

B I A

Fall & Winter 2009

# ISLAND CURRENTS *Beaver Island Association*

*Supporting Environmental  
and Economic Sustainability*

## Mission Statement

1. Represent the combined interests of our membership on issues of mutual concern that may affect the fundamental character of Beaver Island.
2. Support the preservation of the natural resources and beauty of Beaver Island and appropriate environmental conservation policies and/or methods.
3. Work with local government units in support of property owners' shared perspectives, concerns, and investments.
4. Foster and support economic growth that is consistent with the preservation of the natural beauty of Beaver Island and the quality of life, which is the reason for our original and continuing attraction to Beaver Island.

## Some thoughts on Beaver Island Economic Development & Sustainability

*BIA Board Member Jim Jones has been actively involved with the Townships' joint effort to obtain federal funding for a "Broadband Initiative" and related discussions about the Island's economic future. The BIA Board considered these matters at its most recent meeting and reached consensus around the principles and proposals in the following article, written collaboratively by Jones and BIA President Paul Glendon. We believe it is similar in some ways to the case statement submitted with the Broadband grant application and incorporates many ideas discussed by individuals and groups involved in that effort, but it is not an official statement by any of those individuals or groups. The BIA Board hopes it will be a conversation starter and prod for action, and we invite BIA members and all interested persons to join the conversation by communicating their views to the BIA Board and Township officials.*

Beaver Island is a safe, mostly pristine, family-oriented place, with a year-round population of 600 to 700,

a seasonal population of more than 1,500, and a visitor population between 50,000 and 60,000 per year. Economically, today's year-round Islanders live on three months of tourism, seasonal residency and construction activity (mostly residential) that varies in volume and value depending on multiple factors but especially general economic conditions, which recently have been and for the foreseeable future are likely to be weak. Apart from such construction activity, during the other nine months the Island has strictly a service economy, consisting of its small permanent population providing goods and services to each other.

As we all know, the population swells in late spring, summer, and early fall when folks come to rent, visit or occupy their seasonal residences. There is good reason to believe that many others would like to live on the Island, seeing it as a great place to raise families, but limited opportunity for transportation to and from, and contact with, mainland Michigan and the rest of

*continued on page 2.*

**In This Issue** and online at [www.BeaverIslandAssociation.org](http://www.BeaverIslandAssociation.org)



**Great Lakes Restoration Initiative**



**Minutes** from the 2009 Annual Meeting



**Fire Prevention Update**



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**Property taxes** — an Overview

# Beaver Island Association

**Development & Sustainability**, from page 1. the off-Island world significantly impede growth and prosperity. Today's limited economy affords meager year-round work opportunities, and the limitations of current communication and transportation services make growth and economic development a challenge.

The Island's natural advantages (especially its isolation) are inherent economic disadvantages in some ways, because they preclude large-scale economic or commercial development that is not tourism based. Therefore Beaver Island's recovery from the current economic downturn and its future economic growth and sustainability depend almost entirely on increasing the number of tourists and permanent Island residents.

In addition to traditional forms of leisure tourism, Beaver Island is an ideal place for the growing phenomenon of eco-tourism. But strong, well-focused efforts are needed to capitalize on this trend. People who want to get back to nature and raise families or just enjoy life in such a great natural setting also could be attracted to permanent residence on the Island, especially when many employers are reducing facilities cost by permitting and even encouraging their employees to work from home. But professional service workers will be reluctant to move here unless they can reach the rest of the world whenever they need to through reliable and efficient communication and transportation services. Many retirees already have been attracted to the beauty and serenity of the Island for permanent residence, and it is reasonable to believe many more might feel the same attraction. But if the Island is to attract more retirees and

keep the ones who already live here, they have to be confident that late-life medical needs can and will be met here safely and efficiently. In short, all these trends could help improve the Island's economy if it had better internet communications, transportation and access to full-service health care.

Recently Peaine and St. James Townships formed a nonprofit organization to apply for \$1 million in Federal stimulus grant money for a Beaver Island Broadband Initiative whose goals are to:

- **Increase effectiveness of public safety and emergency services**—First responders (the Fire Department, EMS, 911 Dispatch and Deputy Sheriff's Office) will be able to integrate their communications through the improved wireless system, enabling them to reduce response time and work as a more effective team to save life, limb, and property.
- **Increase access to vital educational resources**—All three educational institutions (BICS, CMU & Lighthouse School) will use the wireless system to give students and teachers access to currently unavailable educational resources such as foreign language instruction, advanced math and science. Professionals and tradesmen will also be able to pursue the education needed to maintain certifications and stay up-to-date in their fields without leaving the Island.
- **Increase access to and reduce cost of health care services** — provide a virtual doctor for patient consultation and diagnostic ser-

vices. With more than 2,500 patient events annually, this service would qualify BIRHC as a no-bed hospital, a status that would provide access to a variety of now unavailable services, funds, and programs and reduce patients' medical costs.

