



**Note: Flood and rain information is from the MN DNR website**

[www.dnr.state.mn.us/waters/watermgmt\\_section/floodplain/index.html](http://www.dnr.state.mn.us/waters/watermgmt_section/floodplain/index.html)

## FEMA Flood Plain Mapping

The preliminary map for Morrison County is completed and the 90 day comment period ended 9/2/2023. The letter of final determination will be sent to the county in 2024 after which the maps will become final. New flood maps don't create more risk for your property, but do affect your property in a number of ways. The most common issue for affected homeowners is the associated requirements for flood insurance. The map update process triggers review by lenders, who are federally mandated to ensure each of their loans in flood zones are covered by a flood insurance policy. Additionally, lands located in a floodplain as well as pre-existing, "nonconforming" structures, are limited in how they can be developed or redeveloped. Expected lowest floor elevation for inclusion in the newly mapped floodplain around Lake Shamineau is 1,2081.2 feet which is three feet above the highest recorded lake level on 5/25/2020 of 1,278.1 🐾

## Minnesota's Expanding Flood Risk

Good floodplain management is important now more than ever. Minnesota's climate is changing, and the state is experiencing more frequent and extreme rainfall events due to climate change.

- Since 2000, widespread rains of more than six inches are four times more frequent than in the previous three decades in Minnesota.
- Rainfall events of more than three inches have increased 65% since 2000 in Minnesota.
- A greater percentage of flood damage is occurring beyond the typical mapped high risk areas, resulting in more basement flooding, sewer backups, and damages in areas not experienced previously.
- Extreme rainfall events leads to massive erosion and stream stability issues, causing significant damage to roads, bridges, sewers, utilities, and other facilities.

This is costly and potentially dangerous to communities and their residents, and interrupts commerce. Climatologists expect frequency of widespread extreme rains to continue to accelerate over the next several decades. 🐾

### Lake Shamineau Association

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## Flood Insurance Information

If you have a mortgage or secured loan from a federally regulated or insured lender (this includes most loans) and the principle structure on this parcel is within the Special Flood Hazard Area (SFHA, the 1% or 100-year floodplain), then by Federal law your lender must require you to carry flood insurance.

Most lenders will review floodplain maps for each of their loans when a loan is initiated, transferred, or when updated maps become effective. They will send a letter to all properties in the SFHA (or close to it) to notify them that they must purchase flood insurance within 45 days. If a policy is not purchased within this time period, the lender will "force place" a policy, which is normally much more expensive.

Under the Newly Mapped Procedure, policies purchased within 12 months after a map update are eligible for the lower cost Preferred Risk Policy (PRP).

Rates will then go up no more than 18% each year until they reach a standard Zone X rate or the rate based on the new flood map, whichever is cheaper. 🐾



Lake Shamineau Association  
P.O. Box 152  
Motley, MN 56466  
LakeShamineau@gmail.com

Web: [lakeshamineau.mnlakesanddrivers.org](http://lakeshamineau.mnlakesanddrivers.org)

**Mission Statement:** The Lake Shamineau Association is an organization dedicated to lake conservation, to wildlife habitat, to building of community.

### **Association Board Members**

President.: Dale Williams, 651-357-0762  
Vice Pres: Michael Krause 612-369-7081  
Secretary: Sandy Williams, 651-357-7062  
Treasurer: Jerry Lukoskie 651-210-3231  
Rick Fagereng  
Ty Peterson  
Mark Murphy  
Kim Salisbury, 218-575-2097  
Don Kirchner, 218-368-9560

### **Volunteer Committees**

Communications:

Newsletter - Sandy Williams

Website – Sandy Williams, Michael Krause

Fishing: Rick Rosar

Membership: Kim Salisbury

Water Quality: Bob Ingle

Loons & Wildlife: Diane Schroepfer

### **Membership**

The membership year for the Lake Shamineau Association is June 1 to May 31. Annual dues are \$20.00. Three-year membership is \$55.00. Non-property owners can join for a \$10.00 associate membership.

### **Donations**

The Lake Shamineau Association is a 501C3 non-profit institution. Donations and dues are tax deductible with your check as a receipt.

