

MLA December Board Meeting

THURSDAY, 12.11.2025

ZOOM mtg. - **Board Quorum**

Call to Order- 7:00 pm

President's Report- David Fraher

- The neighborhood has been quiet.

Treasurer's Report- Julie Collins

- Nothing new to report.

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 11/30/2025

Check Account Balance (less outstanding checks)

\$2,685.46

Saving Account Balance

\$28,151.07

Total Funds Available

\$30,836.53

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	\$4,878.82
Lake	\$14,967.50
Park	\$3,653.69
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	<u>\$32,367.55</u>

MIRROR LAKE ASSOCIATION INCOME & EXPENSE STATEMENT				
April 1, 2025 through November 30, 2025				
INCOME	Actual	Budget	Budget Remaining	NOTES
Annual Dues collected	\$30,840.00	\$31,500.00	\$660.00	
Swipe Fees (billed to members)	\$555.00	\$0.00	\$0.00	
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			\$600 from sale of biochar socks to Lake LeAnn, \$82.77 reimbursement from Suzanne
Savings Account interest	\$1.40	\$0.00	\$1.40	
TOTAL INCOME	\$33,979.17	\$31,500.00	\$2,561.40	
EXPENSES				
Insurance	\$1,848.00	\$1,750.00	-\$98.00	
Postage	\$0.00	\$150.00	\$150.00	
PO Box	\$84.00	\$90.00	\$6.00	
Swipe Fees (billed by CC co.)	\$457.98			
Liens/Register of Deeds	\$355.75	\$200.00	-\$155.75	
Quickbooks	\$0.00	\$380.00	\$380.00	
Accounting/Bank Charges	\$80.00	\$120.00	\$40.00	
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	\$47.88	\$650.00	\$602.12	
Website	\$231.90	\$0.00	-\$231.90	domain renewal for 10 years
Social/Refreshments	\$512.19	\$400.00	-\$112.19	
Legal	\$368.50	\$400.00	\$31.50	
Miscellaneous	\$678.44	\$844.00	\$165.56	
Total Association Administrative Expenses	\$4,878.82	\$5,364.00	\$943.16	
DEQ App Permit Fee	\$892.50	\$893.00	\$0.50	
Water Testing	\$0.00	\$500.00	\$500.00	
Weed Control	\$14,075.00	\$14,000.00	-\$75.00	
Total Lake Expenses	\$14,967.50	\$15,393.00	\$425.50	
Sand	\$0.00	\$0.00	\$0.00	
Mulch	\$314.86	\$675.00	\$360.14	
Electricity/Lighting Pavilion	\$610.38	\$960.00	\$349.62	
Garbage Removal Park A	\$258.14	\$357.00	\$98.86	
Mowing	\$1,590.00	\$2,700.00	\$1,110.00	
Portable Toilet	\$790.00	\$625.00	-\$165.00	
Spring CleanUp	\$0.00	\$30.00	\$30.00	
Park supplies/Maint/repair	\$90.31	\$650.00	\$559.69	
Total Park Expenses	\$3,653.69	\$5,997.00	\$2,343.31	
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	\$23,500.01	\$26,754.00	\$3,711.97	
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	\$32,367.55			
TOTAL CASH FLOW	\$1,611.62			

Secretary Report - Suzanne Marsee

- Julie Collins made the motion to approve the September 2025 meeting mins as written, Suzanne Marsee 2nd the motion, all approved.

Committee Reports

Parks - Lorri Britsch

- Parks is looking to get some new picnic tables for next year. Some of our current tables are in pretty rough condition. They will do some research and submit a proposal for next year.

Building - Teddy Janiuk

- Lot 125 on Westshore Dr., fence approved.

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

- Nothing new to report.
- [Click here for ice safety](#)

Old Business

Remaining Tax Foreclosure Sale Proceeds - Suzanne Marsee - no update

- Still waiting to hear back from Jackson Co. Treasurer.

Park A - Lot merge - Suzanne Marsee - GIS updated - one parcel - CLOSED

Solar Panel Policy - Julie Collins

- Suzanne Marsee made the motion to approve the Solar Panel Policy as written (see attached), Teddy Janiuk 2nd the motion, all approved.
- The Solar Panel Policy will be added to the "Rules" page of the association. This policy is handed down from the government.

New Business

Land Purchase / Leasing Land

- **Summary of homeowner email:**

I am talking to my south neighbor to buy his lot, and the condition we agree on is that I would lease him a part of the land so he can access the dock, and transfer my owners lake rights to him for that lot, keep mine.

I am looking to buy for 2 reasons: conserve the woods, and make it easier for us to potentially build an addition on the south side. Because the house is 22ft from the property line currently, in order to be able to design an addition that make sense (we want to add a family room), the addition would need a variance to the set backs, and if I own the lot , I could potentially even go over the property line a bit (I don't know if we would need to or not, but if we had that freedom, it opens up options in terms of design).

So my questions are:

- 1) If I keep the 2 lots as separate , does the association see an issue with me building over the property line? (it appears lots 219 and 220 are in this situation today, 2 separate lots, same owner, property over the line). This would be my preferred option, again, especially not knowing if we would need to even cross the line.
- 2) If I had to consider merging the lots into1: would the association be ok with that, and also could I still give lake rights to Robert with his lease, and keep the ones I have today.

- **Board Response:**

We reviewed your questions at the Board meeting last night. With regard to your questions about merging lots, building close to the property line etc. These are questions you should address with the township. The Association has no control over the merging of lots, or required set-backs for building. Should you decide to add on to your existing house, you would need to submit your plans to the association building committee, but this would be more of a formality since you have an existing structure.

We also wanted to make you aware of pending changes to the Liberty Township Lakefront residential ordinance. The Liberty Township Planning commission will be presenting, in February 2026, to the Liberty Township Board the following addition to the current ordinance. If passed it will be published in March 2026. We were just made aware of this pending change on December 6th.

A Lakefront residential parcel shall not be used as a watercraft access or dockage point for watercraft not registered to the individual resident of the parcel or immediate family. Parcel owners shall not grant, or deed access to others via that property.

If this is passed, it will not allow you to give lake access to the current owner of the lot you are interested in purchasing. As an alternative, the Board discussed the following idea. If the current owner of the property you wish to purchase owned another parcel of land within the association, they would have deeded access to the lake through ownership of that property. The Association Board would not have an issue with you allowing him to use the extra dock for his boat. Since you own other non lakefront property within the association, this may be an alternative for you.

Please feel free to reach out to any Board member should you have additional questions.

Q&A- none

David Fraher made a motion to end the meeting at 7:49 pm, Julie Collins 2nd, all approved.

Next meeting is scheduled for Thursday, February 12, 2026, at 7 pm via ZOOM