

Lake Doster Lake Association

<https://www.lakedosterlakeassoc.org/> E-mail: ldla@lakedoster.net

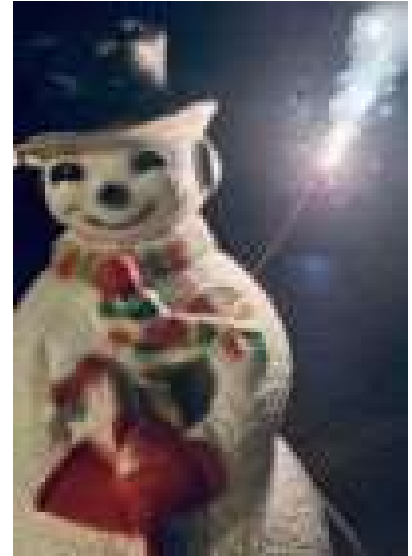
In This Issue

While many of our neighbors are scurrying to warmer places, the business of your LDLA Board continues and we hope you'll take ten minutes to get up to speed by reading this newsletter. In this issue we'll explain why you'll likely see a barge on the lake this winter, how the 2024 budget looks, why the BCC is charged with protecting our trees, an ice fishing tale, and MORE. As always, we appreciate your feedback and participation. Send your thoughts to ldla@lakedoster.net.

Boat Launch Repair

This fall our boat launch was inspected and a large washed-out area under the cement slabs was discovered. This washout is under the center of the slab, leaving it very susceptible to breaking, and extends quite away under the outermost slab.

This damage was likely caused by boats "powering" on and off trailers rather than being floated on or off (see picture below). Many boat launches maintained by the State of Michigan have restrictions on powering boats on and off trailers for this same reason, with violations resulting in a ticket and fine, as one of our Board members learned the hard way.



Upcoming Events

February 13

LDLA Board Monthly Meeting, 6:30
@ Ransom Library

January 24

Recycle Pick-up

LDLA Board of Directors

President: Mark Reed

Vice President: Rich Anderson

Treasurer: Christine Black

Secretary: Mary Elegert

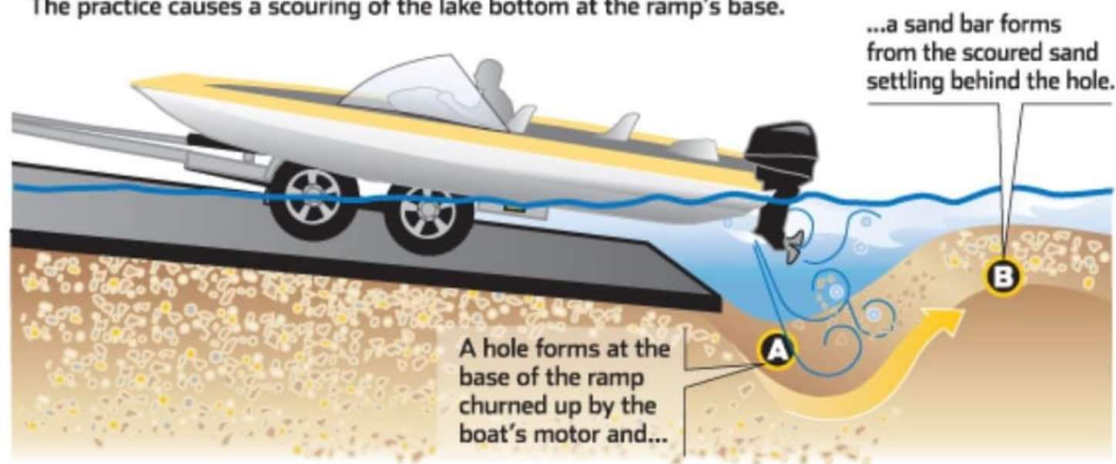
Director: Jeremy Perkins

Director: Jim Giffels

Director: Phil Vannest

Boat ramps and 'power loading'

The practice causes a scouring of the lake bottom at the ramp's base.



