

Fall
2025

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President's Corner

Fall has arrived! This letter has me focusing on a similar theme: lake quality and habitat. The reason I continue to focus on this in my communications with membership is quite simple: 1. it is the core mission of the Horseshoe Lake Property Owner's Association and 2. phosphorus (from fertilizers), salt, pyrethroids/pyrethrins (from mosquito spray), and other pollutants (even top soil) effect lake waters and are some are persistent agents that do not dissipate on their own. Our lake waters, relative to the accumulation of these pollutants, may only be improved by very expensive remediation in the future. So, my comments are not meant to preach but to be informative so that we all, individually and collectively, can be deliberate in our actions knowing that every time we put something on our lawn or driveway, or in our waste water that it will eventually end up in our lake threatening its current exemplary condition.

In last fall's newsletter I relayed the tragedy of my hometown lake, Green Lake, which was classified as an "Impaired Lake" by the DNR due to excessive levels of phosphorus. Despite mitigation efforts to reduce the amount running into the lake, the amount already there is fueling plant (weed) growth and damaging conditions for aquatic fish and wildlife. For the first time ever, this September saw a layer of blue-green algae covering the entire surface of the 7.3 mile long x 2 mile wide, 100 foot average depth lake rendering it unswimmable during the 85 degree days! Now, that lake association is engaging in a fundraising effort to raise **\$15 MILLION** so that it can address the phosphorus problem.

What can we do to avoid becoming like Green Lake? As they say "you are what you eat"!

1. **Limit fertilizer**-one pound can fuel the growth of 500 pounds of weeds and algae.
2. **Maintain tall grass or a natural buffer along the lakeshore**-slows pollutants from entering water, less attractive lawn for entry of geese.
3. **Don't flush anything but human waste and toilet paper**-medicines, synthetic chemicals all eventually flow into the lake through our drain fields.
4. **Reduce the use of road salt**-one teaspoon of road salt pollutes 5 gallons of water.
5. **Mulch leaves into your lawn**-leaves entering lake add phosphorus but it is a natural nutrient for your lawn.
6. **Keep fireplace ash out of lake.**

As always, I look forward to working together to ensure the continued health for our lake and its habitat!

Kristin Galatowitsch
President

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Committee Reports, Etc.

Water Quality, AIS, Wildlife,
Membership, Lake Items

WATER QUALITY

Did you know that Horseshoe Lake does not have a defined outlet nor inlet? It is influenced by groundwater levels and by precipitation and evaporation.

See page 7 of this newsletter for interesting graphs regarding the history of water levels on Horseshoe Lake.

Thank you to Jeannette Leete, for providing this information!

MEMBERSHIP

Thank you very much to all who paid their fiscal year '26 dues, and a special thank you to those who donated extra as well. We have floatable keychains for you if you paid dues, so if you have not received your keychain yet, please contact judy at mdeis@comcast.net.

If you have yet to pay, you may send a \$60 check (to HLPOA) to: HLPOA, PO Box 86, Merrifield, MN 56465. You can also go to the website to pay online: www.horseshoelakemn.com

As a reminder, our fiscal year starts in August, so we kick off the new year with an annual membership meeting. We appreciate collecting dues payments in August each year.

Lake Directory:
We hope to update the lake directory over the winter, so watch for further details. The lake property map is on the website, so please email judy at mdeis@comcast.net if changes are needed.

TREASURER'S REPORT

At the September 4th HLPOA board meeting, new treasurer Jeanette Leete presented a draft budget for members' review. The group discussed adding board insurance, buoy maintenance and an adjustment amount for Aquatic Invasive Species (AIS) management to the budget.

Income was approximately \$7,000 from dues payments. Approximately \$5,500 was disbursed, with \$2,500 allocated to AIS payments and the remainder covering miscellaneous expenses such as taxes, meeting costs, boat parade and fishing contest prizes, website and bank fees, and memorabilia items.

