

**COWDEN LAKE
LAKE IMPROVEMENT BOARD
MEETING**

October 8, 2025

A meeting of the Cowden Lake, Lake Improvement Board was held at the Montcalm County Drain Commission, 211 W. Main Street, Stanton, Michigan on the 8th day of October 2025 at 4:00 P.M.

The meeting was called to order by Todd M at 4:11 p.m.

PRESENT: Todd McClelland – Chairperson/Maple Valley Township Representative
Jerry Wright – Abutting Property Owner’s Representative
Victor Matulis – Maple Valley Township Representative
Todd Sattler – Treasurer/Drain Commissioner

ABSENT: Pat Carr – Board of Commissioner’s Representative

ALSO

PRESENT: Luke Aaron – Progressive
Anne Gaylord – MCDC
See attached

A motion was made by Todd S and seconded by Victor to approve the agenda. Motion carried.

A motion was made by Todd S and seconded by Jerry to approve the minutes from May 19, 2025, as amended. Motion carried.

Public Comment

No public comment

Treatment Update

Luke provided a treatment update to the board, see attached journal. Luke advised that he took a sample of the Milfoil and sent it off for genetic testing. This is a new strain call the “Townline Strand” and is resistant to sonar treatments and has shown resistance to diquat. For the last treatment, Steve sprayed it with an algicide first and then sprayed it with diquat and it did show some results. The lake looked great during early September, but the temperature stayed high with little precipitation which allowed for late season growth. PLM suggested copper and diquat to try to cut back the wild celery. Luke would like to try triclopyr for the milfoil next season. Steve suggested treating the milfoil in the fall to try to get systemic results in the spring. Victor asked if they can start treating it in the fall next year.

Financial Update

Todd S provided a financial update to the Board including a current balance of \$41,870.37. He noted that they earned \$897.25 in interest in 2025.

Assessment Roll Review

Todd advised that there were no changes to the assessment roll for 2025 and there are still 109 parcels in the assessment district. The Board would like to assess the same \$25,000 with lakefront parcels at a rate of \$231.48.

Other Business

The Drain Commission has received a petition to establish a legal lake level. The process was started years ago and a legal level was established, but no assessment district was ever created. This petition will help to complete the process. The level is over six feet low from normal levels and requires augmentation wells to restore and maintain the lake level. Todd is planning to attend the BOC meeting on 10/27 or 11/10 and would like a good faith deposit from the residents and residential support at the meeting. He is also planning to have legal representative present. Todd advised that the good faith deposit would be refunded once the assessment district is created and the first assessment is collected. He doesn't believe there will be an issue in obtaining BOC approval based on the already established level, the good faith deposit and the positive residential support. Todd M has concerns about the ecological effects of having a static level but agrees that something needs to be done. Anne will reach out to the legal representative to check availability for BOC meeting attendance and advise the Board members.

There being no further business to come before the Lake Board, a motion was made by Todd S and seconded by Jerry to adjourn the meeting at 5:15 p.m. Motion carried.

Todd Sattler, Secretary
Cowden Lake, Lake Board

State of Michigan }
 } ss:
County of Montcalm }

I hereby certify that the foregoing is a true and complete copy of the minutes of a meeting of the Cowden Lake, Lake Improvement Board, Montcalm County, Michigan held on October 8, 2025, and that said minutes are on file in the office of the Montcalm County Drain Commissioner and posted on the county website at montcalm.org and are available to the public.

I further certify that notice of the meeting was posted at least 18 hours before the meeting at the office of the Montcalm County Drain Commissioner, which is the principal office of the Cowden Lake, Lake Improvement Board.

Todd Sattler
Montcalm County Drain Commissioner

**COWDEN LAKE
LAKE IMPROVEMENT BOARD
MEETING**

October 8, 2025
4:00 P.M.

