

Around The Shores Newsletter



February 2023

February, 2023

Dear Members.

Would you like to be given a free smartphone? Or a free TV, a cruise, or perhaps a \$1,000 gift certificate for Walmart? (Which I have been offered several times.) It is NOT going to happen! There are more scams out there than ever before, so please be smart! As you have heard, "If it sounds too good to be true, it most likely is." Don't answer your phone if you don't recognize the number, unless you want to receive more robo calls and perhaps scams. Wait to see if the caller leaves a message, and if not don't answer, and please do not send money to anyone in response to a phone call.

We apparently have no active cases of Covid in our building, so hopefully we may again begin to enjoy our social gatherings safely. We have greatly missed our Exercise Classes, Brunches, Potlucks, Movies and Book Group meetings, but please, if you are feeling at all unwell, stay in your apartment and let one of us know if you need anything.

Thanks to everyone who voted to express your choice for the color of our new siding. The majority chose the Silver Gray. We expect the work to begin very soon.

Thank you to everyone who recycles. When you take articles for trash or recycling to the kitchen, please be sure you place them in the correct containers.

Dave and Hunter have made an effort to make this distinction easier for us. Your thoughtfulness and cooperation will be greatly appreciated.

Dave appreciates having 'returnable bottles and cans' placed in his bin to help with some of his daughter's expenses, but please don't put anything else in that bin, -- no water bottles, trash, paper, etc. Thanks.

Do all you can to stay well.

You may have read 'Shoe' in the newspaper comics, but to quote Roz, "Do you ever feel like life is a blender and you left the top off?"

Respectfully,

Bev Popp

A note from a grateful member...

Having awakened from a bad Covid dream I wish to join others in special thanks. First Dave and Shirley and Hunter. Then to Lin and Janey who with Dave's help packed up the Christmas Village when others could not. To All who delivered or subbed on the newspaper routes. To Meals on wheels volunteers, I know of Gene Novak and Dowd. To Nancy who was the Christmas Angel that handmade your doorknob decoration. To friends and neighbors who kept the rules but sent encouragement or notes under the door. We are cooperative and I thank you all.

~ Ginny Istrick

Mailing address for GERRY HYAMS

Geraldine Hyams
32001 Cherry Hill APT#115
Westland MI 48186

Birthdays in February

14 – Delores J (311)
22 – Lynn V (314)
25 – Susan G (106)
Happy birthday from everyone at Michigan Shores.

Events in February

02 – Ground Hog Day
14 – Valentine's Day
15 – Shirley Continuing Education (via ZOOM) 9am – 3pm
20 – Presidents Day
22 – Ash Wednesday
24 – Dave off
28 – Board Meeting & Members Info Meeting

Heat in apartments

If you are leaving for more than a few days, please turn your heat down in your unit to 55 degrees. Heat costs have risen this year, and in an effort to conserve energy, we have turned the heat down in the hallways and commons spaces, by one degree. If you open a window in the common area, please close it when you leave the room. The air make up units

circulate fresh air daily into the building, so there is no need to leave windows open for air.

~ Shirley R. (office)

My Promise © Dan P. Brown *Published by Family Friend Poems on 02/10/2018.*

If you were my rose, then I'd be your sun,
painting you rainbows when the rains come.
I'd change my orbit to banish the night,
as to keep you in my nurturing light.

If you were my world, then I'd be your moon,
your silent protector, a night-light in the gloom.
Our fates intertwined, two bodies in motion
through time and space, our dance of devotion.

If you were my island, then I'd be your sea,
caressing your shores, soft and gentle I'd be.
My tidal embrace would leave gifts on your sands,
but by current and storm, I'd ward your gentle lands.

If you were love's promise, then I would be time,
your constant companion till stars align.
And though we are mere mortals, true love is divine,
and my devotion eternal, to my one valentine.



Submitted by Christie R. (313)

Shorebird news

January was a different month with the outbreak of covid. Thanks everyone for being so quick to get it under control. We had to cancel many things but hope everyone enjoyed the Ham and pea soup.

