

# MLA “Spring” Membership Board Meeting

SUNDAY, 04.06.2025

Grace Baptist Church - Board Quorum

## Call to Order- 2:00 pm

### President’s Report- David Fraher

- A question was presented to the board about people trespassing on Valley Park. Kids riding on lots that are unoccupied. Since this is private property, the board can't do anything about it. The board has advised the property owner to call the police. Try to get a plate number or take a picture.

## Board Attendees:

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

### Treasurer’s Report- Julie Collins

- Collected over \$29K in current dues and over \$4K in past dues and foreclosings.
- This year's expenses were higher than the past but that was primarily due the boat launch and Biochar of which \$6700 was donated.
- In the 2025-2026 budget we can spend 90% of what we collected last year. \$32,504 we can spend this current year. \$500 was added to hire someone to move the docks in and out; \$4000 for new fence at Park A; \$850 for ditch to be moved, \$900 for trees; \$355 for attorney fees for exempt lots to join the association.
- Gloria Schacht made the motion to accept the budget as presented. Teddy Janiuk 2nd the motion, all approved.

## TREASURER REPORT



### MIRROR LAKE ASSOCIATION FINANCIAL POSITION SUMMARY as of 3/31/2025

Check Account Balance (less outstanding checks)	\$22,525.34
Saving Account Balance	\$28,148.25
<b>Total Funds Available</b>	<b><u>\$50,673.59</u></b>
Dues Collected this Year	\$29,369.76 (net of swipe fees \$350.24)
<b>Expenses This Year (see page 2 for details)</b>	
Administrative	\$6,741.47
Lake	\$11,881.47
Park	\$5,383.85
Security	\$0.00
Projects:	
Park C	\$57,019.48
Fish stocking	\$0.00
Biochar socks & supplies	\$12,217.76
<b>TOTAL EXPENSES</b>	<b><u>\$93,244.03</u></b>

# TREASURER REPORT



MIRROR LAKE ASSOCIATION				
INCOME & EXPENSE STATEMENT				
April 1, 2024 through March 31, 2025				
INCOME	Actual	Budget	Budget Remaining	NOTES
Annual Dues - current year	\$29,720.00	\$31,500.00	\$1,780.00	some collected prior to 4/1/2024
Annual Dues - from prior years	\$4,439.16			
Biochar project Donations	\$6,700.00			
Service Fee Paid (for using CC for Dues)	\$420.00			
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	
Pavilion 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	\$9.60	\$0.00	\$9.60	
<b>TOTAL INCOME</b>	<b>\$41,013.52</b>	<b>\$31,500.00</b>	<b>\$1,864.60</b>	
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	\$223.50	\$200.00	-\$23.50	
Quickbooks	\$378.00	\$355.00	-\$23.00	
Accounting/Bank Charges	\$175.86	\$120.00	-\$55.86	
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
Website	\$365.25	\$0.00	-\$365.25	special deal 3 years ofr price of 1
Zoom account	\$169.49	\$160.00	-\$9.49	
Social/Refreshments	\$350.00	\$600.00	\$250.00	
Miscellaneous	\$2,425.49	\$2,388.00	-\$37.49	\$100 for petty cash, \$400 beach and boat launch water clean-up, \$1500 Beach excavating
<b>Total Association Administrative Expenses</b>	<b>\$6,741.47</b>	<b>\$6,713.00</b>	<b>-\$28.47</b>	
DEQ App Permit Fee	\$892.50	\$875.00	-\$17.50	
Water Testing	\$500.00	\$500.00	\$0.00	
Weed Control or other Lake projects	\$10,488.97	\$15,000.00	\$4,511.03	expenses related mostly weed spraying
<b>Total Lake Expenses</b>	<b>\$11,881.47</b>	<b>\$16,375.00</b>	<b>\$4,493.53</b>	

