

**Ann Lake Property Owners' Association
Board Meeting Minutes**

Date May 20, 2019

I. Call to Order: 7:08 PM

II. Roll Call of Officers and Board:

President	Dave Maxson	Present
Vice President	Kent Taylor	Present
Treasurer	Kathy Garmes Taylor	Present
Secretary	Maggie Sowers	Present
Member at Large	Sven Anderson	Present
Member at Large	Susan Sharp	Present
Member at Large	Terry Sowers	Present
Member at Large	Julee Parker	Absent
Member at Large	Vacant	

III. Approval of Minutes from last meeting:

These were sent via Email last fall and approved.

IV. Report of Officers:

President: No report.

Vice President: No report.

Treasurer: There are several items.

A. Kathy reviewed the treasurer's report (attached). To date there are 67 paid members, 26 who were members in 2018 who have not yet renewed and 10 who were members in 2017 who did not renew in 2018 or 2019. This information is necessary to understand the treasurer's report. Projected amounts on the report reflect income and expenses the treasurer anticipates. However, if we do not have any additional members join, we will have a (\$570) cash flow balance. This is equivalent to 20 new members.

B. Kathy also states that we have to make new winter postcards. We do not have enough supply for the winter mailing. There are some changes that need to be made, like adding our address. Members do respond to the post cards so they do have value. We print them in bulk and use sale pricing to keep expenses low. It costs about \$61 for postage for 200 mailings. We also have to decide who is going

to be responsible for the postcard mailings. Some time ago, Dave sent a photo of an otter to be considered for the postcard. The next step is to design the cards and order them when there is a sale. Dave has volunteered to design the card.

C. The 2018 books have not been audited. Kathy is working on this.

D. She is concerned about proper bookkeeping for prepaid memberships. Dave states we are on a cash basis and this is not a problem. Kent notes that it may confuse records for future membership income.

E. She states that we have to decide about the Lake Preservation Fund-Lake Ann which is now at \$495.00. She has not set up a 501(c)3. This was decided last winter. The 501(c)3 is being established so non-members can donate to the expense of PLM surveys. We recall this fund is to be used for expenses related to ongoing PLM monitoring. It is not part of the Invasive Species Reserve which is designated solely for first year remediation of Ann Lake if invasive species are found.

F. We need to decide what to do with the CD purchased with the Invasive Species Reserve when it matures. Dave suggests this can wait as the CD will not mature for several months.

Secretary: Maggie reminded all of need for election roster at Annual Meeting. Dave notes this will come with nominations later in this meeting.

V. Report of Standing Committees:

Communications:

Government: No report.

Nominating and Membership: We do not have a membership chair.

Dave would be happy to write a letter to those households who were members last year but have not renewed. Kathy states there is a core group of about 100 members who renew annually and another 100 households who may or may not have been members in the past. We spend money sending letters doing outreach to these people with no response. She suggests we try something different.

Susan believes the membership form needs to be simplified. Kathy spoke about membership postcard reminders. It was determined these are redundant with the

Summer Newsletter and unnecessary this year. Dave and Kent will work on membership until we have a membership chair.

We need a slate of officers for the annual meeting. Dave no longer wishes to be President. He is willing to stay on the board. Nominations for the following will be needed.

President
Vice President
Secretary
Member at Large (3 year term)

Maggie volunteered for Secretary position. Sven suggests Kathy run for President and Dave step in as Treasurer. Kent and Kathy will discuss this proposal privately before deciding.

Newsletter: Susan will do this project again. The newsletter must go out about 30 days prior to the Annual Meeting. Dave proposes we get our reports to Susan for the newsletter by May 27. Dave thinks we should send the Summer Newsletter to all Lake Ann Riparians.

Susan asks to define the goals of the Newsletter. The main purpose is to remind members of the annual meeting which is a state requirement. It also informs folks about what we are doing and it increases membership. We note that there is much repetition in information but the Summer Newsletter (which is printed and mailed to all lake property owners) is sent to more people than the winter newsletter (which is emailed to members only).

