

AROUND THE SHORES
NEWSLETTER
SEPTEMBER 2025

For the September MSC Newsletter,

Thank you so much to the members who attended the Possibilities and Pathways on August 20. What a remarkable turnout, but more importantly, what rich and fruitful discussion we had. It is becoming apparent just how meaningful this process can be to the future of Michigan Shores. We have just begun. This was our first meeting. The details are outlined in the Report to the Board I have inserted below.

If you were unable to attend the first session, not to worry. We will distribute the results of that meeting soon so that we all can participate in the next exercise. That will be on September 3rd, 9:45am, in the Great Room. I expect this next meeting will need a longer time frame than our first, so we estimate that we will conclude that day near 11:30.

Thanks to the Possibilities and Pathways team for making all of this possible.

More will come via bulletin boards and emails as we prepare for our next gathering.

Thanks,

Marty

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The first of three meetings of the membership was held August 20 in the Great Room. There were 34 members in attendance. The one-hour meeting focused on members identifying those things about MSC of that are of value to them. There were lively discussions in the five small groups. That was followed by a report from each of the facilitators to the larger group. They shared the values reported by their group.

The findings from the five groups were sent to Dale Dwyer electronically. His plan, using a spreadsheet, is to consolidate reported values into themes. These themes will be reported back to the membership. The end goal in this first phase of the project is to develop an understanding of the

values that we share as a cooperative. These values serve as a foundation for the decisions we make in the second and third phase of the planning process.

The Possibilities and Pathway group will meet Wednesday August 27th. At this meeting we will review the aggregate data report from Dale Dwyer. We will also make necessary arrangements for the second membership meeting on September 3rd. This second full-group meeting will focus on 'dreams for the future.' Members will be asked to bring to the meeting their dreams for Michigan Shores. "I would like to see _____ at MSC." We expect this prompt to generate active discussion.

The remaining meetings of the group are listed below:

September 3, full members meeting, 9:45, Great Room

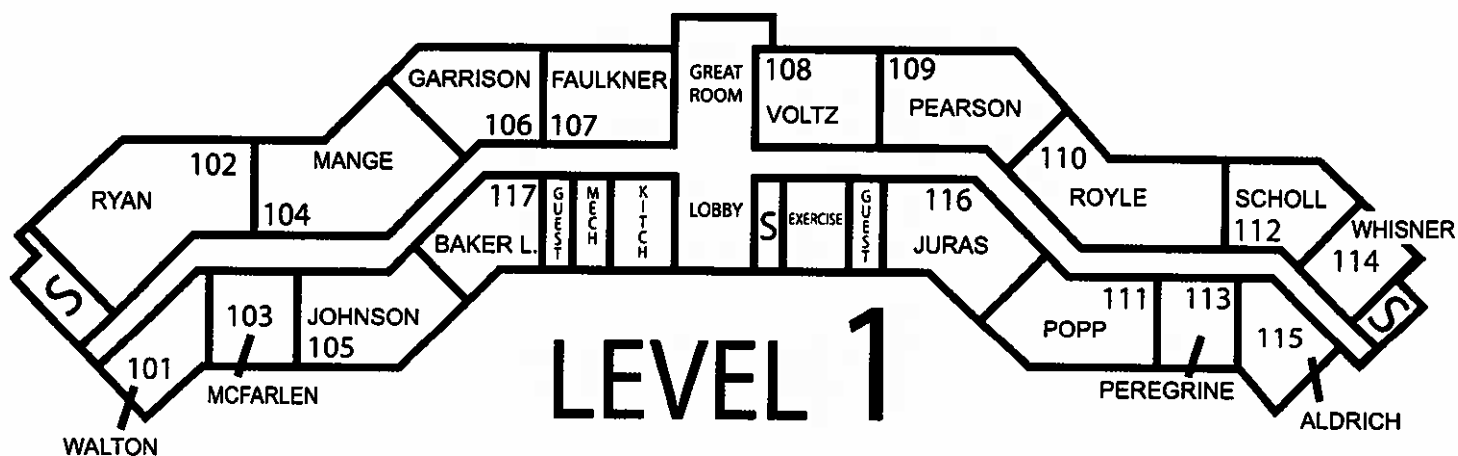
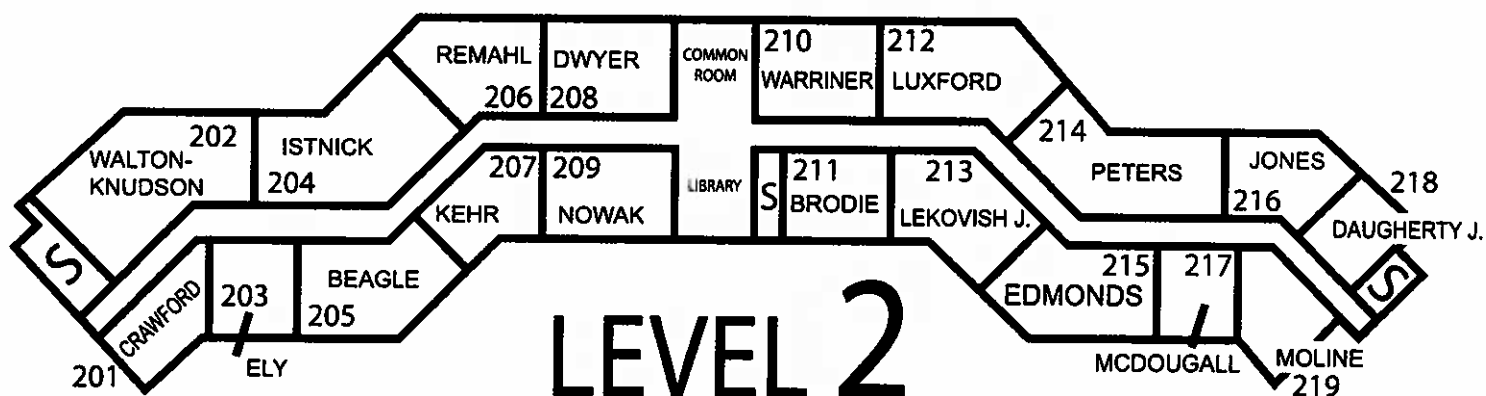
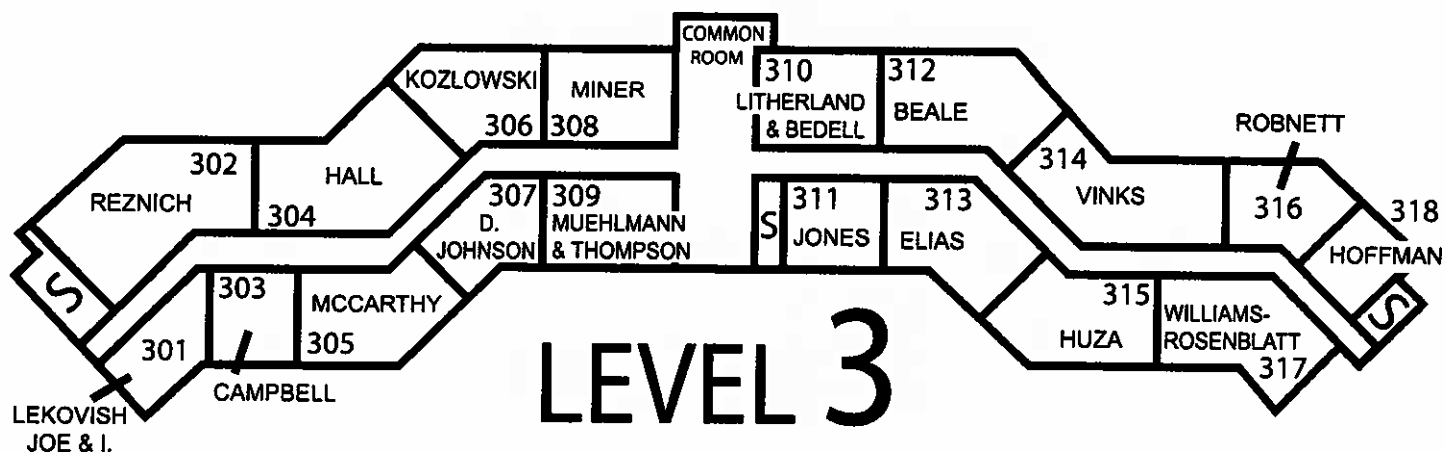
September 17, full members meeting, 9:45, Great Room