We will be having a Valentines luncheon on the 14th.
Cost \$10. chili with roll, ice cream sundaes with toppings.

Have a good month.

~ Nancy Eipperle, Shorebirds President

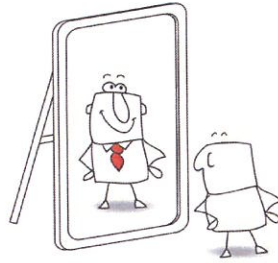
MEMORIAL BENCHES



Gerry Hyams has donated a memorial bench to the grounds, 4ft classic recycled plastic park bench with cast bronze plaque. Thank you, Gerry! If you or your family are interested in making memorial bench donations, please see me in the office for the details.
(the plaque above is a sample of what Al & Gerry Hyams plaque will look like).

~ Shirley R. (Office)

Member Mirroring



We tried this a few months back, but it did not take off. We need someone to start... Let us highlight a member of the month with a column that focuses on a member. It is a great way for each of us to learn a little more about a member. We already have biographies in our Bio Book in the Library. So, this column could tell us a little more about something the member did as a hobby, or a fun story or experience. A photo would be an excellent addition to the column.

Things that could be mentioned, but not limited to:

- Things you enjoyed doing as a younger adult, i.e., Camping, hiking, fishing, boating etc.
- Hidden talents
- Funny stories or experiences
- Life growing up.
- Spouse stories or marriage information
- High school and Graduate school information
- Volunteering positions

We do not want you to divulge anything you consider personal or private, this is a fun column where we get to share with other members, our life stories, and experiences. Please send your article to shirley@michiganshores.net Or drop a printed copy off in the office by the Newsletter deadline date of the 25th of each month. Also looking for an appropriate title for this column. Tentatively called the "Member Mirroring."

Shirley Robert, Cooperative Manager



Join us for Shred Day at Michigan Shores on Friday, February 10th, 2023 from 11a.m. – 1p.m. in The Great Room.

A wise man once said, “Shredding is the process of turning big paper into little paper. Everything else is just details.” Nevertheless, as it is with so many things, the devil is in the details. The importance of keeping your private information safe cannot be overstated. Whether it’s protecting your personal information to avoid the increasing threat of identity theft, or protecting your information, security should be a top priority. Document destruction services ensures the confidential information remains secure and is one of the best and easiest ways to prevent information theft and keep your private information safe.

Shredding can prevent years of headaches stemming from data loss and identity theft.

Remember: Anything placed in the public trash is considered public property per the Supreme Court. Make sure to properly destroy any documents that contain private information.

We will have two commercial size shredders available and the staff to assist with shredding your personal documents. First come, first serve. But don’t be disappointed, we plan on having these events often.

Shirley Robert, Cooperative Manager

“It's Your Money”

by Vink

Understanding Our Mortgage

As one looks at the budget for Michigan Shores, it is easy to see that our largest single cash expenditure is the payment on our mortgage. This mortgage has an interesting history. When Michigan Shores was constructed, the Department of Housing and Urban Development (HUD) issued a loan to enable the project to proceed. As you recall, interest rates were substantially higher in 1991. As interest rates declined in the subsequent years, previous Boards took advantage of the lower rates to refinance the note.

While the lower rates were to our advantage, the resulting new mortgages had new extended maturity dates. While our monthly payments decreased, this meant that what was originally a mortgage scheduled to sunset in 25 years kept getting extended with each new mortgage.

The last refinance occurred in 2016 with the remaining amount of \$2,309,319.05. The issuer was a private credit union instead of HUD. This resulted in an initial interest rate of 3.75% subsequently reduced to 3.5% in September 2020. An additional benefit of using a private lender was the elimination of the onerous bureaucratic reporting requirements of the Federal Government as well as over \$12,000 a year in fees to HUD. This current loan is for a 10 year term at which time there will be approximately \$934,000.00 remaining in May 2026. A new mortgage will be executed at that time at the then prevailing market rates. As of December of last year, the outstanding balance was about \$1,415,763.11.