In order to simplify the accounting process and to improve best practices, the board is implementing two changes:

Adding quarterly financial meetings between the treasurer and one board member—who will rotate attendance--- in order to review bank accounts. Removing "Lake Protection Fund" designation and using only "General Fund" in accounting. Since the majority of the funds collected by HLPOA go towards lake protection, there is no need for separate fund designations.

For a more detailed summary of accounts, please contact:
Jeanette Leete
HLPOA Treasurer
jennieleete@gmail.com



HORSESHOE LAKE ITEMS



Apparel and Blanket Sales

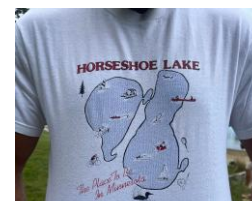
Thank you to everyone who purchased Horseshoe Lake theme clothing and blankets during this season. We are pleased to report that sales increased this year, which helped strengthen the general fund and built a sense of camaraderie within our lake community.

2026 Lake Calendar

A limited number of Horseshoe Lake calendars are still available. If you are interested in obtaining a 2026 calendar, please contact Nancy at nancysayresjones@gmail.com. Each calendar costs \$20, and all proceeds will be directed to the lake's general fund.

Retro T-Shirt

We have received some questions about a retro t-shirt hat was sold several years ago. Our team is currently looking into the possibility of reproducing this design so that it may be offered again in 2026.



The Spring Newsletter will feature new Horseshoe Lake items for purchase at the next Annual Meeting. We appreciate your ongoing support.

Boat Parade Winners

Many thanks to the hardy folks who braved strong gusty winds to participate in the 4th of July Boat Parade. Congratulations to our winners, whose efforts and creativity were outstanding! But we need more entries to make this an even more entertaining event. Boat parade participation has declined in the past few years and we would love to turn that tide in 2026, when our country celebrates 250 years of independence! You don't have to enter an elaborately decorated boat, a simple theme is welcome! We sure appreciate creativity, but if you want to simplify, please do. We'd like to see more boats! We plan to have pre-registration and will have an earlier start time next summer---some feedback we received about ways to improve the parade. The future of the parade will be determined by community feedback, input and participation in 2026. Let's make the USA's 250th birthday a special celebration on Horseshoe Lake! Please send any suggestions to nancysayresjones@gmail.com or to mdeis@comcast.net.



First place:
Rudnitski - USA Icons



Second place:
Rogosheske - Barbie



Third place:
Gilbertson/Senst - Jungle on Shoe



Kid's Fishing Contest

Bright sunshine and beautiful weather greeted 54 kids in 19 boats who gathered on Saturday morning August 30 for the annual fishing contest. Competition was tough, but everyone had fun! Thanks to all who entered and to all helpers!

Winners were as follows:

Grand prize:
Cole Heustis
23 ¼ inch Northern

Crappies:

- 1st place: Kasha Rudnitski
11 ¾ inch
2nd place: Reyna Moyer
11 inch
3rd place: (tie) Connor Boeckman
Calvin Williamson
10 ¾ inch

Bass:

- 1st place: Landen Moyer
18 inch
2nd place: Walter Haugstad
17 ½ inch
3rd place: Eden Haugstad
16 ½ inch

Sunnies:

- 1st place: (tie) Angelica Urdahl
Anna Haugstad
9 inch
2nd place: (tie) August Unertel
Calvin Haugstad
Grayson McCormick
8 ½ inch

Northern:

- 1st place: Bryce Heustis
22 ½ inch
2nd place: Archer Pierce
21 ½ inch
3rd place: Allie Wiener
20 ¼ inch

Most Northern:

Bryce Huestis
20 Northern caught

67 total northern were caught during the kid's fishing contest.

