

1) Call to Order

President, Kevin McMaster, called the meeting to order at 10:00am and board members were introduced: Present were Kevin McMaster, Patty Maher, Thea Kirkwood, Barb Yamarino, Bob Conn, Rick Applegate, and Diane Ostrosky.

2) Pledge of Allegiance

The meeting opened with the Pledge of Allegiance.

First order of business was to approve the minutes for the April 22, 2023 Spring Meeting. Minutes were emailed to members after completion and during the week leading to the summer meeting. All minutes are posted to the website where they are available under the association tab. 15 copies were made available at the meeting per a request from the previous fall meeting. The minutes were approved with a motion by Judy Moskus and second by Dick Johnson.

3) President's Report

Kevin did a board role call. He thanked members for their attendance at our meeting and acknowledged how great the lake activities were during the July 4th holiday. He thanked Barb Yamarino and Laura Dietrich for quickly pivoting to an indoor Mexican Fiesta as our summer picnic due to rain in the forecast. The decorations looked great and the food was prepared by members and ready to enjoy. A special thanks to Jim Tetreault for preparing the pork and Terry Bias for the chicken. Barb also thanked the volunteers who brought side dishes and desserts.

New members were introduced and welcomed:

Andrea Henderson (Joe) purchased Jane Archambeau's home. Joe was introduced at the spring meeting.

John and Linda Chappell purchased a home on Perch Lake.

4) Vice President's Report

Patty reviewed the process for electing board trustees per the revised by-laws. The 7 positions are for a 3-year period with the option to renew one year at a time after that to help with succession planning. We also have ad-hoc positions to learn about the responsibilities before accepting the trustee role. We have one member who is ending their term and 2 that are being considered for one-year extensions. Members can vote for trustees if they are current with the administrative dues. Members are eligible to vote on the annual budget if they pay the annual road dues. There is one vote per household. The ad-hoc members are voted in as trustees but do not have a board vote.

Kevin addressed the roles that will be voted on at this meeting. Barb Yamarino is resigning from the Special Projects position. Laura Dietrich has been assisting Barb and has volunteered for that position. A vote was held with unanimous approval.

Next, Rick Applegate has been the roads board member for 6 years and is ready to end his tenure. He has agreed to one more year to support an ad hoc member to facilitate the transition. Rob Shier is retiring this fall and willing to step into the roads board position in the spring. Two votes were held and approved unanimously: Rick Applegate was approved for a one-year extension and Rob Shier was approved for an ad hoc position. Jeff Greep also volunteered to be on the road crew.

The next vote occurred for Bob Conn who has been the lakes board member for 9 years. He is willing to remain for a year to mentor an ad hoc member. Jim Carr volunteered to be the ad hoc member and was approved unanimously. Bob Conn was approved for a one-year extension. Linda McCracken volunteered to be on a lake committee as a representative from Perch Lake. According to our by-laws, every appointed trustee can create a committee for their position but only the trustee can vote. This process allows for knowledge transfer from existing board members to potential new trustees.

*Added later in agenda: We set the goal to refresh the content of our website making it easier to annually update and provide relevant content. There will be additional links on each page/tab. For example, there is a homepage, landing site, with a basic summary for members, new owners, or visitors. There would be a communications page with consolidation of information for the membership. A new tab would be for educational guidelines and safety, i.e. boating, fishing, swimming with state and local information. We will add a Foundations page so you can distinguish the difference between their mission and that of the Association. There will be a new page highlighting the health of our lakes (water quality) including past documented reports and present reports we will receive from RLS. Also, there will be an administrative page for identifying board members, contact information, fees, budgets, meeting schedules, FAQs, etc. We hope to have a new handbook in a digitized format that can be updated as needed. The committee previously noted (Annamarie has joined as well) is hoping for some preliminary results by the fall meeting noting that the history section will be an ongoing project. Ryan Carmody will be involved in the technical side creating the website with a standard page to support simple access to information while using the site.

