

**AITKIN COUNTY HISTORICAL SOCIETY**  
**DEPOT HIGHLIGHTS NEWLETTER**  
**SPRING 2013 – Volume 18, Issue 2**

Volunteers have repaired a Cedar Strip boat built by Arnold Westling during the 1950's and it is currently on display in building #2 with several outboard motors. We are looking for a pair of old boat oars, fishing tackle and a cane pole to add to the display. If you have any of these items that could be added to the boat display, please contact Greg at the depot.

Our busy season is closing in fast, starting with our annual 6<sup>th</sup> grade tours on May 8<sup>th</sup>. Membership notices will go out to members the first week of May along with this newsletter. Raffle tickets will be printed and sent out with a list of Raffle prizes the first week in June. Last year we gave away 51 prizes in our raffle. A list of prizes that have been collected so far can be found in this newsletter. Next we have the Aitkin County fair. We will have a display in our log cabin on the fairgrounds. The week after the fair we will start to set up for our Annual Garage sale which will take place on August 2<sup>nd</sup> & 3<sup>rd</sup> at the fairgrounds. Many items have already been donated for our sale. On August 5<sup>th</sup> we will hold our early-bird drawing for our raffle on KKIN radio.

**VOLUNTEERS NEEDED**

Looking for volunteers to help accession artifacts into our collection, archive photos, organize our files and map collection, enter items into our computer, staff our front desk, work on building new displays, seek out new members, organize our research library and help with our fundraisers. What are your interests? Do you have a couple of hours of free time a week or month that you could help us in one or more of the above areas? Do you know how to write grants? Whatever your talent is, I am sure that we would be able to use it to make the museum better and more efficient.

At the end of May I will have been with the Aitkin County Historical Society for four and a half years. Where does the time go? Thanks to all of our **great volunteers** we have been able to accomplish so much during that time. Membership is up, people visiting the museum is up, our fundraisers are bringing in more funds and more and more people are volunteering to work on projects at the museum. Check out the projects already completed this year. We still have a lot of work to do at the museum but I am very proud of everything that we have been able to accomplish.

During 2008 we worked out an agreement with the railroad, where we would receive the land under our buildings for free if we could get the city to close the crossing at 5<sup>th</sup> Avenue and Pacific Street. The city has now agreed to close that crossing and Pacific street down to the land that we lease. The railroad has decided not to honor that agreement with us and now we need to pay for our land. Currently, we lease the land under our building for \$100.00 a year. During our meeting with the railroad they indicated that we had a sweet heart deal and that our lease payment could go up to a minimum of \$1,800.00 a year. Now our dilemma is, do we continue to lease the property under our buildings, or do we try to buy it? The price could be as much at \$70,000.00. We would be buying a 50' X 450' strip of land with a permanent lease on an additional 30' X 450' strip. The land needs to be surveyed and then a commercial appraisal done. After the appraisal is done we would use that as a starting point with negotiating a price with the railroad. What are your ideas and thoughts? If we owned the land it would be easier to add onto building #2. Our next lease payment is due in December and we will not know the amount until November. It could be \$103.00, \$1800.00 or more. If they continue to raise the lease payment by 3% a year, is it worth buying, but if it goes to \$1800.00 a year that is a different story. We are currently talking to the Community relations department of the railroad about our situation and there is a chance we can work something out. We are probably going to have to get an appraisal of the property and get it surveyed so when the city blocks off Pacific Street the fence is not on our leased property.

**Greg Leach (Administrator)**

### 2013 COMPLETED PROJECTS

1. Repairs of Cedar strip boat completed and placed on display in building #2
2. Wheels attached under glass cases
3. Shelf for supplies built/installed.
4. Shelf built in Military display for flag
5. Swing from porch re-stained/Painted
6. Photo album for R/R room completed
7. Thermostat moved in building #3
8. Light switches added in building #3
9. Wicker furniture repaired and painted.
10. Drawing barrel for raffle constructed
11. Prize spinning wheel constructed.
12. Outboard motor display stand built.
13. Log cabin display in Depot doubled in size.
14. Walls in Log Cabin display finished.

### BUSINESS MEMBERSHIPS

1. Cost only \$30.00 a year.
2. Businesses are listed in our quarterly newsletter for other members to support.
3. Businesses are listed on our web site with links to their web site or email.
4. ACHS uses our business members first.

Our **Annual Garage Sale**, which is our biggest fundraiser of the year, is only three months away. (August 2<sup>nd</sup> & 3<sup>rd</sup>) Consider donating those extra or unwanted items to the Historical Society and take a tax break. We are looking for: tools, toys, books, holiday decorations, furniture (inside and outside), sporting goods, (fishing, camping, hunting, games, etc.), linens, jewelry, movies, and music. The only items that we do not accept are: clothes, TV's, hide-a-beds, computers, and some large appliances. While doing your spring cleaning (garage, sheds, basement or closets), moving to a smaller place to live, having a garage sale, or buying new furniture please consider donating the unwanted items to the historical society. Items can be dropped off at the Depot Museum in Aitkin. Open on Wed, Fri & Sat. 9am to 4pm until June and then we are open Tuesday, Wednesday, Friday and Saturday from 9am to 4pm. If you need us to pick up your donated items give us a call at:

**218-927-3348**

If you have no items to donate for our sale, consider helping with the marking of merchandise, setting up the sale, working the days of the sale or staffing the museum during the sale.

### MUSEUM VISITORS

	2009	2010	2011	2012	2013
January	30	24	40	40	44
February	18	22	22	55	29
March	30	61	23	187	99
April	28	36	48	153	34
May	77	72	50	100	
6 <sup>th</sup> Graders	84	109	101	91	
June	84	157	472	183	
July	149	229	266	356	
County Fair	1331	1441	1171	0	
August	202	201	214	202	
Garage Sale	0	0	0	1814	
September	42	68	128	118	
Rendezvous	0	0	0	1077	
October	77	141	75	72	
November	30	43	93	41	
Open House	77	60	83	71	
December	13	23	48	50	0
<b>TOTALS</b>	<b>2322</b>	<b>2687</b>	<b>2834</b>	<b>4610</b>	<b>206</b>

### CURRENT PROJECTS

1. Completing Obituary files.
2. Assembling Barns of Aitkin County book.
3. Assembling Historical Map of Aitkin County.
4. Schools of Aitkin County book.
5. Churches of Aitkin County book.
6. Riverboats of Aitkin County book.
7. Adding additional information on WEB site.
8. Repairing lapboard red cedar boat for display. (Strip, repair, paint, stain, clear coat) -**DONE**
9. Complete set of AHS yearbooks.
10. Increasing membership. - **ongoing**
11. GPS Walking Tour of the City of Aitkin.
12. Developing research facility at Depot.
13. Obtaining title to land under Depot.
14. Increasing local interest in Museum.
15. Create photo albums for each display connecting artifacts to Aitkin County.
16. Create Administrator time-line book.

### 2013 GOALS

1. Membership over 420 members.
2. Complete Obituary files.
3. Visitor count surpasses 5000.
4. Raffle ticket sales reach 2500.
5. Garage sales surpass 6500 again.
6. Increase number of displays in museum. - **done**
7. Lending library set up and running.
8. Clean up museum files.
9. Organize museum supply areas. - **done**
10. Complete research on book projects.
11. Find a Caboose.
12. More grant money to promote museum.

### 2013 MEMORIALS

Helen Liljenquist - \$10.00

### Members lost in 2013

Ray Morris –  
8/30/1930-1/12/2013  
Kern Ridlington –  
3/23/2013

### 2012 Website Visit Statistics For January & February

1. Page Loads – 3,242  
Average per month – 249
2. Unique Visits – 2,133  
Average per month – 164
3. First Time Visits – 1,820  
Average per month – 140
4. Returning Visits – 313  
Average per month - 24

### New Books in Our Gift Shop

Minnesota's Outdoor Wonders  
Birds of the Midwest (Quick Guide)  
Fly-Fishing the North Country  
Minnesota Railroads  
Missabe Road  
Seven Iron Men  
Vikings in the Attic

### Museum Needs

White Copy Paper  
Paper Towels  
Toilet Paper  
Tickets for Garbage Pickup  
Bottles of Drinking Water  
Wrapped Candy  
Folgers Coffee (Regular or Decaf)  
Coffee Filters  
Garbage bags  
Copier ink #564

### Museum Wish List

2 – Half Barrel Planters  
6' Folding Tables  
Railroad Artifacts  
Old Plat Books 1916 to 1969  
Old Maps of Aitkin County  
Old City Plat maps  
Family Histories  
Riverboat photos/histories  
Minnesota History books  
Native American History books

### SOMETHING TO PONDER: George Carlin

George Carlin's wife died early in 2008 and George followed her, dying in July 2008. It is ironic George Carlin – comedian of the 70's and 90's – could write something so very eloquent and so very appropriate. An observation by George Carlin:

The paradox of our time in history is that we have taller buildings but shorter tempers, wider Freeways, but narrower viewpoints. We spend more, but have less, we buy more, but enjoy less. We have bigger houses and smaller families, more conveniences, but less time. We have more degrees but less sense, more knowledge, but less judgment, more experts, yet more problems, more medicine, but less wellness.

We drink too much, smoke too much, spend too recklessly, laugh too little, drive too fast, get too angry, stay up too late, get up too tired, read too little, watch TV too much, and pray too seldom.

We have multiplied our possessions, but reduced our values. We talk too much, love too seldom, and hate too often.

We've learned how to make a living, but not a life. We've added years to life not life to years. We've been all the way to the moon and back, but have trouble crossing the street to meet a new neighbor. We conquered outer space but not inner space. We've done larger things, but not better things.

We've cleaned up the air, but polluted the soul. We've conquered the atom, but not our prejudice. We write more, but learn less. We plan more, but accomplish less. We've learned to rush, but not to wait. We build more computers to hold more information, to produce more copies than ever, but we communicate less and less.

These are times of fast foods and slow digestion, big men and small character, steep profits and shallow relationships. These are the days of two incomes but more divorce, fancier houses, but broken homes. These are days of quick trips, disposable diapers, throwaway morality, one night stands, overweight bodies, and pills that do everything from cheer, to quiet, to kill. It is a time when there is much in the showroom window and nothing in the stockroom. A time when technology can bring this letter to you, and a time when you can choose either to share this insight, or to just hit delete.

Remember to spend more time with your loved ones, because they are not going to be around forever.

Remember, say a kind word to someone who looks up to you in awe, because that little person soon will grow up and leave your side.

Remember, to give a warm hug to the one next to you, because that is the only treasure you can give with your heart and it doesn't cost a cent.

