

# **Town of Crystal Bay**

**Regular Board Meeting**

**Clair Nelson Community Center**

**6866 Cramer Road Finland, MN 55603**

## **Minutes**

**March 11th, 2025**

**I. Attendance:** 26 residents , 4 non-residents

- A. Supervisor Hartshorn called the Annual Meeting for the Town of Crystal Bay to order at 6:01pm with the Pledge of Allegiance

**II. Selection of Moderator: Electors**

- A. Paul Deaner was selected to moderate the 2025 Crystal Bay Township Annual Meeting by unanimous consent.

**III. The moderator announces the agenda for the remainder of the meeting.**

- A. Clerk Breden notes that since we've changed our meeting from 7pm to 6pm Carrie Walters will be late as she is attending the Beaver Bay Township meeting at 6pm for Finland Fire and Rescue. We will accommodate her in the agenda upon her arrival if needed.

**IV. Reading of the 2024 Minutes:** Copies provided to those in attendance and 2024 minutes were filed in the Clerk's office on 3/21/2024. **MOTION:** Colby Abazs to waive the reading of the 2024 Annual Minutes, Suze From seconds, passed by voice vote.

**V. Board of Audit : Clerk**

- A. On February 18th as part of the Regular Town Meeting the Town Supervisors held their Annual Board of Audit. The Supervisors picked a total of nine deposit receipts and a total of nine disbursement receipts for FY24. The Town Board then verified the clerk and treasurer books match.
- B. Bank Statements and Clerk and Treasurer balances were verified by the Supervisors.
- C. Indebtedness was verified with statements.
- D. The following levy recommendations were made by the Town Board:
  1. #100 General Fund \$75,000.00
  2. #110 Town Hall Building \$27,000.00
  3. #120 Community Projects ZERO
  4. #201 Road & Bridge \$75,000.00
  5. #225 Emergency Services \$22,500.00
  6. #226 Cemetery \$2,000.00
  7. #401 Capital Buildings \$10,000.00
  8. #406 Capital Equipment \$30,000.00
  9. Total Recommended Levy Amount for FY26 \$241,500.00

**VI. Reports:**

**A. Clerk:**

- 1. Clerk's hours are posted on our website [crystalbaytownship.org](http://crystalbaytownship.org) and pinned to the top of our Facebook page Crystal Bay Township. Paper postings are posted in our posting boxes at The Finland Cooperative and here at the Clair Nelson Center. 2025's Hours are:

March- July and September to December Every other Tuesday 10am to Noon location: Clair Nelson Community Center/ 6866 Cramer Road Finland, Call 218-353-1236 or email [crystalbaytownship@gmail.com](mailto:crystalbaytownship@gmail.com) to schedule an appointment outside of these hours.

2. **The Clerk's Office has been in supporting roles in the following areas throughout 2024**

- a) Finland Home Solutions in a variety of ways over the course of the last year. From the Structuring of the Committee to making sure we follow proper procedures as a sub-committee of the Town Board.
- b) Crystal Bay Cemetery Manager Vaughn Hoff with record keeping and developing policy and procedures for the Cemetery.
- c) Road and Bridge Foreman Doug (Pudgy) Perfetto. Our biggest undertaking was the June flood. We had excellent help from community member B.J. Kohlstedt throughout our time with FEMA. Again, a great big thank you for all your help B.J.
- d) Friends of Finland Wild Rice Project helped facilitate the move of their plant to the Town Garage last fall.
- e) Supporting the work of The Friends of Finland, Finland Fire, Finland Snowmobile and ATV Club by way of Current Insurances and Contracts on file or are currently in working agreements with the Town.