- **Increase virtual employment opportunities**—Provide wireless broadband capabilities to conduct more island business, minimize off-Island travel expense and keep islanders more competitive with mainland sources. Visitors contemplating living and working on the Island will no longer be discouraged by the absence of high-speed Internet service.
- **Expand eco-tourism business**—Exploit Internet advertising capabilities to broaden awareness of the Island's rich eco-tourism and extend the reach of our market at a cost we can afford.
- **Increase communications options through wifi enabled devices.** Mobile phone service is spotty at best. Increased wifi will broaden areas for making calls. (TDS already has installed equipment for near-Island-wide DSL service, subject to completion of certain mainland-based relay arrangements, so if the Broadband project is funded it is anticipated that every Island residence will have the option of TDS DSL or Cherry Capital WiFi Internet service).
- **Increase telephone service options and reduce costs through VoIP.** (Currently, calling any-

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where other than another Beaver Island number is long distance.)

Sixteen of Beaver Island's anchor institutions are committed to this Broadband Initiative: Beaver Island Rural Health Center, Beaver Island EMS, 911 Central dispatch, Beaver Island Lighthouse School, Central Michigan University Biological Station, Fresh Air Aviation, Island Airways (with its Air Ambulance and Transport Services), Beaver Island Transportation Authority, Beaver Island Boat Company, Beaver Island District Library, Beaver Island Community School, Beaver Island Fire Department, Beaver Island Community Center, Charlevoix County Sheriff & Island Deputy, and Peaine and St. James Townships.

The Beaver Island Association endorsed the effort and provided a letter of support to be submitted with the grant application, and we were pleased to learn recently that this project it is one of eight "Last-Mile Michigan Applicants" Governor Granholm recommended to the U.S. government for funding consideration. According to Peaine Township Supervisor Jack Gallagher, the "first cut" at the federal level is expected by November 15. If the Beaver Island Broadband application survives that, it is uncertain when a Phase 2 final decision will be forthcoming.

Approval of that application (or not) is only part of the story, however. As mentioned above, one of the main goals of improved communication services – attracting more permanent residents who will be able to work on Beaver Island in "virtual workplace" employment – will be difficult to achieve without significant enhance-

ment of transportation services to the mainland. Although there is reasonably reliable transportation to Charlevoix by ferry and airplane, there is no regular transportation to a major airport. Therefore scheduled, affordable flights two or three days per week to a major commercial airline hub such as Milwaukee should be another major component in attracting virtual employees to permanent Beaver Island residency. If Milwaukee is not feasible, then regular flights to Traverse City (or perhaps a different Wisconsin airport near train service to Chicago) would seem to be a minimal requirement to attract this group of people.

These details aside, and whether or not the Broadband funding is approved, it is essential that the planning for Beaver Island community airport improvements include this critically important element. There also should be a broader, well coordinated, expeditious effort (independent of but in parallel with the airport planning process) to investigate the feasibility of establishing such service with airlines, state and federal aviation agencies, and potential grant-makers that might provide early-stage subsidies for scheduled flights to such a destination.

Transportation issues are equally important to retirees, who require convenient, anytime access to high quality, full service healthcare facilities. Many people do not consider Beaver Island a good place to live in retirement because of the difficulty of reaching a major hospital. A closely related concern is lack of a suitable facility for dealing with mass casualties (e.g., injuries from a fire at the school or any large public gathering). Thus the Island needs another, less weather-dependent option (in addition to Island

Airways' recently certified air ambulance service) for fast flights to Petoskey for emergency medical services, as well as an effective way to attend to group injuries pending off-island medical transport. These concerns also should be included in the airport planning process, but in the meantime they could be investigated and addressed jointly and expeditiously by the Airport Committee, the Beaver Island Rural Health Center and EMS.

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## Welcome

At the recent Annual Meeting several changes were made to the Board of Directors.

**Bob Anderson** whose first article appears on pages 4 and 5, has been coming to the Island since 1979 at the suggestion of his wife Alana who has been coming since childhood. They built their home on Western Shores in 2001 and have two children and four grandchildren. Bob worked for General Motors for 35 years before retiring and becoming an adjunct instructor at the University of Michigan in the College of Engineering. He is a member of the BI Christian Church and his hobbies include woodcarving, reading and scuba diving.

