

Ann Lake Property Owners' Association Board Meeting Minutes

May 22, 2020

I. Call to Order: 10:36 AM

II. Roll Call of Officers and Board:

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

III. Approval of Minutes from last meeting:

These were approved previously.
This is the first meeting of the year.

IV. Report of Officers:

President: Sven Anderson reports that his goal for our meetings is to stay on track. He also reports that he found a large quantity of leaves someone had blown into the lake recently. He plans to address this in the Newsletter. He has no other report.

Vice President: Kent Taylor has no report.

Treasurer: Kathy Taylor prepared a written report which she reviewed. See attached. We are running on a positive cash flow, including the Lake Management Fund. Our membership is about the same as it was in May 2019. Three members still owe for the Riparian subscription. Kathy expresses concern about dues prepayment. She mentioned several points and Dave volunteered to help as Membership chair.

The Invasive Species Fund CD will expire May 29. Dave states that the interest rates at First National Bank in Traverse City is offering 1.15% interest on a 12 month CD. He suggests we get rates from one other bank for comparison purposes. He has not checked credit unions. There was a brief discussion about what to do with the interest earned on the CD. There is no possibility we will need the funds from that CD within the next year.

Motion from Dave. Kathy and Dave are authorized to purchase a CD at First National Bank as authorized signers. Terry seconded. Vote unanimous in favor.

In the past we said we would form a 501c3 for the Lake Preservation Fund. This is desirable for two reasons. 1. It allows donations to the cause and NOT the ALPOA organization. 2. Should we ever want to apply for a grant it will be required that we form a 501c3. This has not yet been done.

Dave moves that the Articles of Incorporation and Board of Directors for the 501c3 be adopted from those of ALPOA. Terry seconded the motion. Passed unanimously. Terry moves that the Signatures on the 501c3 account are the same as those on the ALPOA accounts Maggie seconded the motion. Passed unanimously.

There is not enough money in the Lake Preservation Fund to pay the entire PLM bill in 2020. **Dave moves that \$625 be donated from ALPOA to the Lake Preservation Fund. Terry seconded. Passed unanimously.**

Secretary: Maggie has no report.

V. Report of Standing Committees:

Communications:

Nominating and Membership: Last winter Bethany Onthank told Dave she would be willing to serve on the board, and she volunteered her husband Mike Onthank as well. It is noted the President has the authority to appoint a board member if a majority of board members concur. Decided we will invite both Mike and Bethany and let them decide which of them wishes to serve. Kathy notes that Bethany is already serving on the Invasive Species Committee.

Dave moved: **We will extend an invitation to Mike and Bethany Onthank to be nominated to fill the vacancy on the board. Maggie seconded the motion. All in favor unanimous.**

Events: Maggie Sowers reports the two events planned this year are the Annual Meeting and the Unofficial Boat Parade. All other events have been cancelled for lack of participation.

Kathy states the bylaws require an annual meeting and that we are due to hold elections. Due to COVID-19, there is a State of Michigan mandate forbidding gatherings of more than 10 persons. We do not know when this will be lifted. Most ALPOA members are elderly and in a COVID-19 high risk group. After some discussion regarding the vulnerability of our membership and the uncertainty of state laws:

Terry moved: **Based on the 2020 COVID 19 State of Michigan restrictions, and in the best interest of our senior membership, the ALPOA Board has proposed we cancel the annual meeting. All board members have volunteered to extend their terms for one additional year and thus eliminating the need for elections this year. Seconded by Dave Maxson. Approved unanimously.** Members will be notified via email and in the summer newsletter and on our website.

The Boat Parade is not an ALPOA sponsored event, however the boat bearing the ALPOA banner typically leads the parade.

Newsletter: It is required that the membership be notified of the annual meeting at least 30 days prior. Kathy states the cost of printing the newsletter was about \$300 last year. Kent is concerned we may have a slight financial shortage this year and wants to explore ways to cut costs. We discussed possibly abbreviating the newsletter. Dave notes the newsletter is our only communication with the membership.

Sue reports the Newsletter is typically the same format each time, starting with the Presidents letter and following with Officer and Committee reports. There was discussion about the content of the upcoming newsletter. The deadline will be May 22, 2020.