Remember, to say, "I love you" to your partner and your loved ones, but most of all mean it. A kiss and an embrace will mend hurt when it comes from deep inside you.

Remember to hold hands and cherish the moment for someday that person will not be there again.

Give time to love, give time to speak! And give time to share the precious thoughts in your mind.

And always remember, life is not measured by the number of breaths we take, but by those moments that take our breaths away.

~George Carlin

### Leave a Precious Legacy, Record your Life Story!

#### Have you ever thought...?

- I wish my grandparents had written down the stories of their lives.
- I'd like to write my own life story but I don't know how to begin
- What gift can I give my parents/grandparents? They just don't need any more things!

Leaving a life story recording to your family and friends may be the most precious legacy you can give them. And making it possible for parents or grandparents to leave their stories to their family is a wonderful gift that benefits both them and you!

"What day is it?"  
Asked Pooh  
"It's today"  
Squeaked Piglet  
"My favorite day."  
Said Pooh

#### NEW MEMBERS

Lenore Closuit  
Thomas L. Fielder  
Val Toivonen

#### Donations

2 cases drinking water –  
Greg Leach  
2 – XMAS Centerpieces –  
Marlene Kingsley

Peace is the result of retraining your  
mind to process life as it is,  
rather than as you think it should be.  
~Wayne W. Dyer

#### GRANT WRITER NEEDED!

Need grants for the following:

- Purchase land under depot.
- Publishing books about Aitkin  
County barns.
- Purchase Armory building.
- Publish Historical map of Aitkin  
County.
- Purchase Caboose for Depot.
- Purchase scanner for negatives.
- Move log cabin from Stark Lake.
- Promote ACHS Museum
- Research Aitkin Co. Schools
- Research Aitkin Co. Churches.
- Research Riverboats of Aitkin

#### **Has this happened to you?**

That awkward moment when you  
spell a common word correctly,  
but it just looks so wrong that you  
stare at it forever, questioning its  
existence.

#### HISTORIC MAP OF AITKIN COUNTY

We will be printing a Historical  
Map of Aitkin County. Other  
than the twelve sites that are on  
the National Register of Historic  
places what sites should be  
listed? There will be 80 – 100  
sites listed on this map with a  
short history of each site. I was  
not raised in Aitkin County so I  
could use some help with this  
one. THANKS!

#### FIRST QUARTER ACCESSIONS – 2013

13-001	Gus Carlstrom	1900 Railroad Land map with display case
13-002	Shirley Davies	4 – piece commode set
13-003	Larry Hayes	Tool for putting clips in pigs ears
13-004	John Hendrickson	Book "Soldiering among the Indians in the Dakotas
13-005	Unknown	2 – photos 1932 of Dorothy Eller of Hill City
13-006	Aitkin Co. Hwy Dp.	Assortment of maps and bridge drawings
13-007	Lael Carlstrom	Music stand and Sheet music
13-008	Glen Township	Voting Ballot Box
13-009	Marlys Morris	Misc. paper items
13-010	Norma Lehmann	History of Aitkin County by A.C. Klee
13-011	Lori MacDonald	Assortment of school programs
13-012	Ron Keil	Antique Chair Maker's wood frame saw
13-013	Jim & Eileen Eifert	Pratt Genealogy records
13-014	Barbara Monnier	1930 Aitkin Co. map, Cass Co. map, 4 MN 1915 Quadrangle maps
13-015	Lorraine Liljenquist	History of Rat Lake community
13-016	John Hendrickson	3 Tobacco cans, Lutefisk barrel

#### MEMBERSHIP NOTICES

Our year runs from June 1<sup>st</sup> to May 31<sup>st</sup>. Notices have been sent out to all members separate from this newsletter. Some members have paid for several years at a time so they will not receive a notice. Your membership fees help to pay all of our museum and society operating expenses. (Heating & Air Conditioning three buildings, Postage, Advertising, Security, office supplies, memberships, maintenance, telephone, janitorial services, rentals, displays, collections/archival, fire protection, accountant fees and wages.) As various events are cancelled or hampered by weather our memberships become a more important part of our continued survival. In 2009 our membership was at 246 members. Our current membership now stands at 390. My goal is to surpass 420 by the end of this year and 450 by the end of next year. Membership is the key to our continued survival.

**2013 RAFFLE PRIZE LIST**  
**EARLY BIRD DRAWING – August 5<sup>th</sup>**

1. Ripple River Motel – Night Stay – (\$80.00 value)
2. Cuyuna Country Auto – Full service oil change – (\$32.00 value)
3. Tea Light Center Piece donated by Thrifty White Pharmacy – (\$23.00 value)
4. Shakespeare Fishing set – (\$20.00 value) – donated by Greg Leach
5. ACHS Family membership – (\$20.00 value)
6. Stainless Steel Multi-Function Tool – donated by RDJ Specialties – Cordova TN
7. Two rounds Mini-Golf – Traditions in Deerwood – (\$12.50 value)
8. Thermo bag + 10% discount – Lightning Motorsports – (\$12.00 value)
9. Sports bag donated by Bremer Bank – (\$10.00 value)
10. Shiperlo Card game of Golf – (\$8.00 value) – donated by Shiperio games – Chanhassen
11. Aitkin County Naturally – (\$5.00 value)
12. Red Bandana – (\$3.00 value)

**MAIN DRAWING – December 7<sup>th</sup>**

1. Grand Casino Mille Lacs Hotel/Buffer for two – (\$125.00 value)
2. Metal Fondue Set – donated by Hawkeyes Inc. – (\$50.00 value)
3. Squirrel Feeder donated by Hyytinen's Hardware – (\$35.00 value)
4. Cuyuna Country Auto – Full Service Oil Change – (\$32.00 value)
5. Framed Eagle Print donated by Aitkin Furniture – (\$30.00 value)
6. Rialto Movie Theater – (\$25.00 Gift Certificate)
7. \$25.00 pre-paid VISA donated by Security State Bank
8. The Office Shop – (\$25.00 Gift Certificate)
9. Rialto Movie Theater – (\$25.00 Gift Certificate)
10. Tea Light Center Piece donated by Thrifty White Pharmacy – (\$23.00 value)
11. Certificate for 5-tans donated by Lorries Hair Studio – (\$20.00 value)
12. Framed fishing print donated by Unclaimed Freight North – (\$20.00 value)
13. Universal Remote donated by Enberg TV – (\$20.00 value)
14. ACHS Family membership – (\$20.00 value)
15. Tire Barn – Tire Rotation – (\$19.00 value)
16. Bar-B-Q set with bag donated by Greg Leach
17. 25 Piece Tool Kit with Flashlight – donated by RDJ Specialties – Cordova TN
18. Hat & Booties made by Connie Pettersen
19. Stereo Head set donated by DeepSystems – (\$12.00 value)
20. Road Atlas & mug donated by Security State Ins. – (\$10.00 value)
21. T-Shirt "Buffalo Trace" – (\$8.00 value)
22. Shiperio Card Game of Golf – (\$8.00 value) – donated by Shiperio Games – Chanhassen
23. Aitkin County Naturally – (\$5.00 value)
24. Red Bandana – (\$3.00 value)

**LOOKING FOR TRAINS TO DISPLAY IN RAILROAD ROOM**

We would like to display a variety of HO and O gauge trains in our railroad room. But, any trains will do. Display cases will be built and the trains displayed on tracks. If you have any trains that you would be willing to donate for this display contact Greg at the depot. (218-927-3348)

**MINNESOTA HOMEFRONT WWII, THE GREATEST GENERATION**

The McGregor Historical Society will host the above display from the Minnesota Historical Society for six weeks starting in November of this year. We are looking for stories about the time period of WWII from Aitkin County to add to the display. What are your memories of that time period?

## Aitkin County Chamber of Commerce *1963 Minnesota's Aitkin County Lakeland*

### **Aitkin County – Its History –**

Long ago before there were fences or zoning ordinances or litter-bug laws, the area that is not Aitkin County was occupied by a primitive people who left evidences of their occupancy in the form of earth mounds and crude copper tools. Broken pottery scattered about ancient village sites would indicate they were a rather careless bunch and not noticeably involved in civic improvement projects.

Later the Dakota Indians (Sioux) held the area, but in the mid-eighteenth century certain progressive Chippewa tribes, acquired firearms and knives from French traders and drove the Sioux from their ancient hunting and fishing grounds. The Sioux acquired a few firearms and knives of their own and tried for a comeback. The Chippewa had more time for target practice and the bulk of Sioux tribes were forced to honor the eviction notice, permanently withdrawing to the Dakotas.

A number of early tourists including Du Luht (Duluth), Father Hennepin, Zebulon Pike, David Thompson, Beltrami and Nicollet visited Aitkin County, most of them en route to somewhere else. William Alexander Aitkin, an early American Fur Company trader, arrived in our area in 1802, setting up a trading post at Sandy Lake, (general merchandise, firearms and knives). The village and county of Aitkin were subsequently given his name. A good thing as "Mud River" was seriously being considered as the official village name.

The first white settler to permanently stick it out in the Aitkin County area (1870) was an intrepid gentleman named Nathaniel Tibbits. The business of founding a brand new town was hard work and he persuaded more of his family to join him. A year later Mr. and Mrs. J.W. Tibbits arrived. Their daughter Bertha, (Mrs. Albert Zeese) was the first white child born in the county.

Forests of oak and white pine translated into board feet by early timber cruisers brought droves of lumbermen to Aitkin County in the late 1800's and when the first sawmill was put into operation the future of Aitkin was assured.

This particular phase of our development was known as "THE BIG BOOM". Big booms were a fairly common thing in the old days. Prosperity usually followed, with frantic construction of a minimum of sidewalks and a maximum of saloons. Local residents disagree on the precise number of sidewalks, but generally agree that 17 "we never close" type saloons were necessary to keep the lumberjacks off the streets . . . and the sidewalks. A \$500 license subsequently reduced the number and in 1910, before the thirsty lumberjacks knew what had hit them, the whole town went dry! With the drouth in effect a number of local citizens exercised their rights of free enterprise with ventures into the do-it-yourself-drinkables, but with the timber supply at a low ebb the majority of lumberjacks moved on to greener pastures, leaving the once forested lands here for the hardworking farmers who arrived in large numbers via rail and Mississippi riverboat to clear away the stumps and fight it out with the mosquitos.

Permanent homesteaders and farmers with cattle and horses settled Aitkin County, helping to build a "stable" population. Our first newspaper, the Aitkin Age, went to press in 1883. Aitkin was incorporated and a village band rounded up to greet ex-president Grant who stopped his special train in Aitkin for a brief inspection of the town.