MONTCALM COUNTY DRAIN COMMISSION

211 W. Main Street
Stanton, Michigan

Agenda

- Call to Order
- Approval of Agenda
- Approval of Minutes
 - May 19, 2025
- Public Comment
- Treatment Update
- Financial Update
- Assessment Roll Review
- Other Business
 - Lake Level
- Adjourn

If you cannot attend, please call the office at 989-831-7322 at least two days prior to the meeting.

Board Members

Todd McCelland, Maple Valley Township Representative/Chairperson
Jerry Wright, Abutting Property Owner's Representative
Victor Matulis, Maple Valley Township Representative
Pat Carr, Board of Commissioner's Representative
Todd Sattler, Secretary/Montcalm County Drain Commissioner

Project Work Journal

Cowden Lake

2025

Beginning Balance: \$16,000.00

Date		Type	Results					
1/8/2025		Permit	2025 Permit Authorization					
Application Date	Type		Target Species	Quantity	Dose Rate	Cost	Remaining Balance	
3/1/2025	Permit Fee			1.00 each		\$1,000.00	\$15,000.00	
Invoice 1388 Total							\$1,000.00	\$15,000.00

Survey Date		Type	Results				
5/19/2025	Survey		Survey by: LJA, GMK. Water: 60 degrees. Notes: Relatively widespread curly-leaf pondweed and milfoil. Curly-leaf pondweed at the south end of the lake is at the surface and dense.				
Treatment Date	Type		Target Species	Quantity	Dose Rate	Cost	Remaining Balance
5/28/2025	Flumioxazin and contacts		Curly-leaf Pondweed Eurasian Milfoil	15.00 acre(s)	100.00 ppb	\$7,209.90	\$7,790.10
5/28/2025	Diquat dibromide @ 1 gal/acre		Curly-leaf Pondweed	1.25 acre(s)		\$243.75	\$7,546.35
Invoice 1442 Total						\$7,453.65	\$7,546.35

Survey Date		Type	Results				
6/17/2025	Survey		Survey by: LJA, GMK. Water temperature: 78 degrees at surface. Notes: Milfoil treatment worked well (~90%). Curly-leaf pondweed completely gone. Early wild celery growth present. Planktonic algae observed throughout the lake.				
Treatment Date	Type		Target Species	Quantity	Dose Rate	Cost	Remaining Balance
6/24/2025	Chelated copper complex liquid		Wild Celery	5.00 acre(s)		\$2,236.85	\$5,309.50
6/24/2025	Flumioxazin and contacts		Eurasian Milfoil	1.50 acre(s)	100.00 ppb	\$720.99	\$4,588.51
Invoice 1489 Total						\$2,957.84	\$4,588.51