3. **Clerk's Highlights over the year:**

- a) Completed Clerk Audit on May of 2024
- b) Officer and Employee Job Descriptions are Updated
- c) Procurement Policy (Purchasing) Finished
- d) Compensation Policy Updated
- e) FEMA : We received 83K in December of 2024.
- f) New Town Hall Rental Policy
- g) Town Hall Maintenance Policy
- h) IRRRB: (Septic) the Town Board has signed a contract with IRRRB securing 100K for the Septic Project. Next Steps are contracting with our contractor and then starting the project when weather allows.

4. **What is the status of the Friends of Finland Contract with the Township?**

- a) Both parties signed a 5-year contract to Manage the Clair Nelson Center on 2/18 (1) **Key Changes to the previous contract include:**
- b) The Town will be responsible for utilities of the Center including but not limited to: Propane (stove & hot water), electric & geothermal, septic & RV dump, well, fire inspection, safety and security: Fire alarm system, door code system, security camera system, and half of the printer rental.
- c) The Manager will be responsible for program operation costs, cleaning supplies, garbage, Zito, or its successor (phone & internet), half of the printer rental, kitchen costs, licenses and inspections.

The Town will pay to the Manager the agreed upon annual fee of \$8,500.00 ("Management Fee") not later than January 31st of each calendar year.

- d) Revenue from the RV dump belongs to the Town and shall be property turned over to the Town Clerk, with such endorsements and signatures as may be necessary for the funds to be provided to the Town.
- e) The Town has the right to review and approve grants intended to benefit in any

way the Town, the Center or the grounds upon which the Center sits ("Grounds").

- f) Licenses and permits needed for grant completion must be paid for by the Manager. Manager must work with the Town Clerk to make sure the proper licenses and permits are in place with the proper contact information in a timely manner.
- g) **Door Codes:** Within 30 days of the execution of this Contract, the Manager shall provide a listing to the Town of all persons and organizations that have security codes for doors to the Center and will provide the Town with a signed Programming Door Code Waiver in form and substance specified by and acceptable to the Town, for all such persons or organizations. Going forward, the name and purpose of any person or organization given a door code must be reported to the Town in writing, and a copy of the Programming Door Code Waiver is provided to the Town, all within 10 days of the Manager providing such code to the person or organization.

**5. Clerk's Office hours have seen a dramatic increase in hours this past year due to:**

- a) Increase in amount of work the Township must keep up with
- b) Septic Issue, Outdated Contracts
- c) Insurance check in and make sure the Town is covered Insurance wise with the Town Garage, Equipment and Town Hall
- d) Finland Home Solutions Project took time to get off the ground and takes time to keep current monthly as it is a Sub Committee of the Township
- e) June's Flooding Disaster took place and cost a fair amount of time. f) Increased workload due to Friends of Finland turnovers in Summer/ Fall of 2024. The Clerk's Office remains in good standing and actively works with the Friends of Finland and Staff weekly to make sure the Town Hall is running smoothly for the Community. I'm told this was the vision 10+ years ago when this building was built was to have the Friends of Finland and Township working together. I've been told numerous times it's great to have an active Clerk in the building.

**6. In terms of hours moving forward after emergency work and contractual agreements are done:**

- a) I still maintain what I stated at the last annual meeting that to effectively stay on top of the monthly workload Crystal Bay Township requires. The Town Clerks hours needed are 28-36 hrs a week, which will fluctuate given the time of year. (Tax Season, Annual Meeting, Committee of the Whole, Board of Appeals, MAT Training, & unforeseen circumstances)

**7. Audit Information:**

- a) The Town Board had their annual Board of Audit Meeting 2/18/25 and all records pulled were accurate. I am making time to paper file, as well as digitally file monthly. Overall, I feel the Clerk's record system has grown leaps and bounds and is efficient for the time being. I exercise judgement when deciding on importance in the Clerk's office and hope with some more time things will slow to a pace where I can get back to looking into managing the Clerk's records properly. **Thank you for the opportunity to serve as your Town Clerk**

**B. Treasurer's Report: Lise (See Attached)**

1. MOTION to accept Treasurer's report as shared in written form and explained  
Motioned by Lori Walewski, Seconded by Judy Martell, Passed by Voice Vote