EYE ON IT



From the Minnesota Star Tribune:

Boaters under age 21 now need to get a permit before operating motorized watercraft in Minnesota. "A law passed in 2023 to boost boating safety will require state residents born after June 30, 2004, to pass an online test and pay \$34.95 for a watercraft operator's permit." ("Some adults will soon need a permit to operate a boat or personal ... - MSN") The requirements, which went into effect July 1, 2025 will gradually apply to older age groups in coming years. Minnesota has more than 800,000 registered recreational boats and ranks second-highest in recreational watercraft per capita, according to the state Department of Natural Resources (DNR). That's roughly one boat for every six people, said Jesse McArdell, senior manager of Midwest government relations at the National Marine Manufacturers Association, a boating industry trade group. The law applies to operators of boats, water scooters and other watercraft with motors above 25 horsepower. Previously, only people ages 12 to 17 years old were required to obtain a permit to drive a boat in Minnesota unless an adult was on board. Those younger than 12 can operate a motorboat under 75 horsepower only if there is an accompanying operator who has a permit in the boat. They cannot operate a personal watercraft. The law emulates rules in other states, McArdell said.

For more information visit the DNR website at dnr.state.mn.us



Spicy Pecans

- 2 tablespoons brown sugar
- 2 tablespoons orange juice concentrate
- 1 ½ tablespoons butter
- ½ teaspoon salt
- ½ teaspoon chili powder
- ¼ teaspoon pepper

1 ½ cups coarsely chopped pecans

Cook first 6 ingredients in a skillet over medium high heat, stirring until brown sugar dissolves. Remove from heat and stir in pecans. Transfer to a lightly greased baking sheet. Bake at 350 degrees for 8 Minutes or until toasted. Cool and store in an airtight container. Perfect snack for a football party!

Recipe courtesy of Southern Living

MISSION STATEMENT



- To protect, preserve, and enhance Horseshoe Lake and its surrounding area. To ensure the continued health of the lake's ecosystem, safe and healthy family living, high quality fish and wildlife habitat and the survival of these natural gifts for future generations.

*Photo Credit to
Kris Pierre*



“Wild is the music of the autumnal winds amongst the faded woods.”
– William Wordsworth

MISSION TOWNSHIP AND PARK NEWS

The last date to bring items to the transfer station is on Saturday, October 25. The transfer station will reopen for 2026 on April 4.

Check out the Mission Township website for more information on our township developments. <https://missiontownship.org/>.

UPCOMING 2026 HLPOA DATES TO REMEMBER

Saturday, May 2	Board Meeting 8:30 – 10:00 am
Saturday, June 6	Board Meeting 8:30 – 10:00 am
Saturday, July 4 USA's 250th Birthday	Boat Parade Morning (time TBD)
Thursday, July 9	Board Meeting 7:00 – 8:30 pm
Thursday, July 30	Board Meeting 7:00 – 8:30 pm
Saturday, August 1	ANNUAL MEETING 8:00 – 11:00 am
Thursday, August 13	Board Meeting 7:00 – 8:30 pm
Saturday, August 29	Kids Fishing Contest and Potluck
Thursday, September 17	Board Meeting 7:00 – 8:30 pm

HLPOA FACEBOOK PAGE

HLPOA Facebook group is a private page for Horseshoe Lake Merrifield MN. The Facebook page is for currently paid HLPOA members and their family members. To join, go to the Facebook page and request access from coordinator Sarah Pennings: 320-493-5265
pennysap@gmail.com

If you're looking for rental properties on Horseshoe lake to house extra guests, please use rental websites Airbnb, VRBO, or consider posting a request on the HLPOA Facebook page



HLPOA Membership Yard Signs – \$25.00
 contact Pam Heller:
Pamheller24@gmail.com

UPCOMING LAKES AREA EVENTS

If you are in the Brainerd Lakes Area, check out all the activities at the website: business.explorebrainerdlakes.com/events (Check before you plan to attend as events can be cancelled)

