

# AROUND THE SHORES

NEWSLETTER

APRIL 2026 | [WWW.MICHIGANSHORES.COOP](http://WWW.MICHIGANSHORES.COOP)



## SPRING IS HERE!

- **ANNUAL GENERAL MEETING:** Details Inside

APRIL 2026

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Michigan Shores Cooperative  
**Annual Membership Meeting Agenda**

Date: Thursday, April 23, 2026

Time: 10:30 AM

Location: Great Room, Michigan Shores Cooperative

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**Agenda**

1. Call to Order
2. Approval of the Minutes  
~ April 25, 2025 Annual Membership Meeting
3. Report of the Nominating Committee
4. Election of Directors  
~Election of three (3) directors to serve three-year terms
5. Cooperative Manager's Report
6. Board President's Report
7. Treasurer's Report
8. Other Business
9. Announcement of Election Results

Adjournment

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A complimentary luncheon will follow immediately after the Annual Meeting  
in the Great Room.

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Mail to:

**Michigan Shores Cooperative – SEALED BALLOT**  
**641 Michigan Avenue, OFFICE**  
**Frankfort, MI 49635**

Members have the option to attend the meeting via Zoom, and their attendance recorded as present.

SHIRLEY ROBERT is inviting you to a scheduled Zoom meeting.

**Topic: Annual Meeting of the Michigan Shores Cooperative**

Time: Apr 23, 2026 10:30 AM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/82233272128?pwd=JC1ebbLak2l0G0G2YAaNw777eBr9aE.1>

Meeting ID: 822 3327 2128

Passcode: 162055

**Packets can be picked up in the office. Each member will sign their packet as received.**

Because no good meeting ends without good food.... Stay for some delicious savories and sweets by Suz McLaughlin.

## **Menu**

Squash Sweet Curried Cream Cup Farms Chicken and Vegan chickpea salad,  
small cup Vegan Potato Soup,  
Bed Bush Sourdough Baguette  
Cookies  
Coffee, Tea or Soda

## **Birthdays in April 2026**

19 m- Carol K. (306)  
26 – Amy E. (313)  
27 – Linda M. (308)  
28 – Betsy N. (209)

Happy birthday from everyone at MSC. If we missed your birthday, we are sorry, and please let the office know.

## **Dates & Events in April 2026**

03 – Good Friday – No staff  
05 – Easter  
06 – Easter Monday – No staff  
09 -16 – Shirley Vacation  
13,14 & 15 – Gutters being cleaned. Please remove everything off your deck so it doesn't get wet or damaged.  
14 – Shorebirds Speaker in the Great Room at 10:00 a.m.  
17 – Shirley back to work  
22 – Earth Day  
23 – Annual Meeting of the MSC at 10:30 a.m. followed by complimentary luncheon

## **COMMUNITY OUTREACH SPEAKER**

APRIL 14TH AT 10:00am in Great Room

Jon Throop, the executive director of the Benzie Conservation District and Jessica Barnard, Communications and Development Coordinator, will share how this organization empowers community members to safeguard our natural resources. We live in an incredibly beautiful place. Our land, water, forests and farms are worth preserving both for ourselves and future generations. Jon and Jessica will give us a look at some exciting projects of 2026 and how we can get involved if we wish. Suz McLaughlin helped organize this event and will be bringing "nibbles" for us to enjoy.

~ Carol E. (215)

## **APRIL SMILERS**

MSC announcement:

We are now in the official “ wrong coat” season. Every single coat or jacket you choose from now until May will be the wrong one for the weather.

\*\*\*\*\*

Your body is your temple. My body is, at best, a bouncy castle with air that is slowly deflating.

\*\*\*\*\*

I recently started a diet; half an egg in the morning, half an apple in the afternoon and half the fridge in the evening.

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Sad news from the Nestle factory today. A worker was crushed beneath a crate of chocolate that fell 20 feet off the storage racking. He called for help repeatedly but every time he shouted, “The Milky Bars are on me!” his colleagues cheered.

\*\*\*\*\*

News flash!

Three time Olympic javelin winner's husband walks out on her!  
Not far though- 71 meters, 23 centimeters .

\*\*\*\*\*

I have found a very effective way to end a conversation is to ask the other person for a sample of their hair.

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Dodie #310

## **ANNUAL MEETING OF THE MICHIGAN SHORES COOPERATIVE**

Thursday, April 23<sup>rd</sup>, 2026, at 10:30 a.m.

If you are **not in the MSC building**, a packet will be **mailed to you**, please let **the office know the address you would like us to mail to**, **OR if you do not need a packet mailed to you**, please let us know. If you print off ballot and mail it to the office, please be sure to mark it as **SEALED BALLOT** and **your name and unit number on the top of the envelope**. This will not be opened until the meeting.

