

The importance of banking locally



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Contributed by Star Bank

As summer approaches and we are making our way out of the pandemic (we hope) and into a more "endemic" season, we can't help but look back and celebrate the ways we stuck together as a Star Bank team and as a Maple Lake community over the past two years.

Star Bank's commitment to our communities was as clear as the ocean water during the 2020 and 2021 pandemic times. Star Bank team members helped more than 800 businesses stay afloat during this time period.

The bank deployed an online application tool to help businesses quickly apply for assistance through the Small Business Administration (SBA) Paycheck Protection Program (PPP). Craig Manz, Vice President at Star Bank, says, "The forgivable loans that Star Bank administered helped local businesses make payroll, keep the lights on, pay bills, and stay afloat. At Star Bank, we heard stories of big banks turning away small businesses but the opposite was true in our case!" Star Bank lenders like Andy Wahlquist, Craig Manz, Julie Hudek, Dale Vogl, and Denise Manke worked long hours to get relief funds to Main Street businesses of ALL sizes -- even those that didn't have a bank account with us.

Banking locally is important for many of our area businesses. About being a client of Star Bank during the pandemic, Tricia Manuel, owner of The Costume Shoppe in Maple Lake, says, "I had the expert help of Craig Manz and Star Bank to navigate those troubled waters. I contribute my continued existence to the bank's efforts and personal attention during a real crisis."

The financial services industry is changing and technology is constantly improving; however, Star Bank's steadfast commitment to the community remains as strong as an anchor.

Deanna Lauer, Manager of Operations, says, "We've seen an uptick in mobile deposit, eStatements and other electronic services during the pandemic and I'd expect that to continue. Banking has become more convenient than ever before. It seems like there's always something new coming out or an enhancement that we can make for our customers. We're staying abreast of the latest trends to make sure it's convenient for people of ALL ages to use Star Bank and continue to bank right here. The local bank is important."

Find more information on Star Bank at www.starbank.net.

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Thank you to Star Bank!

"As a small business owner in a unique business, it can be tough. Craig Manz and Star Bank have been such an important part of my development as a business owner and 'dream chaser'. With their help, I caught my dream and made it a reality. Keeping all the balls in the air as a small business owner can be challenging. Having the support of my local bank has made all the difference for me. Star Bank and specifically, Craig Manz, helped me dream big and make not only the existence but the expansion of my business possible. I know that I can discuss my ideas and get practical advice to make things possible."



- Tricia Manuel

Owner of The Costume Shoppe, Pricilla Mooseburger Originals, and Mooseburger Clown Arts Education.



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Bass are a hit on

LAKE OF THE MONTH

Rock Lake

By Joe Stewig
Area Fisheries Manager

As with many lakes in the area, Rock Lake is probably best known for its largemouth bass fishery. They are relatively abundant with a good average size. The catch in 2016 (81/hr) was nearly two times higher than the average (43.3/hr) daytime catch for lakes in the Sauk Rapids Management Area. Bass ranged in length from 5.4 to 18.8 inches and averaged 13 inches and 1.3 pounds. Eighty-two percent of the bass sampled were longer than 12 inches and 26 percent were longer than 15 inches. Growth was average; taking three years to reach nine inches.

Rock Lake is home to both black and white crappie although black crappie tends to be more abundant. Gill net catches of black crappie have ranged from 6.0 – 40.5/net with a long-term average of 27.4/net. The catch in 2016 (28.8/net) was the highest since 1990 and again above the range of what we would expect to see for similar lakes. The trap net catch was much lower than the gill net catch, but still within the range of what we would expect to see for similar lakes. In 2016, 215 crappies were caught, and they ranged from 5.9 – 12.5 inches with an average length of seven inches. Only 14 percent of the crappies caught were longer than eight inches and 6 percent were longer than 10 inches. Most of the fish caught were 5 – 7 inches which means that they should be harvestable by now. White crappies were in much lower abundance with the gill net catch being 6/net and the trap net catch being 1.2/net. Forty-seven white crappies were sampled in 2016 and ranged in length from 5.7 – 14.5 inches with an average length of 8.2 inches. Forty-five percent of white crappies were longer than eight inches and 6 percent

Rock Lake:

Rock Lake is a 175-acre lake located about six miles south of Maple Lake in Wright County. The lake is a recreational development lake that is heavily developed. Water quality is relatively poor, and the lake can experience heavy algal blooms during the summer. Average summer water clarity on Rock Lake is just over three feet. The lake has a public access on the east side of the lake with room for 10 – 12 vehicle/trailer combos. Rock Lake is another typical bass/panfish lake that gets stocked with walleye.

were longer than 10 inches. Growth for both species is average; taking four years to reach eight inches. The lake has always produced some nice crappies (> 12 inches) and that holds true to this day.