Environmental:

Invasive Species: Kent prepared a written report which he read aloud. See attached.

Water Quality: Dave prepared a printed report. See attached. There is no change in our trending. The Cooperative Lakes Monitoring Program is not funded this year, so we cannot turn in any samples this year. We were able to check for phosphorus at the water lab in Lake Ann. The results are reported in different quantifiers than the CLMP. We do not have access to a dissolved oxygen meter, so that will not be measured. He did measure clarity. Over all there was little change for all values. He notes there is a static trend in all of the measurements. For 2020 Dave will do a water quality test only. Kathy will amend the budget accordingly.

VI. Old Business: Dave moves that the Greenbelt of the Year Award be awarded to the family we judged to be second in 2019. Seconded by Sue. Passed unanimously. This will be announced in the Summer Newsletter in the absence of the Annual Meeting.

VII. New Business: Dave proposes that he write a letter to all previous members who have not yet rejoined in 2020. He will also send another letter to new residents who have not yet been approached about joining ALPOA. Kathy will get an update on new residents for our data base.

VIII. Meeting Adjourned: 12:11 PM At this time there is no meeting scheduled for June.

Respectfully Submitted,

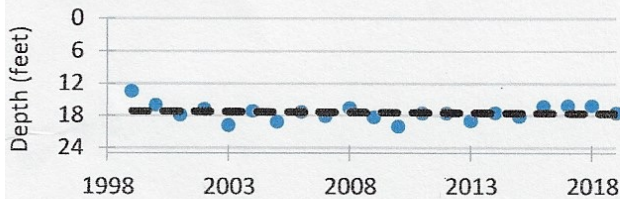
Maggie Sowers

Ann Lake, Benzie County 2019 CLMP Results



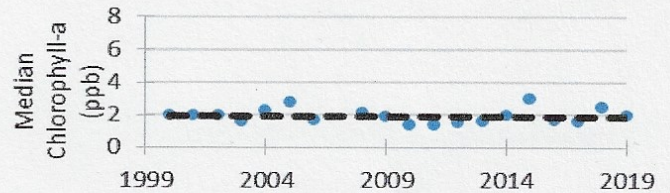
Secchi Disk Transparency (feet)

Year	# Readings	Min	Max	Average	Std. Dev	Carlson TSI
2019	17	12.5	23.0	17.5	2.9	36
2014-2018	88	11.5	29.0	17.5	3.6	36
1999-2013	251	7.0	31.5	17.6	5.3	36
2019 All CLMP Lakes	3392	1.5	50.0	12.8	5.8	42



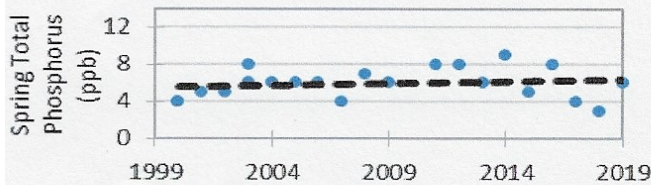
Chlorophyll-a (parts per billion)

Year	# Samples	Min	Max	Median	Std. Dev	Carlson TSI
2019	5	1.8	2.3	2.0	0.2	37
2014-2018	25	<1.0	3.8	2.0	0.7	37
2000-2013	67	<1.0	3.0	2.0	0.6	37
2019 All CLMP Lakes	635	< 1.0	42.0	2.2	3.4	39



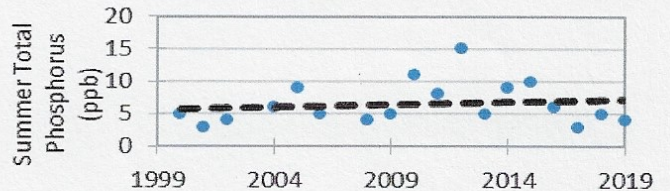
Spring Phosphorus (parts per billion)

Year	# Samples	Min	Max	Average	Std. Dev
2019	1	6.0	6.0	6.0	NA
2014-2018	5	<=3 W	9.0	5.8	2.6
2000-2013	15	<5 T	8.0	5.9	1.4
2019 All CLMP Lakes	220	<= 3	100.0	14.9	11.0



