 2 have been completed. For example, the Renfield well project was 77 ft deep, water level at 42 ft, and located near the Rum River. Determan reported significant outreach efforts, but challenges remain in moving landowners through implementation. Some drop out before obtaining quotes, while others struggle to get contractors to provide quotes. If funds are not utilized, they may eventually shift to another program pot.

Discussion: The Board briefly discussed whether the cost-share rate should be increased beyond the current 60%. Shaw noted that Mille Lacs SWCD has also experienced challenges with contractor availability and responsiveness. Before considering a change in rate, the group agreed that more outreach is needed to determine whether cost is a primary barrier. It was noted that sealing typically occurs at residential homes, where wells may have been unused for years, with need for sealing often triggered by property sales. McMillin observed that contractor pricing has increased and added that projects tend to move forward more successfully when landowners are willing to take on some of the physical work themselves.

Land Specialist: Determan reported that the WBIF has funded the Land Protection Specialist position, housed at Isanti SWCD and filled by Douglas Page. In Isanti, 1 easement has been recorded, 4 are under agreement, and 3 are in application. In Mille Lacs, 1 easement has been recorded, 2 are under agreement, 1 is under review, and 1 application was submitted to the Forest Legacy Program. There are also 110 acres under active Woodland Stewardship Plans. Determan noted that at least 60 landowners have expressed interest in forestry-related work. Doug's role will be expanding to incorporate additional forestry activities that support the watershed plan.

#### 10. Communications & announcements

Peplinski noted that Kanabec and Isanti are sharing a tree planter received from the LCCMR Tree Planting Pilot grant.

11. Next Meeting Date: December 18<sup>th</sup>, 2025

12. Adjourn: **Janski adjourned the meeting at 5:53PM.**

# Financial Report - Rum River Watershed Partnership

12/10/2025

## Bank Account Update

1/1/2025	Starting balance	\$315,849.42
	Debits - regular	\$452,688.20
	Debits - cd's purchased	\$225,000.00
	Deposits	\$976,019.20
	Interest & Dividends	\$26,031.90
11/28/2025	Ending balance	\$640,212.32
	bank statements	\$640,212.32



## Funds On-Hand by Type

In bank acct or 4M Fund - WBIF grants		\$597,777.31
In bank acct - Unrestricted (interest earned)		\$42,435.01
In CDs - WBIF grants		\$225,000.00

## FY23 Watershed Based Implementation Funding (WBIF) Grant

Expires 12/31/20252026

Activity	Grant Funds					Match Funds				
	Beginning	Encumbered	Not Encumbered	Spent	Remaining	Beginning	Encumbered	Not Encumbered	Spent	Remaining
Admin	\$101,133.00	\$101,862.05	-\$729.05	\$101,317.81	-\$184.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Forest Practices	\$13,152.00	\$13,152.00	\$0.00	\$13,152.00	\$0.00	\$3,133.00	\$3,139.00	-\$6.00	\$3,872.90	-\$739.90
Outreach	\$221,219.00	\$221,219.00	\$0.00	\$170,819.74	\$50,399.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Prioritizing Studies	\$66,000.00	\$67,897.05	-\$1,897.05	\$59,219.90	\$6,780.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Project Devel	\$116,225.00	\$114,472.09	\$1,752.91	\$96,495.36	\$19,729.64	\$2,000.00	\$2,000.00	\$0.00	\$0.00	\$2,000.00
Rural BMPs	\$242,522.78	\$242,522.78	\$0.00	\$144,576.28	\$97,946.50	\$18,000.00	\$101,318.00	-\$83,318.00	\$82,662.28	-\$64,662.28
Soil Health	\$50,000.00	\$46,300.00	\$3,700.00	\$28,300.00	\$21,700.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Tech/Eng	\$307,111.27	\$331,111.27	-\$24,000.00	\$276,908.91	\$30,202.36	\$14,872.10	\$12,872.10	\$2,000.00	\$360.00	\$14,512.10
Residential & Urban BMPs	\$132,684.95	\$111,511.76	\$21,173.19	\$39,040.67	\$93,644.28	\$80,000.00	\$21,535.19	\$58,464.81	\$20,875.70	\$59,124.30
Groundwater	\$30,000.00	\$30,000.00	\$0.00	\$5,886.00	\$24,114.00	\$12,000.00	\$12,000.00	\$0.00	\$6,834.00	\$5,166.00
Match - General	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$19,762.47	\$0.00
<b>TOTAL</b>	\$1,280,048.00	\$1,280,048.00	\$0.00	\$935,716.67	\$344,331.33	\$130,005.10	\$152,864.29	-\$22,859.19	\$114,604.88	\$15,400.22
		100.0%	0.0%	73.1%	26.9%		117.6%	over matched	88.2%	11.8%

# FY25 Watershed Based Implementation Funding (WBIF) Grant

Expires 12/31/2027

Activity	Grant Funds					Match Funds				
	Beginning	Encumbered	Not Encumbered	Spent	Remaining	Beginning	Encumbered	Not Encumbered	Spent	Remaining
Admin	\$126,600.00	\$116,600.00	\$10,000.00	\$26,008.29	\$100,591.71	\$12,000.00	\$0.00	\$12,000.00	\$0.00	\$12,000.00
Agriculture-Structural	\$127,000.00	\$15,000.00	\$112,000.00	\$0.00	\$127,000.00	\$32,500.00	\$15,000.00	\$17,500.00	\$0.00	\$32,500.00
Outreach	\$322,400.00	\$322,400.00	\$0.00	\$26,852.75	\$295,547.25	\$11,005.90	\$0.00	\$11,005.90	\$0.00	\$11,005.90
Forestry Practices	\$10,000.00	\$240.00	\$9,760.00	\$120.00	\$9,880.00	\$2,000.00	\$128.85	\$1,871.15	\$501.48	\$1,498.52
Well Sealing	\$5,000.00	\$0.00	\$5,000.00	\$0.00	\$5,000.00	\$2,000.00	\$0.00	\$2,000.00	\$0.00	\$2,000.00
Non-Structural Ag	\$15,000.00	\$15,000.00	\$0.00	\$0.00	\$15,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Prioritizing Studies & Forest Stewardship	\$109,500.00	\$21,100.00	\$88,400.00	\$4,698.18	\$104,801.82	\$2,400.00	\$400.00	\$2,000.00	\$8,128.00	-\$5,728.00
Project Devel (Type C Outreach)	\$22,200.00	\$11,000.00	\$11,200.00	\$0.00	\$22,200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Streambank & Shoreline Protection	\$90,000.00	\$9,128.99	\$80,871.01	\$0.00	\$90,000.00	\$22,500.00	\$9,000.00	\$13,500.00	\$0.00	\$22,500.00
Tech Assist. & Eng.	\$308,859.00	\$276,500.00	\$32,359.00	\$0.00	\$308,859.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Urban Stormwater	\$70,000.00	\$0.00	\$70,000.00	\$0.00	\$70,000.00	\$17,500.00	\$0.00	\$17,500.00	\$0.00	\$17,500.00
Wetland Restoration	\$125,000.00	\$145,000.00	-\$20,000.00	\$0.00	\$125,000.00	\$31,250.00	\$85,000.00	-\$53,750.00	\$0.00	\$31,250.00
<b>TOTAL</b>	<b>\$1,331,559.00</b>	<b>\$931,968.99</b>	<b>\$399,590.01</b>	<b>\$57,679.22</b>	<b>\$1,273,879.78</b>	<b>\$133,155.90</b>	<b>\$109,528.85</b>	<b>\$23,627.05</b>	<b>\$8,629.48</b>	<b>\$124,526.42</b>
		70.0%	30.0%	4.3%	95.7%		82.3%	17.7%	6.5%	93.5%

\*Negative numbers indicate over-spending which is allowed as long as offset by underspending another activity and with 10% of the grant amount.