Project Work Journal
Cowden Lake

2025


Beginning Balance: \$16,000.00

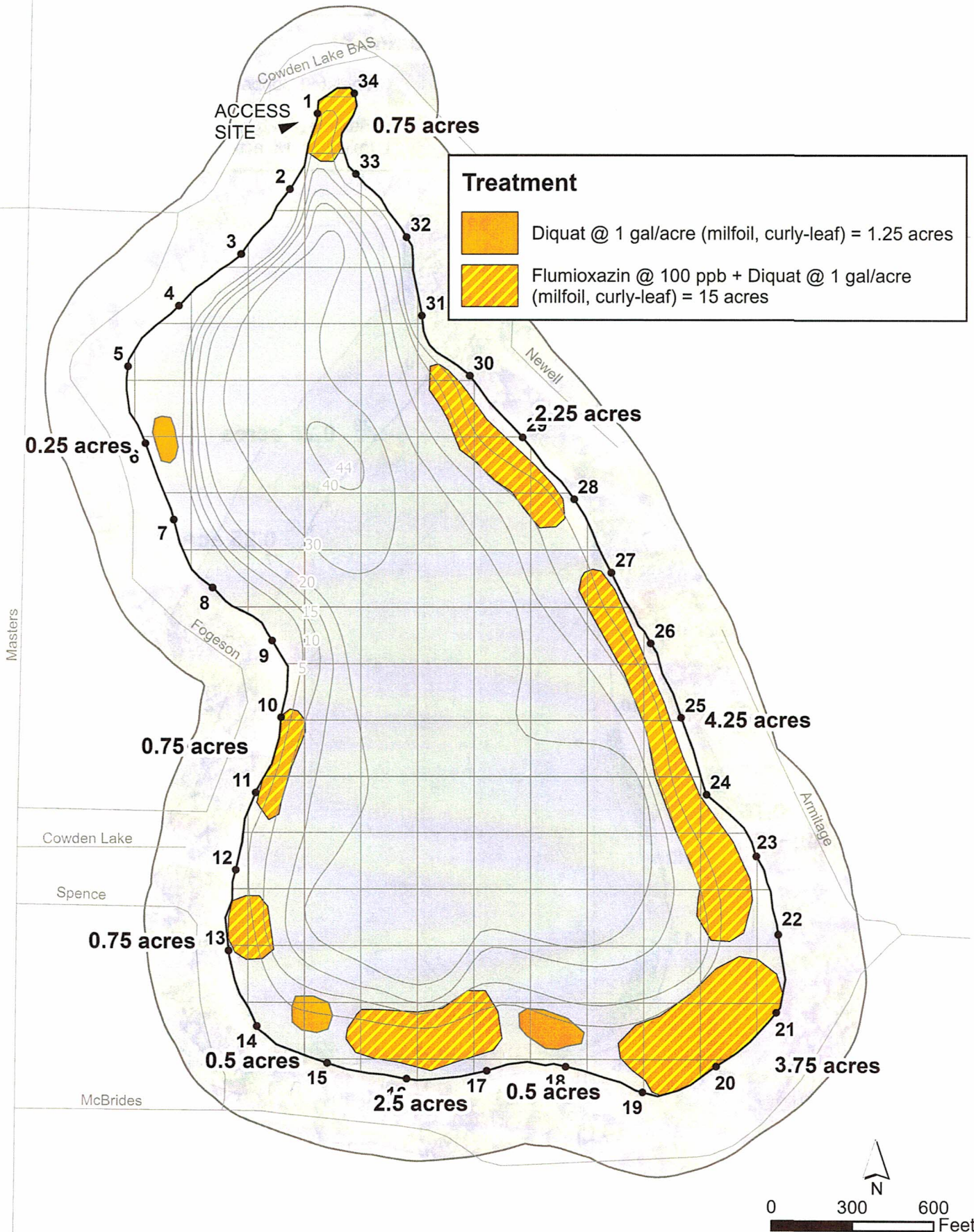
Survey Date		Type	Results			
7/29/2025		Survey	Survey by: LJA, GMK. Water temperature: 86 degrees at surface. Notes: Found considerable wild celery growth and milfoil re-growth. Foregoing celery treatment due to budget constraints.			
Treatment Date	Type	Target Species	Quantity	Dose Rate	Cost	Remaining Balance
8/5/2025	Algae control (filamentous and planktonic)	Filamentous or Planktonic Algae	16.50 acre(s)		\$660.00	\$3,928.51
8/5/2025	Diquat dibromide @ 1 gal/acre	Eurasian Milfoil	16.50 acre(s)		\$3,217.50	\$711.01
Invoice 1524 Total					\$3,877.50	\$711.01

Survey Date	Type	Results
9/4/2025	Survey	Survey by: LJA. Water temp: 63 degrees at surface. Notes: Milfoil treatment worked great. Only a few milfoil plants remain. Wild celery dense throughout lake. No further treatments this season.

