

Crystal Lake and Perch Lake

Hillsdale County, Michigan



Crystal Lake

Lake Area - 130 acres
Deepest Point - 63 feet

Perch Lake

Lake Area - 46 acres
Deepest Point - 10 feet



October 18, 2025

CLPLPOA

Fall 2025 Meeting

President's
Report

President's Report

Meeting Overview

- ▶ Welcome
 - ▶ Please silence your cell phones
- ▶ Keep the meetings informative and short (e.g., Newsletters).
 - ▶ Time for Q&A
- ▶ Roll Call of the Board
- ▶ Hear from all the POA Trustees and Lake Foundation Board.
- ▶ Annual Audit of Association Financials.
- ▶ Vote today: Special Assessment District (2027-31)
- ▶ President's Remarks



Call to Order

- ▶ Any new Association members or first time attendees?
- ▶ Roll Call – Board of Trustees
- ▶ Approval of summer meeting minutes (posted and distributed)

**President Rpt
Good News**

- ▶ Financial status is quite positive and holding stable.
- ▶ The road crew is hard working and amazingly dedicated.
- ▶ Continuing our community events and planning for next year.
- ▶ On-going communication from our Secretary.
- ▶ Lake plan for next year is solid. Lessons learned are integrated. Results focused; working toward a solid/much better summer.

Challenges



- ▶ The purpose of the Association is to provide stewardship for our lake community and to execute our Association's By-laws.
- ▶ Envisioned is a vibrant, private community dedicated to protecting, maintaining and enhancing the environments of Crystal and Perch Lakes.
- ▶ This includes the preservation of our lakes, the maintenance of our roads and the enrichment of our community.

**CLPL By-laws: Article I, Section 2.
Purpose and Vision of CLPL POA**

Treasurer's Report

2025-2026
Fiscal Year to Date

Status of
Road/Administration dues
for the 2025-2026 Fiscal
Year to Date:

	<u>Planned</u>	<u>Received</u> (as of 10/15/25)	
<u>INCOME</u>			
Road Dues	\$40,150	\$ 24,257	
Admin. Dues	\$ 3,775	\$ 2,270	
Total Income	\$ 43,925	\$ 26,527	61% Complete
<u>EXPENSES (AS OF 10/7/25)</u>			
Road Management	\$ 9,020		
Lake	\$ 858		<i>(Beaver trapping & Cutter boat repair)</i>
Administration	\$ 1,239		<i>(web, office supplies, Quicken & LARA renewals)</i>
Parties/Meetings	\$ 422		
Total Expenses	\$ 11,539		
Checking Account Balance:	\$ 22,513		
Savings Account Balance:	\$ 45,858		
Certificate of Deposit:	\$ 32,116		
	\$100,487		

CD earned \$1,426.70. Renewed for another year. Planning to open an additional CD for \$5,000 this fall.

I would like to thank Ann Love for completing the audit of last year's financial records. One reimbursement request was underpaid and has been corrected. All other questions and/or concerns have been addressed.

Roads Report

Roads YTD Costs

USD \$ Road Budget Vs Actual YTD			
	25/26	YTD Spend	Estimate
Category	Approved Budget	Actual	Year End
Snow Plowing/Sand	*5500	TBD	TBD
Dust Control	4180	4180 *contract	On track
Gravel	6000	4600	On track
Mowing	2700	2700 *contract	On track
Fuel	1500	750	On track
Maint & Equipment	8340	4640	On track
Pole Barn	650	650	On track
Signage	0	294	Over
Misc. Improve	3650	1350	On track
Contingency Fund	TBD	TBD	TBD
Total	32500	19164	On track

#1-Spending Intervention:

**No current budget action required*

*#2 - *Red text indicates variable cost for winter road work (\$1900 to \$8460)*

*#3 - *Hold- Until Winter road cost is known*

-Additional Gravel

-Elevated tree trimming/wood chipping

-External Grader maintenance

-Portable Digital speed radar

#4 - IMPORTANT TO MEMBERS: Who to call by area?

