CLPLPOA Annual Fall Meeting Minutes October 7, 2023

1) Call to Order

President, Kevin McMaster, called the meeting to order at 10:00a.m. and Kevin did a board roll call. Present were Kevin McMaster, Patty Maher, Thea Kirkwood, Laura Dietrich, Bob Conn, and Diane Ostrosky.

2) Pledge of Allegiance

The meeting opened with the Pledge of Allegiance.

3) President's Report

Kevin thanked members for their attendance at our meeting and Mary Lou Suarez for providing donuts. He also thanked our new ad-hoc members, Rob Shier and Jim Carr.

First order of business was to approve the minutes for the July 8, 2023 CLPLPOA Annual Summer Meeting. Minutes were emailed to members after completion and during the week leading to the fall meeting. All minutes are posted to the website where they are available under the association tab. 15 copies were made available at the meeting. The minutes were approved with a motion by Elizabeth LaPorte and second by Chuck Fifield.

New members were introduced and welcomed:

Jude Christian was present as the new owner of Richard Humbarger's property. Richard passed away in September and Jude is his mother. Condolences were offered and Kevin shared a story about how Rick helped him through his Dry-Dock business knowledge and the kindness that he showed.

Kevin did a brief overview of the process we will use to share the completed study done by RLS (Restorative Lake Sciences). The report was received several weeks ago and a Zoom meeting was held with Jennifer Jermalowicz-Jones of RLS to answer questions and discuss findings. We have great data to use as a baseline as we move forward with lake initiatives. Jennifer will be in attendance at our spring meeting to share information and answer questions from our membership. Bob Conn and Dave VanDerworp will provide an overview during their reports at this meeting.

4) 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.* Our current checking account balance is \$23,321.00 and savings account balance \$45,838. Diane added that we have acquired a High Yield Certificate of Deposit in the amount of \$15,000.00 to take advantage of the interest payments.

Invoices were sent electronically this year via the homeowner's email. If you have not received your invoice please check your spam folder or contact Diane at ostroskydl@comcast.net with a valid email address to have it resent. We are behind about 40%. Diane thanked all those that have already paid and will be sending out Second Notices for others in the next few weeks.

An audit of the financial records was conducted by Ann Love and Rich Barish with no concerns or discrepancies found. Diane thanked them for their service.

5) Secretary's Report:

All is good. Thank you for your support.

6) Vice President's Report

Patty shared that the board (including new ad-hoc members) held an annual organizational meeting, per by-law guidelines, in August to plan for the coming year. The RLS report was reviewed with a Zoom discussion on the health of our two lakes.

After a summer leisurely pace for the website work, we are continuing our efforts to refresh the content of our website. Forward progress was made in completing the initial first full draft of the responses for the "Frequently Asked Questions" section. Annamarie (Asher) Snyder completed a first draft of the "New CLPL Member Information" section. She was thanked for this helpful contribution. We also received some materials form our members – Gayle and Max Diverdocumenting the original deed for their lots on Crystal Lake. Some documents were also added at today's meeting. 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: cliplveep@gmail.com). You can also use the contact information on the website or contact Thea Kirkwood at cliplsecretary@gmail.com. Original documents can be returned to you when added.

The committee plans to have a working draft of the refreshed website for the spring meeting. We will likely continue to work on expanding the history section of the website throughout the year (2024)

7) Roads Report

Rob Shier, ad-hoc trustee, reported for Rick who was not present. Rob was congratulated on his recent retirement and thanked for stepping forward for the roads. Rob commented that Rick will be hard to replace and he is grateful that Rick will still be available to support him in this role. Rob shared 3 items for reporting: (1) Please ask family and friends plus contractors to slow down on the roads. 15 mph signs are posted on our roads and need to be followed. (2) Winter is coming and our contractors have been finalized. Please be reminded that they do not plow driveways and their plows can leave a berm along the roads and driveways. If you have plants/trees near this area, please mark/flag them to help the drivers. (3) 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 the people who bought the wood-chippers. This will help stretch the life of our compost area.

Kevin added that the grader mechanical work was completed as we indicated at our summer meeting. The grader is working well and the money was put to very good use.

Diane added that the path to Meckley's has a sign indicating no vehicles but it is not referring to ATVs or pedestrians. Fed Ex was using it as a shortcut which is dangerous.

8) Lakes Report

The Foundation made a recommendation to have baseline data gathered for the lakes and we have completed that process through RLS. First, an update on the SAD shows that all the bills have been paid and this year we have \$8,423.00 left in our SAD balance. The SAD still owes the Foundation \$3,000 and will be reimbursing with that money.

The RLS report indicates that our lakes are in good condition and we have been managing them well. The report is 100 pages long with some boiler-plate content to help understand all the data. Page 88 of the document is very helpful in summarizing some of the data. Our biodiversity and water quality is good – she indicated a B+ on a grading scaled. She stressed some of the things that we need to continue, as well as initiatives we may want to consider that could help us maintain that quality. The report indicates phosphates are a serious issue in both lakes because they are giant retention ponds. Some of these may have been here for many years. Phosphates and nitrogen cause algae and plant growth.

The watersheds were also noted. The report also notes the differences between Perch and Crystal due to the varying influences and depth.

