Regular Council Meeting
Mountain Lake City Hall
Thursday, July 20, 2017
6:30 p.m.

AGENDA

1. Meeting Called to Order
   * Further information on agenda item is attached

2. Approval of Agenda and Consent Agenda
   a. Bills: Check #’s 9920167 - 9920198*(1-4)
   b. Approval of Payroll Checks #’s 63296 - 63300
   c. Approval of July 10 Council Minutes*(5-8)
   d. Approval of April 18 Tree Commission Minutes*(9)
   e. Approval of June 8 Utility Commission Minutes*(10-11)
   f. Approval of June 13 Police Commission Minutes*(12)
   g. Approval of June 12 Lake Commission Minutes*(13-14)
   h. Approval of June 9 EDA Commission Minutes*(15-16)

3. Public – A total of ten (10) minutes is allotted for individuals to briefly discuss a topic of concern with the Council

4. Mt. Lake Commercial Park Project
   a. Bid Award – will be available prior to meeting
   b. 2017B Bonds, Adopt Resolution #19-17 – separate packet

5. Administrator
   a. The Lodge Public Hearing*(17-21)
   b. Demolition of Hazardous Properties
   c. FYI – Fire Call*(22-24)
   d. FYI - Active Living Survey Results*(25-29)

6. Adjourn

   - Upcoming Meetings
     o Monday July 24 The Lodge Public Hearing 7 PM
     o ‘Coffee with the Council’ 9:30 AM Tues. Aug. 15 at Sweetfield’s, Darla Kruser and Mike Nelson.
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10103 United Prairie $118,447.57
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Members Present: Dana Kass (arrived at 7:20 p.m.), Darla Kruser, Mike Nelson, Andrew Ysker

Members Absent: David Savage

Staff Present: Wendy Meyer, Clerk/Administrator; Maryellen Suhrhoff, City Attorney, Muske, Muske, and Suhrhoff

Others Present: Andy Kehren, Bolton and Menk, City Engineer; Tim Coners, Fire Dept. Chief; Jason Kruser, Tom Fast (7:40 – 7:50 p.m.)

Call to Order
The meeting was called to order by Mayor Nelson at 7P.M. Motion by Kruser, seconded by Ysker, to amend the agenda by removing Item #5, and adding Item 10a. Hiring Tabitha Garloff - Economic Development Assistant. Motion carried. Motion by Ysker, seconded by Kruser, to approve the consent agenda as presented and adopt the agenda as amended. Motion carried.

Bills: Check #’s 9920083 - 9920034; 487E – 493E
Payroll Checks #’s 63242 - 63295
June 21 Council Minutes
May 10 Library Board Minutes, May Library Report and May Expenditures
Resignation of Mitchell Schroeder from Fire Dept. effective June 27, 2017.

Public
Weeds and cover crop on the Mt. Lake Commercial Park Subdivision property and the clean-up of 1406 Third Avenue were discussed with the council.

Fire Department –Fire Calls
Information from other cities and a letter from the owner of 812 ½ Fifth Avenue were reviewed. The council directed staff to use the utility newsletter to remind residents to check and replace batteries in carbon monoxide detectors and replace detectors every five to seven years. The fire call bill for 812 ½ Fifth Avenue and 400 Heritage Dr. Apartment C will not be withdrawn or reduced.
Public Hearing and Final Reading, Ordinance #5-17, Additional Parcels to be placed in the Mt. Lake Rural Service District
Motion by Kruser, seconded by Ysker, to open the public hearing. Motion carried. The administrator explained the purpose of the hearing and briefly discussed Ordinance #5-17. There were no questions or comments from those present. Motion by Kruser, seconded by Ysker, to close the public hearing. Motion carried. Motion by Ysker, seconded by Kruser to adopt Ordinance #5-17 Adding Parcels to the Mt. Lake Rural Service District. Motion carried.

Partial Pay Estimate #2, CSAH #1 Project
Andy Kehren, Bolton and Menk, City Engineer, briefly updated the council on the progress of the project. Cottonwood County plans to remove and replace the existing curb and gutter as part of their CSAH #1 concrete overlay project. Motion by Ysker, seconded by Kruser, to authorize payment of Partial Pay Estimate #2 in the amount of $47,798.49. Motion carried.

Award Substation Bid
The engineer’s estimate and the bid tabulation sheet were reviewed and discussed. Motion by Kass, seconded by Ysker, to award the bid of $1,202,020 to Conductor Power. Motion carried. Conductor Power will furnish equipment, materials and labor to provide a tie line feed, substation commissioning, structure erecting, substation power and control electrical wiring and 69KV line for the new electrical substation located at the corner of CR#1 and First Avenue North. This work will complete the project.

Mt. Lake Commercial Park Project Update
Four contractors contacted the city engineer and asked that the bid opening date be extended. Permits from the Union Pacific Railroad and the Corp of Engineers have not been received. Extending the date should benefit the city. The bid opening has been moved to 2 p.m. Tuesday, July 18 at city hall.

Economic Development Assistant
The panel comprised of staff, an EDA board member and a Chamber of Commerce board member is recommending the hiring of Tabitha Garloff for the 20 hour a week position. Motion by Ysker, seconded by Kass, to hire Garloff. Motion carried. Intended start date is July 17.

Lineman
Applications for the position closed Friday July 7. There are 13 applicants. Ysker volunteered to service on the hiring panel.

Wastewater Treatment Facility Project
An initial meeting was held with the owners of the property where the city intends to locate two 12 acre aerated wastewater treatment ponds. The owners agreed to allow the archeological
survey required by Public Facilities Authority (PFA) the project’s funder. The administrator is requesting proposals for appraisals that are also required by PFA.

