

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

April 30, 2022

I. Call to Order: 9:10 AM

II. Roll Call of Officers and Board:

President	Terry Sowers	Present
Vice President	Kent Taylor	Present
Treasurer	Kathy Garmes-Taylor	Present
Secretary	Maggie Sowers	Present
Member at Large	Dave Maxson	Present
Member at Large	Val Dahlberg	Present
Member at Large	Jeff Dahlberg	Present
Member at Large	Sven Anderson	Absent
Member at Large	Craig Timm	Absent

III. Approval of Minutes from last meeting: Dave motioned to **Approve minutes from the last meeting. Seconded** by Kathy. **Motion passed unanimously.**

IV. Report of Officers:

President: Terry said he wishes to stay on track for ALPOA requirements and acknowledges that committees and their members will “run” the operation. He will follow their work and help whenever needed.

Vice President: Kent agrees with Terry. He has no other report.

Treasurer: Kathy presented the proposed budget for 2022. See addendum. The budget is on a cash flow basis. The balance from last year will be carried over into this year. We have about 61 members to date. Dave said there are always new members/renewals after the newsletter and annual meeting. Income will exceed proposed outgo for 2022, which puts us in the black. **Dave motioned to Approve budget as presented. Seconded by Kent. Motioned passed unanimously.** Kathy stated she and Dave are the signees and are there any recommended changes to this arrangement. **Board consensus is Kathy and Dave shall remain as signees for the next year.**

Secretary: Maggie has no report.

V. Report of Standing Committees:

Communications:

Government: Craig has no report. Jeff asked about ALPOA's tax exempt status. Kathy explained we are a 501c4 which is with the state but does not allow donations or dues to be deducted. She began the process for obtaining a 501c3 status 2 years ago. 501c3 status is needed to obtain grants to fund invasive species eradication which we may need in the future. 501c3 status is not allowed for organizations that are riparian exclusive. It has a processing fee of \$2000 paid to the IRS and an annual \$20 fee to the state. Obtaining 501c3 status will require some major changes to our organization which may include a change in our membership to not be exclusive to lake front property owners. **Jeff and Kathy will work together to move forward with this.**

Nominating and Membership: Positions for the 2022 Annual Meeting vote are President, Vice President, Treasurer and one Member at Large. Kathy volunteered to run for President, Dave volunteered to be Treasurer, Jeff volunteered as chair for Membership, Terry will not run as President but will remain on the Board if needed. Kathy notes that the Board is monopolized by 3 families. Kent observed the best way to serve as an officer is to start as a committee member, move to a board position and then become an officer. This makes an ALPOA officer well rounded.

Current membership stands at 65 households.

Events: Maggie reports the Almira Township Hall is secured. Maggie will get donuts and coffee for the meeting. Nate Walton, PhD has agreed to speak on Invasive Insects. Val has reserved AV equipment from the Traverse City Public Library. It is helpful to have board members arrive about 30 minutes early to set up the hall with tables and chairs. Kathy asked if we want to put up the signs announcing the meeting. **Dave will look into more permanent signs announcing "ALPOA Annual Meeting this Saturday"**. Kathy asks if we want to resume using postcards to announce the meeting. For several years the Newsletter has served the purpose of the postcards. **Board consensus is not to send postcards.**

Representing Sven, Dave proposes the agreed upon Disney theme be judged by a panel of children with an average age of about 10 years. He will host them on his boat, providing snacks and "identification" (ie. ribbons or t-shirts). Dave will invent a system for fair judging. Val and Jeff will take photos or (if Dave can recruit him) his son.

At this time we plan for 1st, 2nd and 3rd prizes like last year (which Sven will procure) and photos of 1st and 2nd winners in the Lake Ann Brewery.

We discussed whether we need a contingency plan to pay for prizes in case donations are not as generous. The goal of creating a theme based boat parade with prizes is to make us more visible and encourage membership. Do we want to become a social group vs. a lake stewardship group? Will members be supportive of their dues being used to buy prizes? At this time, as long as ALPOA is not contributing any money, it may excuse us from being labeled as a sponsor and it helps our budget.

There is also a question about liability and our insurance needs. This discussion will be tabled until our next meeting. The most important point is wording in the newsletter. Val will edit this appropriately. We should mention Lake Ann Brewery photo display.

Are we doing a booth during Homecoming Days? No one is in favor of this.

