

# THE VERMILION



Vol. 53, No. 3 • The Quarterly Newsletter of the Vermilion Lake Association • Summer 2026

*To Protect  
and Improve  
Lake Vermilion*

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# PRESIDENT'S MESSAGE

**W**e have waited so long for the summer season and it's finally here! This year we now have two new fishing piers to enjoy, besides the one at Armstrong Bay in the Lake Vermilion-Soudan Underground Mine State Park. One is on the West End at Pederson's Landing, and the other is in McKinley Park on Hoodoo Point on the East End. In addition, don't forget our eight shore lunch sites that you can boat to around the lake (visit our website to view a map). Our new project at the Vermilion Dam site is not done yet but is making progress. Remember, these are for short term day use only and not for camping. Be sure to bring TP with you when you visit a site and use the latrine. No white flowers!

We are fortunate to have much of the lake surrounded by the Superior National Forest. As Sunny Lucas described at the 2025 Annual Meeting, last fall and winter several areas around the lake were cleared of dead and live balsam trees to reduce fire hazards. One of these areas is around the Bystrom Bay shore lunch site (see the photo and article on page 15) I've talked to other people who have done some clearing on their own properties based

on her advice (us included). This is the first step in preparing for a wildfire (see Ready, Set, Go! at [www.stlouiscountymn.gov](http://www.stlouiscountymn.gov)) Our fire danger level varies throughout the summer, but it doesn't hurt to be prepared. (Do you have an Emergency Go Bag packed?)

Our Board continues to monitor the MPCA's permitting process with the aim of reducing mercury pollution, which is toxic to people, fish, and other wildlife. While our status as a charitable organization prohibits us from making campaign contributions, endorsing candidates, or rating candidates on partisan issues, we advocate for our lake according to our mission to improve and protect our lake.

To learn more about ways to protect and improve Lake Vermilion, be sure to attend our Annual Meeting, featuring our own VLA member, Jeff Forester, Executive Director of Minnesota Lakes and Rivers. The title of his presentation is "Lake Protection in Minnesota: Lake Associations on the Front Lines, but How to Do More?" (see invitation on next page). This is one of my favorite events of the year. Besides the wonderful venue and food, we will again have many informational tables and plenty of opportunities to meet fellow VLA members.

One last suggestion: If you haven't watched our Live Loon Cam yet, head over to our website and view the videos. Nothing beats the sights and sounds of our loons and their babies to lift your mood and calm your spirit. This has certainly been a balm for me this summer.

Many thanks to all the new and renewing members. We appreciate the many donations sent in with membership renewals, even if it's as little as five dollars. It really takes a village. And remember, be like Bob and invite your neighbor to join the Vermilion Lake Association.

Take care and don't forget the bug spray!

**Lori Ptak, President, VLA**



**Lori Ptak**  
VLA President

**The Vermilion Lake Association newsletter is published quarterly and mailed to members.**

**Managing Editor: Jessica Templeton, Communications Leader**

**Content Editors: Terry Grosshauser, Fisheries Leader, and Lori Ptak, VLA President**

**Typography and design work by the Timberjay**

**Cover photo: One-day-old loon chicks by Eric Hanson, VLA Board Member**

**We welcome your contributions! Have a "legend of the lake" to share? Is there a topic you would like to see covered in a future issue? Send story ideas and photos to Jessica at [communications1@vermilionlakeassociation.org](mailto:communications1@vermilionlakeassociation.org).**



# You're invited...

to join your lake neighbors and friends!

What: Vermilion Lake Association's Annual Meeting

Where: Camp Vermilion, 2555 Vermilion Camp Road, Cook, MN

When: Saturday, August 1st, 2026.....from 4-7pm

4-5 pm - browse program information tables

5-6 pm - buffet dinner

(\$20/adults, \$5/under 10)

6-7 pm - a brief meeting and our speaker,

**Jeff Forester**, Executive Director, Minnesota Lakes and Rivers,  
and VLA member, presenting "Lake Protection in Minnesota:  
Lake Associations on the Front Lines, but How to Do More?"

**RSVP Required by Wednesday, July 22 to:**

**Terrie Heimann**

[jtheimann@live.com](mailto:jtheimann@live.com)

**218-666-6057**

**Pat Michaelson**

[plmichaelson@gmail.com](mailto:plmichaelson@gmail.com)

**612-306-7702**

# Thousands around the world watch our Lake Vermilion loons successfully hatch



by Noel Sederstrom, VLA Volunteer

With persistence and patience, the mating loon pair we've been following on our Live LoonCam has done it again! They've beaten the odds, incubating two eggs and successfully hatching two new chicks on Lake Vermilion. Loons like to come back to the same summer nesting place year after year. So, these two chicks may very well be a part of the next 20 years for all of us on Lake Vermilion who wait for their enchanting cry.

One of our team members noticed on May 15 that "our" Mom Loon was perched on her nest with the first of two eggs. Armed with that info, one of our loon chat community experts predicted Hatch Day could be as early as June 11. Gail's prediction was right on target.

This mating loon pair isn't bothered by the sound of a chain saw or lawnmower, and they look the other way when the human neighbors run power boats near their island nest, or even when people install an Axis P1465-LE camera on a post just 15 feet away.



The loons' mortal enemies are the bald eagle from the sky, and mink attacking from the mainland. This summer, they avoided both of those threats; the people nearby create a human shield for the loons.

We heard the first chick start peeping inside its eggshell about 1 a.m. on June 11, and we were pretty sure it had broken its way out by early afternoon. We finally saw the little fuzzball at 6:16 p.m. The second chick hatched a few hours later.

Friday, June 12 dawned bright and beautiful, and Dad Loon used a little trick to lure the older chick

into the water. He swam up with a little snack from the lake and delivered it right to the nest. That's all it took. Two minutes later, the little one took its first leap into Lake Vermilion as if shot out of a cannon, and both parents screamed out a triumphant "birth announcement" to everyone within five miles.

