# STAR Lights

**Highlights from Star Lake for Members of the SLPOA Fall 2026**


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**Star Lake Property Owners Association**

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## A MESSAGE FROM THE PRESIDENT

**By JoLene Kerr, President**

Dear Friends, Neighbors and Star Lake Association Members,

As the leaves begin to turn and the crisp autumn air settles over the water, it is time to wrap up another wonderful season at the lake.

Your Board has had another wonderful year putting together activities. The annual meeting held at Camp Joy on Saturday June 6, with a robust breakfast served to about 120 members and their friends and families is always a great way to kick off the season. Putting into place a new Lake Steward Program was the highlight of that meeting. We have so far had 4 property owners qualify for that distinction. Signs will be displayed by spring to acknowledge their dedication to maintaining the natural beauty of Star Lake.

Unfortunately, the Swamp Shark Tournament was postponed until next year. Summer weekends are so busy for families at the lake and this year we just did not have the participation we needed to make it a "BIG" event like we want. The perfect size tourney is 20-25 boats so please keep this in mind for next year. Any suggestions from the association members as to the ideal weekend for optimum participation are always welcome.

Our online Star Lake Gear Store has proven to be a huge success! Isn't it great to be able to order items with the Star Lake logo that are not available in the local stores. Long Weekend Sportswear has been a great partner for our family apparel needs. We will have a link again next year.

The annual picnic hosted by Bruce and Linda Christianson and Mark and JoLene Kerr served up broasted and baked chicken, 3 types of salads, rolls and Red, White and Blue Cupcakes. We served 102 at that event and it was a beautiful day shared with good food, good laughs and good friends. Mike Anderson was on board selling decks of playing cards for the Walleye Fund that he has implemented with great success. Also, Gail Hagen and Yvette Lewis orchestrated the first edition of the FAMILY FAVORITES RECIPE BOOK and available for purchase at the picnic. There is talk of a second edition next year so gather up your favorite family recipes and watch for updates for a second print! Thank you, Gail and Yvette!

We completed the ditch clean-up along County Hwy 41 on Saturday, October 3rd. We met at DuCharme's Family Corner Store for coffee and delicious edibles provided by Yvette. Always a worthwhile event as the ditches need to be clean to keep debris from blowing into the lake.

I want to extend a heartfelt thank you to everyone in our lake association community. Because of your dedication, care, and shared spirit, this summer was filled with unforgettable memories, safe boating, and beautiful days on the water. Whether you volunteered at an event, helped maintain our shorelines, or simply waved hello from your dock, you made our community a better place.

**(Continued on Page 2)**

# A MESSAGE FROM THE PRESIDENT

**(Continued)**

As many of us begin pulling in boats, storing docks and winterizing cottages, I (along with your board) want to wish you a warm, safe, and happy autumn and winter ahead.

The lake may be quiet over the coming months, but we are already looking forward to the bright days of spring when we can all gather together again.

With warmest regards,

**JoLene Kerr, President**

*AND...as always...wave when you see me!!*

# A MESSAGE FROM DICK

My past columns have been a trip into the past, with my limited memory slowly reminiscing about how the lake was in my 50 years on it. The constants are the great folks who share this lake with us and how 'issues' tend to come back around. I have seen many issues return, some good, a very few not so good but all are part of our shared lives on the lake.

One great aspect has been the continued survival of the corner store. Yvette and Dale are doing a great job of providing for the lake with pizza, grocery items, and now just good BBQ. I was concerned when Pierre, a good friend and a pillar of our community, left us. But Yvette has continued with her dad's business, folk tales and service to our community - especially the Tuesday night pizza nights during the summer. It is always great to go and eat great pizza and visit with our neighbors.

To summarize some old and new issues facing us:

- Litter: There has always been a certain number of items in the ditches, whether they blew out of a pickup, or were dumped there. We have a great group of volunteers who help with the roadside cleanup which we do two times a year and they clean up highway 41 from MN 108 to 380th. But, someone sent me a picture of zebra mussels that were dumped in the ditch near their cabin. While the removal of these AIS critters is okay, please send them to the dump. Or, better yet, start a compost pile on your property. They make great compost! Just get rid of them correctly.
- Safety Buoys: I remember 50 years ago water levels in the lake were much lower, so much so that the shallow water into the north arm was only 4-6 inches deep and you had to hug the north shore closely to get in. Same with the south arm. Shallow water and hazards. Since then, your Association has dedicated funds to purchase buoys. In the beginning the county provided them (no longer!) and volunteers have placed them out in spring and removed them in the winter. It is not an inexpensive venture, with buoys well over $500 each, plus anchors. These costs have prompted a debate on whether to continue putting them out and maintaining them, or quit - as many other lakes have. If you know one of the volunteers, THANK THEM! It is hard work and time consuming and they need to know it is appreciated. AND, if you would like to help out, VOLUNTEER!
- Dock fees: The Outdoor News, a weekly publication, asked its readers to vote on whether or not lake property owners should pay a fee to place their docks in the lake. Interesting that 71% of the responders said property owners should pay a fee to put docks out since the lake waters belong to the state. I presume that these sportsmen don't own a cabin on the lake or pay property taxes to the county for that privilege. My feeling is that if your property taxes doesn't give you the right to put your dock in then, by that logic, your boat license doesn't give you the privilege or putting your boat in the lake either and boaters should also pay (in addition to the boat fees and fishing license) to play in each lake. Property owners pay higher taxes because we have footage on the lake and the dock is an extension of that footage. Remember, the dock is yours but the water under it belongs to the state. We will keep track if this issue gains any support.
- Walleye Stocking: Several of our members have worked their hinnies off to gather funds to increase the quantity and quality of walleye stocked by the DNR each year in Star Lake. Their efforts have gathered funds to purchase several thousand fingerling walleye this year, $2 + each and also to encourage the DNR to increase their efforts in this regard. Folks, these people raised the funds and completed the stocking of fingerlings this year. None of your membership fees were used for this. If you agree with them, buy a fund raiser deck of cards, donate to their efforts and help make Star a better fishery. If you want to help, look up Mike Anderson in your directory and volunteer.
- The Cook Book: Those of you who contributed recipes and the committee (Gail Hagen and Yvette Lewis) who compiled the book and had it printed deserve our Thanks. It was a huge success and the plan is for a 2nd edition next year. Dig out Grandma's recipes and share them with us all. I enjoy trying new recipes and look forward to the 2nd edition.

Of all the pieces of my life, my time on Star Lake has been the most enjoyable and pleasant. The friendships I have formed, the relationships with neighbors and members have been the best part of my life. I look forward to 2027 and a great summer on the Lake and I trust that you do also. Have a safe, healthy, and joyous winter. Until we meet again, whether at the annual meeting, the Swamp Shark tourney or the picnic, or just snarfing down the CORNER store's PIZZA.... see you next year.

**Dick Fultz, Board of Directors**

STAR Spotlight

# Summer Place
# The Grossweiler Cabin on Star Lake

**By Gary Grossweiler**

Gary Grossweiler's story with Star Lake began in 1949. He was just a child, and his parents brought him along on what would become their first annual summer vacation. They stayed at Jaeger's resort on the West arm of the lake, and though no one could have known it then, that first trip opened the door to a lifetime of memories.

By 1954, Gary's family had found another favorite place on the lake, Ernie's resort where the cabins offered the welcome comfort of indoor plumbing. Ernie's sat on the north arm of Star Lake, in the place now known as Bell's Resort.

Through the years, Star Lake became much more than a summer destination for Gary's and Peggy's family. Their five children, grandchildren, and now great grandchildren, as well as many friends and relatives have all come to know its quiet beauty. They watched the wildlife, listened to the stillness, fished in its waters, enjoyed boating and water sports, and gathered around meals made with grandma's cooking. Most of all, they have made the kind of memories that stay with a family for generations.



At the heart of those memories is Gary's and Peggy's pride and joy, the cabin they purchased in 1990 and named it "Summer Place." Its story reaches back to 1947, when Ernie and Louella Pedersen started Ernie's Resort. After building a successful business and welcoming vacationing families to the lake they took another big step in 1960, purchasing additional lake frontage from the neighboring Schulz farm. With that purchase, the resort doubled in size.

In 1966, the Pedersen family suffered two great losses. Louella passed in October and Ernie followed in December. Two of their children continued managing the resort for a year but eventually chose to sell. Over time, Ernie's Resort passed through several hands before Ron and Joanne Bina puchased it and renamed it Galaxy resort. Today it is known as Bell's Resort.

The extra land that had come from the Schultz farm remained part of the Pedersen family story. Each of the Pedersen's four children kept a portion. Jeanine, the oldest, had first choice and selected the land farthest from the resort. Susan later sold her portion to Bruce, while Rodney chose the land closest to the resort.