Bluegill abundance is average with a decent average size. Trap net catches have ranged from 7.0 – 79/net with a long-term average of 29.9/net. The catch in 2016 (24.9/net) was average for the lake class and similar to the long-term average. Two hundred eighty-nine bluegills were sampled in 2016 and ranged in length from 3 ½ inches to 9 ¼ inches with an average length of 6 ¼ inches. Sixty-six percent of the bluegills sampled were longer than six inches and 2 per-

cent were eight inches or longer. Based on the most recent survey, anglers should have plenty of action but will have to either lower their standards or be willing to sort. This would be a good lake to get young kids started in fishing as they should see plenty of action.

The lake was originally stocked with walleye back in 1949 and the population is sustained through fingerling stocking during even numbered years. Walleye gill net catches have ranged from 1.0 – 5.3/net with a long-term average of 3.1/net. The catch in 2016 (5.3/net) was the highest on record. Walleye sampled ranged in length from 9.9 – 27 inches with an average length and weight of 18.4 inches and 2 ½ pounds. Sixty-one percent of the walleye caught were 15 inches or longer and 50 percent were 20 inches or longer. While the gill net catch is high walleye are not an overabundant species in the lake, but at a level that gives anglers an opportunity to catch one or two.

Northern Pike have never been abundant in Rock Lake. Gill net catches have ranged from 1.0 – 6.5/net with a long-term average of 3.1/net which is within the range of expected values for similar lakes. The gill net catch in 2016 (1.7/net) was similar to the 2006 survey (1.0/net) but slightly lower than the long-term average. Only 13 northern pike were sampled in 2016 ranged in length from 17 ½ – 27 ¼ inches with an average length and weight of 22.1 inches and 2.4 pounds. Growth is slow; taking five years to reach 21 inches. In 2018, new statewide northern pike regulations were put in place to allow anglers to harvest up to 10 northern pike of



Rock Lake is a local favorite for many area fishermen. Panfish, walleye and bass are many of the species targeted.

which only two can be over 26 inches in lakes within the North-Central Zone (excluding lakes with existing Experimental/Special regulations). All pike between 22 and 26 inches (inclusive) must however be immediately released. Anglers are encouraged to harvest smaller fish.

There are no special fishing regulations on Rock Lake; however, the lake is infested with Eurasian milfoil (1995) so care should be taken not to spread this invasive species. Also, practicing selective harvest will continue to ensure healthy fish populations for future enjoyment.



What you should know about docks and structures

Do I need a permit for my dock?

No permit is needed to install, construct, or reconstruct your dock on shoreline property you own if you comply with –

- A dock is a narrow platform or structure extending toward the water from the shoreline. A dock may provide access to moored watercraft or deeper water for swimming, fishing, and other recreation.
- The structure, other than a watercraft lift or watercraft canopy, is not more than 8 feet wide and is not combined with other similar structures so as to create a larger structure.
- The dock is no longer than needed to achieve its intended use, including reaching navigable water depth.
- The structure is not a hazard to navigation, health, or safety.
- The structure will allow the free flow of water beneath it.
- The structure is not used or intended as a marina.
- The structure is consistent with the guidelines of the local unit of government.
- Docks placed on rock-filled cribs are located only on waters where the bed is predominantly bedrock.

Restrictions on docks and other structures



You may not place a dock or other structure in public waters if the structure:

- obstructs navigation or creates a hazard;
- is detrimental to fish or wildlife habitat or is placed in a posted fish spawning area;
- is intended to be used for human habitation;
- includes walls, a roof, or sewage facilities; or
- is located on property you do not own or have rights to use.