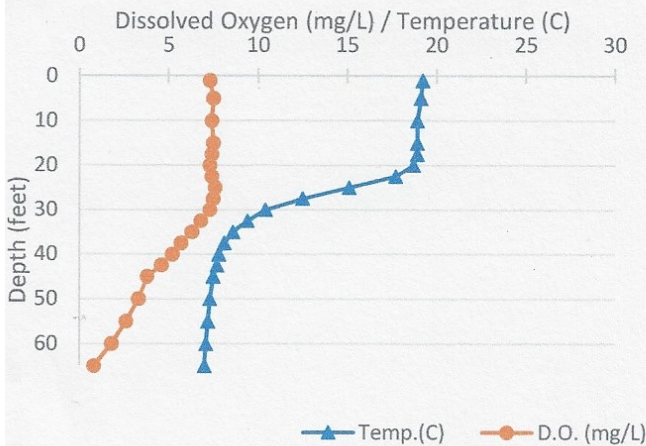
Summer Phosphorus (parts per billion)

Year	# Samples	Min	Max	Average	Std. Dev	Carlson TSI
2019	1	<5 T	<5 T	<5 T	NA	<27
2014-2018	5	<=3 W	10.0	6.6	2.9	30
2000-2013	12	<=3 W	15.0	6.7	3.5	30
2019 All CLMP Lakes	281	<= 3	65.0	12.8	9.3	38



Dissolved Oxygen and Temperature Profile

9/9/2019



Summary

Average TSI	2019	2014-2018	1999-2013
Ann Lake	33	35	34
All CLMP Lakes	40	40	41

With an average TSI score of 33 based on 2019 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 most of the summer, and only by the end of the summer does the bottom of the lake become anoxic.

Long term trends indicate that the trophic status parameters have not changed beyond minor year-to year variation 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).

Ann Lake Property Owners Association
2020 Status as of May 22, 2020

	2016	2017	2018	2019	2020	2020	
	Actual	Actual	Actual	Actual	Actual	Budget	
Beginning Balance January 1	5,277.48	2,265.25	3,405.01	3,660.54	5,358.84	5,358.84	
INCOME							
membership dues paid	2,190.00	2,520.00	2,640.00	2,430.00	1,590.00	2,400.00	Budget based on 80 paid memberships,
prepaid future membership dues/Riparian	60.00		90.00	522.00	120.00	522.00	
donations	579.45	608.45	351.25	484.77	347.00	484.77	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	675.00	356.00	675.00	
Riparian income		168.00	168.00	126.00	188.00	294.00	had 12 plus 1 late subscription (missing 3)
PPPR Income	726.00	849.00	761.00	683.00	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	4,920.77	2,601.00	4,375.77	
EXPENSES							
Michigan Lakes & Streams Association; annual due	140.00	130.00	140.00	140.00	140.00	140.00	
Subscriptions to Michigan Riparian (for 2016)	324.00	324.00	312.00	322.00	238.00	322.00	Total 17 (2 paid in 2019) late will get ALPOA
Liability insurance premium (annual)	438.03	411.63	437.89	437.69	437.69	437.69	
State filing fee	20.00	30.00	50.00	20.00	20.00	20.00	
PO box rent and misc postage	32	54.20	47.80	40.00	40.00	40.00	
PayPal Fees	13.39	14.47	12.89	8.54	7.34	8.54	Assume same 2019
Water level gauge							
Water Quality:	320.68	270.50	197.00	227.00	227.00	227.00	
CLMP Enrollment	217.00	217.00	197.00	227.00	25.00	227.00	#1420
Travel	103.68	53.50					
Newsletters/Communication	322.10	633.82	480.81	304.45	304.45	304.45	
Winter newsletter		346.51	87.50	0.00	0.00	0.00	Small winter mailing (increased postage)
Summer newsletter	322.10	287.31	362.44	304.45	304.45	304.45	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	625.00	625.00	625.00	
Education material		50.00		0.00	0.00	0.00	
Plant mapping			625.00	625.00	625.00	625.00	1/2 PLM plant sampling
Special Events:							
Annual meeting	84.49	77.71	101.13	88.77	0.00	100.00	
Lake Ann Homecoming		55.00	20.00	0.00	0.00	0.00	
PPPR expenses (offset by income above)	794.17	774.86	710.11	642.04	0.00	0.00	
Membership:	114.25	113.90	123.80	160.88	140.35	223.18	
Winter postcard	71.75	68.00	68.00	153.18	70.35	153.18	#1418
Spring postcard	42.50	45.90	41.30	0.00	50.00	50.00	
New members packets	0			0.00	0.00	0.00	
Mid-summer membership drive	0		14.50	7.70	20.00	20.00	
Health and Safety							
Unbudgeted expenses	291.40	90.60	374.29	34.10	34.10	0.00	
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	50.00	356.00		
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	3,222.47	2,691.93	2,569.86	
Ending Balance Operating Fund	2,265.25	3,405.01	3,660.54	5,358.84	5,408.84	5,408.84	
Reserve balances (unbudgeted, from undesignated O							
Website hosting fees	241.36	3.72	125.72	247.72	9.72	9.72	Due this year, est 360
Invasive Species Reserve	5,000.00	9,434.81	10,598.81	10,598.81	10,598.81	10,598.81	
Lake Management Reserve		0.00	0.00	50.00	-219.00	0.00	
Legal Reserve	600.00	600.00	600.00	600.00	600.00	600.00	
Loon Reserve	0.00	0.00	0.00	0.00	0.00	0.00	
Sign Maintenance (@ boat landing)	0.00	0.00	0.00	0.00	0.00	0.00	
Ending Balance (including reserves)	8,106.61	13,443.54	14,985.07	16,855.37	16,398.37	16,617.37	
Yearly Budget Surplus/Shortfall	-3,012.23	1,139.76	255.53	1,698.30	1,748.30	1,748.30	
Honor			14677.71	16334.55	18411.2	16334.55	
PayPal	0000001		307.36	520.82	609.48	520.82	