If you have history of your home or the lake (titles, pictures, documents) we welcome any additions. You can send the content to Patty Maher in any format you like (email address is: cplveep@gmail.com). You can also use the contact information on the website or contact Thea Kirkwood at cplpsecretary@gmail.com.

5) Special Projects

Laura Dietrich gave the report for Barb. Members were reminded of our monthly flotilla where members can meet with their boats or kayaks informally. The next date is July 15th and everyone is encouraged to bring their own beverages or snack and join the group. Perch members can contact friends on Crystal to share the boat ride.

There will be a chili cook-off again this year on September 23rd. A sign-up sheet was passed around to indicate interest in attending, helping or providing a chili entry.

Barb explained that next year's lake calendar will feature prints of Chuck Fifield's artwork for each month. These prints are part of the wonderful series that Chuck has created of lake life. The prints will be frameable and the cost will be raised to \$25 with profits benefiting the lake management project. Our goal is to have them available at the fall meeting to buy.

6) Treasurer's Report

Diane Ostrosky included a hand-out of the year-end budget report. Please see the attached file for specific figures related to the budget as planned, with expenses, and any variance. The budget for 2022-2023 was planned at \$40,975; expenses were for \$45,381 with a negative variance of \$4,406. This variance was due to the unplanned lake assessment project but Diane was reimbursed today with a \$5,500 check from the Foundation to cover the variance with additional monies being dedicated to that project. Two payments have been made toward the Lake Assessment totaling \$11,000 with \$5,500 remaining. Our current checking account balance is \$4,433 and savings account balance

\$55,335. Diane added that we have met the by-law recommendation of \$50,000 in emergency reserve funds.

Invoicing for the next fiscal year will begin in September and continue in October. Please provide an updated email as this is the method of invoice delivery. Hard copies are available as needed. If you have not received your invoice by November, please contact Diane at ostroskydl@comcast.net.

We have received road dues from all but one member and 4 members are behind on their administrative dues for this fiscal year.

Diane explained that the administrative fees are used for insurance, taxes, meetings, postage, web administration, special projects events, etc. The dues of \$25 will not change for the 2023-2024 fiscal year. We have added Venmo as a payment option for members.

7) Roads Report

Rick thanked Dan Stevick for the use of his pole barn to store the grater and thanked his road crew: Frank Dietrich, Terry Yamarino, Chuck Hopkins, Tim Ostrosky and others who volunteer step in. Terry Yamarino was recognized by Kevin as well for his years of service. The crew had a difficult start to the summer with the drought and the use of salt brine to deal with the dust. Without rain the application is less effective. The company has refurbished their truck and now it doesn't spread as far on the road. There will be another application this summer.

Rick built a model to demonstrate how to use the lock and chain at the compost pile to make it easier for the next person to use the combination lock. Someone put large logs (2ft diameter) into the compost pile. This is not acceptable and creates a problem for everyone.

The budget shows a balance but that is because the grater needs a service overhaul but the service couldn't be scheduled until after this meeting and budget year-end. It could run between \$4-6,000. It is likely that we will need to begin putting money aside to address the leaks and aging.

The wood chipping event was very successful and he thanked everyone who took the time to help. There was a problem with the second event because the wood was too soft and jammed the chipper. It is somewhat risky and quite possible that some of these activities may need to be subcontracted due to the dangers involved and the aging group who often help. Kevin spoke to the issue of protecting our volunteers. A question was asked about the insurance and what it would cover if there was damage or an injury. Judy Moskus indicated that 99% of the time, if you are a member of the association, the insurance would not cover your property damage or personal injury. This is further evidence that subcontracting some of these activities is appropriate.

Rick recommended that we increase the road dues by \$25 to address the grater issues, utilize more subcontracting services and hire tree removal services for a number of trees that the crew has identified needing to be cut down. A question was asked about the easement of the roads to allow cutting these trees down. There is a 20ft easement from the center of the roads to each side. The township is in agreement that the roads, as they exist and not as they were plotted, are considered accurate. The only roads this would not apply to are those on the island which are too narrow. Kevin agreed with the recommendation but indicated he would like the budget to have line items for the grater and subcontracting. Several members in attendance who had worked on the crew stated that the road dues is currently \$5 less per year than it was in 2008-2009 when we first bought the Alitec. We have been able to keep the costs down by utilizing the volunteers but it is appropriate to consider some outside sources for specific tasks. If we tried to utilize the county, it would be more costly for less service.

