

# LAKE SHANNON FALL NEWSLETTER

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October 2014



[www.lake-shannon.com](http://www.lake-shannon.com)

## President's Report

By Charlie Anderson

The Fall General Membership meeting will be held on Wednesday, October 22nd, 7:30 pm at the Deerfield Township Hall (located at 4492 Center Road). I encourage everyone to join us and contribute to making it a productive discussion. Our primary objective is to review and approve the 2015 budget. Our proposed budget is included in this newsletter.

In 2015 we are anticipating and budgeting for a 5% increase in 2014 Expenses. This includes continuation of the rocking projects with Dublin Island the next project site. In addition, the board is offering the option of dam insurance as a new "Special Assessment" line item. With dam insurance the total dues will increase by 9% over 2014. Please see the Five Year Planning report below for more information on dam insurance. There will also be an opportunity for discussion on this topic at the general membership meeting.

Take a moment to review the budget, particularly those items listed as "Special Assessments". Each of these items will be reviewed and voted on line by line at the meeting. "General Expenses" such as insurance, legal, property taxes etc. will not be reviewed at the line item detail.

In addition to the budget, each committee chair will report. A few of the topics that will be covered include; the roads, rocking, dam insurance and renewal of our fire/safety authority. As always, we would like to get feedback from the association, so the board can align their activities with the interests of the membership. Remember to vote! The Tyrone Township November ballot will include a vote to renew our fire and safety authority. Contact Phil Peters, Committee Chair, or any board member if you would like more information on this topic. We want the association to be informed, and have their voice heard at the election.

I look forward to seeing everyone at the General Membership Meeting to review the budget and other

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committee reports.

Don't forget to visit our website at [www.lake-shannon.com](http://www.lake-shannon.com) Within the website, you will have access to a copy of our Bylaws, recent newsletters, lake rules, trash and recycling guidelines, Ski Club information, Sportsman's Club information and much more.

### **Welcome to Lake Shannon!**

Welcome new owners on Lake Shannon! We are very happy to have you as part of our community. Our board would like to supply new owners / renters with our "welcome" packet of information such as the phone directory, by-laws, organizations, contacts, etc. Unfortunately, the most difficult part we have is becoming aware of our new neighbors. Please contact me at **(810) 629-1931** (or [jimstenz@gmail.com](mailto:jimstenz@gmail.com)) when someone near you moves in.

Our charming Welcoming Committee consists of Janice Sheffield and Lys Kennedy who will be happy to contact you to coordinate distribution of the welcome packets!



## Lake Shannon Association Board

### President:

Charles Anderson 714-4390

### Vice President & 5-yr Planning Committee:

Pamela Martin 714-0930

### Treasury – Payable:

Bruce Carr 629-8378

### Treasury – Receivable:

Anna Tirtha 629-0481

### Secretary – Recording:

Dave Iden 629-7772

### Secretary –Corresponding/Newsletter/Welcome:

Jim Stenz 629-1931

### Roads/Parks/Islands:

Randy Andreen (248)703-1378

### Weed Control/Boat Launch Security:

Mark Bourdo 714-0501

### Architectural Control Committee:

Dave Sheffield 936-5444

### Lake Level/ Environmental:

Mike Berry 210-6339

## **We are looking now to buy picnic tables for the Twin Islands, so that next summer will be even more enjoyable!**

Thanks to the following people who have made financial contributions: Dr. Sydney & Pam Martin, Dr. Raj & Anna Tirtha, Mike & Monica Laido, Linda Gibbs, Charlie & Suzie Anderson, and Doug & Rita Huizenga.

Kim Katch and Dana Blasko are on the committee with me, and have endless ideas and energy for possible fund-raising events and activities that will continue to enhance our community.

**PLEASE ...** Join us on October 25th for fun, food, friends, exercise and contribution!

**PLEASE ...** Call me at 810-625-1703 if you have questions.

**PLEASE ...** Consider donating your time, ideas and/or money so that we can “get ‘er done” and make this an even more extraordinary and beautiful place to live.

Lake Shannon Matters!

