



**Around The Shores  
Newsletter  
January 2023**

January 2023

Dear Members,

My wish for each of you is for a happy and healthy new year.

As many of you already know, Tree Tops Co. have removed four dying and/or dangerous trees and trimmed another. We are grateful for their prompt response to our needs.

The Building & Grounds Committee and The Board of Directors are making progress on our siding project. We will soon be able to share more information with you and give everyone a chance to vote on your choice of color for our siding. The work will be done by Traverse Bay Siding Co. of Traverse City, and will be supervised by Dan Kidder of Frankfort. Work is expected to begin soon.

Be active, and read a good book.

Sincerely,

Beverly Popp

## January birthdays

03 - Marty A. (#102)  
08 – Nancy E. (#203)  
09 – David M. (#213)  
15 – Cathie W. (#114)  
17 – Jan R. (#214)  
20 – Jay P. (#113)  
24 – Betsy W. (#202)  
26 - John D. (#218)  
30 – Joan McF. (#103)

Happy birthday from all of us at Michigan Shores Cooperative. If we missed your birthday, we're sorry, and please let the office know.

## Baby it's cold outside....



Please remember to close the garage doors when you enter/exit the garages, we don't want the snow blowing in or animals seeking warmth in the garage. Where possible, please brush off your snow-covered car before parking in the garages, to avoid melting snow dropping onto the garage floor, freezing, and becoming hazardous when walking from your car to the building. Thank you.

## Circle Drive Parking

There is no parking in the circle drive overnight due to early morning snow removal. There is a ONE-WAY sign located at the entrance of the circle drive directing drivers which way to follow the circle and the speed limit into the premises is 10 MPH. Please share this information with your guests, caregivers, and family.

## 1098 Mortgage Interest Statements

Each member will receive a 1098 Mortgage Interest Statement by the end of January 2023. This statement discloses interest paid, your membership taxable value and your equivalent share of real estate taxes paid during the year. Give this document to your tax preparer to claim your proportionate share of your payment towards these expenses.



The staff graciously extends their gratitude for the 2022 Christmas gifts from the shorebirds, thank you! ~ Shirley, Dave & Hunter.

### The tradition of the "Go-Away table"

Place your unwanted treasures (or what others may treasure) on the counter in the Exercise Room on First Floor. If not adopted within 2-3 days, items can be donated.



New starting January 1, 2023, Michigan Shores will have a Community Food Shelf in the exercise room where we can drop off things, we don't need for those who may need it. You never know when someone is missing a dinner menu ingredient, and is trying to avoid a trip to the store, it's a great

way to use up food before it expires. We've all needed a bit of something and been in a jam. This is not a food bank, it's a community caring for each other and being forward-thinking. If the Shorebirds are having a function, these items could also be used for that. Let's face it, none of us enjoy throwing good food out, especially if someone could use it.

**The Go-Away table and Food Shelf are both a great way to reduce, reuse and recycle.**

### Michigan Shores Book Group

Our Michigan Shores Book Group meets the 3rd Monday of each month at 3:00 p.m. in the Cutler Board Room on the third floor. All interested residents are invited.

The January meeting will be on the 16th.

This month we are reading and discussing "The Storied Life of A.J. Fikry" by Gabrielle Zevins. In addition to our discussion, we are encouraging those interested

to attend a showing of the movie, based on the book January 21, 3:00 p.m. at the Garden Theater. This free showing is sponsored by the Benzie Shores Library, and will be followed by



discussion of the film/book, including which is better or preferred. We are pleased to be a part of this greater Library event. The library has a number of copies available to check out. We appreciate Lynn Vinkemulder bringing this event to our attention.  
~ Mary Peters

### From the Shorebirds President.

What a wonderful Christmas day we had here at the Shores. Gift Exchange and coffee at 10 with 12 people, what fun. Dinner at 2 with 23 people. Lots of good food, fellowship, and an extra bag of treats thanks to John Daugherty. we had a busy month, but we survived and had a good time doing it. We bid Gerry Hyams bye and good luck as she moved to southern Michigan. A soup luncheon is being planned for the 25th at noon Hope you can attend. We look forward to a New Year with gratitude and expectation and pray everyone stays healthy and happy. **Happy New Year**  
Nancy Eipperle, Shorebirds President

Thanks to Ginny I. for sharing these photos of this past week's holiday activities.