Point Source Implementation Grant (PSIG) Resolution #18-17 Authorizing Submittal of PSIG Grant
The grant program was reviewed and discussed by the city engineer and the council. The city applied for and received the grant in 2016 but the program was not funded. There will be adequate funding in 2017. Motion by Kruser, seconded by Kass, to adopt Resolution #18-17 Authorizing Submittal of PSIG Grant. Motion carried.

Review of 2017 Revenue and Expenses and Fund Balances as of July 6, 2017
City revenues, expenses and fund balances were reviewed and discussed. No action taken.

2018 Capital Improvement Plan
The council was updated on the work underway to complete the plan. No action taken.

Transfer of 2016 Funds to Police and Street Dept. Reserves Transfer of Funds to Police and Street Reserves
The 2016 Street and Related Departments, and Police Department expenses and revenues were reviewed. Motion by Kass, seconded by Yske, to transfer $10,975.49 to Street and Related Department reserves, and $29,311.67 to Police Department reserves. Motion carried.

City-Wide Clean-up Expenses
The cost and tonnage collected at the city-wide clean-up held May 6 were reviewed. The cost was approximately $800 under budget.

Demolition of Hazardous Properties
Several properties were discussed. The tax-forfeiture status of several properties will be checked.

LED Street Lights
Three new lights were installed along Tenth Street from Fourth Avenue to Boxelder. The council was encouraged to view them.

School Board
Kass will attend the July 17 school board meeting. Kruser briefly discussed the June 26 meeting she attended.

July 24 Council Meeting
It was determined that three members will not be able to attend the July 24 meeting. The meeting was moved to 6:30 p.m. Thursday, July 20.

**Adjourn**
The meeting was adjourned at 8:37 p.m.

**ATTEST:**

______________________________
Wendy Meyer, Clerk/Administrator
Mountain Lake Tree Commission
Tuesday, April 18, 2017
7 PM
Mountain Lake City Hall

Members Present:  David Bucklin, Steve Harder, Jerry Logue

Members Absent:  Gary Hildebrandt

Staff Present:  Wendy Meyer, Clerk/Administrator

Others Present:  None

Call to Order
Bucklin called the meeting to order at 7PM.

Minutes and Agenda
Motion by Harder, seconded by Logue, to approve the January 7 minutes. Motion carried.

2017 City funded and Utility funded Tree Removals and Tree Plantings
The lists in the packet and another list prepared by Bucklin were reviewed and discussed. The City has received a grant to improve pollinator habitat from the US Fish and Wild life Service (UFWS). The trees and plants purchased through the grant, and their location, were reviewed. Other suitable places to plant trees in Mt. Lake were discussed. The Conservation Corps will be in Mt. Lake the week of May 15 to do the planting.

Arbor Day, Friday April 28
The 28th has been proclaimed Arbor Day in Mt. Lake by the city council. There will be a program at the public school.

Next Meeting Date
The next meeting is scheduled for Monday, July 10.

Adjourn
The meeting was adjourned at 7:45 PM.

Approved July 11, 2017.

ATTEST:

Wendy Meyer, Clerk/Administrator
Mountain Lake Utilities Commission Meeting
Mountain Lake City Hall
Thursday, June 8, 2017
7 AM

Members Present: Commissioners, John Carrison, Mike Johnson, Todd Johnson, Mark Langland, Brett Lohrenz, Council Liaison David Savage

Members Absent: None

Staff Present: Wendy Meyer, Clerk/Administrator; Lynda Cowell, Utilities Office Manager; Ron Melson, Electric Supt.; Kevin Krahn, Water and Wastewater Supt.; Dave Watkins, Water and Wastewater Dept.

Others Present: Mike Thielen (by phone) and Alex Martin, Utilities Plus Energy Services; Sara Beavers, Dennis Oberloh LTD

Call to Order
The meeting was called to order at 7 AM. There were no additions to the agenda.

Approval of May 11 Minutes, and Bills, Check Numbers 17160 - 17225
Motion by M. Johnson, seconded by T. Johnson, to approve the minutes and bills. Motion carried unanimously.

Sub-Station Update and Bids for Final Work and Commissioning
Martin and Thielen updated the commission on the status of the sub-station work and reviewed the work that still needs to be bid. Motion by Carrison, seconded by Lohrenz, supporting the City Council’s action to call for bids to furnish equipment, materials and labor to provide a 15KV tie line, substation power and feeder cables, substation commissioning, structure erection, substation power and control electrical wiring and a 69KV line. Motion carried. Bids will be opened on June 29th at City Hall. A change order to complete the transmission pole foundation, set and backfill static pole, add steel to the switch gear base, add insulation to the building concrete and other building concrete changes at a cost of $45,723 was discussed.

Caterpillar Engine National Emission Standards for Hazardous Air Pollutants (NESHAP) Testing
The two Caterpillar engines were tested in mid-May and met the required limits.

CR# 1 Project Update and Partial Pay #1
The payment request was reviewed and the project discussed.
Notice of Defective Work Requiring Correction, 2012-2013 Infrastructure Improvements
The notice was reviewed. The defective work was identified during the warranty period and will be corrected by the contractor at no cost to the city.

Inspection Report, Mt. Lake Wastewater Treatment Facility
The report from the inspection conducted on April 19, 2017 was reviewed. The seven effluent limit violations were discussed. This type of violation will continue to occur until aerated ponds are constructed. A state bonding bill has been approved. The administrator was directed to contact the owners of the property where the new ponds are intended to be built to discuss selling the property and allowing the required archeological survey.

Interconnection Study Update
The administrator has been in contact with Andy Ristau, Central MN Municipal Power Agency analyst. The project continues to move forward as discussed at recent commission meetings. The application will be submitted prior to the due date of June 16.