Rita Huizenga

## **Tyrone Township Public Safety**

### **Special Assessment**

by Philip Peters

The current special assessment expires on March 31, 2016. In order to continue to provide fire and police services, the special assessment will need to be renewed. The Tyrone Township Board is asking the voters to approve a renewal of the Public Safety Special Assessment for a period of six years, covering services beginning April 1, 2016 thru March 31, 2022.

### **Proposed Ballot Question:**

Shall a special assessment district be created, encompassing all of Tyrone Township, for purposes of purchasing public safety services and general operations for fire protection, and annually assessing each parcel of land as follows:

- a. Vacant parcels, \$85.;
- b. Parcels with residential structures, \$175;
- c. All other parcels, \$300;
- d. For those parcels containing structures or manufactured homes with multiple units, an additional sum of \$20 per unit will be assessed,

with the assessments levied for a period of 6 years commencing in 2015 and continuing through and including 2020?

The first year of the assessment shall generate estimated revenues of \$684,880. During the term of this assessment, the assessment may be increased in an amount not to exceed 10% of the original assessment or decreased by an amount deemed appropriate by the Tyrone Township Board.

Philip Peters, Special Committee Chair  
Tyrone Township Fire & Safety Sub-Committee

## **Friends of Lake Shannon**

by Rita Huizenga

Friends of Lake Shannon is gaining momentum! I want to thank all who have contributed money and/or time to get this new committee established and rolling.

- **Our first event is happening on Sat, Oct. 25th @ 12 pm**
- Donuts and cider (donated by Dr. Sidney & Pam Martin)
- Please join your friends and neighbors to help clean up **Christine Park**, and add yet another location to play, picnic and enjoy this wonderful place we call home.
- FAMILY FUN - Bring the kids!...and a rake, gloves, leaf bag, shovel, strong backs...etc

Lake Shannon is such an extraordinary place to live! This committee has been formed to promote the natural beauty of our area through volunteer activities and donations. This is a new committee which would report to the board of directors “Parks and Islands” trustee. There are many areas that this committee would like to focus on, including parks and islands improvement, through clean up of the pathways and installation of park benches, flowers etc. Other ideas may also involve improving the appearance of our Lake Shannon entranceways near the roads.



## **Parks and Islands**

by Randy Andreen

The multi-year project to address erosion issues on our Parks & Islands progressed last winter with the rocking of North Blarney Island. In addition, four anchor points with marking buoys were added to allow members to moor their boats without disturbing the rock seawall. A small beach area was preserved between two rock jetties on the southern tip of North Blarney. So far this beach is not showing excessive erosion, but it will help it survive if we all refrain from beaching our boats in this area. Once the lake is drawn down to winter level this fall, we'll be installing aluminum steps into the seawall at two locations to make it easier to get on and off the island.

The next step in the plan involves rocking Dublin Island (in front of Murphy's). This proposal will be presented to the membership for approval in the 2015 budget, with the work planned for later this winter.

Also this winter we'll be removing a few trees that have fallen into the lake and any logs that have appeared over the summer. Keep in mind that the association contracts with Spinneweber Landscaping to remove any nuisance logs and floating debris. Please report any such sightings to me, or you may call Sean Spinneweber directly at (810) 714-2687.

Supporting our Parks & Islands activity is a new volunteer committee that's been formed to enhance the natural beauty and functionality of our community. The Friends of Lake Shannon, led by Rita Long-Huizenga is looking for creative ideas, donations of time and monetary donations to fund improvement projects to our association parks and islands. To date, several hundred dollars have been raised towards the purchase of picnic tables for the Blarney Islands. If you'd like to help, please contact Rita directly at [ritalong33@gmail.com](mailto:ritalong33@gmail.com).

Fall and winter are still great times to get out and use our Parks & Islands. As you do, please remember to respect them and keep them clean. The pet waste containers added to the Swim Park, Kerry and North Blarney islands this spring have been a great help in this regard. Please also be diligent about taking your trash with you when you leave and keep our association property looking nice for all to enjoy.