Melanie Beagle and Jane Warriner have permanently donated the Mah Jongg set to the residents of Michigan Shores Cooperative. The set is in a locked cabinet in the Gertie Bell Room where it is being stored. ~ Jane Warriner & Melanie Beagle.



# “It's Your Money”

by Vink

## Where Does the Money Come From?

In the second installment of this column, we will be looking at the sources of income to Michigan Shores. It is our various sources of income that enable your Board to make decisions that maintain the quality of life on which we all depend and protect the investment we have all made in our homes. Here they are:

**Monthly Fees.** The monthly carrying charges we all pay are far and above the bulk of our resources. Because all of our members are loyal and timely in making these payments, our finances are strong. In addition, the payments are secured by the ownership of the units and are therefore even more secure. The 2023 budget projects monthly fees totaling \$827,237.

**Guest Room Revenue.** Access to these rooms is a great benefit for all of us. For 2023, the nightly fee is \$100.00 per night, a bargain if you shop other alternatives in the area. For 2023, the projection of income from the rooms is \$12,000.

**Interest Income.** The Board has established a program of investing our reserves in US Government Treasury Bills and a high yield insured account to generate additional income. Projections for 2023 are \$8,000.

**Member Transfer Fees.** When a member or their estate sells a unit, the departing member is assessed a \$500.00 processing fee. A normal year turnover rate is at least six units resulting in a 2023 projection of \$3,000.

**EV Revenue.** Members or guests who use our electric vehicle charging stations are charged 30 cents per kilowatt hour for the electricity they use. This provides a small gross profit to Michigan Shores. The 2023 projection is for \$200.

**Non-Homestead Taxes.** Every year, the tax assessor reviews our membership rolls to determine which of our members are not claiming Michigan Shores as their primary residence. Our real estate taxes are then increased to reflect the 18 mills applicable to those units. Residents who are responsible for the additional taxes reimburse us for their share. 2023 projection is for \$14,000.

**Capital Fee.** New members pay a capital assessment of 20% on the stated value of the unit they are purchasing. These funds are added to the Capital Reserve for future building improvements. Historical projections for 2023 are \$40,000.

## Communication Tree



Michigan Shores Members have been added to a communication tree through Phonevite.

A **phone tree** is a prearranged system for activating a group of people by **telephone**, or email. The **phone tree** system can help you spread a brief message quickly and efficiently to many people.

It will be used to communicate the following, including but not limited to:

- Announce important news.
- Recruit volunteers
- Provide important reminders.
- Broadcast urgent notifications.
- Call for lost and found items.
- Emergency Procedure Messages

The caller ID number will come from the Michigan Shores office phone number 231-352-7217.

When you answer the call, you will hear the voice message. Please do not opt out of these messages, it is the only way for the management to reach each one of you in case of an emergency.

If you are not able to answer the call, the system will leave you a voicemail.

If you change your phone number, please notify the office.

Thank you,

Shirley Robert, Cooperative Manager

June 2, 2022

## What are the most common symptoms of COVID-19



Please stay home if you are symptomatic, **we have multiple active COVID cases in the building**, including Dave Baker, who has now gone home to recover. If you have symptoms, please get tested and contact your doctor's office to determine if you are a candidate for the COVID treatment.

We do not have any tests in the office. Paul Oliver Memorial Hospital often distribute free COVID tests, check with them if they have any available or get tested at a testing facility.

you can order FREE tests on this website. <https://www.covid.gov/tests>

See following table for testing locations in our area.



