

The Waterline

Volume 43, Issue 2

June 15, 2021



Tom Stressman, WCLA President

LETTER FROM THE PRESIDENT...

Greetings Everyone,

Summer is here! This is my favorite time of the year as I get to see everyone enjoy this beautiful place, we call home.

Just a reminder that we have some fun stuff going on this summer. The golf outing is July 31 and spots are filling fast so get registered as soon as possible. You can register online by going to our website. You'll find links in this Waterline to register. Other activities being planned is the progressive kayak with a poker theme! That should be a great time!

I hear fireworks will be July 3 on the south lakes and Elvis will be back. Lots of fun stuff this year as Covid restrictions lift. You will find more information about these activities in this Waterline so keep reading.

I received an e-mail from Gloria Gibson just yesterday and she informed me that the 2021 September issue of the Waterline will be her last issue that she will publish – after 15 year of writing and publishing the Waterline newsletter she is ready to pass it on to someone else. As you all know, Gloria is the backbone of the association and I would like to personally thank her for everything she has done. She has gone above and beyond the call of duty on numerous occasions throughout her service to the association. She will still be involved with everything else, and I am grateful for that. Gloria will talk about the future of our Waterline newsletter on the following pages.

I am also going to step down as President after my term is over this year so, please throw your name in the hat to take over!

The association is always looking to get members involved in the activities and events available each year so if you would like to participate or volunteer, please attend a meeting or just contact a lake rep. Please remember to keep up-to-date on WCLA activities and events on Facebook or our website at www.woodbeckchainoflakes.com.

As always, stay safe everyone and I'll see you on the water soon!

Tom (Uncle Tom) Stressman
WCLA President



<https://www.facebook.com/Woodbeck-Chain-of-Lakes-Association-133309000037956/>

2020-2021 WCLA Board Meeting Dates

9/14/20

2/8/21

4/12/21

7/12/21 (Stressman's home)

Annual Mtg: 8/28/21

9/13/21

“FIVE LAKES – ONE COMMUNITY”

www.woodbeckchainoflakes.com

WELCOME BACK!

What a year! I don't know about you but I'm happy 2020 is gone and 2021 looking hopeful. We are slowly coming out of our homes, many vaccinated and we're feeling comfortable being around our friends and relatives. I hope you are all well and looking forward to enjoying our lake, lake friends and lake activities...Gloria

PANCAKE BREAKFAST – JUNE 5, 2021

Our first activity for 2021 was held on Saturday June 5th at Camp Greenwood and was exciting to see over 70 lake residents attend... I was so captivated to see everyone that I forgot to take pictures. I managed to take a photo here and there at the end realizing it was time to say good bye. Ooops my bad! But it was great seeing faces and seeing everyone mingling, laughing and having a good time.

Once again, Carolyn (Camp Greenwood's cook) prepared a delicious breakfast featuring some fluffy pancakes along with sausages, eggs and her special side dish of sautéed onions and bell peppers. Thank you, Carolyn, for the meal!

Thank you, Nan Holmes, for coordinating this event, always a great job! Thank you, Bruce Veldman, Don & Lois Hoogerhyde, Jake Dayringer and all of Camp Greenwood's staff volunteers that helped with the set up and clean up. Without volunteers this would not be possible.

Congratulations to Ed Walburn, Banks Lake, for being the winner of our 50/50 drawing and walked away with \$103!

Carolyn & Gloria



Congratulations to Terri Veldman (Horseshoe Lake)

Terri participated in the June 5th Greenville's Triathlon competition- 400 meter swim at Baldwin Lake, 12 mile bike ride and 3 mile run! Terri came in 2nd place for her age group. Then she still had time to come and enjoy breakfast at the camp! Wow what a morning for Terri! Congratulations!!!!