### **Meetings**

Lake Association Membership meeting is normally held the Saturday of Memorial Day weekend .

### **Newsletter**

The newsletter is published two times a year. Deadlines are April 15 & August 15. Submissions can be sent to Sandy Williams, editor at [LakeShamineau@gmail.com](mailto:LakeShamineau@gmail.com)



## **Association President's message**

By Dale Williams , Lake Shamineau Association President

### **Keep it Local/Thanksgiving**

Since retiring last spring I've had more time to pursue some favorite hobbies while at the lake. One is gardening and another is cooking. I like to include fresh produce from the garden when preparing lunch and dinner. Hard to argue that there's anything better than fresh produce from your own garden or from the nearest farmer's market.

I would also argue that there's nothing better than our lake or our town. I enjoy getting ice cream at the silo and a sub or pizza from BP. We enjoy the local sweet corn. Services provided by the nearby boat dealer are top notch and I have to thank the guy that takes out my boat lift every fall. On a rainy day a visit to the coffee shop in Staples is hard to beat. A recent guest at the cabin said to me "You're a pretty lucky guy". Aren't we all? 🐾

## **Treasurer's Report**

By Jerry Lukoskie, Lake Shamineau Association Treasurer

Current balances as of April 6,2023:

- Savings balance \$885.48
- Checking balance \$1,887.83
- CD balance \$25,000.00

### **Cash Flow**

April 14,2023 through October 29,2023

Inflows:	Interest, Advertising, Sale of pump, Membership dues	\$4,039.52
Outflows:	Operations:	
	Newsletter	343.74
	Postage Box Fee	222.25
	Spring Meeting Supplies	133.43
	Spring Meeting Refreshments	89.77
	Check Charges	23.32
	Decals/Signs	26.84
	Other Expenses	
	Surety Bond	187.00
	West Bend Insurance	400.00
	Al Doree Memorial	90.00
	Bog Reimbursement Grant	200.00
	Total Expenses	\$1,716.35
Gain in Cash		\$2,323.17

## **Roadside Clean Up 2024**

Come volunteer to help clean up clean up ditches in Scandia Valley township on April 27,2024. The township provides safety vests and collection bags See the fall newsletter for cleanup date.