Total Invoiced: \$15,288.99
Remaining Balance: \$711.01

**COWDEN LAKE
MONTCALM COUNTY, MICHIGAN
TREATMENT MAP
SURVEY DATE: MAY 19, 2025**


 = 1 ACRE





LAKE AREA = 110 ACRES

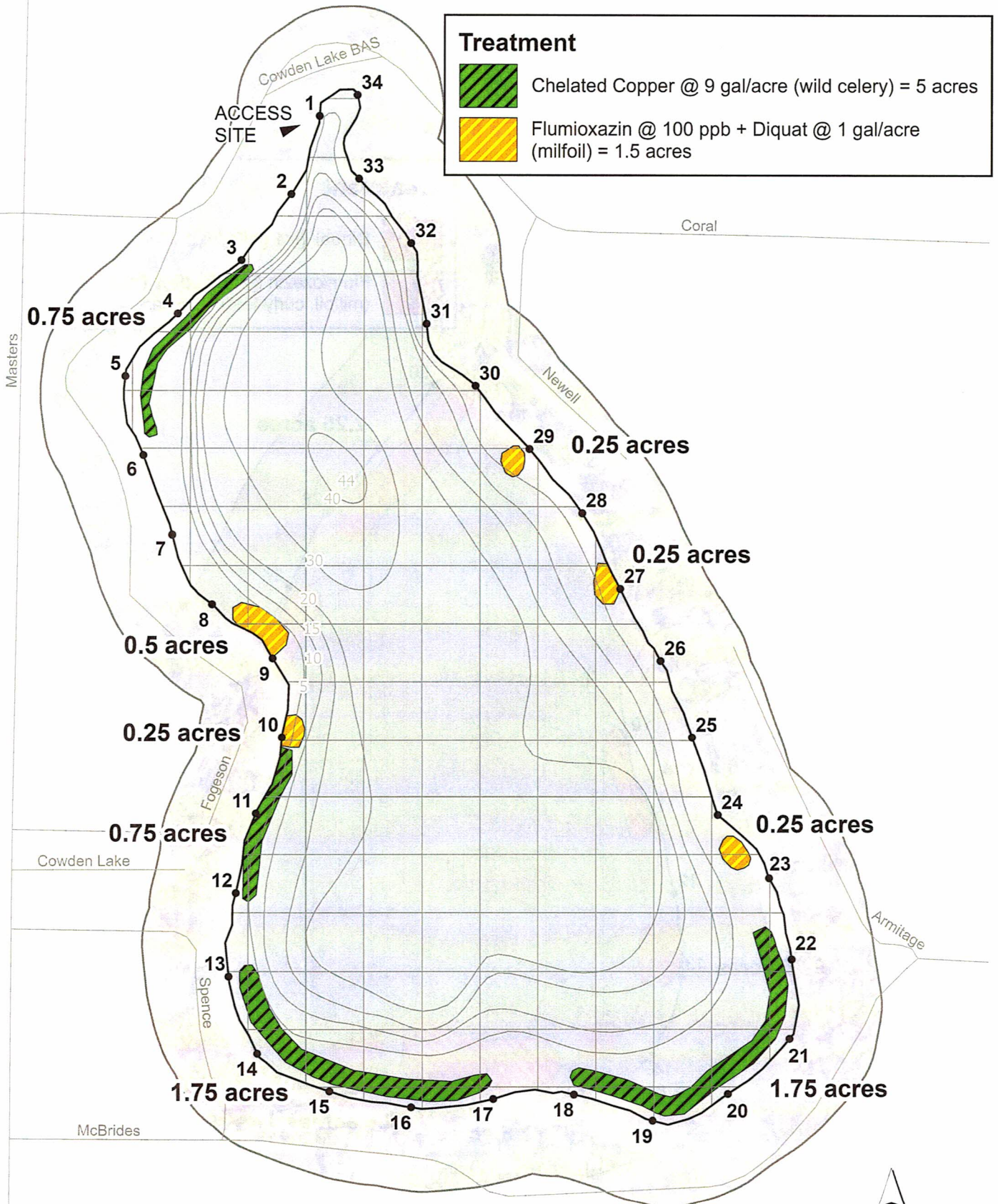
The applicator shall make adjustments, if needed, to comply with EGLE permit requirements.

