



The Birch Bark

White Birch Lakes Recreational Association
4730 Lake Road, Farwell, Michigan 48622
Office: (989) 588-2853 Fax: (989) 588-4924 Security: (989) 588-7066

November 2008

www.whitebirch.org

Members Volume IV

Clubhouse Hours

8:00 am - 9:00 pm Mon. & Thurs.
8:00 am - 4:00 pm Tues. & Fri.
8:00 am - 9:00 pm Sat.
1:00 pm - 5:00 pm Sun
Closed Wednesday

Office Hours

9:00 am - 4:00 pm
Mon. Tues. Wed. Thurs. Fri.
9:00 am - 12:00 pm Sat.
Closed Sunday

Community Events and Meetings

12-05-08	EPC	7pm
12-06-08	Tree Trimming	1pm
12-13-08	Board Meeting	12 Noon
12-13-08	Christmas Party	5pm
12-20-08	By-Laws	10am
12-23-08	Communications	Noon

COMMUNITY



It saddens us that our good friend and fellow member Gary Farnum passed away on Sunday November 2nd. Our condolences to his wife Mary and his family. He will be greatly missed by all.



We also want to remember Jan Graham in our prayers. She suffered a serious head injury in a car accident this month and is in rehabilitation therapy. We wish her a speedy recovery.

Note from the Manager

Gail wants to remind everyone of the yearly collection of non perishable food items for the Lake George Community Church. They can also use warm hats and gloves for the kids.

There is a box in the foyer of the Clubhouse for drop off. With todays economy there is an even greater need for those less fortunate.

The Activities Committee also will be collecting for Toys for Tots if anyone would care to donate a toy a box will be available.

Contracted Agent

White Birch Lakes Recreational Association

WHITE BIRCH REALTY, INC.

10751 Harrison Avenue • Farwell, MI 48622
(989) 386-6990 • Fax: (989) 386-9770
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BOARD OF DIRECTORS

President	Steve Bryant
1st Vice President	Marty Perkins
2nd Vice President	Brian Kozlowski
Director	Linda McNeil
Director	Brian Heiden
Director	Sharon Bridges
Director	Al Isaac
Treasurer	Priscilla Moore
Secretary/Assist. Treasurer	Elaine Carrasco

STAFF AND COMMITTEES

Activities	Debby Gerish	
Communications	Mary Cox-Perkins	588-3338
Financial Advisory	Dorothy Nalepa	
By-Laws	Ken Passage	588-2483
E.P.C.	Dennis Karlson/Jim Neal	588-3346
Manager	Gail White	588-2853
Maintenance	Doug Lake	588-2853
Security	Bob Pelfrey	588-7066

President Statement

11/08/08

This is going to be a difficult meeting and I will insist that we conduct the meeting in an orderly fashion. Comments will be allowed at the appropriate time. I'm sure some Members will be upset, but our job as Board Members is to do what is best for the Association and the entire Membership, not just a few.

Our current budget is based on 1026 members paying their assessments when in fact; we have never had to my knowledge 900 members paying. My nearest calculations have the number of 864 members paying x \$375 = \$324,000.

The 2008-2009 budget is set at \$385,000 in assessments, plus back assessments estimated at \$25,000 (which shows up as quarterly payments and back assessments) equaling \$410,000 while we are budgeted to spend \$446,300. Other income for camping fees, storage fees, sales of goods and interest, equal \$36,000 leaving a zero balance in the bank.

If we were to spend our current budget of \$446,300, divided by 864 paying members this would result in assessments having to be set at \$516 per lot to guarantee enough funds to accommodate the budget.

In the unlikely event, we collect more in back assessments; these funds should be set aside for emergencies. Or, for additional Members not being able to pay due to loss of jobs and the slowing of the economy.

Taking into consideration the current economic situation and slowing of collection of back assessments, I believe increasing assessments is unfeasible and should not be considered.

So, the only option is to cut the budget. This will be unpopular with some but it is essential to secure the financial stability of our organization. It will be this Boards duty to plan the budget for 2009-2010 based on actual figures and not speculation so we are not faced with this problem next year.

Steve Bryant

President



Jim's

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ACTIVITIES COMMITTEE

A post Halloween party was held on Nov 1st for the young White Birch residents. Fun was had by all . There was a hayride, cookie decorating, games and goodies for each child.

We had hot mulled cider and treats donated by residents. A big thanks to all who donated their time to ensure everyone had fun.



