

2006-2007



*Protecting the integrity of
Crystal Lake, Benzie County, Michigan,
now and for the future.*

**2006 - 2007
MEMBERSHIP DIRECTORY**

**2006
ANNUAL REPORTS**



CRYSTAL LAKE & WATERSHED ASSOCIATION

Mission Statement

The Crystal Lake & Watershed Association is committed to protecting and improving the quality of Crystal Lake, by monitoring the water and surrounding environment, through effective action and leadership, thereby preserving the natural beauty of Crystal Lake for future generations.

Purpose

The purpose of the Association is to protect and promote the natural qualities of Crystal Lake and its surrounding Watershed. The goal of the Association is to preserve for future generations the beauty and recreational resources of Crystal Lake and its Watershed. To these ends, the Association will engage in water quality monitoring, educational programs, promotion of harmonious land development along with also promoting safe use of Crystal Lake. It will conduct such activities as needed to advocate and insure the continued aesthetic beauty and environmental integrity of the Lake and its Watershed.

Membership

The membership of the Association shall consist of all dues paying families (parents with children under age 21), individuals, organizations and businesses interested in preserving the environment and maintaining the quality of life in the Crystal Lake area.

2007 Annual Meeting

**Saturday, July 21, 2007
9:00 AM**

**Congregational Summer Assembly
Community Building**

CRYSTAL LAKE & WATERSHED ASSOCIATION

2006 – 2007 BOARD OF DIRECTORS P – Primary Home S – Secondary Home B – Business C – Cell

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Bob Appleford P (231)352-9206
C (248)891-5390
CLWA office - leave message (231)882-4001

Secretary

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Jay Pettitt P (231)882-4040

Ex-Officio

R. William Decker P (231)352-7995
S (616)949-0823

Ron Renner P (231)352-9954
S (307)543-0976

Executive Administrator

Karen Dennis B (231)882-4001



PRESIDENT'S REPORT

As I reported in the November issue of Crystal Whitecaps, 2006 was a very busy and productive year for CLWA. We followed through with our commitment to proactively oppose activities that will have negative long term impacts upon Crystal Lake.

I am pleased to report that your association has made serious progress this year. Our science work relating to keeping the quality of the water good has received generous financial support from our widespread membership. We are more than 1,000 strong and, very importantly, have proactive volunteerism in protecting our wonderful Crystal Lake.

Our financial strength has been sufficient to meet the challenges. We are however, in need of additional funds to rebuild our financial strength. We believe that financial strength is critical for making a difference. Please give consideration to making a generous contribution in the enclosed envelope.

Here are the year's highlights:

First, we went to trial against the MDNR and MDEQ to prevent construction of the proposed boat launch, which was designed too large, and failed to protect existing wetlands adjoining the lake and the lake itself. The administrative hearing (trial), before Judge Dennis Mack began in September, continued, on and off, for more than three weeks, and was completed on February 23rd. An administrative hearing is always an uphill battle, but our attorney, Fred Dilley, our expert witnesses, and Ron Renner and I, who have been in

attendance, all agree our case has gone very well. In that regard, you should know that the testimony provided by both Stacy Daniels and Cliff Graves was very important to our case.

The factual and legal issues are numerous and complex, including : (1) MDNR's failure to consider feasible and prudent alternatives for location, size, and configuration; (2) incorrect computation of dredge and fill volumes; (3) adverse wetlands impact, both at the launch site and at wetland areas, which the MDNR claims will not be impaired; (4) adverse water quality impact by drainage directly into Crystal Lake; (5) safety concerns at swimming areas of adjoining properties; (6) inaccuracies in MDEQ field notes and reports; and (7) improper procedures planned by the MDNR at the proposed mitigation site near the Crystal Lake outlet. MDNR and MDEQ did not produce any unexpected testimony contradicting our experts testimony, however, surprisingly did admit that the launch ramp area (70 feet by 80 feet) was doubled because of the steep slope and the distance from the parking area to the launch area which impacts the time needed for boaters to get off the Lake during storms. MDNR thus doubled the impact of the launches on the site and wetlands because of the physical limitations of the site itself.

