

MLA APRIL Board Meeting

SUNDAY, 4.12.2026

Grace Baptist Church - **Board Quorum**

Call to Order- 2:00 pm

President's Report- David Fraher

- Many homes have sold and new families have been moving in.

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 3/31/2026

Check Account Balance (less outstanding checks)	\$17,869.10
Saving Account Balance	\$27,653.87
Total Funds Available	\$45,522.97
Dues Collected this Year (current and back dues)	\$32,367.02 (net of swipe fees \$457.98)
Expenses This Year (see page 2 for details)	
Administrative	\$6,596.42
Lake	\$15,057.50
Park	\$4,749.43
Security	\$0.00
Projects:	
Trees Park C	\$0.00
Fix ditch at Park C	\$850.00
New Fence at Park A	\$4,000.00
Add additional lengthn to boat launch dock	\$4,017.54 not budgeted
TOTAL EXPENSES	\$35,270.89

MIRROR LAKE ASSOCIATION				
INCOME & EXPENSE STATEMENT				
April 1, 2025 through March 31, 2026				
INCOME	Actual	Budget	Budget Variance	NOTES
Annual Dues collected	\$30,840.00	\$31,500.00	-\$660.00	
Swipe Fees (billed to members)	\$555.00	\$0.00	\$555.00	
Back Dues	\$1,430.00	\$0.00	\$1,430.00	
Liens Paid/court fees	\$210.00	\$0.00	\$210.00	
Pavilion Rental/Keys	\$260.00	\$0.00	\$260.00	\$50 in deposits due back to membership
Ret Checks/Bank Charge/ Refunds	\$0.00	\$0.00	\$0.00	
Miscellaneous	\$682.77		\$682.77	\$600 from sale of biochar socks to Lake LeAnn, \$82.77 reimbursement from Suzanne
TOTAL INCOME	\$33,977.77	\$31,500.00	\$2,477.77	
EXPENSES				
Insurance	\$1,848.00	\$1,750.00	-\$98.00	
Postage	\$31.20	\$150.00	\$118.80	
PO Box	\$84.00	\$90.00	\$6.00	
Swipe Fees (billed by CC co.)	\$457.98		-\$457.98	
Liens/Register of Deeds	\$400.25	\$200.00	-\$200.25	
Quickbooks	\$410.40	\$380.00	-\$30.40	
Accounting/Bank Charges	\$120.00	\$120.00	\$0.00	
Admin supplies	\$24.69	\$200.00	\$175.31	
Zoom account	\$169.49	\$160.00	-\$9.49	
Non Profit Status	\$20.00	\$20.00	\$0.00	
eMail addresses (Wix)/Google	\$803.88	\$650.00	-\$153.88	
Website	\$231.90	\$0.00	-\$231.90	domain renewal for 10 years
Social/Refreshments	\$512.19	\$400.00	-\$112.19	
Legal	\$804.00	\$400.00	-\$404.00	
Miscellaneous	\$678.44	\$844.00	\$165.56	
Total Association Administrative Expenses	\$6,596.42	\$5,364.00	-\$1,232.42	

DEQ App Permit Fee	\$892.50	\$893.00	\$0.50	
Water Testing	\$90.00	\$500.00	\$410.00	
Weed Control	\$14,075.00	\$14,000.00	-\$75.00	
Total Lake Expenses	\$15,057.50	\$15,393.00	\$335.50	
Sand	\$0.00	\$0.00	\$0.00	
Mulch	\$314.86	\$675.00	\$360.14	
Electricity/Lighting Pavillion	\$920.39	\$960.00	\$39.61	
Garbage Removal Park A	\$394.16	\$357.00	-\$37.16	
Mowing	\$1,960.00	\$2,700.00	\$740.00	
Portable Toilet	\$1,069.71	\$625.00	-\$444.71	
Spring CleanUp	\$0.00	\$30.00	\$30.00	
Park supplies/Maint/repair	\$90.31	\$650.00	\$559.69	
Total Park Expenses	\$4,749.43	\$5,997.00	\$1,247.57	
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	\$26,403.35	\$26,754.00	\$350.65	
Trees Park C	\$0.00	\$900.00	\$900.00	
Fix ditch at Park C	\$850.00	\$850.00	\$0.00	
New Fence at Park A	\$4,000.00	\$4,000.00	\$0.00	paid in March 2025
Add additional lengthn to boat launch dock	\$4,017.54	\$0.00	-\$4,017.54	
Total Association Projects	\$8,867.54	\$5,750.00	-\$3,117.54	
TOTAL Expenditures	\$35,270.89			
TOTAL CASH FLOW	-\$1,293.12			

Secretary Report - Suzanne Marsee

- Julie Collins made the motion to approve the February 2026 meeting mins as written, Teddy Janiuk 2nd the motion, all approved.

