



Around the Shores
Newsletter

August 2025

Friendly reminder to our residents,

While we all appreciate the joy of fresh air – especially during the summer months – we've notice that some of the windows in our shared spaces are being left open overnight, sometimes even while air conditioners are running nearby. This not only drives up energy use, but is also attracting bugs, especially when lights are left on.

As a gentle reminder of our shared responsibilities:

~ If you open a window, please make sure to close it before leaving the area – especially in the evening.

~ If you are using an air conditioner, kindly turn it off when you leave the room.

~ If you turn the lights on, please turn them off when you're done.

These small habits go a long way in keeping our communal areas comfortable, pest-free and energy-efficient. Together, we can keep our electricity bills lower and our building a pleasant place to live.

~ Shirley R.

Campfire!!!!

We will be holding another campfire on August 9th to celebrate the full moon! (Hopefully this time we will be able to see the moonrise, since the last 2 months it has been overcast.)

We will provide the fixings for Smores, and hope you will join us for some fun, food and fellowship! Campfire will be burning above the pond and behind the North Garage. It is a lovely spot. This month we will begin a little later, so we won't have to wait as long for the moon. It helps to bring a light jacket or fleece.

August Birthdays

04 – John Vinkemulder

05 – Lynda Aldrich

13 – Carol Edmonds

16 – Charlie Mange

19 – Bev Popp

21 – Tamara Royle

26 – Linda Juras
26 – Elaine Walton
28 – Bill Pearson
28 – Dave Aldrich
31 – Janet Ryan
31 – Jane Warriner

August dates to note.

04 – 08 – Dave Vacation
15 – Shred Day 1 p.m. – 3 p.m. in The Great Room
28 – TruGreen (3) weed and feed
26 – Board Meeting
30 – August birthdays party in The Great Room, time to be determined

AUGUST SMILERS

I meant to sit in on the last board meeting, but I was too late. Marty can shower, brush her teeth and she is practically ready for the day.

Me, I need to call FEMA.

As I watch this generation try to rewrite history, one thing I am certain of... it will be misspelled and have no punctuation.

I am never sure if I actually have plenty of free time or if I just keep forgetting s**t.

In a major breakthrough, scientists have successfully grown human vocal chords in a lab.

The results speak for themselves.

Dodie Bedell #310

SPAM EMAILS FROM SHIRLEY@MICHIGANSHORES.NET

SUBJECT: ACH PAYMENT IN TRANSIT 07/22/2025

Members, this morning I received a spam email from myself, asking me to open a document to confirm an ACH payment. This is SPAM. If you receive any emails from me, or Michigan Shores, please do not open the email or link. I do not send Out ACH payment verifications.

I have reported this as spam, but wanted to make you aware that the office email address has been hacked. If you are not sure of an email, check with me first before opening it.

~ Shirley R. (office)

A poem for the newsletter about humanity and compassion:

The Little Boy and the Old Man

By Shel Silverstein

Said the little boy, "Sometimes I drop my spoon."
Said the old man, "Sometimes I do that, too."
The little boy whispered, "I wet my pants."
"I do that too," laughed the old man.
Said the little boy, "I often cry."
The old man nodded. "So do I."
"But worst of all," said the little boy, "it seems
Grown-ups don't pay attention to me."
And he felt the warmth of a wrinkled old hand.
"I know what you mean," said the old man.

(From his book, Where the Sidewalk Ends)

Dodie Bedell 310

Book club is on August 18th at 3pm in the Gertie Bell room. We're reading a young adult novel, "The Absolutely True Diary of a Party-time Indian". The author is Sherman Alexis.

Bring some thoughts on our next "reads".

Carol E. #215

LIBRARY NOTES by Janey

PLEASE NOTE: If you are reading a book from Benzie Shores Library, one that was on the library table, you may keep the book until you have finished even if you notice the other books are being returned. Just put the book in the basket on the table when you are done and I will return the book. This has approval from our wonderful local library and me!