**C. Supervisors Yearly Report**

**1. Supervisor Nikula Reports:**

- a) New dugouts at Gregg Field this past summer happened with the help of some skilled community members. Doug (Pudgy) took out old toys here at the Clair Nelson playground area too.
- b) Supervisor Nikula updates attendees on a Recycle Day at the Silver Bay Airport on May 2nd and 3rd. May 2nd from 2pm-5pm Seniors 65 and older can attend and May 3rd from 8am-12pm will be for everyone else. Supervisor Nikula notes items such as tires, appliances and e-trach (electronic) will be accepted. Volunteers are needed for the day, and Supervisor Nikula notes he will get posters up to hang around town. Two weeks after this date there will be a day in Two Harbors for hazardous materials such as paint,etc.
- c) Jonathan Beauchane asks if there is a fee for this service or a limit on tires, appliances? Supervisor Nikula states he would have to ask for more information. We should have more at our March 18th Meeting.

**D. Road and Bridge : Doug**

1. Salveson Road is washing out terribly, currently twelve feet from the edge of the road is a 50 foot drop off due to the river changing course. Lake County Water and Soil received funding for the EPA to study and furnish a design to help with the erosion for no cost to the town.
2. Keith Anderson with Trout Unlimited will replace the current five foot culvert on the Mattson Road this summer with a bottomless culvert at no cost to the town.
3. Road Bans should go on this week or next week so if you need to move heavy equipment please do so early in the mornings when the ground is still hard. 4. FEMA Money was really nice and helped pay for the road materials. Riverside Drive had a trench 650 ft long, 23 feet wide and 2 to 5 feet in areas. Doug notes he has touched up work in a few spots yet this Summer.
4. Doug notes he cut his hours from 40 hrs a week to under 24 hrs a week to help save money.
5. We will have a Road Tour this Spring and all are welcome to join us.
6. Colby Abazs asks:" Any planning being done on longer term flood mitigation"? Paul Hartshorn notes: The replacement of the following culverts should help: Silver Hill culverts, Cooper Road, Heffelfinger, Breezy, and this Summer Mattson Road.
  - a) Clerk notes: Supervisor Hartshorn and herself will meet with Jeff Weiss on the DNR flood mapping project this coming Friday. Hopefully that will have some good information for us moving forward, we can use that info if we should need to ask the County for Mitigation in the future. Also, Lake County has updated their Hazard Mitigation plan which will be a value moving forward should any weather needs arise.
  - b) Doug notes: We need Ditching on our Town roads.

- c) Clerk and Treasurer note this past Summer FEMA asked if we would like to mitigate any of our Town Roads and at the time the Supervisors decided that was not needed as we were unsure how long our funds would be tied up. Also, on the other hand should the mitigation cost be too high for the Town we could end up paying the remainder of what FEMA wouldn't cover. It was a gamble but we needed our funds recouped as soon as we could get them.

**E. Cemetery Yearly Report:**

- 1. In 2024 we had 6 burials, removed 3 diseased trees and work has started on the new Veterans Memorial Kiosk. The goal is to have it by Memorial Day. Supervisor Bradly and Sue Anderson tore down the old one.
- 2. Supervisor Nikula adds; Volunteer work is what's helping make the Kiosk possible. Supervisor Nikula has spoken to Randall Walz at the Silver Bay Veterans Home about helping with a possible Kneeling Soldier Monument.