Respectfully submitted,

Marty Litherland



55+ Community. Smaller home. Bigger life!



SEPTEMBER SMILERS

Incapable = not capable
Inflammable = flammable
Invaluable = very valuable
Thanks for nothing, English.

The human brain is a wonderful thing. It starts working the moment you are born, and never stops until you stand up to speak in public.

Scientists have created a dolphin with legs.
Animal rights groups want the legs removed.
Scientists argue that it would defeat
the porpoise.

Getting older is wild!
One wrong pillow angle
and now your neck is
applying for disability.

~ Dodie Bedell, #310

CAMPFIRE

September 7, Sunday evening, 8:00

I am an eternal optimist; therefore, I firmly hope that we will be able to see the moon rise in September.

After 3 months of cloud cover for the full moon, I HAVE to believe that this month's Campfire will have the desired effect and that we WILL see the MOON!

Come join us for S'mores, fun and great conversation!

~ Mary Peters (214)

Book Club

Michigan Shores Book Club on September 15th, 3pm, in the Gertie Bell Room.

"Violeta" by Isabel Allende is our September choice. This historical fiction leads us through The Great Depression and the political unrest of rising and falling dictatorships in South America between 1920 and 2020.

Here are our choices for the rest of the year:

"North Woods" by Daniel Mason - Oct.

"American Dirt" by Jeanine Cummins - Nov.

"The Best Christmas Pageant Ever" by Barbara Robinson - Dec.

"The Founding Mothers: The Women Who Raised Our Nation" by Cokie Roberts - Jan.

"The Widow's War" by Sally Gunning - Feb.

Then skipping to May (we still need to decide on March and April) -

"Braiding Sweetgrass" by Robin Wall Kimmerer. ALL ARE WELCOME!

~ Carol E. (215)

Birthdays:

04 – Melanie B. (205)

08 – Jacquie E. (203)

09 – Jo M. (219)

10 – Kathy D. (208)

14 – Vicki S. (306)

18 – Sheila Mc.C

26 – John L. (213)

29 – Carole R. (302)

29 – David Baker (Staff)

If we missed your birthday, we're so sorry, please let the office know!



A new piece of work by Linda Miner on the 3rd floor depicts our view from the bluff.

Using upcycled jeans Linda quilted a 7 1/2 foot panorama of waves, sky, birds and boats. Come up and take a look.

Events & Special Days in September:

01 – Labor Day – No staff

08 – Shorebirds Meeting at 10:00 a.m. followed by Fire Chief and Police Chief chat.

08 -12th David Baker off on vacation

10 – Possibilities & Pathways meeting 9:45 a.m.

11 – Patriot Day

17th – 22nd – Shirley Robert off on vacation

18 – Footcare 1 p.m. – 6:00 p.m. in The Exercise Room.