Negative match means more match is provided than required.

# MEMO



Rum River Watershed Partnership Joint Powers Entity Board

Agenda Item 6: 4<sup>th</sup> Quarter Agreements and Statements of Work(s)

Meeting Date: December 18, 2025

Prepared by: Tiffany Determan

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## PURPOSE/ACTION REQUESTED

Approve 4th quarter project funding requests and Amended Statement of Works (SOWs) as provided.

### Summary

Partner	Grant	Description
Isanti SWCD	FY25	Amended additions: <ul style="list-style-type: none"><li>• Add \$74,000 of Technical Engineering Funds for surveys, concept plans, 90% designs and construction administration for wetland restorations draining to priority waters: Green &amp; Skogman Lakes</li></ul>
Sherburne SWCD	FY25	Amended additions: <ul style="list-style-type: none"><li>• Add \$6,000 of Project Development funds for staff to complete Project Development on areas within the Trott Brook Watershed. Trott Brook is a direct tributary to the Rum River, an impaired waterbody, and Tier 3 Prioritized Resource for implementation Activities. Staff would promote soil health ag practices, urban habitat plantings, forestry, and wetland restorations with landowners. Interested landowners would be placed on a waiting list for future funding (FY27 WBIF or other sources).</li></ul>



# MEMO

Rum River Watershed Partnership Joint Powers Entity Board

Agenda Item 7: 2026 Party- funded work plan

Meeting Date: December 18, 2025

Prepared by: Tiffany Determan

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## PURPOSE/ACTION REQUESTED

Approve 2026 Party-funded work plan

### Summary

Our Comprehensive Watershed Plan, by-laws, and joint powers agreement indicate the partnership should adopt an annual work plan that consists of 1) Budget, 2) WBIF Work plan (every other year), 3) party-funded work plan and 4) implementation tracking.

This agenda item contains the 2026 Party-funded work plan only. The 2026 Budget and implementation tracking will be presented at the first meeting of 2026. The WBIF work plan will be presented in June 2026.





# 2026 Party- Funded Work Plan (non-WBIF Implementation)

This Annual Work Plan fulfills obligations under the Joint Powers Agreement and approved Bylaws. It outlines projects, programs, and funding sources beyond Watershed-Based Implementation Funds (WBIF) to advance Rum River Comprehensive Watershed Management Plan goals in 2026.

## Non-WBIF Strategy

- Coordinate state-led initiatives and local funding to meet plan goals.
- Leverage diverse funding streams to meet plan goals efficiently.

## 2026 State-Led & Large-Scale Initiatives

- **Watershed & Forest Restoration:** What a Match! Reforestation of permanently protected land (Lessard Sams Outdoor Heritage Fund; Mille Lacs SWCD fiscal agent).
- **Fields to Forests** Tree planting & care on 3+ acres; outreach and promotion by SWCDs (MN DNR Lead).
- **Reinvest in Minnesota (RIM)** Easements Land protection via permanent conservation easements (Clean Water Fund).
- **MN CREP** Newly expanded voluntary conservation easements + Conservation Reserve Program (CRP) in Isanti, Morrison, Benton, Sherburne Counties (USDA + BWSR).
- **RCPP – Irrigation Management\*** Federal grant with 20 SWCDs & Mille Lacs Band of Ojibwe; precision irrigation, groundwater protection, farmer-to-farmer learning (SWCD led).
- **RCPP – Soil Health** Financial/technical support for soil health practices in Benton, Isanti, Sherburne Counties (SWCD led).

\*Funding secured but not yet in progress.

2026 Locally led Funding sources targeted to plan implementation include:

Lessard Sams Outdoor Heritage Fund	BWSR Metropolitan WBIF (Anoka County Portion)
County Allocation	Outdoor Heritage Fund
MPCA Federal 319 Small Watersheds Grants	MN Department of Health Well Water Testing Grant
BWSR Clean Water Funds	United States Fish and Wildlife
MPCA Watershed Pollutant Load Monitoring Network	MN Agricultural Water Quality Certification Program
BWSR Soil Health Grants	Federal Environmental Quality Incentives Program
SWCD State Aid	BWSR Multi-Purpose Drainage Management
National Wild Turkey Federation Superfund Grant	University of MN Soil Health Education Grant



3350 Bridge St.  
St. Francis, MN 55070

## Statement Ending 11/28/2025

ANOKA SOIL & WATER

Page 1 of 4

Customer Number:XXXXXXXX8559

ANOKA SOIL & WATER  
CONSERVATION DISTRICT  
1318 MCKAY DR NE UNIT 300  
HAM LAKE MN 55304-6155

### Managing Your Accounts

	Branch	Blaine
	Phone	763-780-2100
	Website	villagebankonline.bank

### Summary of Accounts

Account Type	Account Number	Ending Balance
ELITE BUSINESS MONEY MARKET	XXXXXXXX8559	\$321,746.38

### ELITE BUSINESS MONEY MARKET - XXXXXXXX8559

#### Account Summary

Date	Description	Amount
11/01/2025	Beginning Balance	\$39,309.69
	4 Credit(s) This Period	\$327,560.16
	1 Debit(s) This Period	\$45,123.47
11/28/2025	Ending Balance	\$321,746.38

#### Interest Summary

Description	Amount
Interest Earned From 11/01/2025 Through 11/28/2025	
Annual Percentage Yield Earned	3.03%
Interest Days	28
Interest Earned	\$367.68
Interest Paid This Period	\$367.68
Interest Paid Year-to-Date	\$3,941.39

#### Account Activity

Post Date	Description	Debits	Credits	Balance
11/01/2025	Beginning Balance			\$39,309.69
11/06/2025	4M Fund 4M Fund Partnership Transfer from 4M to bank acct	\$25,000.00		\$64,309.69
11/18/2025	PERSHING BROKERAGE RMB-020447-1PCD CD matured		\$116,384.94	\$180,694.63
11/20/2025	PERSHING BROKERAGE RMB-020447-1PCD CD matured		\$185,807.54	\$366,502.17
11/26/2025	CHECK # 1078	\$45,123.47		\$321,378.70
11/28/2025	INTEREST		\$367.68	\$321,746.38
11/28/2025	Ending Balance			\$321,746.38

#### Checks Cleared

Check Nbr	Date	Amount
1078	11/26/2025	\$45,123.47

\* Indicates skipped check number

#### Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/06/2025	\$64,309.69	11/20/2025	\$366,502.17	11/28/2025	\$321,746.38
11/18/2025	\$180,694.63	11/26/2025	\$321,378.70		



IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

If you think your statement or receipt is incorrect or if you need more information about an electronic transfer on the statement or receipt, contact us by telephone at the number listed on the statement face, or in writing at 3350 Bridge Street NW, St. Francis, MN 55070 as soon as possible.