It took the younger chick all day to catch up, but at 5:43 p.m. both of them were in the water taking "swimming lessons" from the proud parents.

From cute little fuzzballs... to fierce underwater hunters. This natural transformation is already underway, and we are so lucky to be able to watch it happen.

In fact, after being powered up only three weeks, we know that thousands of people from around the

**Left: The loon watches as Bill, Tom, Nancy, and Rick install the VLA's Live LoonCam and parabolic microphone on May 17.**

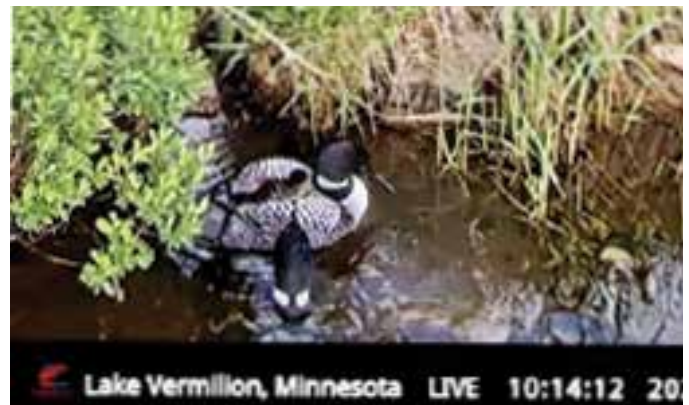
**Loon cam left: Site of the loon nest.**

**Loon cam right: Father loon lures the older chick to the water.**

**Below: A loon chick catches a ride on dad loon. photo by Eric Hanson**

world were watching our loons live on the VLA's YouTube Channel. The VLA's Live LoonCam had 35,895 views by more than 17,000 different people by June 15. Our loons have been impressing a world audience!

Thanks to our Live LoonCam Team for making it all happen—Eric Hanson, Bill and Pat Michaelson, Nancy Swanson, Tom Tamte, and Rick Teeter. And we are grateful to Access Broadband of Virginia, Minn. for providing the upload WiFi bandwidth that powers our livestream to the internet. We're now keeping an eye out for our loon family swimming out in the bay behind their little island. Watch and listen all summer—Live from Lake Vermilion!



# Buoys and Boating Safety

From time to time, those of us who write articles for “The Vermilion” are guilty of redundancy. That’s because some issues that impact Lake

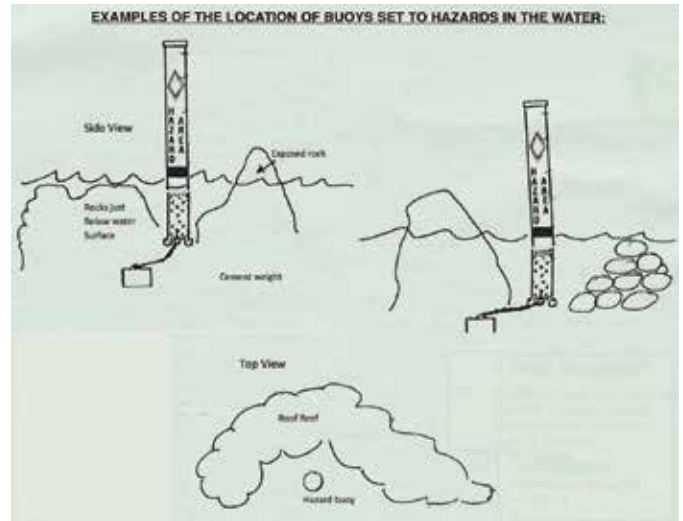


John Yocum  
VLA Board Member

Vermilion are so important that they bear repeating every few editions. This article is one of those instances. It is an update on a piece that originally appeared in the May 2010 edition of “The Vermilion Sportsman” on the use of buoys on the lake and how they enhance boating safety.

On Lake Vermilion, there are two basic types of buoys used: white buoys with an orange diamond to mark hazardous areas and red/green buoys that are used as channel markers. First, the white hazard buoys mark rocks, reefs, and shallow water. It is important to understand that only the main areas of the lake are marked. Secondary bays are not marked. It is also important to understand that these buoys are not necessarily right in the middle of the hazardous area or directly on top of the rocks. Some hazardous areas are 100 to 200 feet in diameter and only have one buoy marking the whole area. Generally, the buoys are set to the heavier traffic side of the hazard area.

When approaching a hazard buoy, a good rule-of-thumb is to approach with a no-wake speed of 4-5 miles per hour or slower, with your lower unit trimmed up. We recommend staying at least 10 boat lengths (160 feet) away from the buoy. The buoys are placed in front of or alongside of the hazard area because with the anchor weight, cable and buoy, it all sits down about 4-5 feet in the water. This allows for



movement of the buoy and cable due to wave action, so it does not rub on the edge of the rock and break the cable or damage the bottom of the buoy.

The second type of buoys in the lake are red and green channel markers. They mark safe passageways. Always go between them.

Matt Clines of Timbuktu Marina is responsible for placing, maintaining, and removing buoys around the lake. He has been handling this responsibility for about 10 years. His current team members include his son, McCadden, and Jonny Obar, but over the years, others have worked with him as well. Buoys are placed in the spring as soon as practicable after ice out and removed relatively late in the fall – usually starting just before Halloween. To report a buoy out of place on the lake, call Timbuktu at 218-666-2434. Ask for Dawn or Matt.

## Dock Signs Show Member Support for our Mission.... to protect and improve



The 12x18 inch sign is designed to attach in either corner of a dock front with self-tapping sheet metal screws or stainless hose clamps.