Terry suggests we add brief member testimonials about why they belong to ALPOA. Kathy suggests we add information about the board and what we do. We need to be mindful of the length of the newsletter to contain cost. Terry is willing to contact members to get testimonials.

Events: Over the winter an Events Sub-Committee worked to improve our summer programs. The Summer Swan Song Soiree and Pub Crawl have been retired due to lack of participation. Homecoming Days is undecided but Kathy has the forms and will arrange our booth if Kent wants to proceed. The PPPR is on track and the Annual Meeting is arranged. Dave has arranged for

representatives from Benzie County Conservation District to speak about developing a Greenbelt on your property.

Sven asks about using Social Media to promote ALPOA.

Website: Kathy reports our website was down for a while. Scott has partially fixed that problem and we are working to restore the entire website. Social media would require additional managers to maintain a site. It would need to be constantly updated and we doubt we have volunteers to do this. Kathy will ask about how much work this would require.

Environmental:

Invasive Species: Kent's report is attached.

A. There are invasive species that appear at times other than when we have surveyed the lake. To do a more thorough survey he suggests the Invasives Committee plan to do weed surveys specific to one plant such as Starry Stone Wart (autumn), Curly Leaf Pondweed (spring). This will complement the PLM surveys and help to keep the committee trained. He plans to continue to work with members of the Pearl Lake Association to obtain a commitment from Almira Township for ongoing monitoring.

Kent Taylor made the following motion.

I move that ALPOA continue for a period of three years the bilateral relationship with the [Almira] township paying for Professional Lake Managements annual surveys. So long as the amount requested does not exceed \$1000.00 per year.

Seconded by Terry Sowers

Discussion followed regarding the details of funding this expense which is planned to come from the newly established Lake Preservation Fund-Lake Ann. Any shortfall will then come from ALPOA's general reserve. We are interested in knowing if PLM will give us a 3 year contract at a set rate.

There was prolonged discussion to clarify the intent of the Lake Preservation Fund-Lake Ann. These monies will be placed in a 501(c)3 for the purpose of

paying half of the PLM annual survey cost. If there is not enough money in this fund to pay that expense, we will have to use ALPOA general reserve funds.

Terry Sowers notes the CD will generate interest and we will need to decide where that interest will be kept. Kathy states that the Invasive Species Reserve has \$598.00 above the \$10,000 we initially proposed. It is probable the cost of remediation will be inflated over time. It was suggested that we will leave this decision until the CD matures when we also decide the future of the CD. (See Treasurer's report).

Kathy observed that since we are monitoring the lake so closely we should not have a major problem if we should find one. Kent noted if an invasive species is found a much more detailed and much more expensive survey will be needed to determine the remediation needed. This is the source of the expense. We still do not know what the commitment of the township is should we find invasive species. Kent hopes to team up with Pearl Lake (thus the two largest lakes in the township) to discuss this with the township.

Vote: Unanimously YES.

(Note that a summary of this motion and discussion (in bold) was provided to Mark Roper at Almira Township).

B. Do we want another booth for Homecoming Days? In his report Kent states we will do this, however, Kent feels the only reason to do it again is to change the focus and update the community on our progress. He notes there is not a consensus from the committee, he wants to know how the board feels. Dave states that if the committee feels it is worth the time and energy we should do it. The decision will be left to Kent.

Health and Safety: No report.

Loons: Not discussed, see newsletter for details

Water Quality: Dave Maxson reviewed the report (attached) which is a summary of last year. He notes that Ann Lake water quality is maintaining a stable status that is actually better than most other Michigan inland lakes.

VI. Meeting Adjourned: At 8:49 PM. Next meeting will be on Sven's pontoon boat on June 17 at 7 PM for the purpose of deciding the winner of the Greenbelt Award. June 18 will be the back up date. We have signs made for the next 10 years.