2016 Audit Presentation, Oberloh and Associates
Sara Beavers, Dennis Oberloh LTD reviewed the utility sections of the audit. It was noted that the utility saw a slight decline in revenue in 2016. Beavers noted that revenue at many utilities is flat.

Adjourn
The meeting was adjourned at 7:40 AM.

Minutes approved July 13, 2017.

ATTEST:

_______________________________________________________
Wendy Meyer, Clerk/Administrator
June 13th, 2017

Present: Brian L., Doug B., Chuck W., Sue G., Dana K. & Norm K.

Zuercher Report 179 calls

A lot of equipment has arrived for the new squad already. At the time we placed our order for the new squad, Nelson Ford had been told by the State not to take anymore orders. We have to reorder with Hibbing. Arrival will be in Oct. or Nov. If we wait until July 7th to order we will get a 2018 instead of a 2017. We decided not to wait & we will be getting a 2017.

Our intern Jackson Oltman has 90 of his 320 hrs. in.

Zuercher has a GPS available. Everyone in the county will have to share the cost to have the dispatch install the software.

The new computer is here. We went with the Computer Lodge. $1,086.55. At a later date we will install Zuercher.

Brian asked if the ambulance is short handed, can the PD drive the ambulance for them. A discussion followed with no resolve.

Motion Sue; 2nd Chuck

Respectfully submitted
Norm K.
Regular Lake Commission Meeting  
Monday, June 12, 2017

Members Present: Jason Kruser, Jim Peterson, Jean Haberman, Dave Bucklin, Mike James  
Members Absent: Heather Funk, Jason Honkomp

Guests Present: Wendy Meyer, Rachel Yoder

Chair Kruser called the meeting to order at 6:35 p.m.

Open Forum:  
Rachel Yoder requested that the city to keep within 2 ft. on either side of the trail when mowing.

M/S/P Bucklin/James to approve the minutes of the May 8, 2017 meeting.

Treasurer’s Report:  
Income:  
UPB – Interest 3.62  
Cottonwood County – AIS grant 12,000.00

Bills:  
Country Pride – Gas for boat 8.85  
League of MN Cities – Work Comp. for weed harvester 218.00  
Casey’s – Gas to take aluminum cans to Mankato 42.25  
League of MN Cities – Insurance for weed harvester 304.00  
Third Ave Auto – Fuel filter for weed harvester 16.30

Transfer of Funds: Transfer AIS grant to savings 12,000.00

Ending Balance: $5,816.55  
Savings Balance: 22,025.19

M/S/P Peterson/Bucklin to approve the Treasurer’s Report.

Lake:  
• Weed harvester was broken, but Doyle Janzen found a way to get it to work temporarily until he can take it apart and look at it in fall.
• Jim Peterson and Bob Ewert have been harvester operators so far. Mitchell Fisher and Travis Martin will be trained to be operators. Jason Kruser will also be an operator.
• Mike James is taking Secchi disk readings and reported that the lake clarity is presently at 4.5 feet.
• Tim Penner expressed interest in taking the aquatic plants that are removed from the lake; however, the City hauls them to the dump and uses them for compost.

**Beach:**
• M/S/P Bucklin/Haberman to add sand to the beach up to the water line – the amount of sand needed to be determined by the City.
• A work night will be scheduled in July to rake weeds out of the beach area.
• A grant in the amount of $1,000 was received from the Mountain Lake Foundation for the fire ring and pergola project.

**Trail:**
• Bolten and Menk are currently taking elevations to determine the best solution for the drainage problems at Lawcon Park and on the trail by Yoder’s property.
• Travis Martin has been hired for 20 hours a week to work on trail and lake projects. Some of his duties include:
  ◦ Mowing and weed whipping
  ◦ Poison ivy control on island
  ◦ Cleaning up the rain garden and food forest
  ◦ General clean-up along the trail and lake
  ◦ Watering new trees
  ◦ Spraying weeds pushing up through pavement
  ◦ Crack filling
  ◦ Removing Black Locust by overlook (if time allows)
• Dave filled 4 cracks in the trail and used one gallon of crack filler.

Meeting adjourned at 7:45 p.m.

Respectfully submitted,

Jean Haberman,
Secretary
REGULAR MEETING  
ECOOMIC DEVELOPMENT AUTHORITY  
June 9, 2017  
12:00 Noon

PRESENT: Mark Hanson, Vern Peterson, Mike Nelson, Brian Harder, Darla Kruser, and Dean Janzen, and Brad Hanson, Advisors  
ABSENT: Steve Syverson, Jerry Haberman and Clara Johnson, Advisor  
STAFF PRESENT: Rob Anderson and Marva Ott  
CITY ADMINISTRATOR: Wendy Meyer  
GUESTS: Cheryl Hiebert, Observer/Advocate; Ken Bargfreid-Jackson Fulda Credit Union; Chuck Stevenson-UPB;

1. Call to Order: Mark called the meeting to order.

2. Consent Agenda. Motion made and seconded by Vern and Mike to approve the Consent Agenda as presented. Carried.

3. Ken Bargfreid of Fulda Credit Union—they would like to do some interior work inside the Mt. Lake building for offices and also their roof is leaking which is coming from the Care & Share building. They would like to present two options for what they want to do.  
   - Option 1: would like permission to do interior office work.  
   - Option 2: would offer to purchase the building.  
Fulda Credit Union is asking for approval to go ahead with getting quotes on the interior work. Motion made and seconded by Brian and Darla to let them proceed with getting quotes on the interior work. Carried.

4. EDA Assistant job report: The committee interviewed 3 candidates. Their first choice has turned the job offer down so we are checking references on the 2nd choice before offering her the job.