Jeanine Peterson married Lloyd "Bud" Zobrist of Zobrist Construction in Morton, Illinois. Because Star Lake was tied so close to her childhood, Jeanine dreamed of having a summer home near the place where she had grown up. Bud fulfilled that wish in 1971, designing and building the cabin that would become known as "Summer Place."

When Gary and Peggy walked into Summer Place in 1990, they could tell right away that it was no ordinary cabin. It had a character all of its own, with large windows, hardwood floors, handmade entry doors, and stairs leading up to a bedroom loft that looked down over the living and dining rooms. Cedar paneling warmed the entire interior, accented by decorative diamond shapes where the walls met the ceiling. At the center of it all stood a field stone fireplace, placed exactly in the middle of the cabin. The stone had been split in the field, brought to the site, laid three feet below the foundation, and built by hand from the ground up, all for the enormous price of $500. The fireplace quietly divided the space, facing the living and dining room on one side and forming part of the hallway to the main bath and master bedroom on the other.



It did not take long for the Grossweilers to decide that Summer Place was where they belonged. They purchased the property from the Swans, one of the families who had owned and operated the resort and soon set to work making the cabin their own. New furniture was brought in, and the hardwood floors were sanded and refinished. Central air conditioning, a new drain field, and a new well to the second aquifer were added. Window blinds were replaced, light fixtures were updated in the dining room, living room and loft, and a 50-gallon hot water heater was installed. New front and side steps welcome family and guests. And in two separate purchases, Gary and Peggy added 30 more feet of lakeshore from their neighbor Bruce Peterson taking their lake frontage to 150 feet. The cabin received two fresh colors and new coats of paint, and the final project was a new set of steps leading down to the docks.

In 1997, the property grew again. Gary designed a garage that included a 12 by 8 feet interior room with a full bath, laundry area, heat, and air conditioning. Pete Pedersen of rural Underwood, known for his careful craftsmanship and for building Bruce Pedersen's home, handled the construction. Like the cabin, the garage featured cedar paneling

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## Summer Place

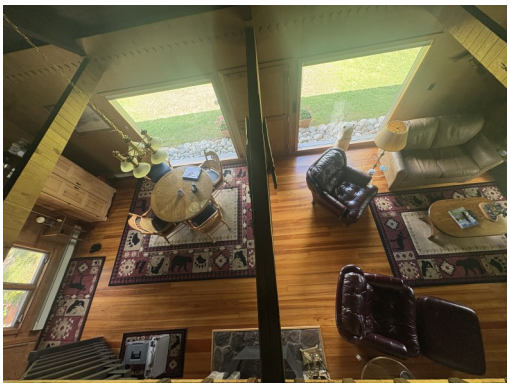
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throughout, along with Avonite countertops, a 50-gallon water heater, and generous closet space inside the one stall garage.

The next year brought another project. In 1998, Pete built a 12 by 12 feet shed for lawn equipment, tools, lawn chairs, and fishing gear. It carried forward the same design as the other buildings, with a 45° roof and cedar shake shingles. By then, the 27 year old shakes on the cabin were also ready to be replaced.

In 1999, Peggy turned her attention to the kitchen and bath, designing updates that would make the cabin even more comfortable for family gatherings. Pete returned as a builder, ordering natural Maplewood from Minneapolis and hand-crafting each cabinet in his shop. New fixtures in Mojave Sand Avonite countertops were chosen for both the kitchen and bathroom. A dishwasher, refrigerator, and microwave were added, along with new plumbing and electrical work. The bathroom was updated with a new toilet, sink, and shower.

In 2026, new cedar shingles were placed on all three buildings, continuing the care that has surrounded Summer Place from the beginning. Through every improvement, repair, meal, visit, and summer memory, the cabin has remained exactly what its name suggests, a beloved place to gather, rest, and belong. Clearly Summer Place has always been a labor of love.







## General ice thickness guidelines



# COMMITTEE UPDATES

## Membership

**By Jake Daniels**

Happy Autumn to everyone at Star Lake. Our membership tally for the 2026-2027 Membership year currently sits at 183 members, including 8 associate (non-voting) members. We continue to enjoy a stable and involved membership, as well as a stable membership price of $40 ($35 associate). If you haven't renewed this year, it is not too late, as our membership year runs from one Annual Breakfast (in June at Camp Joy), until the next one. Visit https://starlakeassociation.com/membership, or go to the website [https://starlakeassociation.com/] and contact us to request a membership form.