**Jim Jones** and his wife Judy of 46 years moved to Beaver Island from Rochester, MI in the fall of 2005. They have three sons and nine grandchildren. Dr. Jones is a retired systems engineer who consulted for Fortune 500 companies on the effective use of engineering and manufacturing systems, and has published two books - *The Document Methodology* and *Reflections for My Grandchildren*.

# Beaver Island Association

## Odds and Ends

**Islands Symposium:** The Association was the primary sponsor/organizer for a Great Lakes Islands Symposium that was to have been held at the CMU Biological Station the last weekend in August, co-sponsored by CMU and Michigan Sea Grant. It was intended to bring together Island leaders, stakeholders, researchers and other interested persons throughout the Great Lakes region, with featured presentations on unique biodiversity assets and threats in the islands in all the Lakes. We had great cooperation from both CMU and Sea Grant, the latter especially in creating and managing a special website that enabled people to learn about the event and register for it on-line.

Unfortunately, far fewer people registered to attend the Symposium than we anticipated and, most important, than were necessary to justify the considerable effort and expense that would have been involved in holding it. Therefore we decided in early August to cancel the Symposium this

year but keep open the possibility of holding it in 2010. We suspect the main reason for low registration was the weak economy and resulting curtailment of discretionary spending by governmental agencies and other organizations that in better times might have sent representatives to the event at no expense to the people involved. But it also is possible that the program as designed was too broad in scope and not deep enough in substance to attract the target audience, particularly from the further reaches of the Great Lakes Basin.

Through continuing discussions with CMU and Sea Grant we will decide soon whether to revive the Symposium in 2010, perhaps with a different programmatic focus, or not, and when the decision is made we will inform the membership by posting on our website. In the meantime, many thanks to Board Member Craig Schrottenboer, who coordinated planning for the Symposium; former Board Member Pam Grassmick, who worked

very hard on program arrangements and other logistical details; and retiring CMUBS Director Jim Gillingham for their many efforts to bring this special event to Beaver Island.

**ATVs ... On- and Off-Road:** Loyal *Currents* readers will recall that in August 2008 the BIA Board expressed opposition to potential action by Charlevoix County and/or Peaine Township to permit operation of ATVs on public roads in the Township. But the County Commission, acting pursuant to state statutory authority, adopted an ordinance permitting such ATV operation "on the far right of the maintained portion" of all roads in the county with a few specific exceptions. On Beaver Island the only exception is "Kings Highway, which includes Main Street, from the Light House [in] St. James Township to East Side Drive [in] Peaine Township."

Also as statutorily provided, the ordinance permits any township board "to close any roads within the boundaries of the township to the oper-

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## Great Lakes Restoration Initiative

The President's 2010 budget proposal provided \$475 million for a new interagency Great Lakes Restoration Initiative that will target the most significant problems in the Great Lakes region. The EPA and Great Lakes Interagency Task Force and its Regional Working Group began development of the initiative after the May 2009 budget announcement that included the initiative.

On behalf of the Great Lakes Interagency Task Force, the U.S. EPA met with each of the Great Lakes states, tribal authorities, and the public to 1) provide background on the GLRI and current plans for imple-

menting it; 2) solicit ideas and feedback on how to make the GLRI effective in addressing problems affecting the Great Lakes; and 3) learn about restoration plans and activities being pursued by other partners so they can be considered as the GLRI moves forward. Stakeholder input was received through numerous public meetings held in July and August in each of the Great Lakes states and via the internet, to assure the initiative goals, objectives, and targets align with those of the Great Lakes state, tribal, and local governments. The largest and final public meeting was held August 3, 2009 in Lansing, Michigan

and was attended by Bob and Alana Anderson representing the Beaver Island Association.

Major themes of the initiative are 1) Target the most significant Great Lakes issues; 2) Results- and action-oriented; 3) Fully engage Great lakes community as implementation partners; and 4) Transparency and accountability. The initiative represents new resources for Great Lakes restoration and should not supplant existing resources, and is not to be used on traditional water infrastructure projects.