Terri Veldman



Teri, Tim & Terri



WCLA vs LOLA Golf Tournament



Sponsored by Wolthuis Group
Mike and Katherine Wolthuis
<https://wolthuis.group/>

The first 4-person scramble golf tournament against two lake Associations is filling up fast. Woodbeck Chain of Lakes Association vs Land of Lakes Association...WCLA currently has 11 teams signed up; LOLA has 3. Maximum allowable teams for this event is 24 so you still have time to register. First come, first serve! You can register on-line via WCLA's website: <https://woodbeckchainoflakes.com/golf-outing-2021> - the cost is \$65 per person, includes golf, dinner and bragging rights! Don't have a team?...Sign up and register and you will be paired with other individuals. A Team must include a minimum of 1 lake member. Any questions, contact Tom Stressman at 616-293-3807.

Lynn Monroe (Banks Lake) has designed a t-shirt for this event and can be purchased thru her on-line store - there are 2 colors to choose from. Click on the following link for colors and cost. http://custom.flavoredthreads.com/golf_ouing_2021/shop/home - You will be able to pick up your shirts (avoiding shipping charges) by July 24 and 25 on Banks Lake. She has provided her address on your receipt when you order. Gloria will also be around to help deliver if you are not available on these pick-up dates.



Where: The Links at Bowen Lakes, Gowen, MI
When: Saturday, July 31, 2021
Time: 8:00 a.m. Registration and 9:00 a.m. Shotgun Start

Sponsored by Wolthuis Group

Have you paid your 2021 Membership Dues?
You'll find an updated paid membership list at the end of this newsletter.
Or click on our WCLA website anytime for the most updated information.
<https://woodbeckchainoflakes.com/paid-membership-list>

Congratulations to 4 businesses and our own lake residents!

On June 10th, The Greenville Chamber of Commerce held their annual meeting and awards dinner at Frugthaven Farm. We are happy to announce that 4 businesses owned by our lake residents received awards. The awards are all secret, the chamber board of directors and chamber leadership board select those businesses/individuals who they feel best meet the requirements and exhibit the attributes of each award.

Thank you for all your hard work, and your contributions and dedication to our Greenville community!!! Congratulations!!!

*Mike & April Petersen, Brick & Mortar Award - Expansion projects at Frugthaven Farm (Horseshoe Lake)

*Tim Jones, Brick & Mortar Award - Expansion project at Quality Collison Services (Half Mile Lake)

*Andrea Belding, Refurbishing Award, Flat River Associates-Five Star Real Estate Leaders (Horseshoe Lake)

*Mike Knapp, 2020 Small Business Person of the Year Award, Arrow Swift Printing & Office Supply (Woodbeck Lake)

Congratulations to all the other businesses and award honorees. For a complete list of all the award honorees visit Greenville Chamber of Commerce FB page link below:

<https://www.facebook.com/GreenvilleAreaChamber/>

Gloria Gibson is passing the baton!

After 15 years of writing and publishing the Waterline newsletter, I am finally retiring this task. The 2021 September issue of the Waterline will be my final issue.

But I'm happy to announce that Cathy Schrauben (Halfmile Lake) has volunteered to take on this task. Cathy has been my co-writer for the past 2 years and enjoys writing articles, has a very creative writing style and interviews her subjects. Cathy and I will be transitioning during the fall months and she will begin her first publication March 2022. I intend to still help her wherever possible like taking photos of planned activities and answering her questions.

Although I'm retiring from the newsletter task, I will continue volunteering my time to my other WCLA tasks such as Membership, Email Blasts, FB updates and updating our WCLA website. So, I'm not going very far; just dropping a huge task from my agenda.

I've enjoyed preparing and publishing the Waterline newsletter for all these years and have met many lake residents and have formed many friendships in doing so. So, it's a little bitter sweet but it's time.

Please think about volunteering your time to this Association. WCLA is always looking for new ideas, looking for ways to do things differently and looking for ways to improve. There are 7 committees that have been formed, along with a chairperson for each committee – you can find these committees in this Waterline.

Thank you,
Gloria Gibson



CALENDAR OF EVENTS - SAVE THE DATES!!

This pandemic has certainly put a wrinkle in all our lives and has definitely put a wrinkle in our WCLA activities. But now that many restrictions have been lifted, Nan Holmes, along with her committees, and our lake community have been working hard in trying to put together some fun activities. Here are a few!