DATE	TIME	EVENT	LOCATION
Sat., Oct. 18	Noon - 4:00	Kid's Oktoberfest	14 Lakes Pub & Brewery 36846 County Rd 66 Crosslake
Sat., October 25	3:00 -6:30 pm	Trick or Treat at Camp Spooktacular	Crosslake Recreation Area
Sat., Nov. 8	10:00 am – 4:00 pm	Hunting Opener Shopping Block Party	Pequot Lakes
Fri., Nov. 21	8:00 – 11:00 pm	Grand Brewfest Kick-off Party	Grandview Lodge
Fri., Nov. 28	All day	City of Lights Celebration	Nisswa
Thurs., Feb. 5- Sat., Feb 7	9:00 – Midnight	Winterfest	Crosslake
Sat., March 12 - 14	All day	St. Patrick's Day Parade and Celebration	Crosslake
Fri. March 20 Sat. March 21	Noon – 7:00 pm and 9:00 am – 5:00 pm	Brainerd Lakes Home Show & Expo	Essentia Sports Center 502 Jackson Street, Brainerd



The Horseshoe Lake Men's Breakfast/Coffee Group

Meet at Valerie Ann's in Ossipee every Wednesday at 9:00 a.m.

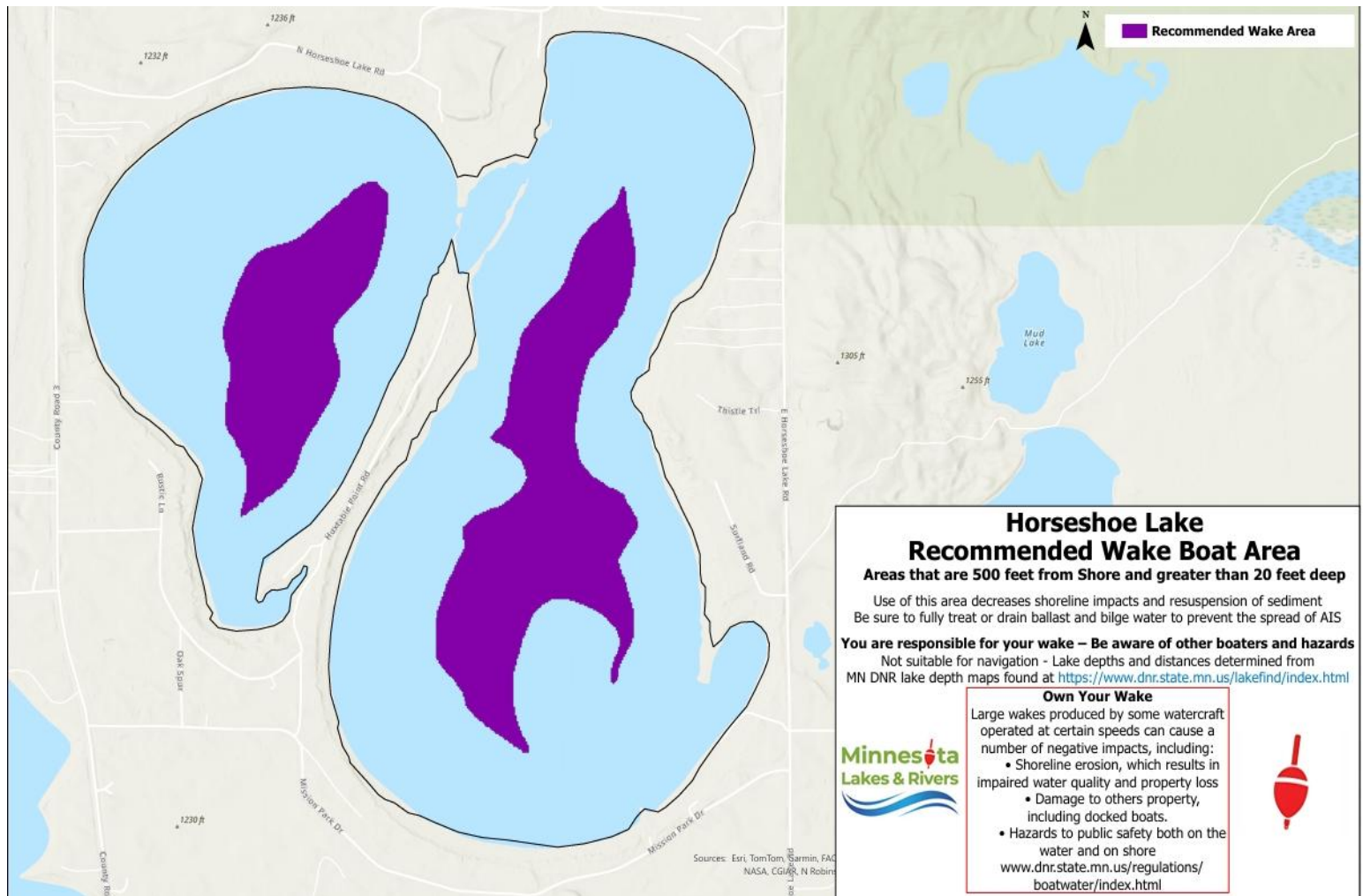
The Horseshoe Lake Women's Breakfast/Coffee Group