The funding plan and implementation process for 2010 has five focus

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ation of ORVs permitted by the county.” Last spring some folks urged the Peaine Township Board to take such action, but the BIA Board reconsidered its position and concluded that would be premature, both because we thought it unlikely that the Island would be “overrun by hordes of ORV riders” from off-Island and appreciated the fact that “some Beaver Island residents operate ORVs on county roads responsibly and for legitimate reasons, and there is no good reason that should not continue.” We thus recommended a wait-and-see position, deferring any possible action to close Peaine roads to ORV use until after the summer tourism season. We also published and distributed a fact-sheet on ORV use on Beaver Island (published in the last issue of *Currents*) and asked BIA members to tell us their views about this issue and be vigilant for violation of on-road ORV use restrictions and illegal off-road use “on beaches, dunes, and other private and public lands” and report such

violations to the Deputy Sheriff, who spoke to members about this subject at the 2009 BIA Annual Meeting.

Few if any BIA members communicated such views to the BIA Board, and apart from a few instances reported individually by members of our board, we do not know how many reports Deputy Williams received. (He said he would keep a log of such calls, but we have seen no mention of them in monthly law enforcement activity reports in the Island papers). In general, however, it seemed clear that there was no more on-road ORV/ATV activity this summer than in the past, nor was there any indication that isolated instances of improper off-road operation were causally related to legal on-road operation. We will be asking the Sheriff Department and the DNR (which has jurisdiction over ORV use on state owned lands) for more effective response to reports of violations (such as driving ATVs on Kings Highway and Main Street). But we have seen no evidence of need to

prohibit ORV/ATV operation on other Peaine Township roads and we will communicate this to the Peaine Township Board.

**Whose Ax Does BIA Grind?** In some quarters a view may persist – and perhaps understandably so, given its BIPOA origins – that the Beaver Island Association exists primarily to protect and advocate for the interests of “seasonal” Beaver Islanders and off-island property owners. If that ever was the case, it isn't now and hasn't been for several years. As the slogan that accompanies our name is meant to indicate, the Association's mission is to support the environmental and economic sustainability of Beaver Island, not the narrower interests or concerns of any sub-set of Beaver Islanders. Most (perhaps even most) of our members still may be “seasonals,” but we welcome and encourage all Islanders to join the Association and participate fully in its activities, no matter how long they have been here or how much time they spend here.

– Paul Glendon

areas: toxic substances and areas of concern; invasive species; nearshore health and nonpoint source pollution; habitat and wildlife protection and restoration; and accountability, monitoring, evaluation, communication, and partnerships. Each of the five focus areas is thoroughly described with a problem statement, proposed long term goals, interim objectives, action items to achieve progress, and specific measurements to track progress.

The funding plan is to assign the funding to the 2010 federal EPA budget. The EPA would provide the funds to other federal agencies through

interagency agreements in a coordinated effort to address the most significant Great lakes problems. These federal agencies would fund states, tribes, cities, and local governments and non-governmental organizations through grants. Congress has already approved \$400 million for the initiative for 2010 and grants are being processed. None of the proposed action programs are uniquely specific to Beaver Island, but literally dozens of them could directly or indirectly have a positive effect on our Island. Just a few examples are reduced toxic runoff, control of invasive species, improving soil erosion and sediment control, and

fish and wildlife restoration and protection. These actions anywhere in the watershed can improve our water and shoreline quality. At the public meeting in Lansing, we spoke on behalf of the Beaver island Association supporting the Great Lakes Restoration Initiative and pointed to the success of our very successful phragmites control activity as an example of how cooperation between all the stakeholders can achieve outstanding results.

More information for those interested is available on the internet at [www.epa.gov/greatlakes/glri](http://www.epa.gov/greatlakes/glri)

– Submitted by Bob Anderson

# Beaver Island Association

## Minutes from the 2009 Annual Meeting of Members

July 13, 2009,  
Peaine Township Hall

1. President Paul Glendon called the meeting to order at 7:30 p.m.

2. Board members present were Avery, Dashiell, Glendon, Grassmick, Igoe, and Jacobson.

3. Annette Dashiell gave the financial report. Net Income for the year was \$787.33 bringing the associations net assets to \$10065.32. In addition, there is a balance of \$1,898.90 remaining in the grant for "The Beaver Island: A Great lake Jewel" video, brochure and website.

4. Jim Jones was presented by the nominating committee of the board to replace Dan Wardlow, who declined nomination for a second term due to family responsibilities. There were no other nominations from the floor. Jim was elected by unanimous acclamation. Pam Grassmick and Ken McDonald, incumbents, were reelected to the board. (Paul Glendon noted that the Association bylaws were modified last year to allow board members to serve three terms).