- July 3rd – Elvis returns. Our Elvis impersonator will entertain our lake community with Elvis's songs – starting at 2:00p – Woodbeck Lake (south shore). Come by boat, paddleboat, kayaks and enjoy the music! Thank you Bev Jones!!
- July 3rd – Rumor has it... there will be fireworks entertainment somewhere on Woodbeck Lake probably around 10p...station yourself in the middle of the lake!
- July 4th – Boat parade – decorate your boats and cruise the lakes. South lakes starting at 7p on Woodbeck. North lakes starting at 8p on Banks! For those that can navigate under the bridge, please participate in both parades.
- July 31st – WCLA vs LOLA 4-person scramble golf outing. Two Associations competing with each other @ The Links at Bowen Lake, Gowen, 8:00a Registration, 9:00a Shotgun Starts - there is still room – first come, first serve! \$65 per person, sign up and register at <https://woodbeckchainoflakes.com/golf-outing-2021> - there must be a minimum of 1 lake resident in your team.
- August 14th – 1st annual Progressive Kayaking Poker Run Theme – Committee is still working on all the details but in a nut shell, best hand wins! An entry fee will be required to play. A deadline to register will be set. You will need to visit all 5 lakes via kayak/canoe, a pontoon will be stationed in each lake with poker cards..

Calendar of Events... Continue

you collect your card and move on to the next lake. Your cards will be picked up at the end and the committee will identify the winner(s) – prize at the end! This activity will only be open to lake residents. More details in the next few weeks! Fun!!!

- Aug 20th -Summer Lake Party hosted by Kirk & Liana Maxon and Brian & Amy Petersen (Horseshoe Lake) - all lake residents are welcome. Live music with Sonimanic's and Sage's pulled pork with assorted sides will be provided. Bring Your Own Beverage. Starts @6:30p to midnight.
- August 28th – WCLA Annual meeting & Dinner at Camp Greenwood – 4:30p Social time, 5:00p Meeting, 6:00p Dinner. The annual meeting will review the activities of the past year and seek input from the members for next year. We will hold elections for Lake Reps for each lake and encourage you to consider becoming a representative for your lake. Free to all WCLA paid members and family.
- Dec 11th – WCLA Christmas party at Frugthaven Farm (previously known as Klackle Orchards). More details to follow at a later date. If you haven't visited the farm here's a video provided by WoodTV4... <https://www.woodtv.com/wotv4women/maranda/explore-winter-at-frugthaven-farm/>

As more pandemic restrictions are lifted, we hope to bring back our Social Get Togethers at our local restaurants. Many of you have asked for them but at the time of this publication, many restaurants are still not entertaining big groups. Visit WCLA website "Event Calendar" for updated information:

<https://woodbeckchainoflakes.com/event-calendar>

That's it for now. Follow us on FB for updated information!

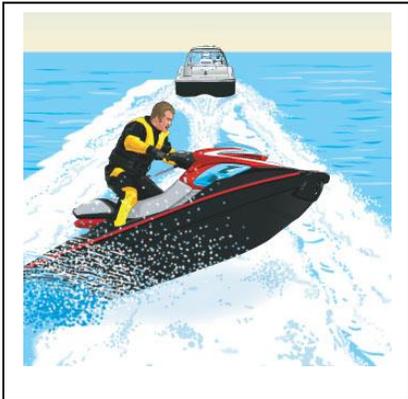
<https://www.facebook.com/Woodbeck-Chain-of-Lakes-Association-13330900037956/>

Always important to remind our Lake Community of the boating laws...Many residents are new to the lake and may not be aware that inland lakes, such as ours, are governed by Michigan's Boating Laws and must be followed. Please take a few minutes to read up on these boating laws and make sure to pass the information to your family and friends as, if not followed, someone may get injured. You can find the entire Boating Handbook at <https://www.boat-ed.com/michigan/handbook/book.html>

UNLAWFUL AND DANGEROUS OPERATIONS OF A VESSEL

Here are some important reminders while using your personal watercraft...please review these reminders with your family and friends.

Michigan law designates the following dangerous operating practices as illegal.