22 – First Day of Autumn

23rd – Shirley back from vacation

23rd – Board Meeting 9:30 a.m.

24 – Possibilities & Pathways Meeting 9:45 a.m.

**Meet your new neighbors in #114
Robert Malcolm (Mac) Whisner**

I was born in Sault Ste. Marie, Michigan, graduated from Grand Blanc (Michigan) High School and then Miami University (Oxford, Ohio) with a B.S. Business degree. Upon graduation, I was hired by the Chevrolet Division of General Motors and worked in Sales & Marketing for 41 years retiring in 2006. Marilyn and I raised three children (one girl and two boys) now living in Greenwich, Rhode Island, Kenilworth, Illinois, and Traverse City, Michigan. We are blessed with wonderful son and daughters-in-law and eight grandchildren.

We bought an acre of land (1972) and built a cottage (1975) on the south side of Crystal Lake. The trains were still running and we could hear their whistles upon approach to the Mollineaux Rd. crossing. Our kids spent a good part of their summers in Benzie County and built a lifetime connection which they are now sharing with our grandchildren. After my retirement we enlarged the cottage to accommodate our children, spouses, grandchildren and their friends. We sold our Detroit area home and moved to the cottage fulltime in May 2015.

For recreation, I hike, bike, golf, downhill and cross country ski and volunteer. We are members of St. Andrews Presbyterian Church where I have served on the Session, the Finance and the Endowment committees. At BACN, I have served on the Finance committee, the Board of Directors, the Executive Board and as Treasurer.

I look forward to the opportunity to join the Michigan Shores Cooperative community.

Hi, my name is Marilyn Whisner. I am married to Mac. We have 3 married children and 8 grandchildren ages 5 - 22. I grew up in a suburb of Chicago and became a Michigander when I got married. My husband and I met at Miami University in Ohio and have been together ever since. Our early years of marriage were spent mostly down state except for 3 years in Ludington and 1 near Richmond Va.

We started coming to Crystal Lake in 1975 when we built our little chalet in the woods. It was a year round vacation home and we soon fell in love with this area in all seasons of the year. I grew up more of a city girl but have learned to enjoy many outdoor activities here like walking the trails, kayaking, golfing, skiing and biking. I can't imagine urban living now.

I've also come to appreciate being a part of a smaller community where people really care about each other. I've met many of my friends through various groups and activities such as PEO, St. Andrews Presbyterian church, volunteering at BACN and in the school, as well as in biking and kayaking groups. My other interests and hobbies are Bible study, knitting, reading, going to cultural events and doing word and jigsaw puzzles.

I look forward to having a place at Michigan Shores where we will meet more interesting people. It will be so good to live where we can be around others and close to downtown.

Marilyn Whisner

Attention Members – Help us stock our Guestrooms.



We're looking to stock our two guest rooms with small, useful items for visiting friends and family. If you have any of the following that you don't plan to use; we'd greatly appreciate our donation:

- **Dental Care Items** from your dentist's visits (new, unopened toothbrushes, toothpaste, dental floss, etc.)
- **Travel-size toiletries** from hotels (shampoo, conditioner, body wash, lotion, soap, etc.

All items must be new, unopened, and in their original packaging.

Please drop donations off at the office.

Your contributions will help make our guestrooms more comfortable and welcoming for all, and also help you declutter your bathroom cabinet.

Thank you for your generosity and community spirit.

~ Shirley R. (Office)

Michigan Shores
People Helping People
 Compiled by Dennis Johnson

Shirley Robert—our gifted Co-op Manager

Dave Baker—maintenance expert

Dan McCarthy—early morning hours
cleaning plus early morning coffee.

John Lekovish--new handy man—special
movies in Great Room

John Vinkemulter—Financial and building
and grounds director.

Marty Litherland—strategic planning
committee

Mary Peters—president of Shorebirds

Jay Pereguine—president, Board of
Directors

Ginny Istnick—special events

Dan Remahl—delivery of the newspapers

Gene Nowac, Bob Scholl—Meals on
Wheels delivery

Janey Warriner—librarian, flowers at the
entrance

Christie Robnett—in house bulletin boards

Carol Reznick and Louise Brodie—piano
playing

Linda Miner—monthly shifting of table
decorations/coasters.

Lyn Johnson and Mary Peters—special
parties

Joan McFarlen—monthly wall calendar for
Great Room

Mary Peters—book club

Benzie Senion Resources—monthly
footcare

Exercise in the Great Room

Bridge and Mahjong

Coffee hour, happy hour, potluck, brunch,
pizza night

Pop-up bonfires—Marty, Dave, Bob Scholl,
John

Post office delivery—Amanda Hothers

Great Room Cabinet—silverware,
placemats, tablecloths, etc.

Monthly table settings in the Great Room

Michigan Room—extra boxes for all
apartments

Exercise room

Storage units

Christmas Village--Great Room—set-up.

Dave Baker, Janey Warner

Kentucky Derby party—Mary Jane Hall

Special events--Bill Pearson, Tammy Royale

Musical events—CSA, Mary Poppins 2025,
Dale and Kathy Dwyer

Mennonite caroling

Betsie Bay Minstrels

Mother's Day

Father's Day

Flag Day

Veterans Day

Teachers Day

Easter day event

MSC annual meeting

Walkie-Talkie group

National Wellness Day

Memorial Day display

Martin Luther King Day

Annual apartment inspection

Benzie Bus presentation

Ask A Nurse event.

POMH presentation

Frankfort and Elberta high school students'
conservation project, Barb Heflin

TruGreen Weed and Feed

Shred Day

Frankfort Sheriff chat

Give away table in the Great Room

St. Patrick's Day

Newsletters

Ash Wednesday

History, Al Hyams—Producing Framed
Photos.