Some members are choosing

to mount them on their boat houses as well, or even at the entrance of a driveway. These striking aluminum signs with UV protection can be ordered at:

<https://www.vermilionlakeassociation.org/merchandise/membership-signs/>

# AIS Update: No Zebra Mussel Veligers Found in 2025 Water Samples

Last fall, we were jolted with headline articles from the *Timberjay* and *Minnesota Star Tribune* regarding the discovery of zebra mussel veligers in water samples collected in 2024 by the DNR.



Veligers were also found in Lake Kabetogama, Crane, and Namakan lakes. Sadly, Vermilion has joined the growing list of Minnesota lakes reported as infested by zebra mussels.

Given the extreme pressure from the number of boats launched from Vermilion's 21 public and multiple private landings, it seemed inevitable that zebra mussels would soon take up residence.

However, there are still reasons to be optimistic.

It is important to note that adults were never found. Zebra mussels begin reproduction when the water temperature gets above 54 degrees Fahrenheit. Male zebra mussels release a cloud of sperm into the water to fertilize the cloud of eggs released by the females. The fertilized eggs quickly develop into microscopic free-swimming larvae called veligers. Veligers feed on tiny phytoplankton and begin to grow shells. Water currents can cause veligers to travel great distances. At 3-5 weeks, the veligers' shells weigh enough to cause them to sink. Using sticky byssal threads, veligers must look for hard surfaces such as wood, rocks, glass, metal, native mussels, aquatic plants, and each other to become attached or they will die. Luckily, only 2-3% of veligers survive to become adults.

There are other reasons for optimism. It is not unusual for large lakes to have confirmed veligers without adult zebra mussels. As an example, the DNR found zebra mussel veligers in Rainy Lake in 2021 but has yet to find a population of adults. The numbers of veligers found in the five survey points in Vermilion's 2024 water samples were also extremely low. The DNR deployed a team of divers to Spider Island, an area where there was a higher population of veligers. Looking for a population of adult zebras



**A zebra mussel veliger is microscopic in size. Veligers were found in Lake Vermilion in 2024 sampling, but none were found in last year's samples.**

in an area with a low veliger count is akin to looking for a needle in a haystack. However, it was reassuring that a thriving population of adult zebra mussels was not detected.

The VLA's team of AIS volunteers has conducted annual tows over the years, screening for veligers with special attention to our known "hot spot" in East Two River with its intermittent high calcium levels. Our samples have all been negative. The zebra mussel sampler pipes that lake shore residents have allowed to be placed by their docks have also been clean.

This year, we will be deploying 24 sampler plates across the lake and conducting tows for veligers in the same five areas sampled by the DNR. We are especially excited that the University of Minnesota's Aquatic Invasive Species Research Center (MAISRC) will have an operational lab coming online this summer for eDNA analysis. We have been approved to obtain six eDNA samples at no cost, which will further aid our screening efforts and hunt. In the meantime, we must not give up hope but continue efforts to prevent adult zebras and veligers from entering our waters. We must all take personal responsibility to assure that all watercraft and equipment entering Vermilion are clean and dry.

# Algae Testing on Lake Vermilion

Researchers from the Science Museum of Minnesota's St. Croix Watershed Research Station (SCWRS) are working to better understand why harmful cyanobacterial blooms (sometimes called blue-green algae blooms) occur in Lake Vermilion and how they may change in the future. These blooms can reduce water quality, limit recreation, and in some cases, produce toxins that are harmful to people, pets, and wildlife.



**Craig Beveroth**  
VLA Board Member/  
Water Quality Leader

Their research focuses on three key factors that may influence bloom formation: phosphorus stored in lake sediments, climate change, and lake mixing. Phosphorus is a nutrient that acts like fertilizer for algae. While some phosphorus enters lakes from the surrounding landscape, sediments at the bottom of the lake can also release phosphorus back into the water.

To better understand this process, Lienne Sethna and Kelsey Boeff (pictured at right), scientists at SCWRS, collected sediment cores from Lake Vermilion and will be conducting laboratory experiments to measure how much phosphorus is released from the sediments under different conditions. These measurements will help estimate how much phosphorus may become available when the lake mixes and determine whether sediment phosphorus could fuel future cyanobacterial blooms. The testing will continue into October with VLA member Sven Risom.

By understanding how nutrients, warming temperatures, and lake mixing interact, we hope to improve predictions of harmful blooms and support efforts to protect Lake Vermilion's water quality and fisheries.

This research is funded by the Minnesota Environment and Natural Resources Trust Fund.