SECRETARY REPORT



□ Review February 2026 Meeting Minutes

□ Electronic Membership Card

MLA 2026-27 Membership Card >



Suzanne Marsee <secretary@mirrorlakemi.org>
to Jaclyn ▾

Mar 28, 2026, 8:09 PM (22 hours ago) ☆ 🗑️ ↩️ ⋮

Thanks for being a member of the Mirror Lake Community.

Attached is your Membership Card!

Thank you for your prompt payment. You are considered a "Member in Good Standing," allowing you all privileges within the lake community.

We hope to see you at the April 12, Annual Membership Meeting at Grace Baptist Church. The meeting starts at 2 pm, however the doors open at 1 if you would like to come early.

Don't forget to visit our MLA website for updates and all the lake community information... www.mirrorlakemi.org

Thanks,

—
Suzanne Marsee
MLA Secretary

2 Attachments • Scanned by Gmail 📄 ⬇️ ➕ Add all to Drive



SECRETARY REPORT



□ MI Watercraft Registration Renewal – required every 3 years

MLA Payment Received - Missing Boat Registration >

Suzanne Marsee <secretary@mirrorlakemi.org>

to me,

Hello!

I just wanted to let you know that your payment for the MLA 2024-25 Association Dues has been **received**.

I have **NOT** sent you a membership card yet with the boat launch code as I am waiting for you to send me **an updated copy of your MI boat registration**. You can either email a picture of it to me, send a copy in the mail, drop a copy off at my house (165 Westshore Dr. - little black box on my porch marked MLA), or text a copy to me at 734-260-5555. I will upload it to the MLA drive and you will be good for 3 more years or until it expires!

If you don't plan to put a boat in the lake this year, please let me know and I will send you your membership card without a boat launch code on it.

As always, if you have any questions, please let me know.

—
Suzanne Marsee
MLA Secretary

SECRETARY REPORT



□ MLA Acknowledgement Form

New last 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 received the link at the same time the invoices were sent out. Members need to complete the form, submit it prior to the member becoming a "member in good standing".

MLA 2025-26 Acknowledgement

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

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

Members expected to provide:

1. Email*

Lake Director

1. Please reverse the lake in a counterclockwise direction.
2. All boats must be on the channels at any time.
3. No high speed boating (over 15 mph or after 7:00 pm) ever allowed.
4. Motor boats must be on the channels at any time. In addition to the operator, obtaining the best period(s) of all boats, including the boat itself.
5. Motorboat to keep your boat clean!
6. Maintain a safe speed and distance of 100 feet from other boats.
7. Do not jump the boat or throw anything overboard.
8. Do not release your boat through congested areas.
9. After dark, be visible to other boaters. Use smaller lights, be sure to carry a flashlight to be able to see from your boat.

Boater Responsibilities

1. Only Mirror Lake Association members in good standing with the MLA should place any boats on the lake.
2. The operator is always responsible.
3. Do not drink alcohol while on the lake.
4. "High Speed" Boating hours are from 7:00 am to 7:00 pm. "No High Speed Boating" is interpreted to mean "No Wake".
5. "No Wake" hours are from 7:00 am to 7:00 pm. "No Wake" is interpreted to mean "No Wake".
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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 tent camping at any park, including the boat launch.
2. No motorized vehicles in parks.
3. All dogs to be on leash and on a leash.
4. No dogs on the beach or in the water area in Park A.
5. No feeding of the animals.
6. No swimming from MLAs docks.