Reckless Operation of a vessel or reckless manipulation of water skis, a surfboard, or similar device is defined as operation which disregards the safety or rights of others or endangers the person or property of others. Some examples of reckless operation are:

- Weaving your vessel through congested waterway traffic or swerving at the last possible moment in order to avoid collision
- Jumping the wake of another vessel unnecessarily close to the other vessel or when visibility around the other vessel is restricted
- Chasing, harassing, or disturbing wildlife with your vessel
- Causing damage from the wake of your vessel

Failure To Regulate Speed is operating a vessel at speeds that may cause danger to life or property of any other person or at speeds that will not permit you to bring your vessel to a safe stop. It is illegal to operate a vessel:

- In excess of 55 mph unless you are at least one mile offshore on the Great Lakes or Lake St. Clair
- At greater than "slow, no wake speed" when a person is in the bow of a vessel without proper seating

Faster than is reasonable and prudent under the conditions (weather, vessel traffic, etc.)

Improper Distance is not maintaining a proper distance while operating a vessel or towing a person. To maintain a proper distance when you are operating at greater than "slow, no wake speed" (except in channels that are not posted), the vessel or persons being towed must not be within 100 feet of:

- A shoreline (if operating in water less than three feet deep)
- Any moored or anchored vessel
- A dock or raft

It's the Law

PWC operators must obey additional legal requirements that apply specifically to the operation of personal watercraft on Michigan waters.

Requirements Specific to PWCs

Each person riding on or being towed behind a PWC must **wear** a U.S. Coast Guard–approved wearable Type I, II, or III PFD. Inflatable PFDs may not be used.

Continue on next page...

UNLAWFUL AND DANGEROUS OPERATIONS OF A VESSEL...continue

You may not allow a child under 7 years of age to ride on or be towed behind a PWC unless with a parent or guardian or designee of the parent or guardian.

The lanyard of a PWC's ignition safety switch must be attached to the person, clothing, or PFD of the operator.

It is illegal to operate a PWC during the period that begins at sunset and ends at 8:00 a.m. "Sunset" means that time determined by the national weather service.

PWCs must be operated in a reasonable and prudent manner at all times. It is illegal to:

- Jump the wake of another vessel unnecessarily close to the other vessel.
- Weave your PWC through congested traffic.
- Swerve at the last possible moment to avoid collision.

A PWC must be operated at "slow, no wake speed" if crossing within 150 feet behind another vessel unless the other vessel is also a PWC.

You may not operate a PWC within 200 feet of a Great Lakes shoreline unless traveling at "slow, no wake speed" perpendicular to the shoreline.

You may not operate a PWC in waters less than two feet deep unless you are operating at "slow, no wake speed" or are docking or launching your PWC.

It is illegal to harass wildlife or disturb aquatic vegetation with your PWC.

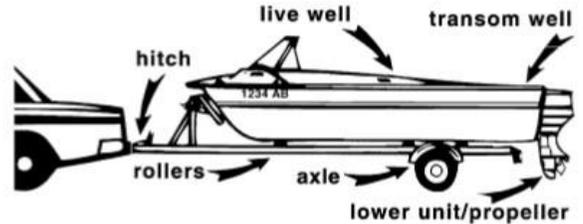
For a complete comprehensive handbook defining Michigan's DNR boating laws and regulations, navigation rules, weather emergencies, encountering other vessels, and much more, click on the following link:

<https://www.boat-ed.com/michigan/handbook/book.html>

CLEAN BOATS CLEAN WATERS

WATERCRAFT CHECK POINTS

Stop Aquatic Invasive Species From Spreading
Check Your Boat Each Time You Leave The Water!