5. Daycare building painting bids: Rob told Ernie that he needs to have liability insurance of $1 million dollars. Since he and Karen are now married he would be covered on her insurance. He is asking for $12.00 per hour for any structural work he has to do on the building before painting. Rob told the board that he also contacted Shawn Naas who stated that he was interested in painting but he never responded to Rob’s request for insurance or giving a quote for the work. Discussion ensued about possibly checking to see about wrapping the building in vinyl or steel instead of painting it as it’s an old building and probably won’t hold paint for very long. Rob was directed to contact Herrig’s, Dilly Rodney, Curt Fast and Bargen’s about getting a quote for vinyl and steel siding.

6. Mountain Lake Commercial Park Development:  
   a. Council authorized bids and bid opening will be on July 6th.
   b. List of Project expenses to date total $477,347.06.
   c. Other—nothing from Rob. The board asked questions regarding Subway and Casey’s. Rob discussed the conversation he had with both parties. Dollar General have another new site they are looking at on the north side of the railroad tracts (Jerry Haberman Property). The CVN company is still evaluating sites for a new building.
7. TIF District 1-8, Downtown Redevelopment: nothing new to report. Vern thinks we need to be trying to figure out new options besides the Sanford clinic in case they decide not to do a new clinic. Maybe we need to contact Mayo to see if they have any interest.

8. Custom Motors: Rob discussed the handout letter from the attorney regarding the court order and judgement. Options were discussed. We need to ask Travis to see what his friend will give us for the inventory. The board wants the attorney to continue with the judgement.

9. General Discussion:
   a. Heritage Estate furnaces-Marva told the board that she has been unable to get in touch with John Hall yet so she has nothing new to report.
   b. Volunteer Ambulance Squad/Employers time away required-Wendy explained the problem to the board of employers having issues with ambulance members leaving for calls during work time and asked their feedback on how to handle this in Mt. Lake. Several ideas discussed. No action.
   c. Next meeting will be July 14th.
   d. Other: Rob told the board that Travis Smith and his wife are working on buying the Laker Grill and will be asking for a EDA loan sometime soon.
   e. Leases were done for Burton Stoesz and Tom Brown but Brown hasn’t returned a signed lease as of today.
   f. Wendy told the board that this was Marva’s last EDA meeting and she wanted to recognize her for all her years of service. Marva thanked everyone for allowing her to be a part of making Mt. Lake grow and wished them continued success.
   g. Nothing further. Meeting adjourned.
RE: The Lodge Public Hearing

In 2012 funding for The Lodge, a Community Asset Foundation project, was put in place. A TIF district was created for the project and TIF bonds in the amount of $830,000 were issued. The City was also asked to issue conduit bonds for an additional amount for the project. (See page 18 for a definition of conduit bonds.)

In 2012 the city also issued other debt, including $7,754,480 for the utility and street project. Bank qualified debt became an issue. (See page 19 for a definition of bank qualified debt.) As a result the City of Butterfield issued the conduit bonds for The Lodge project.

Community Asset Foundation now intends to call and re-issue the existing conduit debt and issue additional debt for a project in Howard Lake. The City of Butterfield will no longer be the conduit.

The City of Mt. Lake City Council must hold a public hearing on the matter. (See page 20.) It was scheduled for Monday, July 24 and notice was published in the Observer/Advocate. The Council is no longer meeting on the 24th. Bond counsel is recommending that the hearing be held the evening of the 24th with one or two council members present. (See page 21.)

We will discuss this memo in more detail at the 7-20 council meeting.
**Conduit Issuer**

You May Also Like: FOREX.com - Top 10 Tips for Currency Traders. Get the Guide. Losses can exceed deposits.

**DEFINITION of 'Conduit Issuer'**
An organization, usually a government agency, that issues municipal securities to raise capital for revenue-generating projects where the funds generated are used by a third party (known as the "conduit borrower") to make payments to investors. The conduit financing is typically backed by either the conduit borrower's credit or funds pledged toward the project by outside investors. If a project fails and the security goes into default, it falls to the conduit borrower's financial obligation, not the conduit issuer.

**BREAKING DOWN 'Conduit Issuer'**
Common types of conduit financing include industrial development revenue bonds (IDRBs), private activity bonds and housing revenue bonds (both for single-family and multifamily projects). Most conduit-issued securities are for projects to benefit the public at large (i.e. airports, docks, sewage facilities) or specific population segments (i.e. students, low-income home buyers, veterans).

Do you have mutual fund exposure?
The right financial advisor can help you determine the best investment strategy and portfolio for your goals. Guideline is the better way to find an advisor. Get started today! Advisors typically work with a minimum balance of $100k

**Featured Brokers**

**Charles Schwab**
- Acct. Min: $1,000
- Fee/Trade: $4.95
- Promotion: Earn 50% commission-free online trades.

**Merrill Edge**
- Acct. Min: $0
- Fee/Trade: $6.95 online equity and ETF trade
- Promotion: Get up to $680 when you invest in a new Merrill Edge account.

**Ally Invest**
- Acct. Min: $0
- Fee/Trade: $4.95
- Promotion: Special pricing available for active traders
Bank Qualified Bonds

Description of Bank Qualified Bonds

Banks, like other investors, purchase municipal bonds in order to obtain the benefit of earning interest that is exempt from Federal Income taxation. Historically, commercial banks were the major purchasers of tax-exempt bonds. Banks' demand for municipal bonds changed in 1986 with the passage of the Tax Reform Act of 1986 (the "Act"), now under section 265(b) of the Internal Revenue Code of 1986, as amended (the "Code").