Piano tuning

Pearl Harbor Remembrance Day

New Years Day

Flu and Covid vaccines.

Linda Juras—kitchen events

Sarah Thompson—new/active member

Bev Popp—volunteering for many events

Dennis and Janet Ryan—watering hanging
basket circle.

Dodie Bedell—smilers on the door/in the
newsletter

LIBRARY NOTES by Janey

Recently we had donated a book and two booklets by Daniel G. Amen, MD. They are described as simple daily practices to strengthen mind, memory, moods, focus, energy, habits and relationships. You may have seen Dr. Amen on PBS during fund raising programming. It is on the library table and if you would like this feel free to take it. If it is not picked up by September 1st I will be putting it on the Michigan room counter.

DONATIONS:

Mystery:

Bruno, Chief of Police by Martin Walker

Innocent by Scott Turow

Touchstone by Laurie King

Nonfiction/Political:

Democracy Awakening- Heather Richardson

Fiction:

Fever Beach by Carl Hiaasen

Readers Digest Collection (4 books)

The Frozen River by Ariel Lawhon

Us Against You by Fredrick Backman

The Shop On Royal Street by Karen White

The Jackal's Mistress by Chris Bohjalian

The Exiles by Christina Kline

The Firekeeper's Daughter by Angeline Boulley (Michigan Humanities Great Michigan Read and other awards)

The Absolutely True Story of a Part-time Indian by Sherman Alexie (National Book Award)

Staying Connected at Michigan Shores: A Summer Update for Neighbors.

As the days get shorter, there are many opportunities to connect, learn, and look out for one another at MSC. Here's what's going on around the co-op—and a few friendly reminders to help us all thrive.

Community Happenings

Shorebirds Socials — check your emails and the bulletin boards for any Shorebirds get-togethers, like potlucks, brunches and pop-up parties.

Coffee & Conversation — Every morning from 9:00 a.m. (The Great Room) Drop in for a cup and a chat.

Happy Hour daily from 5 p.m. in The Great Room.

Mahjong every Thursday at 2:00 p.m. in the Third-floor lounge.

Exercise every Tuesday and Thursday at 1:00 p.m. in The Great Room.

Wellness Corner

- **Hydration & Heat:** Keep a water bottle handy and check in on neighbors during heat advisories. If you feel dizzy, unusually tired, or develop a headache, step into a cool space and sip water.
- **Walking Buddies:** Interested in a short, level walk after dinner? Add your name to the “Walking Buddies” list—paced groups will form based on preferred distance. A sign-up sheet is on the buffet. After about 30 days, we will determine from the sign-up sheet what a preferred day and time is to walk.

Safety & Preparedness

- Door Security: Please avoid “tailgating” (holding doors for people you don’t recognize). It’s kind to smile and just as kind to keep our community secure. There are clear instructions in the lobby on how to reach the person you are visiting.
- In-Home Emergency information – Each member should have a red FILE OF LIFE pouch with a medical and emergency card inside. If you need to update any information, please ask Shirley for a new card. Keep this pouch on your refrigerator for Emergency personnel.

Maintenance Minute

- 9V batteries for smoke detectors. Dave has completed replacing all the smoke detector batteries, your smoke detectors should be in optimum working condition. A few of them are going to be replaced, but those haven’t arrived yet. over the next few weeks. If your batteries have recently been changed, please let Shirley know.
- Balcony Etiquette: Please use saucers or plates under your planters to prevent water runoff onto neighbors’ spaces. Secure lightweight items: summer storms can be gusty. If you feed the birds in the fall and winter, please keep a sheet of cardboard or a tray under your feeder to the seeds don’t fall on the deck below you.

Learning & Leisure

- Is anyone interested in serving on our in-house Tech Help Desk — we could set it up once a month, for a couple hours. Members could bring their phone, tablet, or laptop. Volunteers can help with photo sharing, scam-spotting, and adjusting accessibility settings (larger text, voice control).

See Shirley in the office if you would like to volunteer with this.

Neighbor Spotlight

We would love to spotlight a neighbor each month, not just new members. It could be something as simple as "Meet Elaine in Unit 220, Former art teacher, current watercolor enthusiast, and unofficial plant whisperer. Elaine's tip for a cozier home: *"Put a battery tea light on a timer inside a lantern by the door. It's welcoming, uses no outlet, and helps me find the lock at night."*

If you would like to be featured, or know a member who you would like to feature (get their permission first), drop a note in the office mailbox with "Spotlight" on the envelope, before the newsletter deadline of the 25th of each month.

How to Get Involved

Want to help with an event, lead a craft hour, or suggest a class? Add your name to the "I Can Help" sheet or email the office with the subject line "Volunteer." Even one hour a month makes a difference.

Sign-up sheet is on the buffet in The Great Room.

Have a great September!

~ Shirley R. (Office)

**MEMBER SHARE COSTS EFFECTIVE
SEPTEMBER 19TH, 2025 THROUGH SEPTEMBER 18TH, 2026**

The value of your member share will go up on September 19th, 2025.

A share belongs to a member until the member, or his/her family offers to sell. The value at the time of sale is based on the original cost, plus 1% of the value of the unit (established at the initial endorsement of the project mortgage), for each year of occupancy. The 1% limited-equity formula is under direct control of the cooperative. The share cost is increased by the 1% limited equity every September 19th.

Your member share has increased effective September 19, 2025.