The Judge will review the record as well as the parties' proposed Findings of Fact, Conclusions of Law and closing arguments (due May 8th) in writing a Proposal for Decision (PFD). The Director of MDEQ will then review the PFD and make a final agency decision. It is difficult to estimate when we will receive Judge Mack's

CRYSTAL LAKE & WATERSHED ASSOCIATION

decision, however, based on the extensive transcripts and exhibits it probably will be late summer or early fall.

Second, we commenced suit against MDOT to require correction of procedures taken by MDOT in connection with the M-22 reconstruction project (Pilgrim Highway and Crystal Drive) in the summer of 2005, including exposure of steep slopes, failure to clean five culverts, and failure to adequately contain sediment in runoff flowing directly into Crystal Lake. At the urging of Judge Batzer, the parties agreed on the terms of a Consent Judgment. MDOT has complied with several corrective measures, including cleaning five culverts in May 2006.

Our expert determined that MDOT did an effective job in cleaning the culverts and no sediment left the roadside ditches and entered Crystal Lake. Our expert recommended, and MDOT agreed, that further actions are required to remediate the inadequate storage of runoff and the inadequate removal of sediment. CLWA and MDOT will conduct an inspection of the roadside ditches this spring. Pursuant to the terms of the Settlement Agreement we propose to make such an inspection an annual event for a five- to seven-year period. If we cannot agree with MDOT on remedial measures and believe the existing conditions at any future time are negatively impacting the water quality of Crystal Lake, we will take the matter before Judge Batzer.

On other fronts, our Hydrolab has been repaired and we are proceeding with our regular monitoring

program of Crystal Lake. In addition, in cooperation with the Benzie Conservation District, our Hydrolab will be used to conduct monitoring programs of the Herring Lakes Watershed and Betsie Bay. Also, we have formed new subcommittees to address the swimmers itch issue and the proposed Benzie Corridor.

I want to thank our committee chairs, committee members, and other volunteers for their time and expertise. I also want to thank Karen Dennis, who has done an excellent job as our new Office Administrator.

The most important thank you is to all of those members who stepped up in our critical time of need and contributed funds to fight the legal battles that we believe are crucial to the future of the Lake and Watershed. Although the expense of the protracted boat launch litigation has doubled the original estimate, we believe the action we have taken to protect the water quality and wetlands is the single most important issue the CLWA has faced and worth every bit of the time and financial resources we have expended.

At the present time we are focused and I am optimistic about our commitment to keep Crystal Lake pristine for future generations of the Benzie area community. We are seeking to add 500 new members so the CLWA continues to build strength for the future.

Thank you for your ongoing strong support.

Bob Appleford, President



2006 TREASURER'S REPORT

Financially 2006 has been a critical year to your association. The work on the boat launch and the MDOT highway project have required substantial financial commitments. Highlights for the year include:

- As shown above we had an operating loss in 2006 of \$94,500 as contrasted to a surplus the prior year of \$47,000.*
- Year end fund balances totaled \$45,650.*
- The \$40,100 note and accounts payable of \$45,133 are liabilities at year end.*

Expenses related to the boat launch have now totaled more than \$150,000.

With our 1,000 member organization there has been a major financial groundswell to meet these important costs. Member contributions for the 2020 Vision Fund approached \$62,000 up from the \$15,000 last year. Your Crystal Lake & Watershed Association is performing very well and we can all be proud. The pro bono work from Stacy Daniels as one of the expert witnesses linked with Bob Appleford, Ron Renner and Cliff Graves's substantial work highlights the best we can expect.

With the spirit of volunteerism from our membership we have been able to contain administrative costs including the wonderful graphic design work from Lisa Christian. It is good to be affiliated with such a teaming, generous group.

And yes, we do need your continued generous support. Please take this opportunity to use the enclosed envelope to make a contribution. With us "it's all about the quality of water and the things that affect it".