## **Boat Stickers, Keys and Launch Security**

by Mark Bourdo

Please note that you must have a **2013-2015** LSA boat sticker, as well as a current state registration to operate you boat on lake Shannon. If your boat is not current, please send a self addressed and stamped return envelope with a copy of the boat registration(s) for the boats you wish to sticker to:

**Lake Shannon Association**

Attn: Boat Sticker

P.O. Box 464

Hartland, Michigan 48353

## **Lake Level**

by Mike Berry

The Winter Lake Level draw down is scheduled to begin in the **last week of October**, per our Association by-laws. It is anticipated that it will take three to four days for the lake to reach our normal winter level, depending upon the precipitation we receive during the draw down phase.

If you do have any questions or would like to understand the workings of our Lake Shannon dam, please call me at (810) 210-6339.

## **Five Year Planning Committee**

by Pamela Martin

The five year planning committee consists of Pamela Martin, Dr Rajiva Tirtha, Mike Laido, Mike Goldworthy and Linda Gibbs with the goal of promoting the welfare of Lake Shannon, our greatest asset, as well as evaluating and projecting future infrastructure needs, i.e. road maintenance/replacement, septic systems, and integrity of the dam.

As a reminder, your opinions are very important to the Lake Shannon Board of Directors/trustees and we will make every effort to address any issues or concerns that you may have. Our goal is to develop a community with amenities and services that reflect the desires and wishes of the membership. I appreciate those of you who have volunteered for special committees or have shown interest in board positions. With your help we can continue to make Lake Shannon an exceptional place to live.



## **Five Year Planning Committee (cont'd)**

by Pamela Martin

**Roads:** I hope everyone had an opportunity to attend the informational "roads" meeting held at the Deerfield Township hall on April 23<sup>rd</sup>. The Livingston County Road Commission's managing director; Michael Crain along with Jodi Tedesco, chief design engineer, presented information regarding the history of Lake Shannon road system, as well as pavement strategies and costs. In summary, the roads around Lake Shannon were completed in 1987 with a projected life span of 15 years. The roads are now 27 years old and are in need of some attention.

As you may know, the transportation funding is poor and the Livingston County Road Commission only receives approximately \$7,500 per year in tax revenue to maintain Lake Shannon roads. This maintenance only includes plowing, painting and patching. It does not pay for replacement. As clarified that evening by Mike Crain, the cost of replacement would be generated by a "special tax assessment" paid for by the Lake Shannon Association residents with installment payments over a defined period of years.

The Lake Shannon Board of Trustees feels there is significant interest in paving, (complete replacement) of the roads around the lake. Before moving forward, the Board would like to see at least 60% of the residents sign an "informal" petition that you should have received in the mail, which is not binding in any way, but helps identify and gain consensus of the interest of the homeowners. The proposed project of replacing the roads will include a complete mill out of asphalt on all existing public and currently paved private roads around Lake Shannon, repair soft and yielding base and place 3.0" of Hot Mix Asphalt. The new roads will have a useful life of 20 years.

All Property owners will be assessed equally per property tax ID. The approximate cost per tax ID is \$4,300 which would be amortized over 10 years and paid for in your township tax assessment. This is only an estimate based on available current data but in no means guaranteed. Please see Lake Shannon Homeowners Association website with a link to "roads" if you have not already sent back your response to the project. Your opinion matters and we want to hear from every homeowner.

**Dam:** We have evaluated the possibility of obtaining dam insurance as a mechanism to pay for catastrophic failure and replacement costs. The purchase of insurance is an option to reduce the risk of exposure to loss in the event of a situation that would cause the dam to fail or the water shed road area to be undermined by flooding. The loss of the dam/lake would have a catastrophic impact on the value of our homes/lots in the Lake Shannon Homeowners Association community. Risk management and loss control related to the dam have been a topic of concern for many Lake Shannon homeowners.

The dam is approximately 51 years old and has passed all inspections without any issues. I wanted to present a synopsis of the proposal for dam insurance from Lake Agency, underwritten by Alterra American Insurance Company to be voted on at the fall membership meeting.