Meet at Valerie Ann's the first and third Tuesday of every month at 9:00 a.m.
 Plus every Thursday morning at 9:00 a.m.



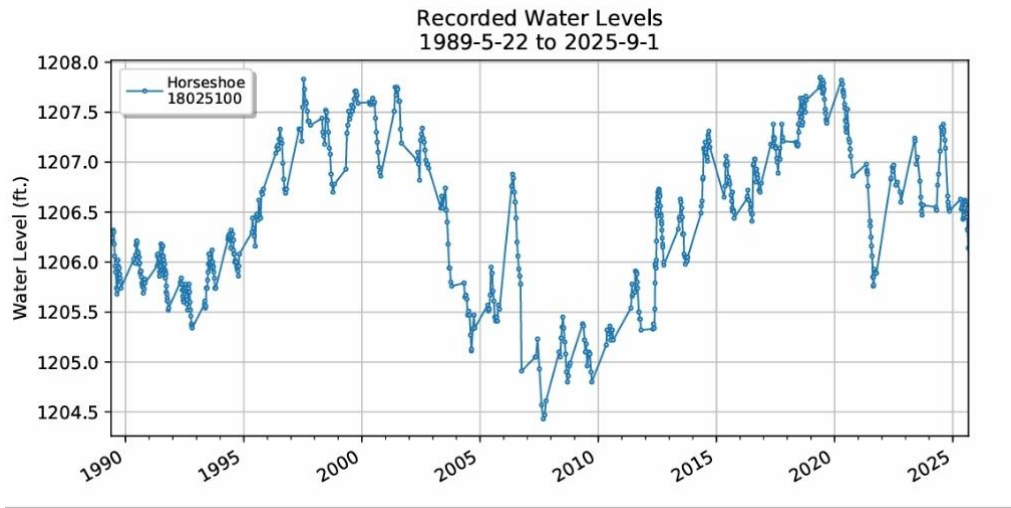
HLPOA board worked with MN Wake to produce this map of the contours of Horseshoe Lake. The map designates areas where it is safe to operate wake boats, both to protect the boat from damage and to prevent shoreline erosion and lake bottom destruction. The map will be posted at the public landing and is also available on the HLPOA website.

Please share the map with any guests and visitors.