- | | | |
|---------------------------------------|--|---------------------------------------|
| <input type="checkbox"/> Anchor | <input type="checkbox"/> Intake pipe | <input type="checkbox"/> Rollers |
| <input type="checkbox"/> Axle | <input type="checkbox"/> Ladder | <input type="checkbox"/> Prop |
| <input type="checkbox"/> Bait bucket | <input type="checkbox"/> Landing net | <input type="checkbox"/> Spare tire |
| <input type="checkbox"/> Bunks | <input type="checkbox"/> License plate | <input type="checkbox"/> Tackle |
| <input type="checkbox"/> Bow line | <input type="checkbox"/> Motor | <input type="checkbox"/> Tow rope |
| <input type="checkbox"/> Fishing line | <input type="checkbox"/> Wheels | <input type="checkbox"/> Trailer |
| <input type="checkbox"/> Floor | <input type="checkbox"/> Live well | <input type="checkbox"/> Transducer |
| <input type="checkbox"/> Hull | <input type="checkbox"/> Lights/wiring | <input type="checkbox"/> Transom well |

Clean It. Drain It. Dry It.

www.mymlsa.org/cbcw

COMMUNITY BRAINSTORMING CONTEST WINNERS:

In our 2021 March issue of the Waterline a contest was issued looking for ideas for a community activity for this summer where people can still be safely distanced and outside. Quite a few ideas were submitted and we thank those who submitted ideas.

The winner goes to 2 individuals who submitted the same event and each will receive a \$25 gift certificate: Kayaking Poker Run!

Congratulations to:
Carol Bird (Banks Lake) and
Joy Lotterman (Woodbeck Lake)

WCLA MEMEBERSHIP DUES

PAY DUES/DONATE ON-LINE!

You can pay your annual membership dues on-line using a PayPal account or credit card or the good ole fashion way, by mail. Many have already taken advantage of this on-line process this year and it's working out great. In addition, many asked for a separate way to donate monies to the fish plant only, so now you will find a Pay/Donate Tab on the WCLA website letting you do just that. Check it out: <https://woodbeckchainoflakes.com/donate-to-fish-plant>

Don't remember if you paid your dues, click on the following link for the most updated paid list.

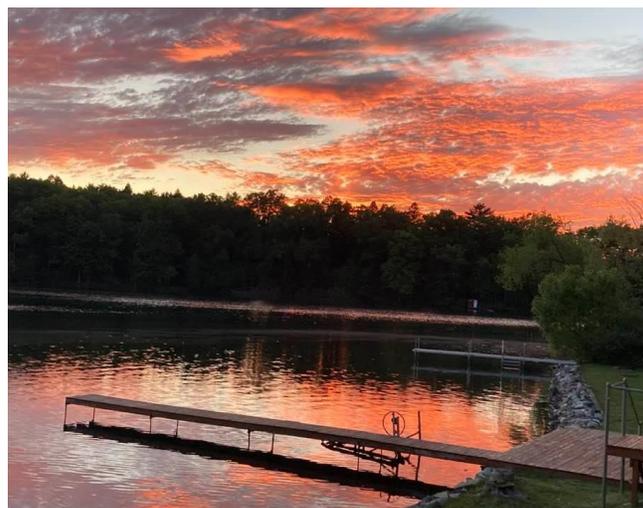
<https://woodbeckchainoflakes.com/paid-membership-list>



Boat Launch Code – Process

Just a reminder... boat launch gate code, at both Kindy Ave and Camp Concordia boat launches changes every month beginning April through October... So plan ahead... If you are a paid member, the code is emailed to you. So, make sure I have your correct email address and check your email at the end of each month for the latest code.

Photo by Tom Van Portfleet - sunset on Woodbeck Lake



Ruthanne did it again, out fished her hubby Jon
Beautiful blue gills, May 2021



Camp Concordia's Boat Launch Schedule

Camp Concordia's link to their 2021 boat launch schedule for allowable dates and times can be found below. E-mail Camp Concordia, 24 hours in advance, to launch@campconcordia.org. Click here for their full schedule, procedure and instructions:

<https://www.campconcordia.org/wcla-information.html>

OWN A BUSINESS? ADVERTISE YOUR BUSINESS IN THE WATERLINE NEWSLETTER!

Business Card: 4 issues for \$35

¼ page Ad: 4 issues for \$90

½ page Ad: 4 issues for \$180

Mail your Ad or Business card along with your
check to:

**WCLA, Attn: Gloria Gibson, PO Box 482,
Greenville, MI 48838
Check payable to WCLA**

FOLLOW US ON FB

WCLA is constantly trying to keep you informed, reminding you of upcoming activities, important issues, important & informative DNR topics.

