



Around The Shores
Newsletter
November 2025

November birthdays

14 – Lin J. (105)
16 – MJ Hall. (304)
19 – Mary Sue H. (318)

Events & Special Dates:

1 – Brunch 10:00 a.m.
2 – Daylight Savings Time Ends
3 – 1 p.m. Knitting Group 2nd floor
4 – Election Day
10 – Shorebirds Meeting and Election 10:00 a.m.
11 – Veterans day
13 – Footcare 1 p.m. – 6 p.m. \$20. BSR in the Exercise Room
15 – Potluck at 6 p.m.
18 – Heather Bruce Marshall & Bruce Talk on Wills & Estate Plans 10:00 a.m. Great Room
27 – Thanksgiving Day, no staff
28 – No staff

Haiku

Thirteen: fell in love,
Seventy-six: kissed good-bye,
Thank you, sweet Sheila!
~ Dan M. (305)

What are you thankful for?

I am thankful for:

Life in all forms:

Health, Family, Friends, Cat Jill, Music, Art, Education, Written words in all forms, Home, Nature, Opportunities, Humor

~ Mary Scholl (112)

I am grateful for this wonderful place to live.

~ Louise B. (211)

As we enter the season of gratitude, I find myself reflecting on all the blessings in my life. I am so thankful for my job at Michigan Shores, where I get to be a part of a wonderful community and work alongside such caring and dedicated people.

I am deeply grateful to my family, my children and grandchildren, who bring so much love, joy and laughter into my life. Their support and companionship remind me every day of what truly matters.

I am also thankful for my good health, which allows me to enjoy life fully and appreciate each new day.

And finally, I'm thankful for this beautiful county we get to call home, a place so special that others dream of visiting it on vacation. What a fit it is to live in such a place of beauty and opportunity.

This November, I'm reminded that gratitude turns the ordinary into extraordinary. Wishing everyone a season filled with peace, appreciation, and joy.

~ Shirley R. (office)

I'm thankful for the trees, and the breeze, chocolates, and raspberries, and Dave & Shirley!

~ Karen W. (317)

SHOREBIRDS COMMUNITY OUTREACH SPEAKER

Tuesday, November 18th at 10:00 am in the Great Room

Heather Bruce from Marshall and Bruce Law Firm will share information on Trusts, Wills, Ladybird Deeds and Powers of Attorney.

Ms. Bruce was educated at the University of Michigan for her BBA graduated with high distinction in 1999. She went on to study at Thomas M. Cooley Law School, graduating Magna Cum Laude. She has been licensed and a member of the Bar here in Michigan for 21 years. She also works as a volunteer with the Women's Resource Center.

We appreciate her willingness to join us as we explore these legal topics. Do come!!

~ Carol E. (215)

Michigan Shores Book Club

November 17th, Monday, 3:00pm in the Gertie Bell Room.

This month's book is "American Dirt" by Jeanine Cummins. This story traces the perilous journey of a Mexican mother, Lydia, and her son, Luca, as they escape the terror of a drug cartel. The story puts a human face to the dangers and challenges of asylum-seekers.

Our next books are:

"The Best Christmas Pageant Ever" by Barbara Robinson - December "The Founding Mothers" by Cokie Roberts - January "The Widows War" by Sally Gunning - February "The Frozen River" by Ariel Lawton - March April - ????"Braiding Sweetgrass" by Robin Wall Kimmerer - May

We invite ALL who enjoy a good read and very lively, varied conversation.

~ Carol E., (215)

From the Cooperative Manager

Why it's important to report maintenance issues right away...

As a valued resident of our community, you play an important role in helping keep our building safe, comfortable, and well-maintained. One of the best ways to do that is by reporting any maintenance issues or defects as soon as you notice them through a work order, either hand-written (worker order forms are by the 1st floor elevator), email: admin@michiganshores.net or text 231-651-9493.

Even small problems – like a dripping faucet, a running toilet, or a door that won't close properly – can turn into much bigger (and more expensive) repairs if left unreported. What may seem like a minor inconvenience today could lead to major damage tomorrow. By turning in a work order early, you're helping to prevent unnecessary costs and protecting the value of our cooperative's property.

Timely reporting also helps our maintenance team stay ahead of issues before they spread to other units or systems. For example:

- A small leak can become a major plumbing repair.
- A faulty appliance can cause energy waste or even safety hazards.
- A minor drafty or window issue can increase heating and cooling costs.

As the person living in the unit every day, you are the first line of defense in identifying when something isn't working correctly. Submitting a work order isn't just about keeping your home in good condition, it's about being a responsible member of the cooperative community.

If you notice something wrong, don't wait! Submit a work order right away so our team can take care of it promptly. Together, we can keep our building safe, efficient, and comfortable while saving the cooperative time and money in the long run.

~ Shirley R. (Office)

LIBRARY NOTES by Janey

As I have mentioned, many times at Michigan Shores we love the book donations to our library.

If you wish to donate a book, put it in the basket on the Library table.

Please, do not put it directly on the desk in the corner with the other new donations. This is because I like to stamp the book with a special Michigan Shores stamp and date the donation.

This October donations are:

FICTION

A Lesser Light by Peter Geye

Remarkably Bright Creatures by Shelly Van Pett

The Academy by Elon Hilderbrand

For One More Day by Mitch Albom

MYSTERY

Dream Town by David Baldacci

Apples Never Fall by Liane Moriarty

The Mystery Guest by Nita Prouse

The Night Fire by Michael Connelly

Presumed Guilty by Scott Turow

POETRY

No More Masks - 20th Century American Women poets.