The proposed commercial property coverage for the dam is as follows:

**Lake Shannon Dam:** address- 8048 Driftwood Drive,  
Fenton MI 48430

**Earthen structure Dam:** \$1,000,000 coverage

**Replacement Costs:** Coinsurance: 90%

Deductible: \$10,000

Flood & Earthquake Deductible:  
\$25,000

**Extended Coverage:** Debris removal expense: \$5,000

**Pollutant clean up & removal:** \$10,000

**Total Estimated Premium: \$10,800 annually**

**Approximate cost per Property Tax ID #: \$23.36 annually**

**Phosphorus Fertilizer:** January 1<sup>st</sup>, 2012 Michigan restricts phosphorus fertilizer application on residential and commercial lawns. (1994 PA 451 Part 85)-Phosphorus is a naturally occurring nutrient for plants and animal growth and is also a primary concern in MI. When applied on land it may run into nearby lakes, rivers and streams. This run-off may lead to increases in algae and aquatic plant growth with negative effects on water quality, fisheries, recreation and property values. There are few exceptions to this law.

**Septic Systems:** The Livingston County Health Department has a reference guide for maintaining your septic system. As you may know, a septic system is an onsite wastewater treatment system that uses soils to treat wastewater flows.

Septic system failures are a concern, especially for those living on lakes, because human sewage is loaded with pathogens that can threaten the health of people who swim in polluted waters or drink contaminated well water according to the Jeff Alexander, contributing writer, Bridge Magazine, published May 14, 2013. The article also states approximately 100,000 septic systems are estimated to be malfunctioning and polluting the surrounding environment in MI. Septic tanks are a known risk contributing viruses, bacteria and other pathogens to groundwater and surface water and have been linked to disease outbreaks.

### **Signs and Symptoms of a failing septic system:**

- Black water with a foul odor which backs up in the plumbing, sink drains, or the toilet.
- Toilets flush slowly
- Surface water pools on top of septic tank
- Abundant green grass grows over the drain field
- Weeds or algae build up in nearby lakes or ponds as the septic system may be discharging wastewater and nutrients to the surface water rather than treating it underground.
- Foul odor near the septic tank or drain field area.



## Five Year Planning Committee (cont'd)

by Pamela Martin

### TIPS TO AVOID TROUBLE:

- Do have your tank pumped out and system inspected every 3-5 years by a licensed septic contractor.
- Do keep a record of pumping, inspections, and other maintenance activities.
- Do practice water conservation; repair dripping faucets and leaking toilets. Run washing machines and dishwashers only when full. Avoid long showers and use water-saving features in faucets, shower heads and toilets.
- Do learn the location of your septic system and drain field.
- Do divert roof drains and surface water from driveways and hillsides away from your septic system. Keep sump pumps and house footing drains away from your septic system as well.
- Do not use hazardous chemicals in your septic system. They can kill the beneficial bacteria required to treat your wastewater.
- Do not drive or park over any portion of your system including the drain field.

- Roots from nearby trees and shrubs may clog and damage your drain lines.
- Avoid dumping non-degradable products down your toilet or drains.

"If you suspect your wastewater treatment system is failing, contact the Livingston County Department of Public Health immediately in order to determine the extent of the problem. A failing system may be injurious to your health as well as your neighbors."

For any questions or concerns contact Livingston County Department of Public Health, Environmental Health Division, 2300 East Grand River, Suite 102, Howell, MI 48843. PH: 1-517-546-9858, Fax: 1-517-546-9853, [www.lchd.org](http://www.lchd.org)

As always, my "door" is always open if anyone has any questions/comments/concerns. Please feel free to contact me at 810-714-0930 or I can also be reached by e-mail: [pamelacrna@aol.com](mailto:pamelacrna@aol.com) It is an honor and a pleasure to serve the Lake Shannon Homeowners Association.