- Winter roads management will rely on external third-party Versus external & internal grader maintainer.
- We will utilize local business Precision Lawn Care to do the heavy lifting for snow plowing/removal and salt/sand application.
- In Jan/Feb our long-standing Road crew member Terry Yamarino (Crystal West) will be point of contact for 3rd party communication and will work with Chad Fish (Crystal North) & Josh Hobbs (Crystal South/Perch) to determine when we need road activity

CLPL Road Projects

Gravel Additions (Before July 1st) 2024/25

- Crystal launch rebuild with slight crown & water relief- Complete
- Rebuild & lift road on Island entrance & Perch West hill - Complete

Improvement Projects (After July 1st) 2025/26 –New Budget

- Wash out phase II on Crystal/Perch split.(est. TBD)- Complete
- Water Relief French drain clean out Crystal South. (\$450)- Complete
- Bulldoze compost yard debris back (\$750= \$250*3hr min.)- Scheduled 10/28
- Elevated Tree Clearance & Wood Chipping on Perch East & Crystal North (\$2900)-TBD Hold
- Add 12 -15 loads of gravel to our roads- Only did 11(YTD \$4600)- Partial Complete
- Partner with community fire department for compost control burn- Complete

Long Term (LTC)

- Minimize Grader run time to “must do only” ** Resident support with compost**
- Change to new tech. to enable flat member road dues(est. 2028/29)

CLPL Road Project Map

**Disclaimer: This map is an extraction from Hillsdale County GIS.*



CLPL Road Member Support

- ▶ The compost area will not be pushed back as frequently as before to prevent compression, extend life of our grader & reduce volunteer time. (compost closed Dec 1 to April 30)
 - ▶ Please ensure you manage your yard debris by safely pushing debris as far back towards South Jackson Road as possible.
 - ▶ Please consider wood chipping if your doing larger brush and tree trimming activity
- ▶ Please do your part and follow the speed limit of 15 miles per hour to help with dust control and hazard awareness.
 - ▶ Road Crew will assess adding a portable digital radar detection and display once winter cost are understood.
 - ▶ Street Smart can provide a detector for 1 month rental trial
- ▶ **Road Volunteers NEEDED** ...*Please let Robert Shier know if you are interested in being part of Road Crew*



CLPL Road (Road Mileage Analysis)

CLPL Road % Allocation-Crystal & Perch



	3.4		Total roads surrounding our lake (miles)
	3.1		Total roads CLPL manage (miles)
	0.3		Perch West (miles)
	0.18		Perch East (miles)
	0.23		Shared -Split 50% Crystal (.46 miles)
Crystal	0.71	Perch	Total Perch Road Distance (miles)(**not including compost bonus)
93		27	Total # of Road dues
30425		8750	Total \$ of Road dues
77.7		22.3	% of roads \$ billed
77.1		22.9	% of roads used
77.5		22.5	% of total # of roads dues
327.15		324.07	\$ /# of Road dues

*Total roads distance does not include Lewis Dr =3.1miles

*Data Split 50% of Crystal South shared road

*Total \$'s of Road Dues billed

*Compost area distance not included in analytics.

* **Summary:** The % of billed, used and total # of dues are less then 1 percent different. This validates proper alignment of road due allocations

Secretary's
Report

Secretary's Report

Upcoming CLPL POA Meetings

- Spring - April 25, 2026
- Summer - July 11, 2026
- Fall - October 3, 2026

Directory

Help us keep our contact information up to date!

Please complete the [Directory Google Form](#) with your latest details so we can stay connected and keep our records accurate.