**COWDEN LAKE
MONTCALM COUNTY, MICHIGAN
TREATMENT MAP
SURVEY DATE: JUNE 17, 2025**

 = 1 ACRE

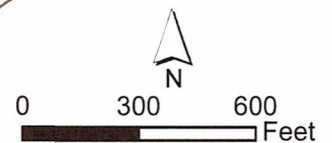
Treatment

-  Chelated Copper @ 9 gal/acre (wild celery) = 5 acres
-  Flumioxazin @ 100 ppb + Diquat @ 1 gal/acre (milfoil) = 1.5 acres




LAKE AREA = 110 ACRES

The applicator shall make adjustments, if needed, to comply with EGLE permit requirements.




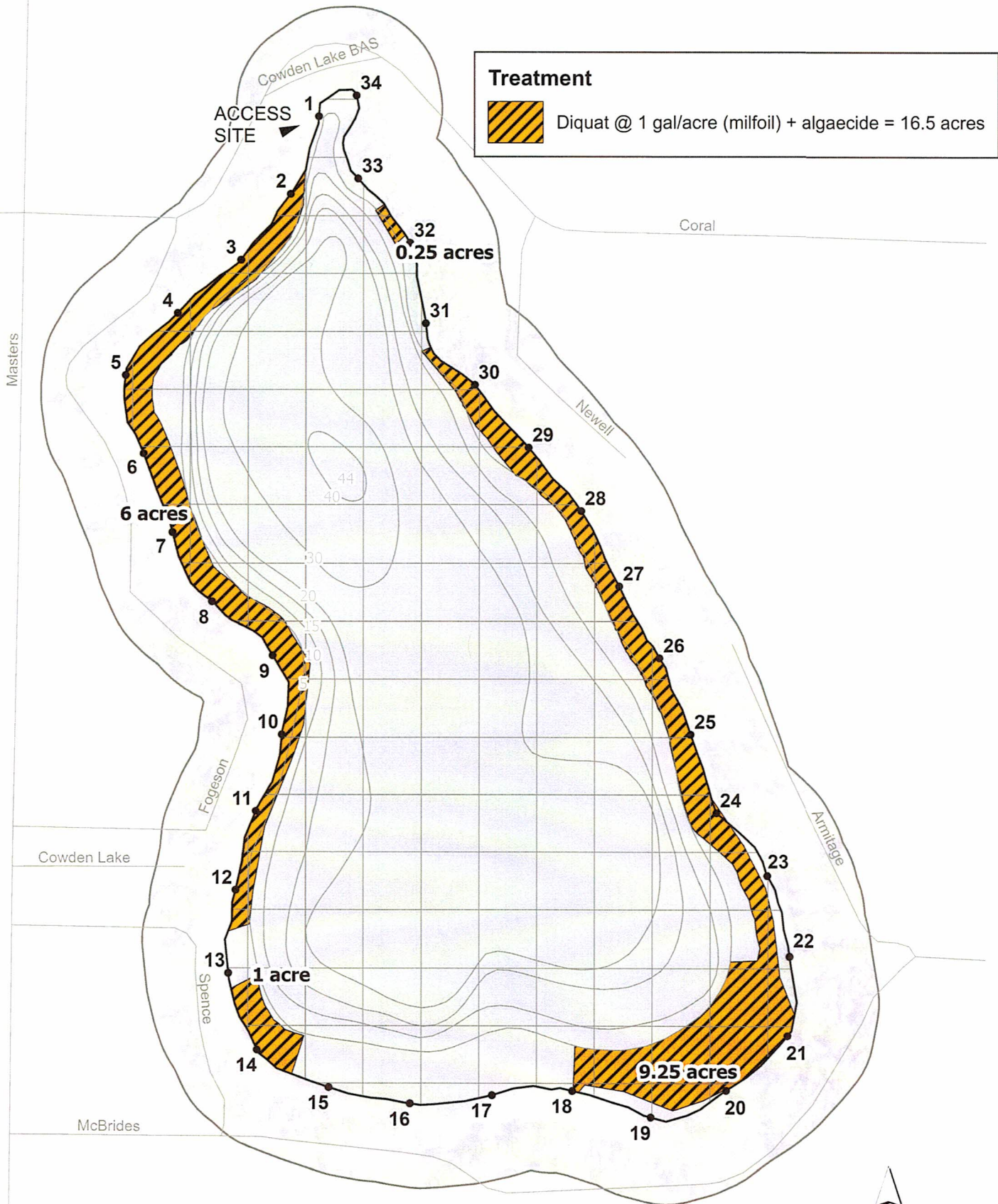
**PROGRESSIVE
COMPANIES**

**COWDEN LAKE
MONTCALM COUNTY, MICHIGAN
TREATMENT MAP
SURVEY DATE: JULY 29, 2025**

 = 1 ACRE

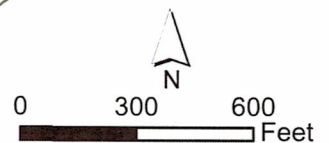
Treatment

 Diquat @ 1 gal/acre (milfoil) + algaecide = 16.5 acres



LAKE AREA = 110 ACRES

The applicator shall make adjustments, if needed, to comply with EGLE permit requirements.



**PROGRESSIVE
COMPANIES**

Cowden Lake Finance Sheet 2024 - 2028 (84003)