5. Paul Glendon introduced Don Uzarski, the Director Designate of the CMU Biological Station. Don comes from Grand Valley State University

where he was Director of Great Lakes Research and Director of Great Lakes and Environmental Research. He spoke of various ecological and environmental research projects he has led. Don also mentioned that the 65-foot *W.G. Jackson* research vessel will arrive at Beaver Island on July 29 and will undertake three 1-½ hour research tours for Islanders so interested. (Don's e-mail address is uzars1dg@cmich.edu.) In response to a question from the floor, he indicated that longer-term plans for the Beaver Island Coast Guard Station include complete refurbishment of the interior of the facility as a boathouse, with additional office/lab space for coordination of aquatic research projects.

6. Paul Glendon introduced Sheriff's Deputy Travis Williams. In response to questions concerning ORV violations, he stated that he did not have resources to enforce the law. He suggested that citizens observing violations should report these to him by telephone. He will log them, and if the offender is identified, he will call the offending person(s) and alert them to the violation. Since the violation is a civil offense, prosecution requires that the deputy personally observe the offense and this is unlikely, as he does not have a vehicle to patrol off road. He did state that ORV use in posted wetland sites is a misdemeanor and

could be prosecuted with evidence provided by witnesses. In addition, trespassers who cause damage to property can be similarly prosecuted.

7. Tim McDonough, Beaver Island Fire Chief, spoke about fire prevention initiatives, including a series of warning sirens on the various towers on the island (this will take time and money). He also mentioned an initiative to install warning signage describing fire risk (low, medium, moderate, high and very high) to be posted at campgrounds and other sites around the island (the association has offered to help with the cost). Volunteers are being trained to accurately assess fire risk in order to maintain the signs.

8. Tim then introduced Dan Jones from the DNR (Gaylord) who has 25 years experience in Michigan. Dan showed a video and discussed the "Fire Wise" program to reduce the vulnerability of homes to rapidly moving wild fires. The overall goal is to make a home defensible without the assistance of the fire department, which will be stretched beyond help in the event of a major fire. The program includes installation of non-flammable materials in building construction and the removal of brush and trees from the immediate vicinity of a structure to create a defensible area.

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## Fire Prevention Update

The Island fire department is expecting a proposal from West Shore for an Island-wide alarm system. The system would utilize existing towers, strategically located

around the island to alert islanders of a significant fire emergency. Considerable work remains to refine proposal details and identify potential sources of funding. Additional infor-

mation will be provided as it becomes available.

Signs to display the current forest fire risk level are being constructed over the fall and winter

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The program also recommends covering wellheads and water pumps with a non-flammable protective covers to insure the availability of water to fight a fire. He suggested that the Island governments should work with the DNR to plan and develop a series of roads (and fire breaks) to allow fire fighters and equipment access to potential areas of major fires. In addition, evacuation routes, separate from fire equipment access roads, need to be identified (or created) for residents in the event of a major fire. Dan also mentioned that the DNR is currently conducting the required 10-year Compartment Review of the state lands on Beaver Island. This process is open to public comment and is an opportunity to present the island position of a variety of related subjects such as fire prevention, wildlife maintenance, forestry and logging practices, rivers, etc. The process for public / government comments was not identified, but Pam Grassmick will obtain a "link" for submitting such comments by email.

9. Pam Grassmick updated the association on several environmental issues. The survey of Beaver Island for Phragmites has just been completed. The survey was positive with only minimal stands found. High and Garden Islands have small infestations while Hog Island is heavily infested. There is minimal evidence of avian botulism

this year. Jacque LaFreniere is now employed by the townships and has assumed responsibility for future Phragmites control efforts, including coordination of the contractors.

10. Bruce Jacobson reported for the Wildlife Club. There will be an open house with the Seney National Wildlife Refuge organization, which manages Hat, Gull and Shoe islands in the Beaver archipelago from 4:30 to 7:30 p.m. on July 22<sup>nd</sup> at the Peaine Township Hall. They are looking for public comment on the management of those islands. The wildlife club is encouraging attendance regarding the cormorant issue in particular, and generally for input regarding a 15-year conservation plan for Great Lakes islands under the dominion of the U.S. Fish and Wildlife Service. It was stated by an Association member that, although down, the population of area cormorants still approaches 50,000, each of which consumes more than a pound of small fish daily. The Wildlife Club's control efforts have at this point been modestly effective. It was also noted that there is evidence that cormorant's diet includes round gobies, which is probably a good thing.

11. Paul Glendon reported that an effort to establish a Beaver Island Natural Resources and Eco-tourism Commission is underway. There will

be 11 members including one from each township, one from the Wildlife Club and one from the Beaver Island Association.