Patty recommended that we have 2 membership votes related to the budget to separate the road dues and the administrative fee. The road dues is recommended at \$300 but the recommendation for the administrative dues to remain at \$25. Chuck Fifield motioned that we raise the road dues to \$300 with a second by Patty Maher. The increase was unanimously approved. Annamarie Snyder moved that the administrative dues remain at \$25 with a second by Dave VanDerworp. It was unanimously approved. Rick will continue to assist during the transition of Rob Shier in the ad hoc position for the Roads Board Trustee role.

8) Secretary's Report:

Please keep your emails updated so that we can continue to receive communication events and information. A suggestion was given that we have some form of directory or list of owners so that people don't have to wait a year to learn the names of neighbors or new owners. Kevin indicated he liked the idea and would be willing to print copies if it is compiled without specific personal information.

9) Lakes' Report

Bob discussed the SAD environment in which we currently operate for the collection of funds for the lake. The billing cycle for when we receive bills and when we receive funds has been out of sync due to the township schedule. When we started paying bills in December (including permits and treatments) the township showed us in arrears because they collect in February and we don't receive any funds until July. We have 151 homes paying into the SAD with a revenue stream of \$21,140. In the first year, 12 people didn't pay and in the second year 9 people didn't pay. Hillsdale County still gives us the expected revenue and they take responsibility for the collection of those funds via liens and/or foreclosure on those properties. As we move forward, we will consider these billing cycles. Currently, without the unbilled liabilities we have \$3850 left. The Foundation wrote some checks to cover bills that prevented an arrears status and they (the foundation) were reimbursed once the funds were made available. When we budgeted, we front end loaded the cost of the SAD at \$6,149.98. These funds are being reimbursed but were considered unbilled liabilities. Bob and the township are working together to effectively manage these dedicated funds.

The board has contracted with RLS to do a formal assessment of the lake quality and current conditions. They have concluded 2 phases of the process and will complete the final phase this fall. At that time, they will make a formal presentation to the board of their findings and recommendations. Bob has been working with our RLS representative, Jennifer. Bob welcomed Jim Carr's participation as an ad hoc trustee with the hopes of avoiding utilizing an outside organization such as RLS to manage the lake. The costs are significant when hiring consultants to oversee our implementation of lake management. We interviewed other lakes and vendors about their costs related to both the assessment and the management if using RLS. The costs vary widely but we have been able to manage our own at this point.

Perch and Crystal are very different environments with Perch often taking more funds than Crystal. It doesn't make sense to just spend money until we determine there is a specific need rather than just dumping chemicals in Crystal. The report will help us make some determinations for expenditures with it being possible that Perch will need to pay a larger fee due to its needs. Bob is working with PLM to control our invasive species: starry stonewort, milfoil and large leaf pondweed. Crystal was spot-treated for pondweed to help with pontoon motors getting clogged with these surfacing weeds. Also, by doing multiple sprays for invasives we can save costs. Some people did need to do individual lot sprays to augment these treatments. The starry stonewort can grow 6-8 feet deep if allowed to

thrive, and this impacts fish spawning and recreation in the lake. There is no known treatment at this time for starry stonewort.

Bob endorses a committee approach to managing the lakes. He calls members such as Wayne Snyder or Rick Applegate for input into the needs on Crystal Lake because they are more active on the lake.

When we cut and spray lily pads, we impact the fish habitat. A question was asked related to an ideal percentage of lily pads to have on a lake. The answer was that it varies depending on the location of the pads and depth of the water. Since water temperature triggers fish spawning, the lily pads are in shallow perimeters and provide protection so we need to be aware of the impact of treating these areas.