Many go to FB first before looking at emails...so we are covering all our basis. Click on the following link and

Like Us on FB and Follow Us!

<https://www.facebook.com/pg/Woodbeck-Chain-of-Lakes-Association-133309000037956/>



MISSION STATEMENT

The WCLA will promote the preservation of lake/water quality, provide education about boat safety & etiquette and initiate social activities to promote community friendships and interaction. It will encourage membership and participation in the Association and will facilitate a sense of community amongst riparian property owners.

Thank you Don Hoogerhyde, Bob Darvill & Bruce Veldman for cleaning out the debris at the dam on Halfmile Lake from beavers for the 2nd time this year...since the writing of this, beavers are back at it again!! One beaver has been trapped!

Before

After



WATERLINE NEWSLETTER PUBLICATION DATES...

The Waterline Newsletter is published 3 times a year, March, June and September and sent via e-mail. Gloria Gibson and Cathy Schrauben co-write articles for the Waterline.

WCLA Reminders & Other Information (aka *e-mail blasts*) sent via email a few times a month, are intended to refresh our memories & keeping you up to date. We are all so busy that we sometimes just forget. Please let me know if your email address has changed so I can update the database. Email your change to Gloria Gibson at dggibson12435@gmail.com

If you have pictures, articles, wish to share a story with us, selling a boat, want to advertise your business, email Gloria or Cathy:

dggibson12435@gmail.com

cathy.schrauben@gmail.com

WCLA Committees: Committees were established to challenge the board to become more energetic with Committee activities. Each committee designated a chair person that will lead their group and bring ideas to each Board meeting for discussion and vote.

Once the Covid-19 pandemic ends, and we get back to a new normal, we hope to resume our activities. Until then, think about volunteering and being part of any of these committees. You may contact the chairperson of that committee for more information. **Volunteers are always needed and always welcomed...your input and contribution is valuable!**

Woodbeck Chain of Lakes Association - Committee Roster				
	Committees	Chairperson	Phone	e-mail address
1	Social/Party Sub Committees			
	- <i>Golf Committee</i>	Tom Stressman	616-293-3807	tmstressman@gmail.com
	- <i>Progressive Kayaking Committee</i>	Nan Holmes	616-213-8247	holmes.nanette@gmail.com
	- <i>Christmas Party Committee</i>	Nan Holmes	616-213-8247	holmes.nanette@gmail.com
	- <i>Pancake Breakfast Committee</i>	Nan Holmes	616-213-8247	holmes.nanette@gmail.com
2	Monthly Social Get Together Committee	Nan Holmes	616-213-8247	holmes.nanette@gmail.com
3	Welcome Committee	Terri Veldman & Nan Holmes	616-213-8247	holmes.nanette@gmail.com
4	Signs & Boat Launch Committee	Don Hoogerhyde	616-990-8687	d_hoog@hotmail.com
5	Lake Quality Committee	Bob Darvill	269-267-7692	bobdarvill@gmail.com
6	Fish Plant Committee	Adam Bigelow & Ed Armbruster	989-388-3905 616-929-5396	adambigelow14@gmail.com luger@prodigy.net
7	Bridge Raising Committee	Wayne King	616-490-5977	waynedking@gmail.com