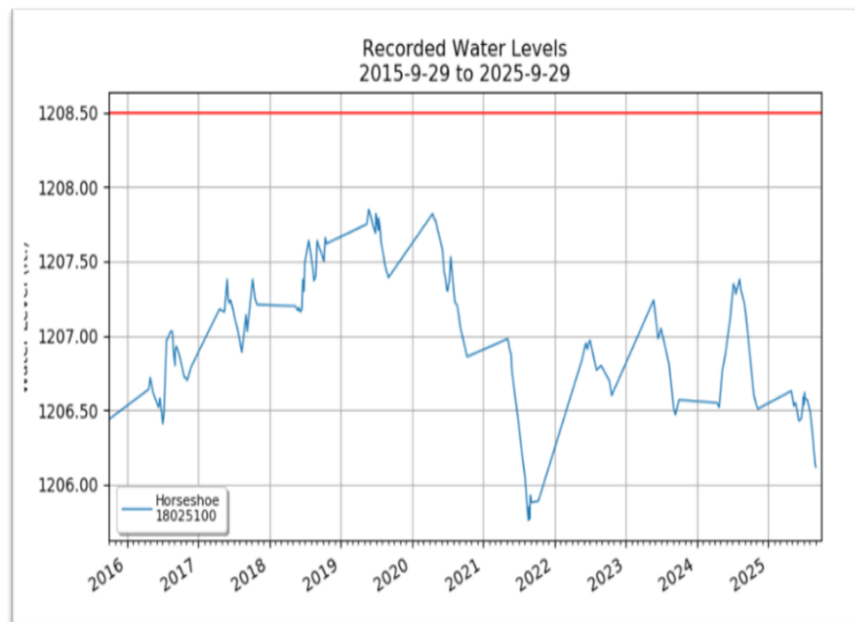


Here are water level elevation records from Horseshoe Lake

This graph (from Lakes DB) shows data from the earliest placement of a gage at the public access.



This graph from the DNR Lakefinder shows only the last 10 years of data. Lakefinder already has the September 2025 data. The red line is how high the lake could get before water flows into adjacent wetlands.



Horseshoe Lake Property Owners Book Project

Many homeowners are curious about Horseshoe Lake's history and how people first settled here. The HLPOA Board has approved a project to collect the background, legacy, and personal stories of your homes for a "coffee table book." To help us begin, please use the questionnaire attached to start thinking of your story. HLPOA Board members will be completing the early research of the Lake and Forward of the book. Watch for a future email with a template to use to type your story and additional details on how to submit your information.

This project includes you to:

- Explain how you acquired the land
- Summarize the property's features and changes over time
- Include property photos or reflections of family time on the lake
- Note how your property has influenced your family's identity or traditions
- State upcoming plans for your property
- Share your favorite memories or holidays on Horseshoe.

A questionnaire to assist you in participating in this project is attached to the end of this newsletter. Use this tool as a guideline to assist you in developing your narrative.

- **All** submitted forms/photos will be published in the book, which will be available for purchase.
- By submitting, you agree to provide your name, email, and phone number, and to participate in a follow-up interview if needed.
- Your information may be edited by the editorial team.
- Your memories and information will be published exclusively for Horseshoe Lake families.
- Deadline for submission: March 31, 2026

The goal is to have the book available at the next Annual Meeting of the Homeowners Association in August 2026.

We thank you for your participation!

The Editorial Board of Horseshoe Lake Home Owners Association



Horseshoe Lake Property Owners' Book Questionnaire

HLPOA will send this questionnaire to property owners in November, for typing your story.

How did your family acquire the property?

What was the intended purpose of this purchase?

- Briefly describe the property and its features; add any photos and note major changes over time.
- What key events are most associated with the property?

How has the property influenced your family's identity or traditions?

- What are your best memories there?
- What do you want your family's future generations to remember?

Could you please describe any challenges or difficulties you have encountered as a property owner?

- Have there been any periods of notable change or transformation affecting the property?

How do you wish to be associated with this property?

- Consider the significance of legacy and its relevance.
- What recommendations would you give to individuals interested in home ownership on the lake?

Please check the following:

My e-mail address: _____ Phone: _____

_____ I agree to a follow-up interview and to have my narrative edited for content.

Send your stories and photos to nancysayresjones@gmail.com.

Questions? Call 614-842-7034 (Nancy's cell phone).

The HLPOA Newsletter is published twice a year:

Spring (May/June)
Fall (September/October)

Please contact any board member with news that may be of interest to fellow HLPOA members!

Horseshoe Lake information is available when you join HLPOA Horseshoe Lake Property Owners Association

- Check out the Website: <https://www.horseshoelakemn.com/>
- Horseshoe Lake Facebook page – HLPOA Members Only

Emergency Numbers

Crosslake Police
218-692-2222
Mission Lake Fire Department
218-765-3259

**If you have an emergency
CALL 911**

In memory of the lake friends we've lost:



*Mary DeYoe
Gerry Johnson*

Embrace the changing seasons as we say, "see you next spring," to many of our neighbors!