I have been a little busy this summer and may have messed up my new donation list a bit so please forgive any duplicates from the previous list. **Also note:** if I listed a book as paperback that is a traditional small paper covered book not the larger Trade paperbacks of better quality. Regular paperbacks are in the display next to the desk.

NEW DONATIONS (or almost new):

MYSTERY:

The Outcast Dead by Elly Griffiths
Long Time Gone by Charlie Donlea
Daughter of Mine by Megan Miranda
Friction (paperback) by Sandra Brown
Credible Threat (paperback) by JA Vance
A Chateau Under Siege by Martin Walker
Desert Star by Mary Kubica
Melancholy by Robert Parker
Rough Justice by Matt Hilton
Dear Mr. M by Herman Koch
The Troubled Man by Henning Mankell
The Girl in the Castle by James Patterson
The Crossing by Michael Connelly
The Heron's Cry by Ann Cleeves
Not A Sound by Heather Gadenkauf

The Queens of Crime by Marie Benedict
Lt. Kate Gassara - Three novels by Blair Howard
New York to Dallas by JD Robb

FICTION:

Honest Illusions by Nora Roberts
By Any Other Name by Jodi Picoult
Every Breath by Nicholas Sparks
Bleeding Kansas by Sarah Paretsk
High Profile (large print) by Robert Parker
Winterland by Rae Meadows

NONFICTION:

A Woman's Place Is In the Brewhouse
I Feel Bad About My Neck by Nora Ephron
The Legends Club by John Feinstein

BIO: Leonardo Da Vinci

INSPIRATIONAL:

The Secret by Rhonda Byrne
Sacred Self Care by Walker Barnes
The Heart of Buddha's Teaching

READERS DIGEST:

We have three books called Fiction Favorites which have Four in One book of fiction and mystery. These are together on the bottom shelf under the Mysteries.

The Countdown Begins...

The Possibilities and Pathways (P+P) Committee is counting down to the start of our Strategic Planning process. The process is outlined in the box below.

In the meantime, please know that there will be food and door prizes for each session. More importantly, this is our opportunity to determine our collective thoughts as a cooperative. Come and find out what all the hoopla is about.

“No matter what people tell you, words and ideas can change the world.”

Robin Williams

The Process:

- The first of three meetings with the membership will be August 20. A full schedule of the group meetings is below.
 - **August 20**, 9:45 am (snacks), 10:00 am (meeting), Great Room—Topic: What do we value at MSC? What are we doing well?
 - **September 10**, 9:45 am (snacks), 10:00 am (meeting), Great Room—Topic: What might we envision in the future for MSC? What do we dream for MSC?
 - **September 24**, 9:45 am (snacks), 10:00 am (meeting), Great Room—Topic: What would it take to accomplish those goals?
- The first meeting will focus on *values*.
 - What do we like, value, prize, believe to be important at Michigan Shores?
 - This is intended to get a collective sense from the members what is important through their eyes. What do they appreciate collectively? What are we currently doing that could be enhanced because of the value it brings to their lives?
- After a general introduction, members will be asked to put themselves in one of four groups for the purpose of discussion. At least one member of the P+P committee will facilitate that discussion and record the feedback from the group.
- The results of each small group discussion will be shared with the larger group. Here, members will get feedback from other groups.
- The P/P committee will meet the week after the large group meeting. They will take the feedback from the large group and synthesize the comments. From that meeting, committee members will create a list of the most consistently occurring values.
- That information will be shared with the general membership before the next full meeting.
- This process will be repeated for the other two topics.

SAVE THE DATES!

ATTENTION PET OWNERS

This large pet escape sling is now available in a shadow box located across from the 3rd floor elevator (next to the fire extinguisher).

When exits are blocked by fire or rubble, this enables you to safely lower your pet to the ground off your balcony.



The sling was donated to MSC by Vinkemulders (304) and Miners (308).