Mirror Lake USE/STORAGE Rules

1. Only Mirror Lake Association members and their invited guests may fish.
2. All members are allowed to fish in the lake. All members must have a valid membership card and a valid fishing license. All members must have a valid fishing license. All members must have a valid fishing license.
3. Mirror Lake Association will supply muskie, bass and walleye permits. All members must have a valid membership card and a valid fishing license. All members must have a valid fishing license. All members must have a valid fishing license.
4. The flag must be clearly visible at all times while fishing.
5. No use of alcohol while fishing.
6. No use of alcohol while fishing.

Short-Term Rental Rules

1. Short-term rental is defined as a residence for a period that is 6 months or longer. Vacant lots are not included.
2. Short-term rental is defined as a residence for a period that is 6 months or longer. Vacant lots are not included.
3. Short-term rental is defined as a residence for a period that is 6 months or longer. Vacant lots are not included.
4. Short-term rental is defined as a residence for a period that is 6 months or longer. Vacant lots are not included.

Long-Term Rental Rules

1. Privileges to be allowed during a long-term rental include:
 - Use of the lake, swimming, boating, fishing
 - Use of the park, beach, playground
 - Property owner can transfer boating privileges to the tenant
2. Property Owner must provide to the association:
 - Additional Contract
 - MLA Long Term Rental Acknowledgement Form (signed by both parties)
3. Rental must provide to the association:
 - Current identification, phone and email
 - Payment received by the association (same amount paid by property owner)
4. If the property owner transfers boating privileges to the tenant, only the tenant 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.

Acknowledgement

- Check all that apply:
- By clicking this box I acknowledge the above MLA Rules & Courtesy

Please write your FIRST and LAST name

*Please include your membership ID number (under one response)

4. Date*

Example: January 1, 2020

This content will be visible to your administrator. Google Forms

Committee Reports

Parks - Lorri Britsch

- Annual spring clean up is scheduled for Saturday, May 2 @ 9 am @ park A
 - No new sand
 - Less work this year
 - Small amount of mulch
 - Installing dock and swim buoy's
 - Brad Milbourne will remove the tree that has fallen in the back area at Park A.
 - Working on ordering a couple new picnic tables
 - New flag needed for the island. Suzanne Marsee ordered a new one.
- Annual park picnic is scheduled for Saturday, August 1 - more details to come - live music from Ian Stuart
- 4th of July Parade scheduled for July 4, usually at 1 pm.

Building - Teddy Janiuk

- Nothing new to report.

Lakes - Doug Collins (Questions please call - 734-968-1700)

COMMITTEE REPORTS - LAKES



Easier / less expensive to Protect our Lake than it is to restore a polluted Lake!

Human accelerated eutrophication/pollution.

Human impact - Love and Respect our land & Lake.

On that note: If you are 12 years or older please do not pee in the lake. I have heard neighbors joke about this but it's not a laughing matter. The impacted of Human urine pollutes the lake we swim in more than geese! Look up human urine on-line how to use as plant fertilizer. It will shock you how good it works. MLA rents a Port-A-John at park A/beach for such needs.

Happy New Year 2026!

Mirror Lake motto/mantra 2026 is "**Do No Harm**" to our Lake.

1. Improve shoreline protection all shores.
2. Reduce amount of fertilizer used by homeowners on the watershed.
3. Homeowners remove leaves and sentiment from lake bottom at there shoreline.
4. Reduce rain runoff by cutting down roadside berms.
5. Septic tank pumping & field inspections every 5 years or sooner. If you just bought property it should be checked.
6. Human's must NOT rake or broom leaves /debut into the lake.
7. Consider adding "fish sticks" to our shoreline.
8. Limiting Nutrients from rain runoff is important to reduce the lake pollution.
9. **Un-Lawning** the watershed. Because lakes can NOT protect themselves.
10. Create a green-belt at your waterfront with native, deep rooted flowers & plants, allow a smaller space for kids to enter the water.

Presented by Doug Collins

COMMITTEE REPORTS - LAKES



Vertical seawalls are bad for lake quality and most importantly frogs, turtles, etc. The shoreline that was considered good in the 60's and 70's is no longer a good shoreline. Seawalls can be easily adjusted by adding stones on an angle in front of the vertical wall. This would reduce the wave impact and reduce lake bottom erosion and create habit for lake animals.