### LAKE SHANNON HOMEOWNER'S ASSOCIATION

#### GENERAL MEMBERSHIP MEETING AGENDA

October 22, 2014

- **CALL TO ORDER**
- **INTRODUCTION OF BOARD MEMBERS AND NEW MEMBERS** (5 minutes)
- **MINUTES OF THE LAST MEETING** (5 minutes)
  - Reading of June 4, 2014 General Membership Meeting Minutes
  - Additions / Changes to the Minutes as read
  - Motion to Accept the Minutes
- **COMMITTEE REPORT (Followed by Questions and Approval Vote – 15 minutes)**
  - Account's Payable Treasurer – Bruce Carr
  - Account's Receivable Treasurer – Anna Tirtha
  - Architectural Control Committee – Dave Sheffield
  - Corresponding Secretary /Welcoming Committee – Jim Stenz
  - Recording Secretary – Dave Iden
  - Five Year Planning Committee – Pam Martin
  - Parks and Island – Randy Andreen
  - Lake Level & Environmental- Mike Berry
  - Weed Control/ Boat Stickers & Keys - Mark Bourdo
  - Sub-Committee Reports
    - Friends of Lake Shannon – Rita Huizenga
    - Tyrone Twp Public Safety Funding – Phil Peters
    - Water Quality – Peg McLeod
- **OLD BUSINESS** (0 minutes)
  - None
- **NEW BUSINESS** (20 minutes)
  - Budget Review and Approval
- **NEXT MEETING DATE: June 2015**
- **MOTION TO ADJOURN**



## June 4, 2014 General Membership Meeting Minutes (Unapproved)

By Dave Iden

**Attendance:** Charles Anderson, Mike Berry, Mark Bourdo, Bruce Carr, Dave Iden, Dave Sheffield, Jim Stenz, Pamela Martin Tom Stuenkel and Anna Tirtha

**Absent:** None

**Location:** Deerfield Township Hall

**Meeting Called to Order:** 7:37 pm

### **Approval of Previous Minutes: Dave Iden**

The reading of the previous meeting minutes was waived. Approval of minutes as printed in the LSA Spring Newsletter was approved.

### **Committee Reports:**

#### **Treasurer A/P Report: Bruce Carr**

- As of May 7, 2014:
  - Current Assets
 

▪ First Bank of Howell	\$277,743
▪ Merrill Lynch Trust	\$57,855
▪ Total Accts Receivable	\$13,233
▪ Other Current Assets	\$4815
▪ Total Assets	\$353,646
  - Profit and Loss
 

▪ Total Association dues	\$217,708
▪ Net Income	\$127,891
  - North Blarney Island was completed and under budget.
  - Overall, Lake Shannon Association (LSA) finances are in line and within budget.

#### **Treasurer A/R Report: Anna Tirtha**

- LSA Membership dues are ahead of prior years receipts.
- No significant issues.

#### **Architectural Control: Dave Sheffield**

- Processing many ACC applications and appreciate Member cooperation in using the form and process.

#### **Corresponding Secretary: Jim Stenz**

- Asked for Membership feedback on the newsletters.
- LSA web site has become more of a priority.
- Discussed the Welcome Package and Welcoming Committee activities. Doug Huizenga commented that there were some new residents in need of the package.

#### **Five Year Planning Committee – Pam Martin**

- Reviewed preliminary results of the Five Year Planning survey (hand out is filed).
  - Some discussions about the history of a proposed land fill back in the 1990's. Dave Domas commented that there was no talk currently taking place at the County offices.
  - Question about sea planes depositing zebra mussels from other lakes in the lake - consensus that this is not likely.
- Discussed the results of research done about insuring the dam.
  - Would work out to about \$23.50 per LSA household.
  - Several members from the floor commented about how well engineered and constructed the dam and spillway were, such that the possibility of a failure is very remote.
  - Some members thought the insurance would still be a good value given the calamity of a failure.
  - Comment about using the dam spillway for burning and we shouldn't risk its stability.
  - Buying dam insurance will be voted on in the Fall during the budget approval process.
- Reviewed latest status on the road rehabilitation/repair investigation. Will continue to have ad hoc meetings with the road sub-committee working toward a more extensive review at the Fall General Membership Meeting.



## June 4, 2014 General Membership Meeting Minutes (Unapproved)

*Continued from Page 6*

### **Parks, Islands and Mosquito Control: Tom Stuenkel**

- Have started mosquito control spraying.
  - Feedback from Doug Huizenga was that the truck is going too fast for adequate coverage. Mark Bourdo stated he had already talked to them.
  - Treatment is on Wednesdays.
- Neighborhood Watch signs are in.
- North Blarney Island rocking project is complete but still need to provide an access point(s) over the rocks to the island.
- Three dog waste stations were procured and installed.
- Kerry Island rocks have been re-claimed and set.
- Need to check on buoy locations.
- Need to contact the Ski Club about setting the small rocks in and around the ski course.

