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"Time wasted at the lake is time well spent."

- Unknown

www.crystalperchlakes.com

The following poem was found in old Lake Association papers dating back over 50 years – it was addressed to Walter Smith, lot # 50. We want to thank Cindy Applegate for sharing her discovery and hope you enjoy the poem as much as we do. After all these years, the poem's message to the members of our lake community is as true today as it was back in 1964.

A helping hand, compassionate heart;

A sunny smile, each do our part;

A kindly act, or worthy deed;

A tolerant mind, a friend in need;

A prayer each day, if these things done...

We'll keep this "The livin'est Place Under The Sun!

-- Unknown

PRESIDENT'S REPORT - Marty Mulloy

Last year we surveyed our members to determine what the most important issues the board should focus upon. Your response to the survey and the dialogue at last year's Summer Membership Meeting was clear and compelling – Protect our Lakes. The quality of our lakes directly impacts the pleasure we take in living in a lake community, the value of our property, and the legacy we pass on to future generations.

From a number of perspectives, our lake community is in very good shape. Data from independent water testing services indicate our lakes are among the healthiest in the State of Michigan. Bob Conn has done an excellent job balancing the necessity of eradicating invasive weeds while being mindful of minimizing the disruption to our ecosystem. Our roads have been carefully managed and painstakingly preserved over blistering summers and harsh winters. Rick Applegate and his predecessors Dick Johnson and Chuck Hopkins have labored tirelessly to keep our roads safe and accessible.

Our challenge moving forward is to ensure that we have adequate funding to preserve our lakes. We are very well positioned financially to meet the challenges of our roads, but our lakes are a different situation. Unfortunately, only 60% of our residents contribute to the Lakes Foundation; thus, we are dangerously close to spending the last of our Lakes Foundations financial reserves. Without a change in revenue collection, we run the risk of having inadequate resources to protect our lakes from an onslaught of invasive weeds and species.

2019 BOARD MEMBERS

PRESIDENT

Marty Mulloy mjpmulloy@gmail.com

VICE PRESIDENT Stan Kirkwood

skirkwood@gmail.com

SECRETARY

Judy Moskus jamoskus@gmail.com

TREASURER

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ROADS

Rick Applegate csa459@hotmail.com

LAKES

Bob Conn rconn1315@aol.com

PRESIDENT'S REPORT, continued – Marty Mulloy

Please carefully read the subsequent submissions from my colleagues on the Board – they will report on the State of our Lakes Community and provide important details of changes the Board will present at our Summer Membership meeting.

Lastly, I want to thank my fellow Board members for their contributions to our lake community. They have worked countless hours on everything from maintaining roads, cutting weeds, eradicating invasive weeds and aquatic species, nurturing wildlife, balancing budgets, protecting the purity of our lakes, developing and executing strategic plans, fostering communications, sponsoring fund raisers, hosting community events, promoting fishing and generally advancing the well-being of our lake community. Their unselfish and tireless contributions have saved our lake members thousands upon thousands of dollars in services that would have otherwise been provided for by paid professionals, which would have resulted in increasing everyone's annual assessment. For example, over the past 29 years the US Consumer Price Index (CPI) has doubled. What cost \$1 dollar in 1990, now costs about \$2. However, our Road dues were \$250 in 1990 and they are still \$250 in 2019. This is the result of smart capital investments and hard work performed by several generations of conscientious road volunteers.

I hope to see as many of you as possible at the meeting on July 13th at the Somerset Township Hall at 10:00AM. Please come at 9:30 for coffee and donuts.

Have a safe and pleasant summer!

VICE PRESIDENT'S REPORT – Stan Kirkwood

The Board takes very seriously the responsibility it has to provide guidance for the long-term health of our lake community. During the past year we have met many times, using our Master Plan, to look for ways to keep making improvements and to identify any risks we may have. In doing so it became even clearer to us that being at the lake isn't just one thing.

Physically it is composed of three different elements:

- 1. The Lake
- 2. The Roads
- 3. The Environment (Up North feeling)

Remove any of those three and we all suffer. The experience wouldn't be the same, and our property values would be greatly affected.

VICE PRESIDENT'S REPORT, continued – Stan Kirkwood

When our community was first developed there was a focus on the roads which makes good sense since people needed to be able to access their property. Why buy property if you can't get to it? This early focus is clear if you look at the by-laws. There are six by-laws addressing roads and only one that touches on the lake.