Housing Cooperative Tax Documentation  
*Questions & Answers from the Cooperative Manager*

**Question:** Why did I receive a 1098 Mortgage Interest Statement from Michigan Shores Cooperative, and can you explain what it is used for?

**Answer: Form 1098 and Mortgage Information**

The Housing Cooperative Corporation holds title to the real property and is the sole borrower on the underlying mortgage(s) encumbering the property. Individual members do not hold, assume, or guarantee the corporation's mortgage debt.

Each year, members will be issued a Form 1098 reflecting their proportionate share of:

- Mortgage interest paid by the Corporation
- Real estate taxes paid by the Corporation

This Form 1098 constitutes the official documentation provided by the Corporation for members' personal income tax reporting purposes.

Because members are not personally obligated on the Corporation's mortgage, the following information will not be routinely provided to members:

- Outstanding mortgage principal balance
- Mortgage origination date
- Amortization schedules
- Full loan documents or underwriting details

Such information pertains to the Corporation's debt obligation and is not required for individual members' federal income tax filings under guidance published by the Internal Revenue Service.

Members are encouraged to consult their personal tax advisor regarding the proper treatment of amounts reported on Form 1098. The Corporation does not provide tax advice.

This explanation is intended to ensure consistent treatment of all members and to avoid confusion regarding the nature of the Corporation's mortgage obligations.

~ Shirley Robert, RCM  
**Cooperative Manager**

March 25, 2026



# Etiquette

## **Label your laundry basket**

Please label your laundry basket with your Apt. that way someone could notify you if your laundry is done and hasn't been removed from the machine.

## **Give a Little Leeway:**

Allow people some buffer time to get their clothing out of the machine. If they don't show up, you may move their things but be considerate where you put them.

## **Be Timely:**

Be considerate to your neighbors and get your clothes out of the machine on time so that others may use it.

This will also ensure your stuff doesn't get moved.

## **Clean your Area:**

Always clean the lint trap after you use the dryer. Also remember to clean up any detergent spills and pick up your used fabric softener sheets. Empty laundry containers need to be placed in the recycling containers in the Storage rooms, not in the garbage cans in the laundry rooms.

## **Let us Know:**

If a machine breaks or you're having another issue, please let Dave know 231-651-9493.

## **Laundry Detergent Storage:**

If you keep your laundry supplies in the laundry rooms, please write your name and or apartment number on them and keep them in a small box. All unmarked laundry detergent and supplies will be discarded if not claimed.

## **LAUNDRY HOURS**

**8:00 A.M. - 9:00 P.M.**

Please be considerate of the members who are next to and across from the laundry rooms.

**PLEASE DO NOT PUT HEAVILY SOILED ITEMS IN THE WASHER OR DRYER. PRETREATMENT IS REQUIRED.**



**PLEASE DO NOT OVERLOAD MACHINES.**

March 24th, 2026

## *Library Notes* by Janey

**FYI** - I try to keep the New Book Donations on the desk for about eight weeks then they are filed into the permanent collection. Thank you to Jan Faulkner for helping to keep that up to date!

**NEW DONATIONS** - Great variety once again!

### **Inspirational**

Sources of Strength by Jimmy Carter

Gabby by Gabrielle Gifford & Mark Kelly

### **Mystery**

Harry Potter and the Goblet of Fire

The Rose Arbor by Rhys Bowen

LP - Southampton Row by Anne Perry

PB -Midnight Shadows by Nora Roberts

Grudge Match by Mike Lupica

Hush Money by Robert Parker

Now And Then by Robert Parker

The Frozen River by Ariel Lawhon

Southern Comfort by Fern Michaels

### **Fiction**

Summer Light on Nantucket by Nancy Thayer

Key Lime Garden Inn by Annie Cabot

The Nightingale by Kristin Hannah

Peace Like A River by Leif Enger

Windfall by Erika Balstad

The Widows War by Sue Gunning

Awaken Hana by Sally Jo Messersmith

### **Readers Digest**

Parents Weekend by Alex Finley

The Last One at the Wedding-Jason Rekulak

The Hater by Katherine Center

**Bio**

Queen Noor

**Nonfiction**

The Wager by David Grann

The Tragedy of Crystal Lake (Local section)

Lunch With Gwen - Gwen Frostic (Local)

The Glass Castle by Jeanette Walls



## Bob & Ginny Istnick

It's time to give thanks!!!!You can call it Lunch or Brunch in the Great Room for all to know!!

Bob is at the buffet table with his Ham/platter

With fork and knife slicing his bone-in ham,

For all to see; his specialty we know when you

Taste the ham, one slice is not enough for sure!

At the end of the brunch, you need more ham to go. If reside on the first floor with ham slices

On a plate it will remain safe. If you live on the

Third floor with your ham slices on plate, the

Ham will disappear before you reach your door.