# Update: Scientific research on Lake Vermilion

**I**t's going to be a busy summer on Lake Vermilion, with numerous projects on the lake.

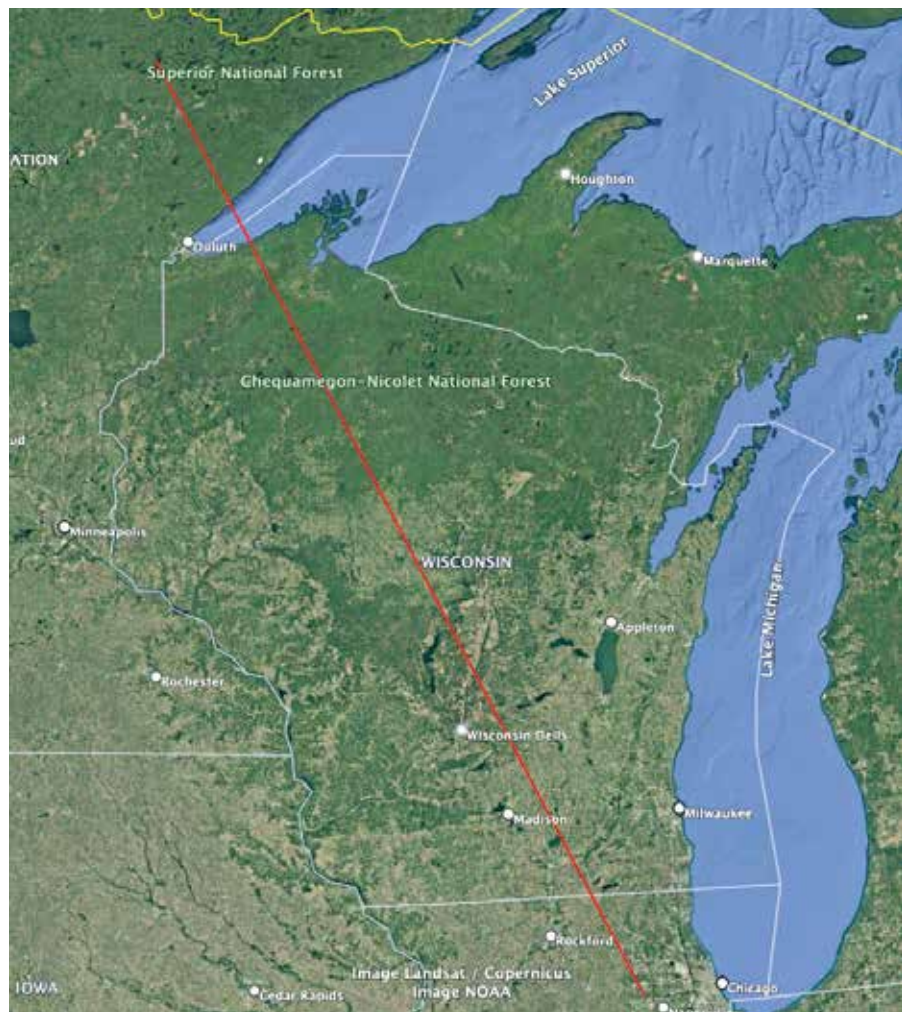
The Science Museum of Minnesota will be doing an algae study in Big Bay through October (see article). The VLA will provide the volunteer to do the sampling.

The VLA will be doing water testing in our 'hot spots' – Pike River and East Two River as they empty into Vermilion. We'll be monitoring calcium (for zebra mussels) and sulphate (for mercury methylation).



The North St. Louis Soil and Water Conservation District (NSLS-WCD) will be sampling water for the Minnesota Pollution Control Agency (MPCA) with the help of VLA volunteers. The MPCA samples every ten years indirectly, usually through the NSLSWCD. Sampling will be done in three locations: the East and West basins and Pike Bay. The sampling will be done once per month, May through September, for two years.

Fermilab, America's particle physics and accelerator laboratory, will be conducting a neutrino physics



experiment in the lake. Neutrino physics experiments have been a staple of the lab's science program from its inception. The Neutrinos at the Main Injection (NuMI) beam line has been in operation since 2004, sending beams to the Main Injector Neutrino Oscillation Search (MINOS) experiment that was in the Soudan Underground Mine. More recently it has been used for the NoVA experiment in Ash River, Minn. The trajectory of NuMI is shown starting at Fermilab (near Naperville, Ill.) and headed toward Soudan. **See red line on map above.**

A new experiment, the Underwater Muon Detector (UMD), plans to put a detector in Lake Vermilion. This will be on the north side of Ely Island, using the property

of one of our VLA members, very near to where the neutrino beam passes. The goal of the experiment is to observe neutrino interactions in the lake water. (See the picture of the beam path above).

A program named Minnesota Lake Lookout/Minnesota Sea Grant is beginning this summer. It is led by the Natural Resources Research Institute (NRRI), part of University of Minnesota Duluth. It will monitor lake water for chloride (the biggest contributors being road salt and water softener discharge) and harmful algae blooms. The project will run through June 30, 2028. If volunteer water samplers are needed, I'll put out a call.

# Lake Vermilion Fish Tested for PFOS and PFAS

Following reports of high levels of harmful per- and polyfluoroalkyl substances (PFAS) in certain areas of Minnesota, the Vermilion Lake Association decided to investigate what

level of these “forever chemicals” may be present in Lake Vermilion’s water and fish.



Terry Grosshauser  
VLA Fisheries Leader

VLA Water Quality Leader Craig Beveroth coordinated testing of

the lake water for PFAS and one specific chemical in this category – perfluorooctanesulfonic acid (PFOS). These tests all came back with undetectable amounts of PFOS and PFAS. Knowing the concentration is below the reporting limit is enough to be confident that the value is below relevant health guidelines for the samples.

The testing of Vermilion fish for PFOS and PFAS was more complicated. These tests are very precise, and we needed to depend upon state agencies to do the testing. The Department of Natural Resources (DNR) was responsible for catching the fish to be tested, the Minnesota Pollution Control (MPCA) processed and tested the fish, and the Department of Health evaluated the results. They have the latest processes to ensure testing is accurate, and they measure particles in parts per trillion.

The response from the Department of Health regarding PFAS and PFOS in fish follows: “At just a basic level all the latest data

collected at Lake Vermilion still fall within our Statewide Fish Consumption Guidelines. The detects of the five PFAS, all at concentrations below 1 ng/g, is a good outcome of your study. As far as the datasets I have reviewed, which do not include all of our interagency PFAS data, these results fit the profile of what we have seen in other lakes tested in St. Louis County that do not have local sources of PFAS. There is likely more context we can share in a few months as far as how the PFAS results compare statewide, but definitely these detects and concentrations are lower than we find on average.”

Results from PFAS analysis indicated that of the suite of 40 chemicals tested for, nearly all were not detectable in the analysis. Only PFOS, which is commonly detected in fish across the region (Delinsky, et al. 2010), was detected slightly above the reporting limit in five different walleyes. However, these results were all very low

(<0.800 ng/g), falling below what is typically seen in walleye.

These tests indicate that levels of PFAS in Lake Vermilion fish are not a cause for concern. This is great news. However, it is important to note that PFAS is a class of synthetic chemicals found in an array of everyday products and industrial processes. They are global, transboundary pollutants that can travel thousands of miles from their source of release on air and water currents. Scientific research on the human health and environmental impacts of the thousands of chemicals in this category is ongoing, and the VLA will continue to monitor developments in PFAS detection and assessment as part of our work to assess water quality.