Ann Lake Property Owners Association							
Proposed 2019 budget							
	2016	2017	2018	2019	2019	2019	
	Actual	Actual	Actual	Actual	Projected	Proposal	
Beginning Balance January 1	5,277.48	2,265.25	3,405.01	3,660.54	3,660.54	3,660.54	
INCOME							
membership dues paid	2,190.00	2,520.00	2,610.00	1,890.00	1,890.00	2,520.00	Budget based on 85 paid memberships, current 60 paid+4
prepaid next-year membership dues	60.00		118.00				
donations	579.45	608.45	353.25	223.00	223.00	15.00	Assume coverage of PP fees
invasive donation fund		4,434.81	1,164.00	0.00	0.00	0.00	
lake management/preservation fund			0.00	495.00	495.00	0.00	
Riparian income		168.00	168.00	138.00	138.00	168.00	Based on 2017
PPPR Income	726.00	849.00	761.00	0.00	0.00	0.00	
Hat income	210.00	102.00		0.00	0.00	0.00	
Other income	60.00	45.00					
Total Income	3,825.45	8,727.26	5,174.25	2,746.00	2,746.00	2,703.00	
EXPENSES							
Michigan Lakes & Streams Association; annual due	140.00	130.00	140.00	0.00	140.00	140.00	
Subscriptions to Michigan Riparian (for 2016)	324.00	324.00	312.00	322.00	322.00	392.00	One getting ALPOA subscription
Liability insurance premium (annual)	438.03	411.63	437.89	0.00	411.63	437.89	
State filing fee	20.00	30.00	50.00	0.00	20.00	20.00	
PO box rent and misc postage	32	54.20	47.80	0.00	50.00	50.00	
PayPal Fees	13.39	14.47	12.89	8.54	8.54	15.00	Assume same as donations
Water level gauge							
Water Quality:	320.68	270.50	197.00	227.00	337.00	327.00	
CLMP Enrollment	217.00	217.00	197.00	227.00	227.00	217.00	2018 CLMP Raffle reduced costs
Travel	103.68	53.50			110.00	110.00	Travel 2x summer
Newsletters/Communication	322.10	633.82	480.81	0.00	380.00	470.00	
Winter newsletter		346.51	87.50	0.00	0.00	90.00	Small winter mailing (increased postage)
Summer newsletter	322.10	287.31	362.44	0.00	380.00	380.00	increased postage
By-laws communication							
Supplies			30.87				
Brochures							
Website maintenance		0.00	0.00	0.00	0.00	0.00	
Invasive Species:	76.10	50.00	625.00	0.00	625.00	675.00	
Education material		50.00		0.00	0.00	50.00	
Plant mapping			625.00	0.00	625.00	625.00	1/2 PLM plant sampling
Special Events:							
Annual meeting	84.49	77.71	101.13	55.00	130.00	130.00	Increased townhall costs of \$25
Lake Ann Homecoming		55.00	20.00	0.00	0.00	20.00	1 booth
PPPR expenses (offset by income above)	794.17	774.86	710.11	0.00	0.00	0.00	
Membership:	114.25	113.90	123.80	61.25	111.25	325.00	
Winter postcard	71.75	68.00	68.00	61.25	61.25	175.00	Increased postage plus new cards
Spring postcard	42.50	45.90	41.30	0.00	50.00	50.00	Increased postage
New members packets	0			0.00	0.00	50.00	
Mid-summer membership drive	0		14.50	0.00	0.00	50.00	
Health and Safety							
Unbudgeted expenses	291.40	90.60	374.29	34.10	34.10	0.00	LPF postage
Allocations to reserves (unbudgeted, from unde							
Website hosting fees	122.00	122.00	122.00	122.00	122.00	122.00	paid every 3 years
Invasive Species Reserve	4000.00	4434.81	1164.00	0.00	0.00	0.00	
Lake Management Reserve			0.00				
Legal Reserve	0.00	0.00	0.00	0.00	0.00	0.00	
Loon Reserve	-179.93	0.00	0.00	0.00	0.00	0.00	
Sign Maintenance (@ boat landing)	-75.00	0.00	0.00	0.00	0.00	0.00	
Total Expenses	6,837.68	7,587.50	4,918.72	829.89	3,316.52	3,798.89	
Ending Balance Operating Fund	2,265.25	3,405.01	3,660.54	5,576.65	3,090.02	2,564.65	
Reserve balances (unbudgeted, from undesignated O							
Website hosting fees	241.36	3.72	125.72	122.00	125.72	247.72	1st year reserves
Invasive Species Reserve	5,000.00	9,434.81	10,598.81	0.00	9,434.81	10,598.81	
Lake Management Reserve		0.00	0.00				
Legal Reserve	600.00	600.00	600.00	0.00	600.00	600.00	
Loon Reserve	0.00	0.00	0.00	179.93	0.00	0.00	
Sign Maintenance (@ boat landing)	0.00	0.00	0.00	75.00	0.00	0.00	
Ending Balance (including reserves)	8,106.61	13,443.54	14,985.07	5,953.58	13,250.55	14,011.18	
Yearly Budget Surplus/Shortfall	-3,012.23	1,139.76	255.53	1,916.11	-570.52	-1,095.89	