# TREASURER REPORT



Sand	\$574.00	\$583.00	\$9.00	
Mulch	\$472.04	\$475.00	\$2.96	
Lighting	\$0.00	\$320.00	\$320.00	
Electricity Pavillion	\$945.18	\$375.00	-\$570.18	
Garbage Removal Park A	\$388.07	\$275.00	-\$113.07	
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	
<b>Total Park Expenses</b>	<b>\$5,383.85</b>	<b>\$5,033.00</b>	<b>-\$350.85</b>	
Personnel	\$0.00	\$0.00	\$0.00	
Security supplies	\$0.00	\$0.00	\$0.00	
<b>Total Security Expenses</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	
<b>Total Operational Expenses</b>	<b>\$24,006.79</b>	<b>\$28,121.00</b>	<b>\$4,114.21</b>	
Park C - Boat Launch	\$57,019.48			
BioChar project	\$12,217.76			members donated \$6700
Fish Stocking		\$0.00	\$0.00	
<b>Total Special Projects</b>	<b>\$69,237.24</b>	<b>\$0.00</b>	<b>\$0.00</b>	
TOTAL Expenditures	\$93,244.03			
<b>TOTAL CASH FLOW</b>	<b>-\$52,230.51</b>			
less dues for 2024-2025 collected prior to start of fiscal yr	-\$18,566.12			
net cash flow April 1 - February 9, 2025	<b>-\$70,796.63</b>			
cash flow per bank reconciliation	-\$70,796.63			
Variance	\$0.00			
<b>Association Approval Project</b>				
Lake Quality - BioChar (budget)		\$5,000.00	\$5,000.00	
Donations from Members		\$6,700.00	\$6,700.00	
Expenses to date	\$12,243.18		\$12,243.18	more Biochar socks purchased March 20
	<b>\$12,243.18</b>	<b>\$11,700.00</b>	<b>-\$543.18</b>	
<b>Association Approved Project</b>				
Boat Launch Special Project		\$63,000.00	\$63,000.00	
2024-2025 budget - special project Park C - Boat Launch	\$57,019.48	\$5,000.00	-\$52,019.48	
2023-2024 budget - special project Park C - Boat Launch	\$17,791.00	\$5,000.00	-\$12,791.00	
<b>TOTAL EXPENSES</b>	<b>\$93,244.03</b>	<b>\$73,000.00</b>	<b>-\$1,810.48</b>	

# TREASURER REPORT



MIRROR LAKE ASSOCIATION  
EXPENSE BUDGET  
April 1, 2025 through March 31, 2026  
2025-26 Budget

2025-26 Budget	
<b>Association Administration</b>	
Insurance	\$1,750
Postage	\$150
P.O. Box	\$90
Liens/Register of Deeds	\$200
QuickBooks	\$380
Bank changes/CC charges	\$120
Admin supplies(paper, ink envelopes)	\$200
Zoom Pro Account	\$160 <i>renew in May 23, 2025</i>
Non Profit Status	\$20
Google workspace(email, drive, ballots)	\$650 <i>renew in Jan 2026</i>
Website (2 years)	\$0 <i>special deal rec'd in March 2025- 3 years for price of 1. paid in March 2025</i>
Social/Refreshments/rental	\$400
Legal	\$400
Misc.	\$844
<b>Total Association Administration</b>	<b>\$5,364</b>
<b>Lake Maintenance</b>	
DEQ App Permit Fee	\$893
Miscellaneous lake quality expenses	\$500
Lake Quality (includes weed control and water testing)	\$14,000 <i>Aqua-weed</i>
<b>Total Lake Maintenance</b>	<b>\$15,393</b>