It is encouraging to see a good number of first-time members joining us this year, many of whom we met at the Annual Meeting and the Annual Picnic. If you have new neighbors, make sure to let them know about SLPOA so we can continue the trend. What to tell folks when they ask "What do I get for my membership"? For starters we have our annual events with good food and fun. We took this year off from the Swamp Shark fishing tournament, but are planning to be back out next year. The biggest benefits to me are to have people to band together with, to learn from, and organize alongside. There is never a shortage of issues that members are passionate about, from this year's huge wild rice boom, to the low lake levels, fishery improvements, and AIS to name a few. While it's true that everyone who has a place on Star Lake benefits from the work the SLPOA does, there is some pride in being part of the organization and sharing your voice and your knowledge with others. Thanks to all for being members, and keep the ideas coming in so we can continue to organize on your behalf.

## Treasurer's Report

**By Steve Roth**

The account balances for SLPOA (as of October 21, 2026):

| | |
|---|---|
| General Fund: | $ 4,006.12 |
| Lake Protection Fund: | $ 18,195.90 |
| Total | $ 22,202.02 |

*Totals in the Lake Protection Fund amount includes the funds received from rom the Star Lake Concerned Citizens Group (SLCCG) in the amount of $16,053.95 which was donated to the SLPOA in May of 2020.

## Water Safety - Buoy News

**By JoLene Kerr, President**




Putting the buoys in in the spring…taking the buoys out in the fall and so forth and so forth and so on! It is a thankless job!

Your SLPOA Boards feels we need to thank and acknowledge those who have dedicated their time and efforts dealing with the placement and maintenance of the buoys on Star Lake. Mike Anderson, Robbie Rimer, Phil Stoll, Brad Booth, Emily and Tyler Riley and countless others who have done this very difficult task to keep boaters on Star Lake safe. We are one of the few lakes that still provides this service.

That being said your SLPOA board is gathering all buoys to store them in one place to number and catalog them so we can address replacements when necessary.

We will be putting a call out for new volunteers to assist with buoy placement in the spring as some very important volunteers have given notice that the reins need to be passed on with this job.

Enjoy your upcoming holiday season and winter wherever you may be and think about helping our buoy placement cause.

# Keeping Watch Over Star Lake
## News from the AIS Team




The SLPOA AIS Team began the 2026 detection season in early May, when team member Fannie Snowberg took a kayak tour around the lake. Our first “Rake-Throw” followed on Saturday, May 30, at the Highway 108 lake access.

Last year, Bell’s Resort, Spruce Lodge, and Ebert’s Resort generously hosted our team. This year, we “threw the rake” at Frank’s Lodge and Campground on June 27. A big thank-you to all our resort owners for supporting our efforts to protect Star Lake!

We are happy to report that no new aquatic invasive species were discovered.

On Friday, July 31, the team met at the Star Lake East Access. While inspecting the cattails along the west side of the landing, we noticed hybrid cattails, which are considered invasive.



The invasive hybrid or narrow-leaved cattail has a noticeable green-to-brown gap—about ½ inch to 6 inches—between the upper male flower spike and the lower, tube-shaped female flower spike.

The native broadleaf cattail has no gap. The upper and lower flower spikes touch.

The AIS Team will hold another Rake-Throw this fall. As water temperatures cool, many native Minnesota aquatic plants begin to die back. Some invasive species, however, remain green or release reproductive structures—such as Starry Stonewort bulbils. This makes fall an excellent time to look for Curly-leaf Pondweed, Eurasian Watermilfoil, Starry Stonewort, and other unwanted invaders.

You are always welcome to join us! No experience is necessary, and it’s an interesting way to learn more about the plants growing in Star Lake.

The SLPOA AIS Team was pleased to welcome Mark Magnusson this summer. Other team members include Bonnie Graham, Fannie Snowberg, Kristin Daniels, Lee Mindemann, and Sue Nyhus. Thank you to everyone who helps us keep watch over the health of Star Lake!












SPOT THE CLUES!