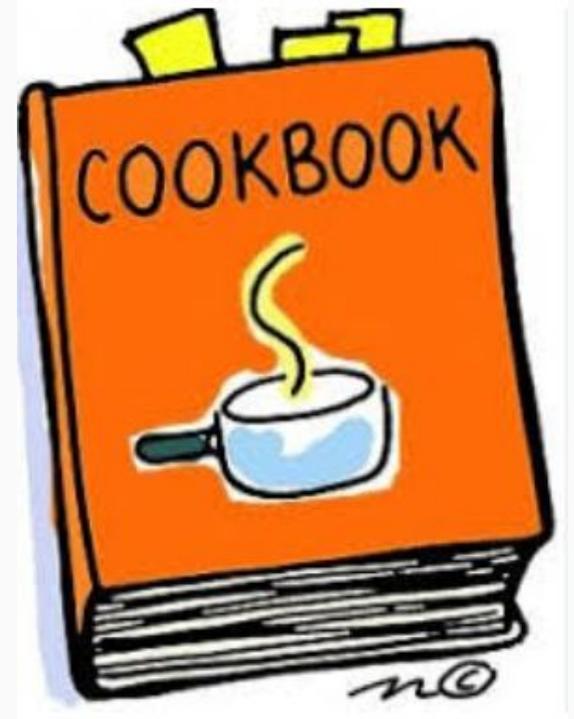
The image shows two identical contact forms side-by-side. Each form is titled "Contacts" at the top. The forms are designed for collecting contact information and are organized into four sections, each with a small circular icon to its right. The sections are:

- Name:** A single line for the contact's name.
- Address:** Two lines for the contact's address.
- Phone:** A single line for the contact's phone number.
- Email:** A single line for the contact's email address.
- Other:** A single line for any other contact information.

Each form also includes a small "Save" button at the bottom right corner.

We're collecting your favorite recipes for our upcoming community cookbook!

Please take a moment to fill out the [Cookbook Google Form](#) and share a dish that everyone will love. Whether it's a family favorite or your signature chili, we want it!



▶ Voting on SAD (Special Assessment District)

Procedure:

- Paper Ballot(s)
- Quorum (members present or represented by Proxy)
- POA Members as defined in the By-laws are eligible to vote.
- Proxy voter receives additional ballots for absent members.
- Only one vote per owner family/entity group.
- POA Members must be current dues in order to vote. 

Lakes Report

Lakes Report

- ▶ Thank you...
- ▶ Weather shifts, invasives & native species, and fluctuating conditions
- ▶ Lakes overall remain healthy
- ▶ Treasured resource – effective management, improved conditions and usability

- ▶ **Earlier Assessment & Treatment** – PLM will be on the lakes earlier in the spring to begin assessments and initiate treatments before conditions peak.
- ▶ **Ongoing Monitoring** – PLM will return on a monthly basis to closely monitor lake conditions and provide treatment and/or harvesting needed throughout the season (spring through early fall), as changing conditions require.
- ▶ **Communication** – I will provide email updates to the Association as we proceed from spring assessments through summer treatments. These will let you know what to expect and when, and give comments on the efficacy of treatments at that time.

- ▶ Developed a stronger more proactive plan for the upcoming season (spring/summer 2026).
- ▶ Tailor the treatments to vegetation/species
- ▶ Key areas on each lake (ie.,Perch, Crystal/Little Crystal)
- ▶ Time the treatments for best impact
- ▶ Better/Best results

▶ Perch

- ▶ Assessment: late April
- ▶ Chemical treatments begin late April or early May
- ▶ Harvesting (not planned) – determine if needed based on plant growth
- ▶ Monthly monitoring and additional treatments as needed.

▶ Crystal/Little Crystal

- ▶ Assessment: late April for Little Crystal and mid-to-late May for Crystal
- ▶ Chemical treatments begin in late April/early May for Little Crystal and late May for Crystal Lake
- ▶ Monthly monitoring and additional treatments as needed

- ▶ Early intervention and steady progress in spring/summer 2026. Vibrant, usable & healthy
- ▶ Scheduling the PLM representative (James) to attend future POA meeting. (TBC)
- ▶ Questions??