A small group was established to investigate potential fixes. They looked into everything from simply back filling the washed-out area to a full boat launch replacement in a different area of the lake. A decision was made by the Board to fix it in such a way to prevent this washout from reoccurring rather than making a repair that would wash out again in the future. Quotes to fix our boat launch ranged from \$39,100 to almost \$100,000. As a result of the study, the Board has elected to contract with Lake Trades LLC, a local company based in Martin that has completed many boat launch and sea wall projects around the State, including many on Lake Michigan. The cost of this project shouldn't exceed \$39,100. Work is expected to be completed before the 2024 boating season. The start date will depend on how long it takes to get the proper permits approved.

A special thanks to Tom Benick, Dave DeYoung and Paul Sullivan who did all the work investigating possible repair, getting quotes, finding a contractor that specializes in this type of work, and negotiating for a fair price. If you have any questions, please contact a Board member or email ldla@lakedoster.net.

Treasurer's Update

The LDLA Board approved a 10% dues increase for 2024. The 2023 budget anticipated a net loss of about (\$16,500). We expect to come in slightly better than that with a loss of about (\$6,000). However, we have some challenges ahead of us in 2024 and for the foreseeable future.

Insurance Costs- Below is a chart showing the two types of insurance we carry along with where and when we incurred the cost increases. The liability insurance cost increased by 547% from 2020 to 2021. This was the result of significant earthen dam failures that occurred in mid-Michigan in 2020. Many of the residents associated with those dam failures have still not recovered their former lakefront properties. It was thought this would be a temporary reaction in the insurance markets. That

has not been the case and there are very few carriers in this market now which makes it a non-competitive situation and not likely to improve in the near term.

Insurance Costs:	2023	2022	2021	2020	
Directors & Officers Policy (D & O)	\$ 15,540	\$ 15,540	\$ 14,490	\$ 13,200	
	0.00%	7.25%	9.77%		
General Liability	\$ 43,863	\$ 41,300	\$ 40,770	\$ 6,297	Insured with Auto Owners in 2020, they no longer write policies for "earthen dams"
	6.20%	1.30%	547.45%		

The other area of significant cost for 2024 is the repair of the boat launch. As explained in detail in an article in this newsletter, as a result of boats "powering" on and off trailers, our boat ramp needs significant repair costing \$39,100.

Our 2024 budget assumes a loss of (\$25,986), which includes the dues increase. We have included in that budget \$5,100 of contingency costs for the boat launch repairs, so if there are no surprises with the repair and we can find other cost savings opportunities, hopefully we can reduce that deficit some.

It is important for the members to consider, there are costs we are incurring every day that we don't recognize in our actual expenses. These are things like the aging infrastructure of the dam (galvanized culvert under Midlakes which drains excess water from the lake) that at some point will need to be repaired or replaced. In an effort to avoid special assessments for known regular expenses, we will need to make sure our annual dues keep up with our ability to cover normal wear and tear as needed. Future LDLA Boards will need to evaluate these options as we move forward. We have been very fortunate to be able to maintain the level of dues and services that the past boards have been able to manage.

Protecting Our Wooded Community



The Lake Doster community was designed to provide members a natural setting and the LDLA places great value on our marvelous trees. Multiple members in 2023 found themselves in conflict with our rules after cutting down mature trees without filling out an RCA and receiving approval from the BCC. Per our LDLA Declaration of Covenants and Restrictions, "No trees larger than twelve (12) inches in diameter may be cut without BCC

approval." Typically, the BCC approves tree removal if trees are dead or dying, pose a risk of falling onto a home or into the lake, or if they hamper new home construction or a possible home addition. The BCC does not approve tree removal where there are any concerns over erosion be it lakeside,

shoreline or across the street from the lake. Additionally, an RCA would not be approved because a member would like to improve one's view of the lake, a member doesn't like the aesthetic of a particular tree, to reduce leaf removal, or to increase sun for gardens, one's lawn, or solar. Removal of trees larger than 12 inches in diameter, without prior BCC approval, has resulted in members losing their voting rights and lake privileges as well as being required to replace removed trees.

Ever Think About Running for The Board?