Please refer to the attached schedule. This does not reflect what you paid for your membership, nor what it will sell for, but what the share cost is *valued based on the 1991 initial share value, and annual increases.*

Michigan Shores Cooperative

Member Share Costs Effective September 18th, 2025 through September 18th, 2026

Unit #	Unit Type	Initial Unit value	% of initial value	% of Sq.Ft. total co-op	Increase Per year	1991 initial Share value	Share value 9/19/2025	20% Capital fee	Monthly fee 2025
101	J	\$ 56,808.00	1.6337	1.7056	\$ 568.08	\$ 16,000.00	\$ 35,882.80	\$ 7,176.56	\$ 1,250.38
102	H'	\$ 95,837.00	2.7560	2.7232	\$ 958.37	\$ 26,500.00	\$ 60,042.95	\$ 12,008.59	\$ 1,950.36
103	C	\$ 43,265.00	1.2442	1.3043	\$ 432.65	\$ 11,000.00	\$ 26,142.75	\$ 5,228.55	\$ 968.33
104	H	\$ 91,809.00	2.6402	2.6086	\$ 918.09	\$ 26,500.00	\$ 58,633.15	\$ 11,726.63	\$ 1,873.86
105	F	\$ 70,384.00	2.0241	2.0783	\$ 703.84	\$ 22,000.00	\$ 46,634.40	\$ 9,326.88	\$ 1,503.88
106	D	\$ 44,863.00	1.2902	1.3043	\$ 448.63	\$ 11,000.00	\$ 26,702.05	\$ 5,340.41	\$ 967.19
107	G	\$ 70,384.00	2.0241	2.0783	\$ 703.84	\$ 22,000.00	\$ 46,634.40	\$ 9,326.88	\$ 1,502.74
108	G	\$ 70,384.00	2.0241	2.0783	\$ 703.84	\$ 22,000.00	\$ 46,634.40	\$ 9,326.88	\$ 1,502.74
109	D	\$ 44,863.00	1.2902	1.3043	\$ 448.63	\$ 11,000.00	\$ 26,702.05	\$ 5,340.41	\$ 967.19
110	H	\$ 91,809.00	2.6402	2.6086	\$ 918.09	\$ 26,500.00	\$ 58,633.15	\$ 11,726.63	\$ 1,873.86
111	F	\$ 70,384.00	2.0241	2.0783	\$ 703.84	\$ 22,000.00	\$ 46,634.40	\$ 9,326.88	\$ 1,503.88
112	E'	\$ 61,530.00	1.7695	1.7056	\$ 615.30	\$ 16,000.00	\$ 37,535.50	\$ 7,507.10	\$ 1,246.95
113	C	\$ 43,265.00	1.2442	1.3043	\$ 432.65	\$ 11,000.00	\$ 26,142.75	\$ 5,228.55	\$ 968.33
114	C	\$ 43,265.00	1.2442	1.3043	\$ 432.65	\$ 11,000.00	\$ 26,142.75	\$ 5,228.55	\$ 968.33
115	CMOD	\$ 43,265.00	1.2442	1.3043	\$ 432.65	\$ 11,000.00	\$ 26,142.75	\$ 5,228.55	\$ 968.33
116	B	\$ 51,703.00	1.4869	1.4046	\$ 517.03	\$ 13,000.00	\$ 31,096.05	\$ 6,219.21	\$ 1,039.13
117	B	\$ 51,703.00	1.4869	1.4046	\$ 517.03	\$ 13,000.00	\$ 31,096.05	\$ 6,219.21	\$ 1,039.13
201	J	\$ 56,808.00	1.6337	1.7056	\$ 568.08	\$ 16,000.00	\$ 35,882.80	\$ 7,176.56	\$ 1,250.38
202	H'	\$ 95,837.00	2.7560	2.7232	\$ 958.37	\$ 26,500.00	\$ 60,042.95	\$ 12,008.59	\$ 1,950.36
203	C	\$ 43,265.00	1.2442	1.3043	\$ 432.65	\$ 11,000.00	\$ 26,142.75	\$ 5,228.55	\$ 968.33
204	H	\$ 91,809.00	2.6402	2.6086	\$ 918.09	\$ 26,500.00	\$ 58,633.15	\$ 11,726.63	\$ 1,873.86
205	F	\$ 70,384.00	2.0241	2.0783	\$ 703.84	\$ 22,000.00	\$ 46,634.40	\$ 9,326.88	\$ 1,503.88
206	E'	\$ 61,530.00	1.7695	1.7056	\$ 615.30	\$ 16,000.00	\$ 37,535.50	\$ 7,507.10	\$ 1,246.95
207	B	\$ 51,703.00	1.4869	1.4046	\$ 517.03	\$ 13,000.00	\$ 31,096.05	\$ 6,219.21	\$ 1,039.13
208	G	\$ 70,384.00	2.0241	2.0783	\$ 703.84	\$ 22,000.00	\$ 46,634.40	\$ 9,326.88	\$ 1,502.74
209	G	\$ 70,384.00	2.0241	2.0783	\$ 703.84	\$ 22,000.00	\$ 46,634.40	\$ 9,326.88	\$ 1,502.74
210	G	\$ 70,384.00	2.0241	2.0783	\$ 703.84	\$ 22,000.00	\$ 46,634.40	\$ 9,326.88	\$ 1,502.74
211	E	\$ 61,530.00	1.7695	1.7056	\$ 615.30	\$ 16,000.00	\$ 37,535.50	\$ 7,507.10	\$ 1,245.81
212	E'	\$ 61,530.00	1.7695	1.7056	\$ 615.30	\$ 16,000.00	\$ 37,535.50	\$ 7,507.10	\$ 1,246.95
213	B	\$ 51,703.00	1.4869	1.4046	\$ 517.03	\$ 13,000.00	\$ 31,096.05	\$ 6,219.21	\$ 1,039.13
214	H	\$ 91,809.00	2.6402	2.6086	\$ 918.09	\$ 26,500.00	\$ 58,633.15	\$ 11,726.63	\$ 1,873.86
215	F	\$ 70,384.00	2.0241	2.0783	\$ 703.84	\$ 22,000.00	\$ 46,634.40	\$ 9,326.88	\$ 1,503.88