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EARLY SEASON Plastic Presentations

ANNANDALE Advocate

From the pages of the Annandale Advocate.
AnnandaleAdvocate.com/subscribe

By Jerry Carlson

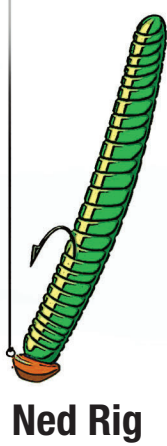
Fishing is one of those unusual activities that one can enjoy at whatever level they chose. If a person likes watching a bobber, there is nothing wrong with that. Fishing from shore with a setline and gob of crawlers will get results in many locations. Crankbaits catch fish as do live bait rigs.

However, if someone is a bass angler and really serious about the catching part, plastics have to be in the mix. I find this to be especially true of my early season bass angling.

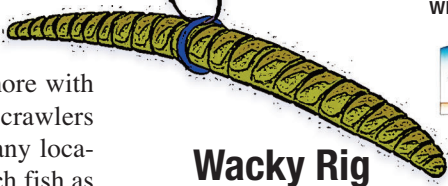
There was a time when I would rig up several different rods for my early, shallow water bass escapades. I know I caught fish on a variety of lures when the fish were shallow, but I have also learned that plastics outperform other presentations.

I realized last spring that

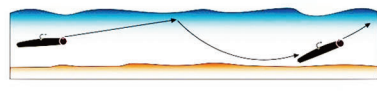
Ned Rig Presentations



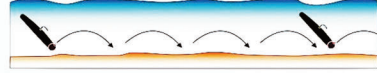
Ned Rig



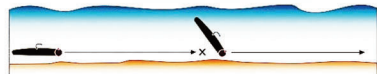
Wacky Rig



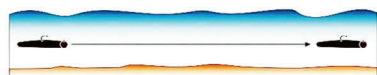
Swim & Glide Reel slow then pause and allow bait to glide to bottom



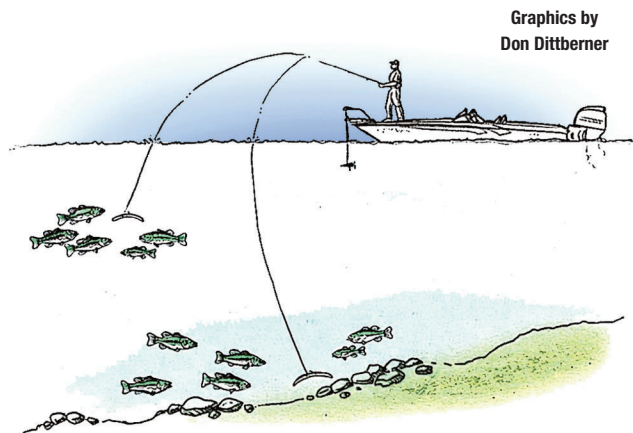
Hop & Bounce Hop baits off bottom using short snaps. Reel slack, pause & repeat



Drag & Deadstick Drag along bottom with a long slow sweep of the rod & pause



Straight Swim Reel slow to mimic a natural swimming action



Graphics by Don Dittberner

Wacky Rig Presentation

Cast out and allow the rig to naturally drop into the weeds or along the bottom. On the drop shaking the rod can add extra action to trigger strikes. Weight can also be added when fish move to deeper water.

my presentation arsenal for early bass is now down from four rods to two. One has a wacky worm and the other a Ned rig.

I can't begin to count the number of bass that have been caught in my boat on a wacky worm. To be honest, I simply don't understand the appeal of this do-nothing presentation. However, I do understand that bass can't seem to resist it.

The biggest mistake I see people make is fishing the wacky worm too fast. It is the slow, methodical drop that entices the fish to strike. Patience is definitely the key.

Once the bass start to move into a little deeper water, I do take advantage of some extra weight for my wacky worming. This can be done by adding a split shot to the hook or by using a weighted hook. The weight increases the drop speed for targeting deeper fish.

The Ned rig is the other do-nothing presentation I have come to trust. When this lure first started making news, I didn't jump on it right away. That was my mistake.

Since that time, I have become very familiar with this presentation and fish it a great deal all summer long. However, I do find that the early



Jerry Carlson caught this shallow water largemouth bass while wacky rigging the early bass season.

season is the best.

There is really no wrong way to fish the Ned rig. Sometimes, I just throw it out and slowly swim it back to the boat. Other times, I will jig it and fish it like I would a typical jigworm. There is nothing wrong with letting it sit on the bottom once in a while, either.