- 1. Your name and account number.
2. The dollar amount of the error or electronic transfer in question.
3. A description of the error and a detailed explanation of why you believe there is an error.

We will tell you the results of our investigation within 10 business days and will correct any error promptly. If we need more time, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction or foreign initiated transfer) to investigate your complaint.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Village Bank
3350 Bridge Street NW
St. Francis, MN 55070

In your letter, give us the following information:

- Account Information: Your name and account number.
Dollar Amount: The dollar amount of the suspected error.
Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us at 763-753-3007, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
We can apply any unpaid amount against your credit limit.

The guidelines for the investigation process do not apply to commercial credit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50.
You must have used your credit card for the purchase.
You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Village Bank
3350 Bridge Street NW
St. Francis, MN 55070

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

HOW YOUR INTEREST CHARGE IS CALCULATED:

- We will begin to earn INTEREST CHARGES when we make a loan to you.
The ACCRUED INTEREST CHARGE is calculated by multiplying the DAILY PERIODIC RATE by the PRINCIPAL BALANCE each day.
Then, we add up the ACCRUED INTEREST CHARGE for each day of the billing cycle.
The DAILY PERIODIC RATE is the ANNUAL PERCENTAGE RATE divided by 365.
To compute the PRINCIPAL BALANCE, we take the beginning balance of your account each day, add any new advances or loans, and subtract any payments or credits and unpaid INTEREST CHARGES.
If you have a variable rate plan, your DAILY PERIODIC RATE may vary.

PAYMENTS:

The minimum periodic payment required is shown on the front of this statement. Payments shall be applied first to any unpaid INTEREST CHARGES, and second, to the principal loan balance outstanding in your loan account.

TO HELP BALANCE YOUR STATEMENT:

- PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER ALL AUTOMATIC TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT SUCH AS:
YOU SHOULD HAVE ADDED IF ANY OCCURRED: Loan advances, Credit memos, Other automatic deposits, Interest paid.
YOU SHOULD HAVE SUBTRACTED IF ANY OCCURRED: Automatic loan payments, Automatic savings transfers, Service charges, Debit memos, Other automatic deductions and payments.
Mark (X) your register after each transaction that is listed on the front of this statement.
Complete the form below.

Table with columns for BALANCE SHOWN ON THIS STATEMENT, ADD: DEPOSITS NOT SHOWN ON THIS STATEMENT, SUBTOTAL, CHECKS/WITHDRAWALS NOT SHOWN ON THIS OR PREVIOUS STATEMENT(S), TOTAL CHECKS/WITHDRAWALS OUTSTANDING, and SUBTRACT TOTAL CHECKS/WITHDRAWALS OUTSTANDING FROM SUBTOTAL ABOVE BALANCE. Includes a section for THIS SHOULD AGREE WITH YOUR CHECK REGISTER BALANCE.

Please examine this account statement immediately and report if incorrect. If no reply is received within 30 days, the account will be considered correct.

**ELITE BUSINESS MONEY MARKET - XXXXXXXX8559 (continued)****Overdraft and Returned Item Fees**

	<b>Total for this period</b>	<b>Total year-to-date</b>
<b>Total Overdraft Fees</b>	\$0.00	\$0.00
<b>Total Returned Item Fees</b>	\$0.00	\$0.00

ANOKA CONSERVATION DISTRICT  
1100 NOKA DRIVE SE, SUITE 201  
LAWRENCE, MN 55244  
TEL: 952-230-0300 FAX: 952-230-0300

1078  
11/17/2025

PAY TO THE ORDER OF Mile Lake SWCD \$ 45,123.47

Forty-Five Thousand One Hundred Twenty-Three and 47/100 DOLLARS

Mile Lake SWCD

WCD and CRRWS Expenses

\*001078\* 10915059158 6308559\*

#1078

11/26/2025

\$45,123.47

**Rum River Watershed Partnership**  
**Reconciliation Detail**  
**Money Market, Period Ending 11/30/2025**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						39,309.69
<b>Cleared Transactions</b>						
<b>Checks and Payments - 1 item</b>						
Bill Pmt -Check	11/17/2025	1078	Mille Lacs SWCD	X	-45,123.47	-45,123.47
<b>Total Checks and Payments</b>					-45,123.47	-45,123.47
<b>Deposits and Credits - 4 items</b>						
General Journal	11/04/2025	Bank I...		X	25,000.00	25,000.00
General Journal	11/30/2025	Bank I...		X	367.68	25,367.68
General Journal	11/30/2025	Bank I...		X	116,384.94	141,752.62
General Journal	11/30/2025	Bank I...		X	185,807.54	327,560.16
<b>Total Deposits and Credits</b>					327,560.16	327,560.16
<b>Total Cleared Transactions</b>					282,436.69	282,436.69
<b>Cleared Balance</b>					282,436.69	321,746.38
<b>Register Balance as of 11/30/2025</b>					282,436.69	321,746.38
<b>Ending Balance</b>					<b>282,436.69</b>	<b>321,746.38</b>

**Rum River Watershed Partnership**  
**Reconciliation Summary**  
LMC 4MP, Period Ending 11/30/2025

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	<u>Nov 30, 25</u>
Beginning Balance	337,440.64
Cleared Transactions	
Checks and Payments - 1 item	-25,000.00
Deposits and Credits - 1 item	1,025.30
Total Cleared Transactions	<u>-23,974.70</u>
Cleared Balance	<u>313,465.94</u>
Register Balance as of 11/30/2025	313,465.94
Ending Balance	313,465.94



3350 Bridge St.  
St. Francis, MN 55070


## Statement Ending 11/28/2025

ANOKA SOIL & WATER

Page 1 of 2

Customer Number:XXXXXXXX6746

### Managing Your Accounts

	Branch	Blaine
	Phone	763-780-2100
	Website	villagebankonline.bank

ANOKA SOIL & WATER  
CONVERSATION DISTRICT  
1318 MCKAY DR NE UNIT 300  
HAM LAKE MN 55304-6155

### Summary of Accounts

Account Type	Account Number	Ending Balance
Village Business Checking	XXXXXXXX6746	\$5,000.00

### Village Business Checking - XXXXXXXX6746

#### Account Summary

Date	Description	Amount
11/01/2025	Beginning Balance	\$5,000.00
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
11/28/2025	Ending Balance	\$5,000.00

#### Account Activity

Post Date	Description	Debits	Credits	Balance
11/01/2025	Beginning Balance			\$5,000.00
	No activity this statement period			
11/28/2025	Ending Balance			\$5,000.00

#### Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00





**Please Note:**

THE FUND WILL BE CLOSED DECEMBER 25TH IN OBSERVANCE OF CHRISTMAS DAY AND JANUARY 1ST IN OBSERVANCE OF NEW YEARS DAY.