Fast forward 60 years and steps have been taken to ensure our roads are well maintained. The Board and membership recognized the importance of our roads and so we have a good funding mechanism to manage them. The Road Dues allow us to do all the things Rick Applegate does to manage our roads. And we have a contingency fund to handle emergency road situations.

The same cannot be said about the lake. While we don't want to take our eye off of the management of the roads, we do need to focus on the management of our lakes. It's easy to take for granted the health of the lakes. People come each weekend, and the lakes look the same. However, that isn't really true. The only thing constant is change. Nothing remains the same. Things are either ascending or descending. And while the lakes are presently in good shape, we can't take that for granted. They are in their current state because of the efforts of a few people and because of the donations many of you have made to the Foundation that provides the lakes with monies to use on lake-related projects. Without those donations the health of our lakes are in danger. It is that simple.

Unfortunately the cost associated with managing the lakes is increasing but our donations are not. We have about a 60% participation rate, and that is no longer sufficient going forward. For many years the Foundation has sent out requests for donations and followed that up with a reminder if the property owner did not respond. That has been our mechanism for acquiring lake management funds. But it no longer works.

It is broken because our expenses exceed our income. The Foundation has a reserve which has been steadily decreasing and we expect it to be depleted within two years. After that, if we continue down the same funding path, we won't be able to do some of the lake management activities. Nor will we be in a position to respond to unexpected situations.

One solution to the funding problem is to change how monies are provided to the lake. After considerable discussion, the Board is recommending a Special Assessment District (SAD) to ensure our lakes are adequately funded. No longer would you write a check out to the Foundation, but instead your contribution would become part of your taxes. You would see the SAD as a line item. The township would collect the fees and pay the invoices we incur for our lake projects. Before the Foundation was our lake bank and now the Township would take on that responsibility.

The big difference between the donation letter and the SAD is we will now have everyone who owns lakefront property contributing to the health of the lake. The value of their property is very much tied to the health of the lake. Even if an owner doesn't make direct use of the lake, the owner is benefiting from the effort and donations of others through the value of their property.

At the Summer meeting we will be asking you to do two things:

- Vote Yes to amending the by-laws which state lake donations are voluntary. If we have enough support for the SAD we don't want a by-law written in the 1950's to prevent us from properly managing our lakes.
- 2. Sign the SAD petition. We will pass around the petition we will present to the township at the meeting. We will need your signature and lot numbers on the petition.

We will be discussing this topic at the Summer meeting however if you have questions considering the SAD please let us know so that we are aware of your concerns and can properly address them.

SECRETARY'S REPORT – Judy Moskus

CLPLPOA – Comprehensive Lake Preservation Plan & Proposed Special Assessment District *

Your Board unanimously supports a new Comprehensive Lake Preservation Plan that was presented at the spring meeting on April 6, 2019. Now, we need our members to support the implementation of the plan. This includes the implementation of a Special Assessment District (SAD) for a period of five years to ensure an annual budget necessary to manage the multiple invasive species and water quality of our lakes.

Why is a Special Assessment District (SAD) necessary?

- Each year our efforts to manage the health of the lake and resulting maintenance of property values makes the management budget vary, dependent on contributions by lake owners.
- Despite the fact that our members have indicated that water quality and the overall health of the lakes is critical, members and other lakefront property owners do not consistently contribute the funds necessary to manage the lakes.
- Based on a different type of property interest, we are able to mandate payment of so-called road dues. Unfortunately, that same mechanism is unavailable when it comes to generating funds for lake management. While greater than 95% of our association members pay the road dues, significantly fewer (between 50 to 60%) of lakefront property owners contribute to the lake management.

What is involved in a special assessment?

- Your Board will develop a Comprehensive Lake Preservation Plan to expend the necessary funds annually to maintain the lakes.
 - Owners of lakefront property owners representing 51% of the lake frontage must sign a petition requesting the Somerset Township Board of Trustees to implement the SAD as the best option to assure equitable collection the funds to implement the Comprehensive Lake Preservation Plan. Those petitions will then be submitted to the Township Board for adoption of a resolution tentatively declaring its intent to implement the proposed SAD. Petitions will be available for review and signature at the summer meeting on July 13, 2019. Supplemental efforts to obtain signatures will be undertaken, if necessary. [If you will not be in attendance at the meeting but wish to sign the petition, please e-mail Janet Mulloy at mjmull4@comcast.net to make arrangements. Unfortunately, we cannot do this by proxy.]