2020-2021 WCLA OFFICERS AND LAKE REPRESENTATIVES

President	Tom Stressman	616-293-3807	tmstressman@gmail.com
Vice President	Jodi Ramos	616-690-3803	ramos.jodi68@gmail.com
Secretary	Kris Ferguson	616-299-1739	scrambledeggs85@gmail.com
Treasurer	Bruce Veldman	616-712-6346	bruceveldman@gmail.com
Half Mile Lake Representatives			
	Adam Bigelow	989-388-3905	adambigelow14@gmail.com
	Cathy Schrauben	616-485-5592	cathy.schrauben@gmail.com
Thomas Lake Representatives			
	Norm Davidson	616-799-2425	norm@thegolfemporium.com
	Colleen O'Herron	616-916-0571	oherrons@yahoo.com
	Jodi Ramos	616-690-3803	ramos.jodi68@gmail.com
	Jean Stevens-Berry	616-799-1205	jeangofish@gmail.com
	Tom Stressman	616-293-3807	tmstressman@gmail.com
Banks Lake Representatives			
	Ed Armbruster	616-947-4487	luger@prodigy.net
	Kevin Bird	616-218-5323	kcb5357@yahoo.com
	Carol Bird	616-225-3757	kcb5357@yahoo.com
	Scott Hutchison	616-291-0440	scott@web-homes.net
Alternate	Ron Trumble	616-490-4474	rtrumble1@gmail.com
Woodbeck Lake Representatives			
	Kris Ferguson	616-299-1739	scrambledeggs85@gmail.com
	Wayne King	616-490-5977	waynedking@gmail.com
	Kevin Martin	616-893-9508	homey@chartermi.net
Horseshoe Lake Representatives			
	Bob Darvill	269-267-7692	bobdarvill@gmail.com
	Don Hoogerhyde	616-990-8687	d_hoog@hotmail.com
	Roy Lamarte	616-240-5527	rlamarte@gmail.com
	Phil Sliva	616-754-0744	phil.sliva@amway.com
	Bruce Veldman	616-712-6346	bruceveldman@gmail.com
Administration			
Waterline Newsletter	Gloria Gibson	616-894-0938	dggibson12435@gmail.com
Co-Writer	Cathy Schrauben	616-485-5592	cathy.schrauben@gmail.com
Welcome/Social	Nan Holmes	616-213-8247	holmes.nanette@gmail.com

Need to contact a Board Member, or a Committee Chairperson, or Waterline Newsletter co-writer? Here are the rosters with contact information!

Swans and family 2021



“Reprinted with permission of *The Michigan Riparian* magazine from the Spring 2021 issue, author’s name: Amy R Jonker, Bloom Sluggett PC, Grand Rapids, MI www.bloomsluggett.com”

I found this article very interesting and timely and may apply to many of you.



KEEPING THE FAMILY COTTAGE: PROPERTY TAX PITFALLS FOR TRANSFERS BETWEEN PARENTS AND CHILDREN

AMY R. JONKER | BLOOM SLUGGETT, PC GRAND RAPIDS, MICHIGAN WWW.BLOOMSLUGGETT.COM

Transferring the family cottage without careful planning can inadvertently lead to a big jump in property taxes. Waterfront properties have tended to increase in value more rapidly than non-waterfront properties. This is especially true now that Michigan’s real estate market is so hot, causing waterfront property values to soar. Factor in unexpected COVID-related deaths, and you have a recipe for unexpectedly having to sell the family cottage due to sky-rocketing property taxes, or at least a monstrous, unforeseen, and potentially crippling property tax bill. Transferring a vacation home to a limited liability company (an “LLC”) had been an estate planning tool and also a common way to try to avoid those unexpected property increases, but according to the Michigan Court of Appeals, that may no longer be an option.

Most cottage owners are familiar with Proposal A (adopted by Michigan voters in 1994), which states that the taxable value of a property (the amount on which a property owner pays property taxes) cannot increase from one year to the next by more than the rate of inflation or five percent—whichever is less—until there is a transfer of ownership. When there is a “transfer of ownership” to a new owner, the taxable value of the property is “uncapped” so that it increases to the state equalized value, which is supposed to represent 50 percent of the property’s fair market value.

This means that when real estate markets are hot (fair market values are high and increasing quickly) and inflation is low (like it has been for some time now), property taxes increase gradually with inflation from year to year until there is a transfer of the property. Then the taxable value (which may be lower than the assessed or state equalized value) is uncapped and jumps up to reflect the current market value—and the new owner gets a whopper tax bill and will have to continue paying property taxes at that new higher rate. This is true even in some cases when it is transferred between family members—unless certain steps are taken to avoid this uncapping.

An uncapping event can be avoided if the proper procedure is utilized to put members of the immediate family on the deed or the property is transferred to the appropriate trust based upon the advice of an expert estate planning attorney or other qualified professional. However, if the proper process is not utilized, an uncapping event could occur.