**F. Finland Home Solutions: Rachel Clark**

- 1. Thanks to everyone who has helped in the past bring this project thus far. We had our second Community Meeting a few weeks back on February 22nd . So far Finland Home Solutions has researched the housing needs in the community, hosted two outreach events, and distributed a housing survey. Needs Finland Home Solutions have identified for the Finland, Crystal Bay Township area are:
  - a) Safe and stable housing for purchase or rent.
  - b) Housing for adults, multi- family housing
  - c) Housing for elders who want to age in place.
  - d) Various Speakers over the Year have been:
- 2. Lake county HRA , McCarthy Planning and Zoning talked about Septic. Lake County Land Commissioner Nate Eide One Roof Community Housing: talked about land trust models. Home owners can own the home but the (Trust) would own the land. One Roof is based mostly out of Duluth but has a few homes in Two Harbors and Cook County. Arrowhead Agency On Aging: Georgia Lane Conversations around elders and shifting needs with their homes as they are. Some of the actions the Committee Meeting on 2/22/25 helped identify were:
  - a. Areas around land use planning. Septic and well barriers: grey water management ideas
  - b. Expanding our existing housing capacity.
  - c. Community driven multi family housing, based on the needs and character of Finland.
- 3. Next meeting is March 12th,2025 at the Community Center 5:30 pm to 7:30pm all work is grant funded, and a meal and \$30.00 stipend is available for those in attendance.
- 4. Ursula Lang with the U of M made the poster on the wall. Paul Deaner asked if the poster was on the Town website to view. Rachel said she will get a PDF copy over to the Clerk to post.

**G. Community Center: Carrie Walters**

- 1. Carrie is currently the Chair and new to the Friends of Finland Board as of January of this year. Currently there are five active board members, the Friends of Finland are having a hard time relationally and financially, Friends of Finland are trying to put out fires and get a handle on the budget. Pulling back on operations hours while trying to keep the

doors open and programs running with limited hrs. We missed out on a lot of grants with turnovers and missed opportunities. Friends of Finland are behind and scrambling but the current board is dedicated and putting in a lot of time. Currently the Friends of Finland board and current two staff members volunteer outside of allocated hours and meetings to do laundry, linens, and clean the Clair Nelson Center. The new board hasn't stopped trying and are currently trying as hard as they can to keep things flowing. Carrie encourages people to come to the Friends of Finland programs and rent the facility. If you encounter slower responses when trying to contact staff it's due to limited hours. Please be patient as we are working at regrowth, volunteering or monetary gifts will help. Friends of Finland is mending relationships with the community, there is a newsletter planned to come out in the Spring of the year. Thank you to the past board members and staff, current members of the board and current staff. Paul Deaner asks Carrie: Magic Wand- How much would we like in the near term? Carrie states "50K to pull us back to the hours we had before, to keep kids night and

## **VII. New Business**

### **A. Annual Donation Recommendations: Clerk**

Crystal Bay Town Board would like to state that due to budget constraints your requested donation may be approved at half the amount by the board at our next regular town meeting.

#### **1. Finland Nature Daycare Letter Submitted by Elli King read by Clerk Breden**

To the people of Crystal Bay Township: I wanted to thank you so much for your past support! From assigning tax revenue to support our project, to granting us a low-interest loan, to the generous donations and volunteers of our local organizations and residents, we feel so supported in our programming, by our neighbors and local residents. I wanted to update you about our program. We are doing very well! We have

permanent, skilled staff, wonderful enrolled families, and are gearing up for our second year of a vibrant summer program. Furthermore, we have secured funding for our operations in 2025 and are planning further out now, for 2026 and beyond. We are looking to develop a website and increase promotion this year, as we still have space for children of all ages. I will share with you that I receive several calls each year from parents who are considering moving to the area, and have employment and child care opportunities, but fail to find housing. We appreciate and support the efforts of the Finland Housing Committee!