SECRETARY'S REPORT, continued – Judy Moskus

- The Township clerk then verifies the signatures on the petition to make sure they are valid. If so, a public hearing will be set with written notice to all those property owners proposed to be included in the SAD. At that hearing, the Township Board will hear public comments to determine whether to create the SAD. If the Township Board declines to approve the SAD, the process ends at this juncture. If passed, any proposed members of the SAD have 30 days to file a court challenge to the sufficiency of the petition
- If the Township Board approves the SAD, a second public hearing will be set for the purpose of hearing objections to the proposed SAD roll. At that same meeting the Township Board also passes a resolution that, among other things, establishes a date for payment of the first assessment, which in this case will be an annual assessment, likely on the winter tax bill.

What is the time period for the assessment?

- Currently, your Board suggests the implementation of a SAD for five years.
- While a SAD can be established for a longer period, it may be difficult to anticipate the amount of funds necessary for lake management beyond 5 years.

What is the amount of the proposed annual assessment?

• The proposed lake fees assessment is anticipated to be approximately ten percent above or below our present recommended contribution level of \$175. At the end of the five years, any unspent funds greater than 10% of the total amount collected are refunded to the SAD members. Any amount less than 10% is retained by the Township.

Why do we need a plan and an assessment if a private contractor is managing the lakes?

- PLM simply applies chemicals typically herbicides necessary to manage invasive aquatic plants.
- Your Board develops comprehensive lakes management plans, which includes not only chemical treatment, but other management strategies like dredging, weed cutting, fish stocking, education and more.

This is a lengthy and involved process and is not undertaken lightly. However, the time has come for all those who benefit from the maintenance of a healthy and quality lake environment to pay a fair share of the costs to do this. We welcome your questions at any time in the coming months, as the process of establishing the proposed SAD plays out.

* Many thanks to CLPLPOA member Elizabeth LaPorte for her assistance in drafting this article.

We are continually updating our Lakes Directory. To ensure we have accurate information, please email any changes to your email address, home mailing address, or phone number to Janet Mulloy at mjmull4@comcast.net.

TREASURER'S REPORT - Mike King

I would like to thank those who have paid their road and administration dues. 119 out of 123 have paid their road / admin dues, and 19 out of 30 residents have paid their administration dues. A lien has been cleared for an owner who paid their past dues. There is still one outstanding lien. As a reminder, please pay your road / admin dues before June 30. We are within our projected budget expenses versus income, but that is at risk if we do not receive the outstanding dues.

Once again, thank you to all who are current on their dues which provides the necessary funds to maintain our roads and wonderful lakes environment.

ROADS' REPORT - Rick Applegate

The 2018-19 winter was a tough one for road maintenance with freezing rain and icy roads. Local schools were closed for ten days, and all back roads were ice-coated for six days. The roads were treated with salt and sand by Jason Sumner and me. I believe we were able to care for our roads very well during these ice storms. Please keep in mind these extreme conditions require days to recover.

The Alitec at 20 years of age requires more tender loving care and attention but proves each and every year to be the perfect piece of equipment to self-maintain our 3.1 miles of private roads. We continue to maintain roads with added gravel as needed and grading for proper drainage.

Our Compost site is now secure with a chain and lock to eliminate non-residents from dumping yard waste. As we push back debris to allow for new yard waste, we want to thank all residents for keeping the site free of large logs and personal garbage.

Dust control was put down the beginning of May. The cost went up substantially this year, but we will continue to treat roads as best we can with the funds available.

Roadside mowing will take place this summer along with tree trimming and brush clearing. This is the perfect time of year for homeowners to help us keep the roadsides clear of bottles and cans. If you are out and about, please take the time to remove any trash or foreign material along our roadways or in the lakes. It takes all of us to preserve this beautiful natural environment we have at our lakes. I will be calling on the people who signed up to help with this maintenance soon.

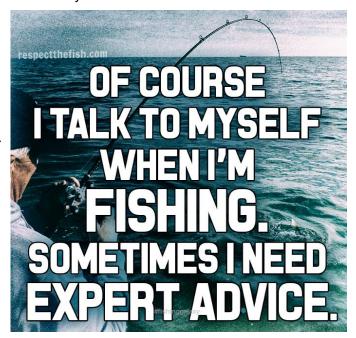
Terry Yamarino replaced the fencing at Crystal and Perch Lakes boat launches, assisted with maintenance of the Alitec, and is sharing the responsibility for the roads on the West side of Crystal Lake. Chuck Hopkins, Dick Johnson, Tom Lieblein and Gary Cripe continue to volunteer their assistance when we have a project surface. Thank you immensely for your time and talents.