July 23, 2025

Subject: Wireless Printer Interference and Recommendation for Hardwired Printing

Dear Members,

NOTICE TO RESIDENTS REGARDING WIRELESS PRINTER USE

We would like to bring to your attention an important matter regarding the use of wireless printers within our apartment community.

It has come to our attention that, due to the nature of shared wireless networks in residential settings, there have been multiple incidents where print jobs have inadvertently been sent to the wrong printer. This poses not only a privacy concern but also a source of confusion and inconvenience for many of our residents, not to mention the use of their printer's ink and paper.

To minimize these occurrences and better protect your personal information, we strongly recommend discontinuing the use of wireless printers on the shared network. Instead, we encourage all residents to use a USB or other wired connection between your printer and your computer or device whenever possible. Or alternatively, name your printer in your network and make sure you select this printer when printing.

This simple change will help ensure that your documents remain secure and are only printed on your intended device.

We appreciate your cooperation in making our community's shared resources more reliable and secure for everyone. If you have any questions or need help with alternative printer setup options, please feel free to contact the management office.

Thank you for your understanding and continued support.

Yours sincerely,

A handwritten signature in cursive script, appearing to read "Shirley", with a long, sweeping horizontal line extending from the end of the name.

Shirley A. Robert, RCM
Cooperative Manager

July 7, 2025

Meet your new neighbors in Unit 313

Brian Elias biography

I am 62 years old, married to Amy (29 years), and have two children (Jonathan and Lauren).

Retired from Herman Miller, Inc as a Program Manager (Engineering/Manufacturing focus), launching new products.

I grew up in mid-Michigan, live in Grand Haven, and have visited Frankfort since I was a child. Have spent the last 20 summers on our boat at Frankfort Municipal Marina.

Parishioner at St. Ann's in Frankfort, enjoy helping parishioners and neighbors with outdoor work.

Enjoy being on/near Lake Michigan. When not on the lake, biking, hiking, in the area is the next favorite thing to do.

Amy Elias Biography

I am 56 years old, married to Brian for 29 wonderful years, two fantastic children - Jonathan (24) and Lauren (20).

Retired from Amway Corporation as an Information Technology analyst working with computers and the internet.

Born and raised in Bay City, Michigan and have called Grand Haven my home for almost 30 years now.

In my spare time, I enjoy time with my family, reading, sudoku puzzles, jigsaw puzzles and making paper greeting cards.

August 2025: A Month of Warmth, Wellness & Connection

As the golden days of August unfold, there's a special kind of warmth in the air — both from the sun and from the strong sense of community we enjoy here at Michigan Shores. Whether you're savoring summer's final stretch or preparing for a cozy fall ahead, August is a perfect time to embrace wellness, stay socially engaged, and soak in all the little joys around us.

Stay Cool, Stay Safe



August is one of the warmest months of the year. Here are a few friendly reminders to help everyone stay safe and comfortable:

- Hydrate often: Even when you don't feel thirsty, drink water throughout the day.
- Dress smart: Light-colored, breathable fabrics help keep your body temperature down.
- Limit midday outdoor activity: Plan your walks or gardening before 10 a.m. or after 4 p.m., when the sun is gentler.
- Use sunscreen: UV rays are still strong in August — protect your skin with SPF 30 or higher.

Seasonal Nutrition Tip

August brings a bounty of delicious summer produce. Enjoy fresh fruits and veggies like tomatoes, berries, corn, cucumbers, and watermelon. These are not only tasty but packed with vitamins and hydration. The Market Basket in



Beulah has a lot of fresh local fruit, and if you're up for picking your own blueberries, there is a farm on Raymond Road in Frankfort that I really enjoy going to.

Lifelong Learning Corner

Did you know August is also National Wellness Month? It's a great time to explore something new — whether it's a gentle yoga class, journaling, or taking part in our book club discussion. Check out this month's read from the Book Club article.

Resident Voices

We'd love to hear from you! Share your favorite August memory, photo, or wellness tip, and we will feature it in next month's newsletter. Stop by the office or e-mail your note to me at shirley@michiganshores.net.