If you would like to support the child care personally, please feel free to stop by! We especially love our regular volunteers; Mr. Fix-It, Plow Man, and our Tuesday Storytime Neighbor. Thank you again and we look forward to seeing you around town

#### **2. Silver Bay Public Library: Shannon Walz**

a) In 2024 we had 1,621 patrons. Of those patrons, just over 1/3 live outside the city limits of Silver Bay – county residents. There are 175 Crystal Bay Township library card holders. We are seeing an increase in new families who are moving to the community as well as retirees who are spending part of the year in the area. Circulation and Collection : Our rate of circulation continues to increase as well. We've had over 25,157 items checked out between physical items and

electronic resources. We are seeing an increase in electronic collection use. We did a lot of work reviewing and updating our collection this last year to ensure

We are meeting the community's needs and maximizing our space. And, we have an ever growing interest in our non-book items including: movies, games, puzzles, astronomy kits, killowat meters, nature kits and ukuleles!

Programming: In 2024, we provided 164 programs – in person, virtual and self-directed take and make. These programs served 4,532 people. We have been increasing programming over the last few years. There has been a high demand for art take and makes, our new spice of the month program and programming with local artists. We are excited to report that we were able to maintain our programming even when we made a temporary move over to the Mary Mac during the construction project. Program Spotlight: Lake County Big Read Project: We have been excited to partner with North Shore Area Partners, Two Harbors Public Library, Community Partners and the Finland Community Center for a county wide project. Big Read is a journey filled with conversation, learning, art and fun that centers on the book " Can't We Talk About Something More Pleasant?" by Roz Chast. We had book discussions, art programs, an intergenerational trip and programming about aging successfully in place for caregivers and seniors. Building Renovation and Expansion: We did it! We have completed the renovation and expansion project. We added 725 square feet of space, with a classroom and new entry way closer to the parking lot. In the original library we got new flooring, lighting, painting and two small meeting rooms. We raised over \$1.1 million dollars. We had a groundbreaking in June and opened in our newly updated space December 2nd! We closed and moved to a temporary location in the Mary MacDonald Center for 2 months. We have had community support for the move over and back, around 45 people helped contribute 360 hours! Each week we still have people coming in and exclaiming over the new feel and space at the library. Stop in if you haven't and see what we have to offer!

### 3. North Shore Area Partners: Cindy Hansen

Cindy is a former board member and was asked to attend on behalf of North Shore Area Partners. We sincerely thank you for your years of generous support. Your contributions have been instrumental in helping us provide essential services and programming for older adults in our community, ensuring they remain independent, connected, and supported. We kindly request a contribution of \$1,000 to help us continue our work in Crystal Bay Township. These funds will directly support programs such as transportation assistance, wellness activities, caregiver support, and social engagement opportunities for local residents. Your ongoing partnership makes a significant difference in the lives of those we serve. Thank you for your consideration and for your continued commitment to the well-being of our community. As the Child of a Mother who is aging in place this is an important service.

### 4. Finland Historical Society: Kaare Melby

The Finland MN Historical Society hosts the Tori & Pancake Breakfast yearly. We try to hold the history of this place and anything you can give to help support us would be appreciated.

- a. Mike Nikula asks if the Pavilion is still in the works? Kaare says it's still a goal they are still trying to find funding for the idea as opposed to

the tent set up and tearing down yearly.

**5. Finland Fire Department: Carrie Walters**

Carrie is an active member of the Finland Fire Department and Secretary Treasurer of the Fire Association . Finland Fire had 35 calls in 2024, of those calls 14 were in Crystal Bay Township. Finland Fire has drafted a Fire Contract and provided it to the Town, we are now just waiting to hear what they think. Whatever we can get donation wise is appreciated on top of what is provided contractually.

**6. Lake County Rescue: Jesse Walters**

Lake County Rescue is part of the Sheriff's Office Jesse is Captain of SilverBay and the Finland's section. The number of Responders on call in 2024 were 18, total number of calls were 150 with 31 calls being in Crystal Bay Township. Primarily we had 108 medical calls and several accidents. Gregg Field being utilized as a Landing Zone is appreciated and the support is great.