Your Crystal Lake needs support so that future generations can enjoy this amazing body of water. Please give now

R. C. Schmidt, Treasurer

CRYSTAL LAKE & WATERSHED ASSOCIATION

OPERATING STATEMENT January 1 - December 31, 2006

	2006	2005
Revenue		
General Fund	\$52,271.00	\$75,397.00
2020 Vision Fund	\$61,952.00	\$15,165.00
Endowment Fund	\$10,093.00	\$9,675.00
Subtotal	\$124,316.00	\$100,237.00
Fund Raiser		\$58,758.00
Total	\$124,316.00	\$158,995.00
Expenses		
General Fund	\$50,703.00	\$59,292.00
2020 Vision Fund	\$167,218.00	\$32,711.00
Endowment Fund	\$-	\$-
Due to Endowment	\$895.00	\$-
Subtotal	\$218,816.00	\$92,003.00
Fund Raiser	\$-	\$19,908.00
Total	\$218,816.00	\$111,911.00
NET	\$(94,500.00)	\$47,084.00

BALANCE SHEET

Assets		
Bank Balances	\$47,161.00	
Endowment Balance	\$84,617.00	
TOTAL ASSETS		\$131,778.00
Liabilities		
Due To Endowment	\$895.00	
Accounts Payable - 2020	\$45,133.00	
Note Payable - 2020	\$40,100.00	
Total Liabilities		\$86,128.00
Fund Balances (Equity)		
General Fund	\$7,753.00	
2020 Vision Fund	\$(46,720.00)	
Endowment Fund	\$84,617.00	
Total Fund Balances		\$45,650.00
TOTAL LIABILITIES & EQUITY		\$131,778.00



2006 – 2007 STANDING COMMITTEES

Education and Communications

Publications & Walkabouts

Stacy Daniels, Chair

Peggy Burns

Ann DeVries

Bob Garrison

Mary Pray

Bob Schmidt

Financial Development

Annual Appeals, Endowment, Fund Raising, Grants, Membership, 2020 Vision Fund

Peggy Burns, Chair

Lisa Christian, Graphic Design

Kathryn Simpson, Membership

Alan Appelhof

Cliff Graves

Phil Meek

Weezie Morris

Ron Renner

Susan Teteak

Toby Tull

Elizabeth Hill

Water Quality

Aquatic Species, Shoreline Management

Water Monitoring

Bob Appleford, Acting Co-Chair

Stacy Daniels, Acting Co-Chair

Bill Decker

Elizabeth Hill

Jim Laarman

Scribner Sheafor

Zoning and Land Use

Benzie Co. Zoning, Road Safety, Water Safety

Chuck Clarke, Chair

Alan Appelhof

Cliff Graves

Toby Tull

2006 - 2007 Ad Hoc Committee

Long Range Planning

Alan Appelhof, Chair

Stacy Daniels

Cliff Graves

Tom Osborn

Bob Schmidt

Benzie Corridor – Scenic Ridge

Stacy Daniels, Chair

Chuck Clarke

Elizabeth Hill

Keith Schneider

Toby Tull

Swimmers' Itch

Jim Laarman, Chair

Susan Kirkpatrick

Scribner Sheafor

Susan Teteak

Lois Verbrugge

Would you like to be on a CLWA Committee ?

Please contact us!

EDUCATION AND COMMUNICATIONS COMMITTEE

The Education & Communications Committee promotes public education on watershed management through watershed handbooks, "Walkabout" interpretive manuals, newsletters, websites, and issue papers, and promotes stewardship of the Crystal Lake Watershed through education of members, students, and the general public.

The Crystal Lake "Walkabout", an educational program for students, property owners, and visitors, uses a "hands-on" approach and a common hydrological theme to address water quality, land use and zoning, and environmental stewardship issues within the Crystal Lake Watershed. Participants "walk-about" Interpretive Sites within the Watershed: the Lake, and its tributaries, wetlands, dunes, and high ridges, which are described by environmental professionals from the CLWA and cosponsoring organizations.

The "Walkabout" Interpretive Manual is at http://www.clwa.us/educ_comm.htm#EDUCATION

Since 1994, the "Walkabout" has been presented to over 3,086 participants. It became a biennial event in 2002 for all 6th- and 8th-grade students in Benzie County. Three events are being planned for 2007: Spring (6th grade), Summer (Public), and Fall (8th grade). Special thanks to the cosponsoring organizations, the Site Interpreters, and other volunteers, and the dedicated teachers from Benzie

Central Schools and Frankfort-Elberta Area Schools, who incorporate watershed themes into their curriculums, and the great students who make the "Walkabout" worthwhile.