In rapid succession Aitkin acquired a county courthouse, a jail and a waterworks. The Old Mississippi ferry boat service was replaced by a steel bridge, which swung on a central midstream column to permit the passage of highstacked steamboats. Hand cranked into position by a doughty bridgeman, the bridge had an unsettling tendency to stray occasionally from its alignment with the road approaches on either bank. Rescue parties were frequently recruited to fish out unwary horse and buggy combinations which had dropped, together with their startled passengers, into the damp depths of Ole Man Mississippi. Today we still cross our river into some of the finest farm and lake fishing country in the county. 1918 was a bad year. The Cloquet forest fires struck northeastern Aitkin County, taking lives and property and this tragedy was followed by the "flu" epidemic. Our school served as an emergency hospital during the crises.

Things happened in the eastern part of the county too. In 1903 the Village of McGregor was incorporated. Served by two railways, it established itself as an important link to the Sandy Lake Indian country. By 1915 McGregor boasted two railway depots, a telephone system, a good hotel with all the comforts including a gas illuminated lobby, and an assortment of general stores, livery stables and sawmills. Farming was excellent with a monthly 2000 gallons of cream shipped out of McGregor in 1915.

With beginnings as a logging supply center, McGregor rapidly came into its own as a permanent settlement. The year 1915 saw 14 freight cars of settler's goods arriving. Reclaimed meadows surrounding McGregor offered employment to over 150 men during the hay season when the American Grass Twine company provided a yearly cut of over 2000 tons of wire grass for the carpet and furniture industry. The mercantile company of McGregor offered a versatile collection of goods that would put any modern shopping center of today to shame, with groceries, boots, crockery, with patent medicines and hair restorer. McGregor today continues to offer a varied selection of goods and services to its local populace and the summer and winter visitors who enjoy the recreation and fishing provided by nearby lakes. Savanna Portage State Park, a true wilderness area, offers a heady atmosphere of pine and spruce shaded hills and lakes to the camper and hiker. It shelters within its border the ancient hunting trails of the Indians and the canoe portage routes of early white traders.

1929 saw the installation of Aitkin's "Great White Way" in connection with 12 blocks of city paving and 80 concrete lamp posts. The event was heralded as Aitkin's Three Million Dollar Year of Productions and Construction. Everyone was very impressed.

Diversified products of the Aitkin County of today include livestock and dairy herds, (more of our stable population), turkey farming, Christmas trees, Wild Rice and furs.

Small wonder the Chippewa decided to permanently pitch their wigwams in our county. We modestly commend their judgment. 365 maintenance-free outdoor swimming pools! They convert to skating rinks during the winter. You catch fish in them . . . from a boat in summer, a fish house in winter. Big fish - lots of fish.

The present natives of Aitkin County are friendly, informative and hospitable. They enjoy the visits of travelers from other climates, and have constructed scores of mosquito-free resorts and camping areas to make their guests comfortable. Most every Aitkin County native is a Guide-on-the-side. Do you wish to camp? He will direct you to the balsam scented forests of his land. Do you wish to fish and relax? He will extend to you colorful native maps written in his own quaint language of Hospitalitee, guiding you to the deep blue, fish-filled water found everywhere in his country. And should you desire to skim snow laden slopes in winter or green turfed territory of summer . . . he will show you the way to the ski slopes or the golfing greens, respectively. He can direct you also to the closest stamp vending machine or bait dispensary. Our native hospitality is extended to all who come to enjoy the Aitkin County of today.

Don't forget to ask about the kerosene famine of 1900.

## **SPORTS**

Out-door sports, both winter and summer, is a way of life in Aitkin County as indicated by the many supporting organizations listed at the left.

Over one half million acres of State and County forest land is available to the out-door enthusiast for hunting, fishing, hiking, skiing, snowmobiling, berry picking and scenic roadside driving.

Many of the county's State Forests and County Memorial Forests have picturesque logging roads, through primitive wilderness areas. Deer, bear and occasionally a moose can often be seen when driving these back wood roads. Some of the major logging roads are: the Jewett Memorial Forest Road, West White Pine truck trail to Porcupine Lake, West Snake River Road, Twin River Springs road in Cornish Township, 3<sup>rd</sup> Guide Lake Road, Shovel Lake M.F. road. Ask the local District Forester on road conditions before driving these roads.

## **Greetings;**

I would like to introduce myself. My name is Darlene Maciej and the time that I have spent in the history of my families has been since I was in my early 20's. Part of the family tracking started when I made a trip out to California and was informed to stop and visit with my Great Aunt. I had never met Great Auntie Margaret and she did not know who I was until I stopped and left a note at her place. Auntie Margaret called my Grandmother Sophie and asked her about me before I stopped back to hopefully catch her at home. We met and became very close. Then looking up family history became a interest for me. I feel that many people have a deep interest in the history of family, friend and events of the past. I know I have met many wonderful people involved in the history of the families and the area.

As members, you have noticed all the events that have been taking place and the list of projects to be done. I look forward to the research room that Greg has been mentioning. Since I have done some digging and know that there are a lot of resources to check out for family information, I look forward for this project to be completed. The artifacts that have been collected are fantastic and stories included with the items have made it more personal.

As a board member for the McGrath Historical Committee, Inc. I have noticed the abundance of information that is there to be collected. This is also information that will be shared with the Aitkin County Historical. I most recently stopped and snapped a photo of a tombstone that had written on it "Civil War Vet" "Drummer Boy". I was informed about the tombstone at a time when I was out with Carol taking photos of the barns for the book of Aitkin County Barns. To follow with the gathering of information I have learnt a lot about the school in the southern part of Aitkin County since mention of a book to be written. As a part of the historical society there are many fascinating tidbits that come to our attention. Let continue with the involvement we have with the history of Aitkin County.

**President,**

**Darlene Maciej**

### **FIVE NEW OR INCREASED DISPLAYS AT THE DEPOT**

1. Cedar strip boat built by Arnold Westling in the 1950's and repaired in 2013 by ACHS Volunteers  
The boat is currently on display in building #2 hanging from the ceiling. Polly paint had to be removed, the seats, transom and nose had to be replaced.
2. Outboard motor display (1920's Johnson Seahorse, 1951 Johnson Seahorse) and fishing tackle has been assembled below the boat.
3. Land-O-Lakes Creamery, Hatchery & Turkey Processing plant display
4. Music (record albums, 8-track, cassette, reel to reel) and musical instruments (100+ year old violin, oboe, and Guitar Zither)
5. Log Cabin display in our Depot building has been doubled in size to accommodate additional artifacts from our storage building.



**Board of Directors:** Darlene Maciej (President), Cheryl Meld (Vice-President), Lorraine Liljenquest (Secretary), Jon Jacobson, Alice Dotzler, Connie Pettersen, Pat Williams, Arlene McNevin, Susan Benson, Carol Bailey, Ron Kemmett, John Hendrickson, Bob Lake, Colleen Bremner, Mark Wedel (County Commissioner), Sherry Arvidson (Accountant), Greg Leach (Administrator)

**AITKIN COUNTY HISTORICAL SOCIETY MEMBERSHIP**

Business Members – 36, Individual Members – 27, Senior Members – 107, Family Members – 201,  
Life Members – 17, Perpetuity Members – 2  
**TOTAL MEMBERSHIP - 390**

**BUSINESS MEMBERS**

Aicota Health Care Center  
Aitkin Body Shop  
Aitkin Chamber of Commerce  
Aitkin County Abstract Company  
Aitkin Family Chiropractic Center  
Aitkin Flowers & Gifts  
Aitkin Furniture & Carpet  
Aitkin Independent Age  
Aitkin Iron Works  
Aitkin Lodge #164 IOOF  
Aitkin Motor Company  
American Legion Post 86  
Arvidson Tax & Accounting  
Blakesly Appliance Service & Repair  
Christensen Law Office  
Enberg TV  
Eyecare Center of Aitkin & McGregor  
Garrison Disposal  
Gobles Sewer Service  
Gravelle Plumbing & Heating  
Hasskamp Brox. Well Drilling  
Hometown Building Supply  
Hudrlik Carpet  
K & J C-Stores, Inc.  
KKIN-KEZZ Radio  
Lundberg Plumbing & Heating  
Members Coop Credit Union  
Mille Lacs Energy Cooperative  
Paulbeck's County Market  
Peoples National Bank  
Jerome D. Poland, MD., LTD.  
Red Door Resort & Motel  
R & K Cabinets  
Security State Bank  
Sunset Bay Resort  
Tidholm Productions

**MOVING!**

Are you going to be moving soon?  
Have you changed your phone number? If you have, please send all of your new information to the Depot Museum.

**SUPPORTING BUSINESSES**

Aitkin Furniture  
Aitkin Independent Age  
Bremer Bank  
Cross Woods Golf Course  
Cuyuna County Auto  
Cuyuna Lanes  
Cycle, Path & Paddle  
Deep Systems  
Emily Greens Golf Course  
Enberg TV  
Garrison Disposal  
Grand Casino Mille Lacs  
Hawkeyes Inc.  
Hyytinen Hardware  
KKIN AM & FM Radio  
Kosie's Café  
Lightning Motorsports  
Lorries Hair Studio  
Northland Subway Inc.  
The Office Shop  
RDJ Products  
Rialto Movie Theater  
Ripple River Motel  
Security State Bank  
Security State Insurance  
Shiperio Games  
Thrifty White Pharmacy  
Tire Barn  
Traditions Mini Golf  
Unclaimed Freight North  
Whistling Wolf Mini Golf  
Wild Mountain

**SUPPORTING TOWNSHIPS**

**FARM ISLAND TOWNSHIP  
IDUN TOWNSHIP  
LAKESIDE TOWNSHIP  
CLARK TOWNSHIP  
LIBBY TOWNSHIP  
NORLAND TOWNSHIP  
RICE RIVER TOWNSHIP  
LOGAN COMMUNITY FUND  
AITKIN COUNTY**

**2013 PROJECT LIST**

- Find a Caboose for display at the museum.
- 40' addition to second display building.
- Set up research area and library in Depot.
- Assemble photo albums for displays showing artifacts in use.
- Clean out building #4
- Cut down trees south of building #3.
- Fill low area south of building #3 with dirt.
- Replace Hot Water Heater
- Transfer videos to DVD
- Create more hands on displays for children.
- Purchase good set of International Flags.
- More information in displays.
- Walking tour of the city of Aitkin (GPS)
- Publish "Barns of Aitkin County" book.
- Print Historical Map of Aitkin County.
- Create more displays with local interest.
- Collect info and photos for three other books. (Schools, Churches and Riverboats.)
- Work with local business leaders to create more interest in the museum.
- Purchase land under our Depot building
- Develop parking area for Depot museum.
- Create some new fund-raising events.