## Historical Flood: July 21-22, 1972 'grand daddy' flash flood in Morrison County

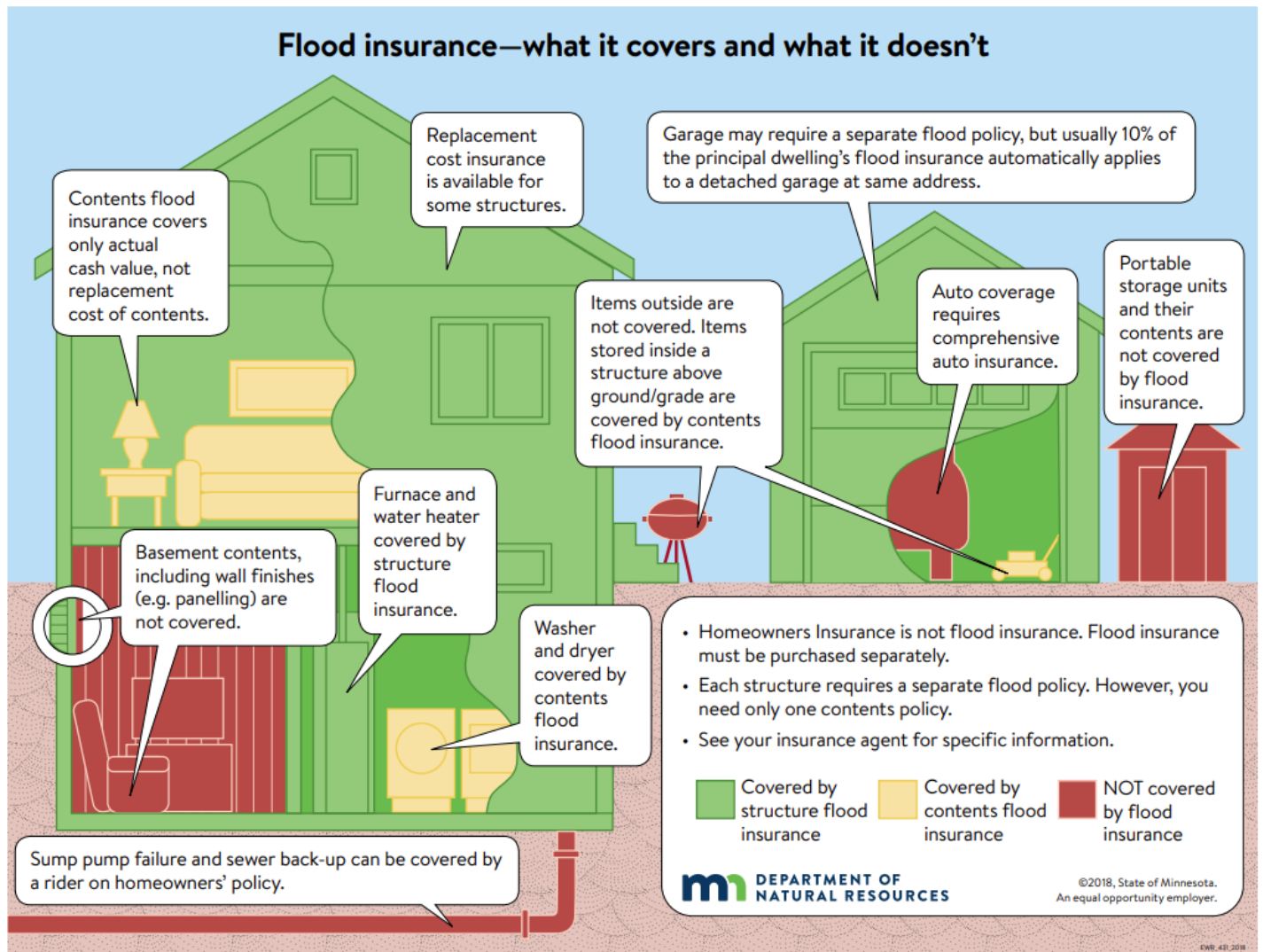
Rain totaling 10.84 inches fell in 24 hours at Fort Ripley . This was the state record for a highest 24 hour total at a National Weather Service station until Hokah broke the record in 2007. Lake Shamineau flooding resulted in some cabins moved or raised. Send your stories about that flood to [LakeShamineau@gmail.com](mailto:LakeShamineau@gmail.com).

[1972 Flood in Morrison County, MN – Morrison County Historical Society \(morrisoncountyhistory.org\)](http://morrisoncountyhistory.org)

Flood photos [1972 Flood Exhibit – Morrison County Historical Society \(morrisoncountyhistory.org\)](http://morrisoncountyhistory.org)

## Mega-rains more common since 2000

If we examine the period 1973-2021, Minnesota has seen 16 mega-rains, but 11 of these 16 events have been in the most recent 22 years (2000 through 2021), compared to five confirmed events in the 27 years from 1973 through 1999. Put another way, these major rainfall events have been over 2.5 times more common during the first few decades of the 21st century than they were during the last few decades of the 20th century. Although it is difficult to assess the statistical significance of that increase, we do know that these observations are consistent with observed increases in the frequency and intensity of heavy rainfall events at historical observing stations, and also are consistent with the expectation that Minnesota and the Upper Midwest will receive more precipitation, and more precipitation from large events in response to increasing global temperatures and increased available moisture for passing storm systems.



## Update your contact information



The Lake Shamineau Association (LSA) has a contact list that includes current and past members as well as property of record. These contacts or owners have been gathered through membership records and by members contacting the LSA with updates. Members wishing to receive the LSA Newsletter electronically have provided the LSA with email addresses.

If you have corrections to your contact information or wish to add an email address, email the LSA at [LakeShamaineau@gmail.com](mailto:LakeShamaineau@gmail.com).

The LSA has adopted a privacy policy that limits emails to two newsletters per year or to distribute timely information that the Board deems important enough to warrant notification of members.

The LSA will never sell, rent or share a member's personal information to third parties for their use without the consent of the member. 🐾

## Protecting the Family Cabin from Long-Term Care Costs!

From MN Lakes and Rivers (MLR), Free Online Webinar

**This is a live webinar for cabin owners with MN residency** and is hosted by: Jeff Forester, Executive Director of [Minnesota Lakes & Rivers' Advocates](#).