- a. Mike Nikula asked: How many ambulances are available? Jesse stated when fully staffed one in Two Harbors and one in Silver Bay. Rescue is paged for every Ambulance Call. Babbitt and Cook County are mutually aided to help when needed.
- b. Colby Abazs asked : "Does rescue still need help"? Jesse: "Yes, let me know after the meeting or give me a call if you are interested." Paul Deaner mentions articles from Natalie and Grant re: Ambulance Service needs in past papers, " is that just talk or is there stuff happening"? Grant Hauschild was helping in some areas of EMS exposure. Is that immediately helpful? No, but, it does result in more exposure to people. Jesse notes this past summer due to staffing issues Silver Bay went one full month without an Ambulance.

**B. Set Tax Levy - Board Recommendation due to the increasing costs and varying natural causes the TownBoard would like to postpone setting the FY26 Levy until September's Regular Monthly Meeting.**

1. Town Discussion was had on the levy increases stated in the Board of Audit Report.

- a. Paul Deaner asks: Do we see this going on, the setting of the Levy's in the Fall?
- b. It can give us a better decision making ability - Treasurer Abazs
- c. Gary Olson had a question re: Septic Cost:
  - i. This Levy recess could be beneficial for the fact that we just don't know how much the Town could end up being on the hook for cost wise outside of the 100,000.00 grant. - Clerk Breden
- d. Paul Deaner: " Do we need to set it tonight?" - No, you have the option to set it tonight or recess, but the conversation around the Levy increase should be had. -Clerk Breden
- e. Shannon Walz: " What's the long term plan to bring the General Fund into more compliance"?
  - i. It's hard to know where our General Fund expenses will

land right now. It will remain negative. We are looking to address this in the General Fund in steps. It will take time to get into the positive but if we raise it in steps this will help. - Treasurer Abazs

- f. Judy Martell: Do we vote on the total levy amount tonight or the specific funds?
  - i. It depends if you agree with the recommendation from the board you can leave it as is or change the amounts. You will be voting on this same increase come Fall.
  - ii. Roger Peterson: stated he understood that when we could come back in the fall he thinks that if we need to raise the amount the board should be able to have a new recommendation.
- g. Colby Abazs: To me looking at the recommendation in the General Fund it was raised 25k last yr, Road and Bridge was raised various ways significantly in the past. With what we actually spent this year minus the unusual expense, we could set a lower General Levy. I would like to see the Community Projects stay on the Levy to help sustain projects like the Housing Project. This was an unusual year and it's going to take reducing costs as well as increasing the levy to sustain costs for the Town.
  - i. Lise again explains the Budget sheet and costs.
- h. Jonathan Beauchane asks: What sort of a levy would solve funding problems? We are bringing in less money than is being spent. Inflation is not under control. Is this levy enough to sustain? What will fix this?
  - i. Lise says this is two fold, an increase in Levy is needed and a decrease in costs. Goods and Services have increased and the Levies haven't supported the costs. Costs have increased due to many reasons, some are some aren't in our control.
  - i. Kaare if we were to delay until September what can be done to help make an informed choice on costs.
    - i. With three quarters of a year under our belt we will know more financially where we stand and be able to make a better situation. Realistically lowering it is far off. -Treasurer Abazs.
    - ii. Kaare would like to know what number it's going to cost to get us out of this situation.
    - iii. Severely restricting hours, Doug worked on lowering his hours with Success. Stacy can severely cut hers down but other work will not get Done. Probably a \$300,000.00 Levy. That could cover the 30K or 40K payment for gravel. I could do the numbers for the theory of it. It depends on cost control. In 2021/2022 we were building reserves. We had an influx of covid money and it buffered the hard

decisions needed now. We need to rebuild our surplus and are feeling more pinched, do we want to pay more now so our future has more resources? -Treasurer Abazs