12. The Great lakes Island Symposium at CMU is scheduled for August 28-30. It is hoped that we will have 100 attendees from various Great Lakes Island stakeholders, researchers, and policy makers (note: there are 32,000 islands in the Great lakes!). The purpose of the symposium is to help define priorities and to facilitate communication amongst the various organizations. Limited attendance by the public is possible if there is room, and a video of all presentations is planned.

13. Paul Glendon reported for Ken McDonald that the annual beach cleanup is scheduled for Labor Day weekend.

14. It was noted that the annual Beaver Island Blood Drive is scheduled for July 30. Members are encouraged to sign up and give (call Lars Larsen 448-2470).

15. The meeting was adjourned at 9:25 p.m.

*Respectfully submitted  
Peter Igoe, July 14, 2009*

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months, and will be posted by the coming summer season at major transportation facilities and campgrounds around the Island. Jacque LaFreniere has been trained by the

DNR, and has agreed to calculate the daily fire risk assessment based upon factors such as temperature, humidity and wind. Obtaining this information from Jacque, volunteers will be

needed to assure the Island-wide signs are posted with the most recent assessment.

*– Bruce Jacobson*

# Beaver Island Association

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## Nature Update from Beaver Island

**Phragmites:** This year an administrator was hired to coordinate the phragmites treatment program on Beaver Island. Jacque LaFreniere was chosen to head up this program. The first part of the job was to survey the beaches of Beaver, Whiskey, Trout and Squaw- on foot- and document on paper and GPS all locations and sizes of patches of Phragmites. (The state surveyed High, Garden and Hog). That was completed with the help of a CMU grad student and the science teacher at Beaver Island Community School in June and July. At the end of July, two companies arrived to look at the job and determine their bids. Only one bid was received, from the same company that performed the treatment last year, J F New. They sent their crew over in late August and treated Beaver, Garden and High Islands. Very little phragmites remains on Beaver (less than an acre) and the previous year's treatment of Garden and High showed significant improvement as well. Whiskey has a small patch, Trout and Squaw were clean. Hog Island is heavily infested and the state could not afford the cost of treatment at this time.

**Avian Botulism update:** crews this year were not activated as of this writing. We have only found one dead loon on the Island and few other species. There are many people who routinely walk the beaches and have reported no significant die off as there was two years ago. Seems like the higher lake levels and colder temperatures are keeping the botulism at bay.

**DID YOU KNOW** - If you have a medical emergency and call 911 there is up to a 30 second delay. **DO NOT HANG UP**



# Supporting Environmental and Economic Sustainability

## Membership Application

**Natural Resources and Ecotourism Commission:** The townships recently agreed to the formation of a Natural Resources and ecotourism commission. Members were appointed from various organizations of the island including the planning commissions, trail committee, the townships, Wildlife Club, BIA, DNR, Little Traverse Nature Conservancy, CMU, and at large. At present there are 15 members on the commission. They are currently working to determine their goals and strategies. Chair is Sandy Birdsall, Vice Chair is Jacque LaFreniere and Secretary is Pam Grassmick. BIA representative is Jim Jones.

**Other nature news:** 4 Loon babies were fledged from Beaver Island's inland lakes this year. Barney's produced 2, Font 1 and Fox 1. Deer population appears to be down, coyote population is up. Turkeys are doing well and will be fed again this winter through the Wildlife Club. Spotted Knapweed is a concern in local fields (another invasive) as it is overrunning native grasses and plants. Weather was cool this summer with average temperatures below normal. Rainfall was consistent until Sept. when we had a little mini drought the first three weeks of the month... gorgeous weather though, calm, sunny and warm. We are paying for it now with cold, rainy and windy the first couple of weeks of October. But it is what it is on Beaver Island.

– Jacque LaFreniere

New Member  Renewal  Update Address

\* 2010 Dues: \$20.00 \*

Your Name: \_\_\_\_\_

Island Address: \_\_\_\_\_

(Address Line 2): \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: ( ) \_\_\_\_\_ Fax: ( ) \_\_\_\_\_

### Mailing Address (if different than above)

Your Name: \_\_\_\_\_

Address: \_\_\_\_\_

(Address Line 2): \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: ( ) \_\_\_\_\_ Fax: ( ) \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Send Beaver Island Association News Updates via this email address  
or  
 Send Beaver Island Association News via postal mail

I would be interested in serving on a committee.

I would like to help with the annual meeting.

I would like to help with special projects:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please Mail with your Membership Dues of \$20.00 to:

**Beaver Island Association**

Box 390

Beaver Island, MI 49782

# Beaver Island Association

## Property taxes – an Overview

Property taxes on Beaver Island are not an easy thing to understand. What follows is a brief description, along with some of the legislative history.