216	E'	\$ 61,530.00	1.7695	1.7056	\$ 615.30	\$ 16,000.00	\$ 37,535.50	\$ 7,507.10	\$ 1,246.95
217	C	\$ 43,265.00	1.2442	1.3043	\$ 432.65	\$ 11,000.00	\$ 26,142.75	\$ 5,228.55	\$ 968.33
218	C	\$ 43,265.00	1.2442	1.3043	\$ 432.65	\$ 11,000.00	\$ 26,142.75	\$ 5,228.55	\$ 968.33
219	CMOD	\$ 43,265.00	1.2442	1.3043	\$ 432.65	\$ 11,000.00	\$ 26,142.75	\$ 5,228.55	\$ 968.33
301	J	\$ 56,808.00	1.6337	1.7056	\$ 568.08	\$ 16,000.00	\$ 35,882.80	\$ 7,176.56	\$ 1,250.38
302	H'	\$ 95,837.00	2.7560	2.7232	\$ 958.37	\$ 26,500.00	\$ 60,042.95	\$ 12,008.59	\$ 1,950.36
303	C	\$ 43,265.00	1.2442	1.3043	\$ 432.65	\$ 11,000.00	\$ 26,142.75	\$ 5,228.55	\$ 968.33
304	H	\$ 91,809.00	2.6402	2.6086	\$ 918.09	\$ 26,500.00	\$ 58,633.15	\$ 11,726.63	\$ 1,873.86
305	F	\$ 70,384.00	2.0241	2.0783	\$ 703.84	\$ 22,000.00	\$ 46,634.40	\$ 9,326.88	\$ 1,503.88
306	E'	\$ 61,530.00	1.7695	1.7056	\$ 615.30	\$ 16,000.00	\$ 37,535.50	\$ 7,507.10	\$ 1,246.95
307	B	\$ 51,703.00	1.4869	1.4046	\$ 517.03	\$ 13,000.00	\$ 31,096.05	\$ 6,219.21	\$ 1,039.13
308	G	\$ 70,384.00	2.0241	2.0783	\$ 703.84	\$ 22,000.00	\$ 46,634.40	\$ 9,326.88	\$ 1,502.74
309	G	\$ 70,384.00	2.0241	2.0783	\$ 703.84	\$ 22,000.00	\$ 46,634.40	\$ 9,326.88	\$ 1,502.74
310	G	\$ 70,384.00	2.0241	2.0783	\$ 703.84	\$ 22,000.00	\$ 46,634.40	\$ 9,326.88	\$ 1,502.74
311	E	\$ 61,530.00	1.7695	1.7056	\$ 615.30	\$ 16,000.00	\$ 37,535.50	\$ 7,507.10	\$ 1,246.95
312	E'	\$ 61,530.00	1.7695	1.7056	\$ 615.30	\$ 16,000.00	\$ 37,535.50	\$ 7,507.10	\$ 1,246.95
313	Emod	\$ 61,530.00	1.7695	1.7056	\$ 615.30	\$ 16,000.00	\$ 37,535.50	\$ 7,507.10	\$ 1,246.95
314	H	\$ 91,809.00	2.6402	2.6086	\$ 918.09	\$ 26,500.00	\$ 58,633.15	\$ 11,726.63	\$ 1,873.86
315	E'	\$ 61,530.00	1.7695	1.7056	\$ 615.30	\$ 16,000.00	\$ 37,535.50	\$ 7,507.10	\$ 1,246.95
316	E'	\$ 61,530.00	1.7695	1.7056	\$ 615.30	\$ 16,000.00	\$ 37,535.50	\$ 7,507.10	\$ 1,246.95
317	HMOD	\$ 95,837.00	2.7560	2.6086	\$ 958.37	\$ 26,500.00	\$ 60,042.95	\$ 12,008.59	\$ 1,872.71
318	C	\$ 43,265.00	1.2442	1.3043	\$ 432.65	\$ 11,000.00	\$ 26,142.75	\$ 5,228.55	\$ 968.33

A share belongs to a member until the member or their estate offers to sell. The value at the time of the sale is based on the original cost (3rd column), plus 1% of the value of the unit (established at the initial endorsement of the project mortgage), for each year of occupancy. The 1% limited-equity formula is under the direct control of the Cooperative. The Share Cost is increased by the 1% limited equity every September 19th.

The fee for new members shall be 20% of the membership share SALES PRICE, unless the sales price is less than the current listed member share cost (7th column), then the fee is the greater of

The capital fee is due at the time of payment of the membership share by the purchaser of the membership. Transfer of the membership is complete upon full payment of the share cost plus the 20% capital fee. New members as of June 18th, 2019 moving into a larger unit, are subject to pay the difference between their first capital fee paid and the new 20% capital fee required for the larger unit. Members moving into a smaller unit do not get the difference refunded to them. This amendment is not retroactive and does not apply to members who purchased a membership before June 18th, 2019.

12 USES FOR MINT LEAVES, FOR HEALTH AND HOME

How do you use extra mint leaves? Here are 12 marvelous mint uses for around the home and garden—from culinary and medicinal uses to mouthwash and bug repellent!

Meet the Mints

Did you know that the **mint** family, *Lamiaceae*, is the sixth- or seventh-largest of the flowering plant families?