Wednesday, October 8, 2025

Date	Vendor	Description	Check #	Expenses	Revenue	Balance
10/1/2023		Beginning Balance				\$ 36,711.72
10/19/2023	Progressive Architects Engineers PL (385)	4th Quarter Lake Consultant Fee	177051	\$ 1,875.00		\$ 34,836.72
10/31/2023	Huntington Bank	Interest Income			\$ 112.48	\$ 34,949.20
11/30/2023	Huntington Bank	Interest Income			\$ 107.79	\$ 35,056.99
12/31/2023	Huntington Bank	Interest Income			\$ 111.87	\$ 35,168.86
1/18/2024	Progressive Architects Engineers PL (385)	1st Quarter Lake Consultant Fee	178927	\$ 1,875.00		\$ 33,293.86
1/31/2024	Huntington Bank	Interest Income			\$ 108.55	\$ 33,402.41
2/29/2024	Huntington Bank	Interest Income			\$ 100.09	\$ 33,502.50
3/31/2024	Huntington Bank	Interest Income			\$ 114.22	\$ 33,616.72
4/11/2024	Progressive Architects Engineers PL (385)	2nd Quarter Lake Consultant Fee	180780	\$ 1,875.00		\$ 31,741.72
4/18/2024	Michigan Lakefront Solutions (26682)	2024 EGLE Permit Fee	180850	\$ 875.00		\$ 30,866.72
5/2/2024	Huntington Bank	Interest Income			\$ 102.66	\$ 30,969.38
5/13/2024	Montcalm County	2023 Collected Settlement			\$ 24,045.00	\$ 55,014.38
5/13/2024	Montcalm County	2023 Delinquent Settlement			\$ 687.00	\$ 55,701.38
5/31/2024	Huntington Bank	Interest Income			\$ 174.73	\$ 55,876.11
6/30/2024	Huntington Bank	Interest Income			\$ 208.92	\$ 56,085.03
7/11/2024	Progressive Architects Engineers PL (385)	3rd Quarter Lake Consultant Fee	182912	\$ 1,875.00		\$ 54,210.03
7/31/2024	Huntington Bank	Interest Income			\$ 189.98	\$ 54,400.01
8/22/2024	Michigan Lakefront Solutions (26682)	06/04/2024 Weed Treatment	183576	\$ 8,264.20		\$ 46,135.81
8/31/2024	Huntington Bank	Interest Income			\$ 157.78	\$ 46,293.59
9/30/2024	Huntington Bank	Interest Income			\$ 143.51	\$ 46,437.10
10/10/2024	Michigan Lakefront Solutions (26682)	09/11/2024 Weed Treatment	184536	\$ 3,262.50		\$ 43,174.60
10/10/2024	Michigan Lakefront Solutions (26682)	07/11/2024 Weed Treatment	184536	\$ 4,716.13		\$ 38,458.47
10/10/2024	Progressive Architects Engineers PL (385)	4th Quarter Lake Consultant Fee	184550	\$ 1,875.00		\$ 36,583.47
10/31/2024	Huntington Bank	Interest Income			\$ 109.03	\$ 36,692.50