- iv. Lori Walewski proposes the thought of an increase now of \$300,000K for a Levy for a possible reduction in the fall.
- v. Randy Josephson states: You can't raise taxes yearly and expect it to be fixed. I am against raising this year and next. Tough decisions need to be made to make it's right. The Township should be looked at as a business. I will vote it down now and in the Fall.
- j. Judy Martell asks re: Air Base Rd: Does the County give us any money? i. The State does - Treasurer Abazs
  - i. So where is that showing here? - Judy
  - ii. That shows up as an intergovernmental we are paid per mile. - Treasurer Abazs
  - iii. Just asks so they don't pay separately for the Air Base Road? - Judy
  - iv. County helped in the beginning get the road up to spec and the Town maintains it now. - Treasurer Abazs
- k. Kaare would like three projections of funds to show steps it will take to get us out of funding issues.
  - i. Gary Olson states: The Board knows the numbers and figures and if they have come up with this for a Levy, can't we just trust them that this is right, I'd like to leave it in their hands to decide.
  - l. Doug Perfetto : talks about equipment maintenance and raising the budget for equipment costs.

**VIII. Recess Annual Meeting:**

- A. MOTION: to recess the Annual Meeting for the purpose of setting the FY26 Levy at the Regularly Scheduled Monthly Meeting on September 16th, 2025 at the Clair Nelson Community Center located at 6866 Cramer Road Finland, MN 55603. Motioned by: Shannon Walz , Seconded by: Amy Lillback, Kaare Melby amended asking the Treasurer to provide 3 projected scenarios to stabilize budgeting moving forward. Shannon agreed, MOTION passed by voice vote at 8:31pm.

**IX. Reconvene Annual Meeting:**

- A. Clerk Breden reconvenes Annual Meeting on 9/16/2025 at 6:51pm at the Clair Nelson Community Center.
  - 1. Paul Deaner is named Moderator by voice vote
- X. Treasurer Presents the Electors with the requested financials showing 3 projected scenarios to stabilize budgeting moving forward. Discussion had re: levy increase for 2026.

**Financials Attached to Filed Copy**

- 1. Our current levy is \$219,500.00. Treasurer Abaz leads a discussion on a levy increase of 10%, 27% and 47% and what that means for the Township. Colby Abaz is in favor of a balanced budget but brings the question forward of; How can we hold the board accountable to stick to a budget. Paul Deaner states the best way is to attend the

monthly meetings and trust that the board has the best interest of the community in mind when making fiscal decisions. Paul Deaner asks Randy Josephson his thoughts on a raised Levy. Randy Josephson says his firm belief is to cut costs not raise the levy. Discussion continued as residents talked about different levy options.

XI. MOTION by Lori Walewski to approve a fully funded budget at 46% increase for FY2026, Second Susan From. 10 minute discussion on the motion, Colby Abazs reiterated that the 46% increase is to rebuild reserves. Randy Josephson wanted to clarify that he knows the Township is in need of money but thinks there are other ways to go about it. Motion on the floor voted on: All in favor 19, Opposed 2, Abstain 0 Motion Carried.

- A. #100 General Fund = \$130,000.00
- B. #110 Town Hall Building = \$32,000.00
- C. #120 Community Projects = \$2,000.00
- D. #201 Road & Bridge = \$75,000.00
- E. #225 Emergency Services = \$3600.00
- F. #226 Cemetery = \$4500.00
- G. #401 Capital Buildings = \$10,000.00
- H. #406 Capital Equipment = \$30,000.00

TOTAL LEVY FY26= \$319,500.00

XII. CLOSE MEETING: MOTION: to adjourn the meeting at 7:51 pm Motioned by Gary Olson, Seconded by David Abazs, Passed by voice vote.