"For almost three decades Minnesota Lakes and Rivers has worked to protect our shared lake and river heritage. This means protecting water quality, working to decrease property tax pressure, and helping our members navigate the transition of these heirloom properties from one generation to the next.

Those who are anticipating future Medicaid application to afford long-term care costs can now establish an Irrevocable Grantor Trust to protect their assets from long term care costs pursuant to a July of 2021, Minnesota Appellate Court decision.

Long time MLR member and estate planning attorney David Salter will discuss how you can legally, under Minnesota and federal law, protect assets, including the family cabin, from the potential cost of long-term care by establishing an Irrevocable Grantor Trust.

**For your convenience, this course will be online. As a follow-up after this event, Mr. Salter will offer an initial, free consultation to discuss your unique situation."**

[Protecting Cabins from Long-Term Care Costs — Salter Law LLC-Estate Planning Firm in Roseville, MN and Twin Cities, MN](#)

Or: [www.salterlawllc.com/workshops/protecting-cabins-from-long-term-care-costs-2023-11-08](http://www.salterlawllc.com/workshops/protecting-cabins-from-long-term-care-costs-2023-11-08)

**Date and Time:** Wednesday, November 15, 2023 from 7:00 pm – 8:00 pm

**Workshop Presenter:** David P. Salter, J.D. – owner and attorney-at-law at Salter Law LLC





## **Volunteers Needed - Lake Monitor**

We were fortunate to have Al Doree with us to sample Shamineau's water over the past 20 years. Samples are drawn 4 times each summer and sent in for lab analysis. Secchi disk readings are taken to measure water clarity. We need someone to carry on this important work. Please contact Bob Ingle or Dale Williams if you can help.

## **Lake Shamineau Association Website**

Web address: [lakeshamineau.mnlakesanddrivers.org](http://lakeshamineau.mnlakesanddrivers.org)

## **Lake Shamineau Lake Improvement District Website**

Details of LSLID updates and supporting documents can be viewed on the LSLID website:

Web address: <https://LakeShamineauLID.org>



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Motley, MN 56466 Office: 218-575-2546  
Email: Email: ASAPLLC218@gmail.com  
Web site: www.AffordableSepticAndPumping.com

## Local Advertising Opportunity

Place your ad in the non-profit Lake Shamineau Association Newsletter & Website for coverage around Lake Shamineau and beyond. Newsletter circulation is 350, sent twice a year to property owners on the lake. Black and white 8-1/2" X 11" multi-page format. Electronic copies and the website are in color. Two issues published annually, with delivery in spring and fall. Deadlines for submission are May 1 and September 1.

**Rate:** 2 issues and website included.

\$50 for 1/8 page (4" X 2"; business card size)

\$100 for 1/4 page (4" X 4" or 8" X 2")

\$200 for 1/2 page (8" X 4" or 4" X 10")

\$400 for full page (8" X 10")

**Contact:** Bob Koll, Sales Coordinator, 3435 Pine View Blvd, Motley, MN 56466 Cell:218-296-2933

Lake Shamineau Association  
PO Box 152  
Motley, MN 56466  
Email: LakeShamineau@gmail.com

## 2023 Lake Shamineau Association Membership Form

Thank you for supporting your Lake Shamineau Association!

Date \_\_\_\_\_

Name \_\_\_\_\_ email \_\_\_\_\_

Mailing address \_\_\_\_\_ City \_\_\_\_\_ St \_\_\_\_\_ Zip \_\_\_\_\_

Phone (\_\_\_\_) \_\_\_\_\_ Lake Address \_\_\_\_\_

☐ Please send the newsletter via email

Membership: ☐ Property Owner \$20 (1 Year) ☐ \$55 (3 year) ☐ Associate Member \$10

\$\_\_\_\_\_ Additional Contribution for: ☐ Water Quality ☐ Wildlife ☐ Fisheries ☐ Other

☐ I would like a membership sign \$5.00

Make Checks payable to: Lake Shamineau Association  
Mail to: Lake Shamineau Association, PO Box 152, Motley, MN 56466