Under the Code, banks may not deduct the carrying cost (the interest expense incurred to purchase or carry an inventory of securities) of tax-exempt municipal bonds. For banks, this provision has the effect of eliminating the tax-exempt benefit of municipal bonds. An exception is included in the Code that allows banks to deduct 80% of the carrying cost of a "qualified tax-exempt obligation." In order for bonds to be qualified tax-exempt obligations the bonds must be (i) issued by a "qualified small issuer," (ii) issued for public purposes, and (iii) designated as qualified tax-exempt obligations. A "qualified small issuer" is (with respect to bonds issued during any calendar year) an issuer that issues no more than $10 million of tax-exempt bonds during the calendar year. Qualify tax-exempt obligations are commonly referred to as "bank qualified bonds."

Effectively two types of municipal bonds were created under the Act; bank qualified (sometimes referred to as "BQ") and non-bank qualified. Although banks may purchase non-bank qualified bonds they seldom do so. The rate they would require in order for the investment to be profitable would approach the rate of taxable bonds. As a result, issuers obtain lower rates by selling bonds to investors that realize the tax-exempt benefit. In contrast, banks have a strong appetite for bank qualified bonds that are in limited supply. As a result, bank qualified bonds carry a lower rate than non-bank qualified bonds.

Interest Rate Differential

Any rate differential between bank qualified and non-bank qualified bonds only impacts the maturities purchased by banks. Few studies have analyzed the rate difference between bank qualified and non-bank qualified bonds. Based on bond purchase proposals and bids received, WM Financial Strategies believes that prior to 2008 the rate differential was generally between 10-25 basis points (.10% to .25%) on maturities purchased by banks. Generally banks purchased shorter maturities of bonds (maturing in ten or fewer years). With the credit crisis of 2008, the rate differential increased to as much as 50 basis points and applied to maturities as long as twenty years. With the passage of the American Recovery and Reinvestment Act of 2009 the rate differential substantially declined and was often undetectable. With the expiration of these provisions, we are predicting that in 2011 the benefit on general obligation bonds and utility revenue bonds (the type of bonds generally purchased by banks), that mature in ten years or less, will be at least 25 basis points (.25%).

Issuing Bank Qualified Bonds

Any issuer that is planning to issue less than $10 million of tax-exempt securities in a calendar year should consider designating the issue as bank qualified in order to obtain the associated interest cost savings. Issuers requiring more than $10,000,000 may be able to take advantage of bank qualification by issuing two series of bonds. For example, for a $20,000,000 financing, a $10,000,000 issue could be sold this year and one could be sold next year to obtain 2 bank qualified issues. Similarly, for a $25,000,000 financing, $10,000,000 could be sold as bank qualified bonds this year and a non-bank qualified $15,000,000 issue could be sold next year.

A detailed cost analysis should be made prior to splitting an issue. First, a determination should be made as to whether the interest cost savings from bank qualification will offset the added costs of issuance associated with two bond issues. Second, in today's volatile market, a small deferral of a bond sale can result in dramatically higher interest rates that more than offset the rate reduction from bank qualification. For example,
NOTICE OF
PUBLIC HEARING ON A
PROPOSAL FOR HOST
APPROVAL OF THE
ISSUANCE OF SENIOR
LIVING FACILITIES.
REVENUE REFUNDING
NOTES
(COMMUNITY ASSET
FOUNDATION OBLIGATED
GROUP PROJECTS)

Notice is hereby given that the City Council of
the City of Mountain Lake,
Minnesota (the "City"), will
meet in City Council cham-
ers at the Mountain Lake
City Hall, 530 3rd Avenue, in
the City, at 7:00 p.m. on Mon-
day, July 24, 2017, to consider
giving host approval to the
issuance by the City of How-
ard Lake, Minnesota (the
"Issuer") of revenue obliga-
tions, in one or more series,
under Minnesota Statutes,
Chapter 462C (the "Act"), in
order to refinance the cost
of a project located in the
City, pursuant to an exist-
ing housing program (the
"Housing Program") under
the Act and a joint powers
agreement with the Issuer.

Community Asset Foun-
dation, a Minnesota non-
profit corporation and 501(c)
(3) organization (and, with
all of its affiliates, the "Ob-
ligated Group"), proposes to
refinance a Project, among
others, including the refund-
ing of the outstanding
principal amount of the City
of Butterfield, Minnesota's
$1,910,000 Senior Living
Facility Revenue Note (The
Lodge of Mountain Lake
Project) Series 2012, the pro-
ces of which were used to
finance the acquisition, con-
struction, and equipping of a
24-unit assisted living facil-
ity located at 663 7th Avenue
in the City (the "Project").
The Project is and will be
owned by Community Asset
Foundation and managed by
The Evangelical Lutheran
Good Samaritan Society.

The total maximum ag-
gregate estimated principal
amount of notes or other
obligations to be issued by
the Issuer is $8,000,000.

The obligations, as and
when issued, will not
constitute a charge, lien, or
encumbrance upon any
property of the City or the
Issuer, except the Project
and the revenues to be de-

erived from the Project. Such
notes or obligations will
not be a charge against the
City's or the Issuer's general
credit or taxing powers but
are payable from sums to be
paid by the Obligated Group
pursuant to a revenue agree-
ment.

At the time and place
fixed for the public hearing,
the City Council of the City
will give all persons who
appear at the hearing an
opportunity to express their
views with respect to the
proposal. Written comments
will be considered if submit-
ted at the above City office
on or before the date of the
hearing.

BY ORDER OF THE CITY
COUNCIL OF THE CITY OF
MOUNTAIN LAKE, MIN-
NESOTA

By Wendy Meyer
Its City Administrator-
Clerk

(129—July 5, 2017)
Wendy,

Thank you for letting me know. I think there is a relatively simple solution to this.

We cannot hold the public hearing on the 20th, because there is insufficient time for the notice.