11/30/2024	Huntington Bank	Interest Income			\$ 98.53	\$ 36,791.03
12/31/2024	Huntington Bank	Interest Income			\$ 96.08	\$ 36,887.11
1/16/2025	Progressive Architects Engineers PL (385)	2025 1st Quarter Lake Consultant Fee	186816	\$ 1,875.00		\$ 35,012.11
1/31/2025	Huntington Bank	Interest Income			\$ 91.05	\$ 35,103.16
2/28/2025	Huntington Bank	Interest Income			\$ 79.15	\$ 35,182.31
3/20/2025	Michigan Lakefront Solutions (26682)	2025 EGLE Permit Fee	188043	\$ 1,000.00		\$ 34,182.31
3/31/2025	Huntington Bank	Interest Income			\$ 85.99	\$ 34,268.30
4/3/2025	Progressive Architects Engineers PL (385)	2025 2nd Quarter Lake Consultant Fee	188327	\$ 1,875.00		\$ 32,393.30
4/30/2025	Huntington Bank	Interest Income			\$ 81.74	\$ 32,475.04
5/31/2025	Huntington Bank	Interest Income			\$ 83.14	\$ 32,558.18
6/3/2025	Montcalm County	2024 Collected Settlement			\$ 23,611.12	\$ 56,169.30
6/3/2025	Montcalm County	2024 Delinquent Settlement			\$ 1,388.88	\$ 57,558.18
6/26/2025	Michigan Lakefront Solutions (26682)	05/28/2025 Weed Treatment	190234	\$ 7,453.65		\$ 50,104.53
6/30/2025	Huntington Bank	Interest Income			\$ 128.58	\$ 50,233.11
7/10/2025	Progressive Architects Engineers PL (385)	2025 3rd Quarter Lake Consultant Fee	190325	\$ 1,875.00		\$ 48,358.11
7/31/2025	Huntington Bank	Interest Income			\$ 131.78	\$ 48,489.89
8/7/2025	Michigan Lakefront Solutions (26682)	06/26/2025 Weed Treatment	191102	\$ 2,957.84		\$ 45,532.05
8/31/2025	Huntington Bank	Interest Income			\$ 115.51	\$ 45,647.56
9/11/2025	Michigan Lakefront Solutions (26682)	08/05/2025 Weed & Algae Treatment	191955	\$ 3,877.50		\$ 41,770.06
9/30/2025	Huntington Bank	Interest Income			\$ 100.31	\$ 41,870.37
		Remaining Balance				\$ 41,870.37

COWDEN LAKE
LAKE IMPROVEMENT BOARD MEETING

October 8, 2025

4:00 P.M.

Montcalm County Drain Commission
211 W. Main
Stanton MI 48888

ATTENDANCE RECORD

Name

1. Todd Sattler
2. LUKE AARON
3. Steve Zulinski
4. Todd M.
5. Jerry Wright
6. Victor Ma
7. Anne Gaylord
8. _____
9. Cowden Lake Ass.
10. President names ? Mike Osborn
11. Treasurer names ? Dave Polmanteer
12. _____
13. _____
14. _____
15. _____