The CLWA website www.CLWA.us contains a wealth of information about the Crystal Lake Watershed, FAQs and maps, the CLWA, Committee activities, concerns & issues, a calendar of events, references, newsletters, and other publications, and links. The CLWA newsletter, Crystal Whitecaps (published twice a year, Fall/Winter and Spring/Summer) is posted at <http://www.clwa.us/references.htm#Newsletters>.

Thanks to a generous grant from a locally active foundation and a Conservation Grant from ESRI of software, the CLWA is developing internal capabilities for Global Information Systems to allow creation of maps and other visual information of our Watershed. A poster, "Dunes, Wetlands, Streams, & Lakes – Environmental Interpretive Sites within the Crystal Lake Watershed", was presented at the 2006 Great Lakes Dunes Conference, NW Michigan College, Traverse City.

Stacy L. Daniels, Co-Chair

Committee Members

Peg Burns, Ann DeVries, Bob Garrison, Mary Pray, Bob Schmidt.



FINANCIAL DEVELOPMENT COMMITTEE

Looking back at the turn of this century, I found in 2002, that then Financial Development Chairman started her report with this paragraph. It is worth repeating today.

“Ultimately we will be judged by what we do for our children and for all generations. That is why we continue to reach out to all our members and friends for help to finance the projects and programs that CLWA is involved with, and must continue, to insure that Crystal Lake remains in that special place in all our hearts.”

Now, a look back at 2006

The committee remains grateful for the membership support and help in supporting stewardship of Crystal Lake. Revenue reports at this writing for this directory are trending in a positive direction.

The membership appeal was at an all time high in both dollars and members. A membership reminder letter was sent out in August to those who had not paid their 2006 renewals and was rewarded by a 50% return of those members. In November our regular appeal for the 2020 Vision Fund generated an all time high as well and produced many memberships as well, with a number of them new to the Association.

A special appeal generated sizeable help to help offset legal costs that are pending with MDOT and the Boat Launch Project.

CLWA's Endowment Fund continues to grow. We have the opportunity to focus on this aspect of our financial stability which will serve as a vehicle to preserve and protect Crystal Lake for our children and for all generations. Our efforts will expand in this area in 2007.

In the five years since 2002, we still are continuing with the goal stated then (see above).

What was true then is more so today. Your help has been greatly appreciated and with your future commitments, CLWA will continue and must continue to insure that Crystal Lake remains in that special place in all our hearts.

Peggy Burns, Chairman

Committee Members

Lisa Christian - Graphic Design; Kathryn Simpson - Membership; Alan Appelhof, Cliff Graves, Phil Meek, Weezie Morris, Ron Renner, Susan Teteak, Toby Tull

WATER QUALITY COMMITTEE

The Water Quality Committee of the CLWA is directed to monitor the water quality of Crystal Lake and its Watershed, to measure parameters of interest, to identify areas or sources of concern, and to recommend preventive measures or remedial controls.

Kyle Axtell of the Benzie Conservation District (BCD) will be providing water quality monitoring services to the CLWA replacing Paul Murphy. Kyle is the Environmental Outreach Coordinator for the BCD where he promotes the use of greenbelts (natural vegetative buffers) along waterways. The CLWA has also offered to provide the use of its refurbished Hydrolab multiprobe in support of proposed water quality monitoring projects within Benzie County in the neighboring watersheds of Betsie Bay and the Herring Lakes.

The CLWA and its predecessor organizations have participated for many years in the Cooperative Lakes Monitoring Program (CLMP), a statewide volunteer program coordinated by the Michigan Lake & Streams Associations (ML&SA) and the Michigan Department of Environmental Quality (MDEQ). Crystal Lake was profiled on how a community has used CLMP data to protect their lake in the 2006 CLMP Annual Summary Report <http://www.mi-water-cmp.org/CLMP%202006/CLMPFinalReport06-press.pdf>

Benzie County was identified by the U.S. EPA as an ozone (O3) nonattainment area according to the Clean Air Act because the ambient level had occasionally exceeded the national ambient air quality standard (NAAQS) of 80 parts per billion (ppb). MDEQ requested EPA to redesignate 11 Michigan counties (including Benzie) to attainment status based on review of data. CLWA provided comments in support of this action.

