

MLA February Board Meeting

THURSDAY, 02.13.2025

ZOOM Meeting Online - **Board Quorum**

Call to Order- 7:01 pm

President's Report- David Fraher

- Introduction of the new President
- Bubbler electrical lines cut: resident on Westshore had her bubbler wires cut twice. We ask that you watch out for each other. If someone damages your property, call the Police.
- Dogs on the loose: We (the board) want to make it clear that if you have issues with dogs on the loose, please contact the sheriff. Dogs are allowed in the park as long as they are on a lease. Dogs are NOT allowed on the beach or in the swim area. If you see a dog on the beach or swim area, please call the MLA board at 517-939-9113.

Treasurer's Report- Julie Collins

Board Attendees:

David Fraher, President
Teddy Janiuk, Vice President
Julie Collins, Treasurer
Suzanne Marsee, Secretary
Dave Clark, Director
Gloria Schacht, Director
Mary Tarte, Director

MIRROR LAKE ASSOCIATION FINANCIAL POSITION SUMMARY as of 2/9/2024

Check Account Balance (less outstanding checks)	\$7,543.88
Saving Account Balance	\$28,146.86
Total Funds Available	\$35,690.74
Dues Collected this Year	\$31,454.76 (net of swipe fees \$350.24)
Expenses This Year (see page 2 for details)	
Administrative	\$5,929.47
Lake	\$11,856.05
Park	\$5,191.66
Security	\$0.00
Projects:	
Park C	\$53,185.18
Fish stocking	\$0.00
Biochar socks & supplies	\$7,838.87
TOTAL EXPENSES	\$84,001.23

MIRROR LAKE ASSOCIATION				
INCOME & EXPENSE STATEMENT				
April 1, 2024 through February 9, 2025				
INCOME	Actual	Budget	Budget Remaining	NOTES
Annual Dues	\$31,805.00	\$31,500.00	-\$305.00	some collected prior to 4/1/2024
Biochar project Donations	\$6,700.00			
Swipe Fees	-\$350.24	\$0.00	\$0.00	
Back Dues (detailed in Quickbooks)	\$0.00	\$0.00	\$0.00	
Liens Paid/court fees		\$0.00	\$0.00	
Pavillion Rental/Keys	\$75.00	\$0.00	\$75.00	
Ret Checks/Bank Charge/ Refunds		\$0.00	\$0.00	
Proceeds from Sale of property		\$0.00	\$0.00	
Savings Account interest	\$8.21	\$0.00	\$8.21	
TOTAL INCOME	\$38,237.97	\$31,500.00	-\$221.79	
EXPENSES				
Insurance	\$1,738.00	\$1,750.00	\$12.00	
Postage	\$136.00	\$180.00	\$44.00	
PO Box	\$84.00	\$90.00	\$6.00	
Liens/Register of Deeds	\$179.75	\$200.00	\$20.25	
Quickbooks	\$0.00	\$355.00	\$355.00	
Accounting/Bank Charges	\$155.86	\$120.00	-\$35.86	
Admin supplies	\$0.00	\$200.00	\$200.00	
Non Profit Status	\$0.00	\$20.00	\$20.00	
eMail addresses (Wix)/Google	\$695.88	\$650.00	-\$45.88	1 year license from Jan.24 -Jan.25 2 year license for website Jun 23-June 25, 1 year license for events calendar - July 23-July 24
Website	\$0.00	\$0.00	\$0.00	
Zoom account	\$169.49	\$160.00	-\$9.49	
Social/Refreshments	\$350.00	\$600.00	\$250.00	
Miscellaneous	\$2,420.49	\$2,388.00	-\$32.49	\$100 for petty cash, \$400 beach and boat launch water clean-up, \$1500 Beach excavating
Total Association Administrative Expenses	\$5,929.47	\$6,713.00	\$783.53	
DEQ App Permit Fee	\$892.50	\$875.00	-\$17.50	
Water Testing	\$500.00	\$500.00	\$0.00	
Weed Control	\$10,463.55	\$15,000.00	\$4,536.45	expenses related mostly weed spraying
Total Lake Expenses	\$11,856.05	\$16,375.00	\$4,518.95	
Sand	\$574.00	\$583.00	\$9.00	
Mulch	\$472.04	\$475.00	\$2.96	
Lighting	\$0.00	\$320.00	\$320.00	
Electricity Pavillion	\$811.49	\$375.00	-\$436.49	
Garbage Removal Park A	\$329.57	\$275.00	-\$54.57	
Garbage Removal Launch	\$0.00	\$0.00	\$0.00	
Mowing	\$2,100.00	\$2,050.00	-\$50.00	
Portable Toilet	\$625.00	\$625.00	\$0.00	
Spring CleanUp	\$0.00	\$30.00	\$30.00	
Park supplies/Maint/repair	\$279.56	\$300.00	\$20.44	
Total Park Expenses	\$5,191.66	\$5,033.00	-\$158.66	
Personnel	\$0.00	\$0.00	\$0.00	
Security supplies	\$0.00	\$0.00	\$0.00	
Total Security Expenses	\$0.00	\$0.00	\$0.00	
Total Operational Expenses	\$22,977.18	\$28,121.00	\$5,143.82	
Park C - Boat Launch	\$53,185.18	\$5,000.00		
BioChar project	\$7,838.87	\$5,000.00	-\$2,838.87	members donated \$6700
Fish Stocking	\$0.00	\$0.00	\$0.00	
Total Special Projects	\$61,024.05	\$10,000.00	-\$2,838.87	
TOTAL Expenditures	\$84,001.23	-84372.59	-\$371.36	
TOTAL CASH FLOW	-\$45,763.26			