CHRISTMAS IS ON IT'S WAY

Come and help us celebrate. Saturday Dec 6th we will be decorating the Clubhouse and tree. Activities and snacks for the little ones.

On Dec. 13th there will be a Christmas Party for the Membership at 5pm. Santa will be making an appearance to double check his list.

We will be supplying the Ham, please bring a dish to pass.

PLANNING A PARTY?

Why not have it at the Clubhouse or Pavilion. We've had everything from Birthdays and Reunions to Weddings.

Contact our Manager Gail White at 989-588-2853 for arrangements.

COMMUNITY CORNER

Do you have an announcement you would like posted?

E-mail Kathy Lutz at mlutz33@sbcglobal.net

MEMBERS CLASSIFIEDS

Classified ads for items and services are "FREE" and be posted by members only.

Your ad will be posted here and on our website. Just go to www.whitebirch.org members area and post. No Internet? Call 989-588-3338 we will post it for you. (Sorry, no real estate ads at this time)

WANTED: other moms of toddlers who would like to get together for playdates.
Call Kay at 588-9766

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Traveling and can't take your pet with you? Don't lock them up in a strange kennel. Call me, **Sharayah**, I will come to your home and care for your pets while you are away. I have owned a wide variety and I am open to caring for any type of pets. I live right here in White Birch Lakes, Please call for more information.

Sharayah 989-588-9192

## ADVERTISE IN THE BIRCH BARK

If you are interested in advertising in the Birch Bark, please call Mary at 989-588-3338 or e-mail [funk49pt@yahoo.com](mailto:funk49pt@yahoo.com).

Please note:

Ads are not automatically renewed and payment must be made prior to listing.

### Advertising Rates \$15 an issue Business Card Size Only

Fees and Ads must be submitted by the 15<sup>th</sup> of each month preceding the next issue. Business cards must be "copy-ready" or clear enough for clean scanning. Please make checks payable to White Birch Lakes Recreational Association and addressed to the attention of **The Birch Bark**  
4730 Lake Road Farwell, MI 48622

Unapproved Minutes November Board Meeting

November 8, 2008

Proposed Board Meeting Minutes

**I. CALL TO ORDER:**

Board President Steve Bryant called the meeting to order at 10:04 a.m. Board members present were as follows: President Steve Bryant, 1<sup>st</sup> Vice President Marty Perkins, 2<sup>nd</sup> Vice President Brian Kozlowski, Director Sharon Bridges, Director Al Isaac, Director Brian Heiden and Director Linda McNeil. Also present were General Manager Gail White and Secretary Elaine Carrasco.

- Invocation led by Director Al Isaac
- Pledge of Allegiance led by President Steve Bryant

**II. AUDIT REPORT:**

Jolene Compton, Weinlander Fitzhugh, reports our audit as clean and compliments the office on their ongoing efforts to comply with the firms recommendations.

**III. ADDITIONS TO AGENDA:**

Director Brian Heiden adds Board Meeting Times to the agenda and 1st Vice President Marty Perkins adds 1<sup>st</sup> Bank.

**IV. APPROVAL OF MINUTES:**

1<sup>st</sup> Vice President Marty Perkins *(1) motions to approve the minutes with an amendment that Director Brian Heiden's absence from the October meeting was due to attending his Grandmother's funeral, seconded by Director Al Isaac, motion carried.*

**V. INCOME STATEMENT:**

Assistant Treasurer, Elaine Carrasco, reports income for October at \$9,115.69, total expense of \$35,020.36 and Cash on hand October 31, 2008, \$117,124.89. *(2) A motion to accept the financial report by 1<sup>st</sup> Vice President Marty Perkins, seconded by Director Sharon Bridges, motion carried.*

**VI. PRESIDENT'S REPORT:**

President Steve Bryant explains that there is an awful lot on the agenda and begs to keep order, comments will be allowed at the appropriate time. There is an issue on the agenda that involves budget and some of us have a concern and it is my thought that we need to take an appropriate look at our budget, our expenditures and income. At this point it is our job is to keep a close eye on this, the way the economy is. Our budget is based on 1026 members paying assessments, when, in fact, we have never had over 900 pay in any year. Closest calculations are 862, give or take a few. That comes to 324K, the budget is at 385K, when in reality we will be lucky to collect the 324K. In the 2008-09 budget we also added 25K for collection of back assessments, equaling 410K and we are budgeted to spend 446K. That will leave us with -0- in the bank, by year's end. If we were to take our 446K budget

and divide it by 864 paying members, the assessments would have to be \$516.00 per lot to meet expenditures. In the unlikely event we collect more than the 25K in back assessments we expect, those funds should be set aside for emergencies. Taking into consideration the economy, I do not think increasing assessments should be a consideration. That would only worsen the options of collection. So the only option is to cut the budget. It will be unpopular with some but is essential to secure the financial stability of our organization. It will be the board's duty to base the 09-10 budget on facts, not estimates, so we are not faced with this problem again.