### **Lake Level and Dam Update: Mike Berry**

- Discussion of the importance in keeping the lake level set between the DNR established dam gage marks per law.
- Starting e-coli and water quality tests.
- Have not observed many geese so far this year.

### **Weed Control and Boat Launch: Mark Bourdo**

- 1<sup>st</sup> weed applications have started.
  - Mark advised people and pets to stay out of the water.
  - More emphasis will be placed on the pond this year.
- Boat launch scanner and keys are available – please provide a stamped, self-addressed envelope to Mark if a replacement is needed.
- Mark also cautioned the membership about fertilizing your lawn near the lake and the impact that was on lake weed growth and water quality.

### **Elections:**

- Chuck Anderson explained the election process.
- Randy Andreen ran unopposed for the one open Board position.

### **Old Business:**

- None

### **New Business:**

- Chuck Anderson reviewed the new Sub-committees that have been created by the Board to serve the membership and improve our Association experience.
  - Fire and Safety – Chair: Phil Peters
  - Roads – Chair: Pam Martin
  - Friends of Lake Shannon – Chair: Rita Long
  - Lake Water Quality Management – Chair: Peg McLeod.
  - Many thanks to these volunteers.
- Tri-county Wireless is now an option for internet.
- Steve Drossart sold his last Lake Shannon book.

### **Next General Membership Meeting Date/Location:**

7:30 PM Wednesday October 22, 2014 – Deerfield Township Hall

### **Meeting Adjourned:** 9:15 pm

Minutes submitted by:

David Iden

*Note: all Board Member reports and actions were moved, seconded and approved unless otherwise indicated.*



## Proposed 2015 Lake Shannon Association Budget Detail

<b>General Expenses</b>	2014 Budgeted Funds	2014 Actual Expenditures	Carry- over Funds	2015 Budgeted Funds	2015 Required Additional Funds
Bad Debt Write Off	1,500	500	1,000	1,000	\$0
Insurance (Board Liability)	3,300	3,300	0	4,000	\$4,000
Board Authorized Expenses	2,500	2,000	500	1,500	\$1,000
Postage and Printing	2,000	2,300	(300)	3,500	\$3,800
Computer / Consulting Services	4,500	3,500	1,000	4,000	\$3,000
Legal Fees	6,500	2,500	4,000	6,500	\$2,500
Parks & Islands	24,000	24,000	0	24,000	\$24,000
Dam Maintenance	3,500	2,500	1,000	3,500	\$2,500
Meeting Recognition	1,000	1,000	0	1,000	\$1,000
Property Taxes & Dues	1,100	1,100	0	1,100	\$1,100
<b>Total General Expenses</b>	<b>49,900</b>	<b>42,700</b>	<b>7,200</b>	<b>50,100</b>	<b>\$42,900</b>

<b>Special Assessments</b>					
Dublin Island Rocking		0	0	28,000	\$28,000
Capital Improvements	22,500	0	22,500	22,500	\$0
Legal contingencies	57,500	0	57,500	57,500	\$0
Waste Removal	59,500	60,000	(500)	61,000	\$61,500
Dam Insurance		0	0	10,800	\$10,800
Weed Control	45,000	41,100	3,900	45,000	\$41,100
Water Testing	4,408	4,130	278	4,500	\$4,222
Fish Survey/Stocking	750	750	0	750	\$750
Mosquito Control	19,000	19,000	0	20,000	\$20,000
Boat Launch	1,500	2,500	(1,000)	2,500	\$3,500
Fireworks	13,000	13,300	(300)	14,000	\$14,300
<b>Total Special Assessments</b>	<b>223,158</b>	<b>140,780</b>	<b>82,378</b>	<b>266,550</b>	<b>\$184,172</b>
<b>Total Budget</b>	<b>273,058</b>	<b>183,480</b>	<b>89,578</b>	<b>316,650</b>	<b>227,072</b>