If you would like to read more about PFAS, its sources and impacts, the U.S. Environmental Protection Agency offers a useful overview: <https://www.epa.gov/pfas>.



# Community volunteers help monitor lake health for the Minnesota Lake Lookout Program

By Jake Bendel, North St. Louis SWCD

Northern Minnesota is known for its abundance of pristine lakes. In recent years however, chloride pollution and harmful algal blooms (HABs) have become more common. With so many lakes in the state, it is difficult for researchers to monitor them all. That's why they are looking for community volunteers to help.

The Minnesota Lake Lookout Program is a new statewide project this year being led by Minnesota Sea Grant and the Natural Resources Research Institute. It seeks to educate and train volunteers on chloride pollution and HABs so they can collect water samples and observations for analysis. Runoff events and blooms can be short lived, so having local people trained to sample them when they



with changing weather patterns. They can develop quickly, are hard to predict, and are often short lived. The potential toxins released from these blooms can be harmful to aquatic life, pets, and people.

are encountered is a huge advantage.

Chloride pollution is mostly due to salt from roadways and sidewalks. It only takes a teaspoon of salt to pollute five gallons of fresh water. This is becoming a growing problem in more urban areas with high road densities near lakes. Large runoff events in the spring and early summer can carry the salt into waterways.

HABs are becoming more common due to increased amounts of nutrients in our waters coupled

The episodic nature of these events makes them difficult to capture with traditional monitoring programs. Having trained volunteers who spend a lot of time on the water being ready to sample when events do happen will help to fill in data gaps. More information can be found at the program website below. If you are interested in volunteering, you can contact Jake Bendel with North St. Louis SWCD at 218-780-0086 or [jake@nslswcd.org](mailto:jake@nslswcd.org).

<https://seagrant.umn.edu/programs/healthy-coastal-ecosystems-program/mn-lake-lookout>



## Vermilion Lake Association Caps Now Available

Wear your new hat proudly to show your support for your lake association. The price is right!

Cap prices are \$20, plus \$7 shipping per order. When you order 3 or more, the shipping will be \$9.00. Free local pickup is available.

Order online at [www.vermilionlakeassociation.org/merchandise/caps/](http://www.vermilionlakeassociation.org/merchandise/caps/)

For more information, contact Jerry via email at [leppeje16@gmail.com](mailto:leppeje16@gmail.com)



# Legends of Lake Vermilion

By Pat Condon, VLA Member

**M**y name is Pat Condon and my family and I have a cabin on Lake Vermilion. I love to fish for walleyes; it has been my lifelong passion. We spend our summers at the cabin now that I am retired. However, this fish was caught while I was still working, and I turned down a business trip I had won to stay for an extra couple of days fishing on Lake Vermilion.

It was fall, and I was out fishing with a friend for walleyes while we could still get out. It was windy and cold. We were on Niles Bay fishing over 45 feet of water using the trolling motor on anchor to stay over an area that we thought would produce a few walleyes. Using an anchor on the trolling motor allowed us to fish almost vertically with a jig and minnow, even into white caps.

We caught a couple of keeper walleyes in that spot, but we were not expecting anything large. Then I felt a bite, and at first the jig seemed stuck on the bottom. Suddenly, it began to move. The heavy head shakes and pounding rod tip told me it was a big walleye—classic signs that anyone who has caught one will recognize. We removed the anchor and let the boat drift as I fought the large walleye, and it did take drag a couple of times. We netted the fish some 40 or 50 yards from where the fish was initially hooked. It was a long battle, especially for a walleye.

We measured the walleye and quickly released it to fight another day. It was just over 29.5 inches long and estimated at 10 pounds—just shy of the magical 30-inch mark every walleye angler hopes to catch and is for most people a once in a lifetime fish. It is my largest walleye so far, but there is still time to catch that elusive 30 incher.

# Remembering a Long-Time Lake Vermilion Volunteer and Supporter

Jeremy Brandon Johnson loved Lake Vermilion, fishing, and people. He worked with his parents Ron and Margaret Johnson, and was in the process of buying Whispering Winds Resort from them. Jeremy knew the healing power of an outdoor experience and was passionate about providing that experience to military veterans. For the past four years, Jeremy worked with local nonprofits to arrange free fishing events at Whispering Winds. In addition to donating the resort to veterans, Jeremy served as guide to the vets. Jeremy was renowned for his generosity and found joy

in seeing the pain and anxiety of veterans ease away on the water. A member of Wounded Warriors said: "Jeremy was the kind of guy that would give you the food out of his fridge, the shirt off his back, the money out of his wallet even if he had no more." Jeremy is sorely missed by Whispering Winds, its guests, and the community. Whispering Winds will continue Jeremy's legacy of serving veterans, and this year is again hosting Hometown Heroes and Wounded Warriors free of charge.



**Celebration of  
Jeremy Brandon Johnson's Life • Saturday, August 1, 2026 from 1-5 p.m.  
Mt. Iron Community Center**

## Board of Directors and Officers 2025 - 2026

### Cook

Terry Grosshauser, Fisheries Leader, Oak Narrows, 218-666-0580, 608-207-1509, [terrygrosshauser@gmail.com](mailto:terrygrosshauser@gmail.com)

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Andrine Lemieux, Volunteer Coordinator, [volunteercoordinator@vermillionlakeassociation.org](mailto:volunteercoordinator@vermillionlakeassociation.org)

Jerry Lepper, Daisy Bay, 218-753-2629, 218-404-2320, [leppeje16@gmail.com](mailto:leppeje16@gmail.com)

Lori Ptak, President, Bystrom Bay, [president1@vermillionlakeassociation.org](mailto:president1@vermillionlakeassociation.org)

Jessica Templeton, Communications Leader, Frazer Bay, [communications1@vermillionlakeassociation.org](mailto:communications1@vermillionlakeassociation.org)

Nancy Watkins, AIS Co-Leader, 320-291-2363, [2bitfarm@gmail.com](mailto:2bitfarm@gmail.com)

John Yocum, Fisheries Leader, Daisy Bay, 407-873-3883, [snootman@aol.com](mailto:snootman@aol.com)

# Be a Lake Steward - It's SHORE Important!

**T**he land closest to the lake significantly impacts water quality and lake ecology. By maintaining a buffer of trees, shrubs, and native plants—and limiting fertilizer and salt use—Lake Stewards protect what makes Lake Vermilion worth loving. They help prevent harmful algae blooms, provide wildlife habitat, and preserve our lake as a precious resource for future generations.