APR 29 2013

**AITKIN COUNTY HISTORICAL SOCIETY**  
20 Pacific Street S.W. / P.O. Box 215  
Aitkin, MN 56431

**Aitkin County  
Board of Commissioners**  
209 2<sup>nd</sup> Street N.W.  
Aitkin, MN 56431

We are located just 2 blocks south of the stoplights  
in downtown Aitkin.

Phone: 218-927-3348

Email: [achs3348@embarqmail.com](mailto:achs3348@embarqmail.com)

Web Site: [www.aitkin.com/achs/](http://www.aitkin.com/achs/)

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## CALENDAR OF EVENTS 2013

### COLLECTIONS

Next meeting will be held on Friday May 3<sup>rd</sup>, @ 9:30am.  
Artifacts and information donated to the society are discussed.

### AITKIN COUNTY FAIR

July 10<sup>th</sup> thru 13<sup>th</sup>

A display will be built in our Log Cabin at the fairgrounds. We will need  
volunteers to staff the building to welcome visitors.

### ANNUAL GARAGE SALE

August 2<sup>nd</sup> & 3<sup>rd</sup>

This event takes place at the Aitkin County Fairgrounds. We will fill two  
large buildings with items donated for the sale. Donations are tax  
deductible. This is our largest fundraiser of the year so  
Donate/volunteer/buy

### Annual Open House/Cookie Walk/Raffle

December 7<sup>th</sup> – 9am to 4pm

Come and enjoy our last fundraiser of the year. Buy your holiday cookies,  
(\$3.00 a dozen) view our holiday display, and enjoy some free coffee,  
apple cider and cookies.

## JOIN ACHS TODAY!!

### MUSEUM HOURS

#### June thru August

Tuesday, Wednesday, Friday &  
Saturday 10am to 4pm

#### September thru May

Wednesday, Friday & Saturday  
10am to 4pm

THE PRESERVATION OF  
OUR HERITAGE  
DEPENDS ON YOU

**Editor: GREGORY LEACH**

Home » About PERA » Myth vs. Fact



# Public Employees Retirement Association of MN

Creating opportunities for a successful retirement

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## Pension Myth vs. Pension Fact

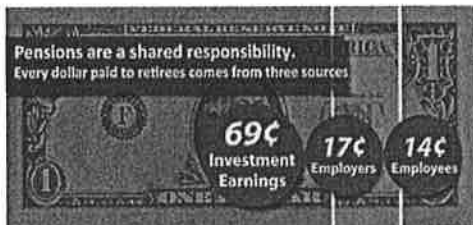
There are a lot of misconceptions, misunderstandings, misinformation and flat-out **MYTHS** about PERA and public pension plans today. Here are some **FACTS** to help set the record straight.



**Myth:** Pensions are a huge drain on government resources in Minnesota.

**Fact:** Nationwide, public pensions currently account for 2.9 percent of state and local spending, and only 1.6 percent in Minnesota. That's according to a recent study based on census data compiled by the National Association of State Retirement Administrators (NASRA).

Thus, the percentage of government spending dedicated to pensions in Minnesota falls well below the national average.



**Myth:** Taxpayers are on the hook for all of Minnesota's public pension costs.

**Fact:** Over the last 20 years, taxpayers (through employer contributions) have paid only 17 cents on the dollar of the total revenues of the three statewide pension systems. Deductions from our members' paychecks made up 14 percent of pension plan income, and the return on the investment of those contributions has been responsible for 69 percent of our total revenues. (2012 comprehensive financial reports of PERA, MSRS, and TRA)

**Myth:** PERA's public pensions are excessive and far better than the retirement average taxpayers can expect.

**Fact:** While PERA pensions provide members with a monthly income for life, the majority of our retirees receive modest benefits. **Seventy-five percent of our retirees receive under \$2,000 per month.** The majority of those receiving the larger pensions from PERA are retired firefighters and police officers who earned no Social Security benefits during their years of service to the community.

For the General Plan, which covers over 90 percent of PERA's active members and retirees, the average monthly benefit is \$1,104. Sixty-two percent of all of our benefit recipients receive less than \$1,000 a month, and 92 percent have pensions under \$3,000 a month. (2012 PERA Comprehensive Financial Report)

**Myth:** Public pensions hurt the state's economy.

**Fact:** PERA actually pumps more money into the state's economy every year than it draws from taxpayers through employer contributions. In fact, benefits paid to Minnesota residents were nearly three times the contributions made to PERA by employers last year. The same is true for the Minnesota State Retirement System and the Teachers Retirement Association. To view a map and county breakdown, [click here](#).

Even more telling, state and local taxes paid by PERA, MSRS and TRA retirees, and the holders of jobs created by retiree spending, exceeded public employer pension contributions by \$80 million in 2007 alone. (Measuring the Impact of Minnesota's Retirement Systems, 2008)

**Myth:** Retirement benefits leave Minnesota because retirees leave the state.

**Fact:** 91 percent of PERA retirees remain Minnesota residents after they leave public service. Of the \$1.53 billion in benefits PERA paid in 2011, \$1.42 billion stayed in the state. (See [Where Are Our Retirees?](#)) That's money spent at Minnesota businesses, sustaining and creating jobs across the state. And let's not forget, those retirees are also paying state and local taxes. (2012 PERA Comprehensive Financial Report)

**Myth:** Since private industry has adopted the 401(k)-type retirement plan, it must be the most cost effective way to pay for retirements.

**Fact:** If the only concern is the initial cost, perhaps. However, one aspect of retirement plan design is rarely addressed--the *relative cost* of providing a given level of benefits for participants. Here, traditional pension plans like PERA have a distinct advantage over individual account type plans like 401(k)s.

According to the National Institute on Retirement Security in its study *A Better Bang for the Buck*, pension plans can deliver the same retirement benefit for an individual at a cost that is 46% lower than a 401(k) plan. It's based on investment allocations over time, superior investment returns and longevity risk pooling.

**Myth:** But the taxpayers would still save money simply by moving public employees to a 401(k)-type plan.

**Fact:** Any savings would be a long time coming. Assuming a 5 percent employer and 5 percent employee contribution rate, the costs to transition to a 401(k)-type plan would be nearly \$3 billion over the next decade for all three systems, and \$1.1 billion for our General Plan alone. Costs increase during a transition period because once a plan is closed to new members any unfunded liabilities remaining in the existing pension plan must be paid off over a shorter time frame. (2011 Minnesota Retirement Plan Design Study)

**Myth:** PERA has an unfunded liability of \$4.9 billion that taxpayers just can't afford.

**Fact:** While PERA's General Plan does have a \$4.9 billion unfunded liability, it is not due tomorrow. In fact, that liability is spread out over decades--the next 19 years in the case of the General Plan, 27 years for the Police & Fire Plan, and 19 years for the Correctional Plan.

It's like the unpaid portion of a mortgage. Few homeowners have enough cash on hand to immediately pay it all off. That's why they make monthly payments. It's the same with PERA. Regular member and employer contributions, and most of all, investment growth over time, are expected to erase that liability as the plans approach their full-funding dates. (2012 PERA Comprehensive Financial Report)

And it's not like PERA is ignoring that liability. Our history shows that we address problems as they occur, with a positive effect on the state's bond rating. We have addressed funding shortfalls with periodic benefit and contribution adjustments rather than letting problems get out of hand.

**Myth:** PERA is going broke.

**Fact:** While PERA suffered substantial investment losses during the recent recession, even during the depths of the market meltdown the Association had reserves of \$14 billion. Those reserves had rebounded to \$20.5 billion at the end of Fiscal Year 2012.

In addition, legislation in 2010 was crafted to ensure pensions are adequately funded decades into the future. As an example, our actuaries placed the Coordinated Plan at 73.5 percent funded at the end of Fiscal Year 2012, 4 percent higher than three years before. (2012 PERA Comprehensive Financial Report)

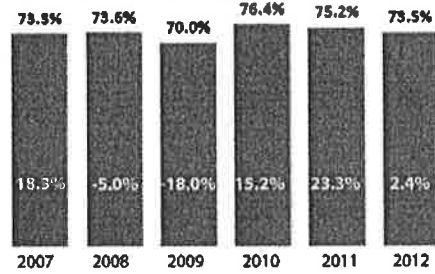
**Myth:** PERA and other public pension plans are hiding the true scope of their future liabilities because they don't report their level of funding based on true *market value*.

**Fact:** Following the market crash of 2008-2009, critics of PERA and other public pension plans pointed to the huge funding deficits of the plans based on the *market value* of the assets held by the funds. PERA and most other pension plans smooth the value of assets held over a five-year time span. This is called the *actuarial smoothing of asset values*. It counteracts much of the short-term volatility of the markets, and helps avoid overreaction to those short-term conditions.