# TREASURER REPORT



<b>Park Maintenance</b>	
Sand	\$0 <i>will go this year without adding new sand</i>
Mulch	\$675 <i>includes \$200 to hire someone to spread it</i>
Electricity /Lighting Pavilion	\$960 <i>approx. \$80 per month</i>
Garbage Removal Park A	\$357 <i>\$29.75 per month</i>
Mowing	\$2,700 <i>\$300 each time (estimate 9 mowing every 2 weeks)</i>
Portable Toilet	\$625
Spring Cleanup	\$30
Park supplies/maint/repair	\$650 <i>\$500 -hire someone to move docks in spring and fall</i>
<b>Total Park</b>	<b>\$5,997</b>
<b>Association Security</b>	
Security supplies	\$0
<b>Total Security</b>	<b>\$0</b>
<b>Association Projects</b>	
Trees for Park C	\$900 <i>Estimate 6 trees @\$150 (does not include planting)</i>
Fix ditch at Park C	\$850 <i>Greg Warblow</i>
New fence at Park A	\$4,000 <i>R&amp;J Fence</i>
<b>Total Association Projects</b>	<b>\$5,750</b>
<b>Total Operating Expenses</b>	<b>\$32,504</b>
	\$34,159 <i>dues collected in 2024-2025</i>
	\$30,743 <i>Not to exceed 90% of previous year's collected Dues</i>
	\$1,761 <i>carryover from previous budget</i>
	<b>\$32,504</b> <i>target budget</i>

## Secretary Report - Suzanne Marsee

- Julie Collins made the motion to approve the February 2025 meeting mins as written, Mary Tarte 2nd the motion, all approved.

# SECRETARY REPORT



□ Review February 2025 Meeting Minutes

□ Electronic Membership Card

MLA 2025-26 Membership Card

Suzanne Marsee <secretary@mirrorlakemi.org> 1:10 PM (1 hour 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 6, 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](http://www.mirrorlakemi.org)

Thanks,  
--  
**Suzanne Marsee**  
MLA Secretary

2 Attachments • Scanned by Gmail

**MIRROR LAKE ASSOCIATION MEMBER**  
Mr. & Mrs. Mirror Lake  
Lot: \*\*\*  
Game Cabinet Code: ----  
Boat Launch Code: \*\*\*\*\*

MLA Spring 2025 Newsletter - Invoices.pdf  
312 KB



# 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 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 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 becoming a member in good standing.

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

I acknowledge my signature:

1. Email \*

#### Lake Courtesy

1. Please observe the lake in a counter-clockwise direction.
2. No motor in any of the channels at any time.
3. No high speed boating below 15 mph or other 7:30 pm (Sun included).
4. When using people launch, take care to not touch the water in addition to the operator, observing the lowest priority of all times. Remember to wear your life jacket!
5. Members in each channel and adjacent of 100 feet from other boats.
6. Do not jump the wake unnecessarily close to another vessel.
7. Do not require power boat through congested areas.
8. Other boats, be on the lookout for the rights 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 should be able to 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 7:30 am to 7:30 pm. "No High Speed Boating" is implemented to mean "no wake".
5. Personal Waterski/Life Ski (PWS) - The use of personal waterski/Life 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. "WAKE" definition of Wake Boat: Wake boats are generally shaped with special hulls and propulsion towards the bow, rather than behind, "wake" is stern weighted with hulls trails. Traditional shaped hulls without mechanical submersed equipment for the propulsion of Wake Boating are excluded from this rule.

#### Park Rules

Rules 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 must remain on a leash.
4. No dogs on the beach or in the water areas in Park A.
5. No feeding of the water birds.
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 members are required to register and pay the correct amount, address, and fee number. Guest fee amounts are prohibited.
3. Mirror Lake Association will, upon request, make an ice fishing permit key. Email: [info@mirrorlake.com](mailto:info@mirrorlake.com) or call 2019-2020 519-238-1111 to receive a key. The key is valid for one season. Permits cannot be issued out of state. Any member caught fishing out of a key will be considered a guest. Permits are for the season. Return the key to MLA if you are not going to use it or if you will pass permits. The key must be clearly visible at all times while fishing.
4. Vehicles parked at Park A must have a valid membership card on file. Vehicles will be towed at the owner's expense.

#### Short-term Rental Rules

1. Persons 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 Association of Residents.
2. Any house under 6 months is considered short-term.
3. Rental of a house or portion of the dwelling with the owner residing there is not a residential use and is prohibited like other short-term rentals.
4. Clearly, using real estate does not permit boarding or mooring houses, secondarily dwellings, or boats in the channel in which Mirror Lake is located.