Secretary Report - Suzanne Marsee

- Julie Collins made a motion to approve the JunSeptember 2024 Meeting Mins as written, Teddy Janiuk seconded the motion, all approved.
- Dues Collection Update: New this year, each property owner will be required to complete a Google Form called MLA Acknowledgement. This form will be used to track that all property owners have read and understand the rules of the lake community. Members will receive the link at the same time the invoice is sent out. Members will need to complete the form and submit it prior to the member becoming a "member in good standing". After review of the form, the board agreed to remove the Dog Courtesy statement from the acknowledgement. All board members agreed to introduce this new form. Also confirmed with the board that the due date for dues is April 1, and not March 31. This year dues notice will reflect what the deed restrictions say April 1.
- Annual Spring Meeting is taking place on Sunday, April 6, 2025 @ 2 pm @ Grace Baptist Church.

MLA 2025-26 Acknowledgement

Each property owner must complete this form before becoming a member in good standing.

By completing this form below I acknowledge the following MLA Rules & Courtesy:

* Indicates required question

1. Email *

Lake Courtesy

1. Please traverse the lake in a counterclockwise direction.
2. NO WAKE in any of the channels at any time.
3. No high-speed boating before 11 am or after 7:30 pm (see below).
4. When towing people (water skis, tubes, etc.) you must have a person, in addition to the operator, observing the towed person(s) at all times. Remember to wear your life jacket!
5. Maintain a safe speed and distance of 100 feet from other boats
6. Do not jump the wake unnecessarily close to another vessel.
7. Do not weave your boat through congested areas.
8. After dark, be on the lookout for the lights of other vessels. For smaller crafts, be sure to carry a flashlight to let other boats know you're there!

Boating Restrictions

1. Only Mirror Lake Association Members in good standing with the MLA decal in place may launch boats that they own.
2. No guest boats are allowed.
3. No overnight boat mooring at any park, including the boat launch.
4. "High Speed" Boating hours are from 11:00 am to 7:30 pm. "No high-speed boating" is interpreted to mean "no wake".
5. Personal Watercraft (Jet Ski) Ban - The use of personal watercraft (Jet Ski) is prohibited in the waters of Mirror Lake.
6. Wake Boat Ban - The use of wake boats on Mirror Lake is prohibited in the waters of Mirror Lake. "DNR definition of Wake Boat- Wake boats are generally shaped with special hulls and propellers beneath the boat, rather than behind, "and" a stern weighted with ballast tanks. Traditional inboard boats without mechanical added equipment for the purpose of Wake Boating are excluded from this rule.