Scan this QR code to get more information on the Lake Steward Program

The need for Lake Stewards is urgent. Minnesota has already lost more than 50% of its natural shoreline and continues to lose an additional 1–2% each decade.

At that rate, the state loses the equivalent of its entire North Shore every two years.

This loss represents far more than disappearing habitat for loons, turtles, fish, and other wildlife. The decline of natural shorelines is also contributing to increased harmful blue-green algae blooms, which are now appearing even in the pristine waters of Minnesota's Arrowhead region. These trends threaten not only our ability to enjoy healthy lakes today, but also the legacy of responsible natural resource stewardship that has long defined our region. Without action, future generations may inherit lakes that are less resilient, less diverse, and less capable of supporting the communities and

A large graphic on the right side of the page. It features a background image of a dragonfly over a lake with green plants in the foreground. The text is overlaid on this image. At the bottom right is a small image of a 'LAKE STEWARD' sign.

**Dragonflies eat mosquitoes.  
Give them a place to live!**

**By leaving a buffer zone of native plants on your shoreline, you're protecting habitat, water quality, and using less bug spray.**

**Are you a Lake steward?  
Take the quiz to find out.**

**LAKE STEWARD**  
CLEAN WATER  
HEALTHY HABITAT  
Funding provided by:  
Minnesota  
Lakes & Rivers

traditions that depend on them.

The Vermilion Lake Association has been a proud participant in Minnesota Lakes & Rivers' Lake Steward Program since it launched statewide in 2019. The idea is simple: take a free ten-question quiz to "score your shore," then connect with our local volunteer evaluator who will visit your property. Dozens of property owners on our lake have already earned Lake Steward status — but we want to see a majority of our community reach that standard.

If your property qualifies, you'll receive a Lake Steward sign to display proudly. If there's still work

to do, no problem — evaluators provide step-by-step guidance, and funding for larger restoration projects is available through the county and the MN Board of Soil and Water Resources.

Get started on your lake steward journey today. Visit the VLA Lake Steward webpage to learn more about our program and head to <https://mnlakesandrivers.org/> to become an MLR Advocates member and support the organization leading the charge to protect and preserve Minnesota's native and natural shorelines.

# Bystrom Bay and U.S. Forest Service Fuel Load Reduction

By Mike Ptak, VLA Shore Lunch Site  
Volunteer

I'm not sure how many of our readers pay attention to the work the U.S. Forest Service does to lessen wildfire hazards in our National Forests. They thin small trees and brush then burn these piles to help protect our mature canopy in the event of fire. They also do this to produce fire lines in the forest to protect property. What is cleared is mostly dead balsam and spruce due to bud worm infestation exacerbated by warming winters and summers.

At our Annual Meeting last summer, Sunny Lucas, our District Ranger for the LaCroix District, gave a presentation about the



**The area around the day picnic site at Bystrom Bay was part of a fuels reduction project by the USFS.**

Fuels Reduction Project, which is currently happening around Lake Vermilion. A good example of this would be the Bystrom Bay Shore Lunch site, which you can visit. Last fall, they cleared the area around the site and burned the fuel piles over the winter. It looks quite different there compared to last year, and we'll be able to see how the forest adapts in the

years ahead. If you look around on your boat rides this year, you may notice other areas around the lake that have been cleared.

Enjoy your summer and spread the word on becoming VLA members. It's a small step in protecting this treasure. Remember, "Leave No Trace" when using our shore lunch sites.

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## Antique and Classic Boat Show on Sept. 6



Get ready for the 34th Lake Vermilion Antique and Classic Boat Show on Sunday, Sept. 6 at Lakeside Bar & Grill (formerly The Landing). The Vermilion Lake Association is a honorary sponsor of the show. The show is always looking for people interested in displaying their antique or classic boats, whether they are wood, fiberglass, or handmade/homemade. Boats can be displayed on land or in the water. For more information, contact [lakevermillionboatshow@aol.com](mailto:lakevermillionboatshow@aol.com).

# MDH Issues Updated Fish Consumption Recommendations

The Minnesota Department of Health (MDH) recently issued updated its fish consumption guidelines, due to the presence of mercury and per-and polyfluoroalkyl substances (PFAS) in fish from some waterbodies in Minnesota. The updated guidelines primarily focus on mercury and PFAS data. Mercury is the key pollutant of concern in Lake Vermilion, as recent tests have not detected PFAS in Vermilion's fish (see the article on page 10).

According to the Minnesota Department of Health, "Mercury is a toxicant that impacts the kidneys, liver, and nervous system. The most sensitive life stages for neurotoxicity occur during pregnancy to the fetus, and in infancy through childhood when understanding and learning can be impacted. Fish absorb mercury, specifically methylmercury, from their food, where it then binds to proteins in the fish tissue. Over time, fish can accumulate relatively high mercury concentrations."