Northern really love the Ned rig. This is both good and bad as a person gets a lot of action from these toothy critters, but the bite-offs can be annoying. I have also caught

numerous crappies and walleyes on the Ned rig.

It is hard to say which of these two plastics is going to produce the most fish. My wife always reaches for the Ned rig first. For me, it's a toss-up.

The one thing I can tell you is that both of these lures are dynamite fish producers in early season shallow water. If you like reeling in bass, you can't go wrong with these two plastic presentations.

May Fishing Forecast

Fishing has been heating up as water temps warm

By Brenda Erdahl

Crappies were biting on some area lakes during a brief spell of warmer weather last week, but the return of cold has diminished the appetite of both the fish and the anglers.

Tom Brandt at BJ's Bait and Tackle Shop said anglers are catching crappies in some of the smaller bays on Clearwater Lake. Anglers were having luck with crappie minnows, wax worms and little jigs. In April Anglers seemed more content to stay in their warm homes than venture out onto the cold lake.

Shawn at Lake Region Coop in Buffalo had a similar tale to tell. Crappies are biting on Buffalo, Little Pulaski, Constance, Dean and Rock, on warmer days this spring.

While the walleye opener is still a few weeks away at the time of publication, local lakes are colder than average. The ice is off all area lakes and Shawn predicts as soon as the weather clears up, the fishing should be good for a while.

Buffalo Lake, Little Pulaski, Constance, Dean and Rock: Anglers are catching crappies in 12 to 14 feet of water on crappie minnows and various colors of jigs.

Clearwater Lake: Anglers are catching crappies in some of the smaller bays on crappie minnows, wax worms, and little jigs.

DNR optimistic about moose population

Contributed report

For the 11th year in a row, Minnesota's moose population remains relatively stable. The 2022 population survey estimates the moose population at 4,700, statistically unchanged from the last survey, which was conducted in 2020.

According to the DNR, although there is no statistically significant change in the estimated population relative to 2020, this year's estimated number of moose is the highest since 2011, when the population was midway through a steep decline.

Additionally, calves comprised an estimated 19 percent of the population and the estimated calf-cow ratio was 45 calves per 100 cows. This is the highest both indicators have been since 2005, when the population was near its peak and considered healthy. Both factors are indicators of potential improvement in reproductive success, which has a positive impact on population numbers.

While the continued population stability and indicators of reproductive success are good news, DNR researchers point out that Minnesota moose remain at risk long term. Presently, the moose population is 47 percent lower than its peak in 2006.

Both the Fond du Lac Band of Lake Superior Chippewa and the 1854 Treaty Authority contributed funding and personnel for the 2022 annual survey. The survey is available on the DNR's moose management page (mndnr.gov/Moose).



Results of the 2022 moose population survey shows population stability and reproductive success, all good news for moose in Minnesota. (Photo submitted)

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Solving the ancestry mystery of the Honeycrisp Apple

By Talia Milavetz,
University Public Relations

Ancestry tests aren't just for people or pets anymore. Thanks to DNA-based tracking, researchers at the University of Minnesota have finally traced the family tree of the Honeycrisp apple — one of the top ten varieties produced in the United States.

Recently published in HortScience, the findings are the result of sifting through thousands of DNA markers to unwind the pedigrees of many of the U of M's best apple cultivars. Researchers were able to follow the roots back to European ancestral varieties and the first days of the U of M apple breeding program, which began in 1908 at the Horticultural Research Center. Since then, the program has introduced 28 cultivars, including Honeycrisp, and those sold under the Zestar!, SweeTango, First Kiss and Rave trademarks.

In the program's early years, researchers collected seeds from orchards around the state in hopes of finding new cultivars that could not only survive but thrive in Minnesota's harsh winters. Even though controlled breeding began in 1916, non-standardized practices and fragmentary documentation left many ancestries up for interpretation. Now, with readily available DNA markers from around the world, the chance to solve the Honeycrisp ancestry mystery was within reach.

Former University graduate student and postdoctoral researcher Nicholas Howard, now an apple breeder in the Netherlands, first developed ancestry tracking techniques using DNA markers to determine the true parents of Honeycrisp as part of his dissertation research.