Park Rules

Parks may be used by MLA members in good standing only. All parks (including the boat launch) are closed between the hours of 10:00 pm and 6:00 am.

1. No overnight boat mooring at any park, including the boat launch.
2. No motorized vehicles in parks.
3. All dogs in parks must be on a leash.
4. No dogs on the beach or in the swim area in Park A.
5. No fishing in the swim area.
6. No swimming from MLA docks.

Mirror Lake ICE FISHING Rules

1. Only Mirror Lake Association members and their invited guests may fish.
2. All member ice shanties must be marked with the owner's name, address, and lot number. Guest ice shanties are prohibited.
3. Mirror Lake Association will, upon request, issue an ice fishing permit flag. Email secretary@mirrorlakemi.org or call (517) 939-9113 to obtain a flag. One flag is issued per member household and cannot be loaned out at any time. Any member caught loaning out a flag will have ice-fishing privileges suspended for the season. Return the flag to MLA if you are not going to use it or if you sell your property. The flag must be clearly visible at all times while fishing.
4. Vehicles parked at Park A must have a valid membership card on file. Violators will be towed at the owner's expense.

Short-term Rental Rules

1. Owners engaging in short-term rentals or considering the possibility are reminded that short-term rentals are considered a commercial activity and therefore prohibited by the Declaration of Restrictions.
2. Any lease under 6 months is considered short-term.
3. Rental of a room or a portion of the dwelling while the owner resides there is not a residential use and is prohibited like other short-term rentals.
4. Liberty Twp. zoning ordinance does not permit boarding or rooming houses, two-family dwellings, or hotels in the district in which Mirror Lake is zoned.

Long-term Rental Rules

~ A long-term rental is a lease or rental of a residence for a period that is 6 months or longer. Vacant lots are not included.

1. Privileges to be allowed during a long-term rental include:

- Use of the lake; swimming, kayaking, fishing
- Use of the parks; beach, playground
- Property owner can transfer boating privileges to the renter.

2. Property Owner must provide to the association:

- Valid Rental Contract
- MLA Long Term Renter Association Agreement Form (signed by both parties)

3. Renter must provide to the association:

- Contact Information; phone and email
- Payment received by QuickBooks (same amount paid by property owners)

~ The property owner will be responsible to pay their annual dues, whether a renter is a member of the association or not.

~ If the property owner transfers boating privileges to the renter, only the renter will be allowed to have a boat on the lake. The property owner will give up the right to have a boat on the lake.

2. **Acknowledgement** *

Check all that apply.

- By clicking this box I acknowledge the above MLA Rules & Courtesy

3. **Please type your FIRST and LAST name** *

**one response required per ownership (multiple lots covered under one response)

4. **Date** *

Example: January 7, 2019

Committee Reports

Parks - Lorri Britsch

- New fence at park A to cost around \$3,500
- Summer Picnic scheduled for Saturday, August 23, 2025, music has already been secured.
- Is there any interest in an Easter Egg event? Decided to table this for one year.
- Looking to plant evergreen trees at park C and possibly park A
- Spring clean up scheduled for May 3, the changes made last fall should make for less work this year.
- Proposal made to change the lawn care for the parks this year. The new guy is Zack Stoner, last guy was not willing to make changes as requested and damaged signs and did not fix them. Dave Clark made a motion, Julie Collins 2nd, all board members were in favor.
- Boat launch repair taking place 1 week in the spring, ramp will be closed for 1 week. Berm next to the ramp will be removed, cement slabs will be reset. A few people with longer trailers were getting hung up. Several people don't like the ditch in front of the ramp. Looking to fill the ditch, which will require the drain to be moved to a different location. With the money left over from the project a new dock is looking to be purchased for park C.