Treasurer's Report

Current Budget (attached) –

- Balance is \$9020.68 plus the CD of \$10,000
- Income this year \$2601
- Expenses to date are \$480.69 (excluding allocations to reserves)
- We have an additional ~\$2000 expenses (PLM, web site, newsletter)

Current membership:

- 47 paid this year
- 6 via paypal (1 has cancelled auto renewal for 2021)
- 10 were prepaid last year
- 1 lifetime
- Total = 64
- Need to get 3 renewals from people who ordered Riparian

Invasive Species Fund

- CD due to expire on 5/29
- Renewal rate for \$18 month CD is .3% - why bother

Lake Preservation Fund

- Insufficient funds to cover PLM this year
 - Donations last year were \$675
 - Payment to PLM of \$625
 - Balance was \$50 at start of year
 - Current donations of \$356
 - Insufficient funds to cover PLM
- Have not created the 501c3; required articles of incorporation (attached)
- Also created Bylaws which may also be necessary

Need authorization for new signature cards (currently Dave and Kathy)

Invasive Species Committee Report-- May, 2020

The committee has yet to have a meeting and decide on plans for the year. That said, this year will be different than the past 10 years for this committee. Given the age of our members and our awareness of this fact, face-to-face meetings and activities requiring personal participation will be severely limited. Lake Ann Days is canceled so that is no longer on our agenda, if it would have been had it not been canceled. Spring weed survey for Curly Leaf Pondweed can proceed but with only one family participating in teams on separate boats if several people wish to participate; one boat if members are not so interested.

We can conference remotely of course and I would like to use such occasions to survey and plan for shoreline interventions. As we have recently, later this fall I envision and will encourage similar familial groups to participate in the uprooting of Purple Loosestrife and other invasive shoreline plants we discover. This to be accomplished by first notifying owners of the presence of such plants on their property along with an encouragement to uproot those plants themselves or allow us to do so on their behalf. Such activities can easily proceed as before while maintaining social distancing protocols in my opinion.

Other than this limited summer agenda, I am not sure what if any additional activities our committee might be up for. As I determine this, the board will be informed of any additional plans. However, we expect PLM to conduct another survey and the board needs to forward a check to the township to pay our share, \$625.