**School Taxes.** In 1993 the State of Michigan passed legislation to eliminate local property taxes for K12 and “Intermediate” (such as vocational and special education schools) school districts. Coincident with this, in order to fund schools, the state increased by 2% the Michigan sales and use tax and levied a 6 mil (this equals \$6 per \$1000 of “taxable value”) State Education Property Tax. In addition, the state passed legislation allowing local school districts to levy up to an additional 18 mils property tax to support local schools. However, primary residences and actively farmed land were exempted from the 18-mil tax. Secondary residences, land, and commercial operations are not exempt. Further, with local voter approval, additional property taxes may be levied to support school needs. The table, which follows at the end, shows the various school-related levies that have been voted. In total (including the allowed 18-mil tax), school related taxes accounted for 57% of the property taxes in St. James Township in the last year. The figures for Peaine Township are somewhat different, but basically of the same magnitude.

**Township Operations.** Approximately 25% of property taxes are for township administration and to support local operations. The local operations are the Rural Health Center, the Waste Transfer Station, EMS, the Fire

Department, the Township Airport, the Library, and the Beaver Island Historical Society. These are the budgeted items that can be controlled by the township supervisors.

**Charlevoix County Assessments.** The third leg of the tax structure is the levies from Charlevoix County. These account for about 19% of our property taxes, with the major items representing operations (including the Sheriff’s department), and roads. There are additional levies for the Grandview Nursing Home in East Jordan, Senior Citizens Programs (Meals on Wheels, etc.), Charlevoix Transit, and support of Charlevoix recycling.

For property owners exempt from the 18-mil tax, the percentage of tax that supports local township operations is about 40%, schools about 30%, and Charlevoix County Operations, about 30%.

**Tax Bill Timing.** Currently, the 6-mil State Education levy and the Charlevoix County Operations levy are billed in the summer. All other levies are billed in the winter.

**State Equalized Value and Taxable Value.** Property Tax mil rates are applied to “Taxable Value” not the State Equalized Value. To calculate the tax due, multiply the mil rate by the Taxable Value, not the State Equalized Value.

**The State Equalized Value.** It appears that the major purpose of the State Equalized Value is to determine if a recorded selling price accurately

reflects the property value, particularly in cases where the transfer involves related parties. The calculation is the result of a three-step process. First, the local assessor (Kevin White for both townships) assesses every property based upon the condition of the property on December 31 of the previous year. Second, the Board of Commissioners in each county (Charlevoix for Beaver Island) applies an adjustment factor to the assessments of each township whenever local assessments are above or below the required level. Third, the State Tax Commission applies an adjustment factor to the entire county when the adjusted total county assessments fail to meet the required level. (Note: the criteria for county and state adjustments are beyond the scope of this article). The process of equalization is done for each separate category of property: residences, farmland, etc. The Michigan Constitution requires that property be assessed uniformly at a rate not to exceed 50% of “True Cash Value”. True Cash Value is meant to be equal to the expected selling price in an arms length transaction (that is a transaction between unrelated parties).

Taxable Value is initially determined at the time a property changes hands. It is set at 50% of True Cash Value. In 1994 Michigan passed legislation limiting the annual increase in Taxable Value to the rate of inflation or 5%, whichever is less. Taxable Value cannot decrease unless the property has suffered a loss due to destruction, environmental contamination, etc., or unless the State Equalized Value decreases below the Taxable Value, in which case, the Taxable

# Supporting Environmental and Economic Sustainability

Value will decrease to the State Equalized Value. Property owners who have owned property for some time will probably note that their Taxable Value is quite a bit lower than the State Equalized Value and even in a time where real estate prices are falling, it is unlikely the Taxable Value will decline.

**Appeals of Assessments.** The first step in appealing an assessment or classification is to the local town-

ship Board of Tax Review. The Board meets in March to hear protests. Non-resident taxpayers may file an appeal by letter. If an appeal at the local level is not successful, property owners may then appeal to the Michigan Tax Tribunal, a board of 7 members appointed by the governor. Appeals must be filed before May 31 of the tax year in question. Details of the appeal process and other information may be found on-line in the Michigan 2009 Taxpayers Guide.