# ARE YOU AN AIS LAKE DETECTIVE?

**Circle your answers. Then check the answer key at the bottom - no peeking!**

### 1 STARRY STONEWORT

- Tiny white, star-shaped bulbils
- Branchlets form uneven whorls
- Feels brittle; anchors in sediment

### 2 NORTHERN WATERMILFOIL

- Native Minnesota water plant
- Usually 5-10 leaflet pairs
- Leaves often stay stiff in air

### 3 EURASIAN WATERMILFOIL

- Invasive in Minnesota
- Usually 12-21 leaflet pairs
- Leaves often look limp out of water

### 4 HYDRILLA / WATERWEED

- Hydrilla: toothed leaf edges
- Hydrilla: often 4-8 leaves per whorl
- Waterweed: usually 3 leaves per whorl

**1. Which plant has tiny white, star-shaped bulbils near its base?**

☐ A Starry stonewort ☐ B Northern watermilfoil ☐ C Common waterweed

**2. Which milfoil is invasive in Minnesota?**

☐ A Northern ☐ B Eurasian ☐ C Both

**3. Which clue points to Eurasian watermilfoil?**

☐ A More leaflet pairs and limp leaves ☐ B White stars ☐ C Lily-pad leaves

**4. Which clue can point to hydrilla instead of common waterweed?**

☐ A Toothed leaf edges ☐ B Feathery leaves ☐ C White stars

**5. You find a mystery plant. What should a Lake Detective do?**

☐ A Move it to another lake ☐ B Take a picture, bag it, note the location, and contact an AIS detector ☐ C Toss pieces back

## DETECTIVE RULE: CLEAN + DRAIN + DRY

Never move lake plants or water to another lake. If something looks suspicious:
take a picture, place the plant in a ziplock bag, note the location, and contact an AIS detector.

## ANSWER KEY

**1-A 2-B 3-A 4-A 5-B**

**Your score: _____ /5** 5 = AIS Super Sleuth! 3-4 = Sharp Spotter! 0-2 = Keep Detecting!

**Remember: Identification clues are only a first step - ask an expert to confirm the plant.**

Identification clues adapted from Minnesota DNR guidance for starry stonewort and watermilfoils,
and U.S. aquatic plant guidance for hydrilla and common waterweed (Elodea). Clues vary by specimen.

**Help protect our lake: CLEAN watercraft - DRAIN all water - DRY equipment**

# Lake Steward Program Comes to Star Lake

By Jake Daniels




In the Spring Newsletter, I introduced Minnesota Lakes and Rivers (MLR), and the Lake Steward program which recognizes natural, healthy lakeshores. Two members of the SLPOA board kicked our local program off this summer with three member properties being awarded a Lake Steward Sign. Sue Nyhus (SLPOA board treasurer) and myself (SLPOA board VP) first needed to take a few hours of training, including some online video and training modules, and a meeting for an hour with Lily Carr from MLR. Many of you saw Lily speak at this year's Annual Breakfast back in June. She is very knowledgeable and helped us to understand the goals of the program are to promote natural landscaping for better health of the lake itself.

We learned about how erosion from the "Upland Zone" of a property can bring road chemicals, pet waste, firepit ash, and other pollutants into the lake itself. Even non-harmful chemicals can cause problems as they can act like fertilizer and increase algae and invasive plants. Ideally, those particles will settle in our yards and get filtered by the soil as the water leeches down into the groundwater (similar to how a drain field works). Our training showed us what to look for in the "Shoreline Zone", from the cabin to the waterfront itself. Some healthy lawn is great; however, grass has shallow roots, and so it is not very good at holding soil and preventing erosion. Better is to have a mix of natural, long-rooted plants, shrubs, and trees in a good ratio with our lawns. In our yard it has taken my wife Kristin and I some getting used to in order to not think of this as an unweeded look! I do plenty of weeding, trying to keep out the Virginia creeper, river grapevine (worst tree-choker), and buckthorn, but it has been a lot of fun to learn about all the other native plants that we have in our area which provide habitat and have great flowers that come up throughout the season. There seem to be more monarch butterflies than ever this year, so now I know what milkweed looks like, and do my best to leave it in-place. Riprap was an interesting topic during our Lake Steward Training. While it is probably the best erosion prevention measure for high velocity (like riverside) areas, it is otherwise expensive and doesn't provide any barrier against runoff. Natural deep rooted plant cover is just as effective at preventing erosion for a low velocity area like a lakeshore. If there is riprap, it is best to allow plants to fill in the gaps and grow over it over time. Fallen trees and limbs lakeside are another thing that might seem messy, but the Lake Steward program encourages things to be left to decay naturally, so that can be a time saver. Finally, within the "Aquatic Zone", that first few yards of the water itself, we are evaluating that only enough plants are removed to create a channel for boats and swimmers.

