

Guthrie Lakes LYRIC

July 2013

Enchanted Forest Property Owners Association (EFPOA) PO Box 40, Waters, MI 49797 - Club House Phone: 989.732.1942 - Email: efpoa@efpoa.com

BOARD OF DIRECTORS

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Bob & Val Holman E: efpoa@efpoa.com Ph: 989.732.1942

Gregg, LeBourdais, & Lienerth Elected to EFPOA Board for Three-Year Terms

We welcome these volunteers to our 9-member EFPOA Board this year; they are Nancy Gregg (returning after a short absence), Ron LeBourdais (returning), and George Lienerth (returning). They will serve for three years through June 2016. At the recent new Board meeting on July 6th, Ron will serve as Vice President, chair the Finance Committee, and serve on the Employees Relations Committee. Nancy will serve as Treasurer and will also be on the Finance Committee. George will continue as Director, chair the Building and Grounds Committee and serve on the Finance Committee.

Other Committee Chair assignments include Polly Buchanan (Secretary) who will continue to Chair the Communications Committee that oversees creating the Lyric, and the annual Directory. She will also initiate the "Blue Ribbon Advertizing Sub-Committee" to propose a strategy for placing small ads in the Lyric and on our web site. Matt Mogle will continue to Chair both the Security Committee and the Military/Government Relations Committees. The Deeded Restrictions Committee will be chaired by Fred Novack and new member, Chad Evans. The Employee Relations Committee will be chaired by Tony Esson with members Ron LeBourdais and Fred Novack. The Activities Committee chair is Jessica Folkertsma (989.731.9820 or jessica1287@gmail.com). The Election Committee will be announced in Spring. If you are interested in helping on any of these committees, please contact the chairs using the information provided or shown at the left.

Summer Hours Reminder... and Revision

Club House: Sunday through Thurs. 9 AM to 10 PM (pool closes 9:30) Friday and Saturday 9 AM to 11 PM (pool closes 10:00)

Boat House: Thurs. through Sun. 9 AM to 6 PM. Those wishing to check out boating equipment on Mon-Tues-Wed can stop at the Club House and see the manager on duty.

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From the New President



By Tony Esson

As we look to the future, beyond the day-to-day operation of our amenities, there is a looming issue facing the Enchanted Forest Property Owners Association in 2013/2014. The issue is carry-over debt resulting from non-operational expenditures over the past few years. Although these expenses were necessary in order to keep our pool, clubhouse, and boat ramp in good working order for our members, they were unplanned from a financial standpoint, and left us short for cash.

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through."

In anticipation of what we might be facing in the wake of those expenses, the Finance Committee completed a thorough review and update of the budget for the 2013 fiscal year. What we found was that our cash reserve had been depleted to the point that we would be living on borrowed money in the form of our Line of Credit for the later part of 2013. Without some immediate action by the Board, we would not have any cash to begin 2014. Taking this to task, the Finance Committee, co-chaired by me and Ron LeBourdais, and with the help of Nancy Gregg, Yvonne Grider, and Carlee Allen, developed recommendations to the Board as follows:

- In the short term, seek a mortgage from Northwestern Bank (NWB) in the amount of \$100,000 for no more than 10 years. Funds from the mortgage will be used to cover our anticipated \$70,000 shortfall for 2013, with the balance being set aside to jumpstart our cash reserve for unanticipated non-operational expenses in the future.
- 2. In the long term, revise the Maintenance Fee structure to keep pace with current expenses and to allow us to set aside some cash each year to replenish our cash reserve.

At our Board's regular meeting after the Annual Meeting, the 2013/2014 Board took the necessary first steps to permanently eliminate our current debt. EFPOA will seek a ten year mortgage from NWB for \$100,000, and our Maintenance Fees will increase to \$400 per lot with early payment discounts of \$65 on the first lot and \$85 on each lot thereafter.

Raising of the maintenance fee is never a popular subject, and something that the Board did not take lightly. Only after review and consideration of several other options did the Board decide that it is necessary in order to assure that we have the capital to maintain and operate amenities for our members. The last dues increase was 10 years ago. Since that time, we have seen the cost of living increase by 21.5% with no increase in dues. In the past three years alone, EFPOA has incurred more than \$150,000 in non-operation expenses in the form of legal expenses and necessary maintenance to our amenities.

Changes to the dues structure is regulated by our Deeded Restrictions. The Deeded Restrictions require that increases only occur at five year intervals, and that they not exceed the cost of living increase as determined by comparing the Consumer Price Index for the current year to the original dues amount from 1973. Since 1973 when dues were just \$96, the cost of living has increased 517%. Using the provided formula, the maximum that <u>could be assessed</u> for Maintenance Fees at this time would be \$496.43. After studying the normal operational expenditures for the past few years, revising the budget for 2013, and anticipating the cost of a mortgage payment as well as having some cash to put away for future non-operational maintenance expenses, the Finance Committee determined that an increase of \$55 per lot would generate sufficient

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capital for the next five years. At the Annual Meeting, several residents suggested a bigger increase at this time since the rate cannot be increased for another 5 years. However, asking our members to contribute more than was determined necessary to meet projected budget estimates was deemed unreasonable. The Board settled on an increase to \$400 to simplify splitting the payment in half for those that prefer two yearly payments. Early payment discounts will apply for those that pay by the due date.