## Northeast Minnesota Fish Consumption Guidelines

**Sensitive populations:** Children under age 15; girls, women, and people age 15 and older who may become pregnant, people who are pregnant, people who are breastfeeding or plan to breastfeed.

| 1 Serving per Week                   | 1 Serving per Month                                | Avoid These (Do Not Eat)                        |
|--------------------------------------|----------------------------------------------------|-------------------------------------------------|
| Bullhead                             | Bass                                               | Muskellunge                                     |
| Crappie                              | Catfish                                            | Northern pike 26 inches or longer (new-lengths) |
| Inland trout (brook, brown, rainbow) | Lake trout                                         | Walleye 18 inches or longer (new-lengths)       |
| Lake herring (cisco)                 | Northern pike shorter than 26 inches (new-lengths) |                                                 |
| Lake whitefish                       | Walleye shorter than 18 inches (new-lengths)       |                                                 |
| Sunfish (such as bluegill)           | Yellow perch (new-category)                        |                                                 |
|                                      | Other MN fish species not listed                   |                                                 |

**Select one species from the weekly category every week and do not exceed the total servings listed for that category. Optionally, add one species from any serving category every month.**

**General populations:** People not planning to become pregnant; boys and men age 15 and older

| 4 Servings per Week                  | 2 Servings per Week        | 1 Serving per Week               | 1 Serving per Month |
|--------------------------------------|----------------------------|----------------------------------|---------------------|
| Bullhead                             | Crappie                    | Bass                             | Muskellunge         |
| Inland trout (brook, brown, rainbow) | Sunfish (such as bluegill) | Catfish                          |                     |
| Lake herring (cisco)                 |                            | Lake trout                       |                     |
| Lake whitefish                       |                            | Northern pike                    |                     |
|                                      |                            | Walleye                          |                     |
|                                      |                            | Yellow perch (new-category)      |                     |
|                                      |                            | Other MN fish species not listed |                     |

**Select 1 weekly category every week and do not exceed the total servings (4, 2, or 1) listed for that category. Optionally, add 1 species from any serving category every month.**

Categories are based on fillet data. If you eat other parts of the fish, your exposure may differ.

**See the MN Department of Health website for more information:**

<https://www.health.state.mn.us/communities/environment/fish/guidance/updatehgpfas.html>

# New Lions Club Takes Root in the Tower-Soudan-Lake Vermilion Community

A new chapter of one of the world's largest service organizations is taking shape in the Tower-Soudan-Lake Vermilion area, bringing together residents who want to work together to give back to their community. Members of the newly chartered Tower-Soudan-Lake Vermilion (TSLV) Lions Club are planning environmental projects, community cleanups, and partnerships with local organizations. Steve Kajala, who was previously a member of the Cook Lions Club, led the effort to establish the new chapter. "We saw there was a need," Kajala said. "There are so many people in Tower, Soudan and around Lake Vermilion who want to give back."

Founded more than a century ago, Lions Clubs International now includes more than 1.4 million members in over 50,000 clubs worldwide. While Lions are known for causes such as vision care, disaster relief, hunger, environmental stewardship and humanitarian aid, Kajala says each club decides how best to serve its community. "Everybody knows the Lions for cooking pancakes and hamburgers," he said, "but you can be as creative as you want. It comes down to what the club members want to do and what benefits the community."

The TSLV chapter has already carried out cleanup projects at McKinley Park and public lake



access areas, where volunteers collected trash left behind after the ice fishing season. Members also hope to build and install bat houses and wood duck nesting boxes around Lake Vermilion, with donated lumber from a local sawmill helping to make the project possible. "We're not here to replace organizations that are already doing great work," Kajala said. "We're here to add to it. There's always another project that needs doing."

Kajala believes many people still picture service clubs as organizations made up mostly of retired men, but today's Lions look much different. "The biggest group in our club is women under 55," he said. "Then women over 55, then men under 55. The smallest group is older men. We have evolved into a younger, family-friendly club. People see us having fun while making a difference, and they think, 'I'd like to be part of that.'"

Kajala stresses that prospective members don't have to commit

countless hours or attend every meeting; rather, members are expected to participate in at least two service projects each year if they are able to do so. That flexibility makes the club especially appealing to seasonal residents and weekend visitors who spend part of the year around Lake Vermilion. "You can always find two half-days during the year to help."

Whether someone enjoys organizing events, building wildlife habitat, or flipping pancakes, Kajala says there is a place for everyone. "We're open to new ideas. If you have a project that would benefit the community, bring it to us. Chances are you'll find people who want to help make it happen."

In a world that often feels dominated by bad news, Kajala says volunteering with the Lions is heartwarming. "You walk away knowing you've lightened the load for someone who needed it and made the world just a little bit brighter."

# Insurance in a Challenging Market

By Nick Ferrell, VLA Member and certified insurance representative

It is no secret that the cost of living has been a hot topic over the last few years. Increased cost of living has affected the entire nation - this includes housing, groceries, health care and the most dreaded, insurance. What is causing this and what can you do to offset the increase?

Insurance carriers look to distribute risk by insuring in varying geographical locations - as a result, we are impacted by tragedies resulting from natural disasters across the country that may not be right down the road. A common question we are asked is, "Why should I be paying for the losses from hurricanes in Florida and wildfires in California?"

Minnesotans may be surprised, but an article published by the *Duluth News Tribune* states that Minnesota is ranked in the top five states nationally for weather-related claims caused by wind, hail, snow, ice, and cold temperatures. Other factors impacting the insurance market are inflation in labor and materials for property and parts. We live in a time where a snowmobile can cost up to \$20K, a side by side reaching \$40k, some vehicles nearing \$100k. One can easily see that technological advances have increased the cost to build or fix property when accidents arise. Because of the rising costs discussed above and increased weather-related claims in areas, insurance carriers are being very selective on what they want to insure. They are focused on making sure they are receiving adequate amounts of premium for the risk they take on. If the premium being paid is not enough to reimburse what they lose paying out on claims, they would not stay in business.