The Honeycrisp apple is one of the top 10 varieties produced in the United States and now we know a lot more about where it comes from. (Photo by Brenda Erdahl)

Through an exhaustive, collaborative effort with University apple breeders Jack Tillman, David Bedford and Professor Jim Luby, Howard attempted a Herculean task — documenting the pedigree of all 28 University apple cultivars.

He enlisted numerous national and international collaborators to assemble a database of DNA fingerprints for over 6,000 apple cultivars based on over 10,000 Single Nucleotide Polymorphism (SNP) markers. Additionally, he tapped Ana Poets and Kevin Silverstein of

the Minnesota Supercomputing Institute to develop custom software that could help uncover genetic relationships between cultivars by tracking pieces of DNA shared by relatives through multiple ancestral generations.

"A large collaborative database effort, combined with new genetic techniques, allowed us to identify the specific parents, grandparents and even more distant ancestors of U of M cultivars," Howard said. "Based on these analyses we could confirm, correct or complete the parentage of 16 of the 22 cultivars introduced

between 1920 and 1991."

The researchers found:

- There were two pervasive founding ancestors in Honeycrisp's family tree.
- 'Duchess of Oldenburg' (a Russian cultivar introduced to Minnesota in the late 19th century) was an ancestor of overwhelming importance, appearing in the pedigrees of 27 out of 28 University cultivars.
- 'Reinette Franche,' a French cultivar that appears not only in Honeycrisp's family tree (as well as several other University cultivars) but also that of many historically important and commercially relevant cultivars, such as Gala and Golden Delicious.

The next step for the researchers is to explore the family tree even further, connecting thousands of cultivars across the globe, as well as identifying genomic contributions from 'Duchess of Oldenburg' and 'Reinette Franche' to highlight regions to target for future selection.

"Extended pedigrees will be very useful to breeders in determining future crosses," Luby said. "The more we know about their ancestry, the better we can predict the inheritance of desirable traits based on that DNA-confirmed ancestry — which provides a useful feature for nurseries and apple growers when promoting their products."

This research was partially supported by the Minnesota Agricultural Experiment Station with funding from the USDA National Institute of Food and Agriculture (NIFA).

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BOXELDER BUG INFESTATION

By Brenda Erdahl

Remember all those boxelder bugs that crowded the sun-warmed sides of our homes as the weather turned cold last fall? In case you were wondering, those are the same bugs that are now driving us crazy and grossing us out as they appear on the inside of our houses. Unfortunately, experts say there is not a whole lot we can do about it but ride out the infestation until they move outdoors.

Last fall saw more than average numbers of boxelder bugs because of the hot, dry summer we had. Boxelders thrive in that kind of weather. According to the University of Minnesota Extension, records show their populations skyrocketed during the Dust Bowl of the 1930s. After last year's drought-like conditions turned to cool fall days, they started to seek out the south and west sides of buildings where they could suck up the heat from the sun, said Adam Austing Wright County's extension educator. Then as the weather got even colder, that same warm house became an easy opportunity for them to hibernate in. They crept in through



Besides being kind of gross as they wander through our homes and across our things, boxelder bugs are completely harmless. They do not bite, sting, or fly around our heads buzzing like other nuisance insects. Photos by Brenda Erdahl

the crevices in our foundations, the cracks in our siding and the gaps around our window screens and doors. Now more than average numbers of boxelder bugs are waking up from their winter slumber and looking for a way outdoors.

Fortunately, the bugs are slow and lazy and easy to squish, suck up with a vacuum or wash away with soapy water, Austing said. They are also a harmless bug. They don't bite, sting, or fly around your head buzzing. The worst they can do is emit a faint odor when crushed and if there are a lot of them, their excrement could stain your home if you have white or very light-colored siding.

A few weeks ago, when temperatures jumped into the 60s, boxelders began to wake up and start following the warmth into living areas from where they've been hiding in walls or attics. Once there, they move toward windows and other sunny areas looking for a way outdoors to complete their life cycle, but they don't all wake up at once. The warmth may not reach all the insects and they do not all become active at the same time. Austing expects they will continue to trickle outdoors throughout the spring. While the bugs may be kind of creepy and you may want them out of your house on your schedule (namely now) and not theirs, it's not really the right time for pesticides, Austing said. For one thing, the

bugs inside your home want to get out, not back in so pesticides outdoors wouldn't do much good and you don't want to use pesticides indoors. The best way to keep the bugs out is to seal any cracks and holes in your house before next fall's wave of bugs descend. Late spring to early summer is the time to start bug proofing. The extension office suggests you check around window screens and doors for gaps, look at areas where cords, cables, and vents leave your house and seal those areas. They also like to squeeze in at the corners of houses where siding comes together. Sealing these tiny entrances to your home in the spring will also keep unwanted summer bugs like bees and wasps from building hives in your foundation, Austing said.