**Activity Summary (MN01-91075-0102) Rum River Watershed Partnership**

**11/1/2025 - 11/30/2025**

**Investment Pool Summary**

	4M	4MP
Beginning Market Balance	\$0.00	\$337,440.64
Dividends		\$1,025.30
Purchases	\$0.00	\$0.00
Redemptions	\$0.00	(\$25,000.00)
Ending Market Balance	\$0.00	\$313,465.94
Average Monthly Rate	3.931%	3.939%
NAV / Share Price	1.000	1.000
<b>Total</b>	<b>\$0.00</b>	<b>\$313,465.94</b>
<b>Total Fixed Income</b>		<b>\$0.00</b>
<b>Account Total</b>		<b>\$313,465.94</b>

**Your Representative**

**Xander Nguyen**

(612) 509-2564

xnguyen@pmanetwork.com

*Representatives are associated with PMA Securities, LLC*

**Anoka Conservation District**

1318 McKay Dr NE

Suite 300

Ham Lake, MN 55304



**PTMA Financial Solutions**

2135 CityGate Lane, 7th Floor  
Naperville, IL 60563

Transaction Activity (MN01-91075-0102) Rum River Watershed Partnership

4MP 11/1/2025 - 11/30/2025

Transaction	Trade Date	Settle Date	Description	Redemption	Purchase	NAV / Share Price	Shares this Transaction
11890309	11/06/2025	11/06/2025	Online ACH Redemption	(\$25,000.00)	\$0.00	\$1.000	(25,000.000)
	11/30/2025	11/30/2025	Total Dividend Reinvestment	\$0.00	\$1,025.30	\$1.000	1,025.300
				<b>(\$25,000.00)</b>	<b>\$1,025.30</b>		<b>(23,974.700)</b>

Beginning Market Value: \$337,440.64 | Ending Market Value: \$313,465.94

**Current Portfolio**

11/30/2025

Type	Code	Holding Id	Trade Date	Settle Date	Maturity Date	Description	Cost	Rate	NAV / Share Price	Face/Par	Market Value
4MP				11/30/2025		4MP Account Balance	\$313,465.94	3.939%	\$1.000	\$313,465.94	\$313,465.94
							<b>\$313,465.94</b>			<b>\$313,465.94</b>	<b>\$313,465.94</b>

Time and Dollar Weighted Average Portfolio Yield: n/a

Weighted Average Portfolio Maturity: n/a

Note: Weighted Yield & Weighted Average Portfolio Maturity are calculated using "Market Value" and are only based on the fixed rate investments.

**Portfolio Summary**

Type	Allocation (%)	Allocation (\$)	Description
4MP	100.000%	\$313,465.94	4MP Account

**Index**

**Cost** is comprised of the total amount you paid for the investment (including any fees and commissions) plus any reinvested dividends.

**Rate** is the average monthly yield for pool investments or the rate on the last business day of the month for SDA investments or the yield to maturity or yield to worst for fixed term investments.

**Face/Par** is the amount received at maturity for fixed rate investments or the balance at statement date for pool investments.

**Market Value** reflects the market value as reported by an independent third-party pricing service. Certificates of Deposit and other assets for which market pricing is not readily available from a third-party pricing service are listed at "Cost" for fixed term investments or the balance at statement date for pool investments.

## 4M MONTHLY STATEMENT DISCLAIMER

### 4M and 4M Plus Activity Summary

This section shows all of the activity in the 4M and 4M Plus shares. The Average Rate represents the average net interest rate over the previous month which is then annualized.

Information regarding the 4M Fund investment objectives, risks, charges and expenses can be found in the 4M Fund Information Statement, which can be obtained at [www.4MFund.com](http://www.4MFund.com) or by calling PMA at the phone number listed.

An investment in 4M and 4M Plus is not insured or guaranteed by the FDIC or any other governmental agency. Although the 4M and 4M Plus seek to maintain a stable value of \$1.00 per share, it is possible to lose money by investing in the 4M and 4M Plus.

Securities and municipal advisory brokerage services (investments purchased with proceeds from a municipal securities issuance), and investments cleared through our clearing firm, Pershing LLC, are offered through PMA Securities, LLC, a broker-dealer and municipal advisor registered with the SEC and MSRB, and a member of FINRA and SIPC. All other products and brokerage services are generally provided by PMA Financial Network, LLC. Thus, certificates of deposit ("CD"), savings deposit accounts ("SDA") and commercial paper ("CP") may be executed through either PMA entity, as applicable, depending on whether the investment was purchased with proceeds derived from municipal securities. PMA Securities, LLC and PMA Financial Network, LLC are operated under common ownership and are affiliated with PMA Asset Management, LLC.

### Fixed Rate Investment Activity

This section shows all of the fixed term investments purchased and sold, maturities, interest received, and activity. This will include all CD, SDA, CP, securities and money market funds purchased through PMA Financial Network, LLC or PMA Securities, LLC as applicable. It also shows the approximate market value of each security whose price is obtained from an independent source believed to be reliable. However, PMA cannot guarantee their accuracy. This data is provided for informational purposes only. Listed values should not be interpreted as an offer to buy or sell at a specific price. CD's and CP are listed at their original cost. Redemption of a CD prior to maturity may result in early withdrawal penalties. Market values are based on the last day of the month for which this report date range is ending. If the run date of this report is prior to the end of the current month, the market values are listed as equivalent to the cost values.

### Money Market Fund

The Rate shown for the money market fund represents the average net interest rate over the previous month which is then annualized. Information regarding the money market fund's investment objectives, risks, charges and expenses can be found in the money market fund's prospectus, which can be obtained by calling PMA at the phone numbers listed. The performance data featured represents past performance, which is no guarantee of future results. Investment returns will fluctuate. Current performance may be higher or lower than the performance data quoted. Please call PMA for the most recent performance figures.

The performance data featured represents past performance, which is no guarantee of future results. Investment returns will fluctuate. Current performance may be higher or lower than the performance data quoted. Please call PMA for the most recent performance figures.

### Additional Disclosures

All funds, and/or securities are located and safe kept in an account under the client's name at their custodial bank. Any certificates of deposit listed are located in the client's name at the respective bank. Any money market fund shares are held directly with the money market fund. It is recommended that any oral communications be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act.

### Debt Securities

Some debt securities are subject to redemption prior to maturity. In the event of a partial or whole call of a security, the securities call will be automatically selected on a random basis as is customary in the securities industry. The probability that your securities will be selected is proportional to the amount of your holdings relative to the total holdings. Redemption prior to maturity could affect the yield represented. Additional information is available upon request.

A financial statement of PMA Securities, LLC is available for inspection at its office or a copy will be mailed to you upon written request.

PLEASE ADVISE PMA AND OUR CLEARING FIRM, PERSHING LLC, IMMEDIATELY OF ANY INACCURACY OR DISCREPANCY ON YOUR STATEMENT. FOR A CHANGE OF ADDRESS OR QUESTIONS REGARDING YOUR ACCOUNT, PLEASE NOTIFY YOUR PMA REPRESENTATIVE. ANY ORAL COMMUNICATIONS SHOULD BE RE-CONFIRMED IN WRITING.