#### Long-term Rental Rules

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.

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

- Use of the lake, swimming, boating, fishing
- Use of the public beach, playground
- Property owner can transfer boating privileges to the center

Property owner must provide to the association:

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

Renter must provide to the association:

- Contact Information, phone and email
- Payment received by Association (same amount used for property control)

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

If the property owner transfers boating privileges to the center, only the center 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 checking this box I acknowledge the above MLA Rules & Courtesy

#### Please write your FIRST and LAST name

\*Name response required per membership (multiple lots covered under one response)

Date \*

Example: January 7, 2019

This document is neither created nor endorsed by Google.

Google Forms

## Committee Reports

### Parks - Lorri Britsch

- Always looking for new members.
- Spring Clean-up – May 3, meet @ Park A @ 9 am
- Summer Picnic – Aug 23, @ Park A
- We talked about planting a few trees at park C and/or A if someone has an interest in helping keep them watered during the first year or two please reach out to Lorri or Doug

### Building - Teddy Janiuk

- Received 3 new requests, all three were approved
  - Lot 30: 2nd Story Addition
  - Lot 300: Shed
  - Lot 306/7 Greenhouse
- Lester Bros. did not show up to do the boat ramp last week due to weather. The new plan is for Friday, April 11. The new dock is in and will be installed once the boat ramp is fixed.

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

- We are in year 2 of 5 where the goal is to reduce spraying. We have seen improvements. We got a new company and Doug Collins will accompany them. Doug is constantly trying to find things that work to keep the lake in good quality. If all goes well, in 2026, we should use less spraying.
- It's time for BioChar socks! You can go ahead and put them in as soon as you can. Doug has new noodles and socks if needed. We would like to get all the socks back in the lake by the end of April if possible. Give Doug the old socks.
- You should use a dark colored laser light on the Canadian Geese to get rid of them. Must do it 3 times - using blue or green lights - the dark colors scare them.
- Asked for the board to vote to allow the use of the "Love Mirror Lake Don't Fertilize" signs. The board voted to allow the signs to be placed on MLA grounds.
- If you are a "Lake Hopper" - Please clean your boat before putting it back in Mirror Lake. We don't want to bring stuff from other lakes to our lake.
- Spring is a wonderful time to remove leaves from your shoreline. Doing so will help improve the lake quality and benefit more fish spawning during spring & summer (bluegills spawn all summer). It is best to clean the muck out now before the fish start to spawn. I used Rocco Cross to do this. He has a system (a boat) to remove & dispose of the lake waste. I urge homeowners to clean the shoreline as much as you mow your lawn! Rocco Cross 517-416-5050 cell
- As good stewards of Mirror Lake please do NOT use any fertilizer for lawns and plants. An alternative to commercial fertilizer is granular gypsum. Gypsum helps to improve soil quality over time and is less harmful to our lake.
- The address for the Biochar work days is 185 Eastshore DR. Contact Doug with any questions.
- Doug will be walking the easement where the culverts are to check the Biochar socks

## COMMITTEE REPORTS - LAKES



**Ultimate goal of the Lake Committee is to do no harm while determining the best cost effective action to take to help nature clean our lake!**

The five year plan is to reduce the overall amount of spraying for invasive plants. However, we have a new company doing the spraying and we want to give them an opportunity to push back the current invasive plants, by doing so we hope to cut back in 2026.

### BIOCHAR UPDATE

- We ordered 100 socks of biochar and should arrive anytime. Also, we have the swim noodles, rope, and zip ties.
- The **PLAN** is to get all the socks in the lake as soon as possible hopefully before April 15th.
  - If your socks have holes we can either repair them (if it's small) or replace the sock cover. EcoSense has "given" me extra sock material to help with this. Some socks were ripped open by snapping turtles, muskrats or **fishing people** (I found lures in some socks).
  - Please be careful with the socks, they will be used next year too!
- Procedure:
  - We will proceed similar to last year. I will ask a few neighbors to come over my house to help set up the sock/noodle combos (there will be chairs available for those who need to sit). Last year it only took a few hours and you don't need to stay to the end.
  - If your socks are in bad shape please drop them off or call/text me and you can take a new sock. If you just want new socks that's ok too. I will redeploy the returned socks somewhere else. We have many culverts to cover.
  - It's important to **replace** the swim noodles yearly. The sunshine degrades them quickly. We don't want the old noodles falling apart and pollute the lake.
  - If you are new to the problem and want socks for the first time you are welcomed. Our goal is the deploy socks at all lakefront homes.