MLA board plans to purchase fish in the fall (walleye).
Aquaweed Control will help treat Mirror Lake again this year.

Updates about Lake Leann:

1. They will use Eutro SORB again this season. They will make 2 application.
This products is used to encapsulate Phosphorous and hold it on the bottom of the lake, until a "wake boat" goes by and rips the lake bottom out! So sad
2. Again Leann had tree leaves stuck in the dam. Hillsdale County was able to clear it, but our lake level rows about 10" while they completed work.
3. Leann finally turned off and removed there leased aeration equipment. They decided it was a failed experiment! That was a lot of money waisted. We will see how the lake responds.
I think it will improve their lake quality. FYI one of the reasons I attend the **5 Lakes Committee** meetings is to learn what actives do not work so we can save money and avoid unnecessary costs of failed projects.
4. The 5 lakes committee drove together to Oakland University last November to discuss the success they are having using biochar socks. Members of University of Michigan also join the group to learn more uses of biochar.

Presented by Doug Collins

COMMITTEE REPORTS - LAKES



MSUE - "Introduction to Lakes Online Course" is highly recommended learning for all people who love lake living. I took the course this past winter. It's composed of 6 sections, one section for 6 weeks. There is a short quiz at the end of each section. The course has excellent topics and is loaded with information. There is a small fee of \$95.00.

It's time to put our biochar socks into the lake. If possible please use a new socks and noodle which can be picked up outside Doug's workshop at 185 Eastshore Dr. Please text and let me know when you are coming. As a reminder; all last years noodles should be replaced with new. If you are new to this program please call or text me with any lake quality questions you may have.

I will be visiting all of the culverts on the property easements and adding or cleaning biochar at the discharge points. Moreover when I see older socks that have not been replaced with new, I will switch out the old socks for newer socks. Usually I can do this from the lakeside with a boat. When the new socks arrive I will send out an email to request help setting up the sock with noodles. This makes it easy for cottage owners to pickup and install. Of course, if you are seasonal I can help get the biochar socks started as early as possible.

The MLA Lake Committee will meet the first Tuesday of each month at 7pm at Doug's house. Between Memorial Day and Labor Day. Please RSVP if you plan to attend. All homeowners are welcome to talk about positive lake quality topics. We plan to discuss topics that are do-able to improve our lake.

Please be considerate to your neighbors across the lake by using yellow night lights that shine downward or at your cottage. Try not to use BRIGHT white lights that can be seen across the lake. Also consider using a timer and adjust lights to go off at approximate time. Turning lights off at night will also reduce the number of bugs that visit you and land/rest on your cottage.

Presented by Doug Collins

Old Business

Remaining Tax Foreclosure Sale Proceeds - Suzanne Marsee - closed

- Request denied by the Court.

Liberty Twp. New Ordinance Update - Julie/Doug Collins

- Funneling access issue raised within Liberty Twp.
- This does not apply to Mirror Lake, as we are a private lake. A private lake has stronger rules.

New Business

2026 Assessment Vote/Finalize Vote - David Fraher

- \$40 per property owner. # of lots does not matter, you will only pay \$40.
- Each lot did count for the vote.
- Vote Results: 128 lots voted;
 - 96 YES - 75%

- 32 NO - 25%
- The 2026 Assessment has PASSED.
- Invoice to be sent to Property owners by May 1, 2026. Payment will be due June 30, 2026.

Approval of the 2026-2027 Budget - Julie Collins

- Assessment Allows addition of:
 - \$5000 - Stocking of fish in the fall
 - \$2500 - Additional BioChar socks
 - \$2000 - Picnic Tables
 - \$500 - Beach Clean Up
- Is it possible to get a history of fish stocking? Suggestion to have a meeting on May 2, after the park clean up to discuss fish stocking, such as species and frequency.
- Suzanne Marsee made a motion to approve the 2026 - 2027 Budget as presented with the assessment funds, Gloria Schacht 2nd the motion, all approved.