Invasive Species Committee Report June 2019

Little has gone on over the winter but this spring our work came to life with some important follow up:

PLM, our lake management firm, reached out to both the township and the Invasive Committee to see if we were going to hire them again this year. Due the high level of satisfaction both the township and our committee had with their services we agreed with the township to renew the contract for 2019. The township supervisor and treasurer asked me if ALPOA would be OK with signing a 3 year commitment with PLM. In other words, they were willing to commit to their share of dollars if ALPOA was as well. Once this sentiment was conveyed to the board in May, a motion was passed committing ALPOA to another 3 years of lake monitoring not to exceed \$1000 per annum (it currently stands at \$625 per year). All should be aware that a separate fund has been established to support this annual endeavor; it is called the Lake Preservation Fund. We encourage all lake residents to contribute to this fund so we can continue to support the township professionally surveying our lake for invasive aquatic plants.

Last year the committee conducted a fall survey to compliment the PLM survey; this was to look specifically for Starry Stonewort during its fall “flowering”. None were found. This year we plan to rotate that additional survey to the spring in search of Curly Leaf Pondweed, a species whose life cycle ends by late spring early summer. These lesser surveys are valuable for the seasonal species we target which PLM would miss with their mid-summer survey. These exercises are also of value by helping us maintain our weed identification skills.

We will once again participate in the Lake Ann Days event with a booth. We would like to continue to educate the public about the invasive plant threats nearby and drive more support for the Lake Preservation Fund.

Kent Taylor
Chairman
Invasive Species Committee

Events Report

See schedule of events for dates and times

1. Annual Meeting
 1. Venue: Town Hall is reserved. Sign out front will announce meeting. Starts at 12 noon. Please arrive at least 30 minutes early to help set up. Kathy will pick up keys at Township office earlier in the week.
 2. Speaker: Dave is arranging
 3. Food: Pulled pork is made and in my freezer. Kathy has volunteered to heat it up prior to the meeting. Need a volunteer to get buns (40 count) as close to the date as possible.
 4. Please plan to stay an additional 30 minutes to clean up.
3. Boat Parade- as per schedule of events
4. Homecoming days.
 1. We need to rent a space.
 2. We have an awning.
 3. Topics?
5. PPPR
 1. We still need volunteers for the event.
 2. Other plans are underway
 - Now it is Free
 - T-shirts (not free)
 - Scavenger Hunt
 - Pizza Party
6. Summer Swan Song Soiree has been retired.
7. Pub crawl is also retired.