Presented by Doug Collins

## COMMITTEE REPORTS - LAKES



- It's easy process; pick up your sock combo when you are ready and simply tie it to our dock, boat lift or anything, ease in the lake. They work great under the dock tied from post to post. If they are out of the way and hard to see, perfect. The goal is to keep the sock as close to the water surface as possible. That's where it does the most good.
- Of course, if you want or need help with any of this text me or any of our neighbors who help with the project and we will help out. You know who they are.

### OTHER INFORMATION

- Please refrain from using any type fertilizer (including Nitrogen products) on the Mirror Lake watershed. Rain runoff will bring those chemicals/nutrients into the lake.
- Please have your septic tank emptied and checked this spring if it has not been checked in 5 or more years.
- **If you know your septic field is not working please have it repaired. There are low interest loans available that can be repaid over many years.**
- Geese reduction: Wild fowl are a big problem for clean lake water, they pollute the water. Please refer to the DNR website for instructions on how Lake Homeowners can best eliminate or reduce the number of wild fowl. Lasers, strong laser lights seems to harass the geese and forces them to find a different lake to pollute.
- Please report sick, dead, or dying wildlife by call the Wildlife Disease Laboratory at 517-336-5030 or by reporting it via the following website: <https://www2.dnr.state.mi.us/ors/Survey/4>

### NEW BEST ACTION

"Aquatic Invasive Species Prevention" - "Clean Boat Program" to prevent new invasive PLANTS, cleaning the hull of your boat after lake hopping. Fishing boats and Kayaks are the most troublesome. If you don't want to clean your boat, drain all water and baste and wait 5 days between hopping lakes.

Presented by Doug Collins

## Old Business

## OLD BUSINESS



- Trading Lot 298 w/part of Park C - Suzanne Marsee
  - PROJECT CLOSED! - plat map has been updated and GIS is updated.
- Exempt owners asking to be apart of the association - Suzanne Marsee
  - ONGOING! - attorney provided the template last week, Suzanne will work with members interested in switching over.
- Court Filing against property owner - Dave Fraher
  - PROJECT CLOSED! - house sold & MLA received all back dues and lien fees
- Foreclosure lot 239 - Suzanne Marsee
  - ONGOING! - followed up with Jackson Co. treasurer, waiting to hear back
- Corporate Transparency Act - Julie Collins
  - PROJECT CLOSED! - Ruled that HOA's don't have to submit
- Audit of Finances - Julie Collins
  - ONGOING! Looking for someone to review last years books. Any volunteers?



## New Business

### NEW BUSINESS



- Remaining Tax Foreclosure Sale Proceeds - Suzanne Marsee
  - Mirror Lake received 2 notices regarding proceeds that were available from former lots which had been foreclosed due to back taxes.
  - These lots had liens which were filed against them which the association did not receive payment for when the lots were sold for back taxes.
  - This process is giving invested companies an opportunity to collect proceeds which are remaining.
  - We have submitted the paperwork requested and are waiting to hear from the Jackson Co. treasurer for the next steps in the process.

### Eastshore Dr. Update:

- Teddy Janiuk gave an update that we have enough signatures to move forward with paving Eastshore Dr. Teddy will submit to the road commission this week. Hoping to get this done by the spring of 2026. .

## Q&A

NONE

David Fraher made a motion to end the meeting at 2:45 pm, Julie Collins 2nd, all approved.

Meeting Mins Recorded by Mary Tarte

Next meeting is scheduled for Thursday, June 12, 2025, at 7 pm via ZOOM