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Attached Reports:

Annual Meeting Treasurer Notes

2024 Profit & Loss Statement

- Income
  - We received 89% of our Levy for 2024: \$172,593. This is a lower percentage compared to the previous year, but is still a higher amount than last year because the total levy increased by \$25,000.
  - Each year we also receive intergovernmental funds which vary from year to year but we typically plan for around 30% of the levy. This year it was 38%: totaling \$74,252.
  - Other types of income
    - Interest and savings on accounts = \$360
    - Interest on our rotating loan to Finland Childcare = \$54, this was less in 2024 because the loan was put on a pause for most of the year.
    - Misc revenue includes:
      - RV Dump donations = \$1,182.
      - Grants for the housing project = \$22,000.
      - FEMA payment for road repair, including labor and equipment use = \$83,295.
- Total income this year: \$353,792, about \$98,000 higher than the previous year.
- Expense
- General Government

- Total Town Officers Payroll = \$88,965 + Travel = \$541
  - Supervisors \$6,616, Clerk \$72,842, Treasurer \$9,507
  - Difference from previous year:
    - Supervisors (-\$852)
    - Treasurer transition overlap and deputy training (+\$3400)
    - Clerk full-time plus over time (+\$44,467)
  
- Dues, Publicity, Supplies = \$9,062
  - Difference from previous year:
    - No longer publishing monthly minutes (-\$1,333)
    - Clerk office expense (\$-1,086)
  
- Public Safety
  - Contract with Finland Fire Department = \$20,000 + Insurance = \$9,366
  - Road and Bridge
    - Payroll = \$60,362 (+ \$5,438 from previous year)
    - Contract Services = \$1,375 (- \$7,504 from previous year)
    - Garage & Equipment Expense = \$14,934 (- \$18,450 from previous year)
    - No road material purchases in 2024
    - Interest on the Grader Loan = \$12,202 (Principal paid = \$11,224)
  - Culture and Recreation
    - Contract with Friends of Finland for building management = \$20,000
    - Clair Nelson Center expenses = \$35,546, including:
      - Lawyer fees = \$8,200
      - Ball field repair & maintenance = \$10,125
      - Septic system repair & maintenance = \$15,400
      - Triangle Lighting = \$774
  - Redevelopment & Housing
    - Grant funds from MN Age-Friendly Program and University of MN covered all expenses in this category = \$10,592
  
- Miscellaneous
  - Other
    - Misc. lawyer fees = \$1350
    - Urho biffies = \$860 (this cost was categorized differently last year)
  - Cemetery
    - Payroll & Equipment Use = \$2,844
    - Supplies = \$1027, includes \$630 for flag pole
    - Repurchase of plots = \$500
    - Donation \$4,100 (- \$9,400 from previous year)
    - Insurance \$12,231
    - Total expense this year: \$306,871, about \$4,500 higher than previous year.

#### 2024 Balance Sheet

- Fund balances at the end of the year:

- Checking Total = \$195,397

- Things to note:

- General Fund has a significant negative balance - \$62,127, decreasing \$82,424 since the previous year.
- Public Safety Fund is relatively stable but expenses exceed current levy.
- Road & Bridge Fund has a positive balance + \$68,705, primarily due to the \$83,395 FEMA payment that was applied to this fund.
- Capital Equipment Fund is where the Grader Loan is paid from.
- Town Hall Building Fund covers general town hall expenses.
- Capital Buildings & Grounds Fund is where the Ball Field & Septic System expenses were paid from.
- Community Projects Fund has been unused so far.
- Cemetery Fund is slowly being depleted, since expenses are low but they are greater than the current levy.
- Other - this \$500 is an extra payment made towards the Nature Childcare Loan to be transferred to the Rotating Loans account.

- Investments Total = \$30,109

- Savings

- Visa, Regular, and Patronage Savings = \$10,955

- Rotating Loans = \$19,152

This account contains funds designated for community capacity building and is replenished as existing loans are repaid.

- Assets

- Nature Childcare Loan remaining balance to be paid = \$6,516

- Liabilities

- Grader Loan 2023 remaining balance due = \$146,143

Paul Deener date: 9-18-25

Paul Deener - Moderator

Attested to this 18th day of September, 2025

Stacy Breden

Stacy Breden - Clerk of the Board

ORIGINAL

ORIGINAL