We have already published the notice for the 24th. There is, however, no requirement that the full City Council be in attendance at the public hearing. Rather, I suggest that one or both of the City Council members who are available on the 24th hold the public hearing on the 24th. Presumably, no one will show up and it will be very short. Those council members must then provide notes to the full City Council of what took place at the hearing.

We would then plan on having the City Council adopt the resolution at its August 7th meeting (assuming there will be a quorum).

Please let me know if this will work for the City.

Catherine

Catherine J. Courtney
Attorney/Shareholder

Briggs and Morgan, P.A.
Direct 612.977.8765
Fax 612.977.8650
ccourtney@briggs.com
2200 IDS Center | 80 South 8th Street | Minneapolis, MN 55402 | briggs.com

This Message originated outside your organization.
CITY OF MOUNTAIN LAKE
930 3RD AVE
MOUNTAIN LAKE MN 56159

ADAM MICHAEL SAYLES vs Mt Lake Fire Department, City of Mountain Lake

You are notified of the following hearing date(s):

<table>
<thead>
<tr>
<th>Setting</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 16, 2017</td>
</tr>
<tr>
<td>Conciliation Hearing</td>
</tr>
<tr>
<td>8:30 AM</td>
</tr>
</tbody>
</table>

at the following location:

District Court Judge Christina M. Wietzema
Cottonwood County District Court
Courtroom
900 3rd Ave, P O Box 97
Windom MN 56101
507-831-4551

You are expected to appear fully prepared.

Dated: July 14, 2017

Denise Brandel
Cottonwood County Court Administrator

cc: ADAM MICHAEL SAYLES
Mt Lake Fire Department
STATEMENT OF CLAIM AND SUMMONS

Lawyer's Signature:

Defendant # 1
Name: M.T. LAKE FIRE/RESCUE
Address: 930 3RD AV P.O.B.C.
City/State/Zip: MOUNTAIN LAKE, MN 56159

Plaintiff # 1
Name: ADAM SAYLES
Address: 812 5TH AVE
City/State/Zip: MOUNTAIN LAKE, MN 56159

Lawyer's Signature:

Defendant # 2
Name: CITY OF MOUNTAIN LAKE
Address: 930 3RD AV P.O.B.C.
City/State/Zip: MOUNTAIN LAKE, MN 56159

Plaintiff # 2
Name:
Address:
City/State/Zip:

☐ Check box if there are more than two plaintiffs or more than two defendants. List the information for the other parties on the Additional Litigants Form, CCT702.

PLAINTIFF'S STATEMENT OF CLAIM

1. I am filing this claim against Defendant for: (check all that apply)
   ☐ The Defendant owes me $1,000, plus filing fees and costs in the amount of $75, so my total claim is for $1,075 (amount Defendant owes plus filing fees and costs). I have a claim for this amount because in 05/03/17 (month and year), the following happened (briefly describe):

   Police chief Doug Bristol with fireman and grass truck arrived at my house to investigate false alarm. No one left the grass truck which returned to fire station. Fireman left police car to ascertain false alarm. City charged me $1,000 for fire service, defining fire service in ordinance 4-17 sec 2A as personnel and equipment with the ability to put out a fire arriving to property. I maintain that a grass truck and firemen without equipment would be incapable of putting out a house fire; thus I did not receive fire service and should not be charged $1,000.

   ☐ The Defendant has the following property that belongs to me (list property):
My property is valued at $_________. The filing fees and costs for this case are $_________. I want the court to order this property returned to me or make the Defendant pay me $_________ (property's value plus the filing fees and costs).

2. I believe the person I am suing is at least 18 years old.
   Defendant #1 date of birth: ___________ / [ ] Unknown.
   Defendant #2 date of birth: ___________ / [ ] Unknown.
   *If a defendant is a business, leave this section blank for that defendant.*

3. About military service:
   Defendant #1 [ ] is in the military service / [ ] is not in the military service / [ ] Unknown.
   Defendant #2 [ ] is in the military service / [ ] is not in the military service / [ ] Unknown.
   *If a defendant is a business, leave this section blank for that defendant.*

4. I understand that if I do not come to court on my hearing date, my case may be dismissed and I may have to pay money to Defendant on any counterclaim that has been filed.

I declare under penalty of perjury that everything I have stated in this document is true and correct. Minn. Stat. § 358.116.

**Important!** Each plaintiff must sign the *Statement of Claim and Summons* form and include the date signed, the name of the state and county where signed, and provide the following information: title, if any, telephone number, date of birth, and e-mail address.

---

**Date:**

**Cottonwood**

Name of county and state where signed

**July 14th, 2017**

**Signature**

**Name:** Adam Sayles

Title, if any: 

Telephone: 507-427-3115

Date of birth: Aug 30th, 1960

E-mail address: adamsayles@gmail.com
Mountain Lake Active Living Survey Update Results
171 Responses Total (Online: 123, Paper: 48)

Question 1:
What pedestrian/bicycle/recreational infrastructure would you like to see repaired or built in Mountain Lake? (choose all that apply or add your own)

162 responses

- Swimming pool: 104 (64.2%)
- Tennis court (racket ball court): 59 (36.4%)
- Trail bridge (recreation trail): 61 (37.7%)
- Benches: 44 (27.2%)
- Splash pad: 68 (42%)
- Skateboard/ramp: 20 (12.3%)
- Canoe/kayak: 49 (30.2%)
- Bicycle rental: 35 (21.6%)
- Off-road mower: 48 (29.6%)
- Horseshoes: 31 (19.1%)
- Indoor activity (indoor pool, gym, skate rink): -14 (8.6%)

Other applicable comments: mini golf (3), sidewalks where missing (2), more trail connections at lake/Heritage Village/Mountain Park (2), benches on trail, Mountain Park enhancements, community/rec center, baseball league, in-town walking path, water park like Sleepy Eye, barbecues and tables at beach