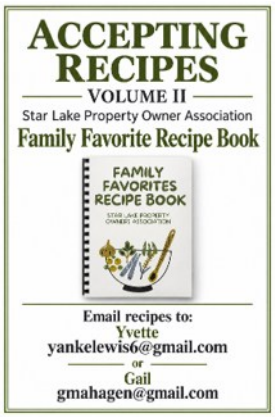
We went out on three evaluations this summer, including my place on 380th street past Camp Joy. We plan to evaluate Sue's property next spring. All three properties received a high grade and will be getting Lake Steward signs to proudly be displayed. After scheduling with the property owner, we spend about 30 minutes walking the property, and entering our survey results into an app called Survey123. Within Survey123, there is a custom survey provided by MLR which allows us to mark the location and add pictures of the property, as well as answer questions about the features of the yard, and estimating things like how much natural cover exists. Please contact Sue or myself if you'd like to participate, or just start with the self-quiz.  There are 10 simple questions about your property and shoreline practices:

**Are you a Lake Steward?**
**Take the quiz to find out!**

Mnlakesandrivers.org./lake-steward/

We will get notified whenever someone fills out the quiz and mentions Star lake. Look for the signs on your neighbors' lawns and docksides, and hope to hear from you soon!

# A Recipe for Success and More Walleye!




Who knew sharing Grandma's recipe could help put more walleye in Star Lake?

A big thank-you to everyone who submitted recipes for The Star Lake Property Owner Association Family Favorite Recipe Book. Thank you to those who purchased a book also! The books sold out shortly after printing—apparently, good recipes disappear almost as quickly as fresh cookies at a family gathering!

Even better, $300 in proceeds was donated to Mike's and John's Walleye Fish Fund. Now that's a winning combination: cooking with our families and helping stock our lake!

Ready for a second helping? Gail Hagen and Yvette Lewis are now accepting recipes for Volume II! As fall brings us back to soup pots, slow cookers, and the comfort of home cooking, it's the perfect time to share a family favorite. Whether it's a cozy hot dish, a must-have holiday dessert, or the appetizer everyone asks you to bring, we'd love to include it.

Please email your recipes to:

Gail Hagen: gmahagen@gmail.com

Yvette Lewis: yankelewis6@gmail.com

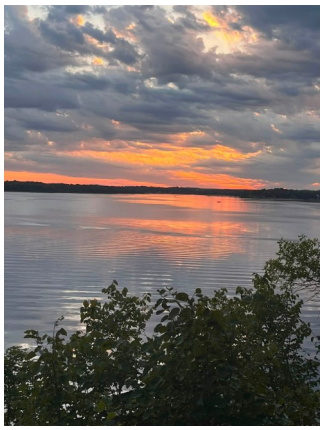
Let's make Volume II another keeper!

# Sunsets on Star Lake

Many of you take some gorgeous pictures of Star Lake and share them with us on our Facebook Group. If you didn't see them, here are a few. They never get old… Enjoy!