Lakes - Doug Collins

- Back in August, Doug Collins proposed to the board to switch to a new treatment company for Lake Spraying. Aqua Weed. Aqua Weed is requesting lake front addresses to warn of treatments and need to know if any lake front owners would like to be removed from the invasive weeds being sprayed in front of their property. An email will be sent to all lake front property owners this week.

LAKES COMMITTEE REPORT

- We have a WIN: after many conversations we finally convinced Jackson County to use a sand/aggregate on the frozen dirt roads in the Mirror Lake watershed. This is important because additional road salt washing into the lake is very bad for lake quality. Moreover, applying road salt to frozen dirt roads causes ice to form, not to create traction for automobiles. We will need to watchdog the county to insure they continue this practice.
- Good Winter Weather has been excellent for lake quality. So far we have had about 30 days of thick frozen ice with some snow cover which as you know helps to create dieback for invasive lake plants. We hope this translates into few lake plants/weeds this summer.
- Lake Committee wants to thank the Riparian's/property owners who turned off there bubblers/muck blasters for the winter to allow the winter ice to cover the lake. I'm excited to see how it affects the invasive plants in the Northwest cove area.

Building - Teddy Janiuk

- Lot 37: Pole Barn Build - Tim Tyler
 - The building committee approved the pole barn.

Old Business

Trading Lot 298 for part of Park C w/the Fenby's - Suzanne Marsee

- The property has been traded. I just need to update the plat map.

Park A Rain Runoff - Doug Collins

- See lakes report for update.

Easement for Underground Electric Facilities - Westshore Dr. only - Consumers Energy

- Aaron Fisk informed me that 95% of the required property owners signed the paperwork. The project will be moving forward.
- Heith Dunn explained his concerns for allowing this project to move forward.

New Business

Exempt owners asking to be a part of the association - Suzanne Marsee

- Suzanne Marsee is working with homeowners who are interested.
- David Clark explained the process should be as easy as getting an affidavit and having it filed

Court Filing against MLA property owner - who owes back dues to MLA - \$1,830 - David Fraher

- Property has been listed for sale. Sale is pending.
- MLA received a notice to appear in court for Feb 14, 2025. Doug Collins and David Fraher would try to attend the court pre hearing.
- After the meeting updates:
 - Feb 14, 2025: Doug Collins, David Fraher and Suzanne Marsee attended the court hearing via zoom. Nobody else showed up from either side of the case, however the judge noted that MLA was present and that MLA had submitted paperwork to the court's secretary. The judge was not aware why nobody was present.
 - Feb 14, 2025: David Fraher spoke with the relator selling the property at 139 Eaglehurst. The house is under contract and closing should be with 4 weeks. The MLA will then receive a check for the past dues of \$1830.00.

Foreclosure Lot 239 - in contact with Jackson Co., how MLA is to proceed - \$2,092 - David Fraher

- Suzanne Marsee contacted Jackson Co, was told to follow up with Jackson Co. treasurer in April. Form was provided to file prior to July 1 to try to secure funds.
- David Clark said as long as the back taxes are paid by the 3rd year you can avoid the foreclosure.
- A homeowner stated she has witnessed the homeowner has been stripping everything possible from the house. Pretty sure she is not planning to keep the house. The house is in really bad condition.

Corporate Transparency Act - Julie Collins

- Guideline handed down by the government, was supposed to go into effect Jan 1, 2025
- Government delayed
- Julie Collins will continue to monitor the CTA as it plays out in court.

Audit of the Finances - to be done after the books close - sometime in April - Julie Collins

- David Clark will check with accountant who did taxes
- Are there any MLA members who would be willing to check the books? If so, please contact Julie Collins

Q&A

David Fraher made a motion to end the meeting at 8:21 pm, Julie Collins 2nd, all approved.

Next meeting is scheduled for Sunday, April 6, 2025, at 2 pm at Grace Baptist Church