If you are part of our lake community, your life encompasses some exceptional advantages. Lake living also comes with some unique responsibilities. Dealing with the broad range of issues and concerns that face our lake can be gratifying for an individual. Working with the LDLA Board that shares a common interest can make short work out of the most difficult problems. Partners sharing objectives, knowledge, skills and resources can make difficult decisions easy.



(Beginning on the left: Jeremy Perkins, Mary Elegert, Mark Reed, Phil Vannest, Jim Giffels, and Rich Anderson. Not pictured: Christine Black)

As one of the newest members of the Board (Phil) I have found by working with the other Board members that we all share a common interest of being open to lake members' interests and issues. "I did not realize all that encompasses the Board responsibilities until I was elected to a two-year term". There is a very broad range of subject matter that arises and needs to be addressed. With seven members on the Board along with the experienced input of the BCC, each member has an opportunity to share their opinion which allows new ideas to the discussion for the best decision.

This spring there will be four positions open on the LDLA Board. I would like for you who care about our community to consider running for an opportunity to be involved and to be part of keeping Lake Doster the community of choice. To that end, I'd encourage you to come to our February or March Board meeting to see if serving on the Board might be the right fit for you. I hope to see you at an upcoming meeting!

Voting in 2024

Yes, we'll pick a president in 2024 but it's also time to finalize all of the hard work done by the Governing Documents Review Committee (GDRC). The GDRC was an ad-hoc committee created by a former board in 2019. The committee's mission was to update the governing documents with input from LDLA members. The committee conducted a survey of the members; the data was collated and served as the guidance for changes to the governing documents. The changes to the By-laws were approved in a vote of the members during the 2022 annual meeting. The Board has decided to have members vote on the proposed changes to the Declaration of Covenants and Restrictions as well in 2024. This will be done this spring in conjunction with voting for new Board members.

Minor changes to the Declaration of Covenants and Restrictions include fixing the numbering, adding a By-law reference, and removal of outdated or duplicate text. More substantial changes include changing the structure of fines to be a % of annual maintenance fees rather than a defined dollar amount. A full summary document will be made available to the members prior to the vote. The current governing documents can be found on the Governing Documents page of the LDLA website (<https://www.lakedosterlakeassoc.org/>).

Got Sand?

Last year we brought in literally tons of sand to repair and refresh our beach area. While some may say that was a "rocky" experience, we are extremely grateful to have the drop off to the swimming area fixed and ample sand for our children and grandchildren to play in.



Our LDLA board has budgeted for sand again this year to finish the project and maintain the beach area – and yes, we'll be looking for finer sand. While last year's sand replacement focused mainly on the area near the water, this phase will cover the remainder of the greater beach area including the volleyball court.

This spring we will need volunteers to help complete this project. We will provide additional communication in advance and hope to see you there!

Doster Ice Capades

We have all seen the hearty souls trudge on to the Lake Doster ice (when we get ice) to try their hand at ice fishing. Actually, there are anglers who prefer to fish through the ice (although they are

most definitely in the minority). Every fish that can be caught during the summer months can be caught through the ice; it's just not as pleasant for most of us.

Of course, you need a Michigan fishing license to ice fish, just like in the summer and you need to be a LDLA member. Guests can ONLY ice fish on Lake Doster if a member is shivering outside with them. You also need to make certain the ice is safe. I (Jim) have found that our lake has springs and weak ice around the shore, vegetation and logs. There are many experienced anglers who check the ice with augers or spuds. Slushy, milky ice is not as strong as clear, blueish ice. A good safety tip is to wait for others to try first! Our lake is actually terrific for ice fishing and there are anglers who regularly have great hauls from the ice (as long as there is enough to get out there). Do not take my word for it; take a look:



This beauty (the fish, not Ed Giffels) is 15.5 inches and was too large to get through the ice hole he was using. Assist to Paul Clausen for using his auger to cut a larger hole through the ice so the fish could be landed. That is some teamwork!

If you have been thinking about giving this sport a whirl, you will need to pick up ice fishing gear as regular fishing reel and rods will not cut it. Dress warm and have at it! Let's pray for some good ice...