LAKES' REPORT - Bob Conn

Hello, everyone, as another glorious summer is upon us at the lake! We have had a very cold and wet spring with the lake levels recovering to a comfortable height. With all the rain, however, comes run off that will result in algae blooms that we need to stay on top of. Perch Lake has already had one algae treatment as she is much shallower and warms up faster than Crystal Lake. Please do not hesitate to

let me know as staying on top of it prevents nutrient loads that just cause more algae. Previously, I sent out the treatment schedule for both lakes via a group email. The individual lot spraying is now handled via lot owner to PLM. Rest assured I will still be involved in oversight capacity to ensure all goes well.

This winter was the fifth year in a row with a no winter fish kill on Perch Lake. Approximately 24,000 fathead minnows were added this spring. Spawning season will be later this year as the water temperature dictates the spawn. Please try and stay off the two fishing bed areas for which we are using to repopulate the lake on Crystal. The buoy in the southwest area of the lake and the area right in front of Rick Applegate's home are the fishing bed areas we ask you to avoid.



I look forward to speaking with you all, and I hope you have a wonderful and safe summer.

FOUNDATION

The Foundation was created in 2009 as a 501.3.c to provide for funding for lake treatment, fish stocking, maintenance of our cutter boats and aeration systems, providing education for members about lake issues, and to give tax benefits for those who donate. During those years, we have asked for donations and have had fundraisers to accomplish these purposes. Generally we have collected enough donations to cover expenses and to build a small reserve. On average, 60% - 65% of owners contribute to the Foundation, most providing the minimum amount suggested, with about 5% – 10% donating above that minimum. This funding mechanism is fairly common as a way to pay for lake treatment, but it only works if enough people donate. Over the past couple of years, we have had to dip into our reserve to make up for a lack of donations. One possible reason may be that changes in the tax laws make tax deductable donations less advantageous. We could also be more aggressive in our campaigning for funds. Or we could look to another mechanism for supporting lake treatment. The simplest way to do this is to follow the example of the majority of lakes in Michigan who use Special Assessment Districts to maintain the quality of their lakes. If we elect to follow this path, the Foundation would still exist to support the educational needs of our lake community. Funding for such activities would rely on fundraisers and other means of collecting donations. The Foundation recommends approval for the petition to form a Special Assessment District.

BY-LAW PROPOSED CHANGE

Lake preservation fees shall include, but not be limited to, weed control, expenditures related to water quality, property owner's ingress and egress to either Crystal or Perch Lakes. Payment of such fees shall be voluntary, except where Special Assessment District (SAD) is implemented.

The Board shall endeavor to maintain a contingency fund of roads in the amount of \$50,000. Any surplus in the road contingency fund of \$50,000 may be allocated, at the discretion of the Board, to issues pertaining to road, lakes, and for environmental preservation.

LAKE REFLECTIONS - Gedy Love

This is the second newsletter edition of Gedy's recollections of our beautiful lakes and the rich history of the residents that have lived here over the many years. If you have a question that you would like answered or a topic you would like covered, please send an email to drgedy@frontiernet.net. We thank Gedy for her generous contribution to our lake community over the years.

Adventures with Motor Boats

Adventure 1: Grandpa's Motor Boat

As you know, Crystal Lake and Perch Lake do not allow gasoline motor boats on our lakes. This has been a major part of our gentlemen's agreement from the 1940's. All the realtors know to tell prospective buyers about this, and we agree to and enforce this policy when we move here. Sometime in the middle 1950's my grandparents had gone on a vacation to Florida. Apparently, Grandpa enjoyed riding in gasoline powered motor boats. He didn't understand why he couldn't have one at Crystal Lake. Grandpa decided to buy a motor boat with a very large outboard motor.

As a child, there was much I didn't know, but I knew when there was a commotion. I remember my parents warning him that it was not wise to have a motor boat on Crystal Lake. Clearly he ignored them, and he put the boat with the big gasoline motor into the lake. He went out joy riding and was having a great time. What Grandpa didn't realize was that no one else on the lake was enjoying his adventure. To his surprise, rowboats started coming out on the lake, and eventually the motor boat was surrounded by many rowboats. The rowboats and their owners escorted Grandpa and his fancy boat to shore. He was told under no uncertain terms that he could not have a motor boat on Crystal Lake.