In 2016 the Board of Directors elected to keep the monthly payment the same as it was with the previous HUD mortgage. This payment schedule means that our mortgage balance is decreasing nicely, and we can look forward to a mortgage burning party hopefully by the end of the decade. Had previous boards made the same election, we would not have a mortgage today.

While Michigan Shores is no longer under the oversight of HUD, it is important to note that their guidance provided the structure under which we continue to operate today. This includes the requirements for fiscal responsibility, building maintenance and adequate reserves. It is incumbent upon subsequent boards to continue this laudable form of operation.

**LOVE TO TELL YOU
GINNY IS FOLDING
NANCY IS TABBING
YOU ARE SAVING
THOSE FAMILY FARE
YES SLIPS AND
(DRUM ROLL)
TOTAL 80,000+
TOWARD NEXT
150,000
THANKS
NANCY 203 GINNY 204**

MEMBER PHOTO BOARD

Our Member Photo Board on first floor, across from the kitchen, has a lot of empty faces. If you haven't already had your photo(s) taken, please see Shirley in the office to have this done.

We like current photos, with a similar background, so we have been taking these in the lobby area.

It's a great way for your neighbors to put a name to a face, and for potential members visiting the property to recognize who our current members are.

~ Shirley, office.

GINNY & BOB ISTNICK

Valentine's Day Party

LOVE MUSIC

REFRESHMENTS

12 FEB 2-3 P.M.

In The Great Room
MICHIGAN SHORES
COOPERATIVE

Library Notes by Janey

I think this is a great time of year to stay warm and read a new book!
Below is a fine selection of new donations to check out.

FICTION

Grave Goods by Ariana Franklin
The Other Einstein by Marie Benedict
Return To Virgin River by Robyn Carrby
The Address by Fiona Davis
The Cat and the Curmudgeon - Cleveland Amory
The Underground Railroad - Colson Whitehead
Midnight Garden of Good and Evil - John Berendt
Never by Ken Follett
Factory Girls by Michelle Gallen
Paris For One by JoJo Moyes
The Changeful May by Sally Stout
Married in Texas by Debbie Macomber
Before the Snow Flies by John Wemlinger
The Wedding Dress Sewing Circle by Jen Ryan
Reminders of Him by Colleen Hoover
Poinciana Road by Margaret Way

MYSTERY

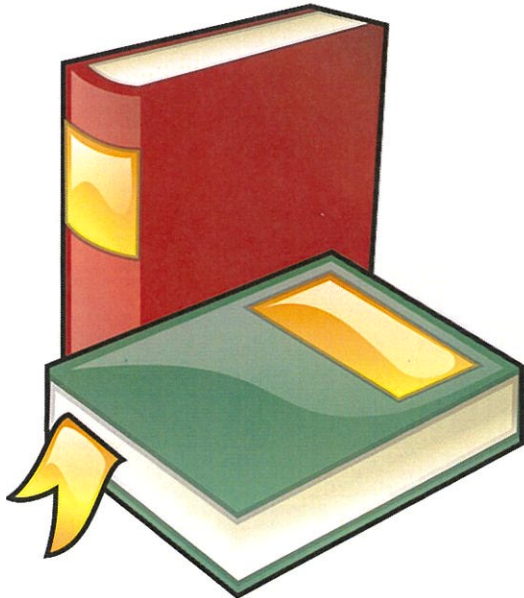
Magpie Lane by Lucy Atkins
Going Rogue by Janet Evanovich
No Plan B by (Jack Reacher) by Lee Child

Michigan Shores Book Group

Michigan Shores Book group will meet February 20, at 3:00 pm in the 3rd Floor Board Room. We will be discussing (finally) The Storied Life of A.J. Fickery. Since several of our members attended the screening of the movie this past Saturday, we should also have a good comparison of the book vs the movie version.

It would be very helpful if each Group member would bring at least one suggestion for a book to read and discuss so that we can do some advance planning rather than going month to month.

Hope to see you there!