We all take for granted the process in obtaining

And preparing his specialty ham delight.

At Michigan Shores Cooperative, we all

Appreciate his culinary skills & service.

## **Meet your new neighbor in Unit 311 – Debbie Clement**

My name is Debra (Debbie) Clement, I am a lifelong resident of Michigan and have called the Frankfort area home since 1969.

I was born in Grand Rapids in 1956, and when I was thirteen, my family moved to Frankfort. From that point on, this community has been my home. Over the years, I worked in a number of local businesses that many of us still remember—beginning at the Hostess Café, then Didrickson's Drug Store, and later as a long-time receptionist for Dr. Charlie Kehr in Beulah. I also spent five years with the Frankfort–Elberta Area Schools before finishing my career in the Access Department at Manistee Benzie Community Mental Health. Each of these jobs gave me the chance to know and serve people in this community, something that has always meant a lot to me.

In 1976, I married my husband, Ryan Clement, and together we built a life on Sutter Road, where we raised our two children, Cassie and Nolan. Ryan was a talented carpenter, and many homes in this area carry his workmanship and care. He passed away in January 2024, and since then I have continued living in the home we made together. My children and two grandchildren still live nearby, and being close to them is one of the greatest blessings of my life.

Family, community, and a sense of belonging have always guided me—whether through my work, raising my family, or simply being rooted here in Frankfort. Animals have also been a constant source of comfort and companionship.

Debbie Clement

## **Celebrating Earth Day – April 22.**

Each year on April 22, people around the world come together to celebrate Earth Day to reflect on our shared responsibility to protect the planet we call home. Since its beginning in 1970, Earth Day has grown into a global movement focused on environmental awareness, sustainability, and community action.

Here at our cooperative, Earth Day is a wonderful opportunity to come together not just as neighbors, but as stewards of our shared environment. Even small actions, when done collectively, can have a meaningful impact.

Simple Ways We Can Participate as a Community

### **1. Spring Clean-Up Day**

Let's organize a volunteer day to tidy up our grounds—clearing debris, picking up litter, and preparing garden areas for the season. It's a great way to enjoy the fresh air while taking pride in where we live.

Frankfort city offers an annual Spring Clean Up Day – lets take advantage of this wonderful opportunity, and clean out our garage spaces and storage lockers of any unwanted items.

### **2. Plant Something Green**

Whether it's flowers, herbs, or native plants, adding greenery enhances our surroundings and supports local pollinators like bees and butterflies.

Consider creating or refreshing a potted plant or maybe even shared garden space.

### **3. Reduce, Reuse, Recycle**

Earth Day is a perfect time to revisit our recycling habits. We have been practicing the “go away table” (swap table), where residents can leave gently used items for others—books, puzzles, or household goods—instead of throwing them away. This is in the exercise room on 1<sup>st</sup> floor; items can be placed on the counter.

#### **4. Energy Awareness**

Encourage simple habits like turning off lights when not in use, unplugging unused electronics, and using natural light whenever possible. Small changes can add up to significant energy savings.

#### **5. Community Conversation**

We would love to have members share ideas on sustainability—everything from composting tips to water conservation practices. Send us your tips and tricks so we can compile a list and put it in the May 2026 Newsletter.

#### **6. Go Green Together**

Consider a “green challenge” for the week of Earth Day—such as reducing single-use plastics or using washable cloths instead of paper towels. Friendly participation can make it fun and motivating.

#### **Looking Ahead**

Earth Day reminds us that caring for the environment doesn't require grand gestures, just consistent, thoughtful actions. By working together, our cooperative can continue to be a place that values not only community, but also sustainability.

Let's take this opportunity on April 22 to celebrate our planet—and each other—by making small changes that lead to a greener future.

~ Shirley Robert, office.



2026

APRIL

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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	Knitting group 1pm second floor	10 am - chair exercise Exercise at 1pm Tues & Thurs 2:00 bridge Tues		Mahjongg 2pm third floor		
			1	2	3	4
5	6	7	8	10 am - chair exercise 9	Good Friday No Staff	11
6:00 Easter Potluck	Easter Monday No Staff	10 am - chair exercise		Gutter Cleaning Shirley Vacation	Shirley Vacation	
12	13	14	15	10 am - chair exercise 16	17	18
	10:00 Shorebirds Shirley Vacation	10:00 Speaker Shirley Vacation	Shirley Vacation	Shirley Vacation	Shirley Returns	6:00 Potluck Dinner
19	20	21	22	23	24	25
	3:00 Book Club	10 am - chair exercise	Earth Day	10:30 Annual Meeting and Luncheon		
26	27	28	29	30		
		10 am - chair exercise		10 am - chair exercise		

Birthdays: 19 Carol K. (306);26 Amy E. (313);27 Linda M.(308);28 Betsy N.(209)

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