Grandpa was upset and angry about this, but begrudgingly removed the gasoline motor and stored it in the basement. The next morning, the big motor boat had a big hole in the bow from a cement block or two. I soon learned that Grandpa had sold the motor.

Adventure 2, Pete's Fish Shanty

We had a member who was quite a character, Pete Fish. Pete took care of the roads for nearly 25 years. He had lost his right arm in a factory accident, but this never stopped him and never slowed him down. Pete loved to fish and he caught some BIG fish in Crystal Lake. Pete would fish all year around. He enjoyed playing with taxidermy and mounted some of those BIG fish. He also played around with different creatures and attached a fish head to a rabbit's body or a turtle's body. He had lots of stories about these strange creatures that he liked to tell the children in the area. Pete was so convincing that the children were sure such creatures lived at Crystal Lake.

LAKE REFLECTIONS, continued – Gedy Love

Every winter, Pete would place his ice shanty out on the ice. From the time the ice was barely safe to set it up until it was barely safe to keep it on the ice, Pete had his ice shanty on the lake. One late winter - early spring, he tempted Mother Nature too much, and the lake melted faster than normal, or at least that is how Pete told it. He came to the board meeting and asked for permission to bring a motor boat onto Crystal Lake so he could pull the ice shanty out of the lake. The board gave Pete permission. Of course, no one ever let Pete forget that one! The lesson for the rest of us: take your ice shanty off the lake *before* the ice melts.

[We are spring fed lakes, so the ice thickness varies from place to place. Please be careful on the ice.]

Adventure 3. Threats from South Jackson Road

At one time, during the late 1980's or early 1990's, it had come to my attention as Director of the Lakes, that the Department of Natural Resources was interested in a Crystal Lake property that was going up for sale and abutted South Jackson Road. The idea was to buy this property for the State of Michigan and give public access to Crystal Lake off South Jackson Road.

This was quite a crisis for us at the time! Because we have private roads, we have private access to Crystal Lake and Perch Lake. DNR property off South Jackson Road was a game changer. This was a red alert! We do not want public access. We want to stay private!

LIFE AT THE LAKE

The third annual Kids Fishing Day was held on May 25th. Approximately 20 boys and girls participated in an experiential day to learn about the fish of Crystal and Perch Lakes, catch a wide variety of fish, make new friends and share a delicious lunch.

We want to thank Dave and Nancy Vanderworp for opening up their home and hosting the day. Our thanks go out to Rick Applegate, Jeff Greep and Dave Vanderworp for coordinating the event and for the volunteers who made Kids for Fishing Day a success. Lastly, thanks to Jeff Greep for cooking up the fish – it was delicious! Please check out the website for pictures of our lakes' youngest anglers.

Our Lake Community is sponsoring our third annual Carp Harvesting Contest. As you may be aware, an overabundance of carp can devastate the diversity of the lakes' fish population. Left unabated, carp could eventually be the lone substantive species surviving in the lake. Thus, we started the carp harvesting initiative to protect our bass and panfish populations.

In 2018, 37 carp were harvested. This year we have harvested 30. As the water temperatures rise and the fish start to spawn, we will see our numbers increase even further.

Lastly, our goal is to minimize the expense of fish stocking. It is far better for the fish, and more economical, for them to reproduce in their natural environment. The best way to achieve this objective is to provide a healthy lake with a minimum number of carp destroying fish beds.

CALENDAR OF EVENTS

Summer Meeting – July 13, 2019 from 9:30 to 12 noon

Lakes Picnic at McCourtie Park (including pavilion) – July 13, 2019 from 12 noon to 5:00

Fall Feast – September 28, 2019 from 12 noon to 4:00 (Township Hall or McCourtie Park, location is weather dependent)

Fall Meeting – November 2, 2019 from 9:30 to 12 noon

All lake meetings will be held at the Somerset Township Meeting Room. Coffee and donuts will be available at 9:30 with the meeting beginning promptly at 10:00.

Please refer to our website at www.crystalperchlakes.com to keep yourself up to date on all matters concerning our lake community.



Proxy Statement - July 13, 2019

I, the undersigned, a member of good standing of the Crystal Lake – Perch Lake Property

Owner's Association, revoking all prior proxies, do appoint		
Name of Proxy:		
• •	ndersigned at the meeting for the Members of the CLPLPOA for t ments thereof and to vote on all matters properly coming before th	
Property Owner:		
Date:	Lot Number:	