# Where to get a COVID test



| County   | Address  | Phone number  | Relevant information   |
|--|--|---|--|
| <b>Any county</b>  |  |   |  |
| Home Test Kits   | N/A  | N/A   | Self-collect a nasal swab. No physician order needed. Home Testing kits are available at local health department offices or by mail <a href="http://www.hhs.gov/coronavirus/testing/index.html">www.hhs.gov/coronavirus/testing/index.html</a> <a href="https://special.usps.com/testkits">https://special.usps.com/testkits</a> <a href="https://www.accessgovidtests.org/">https://www.accessgovidtests.org/</a> |
| <b>Benzie</b>  |  |   |  |
| Benzie-Leelanau District Health Department                 | Paul Oliver Memorial Hospital 224 Park Ave, Frankfort, MI 49635. The testing clinic is located in the trailer by the cardiac rehab entrance (lower level parking lot). | 231-882-4409<br><br>Honu Lab information 855-873-6996 or covid19help@honumg.com | Benzie County location. Testing will be available from 10-3pm on Tuesdays and Fridays. No appointment needed, but please pre-register at <a href="https://honumg.info/POMH">https://honumg.info/POMH</a> .<br><br>Rapid antigen and PCR testing is available. Must have insurance or if uninsured, be a Michigan resident. No physician order needed   |
| Northwest Michigan Health Services Inc. (NMHSI)            | 6051 Frankfort Hwy, Benzonia, MI 49616   | 231-642-5292  | For more information: <a href="https://nmhsi.org/">https://nmhsi.org/</a>  |
| <b>Leelanau</b>  |  |   |  |
| Benzie-Leelanau District Health Department (Lake Leelanau) | 7401 E. Duck Lake Rd, Lake Leelanau, MI 49653  | 231-256-0200<br><br>Honu Lab information 855-873-6996 or covid19help@honumg.com | Testing clinics are on Monday/Wednesday/Friday. No appointment needed, but please pre-register at <a href="https://honumg.info/BLHD">https://honumg.info/BLHD</a> .<br><br>Please park in the designated Reserved parking and call/text the phone number on the sign when you arrive.  |
| Northwest Michigan Health Service, Inc (Traverse City)     | 10767 E Traverse Hwy Ste B, Traverse City, MI 49684  | 231-642-5292  | For more information: <a href="https://nmhsi.org/">https://nmhsi.org/</a>  |

**NEW YEAR!!!!!!!  
NEW SCHOLARSHIP!!!  
EVERYONE IS EXCITED AS WE  
ALREADY HAVE COUNTED**

**68016**

**THANKS TO  
SO MANY FRIENDS  
AND NEIGHBORS  
T.C.-G.R.  
GINNY (204) NANCY (203)**

2023

# JANUARY

SUNDAY

CALENDAR YEAR

| Sunday                     | Monday   | Tuesday   | Wednesday  | Thursday                                    | Friday  | Saturday                      |
|----------------------------|--|---|--|---|---|-------------------------------|
| 01<br><u>New Years Day</u> | 02   | 03  | 04   | 05<br><u>Mahjong @ 2:00pm</u>               | 06<br><u>Full Moon</u>                                | 07<br><u>Brunch @ 10:00am</u> |
| 08                         | 09<br><u>Shorebirds Meeting<br/>10:00am</u>                      | 10  | 11   | 12<br><u>Mahjong @ 2:00pm</u>               | 13  | 14                            |
| 15                         | 16<br><u>3:00pm Book Club</u>                                    | 17  | 18   | 19<br><u>Mahjong @ 2:00pm</u>               | 20  | 21<br><u>Pot Luck 6:00pm</u>  |
| 22                         | 23   | 24<br><u>9:30am Bd Meeting<br/>11:30am Membership</u> | 25<br><u>Soup Lunch @ 12:00<br/>Noon In Great Room</u> | 26<br><u>Mahjong @ 2:00pm</u>               | 27  | 28                            |
| 29                         | 30   | 31  |  |   |   |                               |
| <u>January Birthdays</u>   | <u>Bookclub- 3rd Monday<br/>each Month @3pm in<br/>Board Rm.</u> | <u>Pinochle every<br/>Tues @ 7:00pm</u>               | <u>Walkie Talkies will<br/>return in the spring</u>    | <u>Exercise at 1pm<br/>Tues &amp; Thurs</u> | <u>Mahjong each Thurs at<br/>2:00pm -on 3rd Floor</u> |                               |

3rd- Marty Abbrecht  
8th- Nancy Eipperle  
9th- David Moross  
15th- Cathie Walker  
17th- Jan Robb

"Birthstone for January is the "GARNET."  
Also known as the Stone of Health.  
It is used to heal and purify.

Coffee @ 9:00am In Great Room  
Happy Hour 5 :00pm - 6pm In Great Room  
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"If you really want to do something,  
You will find a way. If you don't you will  
find an excuse."