Newsletter: Val enjoyed preparing the newsletter. Jeff helped. She got very few corrections from the board and she made the changes. There are eight pages. She supports using the newsletter as a means to educate the members which will increase the number of pages. It should be printed on lighter weight paper which helps keep postage expense down. The cost of printing has gone up to \$0.39 per page which makes \$312 to print 100 copies. These are mailed to those who have specifically requested a hard copy.

Dave is certain he can have the newsletter printed at United Central Methodist Church for less than \$100. He will inquire.

It goes to everyone in our data base. Val states there are 90 folks who will receive it via email. There are 20 folks who want a hard copy. This leaves 82 hard copies to be sent to permanent address. This makes 102 hard copies to print. Discussion followed about hand delivery and how labor intensive it is.

Kathy believes our data base is up to date for current addresses. She has used the Benzie County records which is not up to date. She also uses the Almira Township assessor but did not go to the Township offices during Covid. Almira is lacking in addresses for properties with deeded access to the lake. **She will confirm addresses with the Township**

Val states she plans to mail on May 15. Please make sure any additional tweaks are in to her soon.

Website: Kathy reports we have been going over the website for accuracy and making changes according. We are trying to put as much on the web as possible because it gets backed up regularly and not lost. (Instead of holding these records in a box in someones basement). All the historical information (minutes etc.) have been put in archives. More recent information is put into the Board section.

Environmental:

Invasive Species: Kent states that his report has not changed from the invasive species article in the Newsletter. See addendum below. He plans to solicit ideas from the membership at the annual meeting. He hopes to identify issues our membership want to address. He also requests commentary from the board regarding our expectations of the invasive species committee. Jeff believes we need to keep repeating our message that EWM is nearby and we should be vigilant about monitoring for it, and prepared to treat it should it occur. Dave suggests we consider forwarding the Leelanau Ticker (a free daily newsletter) that recently reported the status of the EWM remediation. We should be seeking information about neighboring lakes. He says they are dealing with a very expensive treatment. Val questioned if there are enough volunteers to survey our lake. Kent says that people are usually very willing to help with a physical job. In the past this committee did a full, by the book lake survey for invasives. At this time, PLM does that in August and in the spring the Taylors survey for curly leaf pond week and in the fall Sowers survey for starry stonewort. Purple loosestrife is a more labor intensive project that requires volunteers. The township helps to pay for PLM because Kent made a wonderful presentation to the township and recruited them. There is no community lake clean up day. Val notes that they could use a pamphlet that helps them to identify invasive species. There used to be a laminated card set that we gave out with this information. We will bring any awareness raising pamphlets etc. that we have to the annual meeting. Kent summarizes there are no new ideas, the board is happy with the work of the Invasives committee, we will try to identify additional pamphlet needs to help with raising awareness.

Kathy says Benzie County Conservation District has a semiannual meeting for all the county lake associations. It is a good, informative meeting with participation from many neighboring lakes.

Terry has contacted the Sheriff asking to have someone come to the annual meeting speak briefly about boating regulations. They have not returned his call.

Loons: Kathy states the loons are not on the nest. They are around but not utilizing it yet. Dave reports there is no nesting activity on the eagle nest on Mud Bay.

Water Quality: Dave says the report from last year is posted on the website. The trend of water quality is steady from year to year which is good. He has taken the phosphorus sample for this year. We are registered to have all the other tests done. Craig has volunteered to help Dave with the work of this committee. Sven is also able to do this job.

VI. Old Business: Pamphlets: Kathy has a box of old ALPOA pamphlets that have been stored in her basement. She plans to put them out at the boat launch. She would like to get rid of them. We talked about editing this pamphlet. We agree to review it individually and discuss at our next meeting.

Greenbelt: We will cruise the lake at our next meeting on May 21 to seek likely nominations. Kathy wants to nominate “Docs” old place (owners Beth and Arnie Noe). They have transformed a “lake shore” into a greenbelt. Dave supports this nomination because it is in a conspicuous location. We will meet at 11:00 AM at Taylor’s. There is discussion about if this date is too early to decide.

VII. New Business:

Letter from Mark Kellogg, Esq.: Kathy received a letter from him because he specializes in “cottage law”. Would we want to invite him to speak at our annual meeting. This topic gets a good turnout. **Kathy will contact him for next year.**

Insurance: Maggie has concerns about whether we are sufficiently covered for activities like the boat parade. Kent says we have E and O insurance. No one knows off hand what our coverage is currently. **Kathy will review our policy.** Dave suggests we table this topic until our next meeting which will give folks a chance to research. We have a legal reserve of \$2500. Kent notes that we need to have sufficient funds to cover our defense should it be necessary.