- * The most **common and popular mints** for growing are peppermint (*Mentha x piperita*), native spearmint (*Mentha spicata*), Scotch spearmint (*Mentha x gracilis*), and cornmint (*Mentha arvensis*); also (more recently) apple mint (*Mentha suaveolens*).
- * Many of our common **culinary herbs** (e.g., basil, oregano, marjoram, rosemary, sage, thyme, and summer and winter savory) are members of the mint family.
- * Mints include dozens (perhaps hundreds) of **traditional medicinal herbs**, not to mention many aromatics used in flavorings, perfumes, and cosmetics.
- * You'll find members of the mint family among the **favorite landscaping plants**. Think salvias, agastaches, lavenders, bee balms, hyssop, and Russian sage. All summer, they produce nectar-rich blossoms, which attract bees and beneficial pollinators, along with an occasional hummingbird.

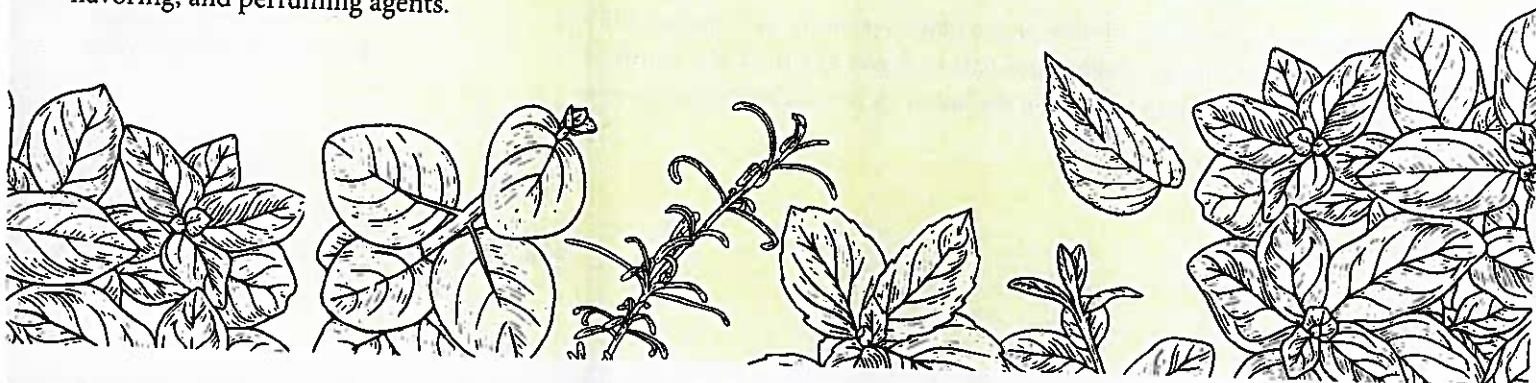
A favorite in the summer herb garden is bright red bee balm, which seeds itself all over the place, makes a great cut flower, and serves as a tasty tea.

Many mint family members contain strongly aromatic oils (think lavender, rosemary, basil, thyme, and sage), which account for their many uses as seasoning, flavoring, and perfuming agents.

12 Uses for Mint Leaves

There are many safe uses for mint family herbs besides beautifying your gardens. Here is just a sampling:

- 1 **Food:** The peppermints are especially good culinary mints, ideal for chopping into salads, sprinkling over fruit, or combining with basil or cilantro to make mint pesto. We like to add a couple of tablespoons of fresh chopped mint to peas, green beans, carrots, cauliflower, or zucchini to create minted vegetables.
- 2 **Drinks:** Freeze a few trays of strong mint tea, then use the ice cubes to cool your summer drinks. Add mint leaves or cubes to mojitos, iced tea, or fresh lemonade.
- 3 **Tea:** Why buy mint tea when it's so easy to make? What we usually call the "mints" (peppermint, spearmint, apple mint, etc.) are traditional tea herbs. Just steep your fresh mint leaves in boiling water for about 5 minutes and serve. It's a great digestive aid after dinner. Apple mint is a favorite, with more flavor and less aftertaste.
- 4 **Hair rinse:** Add strong mint (especially rosemary) tea to one part cider vinegar for a conditioning hair treatment, which you can leave in or rinse out. The vinegary smell dissipates after drying.