Bottom line, we had a good year, and we will be providing additional report information to the membership at our spring meeting and posting the report to the website. We will continue aeration on Perch to prevent fish-kill that has happened in the past. Our spot/targeted treatment has helped us maintain a balance between swimming, fishing and boating. An important note, is that as we consider renewing our SAD and consider the RLS/PLM data, Perch Lake owners may need to pay more money than Crystal Lake owners given the different conditions and needs of each lake.

There is a new invasive species, hydrilla, that is present in Michigan and can rapidly overtake a lake. It was probably brought in from an aquarium plant and introduced to ponds. Kevin mentioned that PLM has been doing a good job according to the information in the report. He spoke to the suggestion of a boat-washing system that can be used to protect our lake from invasives that attach to trailers putting boats in and out. This is even more of an issue if you are utilizing companies that also service other lakes where invasives are present. Elizabeth shared that Michigan State University has a program called Clean Boats, Clean Lakes that can be helpful. Also, shorelines can be introducing phosphates and nitrates, through erosion of sediment.

Jennifer indicated that our proactive approach has benefitted the condition of the lake.

9) Foundation Report

Dave VanDerworp shared the Association will be organizing a task force to respond to problems impacting water quality as identified by the RLS report.

This task force will specifically:

- 1. Study the sources of nutrient loading. We suspect the main culprits will be aging/undermaintained septic systems, runoff from roads and lawns, natural production from our lake bottoms and potential point sources from agricultural practices in our watershed.
- 2. Identify the solutions to problems uncovered and determine best practices to reduce nutrient loading.
- 3. Devise and implement programs designed to put those practices into use and reduce nutrients going into the lake.
- 4. Collect data to determine if those programs are effective. Some things are naturally in our lakes and has been there for quite a while.

Moving forward, we would like to be involved in a program called Shoreline Stewardship. We need an 'ambassador' from both Crystal and Perch Lakes who will participate. Secondly, a septic survey will go out shortly to identify our areas of need. We have a graduate student from Wayne State University who will conduct an educational program in the community focusing on septic use and impact on our lakes.

We are looking for members to join the task force to assist us. Jennifer indicated that our data and her data were matching which indicates our volunteers are doing a good job. There is some data we can't collect and may need to check through outside sources periodically. We particularly need Perch Lake owners to get involved. There are 4 members on the Foundation and all are from Crystal Lake. Tom and Ann Dyjach have agreed to do the water quality checks on Perch while Wayne Snyder will continue on Crystal. PLM will also give us data.

Dave thanked the board for going forward with this study.

Q.: Do we have historical data from PLM through their involvement with the lakes? A.: We have our PLM data but it was from 7 meters so some of it needs to be recalibrated according to the report metrics. We've never tested for E.coli but it needs to be done in the summer. Please remember the biggest culprit from our septics is grey water – laundry, dishwashing, shampoo

etc. As time passes, the saturation level of our soil moves closer and closer to the lakes causing ground water/phosphates to move closer to the lakes.

Kevin discussed that not all members may be open to discussing their septic situation but, in our efforts to keep the nutrient load down, we need to encourage as many members as possible to be involved in this effort. The lakes are our biggest asset to our homes and we need to be proactive.

Comment: There was a proposal years ago to eliminate septic tanks and go to a sewer system. There were 6 or 7 local lakes involved but it was rejected. Crystal Lake was the healthiest of the lakes but the project didn't go forward.

Q.: How do we get this information to the members who don't get involved and don't attend meetings. A.: The septic survey will be mailed via snail mail and we may even go door-to-door. There is no ordinance for septic checks even prior to a sale of the property. Ours may need to be a grassroots local effort. Bob also suggested that we propose having everyone test their well water to determine what is present and impacting the lakes.

Bob reminded people that while our report was good that does not mean we should be complacent in our approach to proactive initiatives and problems that can quickly change the course of our water quality.

10)Special Projects

We had a great year with this meeting being our final event. Laura thanked Barb for her leadership and assistance. The chili-cookoff was a success with 11 chili entries. Dan Stevick was the winner and had his name added to the trophy. The flotillas were well attended and will continue for next year.

We are selling calendars and we thank Chuck Fifield because this is a big fundraiser for us. Next year's calendar will be photos of wildlife so keep an eye out for a good shot. We made \$400 today with the sale of calendars.

11)New and Old Business

The Foundation awarded \$64 to Frank Dietrich, the winner of the 50/50 raffle. He donated the money back to the Foundation.

Chuck Fifield showed his latest print called Michigan Raptors which he will be selling for \$25. All proceeds will benefit our fish-stocking program and a sign-up was provided.

Mike King donated \$2000 to the fish stocking/fish study programs. The association expressed its gratitude for his generosity.

Lois Plantefaber encouraged members to support the newly opened "Four Corners Coffee Shop" on route 12 which is owned and operated by Chuck Hopkins' daughter April. It is beautiful inside and has delicious coffee with a great place to meet friends.

Jude Christian shared that Richard's dog is in need of a home or recommendations for a shelter due to his advanced age.

A member asked if the Foundation could provide a list of items that would be safe to use in our septic tanks. Dave indicated the task force would address that but members should look primarily for phosphorous-free ingredients.

12)Adjourn

Denise Schlotz moved to adjourn at 11:00 am with a second by Tom Dyjach.

Respectfully, Thea Kirkwood CLPL Secretary