

One of a Kind: Frankfort retirement community is run by its members

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FRANKFORT -- There is a well-kept secret tucked away in the woods near Frankfort. Set along the banks overlooking Lake Michigan and hidden from the main road, Michigan Shores Cooperative is unfamiliar to many. "We're not very well-known because we're tucked away, but once people discover us they don't forget us," said Shirley McDaniel, cooperative services manager.

Built in 1991, the 54-apartment complex caters to residents 55 and older. Apartments range from one to two-bedrooms, and residents share common areas including a library, fitness room, and meeting and free laundry facilities. The 19-acre property is wooded with a large pond that attracts wildlife and birds.

What makes it most unforgettable is not only its award-winning views and gorgeous sunsets, but the unique way it is managed. Unlike most retirement communities, Michigan Shores is owned and governed by its resident members. "Residents purchase memberships that give them the right to occupy their space," McDaniel said. "They then pay only a modest monthly fee which covers the bulk of their extra living costs."

Al Hyams and his wife, Gerry, have lived at Michigan Shores since it first opened. At that time, in 1991, they were living in the Detroit area and when they read about the new development they drove up to Frankfort to check it out. "The view of Lake Michigan sold us," Al Hyams said, "along with the beautiful natural area."

Resident members elect a Board of Directors that oversees operation of the facility, and the property is managed by only two staff, McDaniel and a Maintenance Manager. This allows Michigan Shores to keep costs low.

"The cost of living for most homeowners has risen by 9 percent and will increase to 11 percent by the end of the year. But, for our members, their cost of living went up 3 percent in January and will remain at that figure for the entire year," said Board President Jim Lalas.

The lower cost of living attracted many of the Michigan Shores residents. However, another drawing card is the ease of living.

"Living here -- and in any cooperative -- is like living in your own home without the hassle of keeping up the garden or lawn, or snow shoveling," McDaniel said.

Lalas pointed out that everything is handled for the residents by the staff members, including plowing, cutting grass or fixing a leaky faucet. "These things are automatically done, or with a

simple, 'Please take care of this' and the genie comes out of the bottle and your wish is his command," he said.

Housing cooperatives like Michigan Shores are not a new idea. According to the National Cooperative Business Association, housing cooperatives "have been in the U.S. since 1876 and have been used by students, families and singles as a way to obtain affordable housing that is owned and managed by the residents themselves." It is estimated that more than 6,400 housing cooperatives provide homes for 1.5 million households in our country.

Michigan Shores is designed for active, independent seniors, McDaniel said. "This is not an assisted-living facility. We do not have any medical personnel -- nurses, aides -- on staff here. We only provide maintenance and management assistance to make life easy for our residents," she said.

Seventeen years later, the Hyams are still very happy they made the move to Michigan Shores. "You don't have to be lonely here. All you have to do is walk out your door and there are people to see and activities to be involved in. Plus, I never thought I'd get to live on Lake Michigan. It's wonderful," Gerry Hyams said.

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Michigan Shores Cooperative retirement community. Record-Eagle



Jerry Karbginsky uses one of two wood shops at Michigan Shores Cooperative retirement community. The scenic retirement community is for active seniors like Karbginsky, who has been a resident since 2005. Record-Eagle