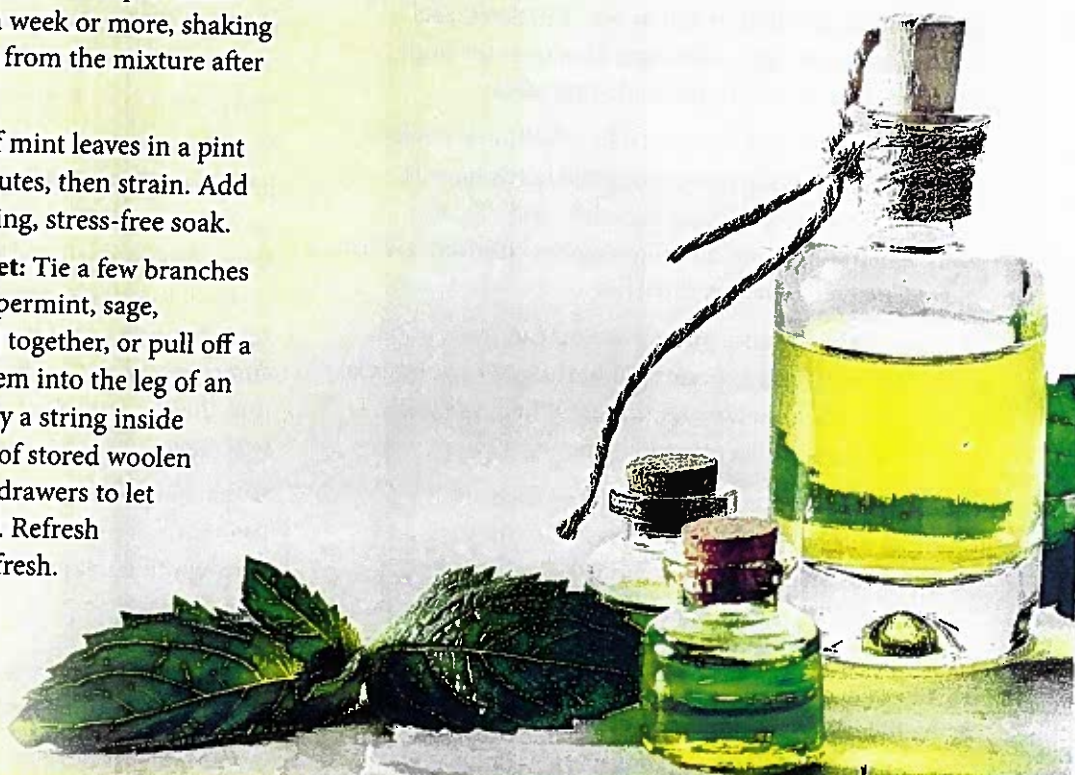


- 5 **Mouthwash:** Chop a quarter cup of fresh mint, bee balm, lemon balm, basil, thyme, or oregano leaves and infuse them in a quart of boiling water. When cool, strain the herbs and store mouthwash in the refrigerator.
- 6 **Scent up a space:** Keep your home smelling fresh by adding a few drops of mint essential oil to your favorite unscented cleaner, or just take a cotton ball and dab onto a light bulb.
- 7 **Ease sunburn pain:** Make a strong peppermint tea and refrigerate the mixture for several hours. To use, gently apply to the burned area with cotton pads.
- 8 **Breath freshener:** Just chew on a few mint leaves! Sage teas and extracts have been used for centuries as a mouthwash for oral infections. Don't chew mint family herbs if breastfeeding, as even small amounts of sage and peppermint may reduce milk supply.
- 9 **Facial astringent:** Add a few finely minced leaves of fresh peppermint or other mints to a cup of witch hazel. Store in a glass jar for a week or more, shaking occasionally. Strain the herbs from the mixture after a week.
- 10 **Mint bath:** Steep a handful of mint leaves in a pint of hot water for about 10 minutes, then strain. Add to bath water for an invigorating, stress-free soak.
- 11 **Moth repellent/scented sachet:** Tie a few branches of strongly scented mint (peppermint, sage, lavender, rosemary, bee balm) together, or pull off a handful of leaves, and stuff them into the leg of an old nylon stocking. Suspend by a string inside a garment bag, tuck into bags of stored woolen clothing, or just place in your drawers to let your clothes soak up the scent. Refresh periodically to keep the scent fresh.

- 12 **Bug repellent:** When ants come into the kitchen during the summer, placing a few stems of mint, gently crushed, near suspected entry points will deter ants. You need to replace the mint with fresh stems every few days. Also, keep pets flea-free by stuffing a small pillow with fresh spearmint and thyme and placing it near your pet's bed.

Of course, mint isn't only used to deter bugs; it also attracts beneficial insects. Bees, butterflies, and hoverflies love mint, which is rich in nectar and pollen, and this benefits pollinated plants and crops.

(continued)



See Shirley in the office for FRESH MINT! ✱

Things to review annually:

1. Updated Homeowners Insurance coverage sent to office, admin@michiganshores.net. Your agent should be able to email that directly to Shirley.
2. Update your **EMERGENCY** Medical Card in your red plastic sleeve on your refrigerator. If you need a new card, see Shirley in the office.
3. Update your current Principal Residence Exemption if your status has changed. i.e. if you plan on claiming MSC as your primary residence, please complete the necessary form and your status will be updated with the assessor – and your annual assessment fee will not apply. Deadline to submit your new form is May 1 of each year.
4. Update your contact information, Power of Attorney, Medical contacts, primary and secondary emergency contacts, and give the office a copy for your file.
5. Verify your personal and emergency contact information, e-mail address, telephone number etc.
6. Household Safety items, batteries changed in smoke detectors, carbon monoxide detectors, check personal fire extinguishers, emergency supply kit.
7. Make sure you have an up-to-date copy of the Cooperative Bylaws, Policies and Procedures electronic document.
8. If you have a pet, update your pet information, vet contact, vaccination records.
9. Confirm vehicle information, make, model, license plate, and your parking space in the garages. This can be emailed to shirley@michiganshores.net

~ Shirley R. (Office)

2025 SEPTEMBER

CALENDAR YEAR

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		Exercise at 1pm Tues & Thurs 2:00 bridge Tues		Mahjongg 2pm third floor		
	1 Labor Day (no staff)	2	3	4	5	6 10:00 Brunch
7	8 10:00 Shorebirds Meeting	9	10 9:45 Possibilities and Pathways	11 Patriot Day	12	13
14	15	16	17 Shirley vacation	18 1-6 Footcare Shirley vacation	19	20 6:00 Potluck Dinner
21	22 First Day of Autumn Shirley vacation	23 10:00 Board Meeting	24 10:00 Possibilities and Pathways	25	26	27
28 31	29	30				

Birthdays: 04-Melanie B(205); 08-Jacquie E(203);09-Jo M(219);10-Kathy D(208);14-Vicki S(306);
18-Shelia McC(305); 26-John L(213); 29-Carole R(302); 29-David B(staff)

Coffee Hour 9-10 am Great Room
Happy Hour 5-6pm in Great Room