News of Need by Steve Brown

NONFICTION

Bird Brains - Savage Intelligence of Crows,

Ravens, Jays, and MagPies

Meet your new neighbors n Unit #301

Biographies for Barbara and Joseph Graunke

Barbara

I grew up in Ann Arbor, Michigan and have summered on Crystal Lake for over 50 years. My husband Joe and I currently live in northeast Wisconsin. I retired just over a year ago from a teaching career spanning 30 years at the elementary level. I'm an avid reader. I enjoy running and have completed many half marathons and 3 full marathons. I also enjoy long walks, crossword puzzles and jigsaw puzzles.

Joe

I grew up in Midland, Michigan and graduated from Alma College where I met Barbara. I went to medical school at Wayne State University. I completed a family practice residency program at MidMichigan Regional Medical Center and practiced at Kaukauna Clinic in Kaukauna, Wisconsin for my entire career. Now that I'm retired, I enjoy investing, biking, walking and spending time with our children. Our oldest son is married and owns a BBQ restaurant in Denver. Our younger son lives and works in Chicago.

10/02/2025

A friendly Reminder:

To help make our gatherings comfortable for everyone, we kindly ask that attendees refrain from wearing perfume, cologne, or heavily scented products.

Some individuals have sensitivities or allergies to fragrances, and your consideration helps ensure that everyone can participate comfortable.

Thank you for your understanding and cooperation!

~ Board of Directors.

Financial Fraud Awareness Workshop



When

Thursday, November 6
11:30 am – 3:00 pm



Where

The Gathering Place Senior Center
10579 Main St., Honor

RSVP Important! Limited Seating

Call Angie or Renee at
(231) 882-4462

Topics include

- What is financial exploitation?
- Different types of scams
- What you can do to protect yourself

Schedule

- Lunch: 11:30 am – 12:00 pm
- Presentation: 12:00 pm – 2:00 pm
- Questions & Answers: 2:00 – 3:00 pm

**Free lunch from
Papano's & Cherry Hut**

**Free transportation
from Benzie Bus**

Free Benzie Bus passes are provided by Benzie Senior Resources for Benzie County residents age 60+. Call (231) 325-3000 to request a pass (can be done up to the morning of the workshop).

Presenters

- Sara Swanson
Benzie County Prosecutor
- Justin Keillor
Edward Jones Financial Advisor
- Benzie County Sheriff's Office
- Dan Gartland
Traverse City FBI Field Office
- Ron Stier
Department of Health
& Human Services
- Dannie Arnold
Information Technology
State Savings Bank

 **STATE SAVINGS BANK**

submitted by Beverly Bopp

The difference between the initial value of a unit and the member share cost in a housing cooperative:

1. Initial Value of a Unit

- This is the book or internal value assigned to a housing unit within the cooperative.
- It is often based on factors like the co-op's purchase price of the building, financing, and how the overall property cost is allocated among the units (e.g., size, location, amenities).
- Importantly, it is not the same as a purchase price in traditional real estate — co-op members don't own their individual units outright. Instead, this value is used for accounting, equity tracking, and sometimes resale reference within the co-op.

Think of it as: the “paper value” the co-op assigns to each unit to reflect its proportional share of the whole property.

2. Member Share Cost

- This is the actual amount a person pays to become a member of the cooperative and secure the right to occupy a particular unit.
- It represents the member's ownership share in the co-op corporation, not ownership of the real estate itself.
- The share cost can be set by the co-op's board or bylaws and may or may not match the initial value of the unit.
- In some co-ops, this cost stays relatively low and stable (making housing affordable); in others, it can change over time to reflect market conditions or co-op finances.

Think of it as: the “ticket price” to join the co-op and live in a specific unit.

Quick Summary:

- Initial value of a unit = the internal valuation assigned to that unit within the co-op's books.
- Member share cost = the amount a new member actually pays to buy into the co-op and live there.

Understanding the Difference: Initial Unit Value vs. Member Share Cost

In a housing cooperative, it's important to distinguish between the **initial value of a unit** and the **member share cost**. These terms are related but serve different purposes.

| Initial Value of a Unit | Member Share Cost |
|---|---|
| <ul style="list-style-type: none">• Internal or book value assigned to a unit• Used for accounting and equity tracking• Reflects proportional share of the property• Not the same as a market purchase price | <ul style="list-style-type: none">• The amount a member pays to join the co-op• Secures the right to occupy a unit• Represents ownership share in the cooperative• May stay stable (affordable co-ops) or adjust over time |

Quick Summary:

- **Initial Value of a Unit** = Internal accounting value used for equity and proportional share.
- **Member Share Cost** = Actual buy-in price members pay to join and live in the co-op.

2025 NOVEMBER

CALENDAR YEAR

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--|---|---|-----------|--------------------------------------|----------|---------------------------|
| | | Exercise at 1pm Tues & Thurs 2:00 bridge Tues | | Mahjongg 2pm third floor | | |
| | | | | | | 1 10:00 Brunch |
| 2 Daylight Savings ends. "fall back" | 3 1:00Lin and Linda's knitting group | 4 | 5 | 6 Mahjongg 2pm third floor | 7 | 8 |
| 9 | 10 10:00 Shorebirds Meeting and election | 11 | 12 | 13 Footcare Clinic 1-6 pm \$20 | 14 | 15 6:00 Potluck Dinner |
| 16 | 17 3:00 Book Club | 18 10:00 Wills and Estate Plans | 19 | 20 | 21 | 22 |
| 23 | 24 10:00 Board Meeting | 25 | 26 | 27 Thanksgiving | No staff | 28 |
| 30 | | | | | | |

Birthdays: 14- Lin J (105);16-MJ Hall (304); 19- Mary Sue H (318)

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