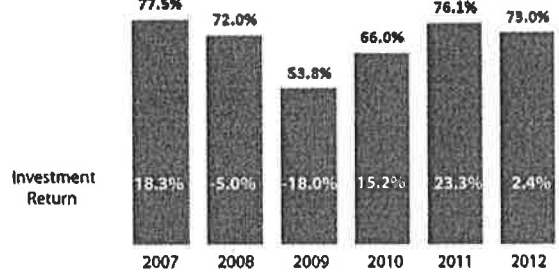
As you can see from the charts below, our funding ratios rebounded from the recession of 2008-09 faster on a market value basis than they have using the actuarial smoothing method we employ. In fact, those funding ratios today are nearly identical. It's just not as hectic a ride.. (2007-2012 PERA Comprehensive Annual Financial Report)

### PERA General Plan Funding History

Funding on Actuarial Value

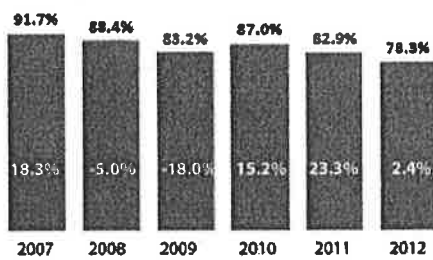


Funding on Market Value

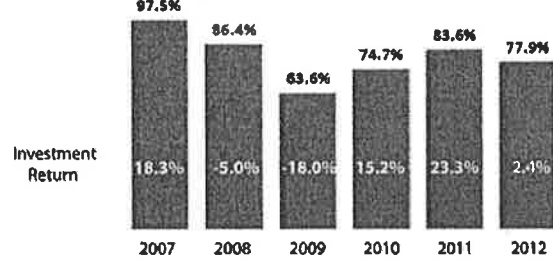


### PERA Police & Fire Plan Funding History

Funding on Actuarial Value



Funding on Market Value



**Myth:** Public employees automatically receive a cost-of-living increase in their pensions every year.

**Fact:** While retirees do receive annual adjustments in their pensions, the annual increase is 1 percent until PERA's retirement plans achieve 90 percent funding (up to 1.5%, based on inflation for P&F members). Under current law, even when the plans reach 90 percent funding, the annual increase will be a flat 2.5 percent—still slightly below the rate of inflation over the last 20 years. (*Omnibus Pension Bill, 2010*)

**Myth:** If something isn't done now, the pension liability for the taxpayer will only get bigger.

**Fact:** Something has been done. Lost in much of the debate over public pensions in Minnesota is the monumental legislation passed in 2010. The *Omnibus Pension Bill* lowered PERA's future liabilities by \$3.44 billion (\$6 billion for all three retirement systems) and is already having a profound impact on our funding levels (see above). Approximately 77 percent of those savings came through benefit adjustments, both for active members and retirees. (*PERA Is currently working on legislation designed to have the same long-term impact on the future funding of our Police & Fire Plan.*)

## 2010 Benefit Reforms

Plan Modifications	General Plan	Police & Fire	Correctional
Post Retirement Increase	Future increases of 1% until funding ratio of 90%	Increases of 1% for 2011 & 2012; then CPI up to 1.5% until funding ratio of 90%	Future increases of 1% until funding ratio of 90%
Deferred Augmentation	1% for future years beginning January 1, 2012 0% for members terminating after December 31, 2011		
Contribution Rate Increases	0.25% employee 0.25% employer	0.2% employee 0.3% employer	None
Vesting Hired after 7/1/2010	Five years	Phased in from five to ten years of service; fully vested at ten years	
Refund Interest	Lowered from 6 percent to 4 percent beginning 7/1/2011		
Reduction in Unfunded Liabilities*	\$2.8 billion	\$625 million	\$15 million

\*Source: Mercer FY2010 Actuarial Valuation

**Myth:** The expectation that PERA can earn average investment returns of 8.5 percent is unrealistic and should be reduced to around 4 percent, the average of safe investments like government bonds.

**Fact:** Prior to the recent recession, the State Board of Investment (SBI) regularly bested an annual return of 8.5 percent on PERA's assets. While earnings on those assets were only 2.4% in Fiscal Year 2012, they earned 23.3% in FY2011 and 15% in FY2010. Based on 2012 year-end valuations, SBI's investments have maintained an annualized return (after paying investment expenses) of 8.2 percent over the last 20 years, and 10.18 percent over the past 30 years. That's despite two recessions in the past decade. However, under the 2012 Omnibus Pension Bill our earnings assumption was reduced to 8 percent for the next five years, returning to 8.5 in 2017. The bill also calls for a comprehensive study of future earnings potential for the pension funds in 2015 and 2016.

If PERA was tied to guaranteed "safe" investments, contribution rates for members and employers would have to increase greatly to compensate for the loss of potential investment income. PERA and other public pension plans invest for the long term because we are in it for the long term. We are not only paying pension benefits today, but will be funding pensions decades from now, and want to invest accordingly.

**Myth:** Public retirement systems are hiding the "true" cost of public pensions from taxpayers.

**Fact:** PERA and most other public pension plans are very transparent in their financial and benefit reporting—much more so than many of our critics. Every year, PERA issues a **Comprehensive Annual Financial Report** that goes into great detail on every aspect of the Association's income and expenses, investment selection and performance, and benefit structure. This report must meet stringent reporting requirements set by the State of Minnesota and the Government Accounting Standards Board. For 27 years, our report has received a *Certificate of Achievement for Excellence in Financial Reporting* from the Government Finance Officers Association of the United States and Canada. The Association also undergoes an annual audit by the Legislative Auditor's Office.

We hope the above information helps readers better understand some of the accusations recently leveled against PERA and other public pension plans. All we ask is that everyone take the time to study and evaluate all sides of the retirement plan debate before drawing conclusions about the value of public pension plans today.

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# Public Employees Retirement Association of MN

Creating opportunities for a successful

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## History of PERA

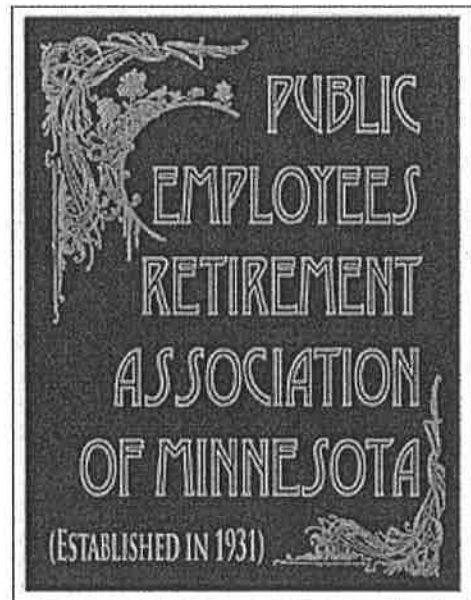
About 122 million people lived in the United States in 1931. Of those, 2.5 million called Minnesota home.

There was no Hoover Dam in 1931, no Social Security, no legal liquor for sale anywhere in America, and in 1931 there was no end in sight to a great depression just beginning to smother every part of the nation in what would be a decade of economic darkness.

Also in 1931, as banks closed, people went hungry, and the need for economic security seemed greater than ever, a group of public employees asked the state of Minnesota for legislation authorizing a retirement association for all public employees not covered by the state's newly created (1929) retirement plan. Although there were a few small, scattered public employee retirement groups providing benefits, most of them did not operate successfully, so not many public employees could count on any sort of pension after retirement.

The state legislature decided that a large retirement association would be able to operate more economically and efficiently than the smaller versions that currently existed, so on April 24, 1931 they established the Public Employees Retirement Association of Minnesota, which officially began operations a few months later on July 1.

At the end of its first fiscal year in 1932, PERA had 2,103 members and just over \$110,000 in the bank. Through the years those numbers grew steadily. Even during the depression, PERA's



assets increased when other retirement associations showed deficits.

In 1959 police officers and firefighters not affiliated with local retirement associations became members of PERA's newly formed Police and Fire Fund.

In 1968 a change was made to the Public Employees Retirement Fund. The benefits for new hires were coordinated with Social Security (the "Coordinated Plan") while benefits for existing members were not (the "Basic Plan").

In 1987, PERA established the Police and Fire Consolidation Fund, which began to incorporate the members of local police and fire associations from around the state. In 1999 the forty-four local relief associations that made up the Consolidation Fund transferred members and necessary assets to the larger Police and Fire Fund, and the Consolidation Fund was terminated.

Also in 1999, the Public Employees Local Government Correctional Service Retirement Fund was established to cover employees in county correctional institutions who have direct contact with inmates. Prior to 1999, those employees were covered under the benefits of the Coordinated Plan.

PERA assumed administration of the Minneapolis Employees Retirement Fund as a separate division of the General Plan in 2010, and that city's fire and police relief associations became part of PERA's Police & Fire Plan a year later. The City of Minneapolis and the State of Minnesota remain responsible for any additional liabilities the plans bring to PERA.

Thanks to the creation of these funds, and the introduction of the Defined Contribution Plan in 1987 for elected officials, physicians, and volunteer ambulance personnel, PERA grew even larger. Today, just 80 years after a small group started PERA to deliver much needed benefits to uncovered public employees, the Public Employees Retirement Association of Minnesota handles the retirement needs for over 2,100 participating governmental units, more than 80,000 retirees and beneficiaries, and more than 200,000 active and/or vested members with assets of about \$20 billion dollars.

Last updated 3/13/2012

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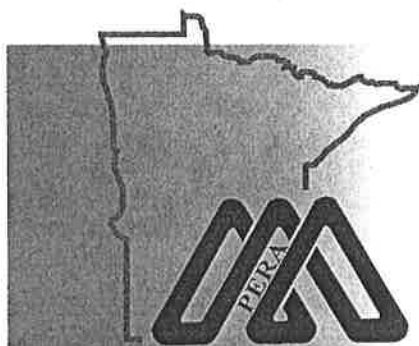
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# PERA *graph*

Newsletter of the General Plan of the Public Employees Retirement Association of Minnesota



Assets over \$13.5 billion

Offices in St. Paul, Duluth & Mankato

Active membership over 140,000



Attempts to permanently reduce the earnings assumption to a lower rate were defeated.

Members who retire at age 63 have an average life expectancy of another 22 years.

2012 PERA Life Expectancy Table

Present Age	Life Expectancy	
	Males	Females
50	82.2	84.5
55	82.9	84.9
60	83.5	85.5
65	84.2	86.2
70	85.3	87.2
75	86.6	88.6

## Pension bill includes lower earnings assumption

PERA's investments are assumed to earn 8 percent per year for the next five years and 8.5 percent thereafter. That's assuming future studies support the viability of the higher long-term earnings prediction. That is the upshot of the most controversial provision of this year's Omnibus Pension Bill. Attempts to permanently reduce the assumption to a lower rate were defeated.

Passed by the Senate April 23 and by the House May 3, the bill was signed into law by Gov. Mark Dayton Thursday, May 10.

For the past 23 years, the earnings assumption used by actuaries for PERA and the other statewide retirement funds has been 8.5 percent. It's set in statute. Over the past 20 years, the State Board of Investment has maintained an annualized return (after paying investment expenses) of 8.3 percent. The return tops 10 percent over the past 30 years. However, given

market conditions over the past decade and concerns about the future economy, many question whether the 8.5 percent assumption remains reasonable. That's why future earnings will be under intense study while the lower rate is in force.

The effect of the lower interest assumption for the next five years, along with several other assumption changes that were adopted, is to lower the funded ratio of PERA's General Fund from 75 percent to 74 percent and takes it from a 0.03 percent long-term contribution sufficiency to a 0.17 percent deficiency.

The pension bill also calls for another study—PERA's membership earnings threshold. That threshold has been \$425 for the past 25 years. The Association is to study the earnings and other membership requirements and report back to the Legislature prior to next year's session.

### A long-term commitment

## We expect you to collect that pension for a long time

One of the things PERA tries to emphasize in our Preretirement Workshops is the need for long-term planning when it comes to retirement. There is a distinct possibility you will collect your Association pension for as long, or longer, than you worked in public service earning it.