Bob Appleford, Acting Co-Chair

Stacy L. Daniels, Acting Co-Chair

Committee Members

*Bill Decker, Elizabeth Hill, Jim Laarman,
Scribner Sheafor*



ZONING AND LAND USE COMMITTEE

Obtaining quality zoning standards and seeing them properly enforced has continued to be a difficult struggle but, there may be light at the end of the tunnel. Crystal Lake has an excellent overlay district ordinance that has been around for several years. Even with apparent definitive guidelines in place, development occurs that should not have or could have been accomplished with better consideration of its ramifications on the lake and hills.

In one particular example a permit was given where the slopes of the hills were a major factor that would limit development. The criteria of interpreting how the angles of the slopes are applied were apparently ambiguous enough in the ordinance to allow the development as requested. Further analysis after the fact, would seemingly not have allowed the development to proceed as presented.

Benzie County has hired a new full time Zoning Administrator with extensive professional credentials. It is hoped that this will provide for systematic and detailed analysis of future developmental initiatives and that they will be approved only with proper application of the existing or future ordinances. This direction will solve many of the current problems, if consistently taken. CLWA's own Cliff Graves has been elevated to Chairman of the Planning Commission. It is hoped that he can work his way through the bog that has occurred with improving the County's Zoning Ordinance.

We're not without forces, however, that don't want good standards or strong codes enforced. There are elements here whose motives are more in tune with no zoning standards and to just do whatever you want. They are small in numbers, but vocal, and need to be overruled by the need for quality of standards that allows for development but protects the gem we have here in Crystal Lake as well as the corresponding aesthetical and environmental concerns of the surrounding region.

We seemed to come out on the prevailing end of the challenges we had on the M22 road project on the west end of Crystal Lake. You may recall we took the Department of Transportation to Circuit Court in an attempt to make the water runoff provisions of their road improvements more considerate of not polluting Crystal Lake. We have received assurances that what we asked for will be compiled with. We will have to be vigilant, however, in order to make sure improper drainage into the lake does not occur.

Obtaining sufficient zoning standards and having them properly enforced is the probably the greatest challenge we have in protecting the future quality of Crystal Lake and the beauty of its surrounding hills. We will continue to strive to see that this challenge is met.

Chuck Clarke, Chairman

Committee Members

Alan Applehof, Cliff Graves, Toby Tull

AD HOC COMMITTEES

In addition to the formal standing Committees established by the CLWA bylaws, several ad hoc committees are created to target specific subjects of interest to the Crystal Lake Watershed.

LONG RANGE PLANNING

The Crystal Lake Watershed Overlay District (CLWOD) ordinance, adopted by Benzie Co., November 1, 1994, provides certain protective measures for the entire shoreline of Crystal Lake, including reasonable restrictions on steep slope development and standards for soil erosion control and vegetative management around the shoreline. A general "Waterbodies Overlay District" ordinance is being drafted to apply to all of the inland waters of Benzie County that are not already protected by local overlay districts. CLWA board members have provided valuable input with opportunity to improve the current CLWOD.

Committee Members

Alan Appelhof, Chair; Tom Osborn, Bob Schmidt, Stacy Daniels, Cliff Graves

BENZIE CORRIDOR / SCENIC RIDGE

The Benzie Corridor / Scenic Ridge was proposed as part of the original Sleeping Bear Dunes National Lakeshore (SBDNL) in 1970. As proposed, it would be a "parkway" connecting M-22 and US-31 over 6.5 – 8 miles along the high ridge (Crystal Highlands)

dividing the Crystal Lake Watershed from the Platte River Watershed and impacting the viewsheds of both Crystal Lake and Platte Lake. Approximately 1,200 Acres, or 7% of the land area of the Crystal Lake Watershed lie in the proposed corridor that is subject to the zoning restrictions of the Crystal Lake Watershed Overlay District. Comments by CLWA on the Modifications to the General Management Plan/Wilderness Study (GMP/WS) recommended reassessment of the Benzie Corridor and reestablishment of the Sleeping Bear Dunes National Lakeshore (SBDNL) Advisory Commission.