### How to Contact PMA

Please call (630) 657-6400 or write to us at PMA, 2135 CityGate Lane, 7th Floor, Naperville, Illinois 60563.

### How to Contact Pershing, LLC

Please call (201) 413-3330 or write to Pershing, LLC, One Pershing Plaza, Jersey City, New Jersey, 07399

In accordance with FINRA Rule 2267, PMA Securities, LLC is providing the following information in the event you wish to contact FINRA. You may call (301) 590-6500 or write to FINRA at 1735 K Street NW, Washington, D.C. 20006-1500. In addition to the public disclosure number (800) 289-9999, FINRA provides an investor brochure which describes their Public Disclosure Program. Additional information is also available at [www.finra.org](http://www.finra.org).

**Rum River Watershed Partnership**  
**Reconciliation Detail**  
 LMC 4MP, Period Ending 11/30/2025

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						337,440.64
<b>Cleared Transactions</b>						
<b>Checks and Payments - 1 item</b>						
General Journal	11/04/2025	Bank I...		X	-25,000.00	-25,000.00
Total Checks and Payments					-25,000.00	-25,000.00
<b>Deposits and Credits - 1 item</b>						
General Journal	11/30/2025	Bank I...		X	1,025.30	1,025.30
Total Deposits and Credits					1,025.30	1,025.30
Total Cleared Transactions					-23,974.70	-23,974.70
Cleared Balance					-23,974.70	313,465.94
Register Balance as of 11/30/2025					-23,974.70	313,465.94
<b>Ending Balance</b>					<b>-23,974.70</b>	<b>313,465.94</b>

10:01 AM  
 11/04/25  
 Accrual Basis

**Rum River Watershed Partnership**  
**Balance Sheet**  
 As of October 31, 2025

	Oct 31, 25
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
<b>Village Bank Account</b>	
Checking	5,000.00
Money Market	39,309.69
<b>Total Village Bank Account</b>	44,309.69
<b>Total Checking/Savings</b>	44,309.69
<b>Other Current Assets</b>	
<b>00 Money Market Accounts</b>	
LMC 4MP	337,440.64
<b>Total 00 Money Market Accounts</b>	337,440.64
<b>Certificate of Deposit</b>	
Bank of America 4.150% 11/14/25	114,000.00
Bank of Baroda 4.150% 11/19/25	182,000.00
Charles Schwab 4.250% 1/15/26	225,000.00
<b>Total Certificate of Deposit</b>	521,000.00
<b>Total Other Current Assets</b>	858,440.64
<b>Total Current Assets</b>	902,750.33
<b>TOTAL ASSETS</b>	<b>902,750.33</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Other Current Liabilities</b>	
<b>Unearned Revenue</b>	
<b>WBIF 2023</b>	
Admin - WBIF 2023	599.45
Groundwater - WBIF 2023	24,114.00
Outreach - WBIF 2023	75,483.07
Prioritizing Studies- WBIF 2023	11,423.97
Prog Devel - WBIF 2023	26,829.66
Rural BMPs - WBIF 2023	97,946.50
Soil Health - WBIF 2023	21,700.00
Tech/Eng - WBIF 2023	39,370.72
Urban BMPs - WBIF 2023	93,644.28
WBIF 2023 - Other	-128,004.30
<b>Total WBIF 2023</b>	263,107.35
<b>WBIF 2025</b>	
Admin- WBIF 2025	100,594.24
Ag Structural - WBIF 2025	127,000.00
Forestry Practices - WBIF 2025	10,000.00
Non Structural Ag - WBIF 2025	15,000.00
Outreach - WBIF 2025	295,547.25
Proj Dev - WBIF 2025	22,200.00
Stream & Shore Prot.- WBIF 2025	90,000.00
Studies & Forest PI- WBIF 2025	104,801.10
Tech & Eng - WBIF 2025	308,859.00
Urban Stormwater - WBIF 2025	70,000.00
Well Sealing - WBIF 2025	5,000.00
Wetland Resto - WBIF 2025	125,000.00
WBIF 2025 - Other	-665,779.50
<b>Total WBIF 2025</b>	608,222.09
<b>Total Unearned Revenue</b>	871,329.44
<b>Total Other Current Liabilities</b>	871,329.44

10:01 AM  
11/04/25  
Accrual Basis

**Rum River Watershed Partnership**  
**Balance Sheet**  
As of October 31, 2025

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	Oct 31, 25
Total Current Liabilities	871,329.44
Total Liabilities	871,329.44
Equity	
Fund Balance	17,004.72
Net Income	14,416.17
Total Equity	31,420.89
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>902,750.33</b>

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10:22 AM

12/02/25

**Rum River Watershed Partnership**  
**Reconciliation Summary**  
**Money Market, Period Ending 11/30/2025**

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	<u>Nov 30, 25</u>
Beginning Balance	39,309.69
Cleared Transactions	
Checks and Payments - 1 item	-45,123.47
Deposits and Credits - 4 items	<u>327,560.16</u>
Total Cleared Transactions	<u>282,436.69</u>
Cleared Balance	<u><b>321,746.38</b></u>
Register Balance as of 11/30/2025	321,746.38
Ending Balance	321,746.38