PERA recently adopted new life expectancy tables as part of our periodic experience studies. Those tables show that members who retire at age 63 have an average life expectancy of another 22 years (21 years for men, 23 years for women). Those figures are based, in good part, on member data collected by PERA over time. By the way, 63 is the average retirement age for our General Plan members.

And those are just the averages. But what if you're above average? According to the American Academy of Actuaries, of men now 65 in the U.S., 28 percent will live to age 90, 11 percent to 95, and 2 percent to age 100. For women now 65, 40 percent will live to 90, 19 percent to 95, and 5 percent to age 100.

That's one of the key advantages of a defined benefit plan like PERA. Because benefits are paid as a lifetime annuity, you know the benefit will always be there, even if you are well above average . . . at least as far as the tables are concerned.



## President's Message



Don Rambow

### Board Directory

PERA's trustees invite you to notify them personally of any concerns you have regarding the policies or operations of the Association.

#### Don Rambow

*Board President*  
*Cities Representative*  
 City of White Bear Lake  
 4701 Highway 61  
 White Bear Lake, MN 55110  
 (651) 429-8517

#### Kalhryn A. Green

*Board Vice President*  
*School Board Representative*  
 401 - 3rd Ave NW  
 Austin, MN 55912  
 (507) 437-8667

#### Rebecca Otto

*State Auditor*  
 525 Park Street, Suite 500  
 St. Paul, MN 55103  
 (651) 296-2551

#### Ross E. Arneson

*General Membership Representative*  
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 (507) 304-4600

#### Paul Bourgeois

*General Membership Representative*  
 Minnetonka ISD 276  
 5621 County Road 101  
 Minnetonka, MN 55345  
 (952) 401-5024

#### Dawn M. Hulmer

*General Membership Representative*  
 City of Duluth Treasurer's Office  
 Duluth City Hall, Room 105  
 Duluth, MN 55802-1191  
 (218) 730-5057

#### Richard L. Jacobsen

*Public Representative*  
 12705 Parkwood Drive  
 Burnsville, MN 55337-3659  
 (952) 890-0695

#### Leigh Lenzmeier

*Counties Representative*  
 919 West St. Germain St.  
 St. Cloud, MN 56301  
 (320) 251-0653

#### Louise A. Olson

*Retiree/Disability*  
*Membership Representative*  
 6963 109th Ave.  
 Clear Lake, MN 55319  
 (320) 743-2138

#### Lawrence J. Ward

*Amplifant Representative*  
 3221 Old Highway 8  
 Minneapolis, MN 55418  
 (651) 354-2006

## Those cushy government pensions: the real story

There have been numerous stories recently that seek to cast public pensions in the worst possible light by holding up a few extreme examples as representative of all public retirement benefits. Nothing could be further from the truth, but some folks never want the facts to stand in the way of a good story.

PERA is required under Minnesota's Data Practices Act to provide the name of any of our benefit recipients, and the amount of their pension, to anyone upon request. The law specifically states that this information is public data. The retirement systems must divulge such information to whoever asks for it, be it an individual, the media, or any organization.

Unfortunately, PERA has no control over how that data is used. All we can do is try to put that information in context. Often we are heard, but other times ignored.

As an example, an anti-pension organization recently went on a Midwest tour claiming many former government employees were becoming "pension millionaires" at taxpayers' expense. The inference was that the benefit examples they chose to present were representative of public pensions in general.

They chose not to disclose that the PERA members they cited were Basic and Police and Fire members who retired over two decades ago. PERA is the only source of monthly retirement benefits for these highly placed, long-serving officials for their years of public service. They receive no Social Security benefits based on that employment. They contributed around 8 percent of their salary into their pension plans during their long careers, and benefited from the substantial annual increases that occurred during the 1990s. To top things off, this organization used a one-size-fits-all series of assumptions that bore

little resemblance to the facts surrounding PERA pensions to arrive at inflated future payouts.

**Fact:** Pensioners receiving \$100,000 or more a year represent only about one quarter of 1 percent of PERA's benefit recipients.

**Fact:** 62 percent of PERA General Plan members collect pensions of less than \$1,000 a month.

**Fact:** Over 84 percent receive monthly benefits of \$2,000 or less.

**Fact:** The average PERA retiree receives \$1,120 per month.

**Fact:** About 81 percent of the money used to pay the pensions comes from member contributions and investment earnings of the individuals now collecting those benefits. Only 19 percent of PERA's revenue has come from employer (taxpayer) contributions (averaged over the last 20 years).

**Fact:** Statistics taken out of context are often worse than no statistics. They can distort the truth.

Under the law, who gets to know what about other people is often a one-way street. It's a situation PERA faces when we try to answer our critics. While PERA's information and books are available for public scrutiny, organizations have utilized some, but not all, of that public data to present a distorted picture of public pensions. They are trying to create the illusion all public employees are receiving those "outlandish" pension payments.

As the facts above reveal, the average PERA pension totals less than \$15,000 annually.

On a totally different subject, I would like to wish former board member and past president Tom Marshall the best in his retirement.

Our Police & Fire Plan representative since 2003, Tom was a strong advocate for all PERA members and employers, and for public retirement plans. He will be missed on our board.

Don Rambow  
 President, PERA Board of Trustees

PERA is  
 an Equal  
 Opportunity  
 Employer

The PERAgraph is published as a service to members  
 of the Public Employees Retirement Association.

Toll Free—1 800 652-9026, or (651) 296-7460, Between 8:00 a.m. and 4:30 p.m.

Fax Number—(651) 297-2547

Internet—www.mnpera.org

Mary Most Vanek—Executive Director (651) 296-8358

This document is available in alternative formats to individuals with disabilities by calling  
 1 800 652-9026 or through the Minnesota Relay Service at 1 800 627-3529.

## Know your options

# The most critical pension decision you are likely to make

The time has come to apply for a retirement benefit from PERA. On that application are five pension options and something called a Temporary Pre- 62 Increase. Decisions . . . Decisions.

Actually, your choice of options is probably going to be the most serious decision you make about your pension, and one you must live with for the remainder of your life. You see, with just one exception, the decision becomes irrevocable when we issue your first benefit payment.

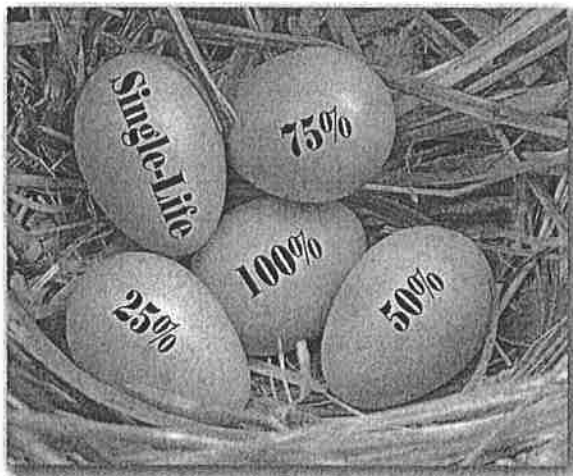
## Options

**Single-Life Benefit** This option provides you with a pension for your lifetime and represents the largest monthly benefit you can receive from the Association. However, upon your death all benefits end. If your total monthly payments have not yet equaled or exceeded your contributions to the Association, the remainder will go to your beneficiaries as a lump-sum payment. Typically, you will have recouped all of your contributions within two or three years of retirement.

**Survivor Benefit Options** Instead of a single-life pension, you can choose from four survivor options that will provide your designated survivor with monthly payments equal to 25%, 50%, 75% or 100% of your monthly pension. These benefits begin upon your death and last for your survivor's lifetime. Should your survivor precede you in death, all these options have a "bounce back" provision that provides you with a single-life pension for the remainder of your lifetime.

Unlike many pension plans, PERA places no restrictions on who you can or can't name as your survivor. However, the Internal Revenue Service requires that a non-spousal survivor be no more than 10 years younger for the 100% option, and no more than 19 years younger for the 75% option. If married, your spouse must also sign your retirement application before a notary.

**Temporary Pre-62 Increase** For any member younger than 62, a final option is to slightly increase the size of his or her pension between retirement and age



**The benefit option you choose** can be critical to meeting your future income needs, and those of your survivor, should you choose one.

62 under this option. However, the benefit is permanently reduced by at least \$100 a month beginning at age 62. While a member gets a bit more of the pension "up front," the total benefit paid over a normal retirement is less.

## Which option is most popular?

**WRONG QUESTION!** Your eventual decision on a pension option should be based upon your individual circumstances, not a majority choice. Consider your health, the health of the individual you may name as your survivor, the status of your relationship with that individual, and your joint and individual income needs.

As an example, a single individual with no dependents may find the Single-Life option most suitable—there is no one else who will depend on that PERA income. The same may hold true for a married member if the spouse has his or her own retirement plan that will provide adequate income should our PERA member die. However, if your potential survivor will find it hard to meet her or his income needs without that monthly PERA benefit payment, that is when a survivor option becomes vital.

To help members with this decision, PERA has designed an options worksheet entitled *Which PERA Pension is Right for You?* It can be found under Forms and Worksheets on the Forms and Publications page at [www.mnpera.org](http://www.mnpera.org).

---

With just one exception, your decision becomes irrevocable when PERA issues your first benefit payment.

---

## The one exception

Since 2010, a marriage dissolution or annulment decree can specify that a survivor option be rescinded so the PERA benefit recipient's pension is recomputed as a single-life pension. The PERA retiree cannot designate a second survivor once this happens.

In this situation, both parties involved in a divorce must agree to the "bounce back," since the designated survivor is giving up a potential future lifetime benefit. The law requires that the revocation be included in the court order and that both individuals sign a form acknowledging the bounce back.

Since its passage, PERA has seen very few instances where this provision has been exercised.



Public Employees Retirement  
Association of Minnesota

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July 2012

The  
**PERA**graph

4



### PERA now on Facebook

If you are a frequent visitor to PERA's website, you may have noticed the little Facebook icon on the right side of your screen on the front page. Yes, PERA is now on Facebook.

Each week we post PERA-related news, helpful tips, education opportunities and more on our Facebook page. Plus, if you "Like"

us, you'll get messages sent directly to your e-mail when we've posted new information.



If you want to see more, just select the Facebook link on our front page, or go to [www.facebook.com/peramn](http://www.facebook.com/peramn).

## Making the most of MY PERA

While MY PERA is designed to keep your personal information safe and secure, there may be occasions when you want to share that data.