Vice President's Report

- **Why first SAD created**
- **Lessons learned from first SAD**
 - **Data collection**
 - **Invoices by lake to track fees more accurately**
 - **No specific budget/estimate for each lake**
 - **Making sure do not exceed yearly SAD allowance**
- **Concerns identified**
 - **Consistently spent more funds on PL each year while not addressing areas of CL**

Current SAD CHART

Fall 2025					
Combined CLPL Lakes - SAD amount generated annually \$19,320					
	Lake				
Year	PLM Costs	Permits	Misc. Costs	Total Costs	SAD Revenue
2025 (to date)	\$14,622	\$1,325	\$415	\$16,362	\$19,320
2024	\$19,706	\$1,325	\$2,933	\$23,964	\$19,320
2023	\$16,852	\$1,325	\$238	\$18,415	\$19,320
2022	\$19,832	\$1,325	\$250	\$21,407	\$19,320
4 Year Avg.	\$17,753		4 Year Avg:	\$20,037	\$19,320
PERCH - SAD Amt Generated by Perch Lake owners annually: \$5,180					
	Lake				
Year	PLM Costs	Permits	Misc. Costs	Total Costs	SAD Revenue
2025 (to date)	\$7,784	\$450	\$415	\$8,649	\$5,180
2024	\$11,813	\$450	\$2,048	\$14,311	\$5,180
2023	\$9,347	\$450	\$238	\$10,035	\$5,180
2022	\$10,500	\$450	\$250	\$11,200	\$5,180
4 Year Avg.	\$9,861		4 Year Avg:	\$11,049	\$5,180
CRYSTAL - SAD Amt Generated by Crystal Lake owners annually \$14,140					
	Lake				
Year	PLM Costs	Permits	Misc. Costs	Total Costs	SAD Revenue
2025 (to date)	\$6,838	\$875	\$0	\$7,713	\$14,140
2024	\$7,893	\$875	\$884	\$9,652	\$14,140
2023	\$7,505	\$875	\$0	\$8,380	\$14,140
2022	\$9,332	\$875	\$0	\$10,207	\$14,140
4 Year Avg.	\$7,892		4 Year Avg:	\$8,988	\$14,140

2027 SAD Cost Chart

2027-2031 SAD Cost Projections			
PLM Projected Costs(*)	Crystal	Perch	Total
2027	\$11,550	\$12,075	\$23,625
2028	\$11,550	\$12,075	\$23,625
2029	\$12,705	\$13,283	\$25,988
2030	\$13,976	\$14,611	\$28,586
2031	\$15,373	\$16,072	\$31,445
Total	\$65,154	\$68,115	\$133,269
Yearly SAD Avg. (w/o admin fees)	\$13,031	\$13,623	\$26,654
Yearly Admin Fees per SAD	\$600	\$600	\$1,200
Non Lake Treatment Costs**	\$900	\$1,600	\$2,500
Yearly Permits	\$1,000	\$1,000	\$2,000
Total Yearly Avg (w/admin)	\$15,531	\$16,823	\$32,354
(*) 5% buffer added to PLM for each lake to accommodate yearly variation in costs			
(**) Non-Treatment Costs:			
	Crystal	Perch	
HydroSweep Maintenance	\$0	\$150	
Monthly Electric - 2 months	\$0	\$75	
New HydroSweep (\$4000/5 years)	\$0	\$800	
Minnnows (Fatheads)	\$900	\$500	
Totals	\$900	\$1,525	

Option 1

Option #1 Current Method - exact same model as existing SAD

2027-2031 PLM Projected Costs	Crystal	Perch	Total
Total Yearly Avg	\$15,531	\$16,823	\$32,354
Number of Owners	98	37	135

Note: current SAD \$140

Option 1 - One SAD but charge two different amounts:

Crystal pays their lake management costs plus 47% of Perch costs

Perch pays 53% of their lake management costs

	Crystal	Perch
Yearly SAD per owner	\$240	\$240

Option 2

Option #2: One SAD but Different Amounts

2027-2031 PLM Projected Costs

	Crystal	Perch	Total
Total Yearly Avg	\$15,531	\$16,823	\$32,354
Number of Owners	98	37	135

Note: current SAD \$140

Option 2 - One SAD but charge two different amounts:

Crystal pays their lake management costs plus 30% of Perch costs

Perch pays 70% of their lake management costs

	Crystal	Perch
Yearly SAD per owner	\$210	\$318

Option 3

Option #3 - One SAD but each lake covers their own fees

2027-2031 PLM Projected Costs

	Crystal	Perch	Total
Total Yearly Avg	\$15,531	\$16,823	\$32,354
Number of Owners	98	37	135

Note: current SAD \$140

Option 3 - One SAD with each lake paying their own lake management costs and share administration fees

	Crystal	Perch
Yearly SAD per owner	\$158	\$455

Summary of Options

Option	Option Name	Crystal SAD	Perch SAD
1	Current Method - Crystal pays their lake management fees and 47% of Perch lake management fees	\$240	\$240
2	70/30 Split - Crystal pays their lake management fees plus 30% of Perch costs; Perch pays 70% of their lake mngmt costs	\$210	\$318
3	One SAD each lake covers their own fees	\$158	\$455

Next steps in 2027 SAD process

- Determine SAD option majority owners want
- Gather signatures on petition
 - Petition at back of room to sign before leaving
 - Door to door signature collection
 - All property owners at address must sign with given name
- **REMEMBER** - most important thing is to have a SAD for 2027-2031 lake management!

Questions

?

?

Answers

?

SAD Voting - only check 1 box!

► Voting on SAD (Special Assessment District)

Procedure:

- Paper Ballot(s)
- Quorum (members present or represented by Proxy)
- POA Members as defined in the By-laws are eligible to vote.
- Proxy voter receives additional ballots for absent members.
- Only one vote per owner family/entity group.
- POA Members must be current dues in order to vote. 

Summary of Options

Option	Option Name	Crystal SAD	Perch SAD
1	Current Method - Crystal pays their lake management fees and 47% of Perch lake management fees	\$240	\$240
2	70/30 Split - Crystal pays their lake management fees plus 30% of Perch costs; Perch pays 70% of their lake mngmt costs	\$210	\$318
3	One SAD each lake covers their own fees	\$158	\$455

SAD VOTE BALLOT - Round 1

*(Please select **one** option by marking an “X” next to your choice)*

Which option do you support?

- **Option 1** – [Current Method - All owners pay \$240. Crystal pays 100% of their lake management fees and 47% of Perch costs; Perch pays 53% of their lake management costs.]
- **Option 2 or 3** – [Alternative Method; Another vote will follow]

SAD VOTE BALLOT - Round 2

*(Please select **one** option by marking an "X" next to your choice)*

Which option do you support?

- **Option 2** – [Crystal Lake contributes \$210 and Perch Lake contributes \$318 toward lake management expenses. Crystal Lake's payment covers the full cost of managing their own lake, plus 30% of Perch Lake's management costs.]
- **Option 3** – [Crystal Lake contributes \$158 and Perch Lake contributes \$455. Each lake covers its own lake management costs, and both share the administrative fees.]

Special Project's Report

Join us for the 3rd Annual Chili Cook Off at the conclusion of the meeting.

- Help with room set-up
- Voting instructions



Lake Foundation Report

Conference Update



- ▶ Recent Conference News: 'Shoreline & Shallows'
- ▶ Foundation Initiatives Update

<https://www.shorelinepartnership.org/>

Final Items

- ▶ Old Business
- ▶ New Business
- ▶ Adjournment
- ▶ Chili Time ... room set-up