Question 2: What factors stop you from being more physically active than you currently are?
Time (23)
Lack of amenities/facilities/choices/accessibility (18)
- The lack of "outside" things such as a pool or sand beach or even a dog park in town always have to drive at least 15 mins away
- Not enough things to do in town for kids half to drive to far to do anything.
- Nothing to do with little kids except play in sand or swing.
- Nothing, just wish there was more options around here, instead of having to travel.
- Not enough community ed for adults in town, mostly in windom
- If you are challenged in any way ....physically, financially. . .ect. there is nothing here for you.
Work hours/schedule/open hours (11)
None/Motivation/Laziness (9)
Weather (7)
No Pool (7)
Physical Limitations/Injuries/Age (6)
Personal (6)
Affordability (5)
- Having one gym in town and the price is too much for one month.
- Prices of memberships for Fitness Center
- Gym memberships to expensive and no daycare for my 3 small children. Get interrupted a lot as they only place I can workout is our living room
Need Group Motivation (4)
- Would like to be able to join a group of walkers or group yoga etc. (holds a person accountable)
- Would like to see more group (physical) events. Group events motivates me more
Busy life (4)
Resources/Equipment (3)
Children (3)
Sidewalks/Traffic (3)
  • Bad or no side walks. People in town speeding. How can you Rollerblade on bad sidewalk...if you go out in the road you don't feel safe.
Already Active (2)
  Transportation
  Other
  • It's pointless to even consider additional rec activities until the city parks dept. adds an additional 1 FTE employee and takes some time management training so they take the responsibility for what they are responsible for. (Ex: beach at lake - abandoned and Lake Trail doesn't get maintained

Question 3: Are there any educational events or recreational programming you would like to see conducted in Mountain Lake (e.g. regular group walk/run/bike ride, community sport league, etc.)?

Group walk/run (12)
  • Run club, for ALL levels of runners, where everyone feels welcomed. There are a lot of good runners in the area that could help the beginners get started and be encouraging.
  • Walks, "Heart of Mountain Lake" (like New Ulms hearts beat back campaign), etc.
Bicycling group (8)
Other Active Amenities (7)
  • fitness challenges
  • bone builders
  • Silver Sneakers Program
  • Karate
  • Community baseball
  • Disc golf
  • Mt Lake Fitness should have cycling classes or workout classes offered rather than having to travel to Windom
  • Fitness classes - cardio, bootcamp, etc. Not tied to gym membership
  • 5ks, dog park events
Sand VB/Volleyball League (7)
"No"/None Needed (7)
  • There are many sport groups and leagues offered for both children and adults
Yoga (6)
  • Yoga by the lake
  • Children friendly one's yes! Can baby wear and push stroller/have daycare while attending. Yoga/kickboxing/Pilates/etc. would be awesome!
Group Exercise, General (6)
  • Exercise programs, healthy eating
  • Small groups for exercise
  • Possibly some group activities to help starters to gain knowledge and to be held accountable.
  • community activities in our downtown park
  • Monthly programs based on similar interests
Dance/Zumba (5)
Sports Leagues, General (5)
  • More community sport leagues - softball, volleyball, tennis, etc. anything for adults and youth to participate. The more variety the better!
  • Any Community Leagues that involve people
Youth Programming (5)
- I like activities for kids. I have heard other towns talk about what we do for our kids in MT. Lake. They are impressed by our backpack activity in the park.
- Vocational programs for youth.
- More community Ed activities for youth when they are out of school for summer. Also, maybe some snowshoeing?
- More Local sporting events for younger kids, especially girls, softball, baseball, gymnastics, volleyball. Always have to drive out of town to participate
- Organized functions (supervised) for children so they aren't so bored. ML does not have many activities for kids except the parks. They need more stimulation.

"Yes" (5)
Softball League (4)
- Adult open softball - co-ed random team draw each week.
Pool/Swimming Lessons (4)
Soccer (3)
Other (3)
- Bike path around the lake that cuts through the golf course.
- streets/park lighting
Basketball
- LOCAL AAU Basketball teams/coaches
Indoor Options
- Something people can do in winter indoors

Other Non-Active Amenities/Events (9)

Question 4: What specific areas of Mountain Lake are safety concerns for you (i.e. streets, crosswalks, sidewalks, traffic, law enforcement, etc.)?

Sidewalks (38)
- The sidewalks suck so bad in some appts. that it is "safer" to walk in the street. People need to be using turn signals earlier & obey the speed limit. Too slow is dangerous to!
- Sidewalks should be wider & handicap accessible from both sides of entry. Post Office one way isn't labeled well from 2nd Ave so people go down it the wrong way a lot. Many sidewalks need fixed as they are old and cracked all over town, pushing a stroller gets hard and bumpy so often on the street instead.
- Sidewalks are dangerous (residential) - need to be replaced our part of town. Have stumbled & fallen a number of times. Cross walk - most traffic does not stop if you are in the crosswalk. Enforce this. People not honoring stop signs in residential areas. (Subway corner especially)
- Wish there were more side walks so children and others can safely walk. And not be in the road
- Prince St to Lawson park, repair sidewalks
- 3rd ave side walks have huge cracks going up ramp to sidewalk from road and is really hard for a wheelchair to get through without getting stuck.
- Sidewalks are very bad and I choose to push my stroller on the street. I wish I could use the sidewalks to keep my kids off the street.
- Lack of sidewalks (especially on the east side of the front doors of the elementary school)
- Sidewalks- difficult to push strollers at times
- Parking downtown. Hard to see 3rd Ave from 10th St intersection. Need more sidewalks so people aren't walking in street.
- Sidewalks along main routes to school
- Sidewalks are treacherous. Drivers don't stop for pedestrians at crosswalks...especially downtown.
• Sidewalks (streets are better walking for low vision people than sidewalks) Sidewalks in front of school - south side going east
• some sidewalks not cleared of snow and ice.
• People not using sidewalks and walking in the street. Lack of sidewalks in certain parts of town.
• People not using existing sidewalks and the lack of sidewalks in parts of town