#### **VII. MANAGER'S REPORT:**

Manager Gail White explains how time sheets are then entered into a program on the computer named Intuit, that is another step in recording employee pay. Doug does not have 795 days coming, he has one week. Gail reports that Carlton Co. is bonded always have been. Health insurance is in the process of transition as a result of the executive session in April. Gail goes on to explain what she had proposed to the previous board and this change on her insurance will result in a savings of \$1,038.76/monthly. Gail tells everyone about Enterprise Community, pamphlets and information are available in the office. Priscilla is doing good, she is still in a care facility, but is improving.

#### **VIII. PAYABLES:**

*(3) Motion to pay the bills by Director Al Isaac, seconded by 2<sup>nd</sup> Vice President Brian Kozlowski, motion carried.* Discussion on gravel and sand prices between Doug Lake and President Steve Bryant.

#### **VIII. COMMITTEE REPORTS:**

Dennis Karlson reports EPC had 2 tree removal permits, 1 permit for a roof, 1 permit for a garage addition. Also, one shed is still on a lot, as are 12 units. Fred will have a tally after this weekend as some units will be removed at that time.

Fred Witchell reports that 79 units should be paying in storage, 20 are paid but haven't been moved from storage for the season and 12 owners he is unable to contact. We have 86 units in campground also which should generate \$8,600.00 Director Linda McNeil asks if storage is paid for in advance. If they do not pay in advance they should not be able to store. Fred explains that this program have only been in effect for 3 years. We need to do work on our storage program. Sharon Bridges suggests that the office handle storage fee so that Fred is not the middle man. Sharon Bridges is appointed liaison to campground committee.

Budget Committee person, Dorothy Napela thanks the board for allowing her to serve as Chair on the Budget Committee reports that she presented a budget report to the board and they will be available to all members in the office. Dorothy was asked to review the budget now to prepare for the future and make some possible budget reductions. Dorothy explains her background. Dorothy reports that 118 members owe over \$1000, 187 owe between \$375 and \$1000. Twenty-six percent are delinquent. Dorothy says our expense budget is out of whack with what we intend on collecting. Dorothy feels we will be in trouble next year if we don't collect on back dues or find another way to increase revenue. Dorothy questions line items and how they are entered. Dorothy ask Arnie Overbeke if he wanted to read his letter. Arnie states he does not; he just wants the membership to know that he resigned from the budget committee. Further details of Dorothy's reports are available in the office.

Debby Gerish, activities committee reports that there will be a luncheon for Gary Farnham at the

clubhouse on Wednesday, November 12, immediately after the service, anyone wishing to bring a dish to pass would be greatly appreciated. Halloween party was a success with a hay ride and cookie decorating; children were given a treat bag. Debby thanks anyone who participated... we really appreciate it. Activities committee meeting today at 3 o'clock to plan Christmas events. December 6th, at 1 o'clock we will be here at the clubhouse to decorate. We are planning a Christmas party on December 13th, at 5 p.m. We will also have a mitten, scarf and hat tree for the needy and Toys for Tots. We will be donating to the Farwell Food Pantry. We are also planning a pot luck super bowl party and a chili cook-off. We are asking for \$300 for the Christmas and Super bowl. Contact person for Gary Farnham's luncheon is Kathy Lutz.

Mary Cox, communications committee, asks if you have an article to be in the Birch Bark, it must be in by this Wednesday November 12<sup>th</sup>.

Bobby Pelfrey, security, reports that in October, we had a bench burned at Holiday Lake, copper tubing cut off trailers, a ATV rollover, an arrow shoot thru a man's camper.

#### **IX. COMMENTS (AGENDA ITEMS ONLY):**

Comments are available at the office. Dennis Karlson submits his resignation from the Financial Committee.

#### **X. OLD BUSINESS:**

No old business at this time.