We will still need to be diligent in controlling our costs and exercise caution in our spending in order to be assured that we are moving in the right direction. With the help of the Finance Committee, I am confident that there is "light at the end of the tunnel".

I commend the Finance Committee for their time and effort in putting together the information necessary for the Board to make these difficult decisions. I commend the Board for facing these issues head on and for taking steps to permanently resolve them. I also commend the members of the community that, despite our technical difficulties with the slide presentation at the Annual Meeting, listened to the presentation with a receptive ear. I am both optimistic and confident that when we report to you at the Annual Meeting in July of 2014, we will be in a much stronger financial position.

Being President of EFPOA requires leadership, dedication, and commitment to seeing things through. Those who know me can attest that I am relentless in those regards. I may not be blessed with an eloquent tongue like my predecessor, but I do pledge to wear this hat with humility and respect for all of the members of Guthrie Lakes. This community will be what we make of it. Let's all work together to leave it better than we found it.

Lyric Distribution... Share Your Email Address with Us!

From this point forward, the Lyric newsletter will be distributed electronically to all those residents that have an email address on record with our manager, Val. The Lyric will also be posted on the EFPOA website for those who want to read or download a copy. Those who have requested a hard copy to be mailed to them will get theirs through the USPS. IF YOU ARE NOT GETTING A MAILED COPY AND WOULD LIKE ONE, CONTACT VAL AT THE CLUBHOUSE (989.732.1942). We prefer to send the Lyric to your email address; electronic distribution saves us a great deal of postage each year.

Loud or Low Over Your House?? Call and Complain!!

We all hear our military neighbors practicing their flying skills, but sometimes they are definitely flying too low and may result in property damage to homes or window seals. If you have experienced this, or have had damage to your home... you can officially lodge a complaint with the Air National Guard Air Tower/Range. Call them at 989.939.8880 and politely state that you want to register an official complaint. Be respectful and you will be directed to the public affairs officer who oversees such matters and will take down your name, address and other needed information. A few residents have received financial support for window or door replacements.

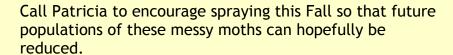


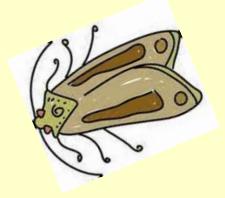
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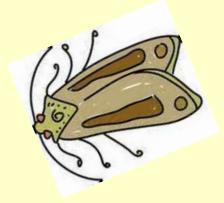
You Got Moths? We Got Moths!!

At the Annual Meeting, residents raised the issue of the recent infestation of moths that have some residents staying indoors to avoid these messy creatures. Are they Gypsy Moths? Forest Tent Caterpillars or Eastern Tent Caterpillars?? To learn more check out these references passed along by Patricia Osburn of the Otsego Conservation District (989.732.4021).

- DNR (Gypsy Moths)
 http://www.michigan.gov/dnr/0,4570,7-153- 308153--,00.html
- MSU Extension (Forest Tent Caterpillars)
 http://msue.anr.msu.edu/news/forest_tent_caterpillar in northern lower peninsula
- eHow (Michigan Caterpillars)
 http://www.ehow.com/info_8432069_list-michigan-caterpillars.html







Have We Got a Lot for You!!

A reminder that there are 4 lots available for sale by EFPOA that are definite bargains: Lots 130, 175, 283 and 533. In addition, other lots are on the market now being sold be residents; they include lots 033, 106, 107, 183, 387 and 666. Details on prices and who to contact are on the EFPOA web site at www.efpoa.com.

Guthrie Lakes Residents...Advertize Your Business Here?

The EFPOA Board is considering accepting small business card ads from our residents who operate businesses they would like to advertize. These would be put in each issue of the Lyric (usually at least 4 issues per year) and they would also be put on our EFPOA website. If you might be interested in this marketing option, email Polly Buchanan, Communications Chair at pbuchanan@emich.edu. We are wondering how much interest there would be in adding this service for our entrepreneurial residents and neighbors.

Let's All Be Safe... Avoid Vandalism

We all value our privacy... but our Security Committee requests that all EFPOA property owners "keep their ears and eyes open" around our neighborhood like a "neighborhood watch" operation. BE A GOOD NEIGHBOR! If something seems "strange" or "off" at a neighbor's house, give the Security Committee Chair, Matt, a call (906.280.7759) or call Bob Holman (989.732.1942 at the Club House, or 248.790.6206 cell) who is on the Security Committee. They can check it out and make sure all is ok.