Here's to a vibrant and healthy August!

Let's make the most of these beautiful days — together.



~ Shirley R. (Office)

Questions & Answers for the Cooperative Manager

Question:

In 2024 Financial Crimes Enforcement Network (FinCEN) required housing cooperatives file an annual report electronically, of all their shareholders. What is the Corporate Transparency Act (CTA) and does it apply to Michigan Shores Cooperative?

Answers:

1. What is the CTA & when did it start?

- Effective January 1, 2024, the CTA requires U.S. businesses—including many housing cooperatives—to report Beneficial Ownership Information (BOI) to FinCEN .

2. Legal challenges & enforcement swings

- Dec 3, 2024: A federal court in Texas issued a nationwide preliminary injunction halting enforcement .
- That injunction was stayed by the Fifth Circuit on Dec 23, then reinstated on Dec 27, and the Supreme Court got involved .
- On Jan 23, 2025, the Supreme Court stayed that injunction, reopening CTA enforcement .
- Then, on Feb 17-18, 2025, enforcement was reinstated nationwide, with FINCEN setting a new deadline of March 21, 2025 for BOI filings .

3. March 2025 deadline

- Most entities, including housing co-ops, had to complete initial or update filings by March 21, 2025, to address delays caused by the court battles .

4. Housing cooperatives specifically

- Housing co-ops were explicitly included under CTA's definition of "reporting company" .
- That meant board members (or those with 25% control) were required to submit BOI reports—unless exempt due to size (20+ employees and >\$5M revenue) .

5. New rule: Domestic exemptions

- On March 21, 2025, FinCEN issued an interim final rule declaring that domestic reporting companies (U.S.-formed entities, including housing co-ops) are now exempt from BOI reporting. Only foreign-owned entities doing business in the U.S. remain subject .
- FinCEN has also suspended enforcement and penalties for U.S. domestic entities until final guidance is issued .

6. Bottom line for Michigan housing co-ops

- CTA initially required reporting, but legal delays pushed deadlines to March 2025.
- As of March 21, 2025, U.S.-formed housing cooperatives are no longer required to report BOI to FinCEN, and enforcement is suspended for domestic entities .
- However, foreign-owned co-ops remain obligated to file, and U.S. co-ops should monitor forthcoming final rules in case the domestic exemption is narrowed.

~ Submitted by Shirley Robert, Cooperative Manager

July 24th, 2025.

30 THINGS YOU DON'T ACTUALLY NEED (BUT STILL KEEP ANYWAY)



- 1. The box your phone came in**
- 2. Candles you'll never burn**
- 3. Chargers for devices you don't own**
- 4. Crusty nail polish from 3 summers ago**
- 5. That stack of "just in case" paper bags**
- 6. 17 pens... and only two actually work**
- 7. Clothes you don't love but feel guilty tossing**
- 8. The one earring is missing its twin**
- 9. Takeaway menus (we use apps now)**
- 10. A random key that opens nothing**
- 11. Dead batteries, you meant to recycle**
- 12. The "fancy" mug you're scared to use**
- 13. Unused greeting cards from 2015**
- 14. Old pillows that... sit there**
- 15. Dried-up highlighters and markers**
- 1. The mystery cable you've had for years**
- 2. Freebies you didn't ask for**
- 3. Notebooks with three pages filled**
- 4. Old birthday cards (you don't even know who gave them)**
- 5. Manuals for appliances you've thrown away**
- 6. Tupperware with no matching lid**
- 7. The jeans you're "gonna fit into one day"**
- 8. Broken sunglasses**
- 9. Gift bags you plan to reuse, but never do**
- 10. Souvenir keyrings from places you barely remember**
- 11. Mismatched socks, you might find the match to"**
- 12. Stickers you've never peeled**
- 13. Dried-out mascara**
- 14. Phone cases from phones you don't even own**
- 15. The guilt for letting any of this go**

Shorebirds Regular Meeting July 14, 2025

Call to Order President Mary Peters called to order the meeting of the Shorebirds on July 14, 2025 at 10:01 a.m.