## Proposed 2015 Lake Shannon Association Dues Summary

<u>Property Type</u>	<b>2015 Dues</b>	<b>2015 Discounted Dues **</b>
Lake House (Tyrone twp.)	<b>\$643</b>	<b>\$593</b>
Lake House (Deerfield twp.)	<b>\$643</b>	<b>\$593</b>
Pond House (Deerfield twp.)	<b>\$643</b>	<b>\$593</b>
Off Lake House (Tyrone twp)	<b>\$554</b>	<b>\$504</b>
Off Lake House (Deerfield twp.)	<b>\$554</b>	<b>\$504</b>
Lake Lot (Tyrone twp.)	<b>\$343</b>	<b>\$293</b>
Lake Lot (Deerfield twp.)	<b>\$343</b>	<b>\$293</b>
Off Lake Lot (Tyrone twp)	<b>\$298</b>	<b>\$248</b>
Off Lake Lot (Deerfield twp)	<b>\$298</b>	<b>\$248</b>
1/2 Lake Lot (Tyrone twp)	<b>\$171</b>	<b>\$146</b>
1/2 Off Lake Lot (Deerfield twp.)	<b>\$149</b>	<b>\$124</b>
1/3 Lake Lot (Tyrone twp)	<b>\$114</b>	<b>\$98</b>
1/3 Off Lake Lot (Tyrone twp)	<b>\$99</b>	<b>\$83</b>
2/3 Lake Lot (Tyrone twp)	<b>\$228</b>	<b>\$195</b>
<b>Total Budget</b>	<b>\$250,189</b>	<b>\$227,072</b>

**\*\* Discount applies to dues received no later than March 31st, 2015**



## Proposed 2015 Breakdown of Dues by Property Type

Budget Line Item Description	Breakdown of Dues by Property Type								
	Lake House (Tyrone twp.)	Lake House (Deerfield twp.)	Pond House (Deerfield twp.)	Off Lake House (Tyrone twp)	Off Lake House (Deerfield twp.)	Lake Lot (Tyrone twp.)	Lake Lot (Deerfield twp.)	Off Lake Lot (Tyrone twp)	Off Lake Lot (Deerfield twp)
<b>Property count</b>	<b>168</b>	<b>56</b>	<b>9</b>	<b>84</b>	<b>32</b>	<b>24</b>	<b>27</b>	<b>27</b>	<b>31</b>
General Expenses	\$92.79	\$92.79	\$92.79	\$92.79	\$92.79	\$92.79	\$92.79	\$92.79	\$92.79
Legal Contingencies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Capital Improvement	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dam Insurance	\$23.36	\$23.36	\$23.36	\$23.36	\$23.36	\$23.36	\$23.36	\$23.36	\$23.36
Dublin Island Rocking	\$60.56	\$60.56	\$60.56	\$60.56	\$60.56	\$60.56	\$60.56	\$60.56	\$60.56
Weeds	\$133.20	\$133.20	\$133.20	\$44.40	\$44.40	\$66.60	\$66.60	\$22.20	\$22.20
Water Testing	\$9.13	\$9.13	\$9.13	\$9.13	\$9.13	\$9.13	\$9.13	\$9.13	\$9.13
Fish Survey/Stocking	\$1.62	\$1.62	\$1.62	\$1.62	\$1.62	\$1.62	\$1.62	\$1.62	\$1.62
Mosquito	\$57.31	\$57.31	\$57.31	\$57.31	\$57.31	\$0.00	\$0.00	\$0.00	\$0.00
Boat Launch	\$7.57	\$7.57	\$7.57	\$7.57	\$7.57	\$7.57	\$7.57	\$7.57	\$7.57
Fireworks	\$30.93	\$30.93	\$30.93	\$30.93	\$30.93	\$30.93	\$30.93	\$30.93	\$30.93
Discount Adjustment	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
<b>Subtotal</b>	\$466.47	\$466.47	\$466.47	\$377.67	\$377.67	\$342.57	\$342.57	\$298.17	\$298.17
<b>Waste Removal Service</b>	\$176.22	\$176.22	\$176.22	\$176.22	\$176.22	\$0.00	\$0.00	\$0.00	\$0.00
<b>2015 Total Dues</b>	\$643	\$643	\$643	\$554	\$554	\$343	\$343	\$298	\$298
<b>2015 Discounted Dues**</b>	<b>\$593</b>	<b>\$593</b>	<b>\$593</b>	<b>\$504</b>	<b>\$504</b>	<b>\$293</b>	<b>\$293</b>	<b>\$248</b>	<b>\$248</b>