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Apology From the Treasurer's Desk

As the Treasurer of EFPOA, I would like to extend an apology to the owner of Lot 141. At the annual meeting, we published and distributed a current year 2013 balance sheet that reflected an asset for repossessed lot #141. That is not correct, and in fact, the lot owner is a member of the association in good standing. I have instructed our Accountant to correct this entry and extend to this owner our sincere apologies for any embarrassment we caused to you.

Nancy Gregg, Treasurer EFPOA

We Still Have a Trash Issue!!

Please remember that the dumpster located at the clubhouse is required for disposal of trash generated at the clubhouse and other common properties. In the past, we have allowed weekend residents to dispose of their weekend trash in the clubhouse dumpster, but abuse of this courtesy has resulted in overfull dumpsters requiring extra unscheduled pick-ups at a cost of \$300 each. We all pay property taxes to the Township that includes regular curbside pick-up of household trash. They will even pick-up construction debris and other large household items provided they can get it into the truck. If you are a resident, please do your part to limit overuse of the Clubhouse dumpster... and set your household trash and other waste out by the curb for Wednesday pick-up. If you are a weekender, please make arrangements with a neighbor to add your bags to theirs or set your can out before you leave and ask your neighbor to return your can back up by your house after pick-up.



NEW EFPOA "Push-In" SERVICE!

If you don't know a neighbor who can return your trash can back up to your house after Wednesday's trash pick-up, tell the Clubhouse managers; they will keep a list of residents who want their trash can pushed back to their house, and will work with the Building & Grounds Committee members to provide this "push-in" service for those who request it. Remember, our EFPOA Rules & Regulations under General Regulations #4 states "Garbage & rubbish may be left at driveway entrances, but only on the day of pick up."

Did You Sign In??

Please remember to sign-in EVERY time you come to the Clubhouse using YOUR OWN lot number. If you come with neighbors, EACH resident should sign in under their own lot number. This provides the EFPOA Board and the managers data on frequency and amount of use hour by hour of the Clubhouse & pool. This information helps make current and future operational decisions for staffing AND open hours. We want to have our amenities available when residents and guests want to use them and the sign-in sheets are very helpful in making these decisions. THANKS!!

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Your Name NOT in the 2013 EFPOA Directory??

The new 2013 EFPOA Directory was distributed to all those who attended the Annual Meeting on July 6th; if you missed the meeting, stop by the Clubhouse and ask for your copy. There are 170 entries in this year's directory... 17 names were added this year! This is still only about half of our property owners. IF YOU DON'T SEE YOUR NAME IN THE DIRECTORY, AND WANT TO BE ADDED TO THE NEXT ISSUE, email Polly Buchanan with your addresses, phone numbers and email addresses (pbuchanan@emich.edu). Being listed in the directory is a great way to get to know your neighbors!

Free & Easy Recycling is Here! Let's Clean up our Planet!!

MIXED CONTAINERS

(Rinced, flattened, labels & caps ok)

- Plastic (ALL numbers 1 through 7, flatten & nes
- Metal (aluminum, tin foil, steel, tin cand & lids)
- Glass (clear, green, brown, blue all are OK)
- Milk cartons, juice boxes, paper cups, catalogs

ITEMS NOT ACCEPTED ABOVE

- aerosol cans, PROPANE TANKS
- juice pouches or straws
- Styrofoam or motor oil jugs
- Biodegradable or corn based plastics
- durable dishes, washtubs, buckets, toys
- loose plastic bags (see procudere on right)
- light bulbs, window glass, glass dishes

PAPER, BOXES & BAGS

(Flattened; staples & paper clips are ok)

- Food boxes (cereal, crackers, paper towel)
- Cardboard (corrugated)
- Newspapers (dry), phone books, evelopes paperback books, junk mail
- Office paper, file folders
- Shredded paper (in intransparent bags)
- Dry plastic bags (bread, grocery, shrink wrap) (Stuff all plastic bags into one and tie shut.)

ITEMS NOT ACCEPTED ABOVE

- cereal box liners, packing materials
- pet food bags
- "crunchy" plastic bags like pretzels or chips
- dark or bright copy paper
- "cling" shrink wrap
- NO WET newspapers... or padded envelopes
- construction paper

KEEP AND POST THIS LIST FOR EASY REFERENCE!! - Bins are open 24/7

Our closest county location to Guthrie Lakes is:

- South location on Old State ½ mile east of Old 27 across from the Ostego Cemetery north of Waters.
- Also consider using the Central Gaylord location in fornt of the Discovery Center on Old 27 (931 S. Ostego Ave.)
- For a mapshowing exact locations visit: http://www.otsegocountymi.gov/recycling-information-228/
- For more infor visit: http://www.otsego.org/conservationdistrict/recycling.html

<u>A REMINDER</u>: <u>Tin cans</u> are still collected by the youth group at St. Mary's Cathedral School on N. Otsego, just over a block north of 32. A big blue dumpster has easy access and the money is used to fund educational trips for the youth group.

<u>ANOTHER REMINDER:</u> <u>Newspapers</u> can still be put in the Lions Club open semi-trailer, located right beside the new green Central Gaylord recycle bins on Old 27 in front of the old closed Carters store.