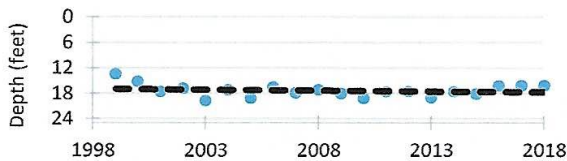
Both for lack of attendance/interest

Ann Lake, Benzie County 2018 CLMP Results



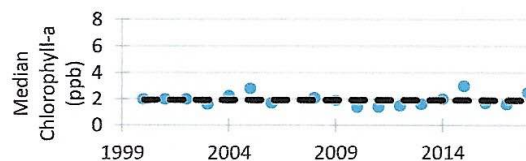
Secchi Disk Transparency (feet)

Year	# Readings	Min	Max	Average	Std. Dev	Carlson TSI
2018	16	12.5	22.5	16.1	3.2	37
2013-2017	91	11.5	29.0	16.1	3.5	36
1999-2012	231	7.0	31.5	17.3	5.3	36
2018 All CLMP Lakes	3392	0.5	94.0	12.6	2.7	42



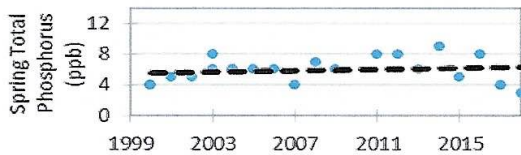
Chlorophyll-a (parts per billion)

Year	# Samples	Min	Max	Median	Std. Dev	Carlson TSI
2018	5	2.0	3.8	2.5	0.7	40
2013-2017	25	<1.0	3.5	1.7	0.7	36
2000-2012	62	<1.0	3.0	1.7	0.6	37
2018 All CLMP Lakes	628	< 1.0	28.0	1.8	4.3	36



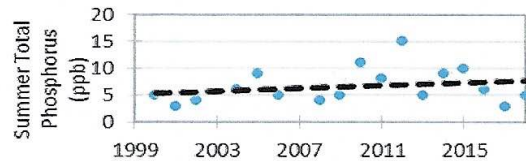
Spring Phosphorus (parts per billion)

Year	# Samples	Min	Max	Average	Std. Dev
2018	1	<=3 W	<=3 W	<=3 W	NA
2013-2017	5	<5 T	9.0	6.4	2.1
2000-2012	14	<5 T	8.0	5.9	1.4
2018 All CLMP Lakes	193	<= 3	110.0	12.8	12.5



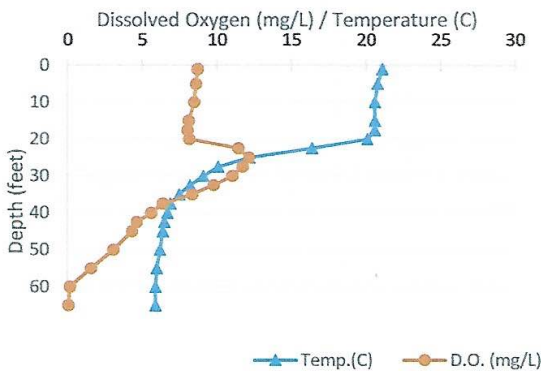
Summer Phosphorus (parts per billion)

Year	# Samples	Min	Max	Average	Std. Dev	Carlson TSI
2018	1	5.0	5.0	5.0	NA	27
2013-2017	5	<=3 W	10.0	6.6	2.9	30
2000-2012	11	<=3 W	15.0	6.8	3.6	30
2018 All CLMP Lakes	248	<= 3	84.0	14.1	10.4	42



Dissolved Oxygen and Temperature Profile

9/10/2018



Summary

Average TSI	2018	2013-2017	1999-2012
Ann Lake	35	34	34
All CLMP Lakes	41	40	41

With an average TSI score of 35 based on 2018 Secchi transparency, chlorophyll-a, and summer total phosphorus data, this lake is rated as an oligotrophic lake.

The low level of nutrients in the lake results in dissolved oxygen being available throughout the water column for the entire summer.

While the trends for individual parameters are mixed, the overall nutrient levels in the lake are largely unchanged since monitoring began.

* = No sample received W= Value is less than the detection limit (<3 ppb) T= Value reported is less than the reporting limit (5 ppb).
<1.0 = Chlorophyll-a: Sample value is less than limit of quantification (<1 ppb).