Project Summary			On Track	Slow Progress	On Hold/significant setbacks	CANCELLED	Costs/Benefits to Water Quality			IPC to use for progress updates		
Partner	Activity	Project	Project Deliverables and Description	Timeline	WBIF Funding Award (\$)	WBIF Grant Match Commitment (\$)	Priority Benefitting Waterbody	TP Reduction (lb/yr)	TSS Reduction (ton/yr)	Project Life (yrs)	Progress Status	NOTES
Mille Lacs SWCD	Project Development	2023-MLSWCD-PD-1	This project will leverage existing landowner relationships to meet neighboring property owners who will be willing to convert from mowed turf grass to no-mow shoreline buffers. If successful, this project will establish approximately 400 linear feet of no-mow shoreline buffer on Mille Lacs Lake. We will also meet with new landowners who are interested in working to develop no-mow buffers in additional lakeside neighborhoods.	2023-2024	\$18,000.00	\$0.00	P-Mille Lacs Lake	0.00	0.00	0	On Track	Site visits with landowners have resulted in development of shoreline restoration on ML lake Met intersted landowners at Healthy Land Healthy Lake event in Wahkon MN wher SWCD hosted a table.
Mille Lacs SWCD	Education/Information	2023-MLSWCD-EI-4	Type B outreach based on EKO Work Plan	2023-2024	\$142,894.00	\$0.00	N/A	0.00	0.00	0	On Track	Maintained momentum in relationship-building across the watershed, with continued coordination of internal teams and ongoing conversations around forestry policy, soil health practices, and connecting with shoreline owners. Significant planning for future events and chances to connect with people around EAB and DIY shorelines. Continued Local Forestry Team and Ag Tech Team and Outreach Team.
Mille Lacs SWCD	Assessment, & Special	2023-MLSWCD-PAS-5	Inventory animal operations including but not limited to registered feedlots, and possible land application of manure approx 1000 ft from Bogus Bk or a ditch of trib of the stream that could be contributing to the impairment. Will utilize aerial review, owner/producer review/survey, develop list of recommended BMPs for each site and rank by cost effectiveness and landowner readiness. Identified in the work plan within the tier 1 priority stream Bogus Brook, Milaca GMZ	2023	\$22,600.00	\$0.00	R-Bogus Brook	0.00	0.00	0	Slow Progress	Worked with known landowners in the Milaca GMZ. Discussing their own interest/readiness in ag BMPs and what they see in their area.
Mille Lacs SWCD	Project Development	2023-MLSWCD-PD-1	Project Development to get landowners on the list to implement soil health practices, targeting West Branch and Bogus Brook tier 1 priority waters	2023-2024	\$12,000.00	\$0.00	R-West Branch Rum River	0.00	0.00	0	On Track	Contract approved and 1st year implemented for 64 acres of single species cover crops for 3 years. Contacts made along the West Branch.
Mille Lacs SWCD	Admin/Coord	2023-MLSWCD-AC-6	Communications: Activities may include meeting facilitation, note taking, and website maintenance.	2023-2024	\$12,717.41	\$0.00	N/A	0.00	0.00	0	On Track	Continued to take notes for meetings and do website updates as needed.
Mille Lacs SWCD	Project Development	2023-MLSWCD-PD-1	Motivate establishment and installation of buffers on private ditches and buffer enhancements on public and private ditches	2023-2024	\$5,000.00	\$0.00	R-Bogus Brook	0.00	0.00	0	On Track	Utilize landowners interested in what is and is not allowed with the buffer law to have conversations regarding the benefit of buffers. No projects, but 3 landowners planning their own
Mille Lacs SWCD	Structural Urban BMPs	2023-MLSWCD-UPP-3	320 linear feet of shoreline restoration and/or protection projects on Mille Lacs Lake. These projects will include a 20 foot shoreline restoration for a landowner identified during Project Development for DIY project from previous WBIF request. Additional projects may include establishment of native plant buffers in place of turfgrass and restoration of eroding shoreline that may be identified from Aikin SWCD drone survey of Mille Lacs shoreline.	2023-2025	\$0.00	\$15,250.00	P-Mille Lacs Lake	24.79	25.00	10	On Track	Design complete for 150 shoreline restoration. Price quote packets have been sent to contractors. First draft of plans for Onamia stormwater control project complete. Changes are being negotiated.Gully restoration has been cancelled. 20 foot shoreline restoration will likely change to 20 foot buffer due to landowner preference.
Mille Lacs SWCD	Project Development	2023-MLSWCD-PD-1 AMENDMENT	Project development to connect with landowners willing to install shoreline protection projects on Mille Lacs Lake.	2023-2025	\$14,625.00	\$0.00	P-Mille Lacs Lake	0.00	0.00	0	On Track	Hosted a table at Healthy Land Healthy Lake event in Wahkon sponsored by Mille Lacs Lake Watershed Group. Connected with many landowners interested in shoreline planting. Connected with a homeowner in the Mille Lacs Watershed interested in a stormwater control project.
Mille Lacs SWCD	Tech/Engineering	2023-MLSWCD-TE-2	Tech/engineering to install 320 linear feet of shoreline protection projects on Mille Lacs Lake.	2023-2025	\$30,000.00	\$0.00	P-Mille Lacs Lake	0.00	0.00	0	On Track	Working on planting plans, working with TSA and landowner on project design and issues caused by vegetation removal on neighboring property. Two more project surveys have been completed. Expecting bid packets this month (March). Negotiate changes to designs per landowners. Plant lists and planting plan. Meetings with contractor to answer questions. Review protest installation, on site.
Mille Lacs SWCD	Ag Non-Structural	2023-MLSWCD-Soil Health	200 acres of soil health practices as approved with set rates per Rum WBIF Project Policies.	2024-2025	\$18,000.00	\$0.00	um River (Princeton-Camb	0.00	0.00	0	On Track	contract approved and 1st year implemented for 133 acres of single species cover crops for 3 years
Mille Lacs SWCD	Project Development	2023-MLSWCD-PD-1 AMENDMENT	PD to respond to respond to interest in soil health practices	2024-2025	\$15,000.00	\$0.00	um River (Princeton-Camb	0.00	0.00	0	On Track	Answered interests of multiple producers resulting in 2 contracts in the Rum. 2 other interests in the wings as producers learn more about soil and nutrient loss prevention.
Mille Lacs SWCD	Groundwater-Well Sealing	Well Sealing	Up to 10 wells sealed	2024-2025	\$15,000.00	\$6,000.00	Watershed-Wide (Wells only)	0.00	0.00	25	On Track	5 wells sealed. Funds extended to Dec 2026.
Mille Lacs SWCD	Project Development	PD Well Sealing	Staff time to administer and promote Well Sealing with a goal of 10 wells sealed	2024-2025	\$10,000.00	\$1,000.00	Watershed-Wide (Wells only)	0.00	0.00	0	On Track	working on outreach with 2 landowners with wells to seal.
Mille Lacs SWCD	Planning, Assessment, & Special Studies	Bogus Bk-Milaca GMZ, feedlot ID	Inventory animal operations including but not limited to registered feedlots, and possible land application of manure approx 4000 ft from Bogus Bk or a ditch of trib of the stream that could be contributing to the impairment. Will utilize aerial review, owner/producer review/survey, develop list of recommended BMPs for each site and rank by cost effectiveness and landowner readiness. Identified in the work plan within the tier 1 priority stream Bogus Brook, Milaca GMZ <i>Amended timeline is needed due to departure of key staff and re-hiring the position. Amended scope of work is needed due to lack of feedlots within close proximity to the waterway.</i>	2023-2025	Extension only	\$0.00	R-Bogus Brook	0.00	0.00	0	Slow Progress	Inventory via mapping in progress
Mille Lacs SWCD	Structural Urban BMPs	Rodriguez gully repair, Mille Lakes Lakeshores, Onamia stormwater project	Deliverables will include the below projects as funding allows, with benefits (pollution reductions, linear ft, etc) proportionate to the amount of funding spent on each of the below projects:  Rodriguez Gully Repair - Runoff from surrounding area and township road flows through culvert and down a steep hill, causing a 6 foot gully over 50 feet long. Project will stabilize gully and treat stormwater runoff before it reaches lake, saving 13.6 tons of sediment per year and 13.6 pounds of Phosphorus per year.  Mille Lacs Lake Shorelines - up to 320 linear feet of shoreline restoration and/or protection on Mille Lacs Lake. These projects will include a 20 ft shoreline restoration for a landowner identified during Project Development for DIY No-Mow Buffer project from previous WBIF request. Additional projects may include establishment of native plant buffers in place of turfgrass and restoration of eroding shorelines. Projects may be identified from Aikin SWCD drone survey of Mille Lacs Lake shoreline. All projects must be selected from a targeting and prioritization process to identify the most cost effective. Pollutant reductions of 25 ton TSS and 24.79 lb TP.  Onamia Stormwater Project - Install a practice to treat urban stormwater runoff at the Mille Lacs County Ericksonville Building in Onamia that otherwise discharges directly to the Rum River. This project treats runoff from approx one urban acres and will reduce approximately 0.27 lbs/yr of phosphorus and 67 lbs /yr sediment. Cost benefit for this stormwater project is \$8,372 per pound Phosphorus and \$46 per pound TSS.	By 12-31-2025	\$34,054.50	\$15,562.50	P-Mille Lacs Lake	0.37	67lb/yr	10	on track	Design plans complete for 150 foot shoreline restoration. Quote packets have been sent to contractors. Installation likely in Aug or Sept. Gully project has been cancelled. First draft of plans complete for Onamia Stormwater Control Project. Changes to design are being negotiatedbetween TSA and Mille Lacs County. Landowner on Mille Lacs lake will be installing a buffer above a rock retaining wall. This landowner had a cost-share contract for assistance but the contract has been cancelled. Landowner chose a retaining wall vs native plant restoration but he will install a native buffer on his own. Onamia Stormwater project cancelled. TSA and county could not agree on a design in time for planned installation. 150 foot shoreline restoration and buffer complete in September 2025. Planted 80ft x 3 foot DIY buffer enhancement. Landowner decided to replace retaining wall on their own and enhance an existing no-mow buffr by increasing width and planting native vegetationat top of slope.