**Completeness of the list of taxable properties.** It is the responsibility of the Township Assessor to insure that all taxable property is included on the list of assessments and that all such property is appraised equitably. The current Assessor, Kevin White, is also the townships' zoning officer and must approve all building permits, so that all new construction building and addition plans and updates pass through him. There are approximately 3,500 taxable properties on Beaver Island. – Paul Glendon

<b>Beaver Island Property Taxes (St. James Township example)</b>			
	<b>Mil Rate 2008 winter, 2009 summer</b>	<b>Tax Assessment per \$100,000 "Taxable Value"</b>	<b>Percent of Total</b>
Beaver Island School Operations ( <b>unless exempt</b> )	15.7908	\$ 1,579	34%
State Education Levy ( <b>Summer</b> )	6.0000	\$ 600	13%
Beaver Island School Debt Service ( <b>unless exempt</b> )	2.0000	\$ 200	4%
Special Education Assessments	1.8313	\$ 183	4%
Vocational Educational Assessment	0.7468	\$ 75	2%
Charlevoix Education Management	0.1942	\$ 19	0.4%
<b>Total Education related</b>	<b>26.5631</b>	<b>\$ 2,656</b>	<b>57%</b>
St. James Township Operations	3.9220	\$ 392	8%
Beaver Island Rural Health Center	1.9426	\$ 194	4%
Beaver Island Waste Transfer Station	1.6419	\$ 164	4%
Beaver Island EMS	1.0000	\$ 100	2%
Fire Department	0.9713	\$ 97	2%
Township Airport	0.9227	\$ 92	2%
Beaver Island Library	0.9000	\$ 90	2%
Beaver Island Historical Society	0.2487	\$ 25	1%
<b>Local Operations related</b>	<b>11.5492</b>	<b>\$ 1,155</b>	<b>25%</b>
Charlevoix County Operations ( <b>Summer</b> )	4.7000	\$ 470	10%
Charlevoix County Streets and Roads	1.9426	\$ 194	4%
Grandview Nursing Home (E. Jordan)	1.2864	\$ 129	3%
Charlevoix County Sr. Citizens	0.4000	\$ 40	1%
Charlevoix County Transit	0.2408	\$ 24	1%
Charlevoix County Recycling	0.1500	\$ 15	0.3%
<b>County Assessments</b>	<b>8.7198</b>	<b>\$ 872</b>	<b>19%</b>
<b>Total</b>	<b>46.8321</b>	<b>\$ 4,683</b>	<b>100%</b>

## Thank You

We would like to thank Pam Grassmick, Dan Wardlow, and Jane Dwyer for their service on the Association Board.

At the August meeting, Jane stepped down as Secretary and Dan declined a second term on the Board. Dan was responsible for logging reports, maintaining the information files at the library and working on the "Great Lakes Jewel" video.

Pam Grassmick who was born and raised on Beaver Island has been on the Board since 1991. She served as president, started the *Island Currents* newsletter, the BIA website and the "Great Lakes Jewel" video. She worked tirelessly with the Phragmites project, worked on getting grants and brought together many groups for various ecological projects concerning Beaver Island and the archipelago, and worked to get the Association its 501(c)3 status. While she has stepped down from the Board, she is still a very actively involved in the Association.

We thank them all for their hard work over the years.

## Beach Cleanup Covers 22 Miles

The 2009 Beach Cleanup was held on Saturday, September 12. It was an absolutely beautiful day for hiking the beaches of Beaver Island.

Seventeen volunteers arrived at the Community Center around 9AM to pick up their data cards, trash bags and gloves. Many volunteers had previously identified their preferred beach to clean but some people checked the map and volunteered for any available beach.

Around noon volunteers started returning to the Community Center with their trash. There was 442 pounds of trash collected. Judy Boyle was the champ with 142 pounds from Greenes' Bay (collected over several weeks). The most unique item found was a scientific package from Western Shores comprised of a balloon, parachute and part of an instrument. The most common items found were cigarette butts and food wrappers.

After their trash was weighed and their data cards turned in volunteers enjoyed a lunch of Nathan's hot dogs, veggies, chips and pop at the Community Center.

Thanks very much to all the volunteers who helped this year and to the Community Center for hosting the event. Watch for next year's beach cleanup in mid September and plan on joining the fun.

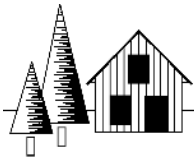
## We want to hear from you

The goal of the *Island Currents* newsletter and our website [www.beaverislandassociation.org](http://www.beaverislandassociation.org) is to promote greater communication.

Opinions, stories, informative articles or any issues you feel are of interest are welcome.

The next deadline for submission

is April 15, 2010. All articles should be submitted to Sue Avery at [cabinbythelake1@gmail.com](mailto:cabinbythelake1@gmail.com)



Box 390

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*Beaver Island Association*

*Supporting Environmental  
and Economic Sustainability*