If you are working with a financial planner, your future PERA income is an important part of your financial future. Your ability to instantly create custom estimates makes it easy to share this information with a financial planner and integrate it into an overall financial plan. As part of an overall portfolio, many planners treat your pension like a conservative investment.

Does your bank want income verification for a loan? MY PERA gives you a running, one-year record of your public earnings on the Deductions page. The Account Balance page gives you instant verification of the amount of a refund available to you if you leave public service and decide to forgo a

future pension. This can often be listed as assets for loan qualification.

Our Retirement Calculator page includes the present actuarial value of your future pension. This, along with the pension estimate itself, is often used in determining marriage dissolution settlements.

**MY PERA**—It's more than just a retirement estimate.



Home » Retirees » Where Are Our Retirees?



# Public Employees Retirement Association of MN

Creating opportunities for a successful retirement

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## Where Are Our Retirees?

Of PERA's 90,000 benefit recipients, 91 percent continue to call Minnesota home.

With annual benefits of \$1.3 billion, they are an integral part of the state economy. In fact, every year our retirees put three times as much money back into the state economy as is collected by PERA from taxpayers through employer contributions.

Here is a listing of the annuitant population and total benefit payments to our retirees in each Minnesota County in June 2012:



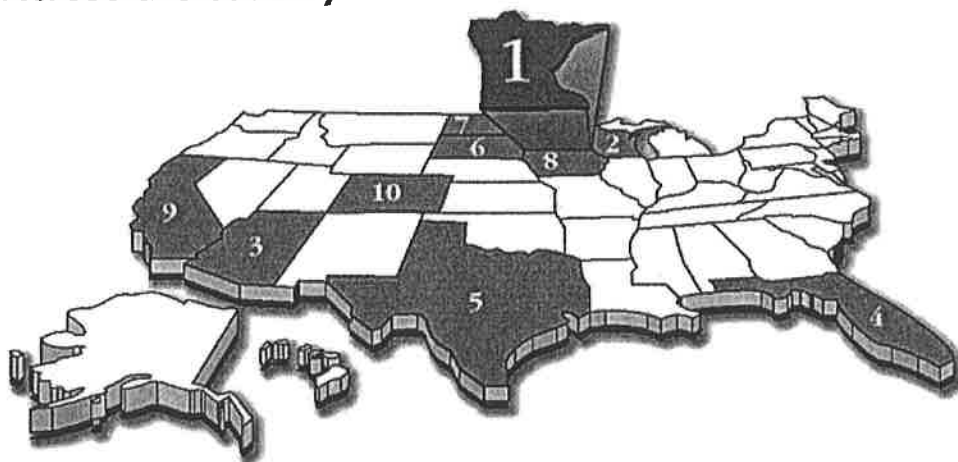
County	Count	Payments in 2012
AITKIN	528	\$650,247
ANOKA	4,224	\$6,972,992
BECKER	623	\$696,589
BELTRAMI	775	\$858,642
BENTON	541	\$669,519
BIG STONE	201	\$183,665
BLUE EARTH	785	\$993,884
BROWN	482	\$617,426
CARLTON	853	\$1,256,725
CARVER	964	\$1,332,808
CASS	761	\$962,806
CHIPPEWA	334	\$340,941
CHISAGO	1,031	\$1,581,358
CLAY	667	\$847,421
CLEARWATER	323	\$310,512
COOK	206	\$260,572
COTTONWOOD	271	\$256,567
CROW WING	1,412	\$2,019,475

DAKOTA	4,798	\$7,957,001
DODGE	360	\$311,537
DOUGLAS	1,049	\$1,177,178
FARIBAUT	325	\$336,912
FILLMORE	474	\$413,727
FREEDBORN	602	\$758,628
GOODHUE	842	\$1,050,453
GRANT	162	\$163,781
HENNEPIN	13,234	\$22,707,299
HOUSTON	250	\$235,040
HUBBARD	481	\$495,659
ISANTI	595	\$735,461
ITASCA	1,303	\$1,625,033
JACKSON	267	\$249,463
KANABEC	395	\$437,930
KANDIYOHI	1,031	\$1,256,163
KITTSO	152	\$154,350
KOOCHICHING	367	\$497,207
LAC QUI PARLE	184	\$174,920
LAKE	360	\$555,044
LAKE OF THE WOODS	113	\$108,936
LE SUEUR	427	\$491,090
LINCOLN	123	\$119,292
LYON	530	\$552,687
MAHNOMEN	108	\$114,161
MARSHALL	224	\$199,908
MARTIN	430	\$596,182
MCLEOD	819	\$914,527
MEEKER	515	\$519,165
MILLE LACS	572	\$713,199
MORRISON	618	\$652,257
MOWER	823	\$1,111,478
MURRAY	214	\$187,972
NICOLLET	519	\$563,488
NOBLES	477	\$533,754
NORMAN	190	\$181,382
OLMSTED	1,723	\$2,873,327
OTTER TAIL	1,092	\$1,314,727
PENNINGTON	308	\$336,760
PINE	680	\$895,664
PIPESTONE	211	\$194,657
POLK	605	\$705,931
POPE	258	\$333,385
RAMSEY	6,646	\$12,041,018
RED LAKE	130	\$120,404
REDWOOD	407	\$376,455
RENVILLE	388	\$392,375
RICE	864	\$1,125,202
ROCK	262	\$247,329
ROSEAU	218	\$232,608
SAINT LOUIS	5,128	\$8,587,700
SCOTT	1,174	\$1,753,220
SHERBURNE	925	\$1,469,322
SIBLEY	334	\$303,067
STEARNS	2,019	\$2,347,978
STEELE	554	\$735,658
STEVENS	184	\$207,551
SWIFT	344	\$335,748
TODD	471	\$509,056
TRAVERSE	136	\$138,765
WABASHA	496	\$571,240

WADENA	412	\$378,750
WASECA	368	\$391,251
WASHINGTON	3,741	\$6,353,956
WATONWAN	193	\$231,645
WILKIN	113	\$145,578
WINONA	589	\$802,514
WRIGHT	1,501	\$2,111,388
YELLOW MEDICINE	333	\$309,604

For an annual breakdown, as well as information on benefits paid to annuitants of the Minnesota State Retirement System and the Teachers Retirement Association, [click here](#).

### Across the country



While the vast majority of our annuitants remain state residents, surrounding states and a few warmer locations draw the majority of the remaining 9 percent of our retirees.

### Top 10 States by Annuitant Population

State	Count	Payments in June 2012
Minnesota	81,782	\$118,642,464
Wisconsin	1,776	\$2,693,675
Arizona	1,367	\$2,289,829
Florida	1,228	\$2,400,834
Texas	557	\$936,345
South Dakota	449	\$592,305
North Dakota	318	\$317,954
Iowa	296	\$295,569
California	292	\$397,277
Colorado	214	\$269,445

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# StarTribune

## Pensions deliver big paydays for top officials

Article by: MIKE KASZUBA  
Star Tribune  
March 16, 2011 - 7:14 AM

Don Omodt made a good living as Hennepin County sheriff in the 1990s.

He's making a better one as a retiree, with an annual government pension just under \$150,000 a year, or \$12,419 a month.

So is Dale Ackmann, who left as Hennepin County administrator in 1992 and now collects \$14,039 a month. Likewise, former state Transportation Commissioner Richard Braun gets \$11,365 a month from the state and the University of Minnesota, where he taught.

Omodt, Ackmann and Braun are all part of a small but special group -- high-ranking public employees whose pensions rode the crest of rising stocks in the '90s.

They are also emblematic of a flawed pension system that proved unsustainable.

Dave Bergstrom, head of the Minnesota State Retirement System, called the top retirees "a very unique group." Most, he said, retired as long as 30 years ago and received large, annual increases fueled by the stock market's bull years that remained in effect even when the market spiraled downward.

Over several years, the Legislature moved to reform the state's pension plans in response to the nation's economic collapse. Though the changes that curtailed benefits for subsequent retirees were widely reported over the past half decade, the group that benefited most from the more generous plans has received little attention.

But a review of the top 100 pension earners in each of Minnesota's three most prominent public retirement plans shows that the group continues to quietly enjoy significant payments.

Among them is former Gov. Arne Carlson, at \$7,421 a month. But he's far from the highest.

According to state records, former Wayzata schools Superintendent David Landsverk's pension tops \$176,000 annually. Right behind him is Leila Anderson, a former Bloomington schools superintendent who gets \$168,803 a year.

"The teachers' retirement [plan] did a fabulous job of investing," Anderson said. She added that she does not get Social Security or Medicare and pays nearly \$600 a month for health care coverage.

Mary Vanek, who administers the Public Employees Retirement Association of Minnesota (PERA), which covers mostly city and county employees, said she sent a letter alerting some of the top pension earners, including Omodt, that their monthly pension payments might soon be part of the national debate over public sector pensions.

"I just didn't want them to be alarmed if their names showed up in the paper," said Vanek, who declined to disclose which retirees she alerted other than Omodt.

Of the 100 top monthly pension earners in the PERA system, no one gets less than \$9,332 a month, or \$111,984 a year.

Ackmann, who retired from Hennepin County nearly 19 years ago, said the size of the payments have left him somewhat uncomfortable.

"I wouldn't call them ungodly, because that's not an appropriate term. But I think they were somewhat surprising, let me put it that way," said Ackmann, who was the chief administrator for Minnesota's most populous county for 15 years. "I think what they ought to do is look at reducing some of them a little bit, at least."

Ackmann receives the fourth-highest PERA monthly benefit. Former Hennepin County Medical Examiner John Coe leads the PERA list at \$16,250 a month.

Average payout far lower

PERA's plan covers more than 80,000 retirees and beneficiaries, with an average monthly pension payout of \$1,300. Well over half of PERA's retirees get less than \$1,000 monthly. Vanek pointed out that, like Anderson, most of the top recipients are not covered by Social Security.

Additionally, state pension officials said, some beneficiaries put as much as 9 percent of their salaries into their pensions, further boosting their returns.

After 20 years as a state Supreme Court justice, Lawrence Yetka stepped down in 1993. He gets \$10,001 a month, a pension he considers so generous that it led to him volunteering as a substitute judge in retirement.

"It was a very, very welcome surprise," he said of his monthly benefit. "I volunteer my services to make up for that. I didn't think that I should be paid separately for sitting on the bench [while] drawing a pension of that amount."

Omodt, who served 28 years as Hennepin County sheriff, said much of his pension money has gone to caring for his now-deceased wife and his children.

While that "sounds like a lot of money," Omodt said, "there was hardly a Saturday or Sunday that I didn't work. So I think I gave back a lot to the citizens."