Resource Book: Michigan Lake Associations-The Nuts and Bolts written by Clifford H. Bloom used to be distributed to board members. Newer board members do not have it. **Kathy will contact MLSWA to learn about pricing.**

VIII. Meeting Adjourned: 11:15.

Next Meeting- Saturday May 21, 2022 at 11:00 AM
Taylor's home.

VIX. Addendum:

Treasurers Report

The books were closed on December 31, 2021, and the audit was completed in January. The following conclusions were reached:

- (a) Total income was \$4,166.57, which agrees with deposits in fact posted to bank and PayPal accounts.
- (b) Total expenses (including transfers to reserves) were \$5091.45, which agrees with charges in fact posted to bank and PayPal accounts.
- (c) The net result was a **deficit** of \$924.88 for the year, in the Operating Fund (but \$1,212.17 net **increase** in reserves).
- (d) The accumulated balance of the Operating Fund ("working capital") is \$4,883.13, to begin 2022.
- (e) The sum of all funds, including reserves, was \$20,253.66, which is in fact on deposit at 12/31/21.
- (f) All checks drawn on the account were evidently issued for valid business purposes and adequately documented by invoices or receipts.

The budget for 2022 has not yet been approved; the association is in good standing. Once approved, the budget will be posted on the Treasurer's page which can be found on the website, under the About Us option.

Proposed Budget below.

Ann Lake Property Owners Association					
2022 Status as of April 25th					
	2019	2020	2021	2022	2022
	Actual	Actual	Actual	Actual	Budget
Beginning Balance January 1	3,660.54	5,358.84	5,808.01	4,883.13	4,883.13
INCOME					
membership dues paid	2,430.00	2160.00	1,920.00	1,530.00	2,100.00
prepaid future membership dues	522.00	420.00	270.00	30.00	0.00
donations	484.77	419.00	470.00	259.00	0.00
invasive donation fund	0.00	306.25	38.17	0.00	0.00
lake management/preservation fund	675.00	818.00	894.00	350.00	0.00
Riparian income (current & prepayments)	126.00	300.00	294.00	154.00	168.00
PPPR Income	683.00	0.00	0.00	0.00	0.00
Hat income	0.00	0.00	280.40	0.00	0.00
Other income					
Total Income	4,920.77	4,423.25	4,166.57	2,323.00	2,268.00
EXPENSES					
Michigan Lakes & Streams Association; annual dues	140.00	140.00	140.00	140.00	140.00
Subscriptions to Michigan Riparian (for 2016)	322.00	238.00	252.00	266.00	168.00
Liability insurance premium (annual)	437.69	437.71	437.71	437.71	437.71
State filing fee	20.00	20.00	20.00	20.00	20.00
PO box rent and misc postage	40.00	42.00	42.00	42.00	42.00
PayPal Fees	8.54	7.34	5.12	5.12	5.12
Water level gauge					
Water Quality:	227.00	25.00	227.00	227.00	227.00
CLMP Enrollment	227.00	25.00	227.00	227.00	227.00
Travel					
Newsletters/Communication	304.45	288.80	372.84	350.00	350.00
Winter newsletter	0.00	0.00	0.00	0.00	0.00
Summer newsletter	304.45	288.80	372.84	350.00	350.00
By-laws communication					
Supplies					
Brochures					
Website maintenance	0.00	131.00	35.00	35.00	35.00
Invasive Species:	625.00	625.00	0.00	625.00	625.00
Education material	0.00	0.00	0.00	0.00	0.00
Plant mapping	625.00	625.00	0.00	625.00	625.00
Special Events:					
Annual meeting	88.77	0.00	50.00	100.00	100.00
Lake Ann Homecoming	0.00	0.00	0.00	0.00	0.00
PPPR expenses (offset by income above)	642.04	0.00	0.00	0.00	0.00
Other Events (eg., hats or parade)			278.80	0.00	0.00
Membership:	160.88	70.35	68.25	150.00	140.00
Winter postcard	153.18	70.35	68.25	80.00	70.00
Spring postcard	0.00	0.00	0.00	50.00	50.00
New members packets	0.00	0.00	0.00	0.00	0.00
Mid-summer membership drive	7.70	0.00	0.00	20.00	20.00
Health and Safety					
Unbudgeted expenses	34.10	26.71	198.68	80.00	80.00
Allocations to reserves (unbudgeted, from undesignated)					
Website hosting fees	122.00	147.92	131.88	131.88	131.88
Invasive Species Reserve	0.00	306.25	38.17	0.00	0.00
Lake Management Reserve	50.00	1468.00	894.00	350.00	0.00
Legal Reserve	0.00	0.00	1900.00	1900.00	0.00
Loon Reserve	0.00	0.00	0.00	0.00	0.00
Sign Maintenance (@ boat landing)	0.00	0.00	0.00	0.00	0.00
Total Expenses	3,222.47	3,974.08	5,091.45	4,859.71	2,501.71
Ending Balance Operating Fund	5,358.84	5,808.01	4,883.13	2,346.42	4,649.42
Reserve balances (unbudgeted, from undesignated O)					
Website hosting fees	247.72	0.00	131.88	131.88	131.88
hosting fees paid every 3 years		-395.64	0.00	0.00	0.00
Invasive Species Reserve	10,598.81	10,905.06	10,943.23	10,905.06	10,598.81
Lake Management Reserve	50.00	1,518.00	1,787.00	1,243.00	0.00
PLM lake mapping			625.00	625.00	
Legal Reserve	600.00	600.00	2,500.00	2,500.00	600.00
Loon Reserve	0.00	0.00	0.00	0.00	0.00
Sign Maintenance (@ boat landing)	0.00	0.00	0.00	0.00	0.00
Ending Balance (including reserves)	16,855.37	18,831.07	20,245.24	17,126.36	15,980.11
Yearly Budget Surplus/Shortfall	1,698.30	449.17	-924.88	-2,536.71	-233.71