**\*\* Discount applies to dues received no later than March 31st, 2015**



## Lake Shannon Association Balance Sheet

As of September 17, 2014

	As of Sep 17, 2014	As of Sep 17, 2013 (PP)	Change	% Change
<b>ASSETS</b>				
<b>Current Assets</b>				
<b>Bank Accounts</b>				
First Bank of Howell	188,806.86	190,987.67	-2,180.81	-1.14%
Merrill Lynch Trust	57,790.63	57,854.12	-63.49	-0.11%
Vanguard Money Market (deleted)	0.00	0.00	0.00	
<b>Total Bank Accounts</b>	<b>\$246,597.49</b>	<b>\$248,841.79</b>	<b>-\$2,244.30</b>	<b>-0.90%</b>
<b>Accounts Receivable</b>				
Accounts Receivable Fees	591.82	1,364.01	-772.19	-56.61%
<b>Total Accounts Receivable</b>	<b>\$3,425.73</b>	<b>\$1,170.82</b>	<b>\$2,254.91</b>	<b>192.59%</b>
<b>Total Accounts Receivable</b>	<b>\$3,425.73</b>	<b>\$1,170.82</b>	<b>\$2,254.91</b>	<b>192.59%</b>
<b>Other current assets</b>				
1499 Undeposited Funds	460.00	0.00	460.00	
Allowance for Bad Debts	0.00	0.00	0.00	
<b>Total Other current assets</b>	<b>\$460.00</b>	<b>\$0.00</b>	<b>\$460.00</b>	
<b>Total Current Assets</b>	<b>\$250,483.22</b>	<b>\$250,012.61</b>	<b>\$470.61</b>	<b>0.19%</b>
<b>Fixed Assets</b>				
<b>Land</b>				
Center Lot #04-19-100-058-401	22,500.00	22,500.00	0.00	0.00%
Dean Rd. Lot 03-24-400-003	10,000.00	10,000.00	0.00	0.00%
<b>Total Land</b>	<b>\$32,500.00</b>	<b>\$32,500.00</b>	<b>\$0.00</b>	<b>0.00%</b>
<b>Total Fixed Assets</b>	<b>\$32,500.00</b>	<b>\$32,500.00</b>	<b>\$0.00</b>	<b>0.00%</b>
<b>TOTAL ASSETS</b>	<b>\$282,983.22</b>	<b>\$282,512.61</b>	<b>\$470.61</b>	<b>0.17%</b>
<b>LIABILITIES AND EQUITY</b>				
<b>Liabilities</b>				
<b>Current Liabilities</b>				
<b>Accounts Payable</b>				
2000 Accounts Payable	0.00	0.00	0.00	
<b>Total Accounts Payable</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	
<b>Total Current Liabilities</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	
<b>Total Liabilities</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	
<b>Equity</b>				
1110 Retained Earnings	192,642.17	195,511.87	-2,869.70	-1.47%
3000 Opening Bal Equity	53,652.18	53,652.18	0.00	0.00%
Net Income	36,688.87	33,348.56	3,340.31	10.02%
<b>Total Equity</b>	<b>\$282,983.22</b>	<b>\$282,512.61</b>	<b>\$470.61</b>	<b>0.17%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$282,983.22</b>	<b>\$282,512.61</b>	<b>\$470.61</b>	<b>0.17%</b>



**LAKE SHANNON ASSOCIATION GENERAL  
MEMBERSHIP MEETING ANNOUNCEMENT**

**DATE: WEDNESDAY, OCTOBER 22ND, 2014**

**TIME: 7:30 P.M.**

**PLACE: DEERFIELD TOWNSHIP HALL**

**4492 CENTER ROAD, LINDEN, MI**

**PLEASE ATTEND - YOUR PARTICIPATION IS IMPORTANT!**

[www.lake-shannon.com](http://www.lake-shannon.com)

*Save a tree!*

*If you would like to receive an electronic copy of this newsletter in the future, please send your e-mail address to us via the 'Contact Us' link on [www.lake-shannon.com](http://www.lake-shannon.com).*