By understanding the background of the insurance market, an insured person can begin to ask questions and get options from their insurance agents. Insured people have options to purchase insurance through a captive agent who represents and sells insurance products for only one insurance carrier, or they can use an independent agent who represent and sell insurance for multiple carriers.

As an independent agency in the Northland that also services the range cities, we have been seeing these challenges firsthand from Duluth up to the border. Carriers have implemented strict underwriting guidelines, often making it tough to write insurance. They're doing this to protect their profitability. Many carriers cannot afford to take in more business that in return may produce more loss than they can support. Roof age, distance from the fire department, overall condition of the property, and claim history are the main drivers for finding a policy right now.

As you work with insurance agents, ask questions and consider different options to offset premium increases. Can deductibles be increased? Often a higher deductible can offset premium and, in return, help avoid turning in smaller claims. By avoiding turning in smaller claims, one increases the marketability of their insurance package with other carriers in the future. Next time you look at your insurance, consider increasing your deductibles.

Standard market deductibles right now for automobiles sit at \$1,000, while property deductibles are normalizing at \$2,500-\$5,000, depending on the property's value. Ask yourself, would I really turn in a claim for \$600 or would I pay out of pocket to avoid getting insurance involved anyway?

Insurance carriers want you to use insurance as a catastrophic loss plan, NOT a maintenance plan. Consider what kind of coverage is needed, meaning do you need to carry both physical damage and liability on your vehicles and recreational vehicles such as snowmobiles, ATVs/UTVs, or boats? Maybe you determine there is no sense paying for physical damage on something 10 years old. Ask your agent if you can layup coverage during times of the year that the vehicle isn't being used - this is known as comprehensive coverage only (storage coverage for physical damage).

It's important to understand your policy and know your coverages. Get into the habit of discussing your policies with your agent on an annual basis. This

**Continued on next page**

# In Honor and In Memory

*Donations have been made March 23 - June 18, 2026, to the Vermilion Lake Association in memory of or in honor of the following :*

**Bill Marbaker**

**Darryl Horsman**

**Dennis Fabozzi**

**Dick Wagner**

**Doug Wallace**

**George & Toots Boase**

**Gerry and Marion Rosenberger**

**Ivy Reinholtzen**

**James Lynch**

**Ken Fuchs**

**Marlene Searer**

**Mary Edith Thorne**

**Oatie Olson**

**Robert Ranck**



## Help support the VLA's mission to protect and improve Lake Vermilion

The VLA is made up of hundreds of volunteers! Each year, members tackle projects like AIS prevention, monitoring of fisheries and water quality, maintaining shore lunch sites, shoreline restoration and stewardship, loon counts, communications, and more. Want to contribute? Here are some ways you can help!

Renew your membership or give a gift membership!

Volunteer your time! There are many ways to contribute to VLA's projects, both on the water and from the comfort of your own home. Contact us for more information.

Make a donation to support the VLA's work. All contributions, large and small, help to support critical work to protect the health of Lake Vermilion and its flora and fauna.

And remember to share or update your email address so you receive timely communications about issues of importance to Vermilion residents and visitors. You can also follow us on Facebook and Instagram.

All of these actions help us spread the word about ways to protect and improve Lake Vermilion for current and future generations! For more information, contact us at [communications1@vermilionlakeassociation.org](mailto:communications1@vermilionlakeassociation.org).

## Insurance...from previous page

reduces the chance of an uncovered claim resulting from lack of communication. From business insurance to personal insurance, it is important to look at both cost and coverage offered. Make sure your coverages fit your needs. No two customers are the same.

Everyone has different needs; make sure your insur-

ance fits you like it should. You may find yourself in a scenario where you are struggling to find an insurance carrier that will write your insurance, whether it is due to the location or unfortunate claims from the past. By working with your agent, most scenarios will get resolved by placing insurance with a carrier that has a niche for your needs and individual risk.



Vermilion Lake Association

PO Box 236

Cook, MN, 55723

## Volunteers Make the Difference

The Vermilion Lake Association has been fortunate over the years to have a dedicated group of leaders and volunteers to staff our important activities. We are grateful for their help.

Please consider joining this team. We have needs for both workers and leaders, for those with only a few hours to spare, and for those who can make a larger time commitment.

If you think you may be interested, please contact Andrine Lemieux, VLA Volunteer Program Leader, at 218-979-7893 (cell) or [volunteercoordinator@vermilionlakeassociation.org](mailto:volunteercoordinator@vermilionlakeassociation.org).

### Vermilion Lake Association

Lisa Tamte, Member Records • P.O. Box 236 • Cook MN 55723  
ltamte@gmail.com • 612-475-3064

Membership year runs from January 1st - December 31<sup>st</sup> 2026

☐ New Member ☐ Renewal ☐ Gift Membership

Membership level

☐ \$20.00 Household  
☐ \$50.00 Business or Organization

Member Name \_\_\_\_\_

Spouse/Partner Name \_\_\_\_\_

Mailing Address:

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email (requested) \_\_\_\_\_

Phone (requested) \_\_\_\_\_

Please clip or copy this form and send to the address above.

## Become a Member

Join those who love Lake Vermilion as much as you do. Help us continue the many activities you've just read about.

Not sure? Check us out at our website [VermilionLakeAssociation.org](http://VermilionLakeAssociation.org). We're pretty sure you'll like our vision for the future and the work we have underway now to make Lake Vermilion even better.

Please mail a check with the form on this page or join at our website using PayPal or a credit card.

The Vermilion Lake Association is a 501(c)(3) nonprofit organization.

## Yes, You CAN Become a Member

You do not have to be a property owner, resident, or an angler to become a member of the Vermilion Lake Association. Anyone who cares about improving and protecting our lake for future generations to continue to enjoy Lake Vermilion can join. You will get four colorful newsletters sent to your home per year, informing you of volunteer opportunities, protection efforts, and other current happenings at the lake.