Project Summary			On Track	Slow Progress	On Hold/significant setbacks	CANCELLED	Costs/Benefits to Water Quality			IPC to use for progress updates		
Partner	Activity	Project	Project Deliverables and Description	Timeline	WBIF Funding Award (\$)	WBIF Grant Match Commitment (\$)	Priority Benefitting Waterbody	TP Reduction (lb/yr)	TSS Reduction (ton/yr)	Project Life (yrs)	Progress Status	NOTES
Mille Lacs SWCD	Structural Rural BMPs	W. Branch Rum River, Schafer gully stabilization	Construction of a WASCOB or equivalent practice that will be treating 118 acres, in the direct drainage to the W. Branch Rum. The drainage area is predominantly ag, with a ~500 ft buffer area of grass. We anticipate the designs to be completed by TSA. The implementation planning committee determined through consensus that this project was a priority in part due to the severity of the erosion, its location in a priority watershed, and the limited number of erosion control projects available.  This project funding was previously awarded to Benton SWCD who is coordinating construction. Because the project is in Mille Lacs Co, the construction money is shifted to MLSWCD.	2025	\$60,000.00	\$15,000.00	R-West Branch Rum River	43.40	12.07	10	on track	Installation planned for the fall, finishing dirt work in the spring.
Mille Lacs SWCD	Structural Urban BMPs	Rodriguez gully repair, Mille Lakes Lakeshores, Onamia stormwater project	Amendment #4 cancels the Onamia stormwater project, unencumbers \$23913.75 grant funding for it and \$5,978.44 match for it. Fully updated deliverables are below.  Deliverables will include the below projects as funding allows, with benefits (pollution reductions, linear ft, etc) proportionate to the amount of funding spent on each of the below projects:  Rodriguez Gully Repair - Runoff from surrounding area and township road flows through culvert and down a steep hill, causing a 6 foot gully over 50 feet long. Project will stabilize gully and treat stormwater runoff before it reaches lake, saving 13.6 tons of sediment per year and 13.6 pounds of Phosphorus per year.  Mille Lacs Lake Shorelines – up to 320 150 linear feet of shoreline restoration and/or protection on Mille Lacs Lake. These projects will include a 20 ft shoreline restoration for a landowner 105 foot shoreline restoration and native plant buffer, and a 45 ft DIY native plant shoreline buffer identified during Project Development for DIY No-Mow Buffer project from previous WBIF request. Additional projects may include establishment of native plant buffers in place of turfgrass and restoration of eroding shorelines. Projects may be identified from Atkin SWCD drone survey of Mille Lacs Lake shoreline. All projects must be selected from a targeting and prioritization process to identify the most cost effective. Pollutant reductions of 25 37 ton TSS and 24.79 31 lb TP.  Onamia Stormwater Project – Install a practice to treat urban stormwater runoff at the Mille Lacs County Ericksonville Building in Onamia that otherwise discharges directly to the Rum River. This project treats runoff from approx one urban acres and will reduce approximately 0.37 tbi/yr of phosphorus and 67 lbs /yr sediment. Cost benefit for this stormwater project is \$8,372 per pound Phosphorus and \$46 per pound TSS.	By 12/31/2026	-\$23,913.75	-\$5,978.44	P-Mille Lacs Lake	0.00	0.00	0	On Track	Design plans complete for 150 foot shoreline restoration. Quote packets have been sent to contractors. Installation likely in Aug or Sept. Gully project has been cancelled. First draft of plans complete for Onamia Stormwater Control Project. Changes to design are being negotiated between TSA and Mille Lacs County. Landowner on Mille Lacs lake will be installing a buffer above a rock retaining wall. This landowner had a cost-share contract for assistance but the contract has been cancelled. Landowner chose a retaining wall vs native plant restoration but he will install a native buffer on his own. Onamia Stormwater project cancelled, TSA and county could not agree on a design in time for planned installation. 150 foot shoreline restoration and buffer complete in September 2025. Planted 80ft x 3 foot DIY buffer enhancement. Landowner decided to replace retaining wall on their own and enhance an existing no-mow buffr by increasing width and planting native vegetation at top of slope.