#### **XI. NEW BUSINESS:**

Budget cuts: (3) *A motion by 2<sup>nd</sup> Vice President Brian Kozlowski to table the budget cuts until such time and as soon as possible the board meets in work discussion to discuss these issues as we have only just received this document and have not had sufficient time to discuss amongst ourselves the best avenue to pursue to control our costs, with a second by Director Al Isaac.* Director Sharon Bridges would like to amend the motion to include specific timelines and as to a specific date. Director Al Isaac agrees with Director Bridges to amend the motion. 2<sup>nd</sup> Vice President as having provided the motion, states that he cannot amend with specific times and dates without discussion from other board members. President Steve Bryant believes that time is of the essence and these cuts no matter what they are need to be implemented. 2<sup>nd</sup> Vice President Brian Kozlowski suggests tabling, getting a meal, and then returning to meet. The Secretary reads the original motion to table by 2<sup>nd</sup> Vice President Brian Kozlowski. Call of the question results in Director Linda McNeil, nay, Director Sharon Bridges, aye, 1<sup>st</sup> Vice President Marty Perkins, nay, President Steve Bryant, nay, 2<sup>nd</sup> Vice President Brian Kozlowski, aye, Director Brian Heiden, nay, and Director Al Isaac, aye. Motion fails.

- (4) *Director Linda McNeil motions to accept the financial advisory recommendations to make all required budget cuts effective December 1, 2008 with the exception of the final recommendation which is to terminate the manager's contract and honor the 6 month severance package effective immediately...a second by 1<sup>st</sup> Vice President Marty Perkins.* 2<sup>nd</sup> Vice President Brian Kozlowski asks for clarification on the second part. He asks if it is the intent of the motion to terminate the manager. Director Linda McNeil states yes it is and according to the lawyers paper we received she is entitled to severance pay. A discussion as to how much money the association will actually save and whether or not these cuts open us up for

a law suit entails. Director Al Isaac asks what dollar amount we actually need to save. There is a lengthy discussion as to how much money we actually need to cut to be within a safe range in our finances. ***Director Linda McNeil amends her motion to accept the financials recommendation to review all budget cuts effective Dec 1<sup>st</sup>, except for the last recommendation which is to terminate the managers contract without cause and honor the 6 month severance pay effective immediately, seconded by 1<sup>st</sup> Vice President Marty Perkins.*** Roll call on the motion: Director Linda McNeil, aye, Director Sharon Bridges, nay, 1<sup>st</sup> Vice President Marty Perkins, aye, 2<sup>nd</sup> Vice President Brian Kozlowski, nay, Director Brian Heiden, aye, Director Al Isaac, nay, and President Steve Bryant, nay. Motion Fails.

President Steve Bryant ask Gail if they can renegotiate Managers contract. Gail White states “Not at this time.”

***(5) Motion by Director Al Isaac for the budget committee to meet with the board, as early as possibly convenience to look over the budget and the packet of budget cuts, a second by 2<sup>nd</sup> Vice President Kozlowski. Al Isaac amends his motion cut the budget now.*** After much discussion.

***(6) Motion to adjourn by 1<sup>st</sup> Vice President Marty Perkins, seconded by Director Sharon Bridges, roll call results in 3aye, 4 nays, motion failed.***

**XII. AJOURNMENT:**

***(7) Motion by 2<sup>nd</sup> Vice President Brian Kozlowski to adjourn, seconded by Director Sharon Bridges. All in favor, motion carried.*** Meeting adourned at 3:24 p.m.

Respectfully yours,

Elaine J. Carrasco

Secretary

**ASK THE BOARD**

If members have a question they would like to ask the board, board member or a particular committee, they can do so here. Member questions and responses will be posted on the website as soon as they are received from the person or group responsible for providing the answer.

|                                                        |                                                                    |
|--------------------------------------------------------|--------------------------------------------------------------------|
| Steve Bryant President                                 | <a href="mailto:sfbryant1@yahoo.com">sfbryant1@yahoo.com</a>       |
| Marty Perkins 1 <sup>st</sup> Vice President / By-Laws | <a href="mailto:floorpup@yahoo.com">floorpup@yahoo.com</a>         |
| Brian Kozlowski 2 <sup>nd</sup> Vice President         | <a href="mailto:kozkat@peoplepc.com">kozkat@peoplepc.com</a>       |
| Linda McNeil Director / Activities                     | <a href="mailto:lucymcn79@hotmail.com">lucymcn79@hotmail.com</a>   |
| Brian Heiden Director / Communications                 | <a href="mailto:brian.heiden@yahoo.com">brian.heiden@yahoo.com</a> |
| Al Isaac Director / EPC                                | <a href="mailto:ajjisaac@toast.net">ajjisaac@toast.net</a>         |
| Sharon Bridges Director / Campground                   | <a href="mailto:sbridges@toast2.net">sbridges@toast2.net</a>       |