~ Mary P. (312)



Basic Rules for Pet Owners
Adopted July 23rd, 2019

1. One pet per apartment. Must be licensed and inoculated within State or Local laws. Documentation to be filed with the office.
2. No pets allowed in the guest rooms unless a service animal.
3. Current paperwork is required for Service animals.
4. Dogs and cats must be spayed or neutered before being admitted to the building as residents, or as soon as appropriate, depending upon age of the animal.
5. Pets are encouraged not to exit via the front door (lobby). All other doors are acceptable.
6. Pets must be on a leash whenever outside the owner's apartment.
7. Fecal waste must be securely tied in biodegradable bags and deposited in acceptable containers.
8. Pet accidents must be cleaned promptly with proper cleaning agent and well rinsed to prevent odor. If management is required to clean a pet stain, the member will be responsible for the cost.

For more details, please refer to the complete Pet Policy in your handbook.

GROUND HOG DAY



The first official Groundhog Day celebration took place on February 2, 1887, in Punxsutawney, Pennsylvania. The annual ritual has roots in pre-Christian traditions and was brought to the U.S. by German immigrants.

The Beginning of Spring and Candlemas

Falling midway between the winter solstice and the spring equinox, February 2 is a significant day in several ancient and modern traditions. The [Celts](#), for instance, celebrated it as [Imbolc](#), a pagan festival marking the beginning of spring.

As Christianity spread through Europe, Imbolc evolved into Candlemas, a feast commemorating the presentation of Jesus at the holy temple in Jerusalem. In certain parts of Europe, Christians believed that a sunny Candlemas meant another 40 days of cold and snow.

Germans developed their own take on the legend, pronouncing the day sunny only if badgers and other small animals glimpsed their own shadows. When German immigrants settled Pennsylvania in the 18th and 19th centuries, they brought the custom with them, choosing the native groundhog as the annual forecaster.

First Groundhog Day

The first Groundhog Day celebration in Punxsutawney was the brainchild of local newspaper editor Clymer Freas, who sold a group of businessmen and groundhog hunters—known collectively as the Punxsutawney Groundhog Club—on the idea.

The men trekked to a site called Gobbler's Knob, where the inaugural groundhog became the bearer of bad news when he saw his shadow.

Nowadays, the yearly festivities in Punxsutawney are presided over by a band of local dignitaries known as the Inner Circle. Its members wear top hats and conduct the official proceedings in the Pennsylvania Dutch dialect. (They supposedly speak to the groundhog in "Groundhogese.")

Every February 2, tens of thousands of spectators attend Groundhog Day events in Punxsutawney, a borough that's home to some 6,000 people. It was immortalized in the 1993 film *Groundhog Day*, which was actually shot in Woodstock, Illinois.

How Accurate Are Groundhogs?

While sunny winter days are indeed associated with colder, drier air, we probably shouldn't trade in our meteorologists for groundhogs just yet. Studies by the National Climatic Data Center and the Canadian weather service have yielded a dismal success rate of around 50 percent for Punxsutawney Phil.

Staten Island Chuck, on the other hand, is reportedly accurate almost 80 percent of the time.

What About Woolly Bears?

For the last 30 years, residents of Vermillion, Ohio, have turned to a very different creature for their annual weather forecast: the woolly bear caterpillar. According to tradition, if the bugs have more orange than black coloring in autumn, the upcoming winter will be mild.

More than 100,000 people attend the town's Woolly bear, held every fall since 1972.

But woolly bear caterpillars aren't the best prognosticators, either: While their bands may vary from year to year, researchers have found the variation is due to *last* year's weather, not the upcoming winter.

Groundhog Facts

Also known as woodchucks, groundhogs belong to a group of large ground squirrels known as marmots. They grow up to twenty-five inches long and can live for 10 years in captivity. (According to legend, Punxsutawney Phil is more than 125 years old thanks to the magical punch he imbibes every summer.)

Groundhogs spend the winter hibernating in their burrows, significantly reducing their metabolic rate and body temperature; by February, they can lose as much as half their weight.

When they're out and about, the bristly rodents eat succulent plants, wild berries and insects—and they don't mind helping themselves to garden vegetables or agricultural crops.