2026/27 BUDGET



MIRROR LAKE ASSOCIATION				
INCOME & EXPENSE STATEMENT				
April 1, 2026 through March 31, 2027				
	2025-2026	2025-2026	2026-2027	
	Actual (through 2/28/2026)	Budget	Budget	NOTES
INCOME				
Annual Dues collected	\$30,840.00	\$31,500.00	\$32,420.00	
Swipe Fees (billed to members)	\$555.00	\$0.00	\$600.00	
Back Dues	\$1,430.00	\$0.00		
Liens Paid/court fees recovered	\$210.00	\$0.00		
Pavilion Rental	\$260.00	\$0.00		
Ret Checks/Bank Charge/ Refunds	\$0.00	\$0.00		
Miscellaneous	\$682.77			
Savings Account interest	\$1.40	\$0.00		
TOTAL INCOME	\$33,979.17	\$31,500.00	\$33,020.00	
EXPENSES				
Insurance	\$1,848.00	\$1,750.00	\$1,950.00	
Postage	\$31.20	\$150.00	\$150.00	
PO Box	\$84.00	\$90.00	\$90.00	
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Non Profit Status	\$20.00	\$20.00	\$20.00	
eMail addresses (Wix)/Google	\$803.88	\$650.00	\$850.00	
Website	\$231.90	\$0.00	\$0.00	domain renewal for 10 years
Social/Refreshments	\$512.19	\$400.00	\$550.00	
Legal	\$804.00	\$400.00	\$0.00	
Miscellaneous	\$678.44	\$844.00	\$500.00	
Total Association Administrative Expenses	\$6,596.42	\$5,364.00	\$5,910.00	

2026/27 BUDGET



DEQ App Permit Fee	\$892.50	\$893.00	\$900.00	
Water Testing	\$90.00	\$500.00	\$90.00	
Beach Clean-up (spring and fall)	\$0.00	\$0.00	\$500.00	clean leaves out of water at beach - Spring ar
Additional Biochar socks	\$0.00	\$0.00	\$2,500.00	Doug is looking to buy additional 50 socks
Fish Stocking	\$0.00	\$0.00	\$5,000.00	stock lake with fish in fall, species TBD
Weed Control	\$14,075.00	\$14,000.00	\$14,100.00	
Total Lake Expenses	\$15,057.50	\$15,393.00	\$23,090.00	
Sand	\$0.00	\$0.00	\$300.00	
Mulch	\$314.86	\$675.00	\$400.00	
Electricity/Lighting Pavillion	\$920.39	\$960.00	\$1,000.00	
Garbage Removal Park A	\$394.16	\$357.00	\$421.20	\$35.10 per month
Mowing	\$1,960.00	\$2,700.00	\$2,200.00	
Portable Toilet	\$1,069.71	\$625.00	\$1,015.00	\$145 per month May - November
Spring CleanUp	\$0.00	\$30.00	\$100.00	
New Picnic table for Park A	\$0.00		\$2,000.00	I looked at several different options ranging f
Park supplies/Maint/repair	\$90.31	\$650.00	\$300.00	
Total Park Expenses	\$4,749.43	\$5,997.00	\$7,736.20	
Personnel	\$0.00	\$0.00		
Security supplies	\$0.00	\$0.00		
Total Security Expenses	\$0.00	\$0.00	\$0.00	
Total Operational Expenses	\$26,403.35	\$26,754.00	\$36,736.20	90% of dues collected in previous year
				exceeds maximum amount
				dues collected in prior year
				90% (per By Laws)
Trees Park C	\$0.00	\$900.00		
Fix ditch at Park C	\$850.00	\$850.00		
New Fence at Park A	\$4,000.00	\$4,000.00		
Add additional lengthn to boat launch dock	\$4,017.54	\$0.00		
Total Association Projects	\$8,867.54	\$5,750.00	\$0.00	

Park A Parking Lot - David Fraher

Giant hole in the rock area of the parking lot at Park A. Looking to fill the hole with crushed limestone, perhaps 1 yd to start. David Fraher will reach out to Greg Warblow for help.

2025/26 Annual Audit - Julie Collins/Mary Tarte

Mary Tarte will work with Julie Collins to review the books for the 2025/2026 year. Audit to be completed before July 1, 2026.

Q&A- none

David Fraher made a motion to end the meeting at 2:47 pm, Suzanne Marsee 2nd, all approved.

Next meeting is scheduled for Thursday, June 11, 2026, at 7 pm via Zoom.