In the fall, when large amounts of bugs are congregating on the sides of your home, that is when pesticides are most effective, he said. They will wipe out a large number in a very short time. The Extension Office adds that spraying or removing boxelder trees is not a good way to manage boxelder bugs. Adult boxelder bugs can fly up to a couple miles from the source of their food, so they don't need to be near trees to infest your home.

So, what's the point of boxelder bugs? According to Austing, they are simply a part of the ecosystem. While they favor boxelder trees, maple, and ash, they don't cause them harm.

"They don't do much damage or eat all the leaves. They are actually pretty harmless in the scope of things," Austing said.

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May 2022



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 Sunrise 6:05 a.m. Sunset 8:22 p.m. • Maple Lake Flea Market 8am-2pm	2 • Annandale City Council Meeting, 7 p.m., City Hall	3 • Silver Creek Township Meeting, 7 p.m. • Corinna Township Meeting, 7 p.m. • South Haven City Council Meeting, 7 p.m.	4 • Maple Lake Chamber of Commerce Meeting, 12 p.m.	5 • Legion Riders Meeting 7 p.m. at the Maple Lake Legion Club • Cinco de Mayo	6 • Maple Lake Flea Market 8am-2pm • Annandale City-wide Garage Sales	7
8 Sunrise 5:55 a.m. Sunset 8:31 p.m. • Mothers Day • Maple Lake Flea Market 8am-2pm	9 • Chatham Township Meeting, 7 p.m. • American Legion Meeting, 7:30 p.m. • Maple Lake City Council Meeting, 7 p.m. • Pioneer Park Potluck Supper, 6:30 p.m. • Late Start - Maple Lake School District	10 • Annandale Chamber Meeting, 11:30 a.m., TBD • Hasty-Silver Creek Sportsmen's Club Meeting, 8 p.m. at the Sportsmen's Club	11 • Sons of the American Legion, 8 p.m. at the Legion Club • Lions Club Meeting, 7 p.m. at The V by HH	12 • MN Walleye Opener • Maple Lake Flea Market 8am-2pm	13 • Albion Township Meeting, 7 p.m. • Maple Lake Township Meeting, 7 p.m. • Corinna Township Meeting, 7 p.m.	14
15 ○ Full Moon Sunrise 5:46 a.m. Sunset 8:42 p.m. • Maple Lake Flea Market 8am-2pm	16 • Albion Township Meeting, 7 p.m. • Maple Lake Township Meeting, 7 p.m. • Corinna Township Meeting, 7 p.m.	17 • Wright Saddle Club Meeting, 7:30 pm • Maple Lake Legion Auxiliary Meet, 7 pm	18 • Maple Lake Flea Market 8am-2pm • Armed Forces Day	19 • Maple Lake Flea Market 8am-2pm • Annandale Chamber Chili Cook Off	20 • Maple Lake Flea Market 8am-2pm • Annandale Chamber Chili Cook Off	21
22 Sunrise 5:39 a.m. Sunset 8:47 p.m. • Maple Lake Flea Market 8am-2pm	23 • Annandale School Board Meeting, AES Media Center, 7pm	24 • Annandale Graduation Ceremony	25 • Maple Lake Flea Market 8am-2pm • Annandale Chamber Chili Cook Off	26 • Maple Lake Flea Market 8am-2pm • Annandale Chamber Chili Cook Off	27 • Maple Lake Flea Market 8am-2pm • Annandale Chamber Chili Cook Off	28
29 Sunrise 5:33 a.m. Sunset 8:54 p.m. • Maple Lake Flea Market 8am-2pm	30 • Memorial Day • No School - Memorial Day - Annandale and Maple Lake School Districts • New Moon	31 • Maple Lake Graduation Ceremony	1	2	3	4

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