Traffic/Speeding (14)
• Speed limits by the park could be reduced to 20mph. 4th Avenue could use speed bump as you approach the hill approaching apartments (Mountain lake road) Cars seem to use that as a speedway and the children and others that are biking/walking are at great risk
• law enforcement officers driving TOO FAST
• drivers do not observe the 30 mph speed limit on Third Ave. Driving east past Cenex is where they usually speed up. Plus, lunchtime with the westerly traffic coming into town!
• The streets. Over by the Christian School soccer field I've seen people going faster than 30mph, looks like 50mph. Even on the streets more in town people are speeding just not that bad. Then over on 11th St N someone has had a trailer on the road for months. I've had multiple people the me that they had almost got into an accident because that trailer takes up so much of the road plus the parked cars.
• TRAFFIC! Drivers making left turns in front of runners who are in the middle of the intersection.
• High speeds of traffic on edges of town by cars/trucks & semi's
• Cars not stopping at the stop sign on price st. And 9th N. Many cars dont even look, they go 30mph right threw it.
• kids driving wild after school
• Only when a specific officer is on duty, drives way to fast around town.
• Cops drives carelessly. And gossip hipaa stories uptown
• Riding bikes in town - some drivers do not watch carefully enough.
• I think mt. lake shares spaces for vehicles and people adequately. I do think the small section of one way traffic is sometimes confusing.
• walkers and bikers out in the street who don't respect the cars and don't move over

None (10)

Biking & Bike Trail (9)
• Bike path along Golf Course Road
• Bike trail goes too far out of town.
• I wish we could have a bike trail that continues out into the country
• Bike and walking paths
• More bike paths away from traffic
• Would like a walking path on Lakeshore Drive to the golf course
• Bikes on sidewalks
• Bike safety when neecing to ride on Co Rd 1
• Enforce bicycle rules on roads. What side of road to ride or hand signals.

Crosswalks (8)
• Cross walk lines, the Elementary Street (Public School)
• Crosswalks - not enough people follow the laws & yield to pedestrians in the crosswalks
• Crossing highway 60 No one stops for crossing at cross walks at 6 am - 6:30 am;
• Pedestrian responsibility at crosswalks, courtesy, when to cross etc. reminders.

Other Comments (6)
• The constant attitude of some people that they can walk, park, do whatever and it I should ok. There is no respect for people or property. The entitlement is just ridiculous.
• I feel pretty safe in town.
• Vehicles parking on lawn not mowed, Garbage, vehicles, messy lawns. Stronger enforcement to violators.
• Do we really need lights and sirens in Mt. Lake?
Road Conditions (4)
- Gravel section of Prince Street can be dangerous for children to get to Lawcon park and on dry days causes large amounts of dust to drift into the park. I would go to the park more often if this was paved.
- Where Midway Road "T's" with 10th Street (by Lakeview Gospel Church) there exists a hole in the road -- dangerous to vehicles and bikes trying to avoid it.
- Potholes in streets not enough sidewalks kids in the street to much.
- Some streets are too uneven to give a comfortable walk (ie clod hopper), step high or you will stumble.

Parks (4)
- Park by the police department.
- for Lawcom would like to see some more sledding paths in winter, dog park, swim area
- City park
  1) If I agree to meet up with some one at "Lawcon Park" we may end up at different locations. "Lawcon Park" to me refers to the area of the children's play area. It is confusing when the swimming beach area/parking/boat launch area is also referred to as Lawcon Park. This area should not also be called "Lawcon Park." 2) Like names that mean something. What does "Lawcon" mean? It used to be folk would meet at Heppner's Point. The public fishing pier should be referred to as Heppner's Point Fishing Pier. Where are the Heppners? (The family that provided the most land for the construction of the man made lake in 1939.) 3) Safety --- There should be wood posts edging the swimming beach area on the north side of the parking lot just like there are on the south side by the out house bathroom... keeping vehicles off the vegetation cover and discouraging snowmobiles from entering.

Dogs/Dog Park (4)
- I am afraid of the dogs that often bark and growl at me and are loose. Any loose dog my be a threat. This happens very frequently. I have been bitten twice by dogs while walking in Mountain Lake.
- We walk at 6:00 am - 5:30 am and there are dogs out, some chained others loose and doing their business, all bark and/or come towards you on the street or sidewalk;
- I do not see a need for a dog park. I think it would create a safety issue for small kids that would be playing at the park. That space needs to be used for something that benefit more of the community
- I am very concerned about safety if the dog park that is being talked up would be at Lawcom Park. Dogs near a children's play area would be unsafe. Children afraid of dogs would be scared to play there also.

Signage (2)
- Need school speed zones... signs and enforcement
- Need a stop sign/cross walk at corner of 6th Ave/12th Street for school crossings & another on 3rd St.

Drug Concerns (2)
- Drugs and Drug Law Enforcement
- Illegal drug activity

Lighting (4)
- streetlights- more on side streets or lights around the trail
- We need more street lights. Especially since you really have to walk in the street since the sidewalks are so dangerous. Some blocks are incredibly dark.
- Lights on the trail
- Areas where there aren't street lights especially around the railroad tracks on the north side of town

Hugh Simon (2)

Lake (1)
- The lake in mountain lake. It doesn't look clean or safe to swim in.

Non-Safety Comments (2)
- Swimming Lessons
- an exercise one can do solo.
- Ticket motorcycles that don't have mufflers on.