Committee Members

Stacy Daniels, Chair; Chuck Clark, Elizabeth Hill, Keith Schneider, Toby Tull

SWIMMER'S ITCH

Swimmer's itch is a temporary inflammatory skin condition that humans get after swimming, wading, playing, or working in the Lake and encountering tiny parasites whose life cycle involves ducks and snails but not humans. The control of ducks and/or snails is difficult or ineffective on a large lake. The most direct solution is to use caution when/ where entering the Lake, and to apply lotions, insect repellents, or rubbing alcohol, and to shower after use. CLWA will continue to review incidence at Crystal Lake and elsewhere, and assess prevention and control programs.

Committee Members

Jim Laarman, Chair; Susan Teteak, Lois Verbrugge, Scrib Shaefor, Susan Kirkpatrick-Thompson



THE CRYSTAL CIRCLE

The Crystal Circle was established to honor permanently those who have contributed most generously of their time, talents and/or financial support in an outstanding way that "has made a difference" in the well being of Crystal Lake.

Members are selected by the CLWA Board of Directors in gratitude for their outstanding commitments to the Association

Crystal Circle Awards

Mr.* & Mrs. Carl W. Albright

Kim Albright & Michael Dow

Carl & Betsy Anderson

Mr.* & Mrs.* Marquard J. Anderson

Douglas & Patricia Bard

Gretchen L. & Bruce Bieneman

A.Y. & Jackie Bingham

Dr. & Mrs. Harry Blecker

Theodore & Suzanne Bosler

Thomas H. & Susan E. Cobb

Congregational Summer Assembly

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Herbert H. & Barbara C. Dow Foundation

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Charles W. Seabury

Seabury Foundation

Kathryn J. & Howard M. Simpson

Rolf & Kathy Stadheim

Willard III & Janet Webb*

**deceased*



THANK YOU

The Crystal Lake & Watershed Association extends their very special thanks to all who so generously give their financial support to our organization. The following list recognizes all who made contributions from January 1, 2006 through December 31, 2006. This list includes all who gave \$50 or more. All gifts, regardless of size, play a significant role in helping to preserve Crystal Lake and the surrounding areas.

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David & Juli Grainger
Philip & Nancy Meek
Rolf & Kathy Stadheim*

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CLWA also appreciated those of you whose businesses provided matching gifts and the companies who gave them.

These lists represent gifts made during the calendar year 2006. Those making gifts after January 1, 2007 will be recognized in next year's directory.

Thanks to all of our many volunteers who give many hours of priceless help. We appreciate all of those who gave of their time and talents for the benefit of CLWA.

We make every attempt at accuracy and regret any omissions or errors that may have occurred. If, for any reason, your records differ from ours, please contact our office to resolve the nature of the difference.



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2007 CALENDAR

- April 20-22** *46th Annual Michigan Lake & Stream Associations Conference*
- Mid-May** *Crystal Lake "Walkabout"*
6th grades - Benzie Central & Frankfort/Elberta
- June 16** *11th Spring Craft Fair - Frankfort*
- July 4** *Parades and fireworks – Beulah and Frankfort*
- July 14** *Beulah Art Fair*
- July 21** *Elberta Art & Crafts Fair*
- July 21** *Port City Run*
- July 25** *Congregational Summer Assembly Arts & Crafts Fair.*
- July 21** *CLWA Annual Meeting*
- Late-July** *Crystal Lake "Walkabout"*
Open to the general public
- August 11** *Crystal Lake Team Marathon*
- August 18** *31st Frankfort Art Fair*
- Early-October** *Crystal Lake "Walkabout"*
8th grades - Btenzie Central & Frankfort/Elberta

Please check www.CLWA.us, www.benzie.org, & www.frankfort-elberta.com/ for local times.