Perch has an algae problem which has been treated with chelated copper (which is not as effective) because copper sulfate is no longer legally permitted for spraying. You have 2 types of algae, floating and submersives. Both feed off of phosphates that are entering our water from fertilizers and products. Grey water from laundry, dishwashers, showers put in our septic risk breaking down the bacterial process needed for black water contents.

When these contaminants are released into the drain fields, they can continue to the lake. Therefore, please be very careful about the products you use in your home and try to eliminate phosphates and chemicals that harm the lakes. Heavy rain also contributes to chemicals in the lakes such as the salt brine from dust control. Also, fireworks have magnesium and ash from burning can negatively impact the sensitive ecosystem. Burning should not occur within 25 feet of the lake to keep the PH level in our lake balanced.

A comment from a member clarified that the restrictions related to beavers preventing us from controlling their building at the weir has been lifted. Bob said if a beaver builds a dam, that is the responsibility of the weir SAD which dictates the water level flow and maintains that flow.

10) Foundation Report

Dave VanDerworp spoke to the difference in roles between the Foundation and the Association. The Foundation's purpose is to collect funds for helping the lake association complete its goals while the association collects information to disseminate to the membership. Members of the Foundation are Dave, Wayne Snyder, Annamarie Snyder and Robert Burns. We are looking for an additional member to serve in the role of treasurer since Kate Ross has resigned. The Foundation has paid \$5,500 to the association to defray the costs of the RLS lake assessment and will likely pay additional funds going forward. It is possible the Foundation may assist with lake management fees but will not know until the report is submitted.

The Foundation has no liability insurance and therefore, will not host events. The Association will need to initiate the event and the foundation can support it financially and as volunteers.

We still need a volunteer on Perch Lake to conduct water sampling for Perch for our data keeping. Wayne Snyder conducts assessments on Crystal and can help train someone for the Perch portion of our tracking. These water quality checks are part of the MICORP program.

As of today, the Foundation has \$10,254.91 in the account to support lake management (after the \$5,500 for the arrears payment). Funds are received primarily through donations. A question was asked about where to send donations. They can be sent to our post office box 193 Somerset Michigan, submitted at a meeting or through the contact information on our website. We are waiting for the results of the RLS study before soliciting any additional funds based on need.

On a personal note, Dave's property was mistakenly fertilized due to confusion by the company with another homeowner address. We have signs posted asking members not to

fertilize due to run-off in the lake. If you must, please use a Michigan lake-certified company to minimize impact on our water. The state of Michigan can provide a list of landscape contractors that they certify.

11)New and Old Business

A member is concerned about the corner of their entrance road having a proliferation of advertising signs, and sometimes items that people put there because they don't want them and hope someone will pick them up. It is unsightly and wondered if they can be removed. Barb indicated that the association signs will be removed after the meeting. It was stated that anyone placing a sign there needs to obtain permission from the association. If that has not occurred, they can be removed. Residents are asked to not place unwanted items at the roadside as they become common trash for other members. Annamarie called the township regarding their annual event to drop off large unwanted household items at the township. You can call in April for the specific date and we can include it in our member information. Items left at the road can be picked up by the road commission if you call them. You can also drop items off at Liberty Waste.

Tom Dyjach discussed several internet/cable options now available to members. (The recording device did not register the details of the discussion).

Thea thanked members who stepped into the trustee positions today. Next year, there will be 3 trustees who have met their 3-year term: Kevin McMasters (President), Patty Maher (Vice President) and Thea Kirkwood (Secretary). Anyone who thinks they may be interested can contact these members for more information. An ad hoc role may be appropriate, plus the support that all past board members offer to current members. It is a great way to get involved at the lake and to become familiar with your neighbors.

Amy Lieblein suggested the use of MicroClover for your lawn as an alternative to grass or as a mix with the grass to keep the weeds away. It is drought resistance and will remain green without adding chemicals. It takes the nitrogen out of the air and brings it into the grass. It can be purchased online.

12)Adjourn

Patty Maher moved to adjourn at 11:52 am with a second by Lisa Granger.

Respectfully,
Thea Kirkwood
CLPL Secretary