Budget based on 70 (81-11 prepaid) paid memberships

Assume coverage of PP fees

Interest on CD

18 for 2021 - 6 prepaid for 2022

#1444

#1445 19 total for 2022

electronic check

Assume same 2021

#1447 Dave Maxson

Cancelled

Space costs (out of PayPal)

moved to reserve spending

room plus food

#1443

assume 1/2 of winter postage plus labels

check with Dave

Loon support

paid every 3 years

donations

Start 3 year clock

Need 13 more memberships

Invasive Committee Report (Spring 2022)

As you know the last report from our lake management firm, PLM, had the following positive comments: *“Out of the 82 sites surveyed, 17 native (submersed) species were found and no nonnative species were identified.”* We are optimistically looking forward to another year of minimal invasive plant issues along with a continuation of our significant monitoring and selective plant removals. Due to Covid concerns we did not have any normal meetings last year but the committee is so attuned to our methods and protocols that none were really needed to conduct the work we annually perform. This led to a year of maintaining our desirable status quo but we did not push out any new initiatives that will help keep things as they are going forward. This year we will have a Spring meeting to think through what we are now doing, how we are organizing and running these efforts and how we can better prepare for a challenging future, with so many nearby lakes being infested with nonnative plants. We have a small, dedicated committee which I think could use an influx of additional members with good ideas and an interest in working very hands-on with our lake and shorelines. If you are so motivated, please contact me at the address below and we can talk about your future involvement. Some actions we know will be done this year already include:

- June weed survey to supplement the work of our professionals PLM. This survey will only look for Curly Leaf Pondweed, a species that forms early and dies out by the end of June. Since PLM wants to survey in mid-summer when the lake's flora is most abundant, this early, targeted survey covers a species they wouldn't find in August.
- The AVS total lake survey will be conducted by PLM in early August. Again, as in previous years, we hope our share of the cost for this will be paid through donations to our Lake Preservation Fund. Last year's report can be found on our website [here](#). In it you will see very informative data, charts and most importantly, pictures of the plants we are most concerned about. Please review it to stay well informed about our lake and its future challenges.
- The second of our volunteer lake surveys will be done again late in September to specifically look for Starry Stonewort when it is most prevalent and identifiable.

- Also last summer through early fall we do a visual survey of the lakeshore looking for the easily seen Purple Loosestrife invasive plant. After locating suspicious plants we see from our boats we coordinate with individual lake owners to remove these plants from their shores. It is always heartening to see how many of our lake owners respond positively to this outreach and either remove the plants themselves or allow us to do it. We hope for similar cooperation this year.

I am very proud of the people on this committee and others who assist them. They all do good work in a timely, cheerful manner. Thanks to all.

Kent Taylor

kent@annlake.org

The Water Quality CLMP report can be found on the website.

Respectfully Submitted,

Maggie Sowers, Secretary