<div style="display: flex; justify-content: space-around; align-items: center;"> <span>COMPLETED</span> <span>On Track</span> <span>Slow Progress</span> <span>On Hold/significant setbacks</span> <span>CANCELLED</span> </div>														
Project Summary				Project Detail				Funding Awarded		Costs:Benefits to Water Quality			IPC to use for progress updates	
Funding Round	Partner	Activity	Project(s)	Conservation Practice	Project Deliverables and Description	Timeline	WBIF Funding Award (\$)	WBIF Grant Match Commitment (\$)	Priority Benefitting Waterbody	TP Reduction (lb/yr)	TSS Reduction (ton/yr)	Project Life (yrs)	Progress Status	NOTES
2024-4	Anoka CD	Administration	ACD - Fiscal Agent 2025-2026	Admin/Coord	Fiscal agent services.	FY25 WBIF grant execution thru 12/31/2026.	\$31,000.00	\$0.00	N/A	NA	NA	NA	On Track	
2024-4	Aitkin SWCD	Prioritizing Studies	ASWCD FY25 - Round Lake Study	Planning, Assessment or Special Study	Prioritizing Study Round Lake (Aitkin)	2025-2026	\$6,000.00	\$0.00	P-Round Lake (Aitkin)	NA	NA	NA	On Track	Drone flight done. Video being analyzed and parcels prioritized for projects.
2024-4	Aitkin SWCD	Prioritizing Studies	ASWCD FY25 - Woodland Stay Plans	Planning, Assessment or Special Study	2 Forest Stewardship plans	2025-2026	\$2,000.00	\$400.00	P-Mille Lacs Lake	NA	NA	NA	On Track	
2024-4	Aitkin SWCD	Streambank or Shoreland Protection	ASWCD FY25 - Mille Lacs Lake Shoreland Projects	Streambank & Shoreline Protection	Construction labor and materials for 6 shoreland projects on Mille Lacs Lake identified in Prioritizing Study	2025-2026	\$36,000.00	\$9,000.00	P-Mille Lacs Lake	TBD	TBD	TBD	On Track	Projects started
2024-4	Isanti SWCD	Administration	Watershed Coordinator 2025	Admin/Coord	Watershed Coordination services	FY25 WBIF grant execution thru 12/31/2026.	\$48,700.00	\$0.00	N/A	NA	NA	NA	On Track	
2024-4	Isanti SWCD	Outreach	D - Type A Outreach 2025	Education/Information	Type A outreach based on E&O Work Plan	FY25 WBIF grant execution thru 12/31/2026.	\$50,000.00	\$0.00	N/A	NA	NA	NA	On Track	
2024-4	Sherburne SWCD	Administration	SSWCD - Implementation Tracking 2025-2026	Admin/Coord	Implementation Tracking Services	FY25 WBIF grant execution thru 12/31/2026.	\$5,300.00	\$0.00	N/A	NA	NA	NA	On Track	Online tracking system completed in early 2025. Will be refined and improved over coming months. Continued support and maintenance of system and entries will be ongoing.
2025-1	Benton SWCD	Prioritizing Studies	BSWCD FY25 - Zulawski Conservation Planning	Planning, Assessment or Special Study	Conservation plan evaluating feedlot/manure storage, soil health (tillage), pasture management, and nutrient management. The completed plan will propose water quality improvement projects for the Zulawski farm.	2025	\$5,600.00	\$0.00	R-West Branch Rum River	NA	NA	1	On Track	
2025-1	Isanti SWCD	Prioritizing Studies	ISWCD FY25-Erosion Inventory-Rum River	Planning, Assessment or Special Study	Identification of erosion from upland (primarily agriculture) adjacent to the Rum River in Princeton-Cambridge and St. Francis management areas (within Isanti County). Process will be completed using aerial photos and lidar. Field verification if necessary. Product will be a shapefile. Erosion locations will be prioritized and used for future implementation funding requests.	2025	\$3,500.00	\$0.00	P-Rum River (Princeton-Cambridge)	NA	NA	NA	On Track	Winter 2025
2025-1	0	Administration	0	Admin/Coord	MCIT, Attorney, Audit	0	\$19,000.00	\$0.00	0	0.00	0.00	0	On Track	
2025-2	Morrison SWCD	Non-Structural Ag	MSWCD FY25 - Cover Crops	340-Cover Crop	Approximately 150 acres of Cover Crops or combination of other Soil Health practices. Will prioritize West Branch Rum section in Morrison County.	2025-2026	\$7,500.00	\$0.00	R-West Branch Rum River	TBD	TBD	TBD	On Track	
2025-2	Isanti SWCD	Tech/Engineering	ISWCD FY25-Land Protection	666-Forest Stand Improvement	Maintain 1 FTE to implement portions of the Rum River Comprehensive Watershed Management Plan (CWMP) and/or Landscape Stewardship Plan (LSP) by connecting with 50 landowners for land protection or enhancement programs including Forest Stewardship planning, conservation easements, wetland restoration/banking, or others. Implementation areas, in priority order, will be (a) parcels in proximity to those identified in the interim prioritization on pages 132-133 of the CWMP and any subsequent prioritization, (b) those with highest RAQ scores in the LSP or subsequent analyses, and (c) any other location in the watershed. Emphasis will be on the Mille Lacs and Isanti County areas. We are targeting a minimum of 5 completed or in-progress conservation easements and 5 enhancement or management plans Forest Stewardship Plans (contracted or completed by FTE). Forest Stewardship Plans may be completed by a contractor. Funding will cover ~1.5 years of staff time.	2026-2027	\$202,500.00	\$0.00	Rum River (Princeton-Cambridge)	0.00	0.00	0	On Track	To start after FY23 funds are spent
2025-3	Isanti SWCD	Wetland Restoration	ISWCD FY25 - Green Lake Wetland Restorations	657-Wetland Restoration	2 acres wetland restorations along county ditch 16 or 23 draining directly to Green Lake. Designs compiled by ISO and construction oversight by Isanti SWCD. Projects identified in MDM and landowner agreement.	Winter 2026-2027	\$145,000.00	\$85,000.00	R-Green Lake	20.00	TBD	25	On Track	Foster & Cartwright P3, designs underway
2025-3	Mille Lacs SWCD	Outreach	MLSWCD FY25- Type B Outreach	Education/Information	Type B outreach based on E&O Work Plan	4th Qtr 2025 through 2027.	\$267,400.00	\$0.00	N/A	NA	NA	NA	On Track	
2025-3	Mille Lacs SWCD	Outreach	MLSWCD FY25- Groundwater workshops	Education/Information	2 events/workshops annually for the biennium targeting ML Lake and the broader watershed in the Milaca/Princeton area. One week-long nitrate testing event with 1:1 info provided to people. One workshop on a weekend at ML lake for out of town residents.	2026-2027	\$5,000.00	\$0.00	N/A	NA	NA	NA	On Track	
2025-3	Mille Lacs SWCD	Non-Structural Ag	MLSWCD FY25-Non-Structural	340-Cover Crop	Continue Soil Health implementation Onamia, Milaca, WB into 26-27: Approximately 200 acres of Cover Crops or combination of other Soil Health practices.	2026-2027	\$7,500.00	\$0.00	R-West Branch Rum River	TBD	TBD	3	On Track	
2025-3	Mille Lacs SWCD	Administration	MLSWCD FY25-Coordination	Admin/Coord	Basic posting website notices (~10hr/yr x 3 yrs) and notetaking for IPC and JPE meetings (64 hrs/yr x 3 yrs)	4th Qtr 2025 through 2027	\$12,600.00	\$0.00	N/A	NA	NA	NA	On Track	
2025-3	Mille Lacs SWCD	Project Development	MLSWCD FY25-Ag Project Development	327-Conservation Cover	Continue to build: FY23 Rum WBIF - PD-1 - Bogus Brook (SWR.15) and West Branch (SRW.18) Project Dev of Ditch Buffers - motivate establishment and installation of buffers on private ditches and buffer enhancement on public and private ditches. Pair w/type C outreach for soil health.	4th Qtr 2025 through 2027	\$5,000.00	\$0.00	R-Bogus Brook	NA	NA	NA	On Track	
2025-3	Isanti SWCD	Agricultural - Structural	ISWCD FY25-Livestock Crossing	472/382-Use Exclusion/Fencing	1 livestock exclusion on County Ditch 16 draining to Green Lake. Project identified in MDM.	Winter 20256-2027	\$15,000.00	\$15,000.00	R-Green Lake	2.00	1.75	20	On Track	Designs underway