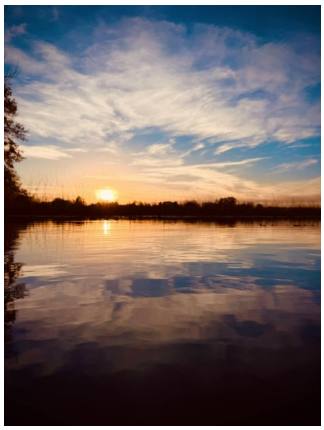
Robert Rogers



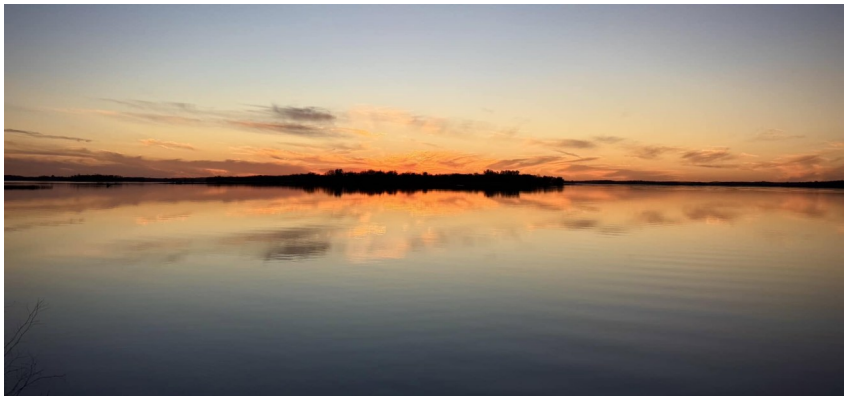
JoLene Kerr



Laurie Snowberg Deckert



Robert Rogers



Robert Rogers

# LAKE LIFE - CONTINUING THE LEGACY

**By Gail Hagen**

***One of my goals for the STARLights Newsletter is to keep the content relevant and an interesting read for the SLPOA membership. To be honest, sometimes I struggle with ideas! I ran a few ideas past my husband and one topic we thought would be of interest to others is how to keep your slice of heaven in your family so that future generations can experience the lake life that our labors of love have created. I'm not an expert or an attorney, so I really couldn't write an article myself on this topic. My husband has dabbled a little in AI - artificial intelligence - for researching health related topics. If fact we've named his AI buddy "Sheldon" after a character in The Big Bang Theory. I hadn't tried AI yet, but I was willing to give it a try. I set up a ChatGPT account and typed in the following: "I own lake property in Minnesota. What are my options to pass this property down to future generations?" I was actually pretty impressed with the response from "Amy". So much so that I'm going to share it with you! Keep in mind - this is AI generated - not in any way legal advice. But for those of you that might have this goal, my hope is that it will generate conversation and options for a plan of action.***

Owning lake property in Minnesota is a wonderful opportunity to create a family legacy. The key is to plan not just for how the property passes to your children, but also for how your grandchildren and future generations can continue to enjoy it without disagreements, financial strain, or a forced sale.

You have several good options, and the best one depends on whether you want to keep the lake property in the family permanently, give it to your children outright, or maintain control of it during your lifetime.

**Your main options for passing down Minnesota lake property**

♦**Option 1: Leave the property through a will**.

Your will specifies who inherits the property when you pass away.

⇒You retain full ownership and control during your lifetime.

⇒You can leave the property to one child or several children.

⇒Your estate may need to go through probate.

⇒Multiple heirs may end up as co-owners, which can create disagreements over expenses, maintenance, usage, or selling.

**Best for:** Families with a straightforward inheritance plan and heirs who cooperate well.

♦**Option 2: Put the property in a revocable living trust**.

You transfer the property into a trust that you generally control during your lifetime, with instructions for who receives it afterward.

⇒You can continue using the cabin and decide how it is managed.

⇒A properly funded trust can generally avoid probate for the property.

⇒You can specify how the property passes to children or grandchildren.

⇒You can provide instructions for what happens if an heir dies, divorces, or wants to sell.

**Best for:** Owners who want flexibility now and a more organized inheritance plan later.

♦**Option 3: Create a family lake-property LLC.**

You transfer ownership of the lake property to a limited liability company (LLC), and family members inherit or receive membership interests rather than directly owning pieces of the land.

⇒A written operating agreement can establish who may use the cabin and when.

⇒You can set rules for maintenance costs, repairs, voting, transfers, and buyouts.

⇒You can restrict transfers to outsiders, subject to applicable law and properly drafted terms.

⇒It creates ongoing administrative costs and tax, financing and insurance considerations.

**Best for:** Families who want to keep a cabin shared among multiple branches of the family for decades.

♦**Option 4: Gift the property to your children during your lifetime.**

You transfer ownership now, either outright or through carefully structured partial transfer.

⇒You can see the next generation enjoy the property while you're alive.

⇒You give up some or all of your ownership and control, depending on the structure.

⇒Gift-tax reporting may apply, and the recipents' future capital-gains taxes can be affected by how the property is transferred.

⇒You should consider creditor, divorce, and financial risks affecting your children.

**Best for:** Owners who are comfortable transferring ownership now and have carefully reviewed the tax and control implications.

**Option 5: Use a family trust with long-term rules.**

A trust can hold the property for children, grandchildren, and potentially later generations depending on the trust's terms and Minnesota law.

⇒The trust can specify who gets to use the property and who pays expenses.

⇒It can prevent one heir from unilaterally forcing the family arrangement to end, depending on the legal structure.

⇒A trustee can manage the property under written rules.

⇒It requires careful drafting, ongoing administration and attention to Minnesota's trust-duration rules and tax considerations.

**Best for:** Families whose priority is preserving the lake property as a multigenerational asset.

**The most important decision: How do you keep the property in the family?**

If your goal is for your lake property to remain in the family for generations, focus on a **family trust, a family LLC, or a combination of the two** rather than simply leaving the property equally to your children. Here is why.

Imagine you have three children and leave the lake property equally to all three. One child may want to sell, another may want to use it every weekend, and the third may not be able to afford the upkeep. As ownership passes to grandchildren, the number of co-owners can grow even larger.

A carefully drafted plan can address these problems in advance:

⇒ **Usage:** Who gets the cabin for holidays and summer weekends?