Secretary Report Secretary Moline stated the Minutes from May 12, 2025, were published in the June 2025 Newsletter. President Peters moved that the minutes from May be approved by acclamation and they were approved.

Treasurer Report Treasurer Emily Luxford gave her report. Starting balance on hand was \$2,598.61. Receipts were \$170.00 for Strawberry Social. End-of-the-month interest monies were received: \$.06 April 2025, and \$.07 May 2025, \$.06 June interest. Total Receipts were \$170.19. Disbursements were: Mary Peters \$96.98 for Strawberries, Lin Johnson \$27.42 for Strawberry Social, Lin Johnson \$68.48 for warming trays, \$2.00 paper statement fee for April 2025 and \$2.00 paper statement fee for May 2025, \$2.00 paper statement fee for June 2025 Total Disbursements \$198.88. Balance is \$2,569.92. Pop can account is \$241.40. Carol Reznick made a motion for approval of Treasurer's report; seconded by Lee Muehlmann. Treasurer's Report was approved.

Committee Reports No reports.

Old Business

Doug McFarlen stated he made recommendations at the May meeting for a quorum of 8. Mary Peters mentioned that quorum number refers to apartments and suggested quorum of 12.

Gift from Shorebirds for Shade Garden

The corporate board is still waiting for bids. Apparently the project is more complicated and perhaps more costly than initially thought especially when considering various items like irrigation and edging etc. Various input from Shorebird members include using the money for something else or making the garden a wildflower garden. President Peters concluded the discussion because we really did not have adequate information on the project. Louise Brodie made a motion to wait to give monies until the entire plan/cost/payment is known. Seconded by Doug McFarlen. Motion passed.

New Business

President Peters noted that a committee will be formed to obtain nominations for the Shorebirds Board. Mary stressed membership participation is vital to the Shorebirds. Please consider serving on the Board. Shorebirds will need 3 new officers: President, Treasurer and Secretary. Carol Edmunds has graciously agreed to remain as Vice-President.

Shorebirds Regular Meeting
July 14, 2025

Upcoming Events and Announcements

Brunch, August 2, 2025, 10 a.m.
Bonfire, August 9, 2025, 8:00 p.m. (Moved from 7:30)
Potluck, August 16, 2025, 6:00 p.m. Do Not Bring Desserts
Brunch, September 6, 2025, 10 a.m.
Shorebirds Meeting, September 8, 2025, 10:00 a.m.
Potluck, September 20, 2025, 6:00 p.m.

Louise Brodie moved to adjourn the meeting, John Lekovich seconded the motion. Mary Peters adjourned the meeting at 10:20 a.m.

Submitted, July 24, 2025, Johanna Moline, Secretary, Shorebirds

2025 AUGUST

CALENDAR YEAR

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		Exercise at 1pm Tues & Thurs 2:00 bridge Tues		Mahjongg 2pm third floor		
		-	-		1 Shirley off	2 10:00 Brunch
3	4 Dave vacation	5 Dave vacation	6 Dave vacation	7 Dave vacation	8 Dave vacation	9 Full Moon campfire weather permitting
10	11	12	13	14	15	16 6:00 Potluck Dinner
17	18	19	20 10:00 Possibilities and Pathways	21	22 Shred day 1-3	23
24 31	25	26 10:00 Board Meeting	27	28 TruGreen weed and feed	29	30 August Birthday Party time tbd

Birthdays: 04-John Vinkemuldrdt;05-Linda Aldrich;13-Carol Edmonds;16- Charlie Mange;19-Bev Popp;21-Tamara Royale

26-Linda Juris; 26-Elaine Walton;28-Bill Pearson;28-Dave Aldrich;31-Janet Ryan

31-Jane Warriner

Coffee@ 9:00am In Great Room

Happy Hour 5-6pm in Great Room