Michigan cottage owners have often transferred their vacation homes to limited liability companies while they are alive to allow for a smooth transfer of the property to their children later and to avert an uncapping of property taxes that could cause the children to lose the family cottage. While this used to be considered a solid transfer plan for a family cottage, the Court of Appeals shot that down in *Scott v South Haven*.

In that case, the cottage owner transferred her cottage from herself to an LLC. Ms. Scott was the only member of the LLC. Several years later, she had the LLC transfer the cottage back to herself. The city of South Haven dubbed the transfer from the LLC to Ms. Scott a transfer of ownership that uncapped the taxable value of the property despite Ms. Scott having been the only actual beneficiary of the transfer for both sides of the transaction. Ms. Scott contested the uncapping, but the tax tribunal affirmed it. She then appealed the tribunal’s ruling to the Michigan Court of Appeals, but it held that because she owned the cottage for personal use and the LLC did not conduct any business, it did not qualify as a “legal entity”. Accordingly, the transfer was subject to uncapping. The Michigan Supreme Court declined to review the Court of Appeals’ ruling, so the Court of Appeals decision is final.

While the Court of Appeals’ decision is unpublished (meaning it does not formally set a precedent that other courts must follow), it is a strong guideline for the pitfalls of an uncapping event. For further guidance on how to avoid property tax uncapping in the event of a transfer, please contact an experienced estate planning or real estate attorney. *R*

See our local business Ads

WCLA SPONSORS - PAID ADVERTISING

Attn: Woodbeck Chain of Lakes business owners

Advertise your business in our Waterline, starting at \$35 for 4 issues- business card Ad - Send check & business card to

WCLA, PO Box 482, Greenville, MI 48838

Check payable to WCLA

Andrea Belding

REALTOR® Associate Broker- ABR
616-240-1472
 12810 Lincoln Lake Ave. Gowen, MI 49326
 andreabeldingrealtor@gmail.com
 Five Star Real Estate Leaders








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President

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 Fax: 616-696-9694

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Christine Bazzett
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WCLA CAN KOOZIE AND BOTTLE INSULATOR

Koozie's and bottle insulators, prepared by Nesting Owl Creations, are still available, all with WCLA logo.

Anyone interested in ordering the koozie or bottle insulators may do so by using the following on line Order Form link...

<http://bit.ly/WCLAOrder>



Prices:

17oz stainless steel water bottles w/ decal - \$18

17oz stainless steel water bottle etched - \$20

25oz stainless steel water bottle w/ decal - \$20

25oz stainless steel water bottle etched - \$22

34oz stainless steel water bottle w/ decal - \$30

Available water bottle colors: white, orange, black, mint green, blue, purple

Navy blue stainless steel bottle insulator with bottle opener etched - \$20

Navy blue can koozies - \$6.00

Payment will be due upon delivery

Contact Rebecca McIntyre at 616-889-8621 or rebeccmc@gmail.com or order online at

<http://bit.ly/WCLAOrder>

WCLA'S APPAREL WEBSTORE...

Woodbeck Chain Of Lakes Association (WCLA) Apparel is available through a web store hosted by Steve and Lynn Monroe, owners of MSP Designs. The Monroe's have owned a family cottage on Banks Lake for over 70 years and have owned and operated MSP, based in Lansing, Michigan, for over 35 years.

The web store, <https://stores.inksoft.com/ih20w> will carry the original WCLA t-shirts & sweatshirts and will also feature individual designs for each lake. New designs are added frequently so check back often for updated designs and new items.

Apparel for lake events can and will be made available, allowing groups and families to order as many or as few shirts as they choose. Order 1 shirt or 5000! Most orders will be shipped via USPS within 7-10 days. The web store can also host apparel fundraising campaigns for any occasion or event to raise funds for the association or any other organization. Contact MSP Designs for more info on this.

Hoodies, Sweatshirts, & T-shirts
Lots of colors available!



Click on the Link or copy and paste to your browser: <https://stores.inksoft.com/ih20w>