⇒ **Expenses:** How are property taxes, insurance, dock repairs, and improvements paid?

⇒ **Decision-making:** Who decides when a major repair or renovation is needed?

⇒ **Selling:** Can one family member force a sale, or must the property first be offered to other relatives?

⇒ **Future generations:** What happens when your children pass away and their children inherit?

⇒ **Fairness:** How do you accommodate a child who doesn't use the property or a family member who cannot afford the expenses?

These are often more important than the initial transfer itself.

**Understand the Minnesota tax implications.** The transfer method can have a substantial effect on your family's finances.

| Issue | What to Know |
|---|---|
| Minnesota Estate Tax | Minnesota has an estate tax, even though it does not have an inheritance tax. Your overall estate value matters, not just the lake property. |
| Gift Taxes | Minnesota repealed its gift tax in 2014, but the federal gift-tax rules and estate-tax considerations can still apply. |
| Capital Gains | Gifting property during your lifetime can result in different tax treatment for your heirs than inheriting it at death. Have a tax professional compare options using your property's original cost and current value. |
| Deed and Transfer Costs | Transferring real estate may involve deed-tax, recording, title, mortgage, or other legal considerations, depending on the transaction |

**One particular caution:** Don't add your children to the deed or gift the cabin to them before getting legal and tax advice. A lifetime gift can have consequences for capital-gains taxes, your control over the property, and your children's creditors or divorces.

**What to Investigate First**

For a Minnesota lake property intended to stay in the family, ask an estate-planning attorney to compare these two approaches:

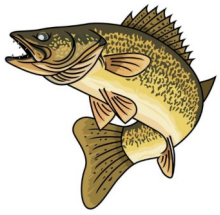
- Revocable living trust + detailed family-use agreement: Often a good starting point if you want to retain control while alive and establish rules for inheritance and future use.
- LLC + operating agreement, potentially combined with a trust: Worth investigating if several children or family branches will share ownership and you want formal rules governing costs, use, transfers, and buyouts.

Neither arrangement automatically guarantees the property will remain in the family forever. The documents need to address future generations, and the legal and tax consequences depend on the specific structure. The Minnesota Attorney General's probate and planning handbook is a useful starting point.

# STAR LAKE PROPERTY OWNERS' ASSOCIATION

## STAR LAKE WALLEYE FUNDRAISING

**By Mike Anderson and John Bialozynski**



We are wrapping up year 2 of a 3-year Walleye Fundraising effort. Thanks to all of you, we raised $18,000 in year one, and $22,661 in year two.

Our Playing Card Fundraiser was a great success! We printed 1,000 decks of playing cards and they are almost sold out – only a few decks left. The sale of advertising to businesses and sales of the playing card decks raised over $20,000.

To date, we have invested $7,435 in Walleye Fingerlings that were stocked in the fall of 2025; and $12,925 in Walleye Yearlings in the Spring of 2026. Our goal for year three is to stock approximately $25,000 – $30,000 worth of Walleye Yearlings in the Fall of 2027.

Thank you for your support in improving the future health of Star Lake fisheries!

Questions can be directed to either Mike Anderson at 612-328-4778, or John Bialozynski at 651-900-2624. Donations can be mailed to:

SLPOA – Walleye Fundraiser
PO Box 155
Dent MN 56528-0155




**Please add us to your contacts to ensure you receive our email communications. Thank you!**

**slpoa@arvig.net**

**Three board positions will be open at the June 2027 meeting, and a nominating committee is being formed. If you're interested in serving on the board, please contact any current board member. We'd love to hear from you!**

## STAR Lights

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Email: slpoa@arvig.com



## Star Lake Area Community Activities

| | |
|---|---|
| **November 20th:** | Festival of Trees, Detroit Lakes |
| **November 27th:** | Peteyville Opening, Pelican Rapids |
| **November 27th:** | Free Minnesota State Parks Day |
| **November 27th:** | Holiday Parade of Lights, Perham |
| **November 28th:** | Small Town Christmas, Vergas |
| **December 5th:** | OtterDazzle, Ottertail |
| **Dec. 11th-13th:** | Lights in the Pines, Perham |
| **December 12th:** | Dent Santa Day, Dent |
| **December 17th:** | CP Holiday Train, Detroit Lakes |
| **February 6th:** | Polar Plunge, Ottertail |
| **February 20th:** | Candlelight Trek, Maplewood State Park |
| **April 10th:** | Maple Syrup Festival, Vergas |