**OCTOBER FINANCE STATEMENT**

|                      | Oct. 1 - 08<br>Oct. 31 | Year to Date | Budgeted   |
|----------------------|------------------------|--------------|------------|
| Assessments          | 5,737.61               | 292,289.67   | 385,000.00 |
| Total Income         | 9,115.69               | 362,019.34   | 446,300.00 |
| Bad Debt             | 2,250.00               | 5,387.02     |            |
| Exec payroll         | 9,867.11               | 102,235.00   | 104,800.00 |
| Office exps          | 1,354.84               | 13,327.43    | 23,025.00  |
| Roads                | 7,547.31               | 33,654.52    | 47,000.00  |
| Clubhouse            | 3,273.53               | 46,908.95    | 61,799.00  |
| Campground           | 1,018.59               | 17,939.69    | 25,350.00  |
| Entrance             | 3,537.91               | 9,143.27     | 6,300.00   |
| Capt Improve         | 0                      | 2,190.03     | 15,575.00  |
| Gen. Maint           | 2,310.94               | 21,930.29    | 38,366.09  |
| Maint Bldg           | 39.12                  | 2,456.31     | 5,000.00   |
| Goods/sale           | 280.45                 | 3,174.75     | 5,000.00   |
| Events/Activ         | 0                      | 718.85       | 1,000.00   |
| Prof. cost           | 1,140.97               | 5,811.75     | 10,000.00  |
| Board/Comm           | 38.68                  | 755.15       | 600.00     |
| Security             | 1,167.80               | 13,562.06    | 17,100.00  |
| Lakes                | 1,461.08               | 15,141.02    | 26,450.00  |
| Taxes & insur        | 456.41                 | 17,996.70    | 23,000.00  |
| <b>TOTAL EXPENSE</b> | 35,020.3631            | 312,749.29   | 445,266.09 |
| Donations            | 62.00                  |              |            |
| Cash balance         | By fund                |              |            |
| General              | 18,747.06              |              |            |
| Reserves             | 65,637.00              |              |            |
| Cash Drawer          | 125.00                 |              |            |
| Development          | 30,835.00              |              |            |
| Spa Fund             | 945.00                 |              |            |
| Furniture            | 496.91                 | -4,279.51    |            |
| playground           | 688.06                 |              |            |
| Whale Fund           | 100.00                 |              |            |



The Activities Committee is planning a Super Bowl and Chilli Cook Off for Super Bowl Sunday. Everyone brings their favorite snack and beverage, it always is a good time and lots of fun. They will be posting more details and a Football Pool chart for \$5 squares soon, but it is time to start planning your Chilli entry now.

**ARE YOU HAVING A GATHERING?**

For posting an Event in the newsletter or on the website, please contact Mary Perkins at (989) 588-3338 or email: [funk49pt@yahoo.com](mailto:funk49pt@yahoo.com)

**COMMITTIES**

There are still openings for committee sign ups, you can contact Steve Bryant, President.

For those who are not able to be here full time some committees are really only active during the summer months. If you can't commit then watch for postings. Activities is always open for new ideas. Why, we even have fun cleaning the beaches in the spring. You'd be surprised at what a little raking and a few hot dogs on the grill can do.

**COME JOIN US!**





**COLOR A PICTURE FOR SANTA**

**Color this picture or draw your own and bring it to the party for Santa.**

# The Birch Bark

White Birch Lakes Recreational Association  
4730 Lake Road, Farwell, Michigan 48622

## Winter Pool Hours

Mon & Thurs 4pm – 8:30pm

Tues, Wed & Fri **CLOSED**

Sat 10am - 8:30pm

Sun 1pm - 5pm

## Special Hours Nov 28<sup>th</sup>

Clubhouse 12noon - 9pm

Pool 12noon – 8:30pm

Office **CLOSED**



**HAPPY THANKSGIVING**

All articles for the Birch Bark are due on the Wednesday following the Board Meeting.  
They may be left at the Clubhouse or e-mailed to [funk49pt@yahoo.com](mailto:funk49pt@yahoo.com) attn. Birch Bark