John Wicklund, an assistant executive director of the state Teacher Retirement Association (TRA), said that "the large [annual] increases were paid under a flawed statutory increase mechanism that was later capped, and subsequently repealed."

Under the old system, a monthly retirement payment of \$1,000 in 1994 increased to \$1,316 by 1998. Stock market gains raised it to \$1,838 by 2002. In 2000 alone, according to the TRA, the annual gain was 11.14 percent.

Former Bemidji State University President Lowell Gillett, retired since 1990, gets \$10,453 a month, putting him 38th from the top of the TRA list.

"I turned [age] 65 at the right time," he said.

Gillett said he was surprised at the size of his pension for the first several years, which rose about 10 percent a year for the first several years. "We were very comfortable," he said of his retirement.

Braun, the former state transportation commissioner, left that job in the mid-1980s. He said he later earned more money as a professor at the University of Minnesota than in his state job. His monthly retirement benefit is the second highest in the MSRS plan. "I'm surprised that I'm that high on the list," he said.

"It's not like these people were out there gaming the system," said Laurie Hacking, TRA's executive director. The state's pensions plans, she added, face "some financial challenges, but it's caused by the market downturn, not because our benefits are out of whack."

Don Betzold, a former DFL state senator who specialized in pension issues, agreed that the top pension recipients were anomalies who benefited from good timing and perfectly legal circumstances.

But he added: "It worked out quite well for them."

Mike Kaszuba • 651-222-1673

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# Minnesota Pollution Control Agency

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May 3, 2013

Commissioner J. Mark Wedel, Chair  
515 6th Avenue SE  
Aitkin MN 56431

MAY 09 2013

**RE: FISCAL YEAR 2013 (FY13) SECOND HALF SCORE BLOCK GRANT  
AITKIN COUNTY: NOTICE OF DISBURSEMENT**

Dear Commissioner Wedel:

I am pleased to inform you that your county has satisfied the requirements for distribution of the Second Half of the FY13 SCORE block grant. Electronic payment representing the Second Half of your county's total FY13 SCORE payment will be processed to the county treasurer.

In order to receive disbursement of future SCORE grant funds, your county must continue to satisfy all of the following requirements:

- establish a separate general fund account for the grant,
- match the grant with at least 25 percent local funds,
- spend the grant funds and matching funds only on eligible programs,
- submit an annual report on county expenditures and resulting improvements in waste management, and
- have in place an approved county solid waste management plan and required updates.

If at any time the county does not meet all of these requirements, the block grant funds must, by law, be withheld.

The MPCA looks forward to assisting your county in the implementation and operation of SCORE programs. We anticipate distribution of the first half of the FY14 SCORE Block Grants in October 2013.

If you have any questions regarding the disbursement of SCORE funds, please contact Mary Baker at 651-757-2208 or call toll-free 1-800-657-3864.

Sincerely,

A handwritten signature in black ink, appearing to read "David J. Benke".

David J. Benke  
Division Director

cc: Terry Neff, County SCORE Contact

May 1, 2013

MAY 02 2013

Dear Aitkin County Commissioners and Sheriff Turner,

The members of the Aitkin Retail Committee would like to commend the Sentence to Serve director and workers for a "Job Well Done!!" for the recent work on the benches downtown. They look brand new! We are fortunate to have this program with their willingness to help whenever asked. Each time the work has been done well and in a timely manner. Thank you!!

Sincerely,

A handwritten signature in black ink that reads "Steve Bare". The signature is written in a cursive style with a large, stylized 'S' and 'B'.

Steve Bare, President

**STATEMENT OF BUSINESS TRANSACTED IN  
OFFICE OF COUNTY RECORDER, AITKIN COUNTY**

DURING April 2013  
DEPOSIT OF CHECK OR CASH \$ 26,003.35 TO AITKIN CO TREASURER

NATURE OF BUSINESS TRANSACTED		AMOUNT OF FEES RECEIVED
UCC		0.00
NOTARY		0.00
NOTARY SURCHARGE	9.2030	Expired 8/1/10
TORRENS		52.00
TORRENS ASSURANCE	9.2031	6.00 ***
COUNTY GENERAL FUND		6742.50
STATE GENERAL FUND	9.2036	4924.50 ***
RECORDER TECH FEE		4690.00
UNALLOCATED		5159.00
STATE WELL CERT.	9.2027	807.50 ***
COUNTY WELL CERT		142.50
BIRTH CERTIFICATES		292.00
CHILDREN'S SURCH.	9.2024	102.00 ***
BIRTH/DEATH SURCH.	9.2022	596.00 *** (136/460)
DEATH CERT.		391.00
2010 LEG. SURCH 144.226 SUBD 3 (b)		340.00 ***
COPIES & C/COPIES		1758.35
<b>TOTAL</b>		<b>26003.35</b>

**WORK DONE FOR VARIOUS COUNTY AGENCIES  
FOR WHICH NO PAYMENT WAS RECEIVED**

RECORDING HONORABLE DISCHARGES	0.00
AITKIN COUNTY	46.00
AITKIN CO ROAD & BRIDGE	184.00
OTHERS	0.00
<b>TOTAL</b>	<b>230.00</b>

AITKIN, MN April 30, 2013

*Diane M. Lafferty Co Recorder*

ZIP 487

*by John C. Hooper, deputy*

YEAR TO DATE 1809

PREVIOUS YEAR \$26,596.90

**From:** John Welle [<mailto:jwelle@co.aitkin.mn.us>]  
**Sent:** Monday, April 29, 2013 10:19 AM  
**To:** 'Marcotte, Anne'; [brian.napstad@co.aitkin.mn.us](mailto:brian.napstad@co.aitkin.mn.us); 'Niemi, Don'; [mark.wedel@co.aitkin.mn.us](mailto:mark.wedel@co.aitkin.mn.us); [laurie.westerlund@co.aitkin.mn.us](mailto:laurie.westerlund@co.aitkin.mn.us)  
**Cc:** 'Patrick Wussow'  
**Subject:** CSAH 4 over Rice River road closure

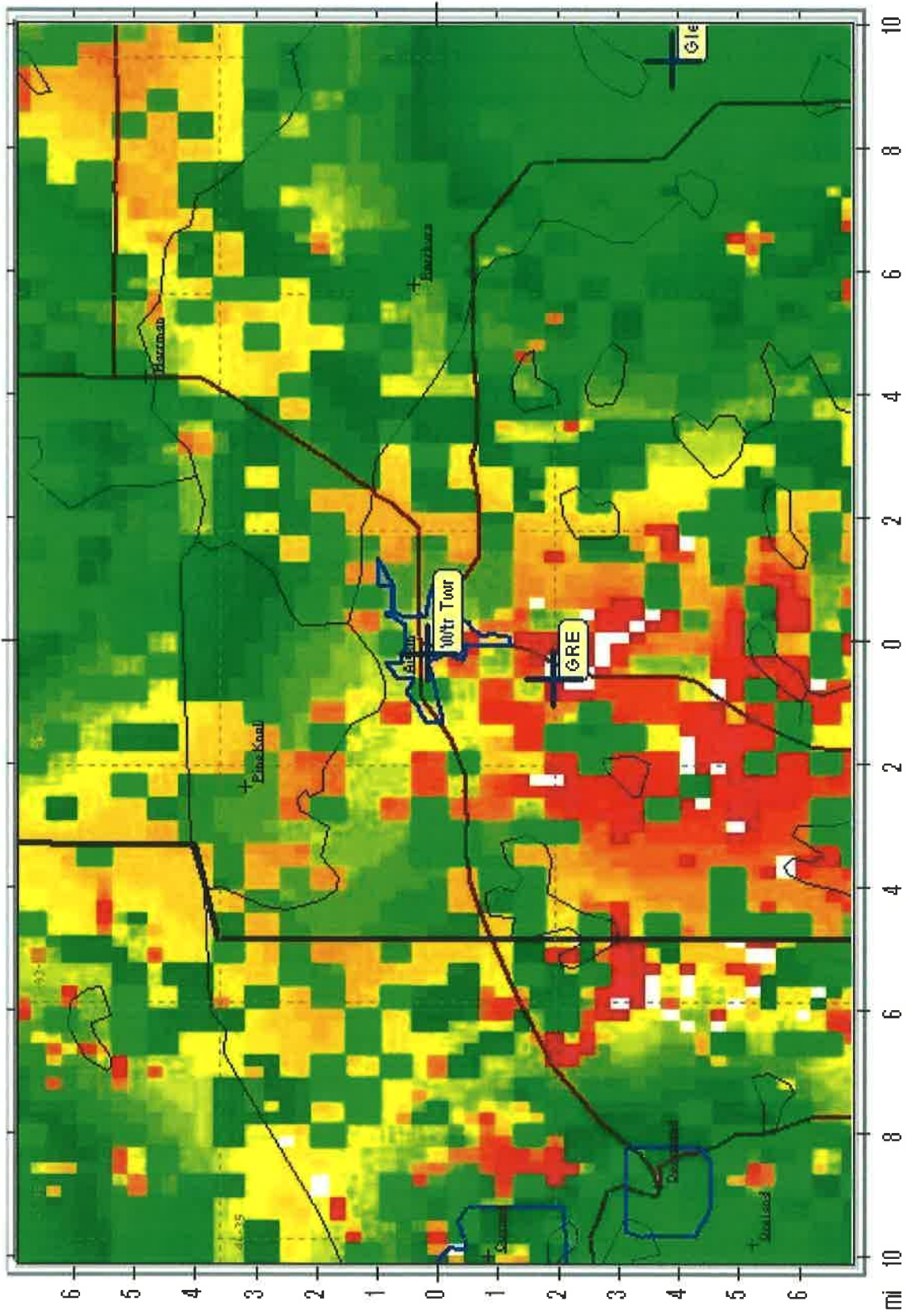
Commissioners:

In late March our bridge contractor began work on the CSAH 4 bridge replacement project over the Rice River in Rice River Township located south of McGregor. As part of this project, a temporary traffic bypass lane was constructed to maintain traffic flow through this area during the anticipated 8-week project. Although the bypass lane had been working well for the past four weeks, we were forced to close it to traffic late yesterday afternoon due to high water at the bridge site. Weather conditions in the next few days will dictate how long the closure will remain in effect. We are in the process of establishing a detour route utilizing state highways 47 and 65 and CSAH 2.

If you get questions or complaints about this closure, please feel free to forward them to my office.

John Welle  
Aitkin County Engineer

# City of Atkin 800 1B Coverage No Local Enhancement



Signal Levels

